Customer Engagement

Quick Start Guide

Disputes Management

Making dispute and chargeback management easy.

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Introduction

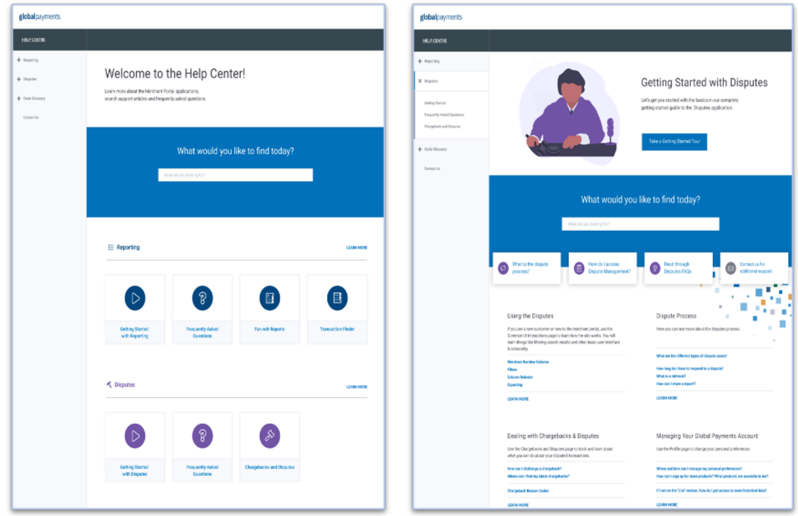
Background

The Global Payments Disputes Management tool is a cloud-based tool for sending notifications of new credit card dispute cases, and viewing and responding to such cases online . It has all the details associated with a dispute, such as reason code, details of the transaction involved, case due date, case status, and much more. The tool also allows users to quickly identify cases that require action, and to upload supporting documentation for speedy case resolution, thereby reducing costs and improving business efficiency.

Help Centre

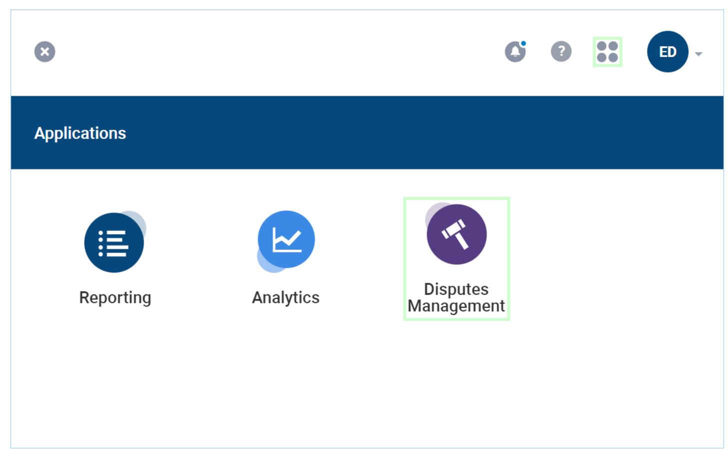
This Quick Start Guide is designed to introduce the Disputes Management tool and help you get started in using it. For detailed instructions on how to carry out various functions within the tool, please refer to the disputes area of the Help Centre, accessible within Merchant Portal. The Merchant Portal Help Centre is accessed by clicking on the question mark (?) icon near the top right-hand corner of the Merchant Portal page.

A user guide with step-by-step instructions for using features of the tool, including how to set up preferences for notifications, is also provided.



Accessing the tool

To access the tool, log into Merchant Portal. In the top right-hand corner of the page, click on the four-dots icon to open the portal's application drawer. Clicking on the "Disputes Management" icon in the drawer, will take you into the tool.



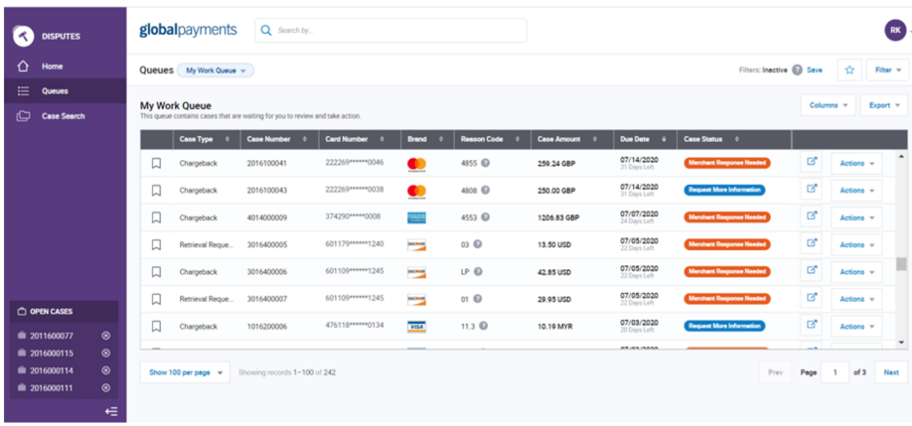
My Work Queue

The Disputes Management tool organizes cases in queues, which helps you to quickly determine where you need to go to view and action your cases.

Of all the queues, the My Work Queue is likely to be the one that you use the most, as it only contains cases that need to be actioned. Click on the "Queues" item in the menu panel on the left to open the My Work Queue automatically.

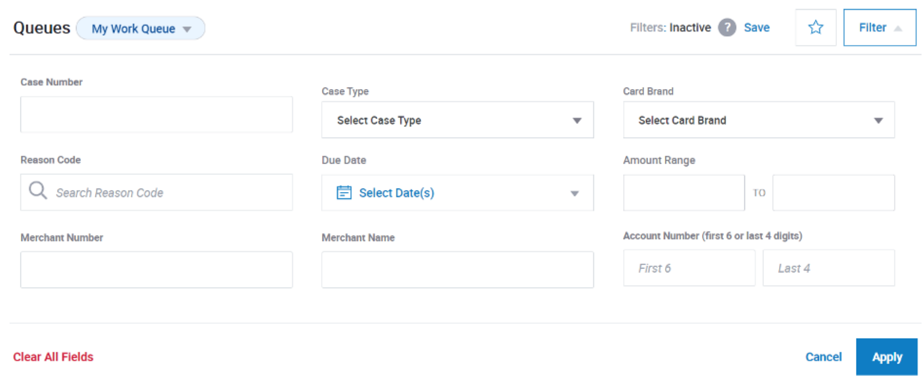
Like all the other queues, when the My Work Queue is opened, the case information is displayed in rows and columns. The columns include Due Date and Case Status, and by default, the cases are sorted by highest dollar amount then earliest due date. Sort order can be changed by users, using the arrows located beside each column heading.

Each case listed also has an "Actions" button associated with it. Users click on it to take action on the case. Above the list of cases, just as on Merchant Portal report pages, there is a "Filter" button, a "Columns" button and an "Export" button. The functions that they serve are described next.



Filtering queue cases

Use the "Filter" button that is above a queue listing, to limit the number of cases listed. Choosing any date field that is available for filtering, will present two calendars from which a date range is to be specified. After selecting a date range, you must click the "Apply" button associated with the calendars, to lock in the selection. Once all the filter selections have been made, click "Apply" for the queue cases to be listed with those filter values applied.

