



Best Practices for Handling Retrievals and Chargebacks

Lodging

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Authorization Processing

The merchant is required to obtain authorization on all transactions. Multiple authorizations may be obtained between the check in date and the checkout date ensuring the amount of authorization is within 15% of the actual transaction amount. If the actual transaction amount is more than the total authorization, an additional authorization is required for the difference. When a decline, pick up, or other non-approved authorization response is received request a different form of payment. Please ensure authorizations are processed properly; including merchant name and proper MCC assignment. This will enable the issuer to make better authorization decisions.

Transaction Processing

The transaction date is the checkout date on the folio. When the guest checks in, obtain signature and an imprint or magnetic swipe of the credit card. Additional charges must be processed within 90 days of the checkout date.

Lodging merchants are permitted to accept **Guaranteed Reservations**. A guaranteed reservation will reflect the following information:

- ✓ reservation name;
- ✓ cardholder name;
- ✓ address;
- ✓ phone number;
- ✓ account number;
- ✓ expiry date of the credit card and its authorization code.

The room must be available on date of reservation until check-out time the next day. If room is unavailable the hotel must provide the following to the cardholder: comparable accommodations for one night at another hotel, transportation to the other hotel and a three minute telephone call to wherever cardholder needs to inform others of change in accommodations. A guarantee reservation becomes a “No Show” when the customer who has a guaranteed reservation does not cancel it before the hotel’s cancellation deadline, and never arrives to claim the reservation. The merchant must hold the room for the allotted time, obtain authorization, and process the transaction with the words “No Show” on the signature line.

Transactions processed as a result of a loss, theft or damage are not valid and should not be completed. Supplying addendum data, such as cardholder name and address, with the transaction will enable the issuer to better assist their customers on potential inquiries and may prevent unnecessary chargeback’s.

Proper Disclosure

IMPORTANT: Proper disclosure should be provided at the time of transaction; however it does not guarantee that a transaction will not be disputed.

The **Cancellation Policy** needs to be disclosed to the cardholder at the time of the reservation. A written acknowledgment sent to the customer, signed and returned is recommended or documentation to show a “Click to Accept” option on the disclosure page for online purchases.

1. Accept all cancellations that are within the specified timeframes. Provide a cancellation code and advise the cardholder to retain it.
2. Obtain credit card account number from cardholder to guarantee reservation, but do not complete an authorization at the time of booking.
3. Send confirmation to cardholder that includes reservation details and appropriate disclosures of reservation conditions at time of booking

Deterring Fraud

Obtain specific information from the cardholder at the time they book; reservation name, name on the credit card, credit card number, expiration date of credit card account and the billing address and phone number of the cardholder. Upon check in, obtain a signature of the cardholder and an imprint/magnetic swipe of the card to be used for the reservation. Utilization of AVS, CVV2/CVC2 and/or cardholder authentication services such as *Verified by Visa* and *MasterCard Secure Code* can assist in reducing the risk of unauthorized transactions completed on the phone or through an online website. Call our Customer Service Team at 1-888-293-1938 if you have additional questions regarding these programs.

VISA Reservation Service

To guarantee hotel accommodations, it is highly recommended that lodging merchants participate in the *VISA® Reservation Service* if they accept Mastercard® cards.

The **VISA Reservation Service** is designed to assure room availability to your guests and if the cardholder fails to claim or cancel the reservation the service assures payment to you. The **VISA Guaranteed Reservation Service** is obligated to have a room available when the cardholder arrives, until check-out the next day.

At the time of the reservation, you must obtain:

- ✓ the cardholder’s name;
- ✓ account number; and
- ✓ expiry date.

You must then:

- ✓ quote the rate of the reserved accommodation;
- ✓ provide the exact name and physical address of the establishment; and
- ✓ inform the cardholder that one night's lodging will be billed if they do not register by check-out time the following day or do not properly cancel the reservation.

A **confirmation code** must be provided to the cardholder and they should be advised to retain the number for their records. All of this information can be provided verbally, however if the cardholder requests a written confirmation, one must be supplied with the following information:

- ✓ Cardholder name provided by the cardholder, account number and expiration date
- ✓ Confirmation Code
- ✓ Name and exact physical address of the establishment
- ✓ Cardholder's obligations:
 - Register by check-out time the following day **or** cancel the reservation
- ✓ Rate
- ✓ Any other reservation details

The *Visa Reservation Service* allows the cardholder the right to cancel a guaranteed reservation. The merchant must accept all cancellations prior to the specified time. A cancellation time period must **not** exceed 72 hours prior to the scheduled arrival date.

In the event the cardholder makes a reservation within 72 hours of the date of arrival the cancellation deadline must be no earlier than 6 p.m. on the date of arrival. If the merchant requires that the cardholder cancel prior to 6 p.m.; the cancellation policy, including the date and time that the cancellation privileges expire must be mailed to the cardholder.

A cancellation number must be provided to the cardholder when the reservation is properly cancelled and advise the cardholder to retain it in case of dispute.

A confirmation of cancellation must be mailed to the cardholder, if requested. The confirmation must include the following:

- ✓ Cardholder name provided by the cardholder, account number and expiration date
- ✓ Cancellation Code
- ✓ Details related to the cancelled reservation

The room must be held until the check-out time the following day, however if the cardholder did not claim or properly cancel their reservation a transaction in the amount of one nights lodging may be charged.

VISA® No Show Transaction
What constitutes a valid "No-Show"?

- A proper guaranteed reservation was accepted by the merchant
- Cardholder did not check-in or cancel their guaranteed reservation according to the specified time
- Merchant held the room until check-out the next day
- One night's lodging plus tax is billed to the cardholder
- An authorization code was received
- The words "No-Show" are on the signature line of the transaction receipt

The **“No Show” Transaction** must receive an authorization code and include the following:

- ✓ Amount of one night’s lodging plus applicable tax
- ✓ Cardholder name provided by the cardholder, account number and expiration date
- ✓ The words “No-Show” on the signature line of the transaction receipt

If the accommodations guaranteed by the **Visa Reservation Service** are unavailable, the merchant must provide the cardholder with the following at no charge:

- ✓ Comparable accommodations for one night at another establishment
- ✓ If requested a three minute telephone call and message forwarding to the alternate location
- ✓ Transportation to the alternate establishment

MasterCard Guaranteed Reservation Service

To guarantee hotel accommodations, it is highly recommended that lodging merchants participate in the *Mastercard® Reservation Service* if they accept Mastercard® cards.

The **Mastercard Reservation Service** is designed to assure room availability to your guests and if the cardholder fails to claim or cancel the reservation the service assures payment to you. The **MasterCard Guaranteed Reservation Service** is obligated to have a room available when the cardholder arrives, until check-out the next day.

At the time of the reservation, you must obtain:

- ✓ the cardholder’s name;
- ✓ the cardholder’s address;
- ✓ account number; and
- ✓ expiry date.

You must then:

- ✓ quote the rate of the reserved accommodation
- ✓ provide the exact name and physical address of the establishment; and
- ✓ inform the cardholder that one night’s lodging will be billed if they do not register by check-out time the following day or do not properly cancel the reservation.

A **confirmation code** must be provided to the cardholder and advised to retain it. MasterCard recommends the guaranteed reservation be confirmed in writing, advising the cardholder of his or her confirmation number and cancellation procedures.

The cardholder reserves the **right to cancel a guaranteed reservation prior to 6 p.m. on the date of arrival**. The merchant must accept all cancellations requested by the cardholder prior to the cancellation deadline, issue the cardholder a cancellation number and advise the cardholder to retain

the number for their records. **MasterCard recommends the merchant confirm the cancellation in writing, advising the cardholder of the cancellation number.**

A transaction in the amount of one night's lodging may be charged to the cardholder if they did not claim or properly cancel their reservation.

The room must be held until the check-out time the following day.

The "No Show" transaction must receive an authorization code and include the following:

- ✓ Amount of one night's lodging plus applicable tax
- ✓ Cardholder name, account number, expiration date, date of no show, assigned room number
- ✓ The words "guaranteed reservation/no-show" on the signature line

If the accommodations guaranteed by the MasterCard Guaranteed Reservation Service are unavailable, the merchant must provide the cardholder with the following at no charge:

- ✓ Comparable accommodations for one night at another establishment
- ✓ A three minute domestic or international call advising of the change of location
- ✓ Transportation to the alternate establishment

**Mastercard® No Show Transaction
What constitutes a valid "No-Show"?**

- A proper guaranteed reservation was accepted by the merchant
- Cardholder did not cancel their guaranteed reservation prior to 6p.m. on the date of arrival
- Merchant held the room until check-out the next day
- One night's lodging plus tax is billed to the cardholder
- An authorization code was received
- The words "guaranteed reservation/no-show" are on the signature line of the transaction receipt

NOTE: The following sections are taken directly from our online [Payment Acceptance Guide](#).

Chargeback Overview

Both the cardholder and the card issuing bank have the right to question or dispute a transaction. If such questions or disputes are not resolved, a chargeback may occur. You are responsible for all chargebacks, our chargeback fees and related costs arising from your transactions. As a result, we will debit your settlement account or settlement funds for the amount of each chargeback.

Due to the short time frames and the supporting documentation necessary to successfully (and permanently) reverse a chargeback in your favor, **we strongly recommend you:**

- adhere to the guidelines and procedures outlined in our [Payment Acceptance Guide](#);
- if you do receive a chargeback, investigate, and if you dispute the chargeback, submit the appropriate documentation within the required **time frame**:

Authorization Timeframes:

- ✓ A positive (approved) authorization response remains valid for **seven (7) days** for MasterCard, Visa, Discover and American Express electronic processed transactions.
- ✓ Pre-authorizations made for the Travel & Entertainment (T&E) industries are exceptions: these positive (pre-approved) authorization responses remains valid for thirty (30) days

Refund Timeframes:

You must submit all credit drafts to us within five (5) days of determining that a credit is due.

- whenever possible**, contact the cardholder directly to resolve the dispute (except with respect to a Discover Network cardholder with whom direct contact regarding the dispute is prohibited by Discover Network Card Organization Rules);
- call Customer Service at 1-888-263-1938, if you have any additional questions.

You must not process a credit transaction once a chargeback is received, even with cardholder authorization, as the credits may not be recoverable and you may be financially responsible for the credit as well as the chargeback. Instead, the card issuing bank will credit the cardholder's account.

Resolving a Chargeback

If the card issuing bank submits a chargeback, we will send you a chargeback notification, which may also include a request for transaction documentation. **Due to the short time requirements imposed by the payment organizations, it is important that you respond to a chargeback notification and transaction documentation request within the time frame set out in the notification.**

Upon receipt of a transaction documentation request, you must immediately retrieve the requested sales draft(s) using the following guidelines:

- make a legible copy, centered on 8-1/2 x 11-inch paper (only one (1) sales draft per page);
- write the 'case number' from the request for transaction documentation on each copy/page;
- if applicable, make copies of a hotel folio, car rental agreement, mail/phone/Internet order form, or other form of receipt;
- if a credit transaction has been processed, make a copy of the credit draft;
- letters are not acceptable substitutes for sales drafts;
- fax or mail legible copies of the sales draft(s) and credit drafts, if applicable, to the fax number or mail address provided on the request form;
- if you fax your response, please (i) set your fax machine to print your fax number and name on the documents that you send, and (ii) set the scan resolution on your fax machine to the highest setting. We can use this information to help determine where the documentation received originated from if additional research is required, and the higher resolution setting improves the clarity of characters and graphics on the documentation transmitted and helps reduce the number of illegible fulfillments and/or chargebacks.

Recommendations when Submitting Chargebacks

When responding to a transaction request or a chargeback notification, **we strongly recommend** that you also include:

- a detailed rebuttal letter
- all pertinent documents (for example, rental agreement, imprinted portion of the invoice or sales draft; the portion signed by the cardholder; and the area where the authorization codes, with amounts and dates, are located).

If the information you provide is both timely and, in our sole discretion, sufficient to warrant a re-presentment of the transaction and/or reversal of the chargeback, we will do so on your behalf. However, re-presentment and/or reversal is/are ultimately contingent upon the card issuing bank and/or cardholder accepting the transaction under applicable payment organization guidelines. **Re-presentment or reversal is not a guarantee that the chargeback has been resolved in your favor.**

If we do not receive a clear, legible and complete copy of the transaction documentation within the timeframe specified on the request, you may be subject to a chargeback for "non-receipt" for which there is no recourse.

If you do not dispute the chargeback within the applicable time limits as set by the payment organization rules and regulations, you will forfeit your reversal rights. Our only alternative, which is available for Visa and MasterCard only, is to attempt a “good faith collection” from the card issuing bank on your behalf for non-fraud chargeback reason codes. This process can take up to six (6) months and must meet the card issuing bank’s criteria (for example, at or above a set dollar amount). Good faith collection attempts are not a guarantee that any funds will be collected on your behalf. Card issuing banks normally charge good faith collection fees, which are deducted from the transaction amount if accepted in addition to any processing fees that are charged by us.

The **card issuing bank may charge a handling fee** which will be debited from your settlement account or settlement funds if the transaction documentation request results from a discrepancy between the sales draft and the transmitted record regarding any of the following:

- the name of your business;
- the city, province, or country listed for your business;
- the transaction date.

Visa®: If we reverse the chargeback and re-present the transaction to the card issuing bank, the card issuing bank, at its sole discretion, may elect to submit the matter for arbitration before Visa. Visa currently charges a filing fee and a review fee. Whether or not a decision is made in your favor, you will be responsible for all such fees and charges and any other applicable fees and charges imposed by Visa. Such fees and charges will be debited from your settlement account or settlement funds, in addition to the chargeback.

MasterCard®: If we reverse the chargeback and re-present the transaction to the card issuing bank, the card issuing bank, at its sole discretion, may elect to resubmit the chargeback. In such event, at our discretion, we will debit your settlement account or settlement funds for the chargeback. However, if you feel strongly that it is an invalid chargeback, we may, on your behalf and at your request, submit the matter for arbitration before MasterCard. MasterCard currently charges a filing fee and a review fee. Whether or not a decision is made in your favor, you will be responsible for all such fees and charges, and any other charges imposed by MasterCard. Such fees and charges will be debited from your settlement account or settlement funds, in addition to the chargeback.

Discover Network®: If Discover Network rejects our re-presentment request and you feel strongly that the chargeback is invalid, we may, at our discretion and on your behalf and at your request, submit the matter for dispute arbitration before Discover Network. Discover Network charges acquirers’ fees for re-presentment requests and matters submitted to Discover Network for arbitration. We, in turn, may charge you fees for these items.

Common Types of Chargebacks

The following section outlines the most common types of chargebacks. This list is not exhaustive. Within each group, we have included recommendations on how to reduce the risk of chargebacks. These are recommendations only, and do not guarantee that you will eliminate chargebacks.

CHARGEBACKS DUE TO INVALID AUTHORIZATIONS

Description: Proper authorization procedures were not followed and valid authorization was not obtained.

Likely Scenarios

- Authorization was not obtained.
- Authorization was declined.
- Transaction was processed with an expired card and authorization was not obtained.
- Transaction was processed with an invalid account number and authorization was not obtained.
- Card Recovery Bulletin (CRB) or Exception File was not checked (transactions below floor limit).

Recommendations:

- Obtain valid authorization on the day of the transaction.
- If you receive the following responses:
 - **Decline:** request another form of payment from the cardholder;
 - **Referral:** follow the voice procedures to obtain a valid authorization and obtain an imprint of the card;
 - **Pick-up:** means that the card issuing bank is asking for the card to be returned. You must not accept the card for payment and, in addition, you may retain the card and return it to the card issuing bank.
- You must not exceed any predetermined thresholds for specific POS device types as specified by each payment organization.
- You must ship goods within the timeframe set in the *Timeframes* section below after you have obtained authorization. If delivery is more than:
 - seven (7) days for MasterCard, Visa, American Express and Discover Network transactions); after the original transaction date and the initial authorization request, you must reauthorize the unprocessed portion of the transaction prior to delivery.

CHARGEBACKS DUE TO CANCELLATIONS AND RETURNS

Description: Credit was not processed properly or the cardholder has canceled and/or returned items.

Likely scenarios

- Cardholder received damaged or defective merchandise.
- Cardholder continued to be billed for a canceled recurring transaction.
- Credit transaction was not processed.

Recommendations:

- Issue credit to the cardholder on the same account as the purchase in a timely manner.
- Do not issue credit to the cardholder in the form of cash, cheque or in-store/merchandise credit as we may not be able to recoup your funds if the transaction is charged back.
- **For recurring transactions**, ensure customers are fully aware of the conditions:
 - »» cancel recurring transactions as soon as notification is received from the cardholder or as a chargeback, and issue the appropriate credit as needed to the cardholder in a timely manner; and
 - »» notify the cardholder within 10 days (domestic) and 15 days (international) in advance of each billing, to allow the cardholder time to cancel the transaction.
- Provide proper disclosure of your Refund Policy for returned/canceled merchandise, or services to the cardholder at the time of transaction. Card present, cardholder signed the sales draft containing disclosure.
- If applicable, the words “NO EXCHANGE, NO REFUND,” etc. must be clearly printed in 1/4-inch lettering on the sales draft near or above the cardholder signature:
 - »» e-Commerce: provide disclosure on your website on the same page as check out. Require the cardholder to click to accept prior to completion.
 - »» Card Not Present: provide the cancellation policy at the time of the transaction.
- For any **Travel & Entertainment (T&E)** transaction, provide cancellation numbers to cardholders when the services are canceled.
- Ensure delivery of the merchandise or services ordered to the cardholder.
- Participate in recommended fraud mitigation tools:
 - »» Verified by Visa Program
 - »» MasterCard *SecureCode*
 - »» Address Verification Services (AVS)
 - »» Use of card verification code

NOTE: While transactions utilizing these tools may still be disputed, the service may assist you with your decision to accept certain cards for payment.

CHARGEBACKS DUE TO FRAUD

Description: Transactions that the cardholder claims are unauthorized; the account number is no longer in use or is fictitious, or the merchant was identified as “high risk.”

NOTE: For Visa® transactions, to ensure that you preserve your chargeback rights, you must: complete a retrieval request and/or provide a sales slip that contains all required data elements; and respond to all

retrieval requests with a clear legible copy of the transaction document that contains all required data elements within the specified timeframe.

Likely scenarios

- Multiple transactions were completed with a single card without the cardholder's permission.
- A counterfeit card was used and proper acceptance procedures were not followed.
- Authorization was obtained; however, full track data was not transmitted.
- The cardholder states that they did not authorize or participate in the transaction.

Recommendations:

- Obtain an authorization for all transactions.
- **For recurring transactions**, ensure customers are fully aware of the conditions:
 - »» cancel recurring transactions as soon as notification is received from the cardholder or as a chargeback, and issue the appropriate credit as needed to the cardholder in a timely manner; and
 - »» notify the cardholder within 10 days (domestic) and 15 days (international) in advance of each billing, allowing the cardholder time to cancel the transaction.
- If you are utilizing an electronic device to capture card data, swipe, dip or wave all card transactions through your electronic authorization device to capture cardholder information. When applicable, ensure the displayed cardholder number matches the number on the card.
- You should avoid keying the card data into your electronic authorization device unless you are unable to capture the card data through one of the above methods. If you do key the card data into your electronic authorization device, it is highly recommended that you also key in the three or four digit verification code. Otherwise, you should, imprint the card using a valid imprinting device that will capture the embossed card and merchant information. You must write on the manually imprinted draft all pertinent information relating to the transaction (transaction date, dollar amount, Authorization Code and merchandise description) and obtain the cardholder signature. Do not alter the imprint on the draft in any way. You are not protected from this type of chargeback by manually entering the information into the POS device.

NOTE: Do not imprint on the back of a signed sales draft. The imprint must be on the transaction document that contains all transaction elements to prove the card was present at the time of the transaction.

- Obtain the cardholder signature for all transactions; ensure the signature on the sales draft matches the signature on the back of the card.
- Process all transactions one time and do not batch out transactions multiple times.
- Educate staff on procedures to eliminate point of sale (POS) fraud.

Card Not Present Transactions:

- Ensure delivery of the merchandise or services ordered to the cardholder.
- Participate in recommended fraud mitigation tools:
 - »» Verified by Visa Program
 - »» MasterCard *SecureCode*
 - »» Address Verification Services (AVS)
 - »» Use of card verification code

NOTE: While transactions utilizing these tools may still be disputed, the service may assist you with your decision to accept certain cards for payment.

- Ensure you ship to the AVS confirmed address (bill to and ship to must match).
- Obtain authorization for all transactions.
- Ensure merchant descriptor matches the name of the business and is displayed correctly on the cardholder statement.
- Ensure descriptor includes correct business address and a valid Customer Service number.

CHARGEBACKS DUE TO CARDHOLDER DISPUTES

Description: Goods or services not received by the cardholder, Merchandise defective or not as described.

Likely scenarios

- Services were not provided or merchandise was not received by the cardholder.
- Cardholder was charged prior to merchandise being shipped or merchandise was not received by agreed upon delivery date or location.
- Cardholder received merchandise that was defective, damaged, or unsuited for the purpose sold, or did not match the description on the transaction documentation/verbal description presented at the time of purchase.
- Cardholder paid with an alternate means and their card was also billed for the same transaction.
- Cardholder canceled service or merchandise and their card was billed.
- Cardholder billed for a transaction that was not part of the original transaction document.
- Cardholder claims to have been sold counterfeit goods.
- Cardholder claims the merchant misrepresented the terms of sale.

Recommendations:

- Provide Services or Merchandise as agreed upon and described to the cardholder; clearly indicate the expected delivery date on the sales receipt or invoice.

- Contact the cardholder in writing if the merchandise or service cannot be provided or is delayed, and offer the cardholder the option to cancel if your internal policies allow.
- If the cardholder received defective merchandise or the merchandise received was not as described; resolve the issue with the cardholder at first contact.
- If the merchandise is being picked up by the cardholder, have them sign for the merchandise after inspecting that it was received in good condition.
- Do not charge the cardholder until the merchandise has been shipped, according to the agreed upon terms, and a signed Proof of Delivery from the cardholder is obtained.
- If unable to provide services or merchandise, issue a credit to the cardholder in a timely manner.
- Accept only one form of payment per transaction. Ensure the cardholder is only billed once per transaction.
- Do not bill cardholder for loss, theft or damages unless authorized by the cardholder.
- Ensure that a description of the service or merchandise provided is clearly defined.

CHARGEBACKS DUE TO PROCESSING ERRORS

Description: Error was made when transaction was processed or it was billed incorrectly.

Likely scenarios

- The transaction was not deposited within the payment organization specified timeframe.
- The cardholder was issued a credit draft. However, the transaction was processed as a sale.
- The transaction was to be processed in a currency other than the currency used to settle the transaction.
- The account number or transaction amount used in the transaction was incorrectly entered.
- A single transaction was processed more than once to the cardholder's account.
- The cardholder initially presented the card as payment for the transaction. However, the cardholder decided to use an alternate form of payment.
- A limited amount or self-service terminal transaction was processed for an amount over the pre-determined limit

Recommendations:

- Process all transactions within the payment organization specified timeframes.
- Ensure all transactions are processed accurately and only one time.
- If a transaction was processed more than once, immediately issue Voids, transaction reversals or credits.
- Ensure that credit transaction receipts are processed as credits and sale transaction receipts are processed as sales.
- Ensure all transactions received a valid authorization approval code prior to processing the transaction. Also obtain a legible magnetic swipe or imprinted sales draft that is signed.
- Do not alter transaction documentation or make any adjustments unless the cardholder has been contacted and agrees to modifications of the transaction amount.

- Ensure limited amount, self-service and automated fuel dispenser terminals are set properly to conform to the predetermined limits.

CHARGEBACKS DUE TO NON-RECEIPT OF INFORMATION

Description: Failure to respond to a retrieval request or the cardholder does not recognize the transaction.

Likely scenarios

- The transaction documentation was not provided to fulfill the retrieval request.
- The retrieval request was fulfilled with an illegible sales draft or was an invalid fulfillment (incorrect sales draft or the sales draft did not contain required information that may include signature).
- The cardholder does not recognize or is unfamiliar with the transaction due to the merchant name and/or location not matching the name and/or location where the transaction took place.

Recommendations:

- Provide a clear and legible copy of the sales draft that contains all required data elements within the required timeframe that is specified on the retrieval request.
- Ensure that the most recognizable merchant name, location and/or Customer Service phone number is provided on all transactions.
- Retain copies of all transaction documentation for the required timeframe that is specified by each payment organization.
- Develop efficient methods to retrieve transaction documentation to maximize ability to fulfill requests.

Online Reporting Tools



Our reporting solutions enable efficient management of payment transaction data.

The First Data Business Track® online reporting tool (<http://www.businesstrack.com/>) provides access to centralized and comprehensive payment processing information and allows you to analyze the data on a PC.

With Business Track you will be provided:

REPORTING: View payment processing information such as sales, bank deposits, and statements. Access to over 150 scheduled reports, viewable online or available via email.

DISPUTE MANAGER: Receive, view and respond to chargeback and retrieval disputes online.

ALERTS: Receive notifications by email for events related to Reconciliation and Disputed activities.

Business Track (ClientLine) Reporting

ClientLine provides you with a comprehensive reporting solution to efficiently management your payment transaction data. ClientLine allows you to analyze payment processing with an easy-to-use online reporting tool for greater insight and better time management.

How it Works

Rather than waiting for a report, you conduct the analysis that suits you, right when you need it. You can select and view reports created from a comprehensive database that includes the processing of credit, debit, and Electronic Benefits Transfer (EBT) card transactions.

You decide what information you need to manage your business. Our online reporting solution is designed to give you what you need, whether it is summary information or details from specific events. You can access your payments-related data quickly and easily, so you can focus on putting that information to work for you.

Benefits

- Access payment processing information 24 hours a day, seven days a week
- Reduce calls to customer service
- View information from specific events
- Drill down into funding events and reconcile total sales

- Schedule report distribution
- Stay informed and get fast resolution of disputed charges

Disputes Manager: Respond to chargeback/retrieval disputes utilizing a workflow management response tool and upload supporting documentation for chargebacks in PDF, TIFF, GIF, BMP or JPG.

ALERTS: Receive notifications by email for events related to Reconciliation and Disputed activities.

To register and gain access to our free online reporting tool, go to <http://www.businesstrack.com/>

Additional Resources

Visa: <http://www.visa.ca/merchant/resources/acceptance/pdf/tips-for-hotels.pdf>

MasterCard: http://www.mastercard.com/us/merchant/pdf/TB_CB_Manual.pdf

Questions

Customer Service: 1-888-263-1938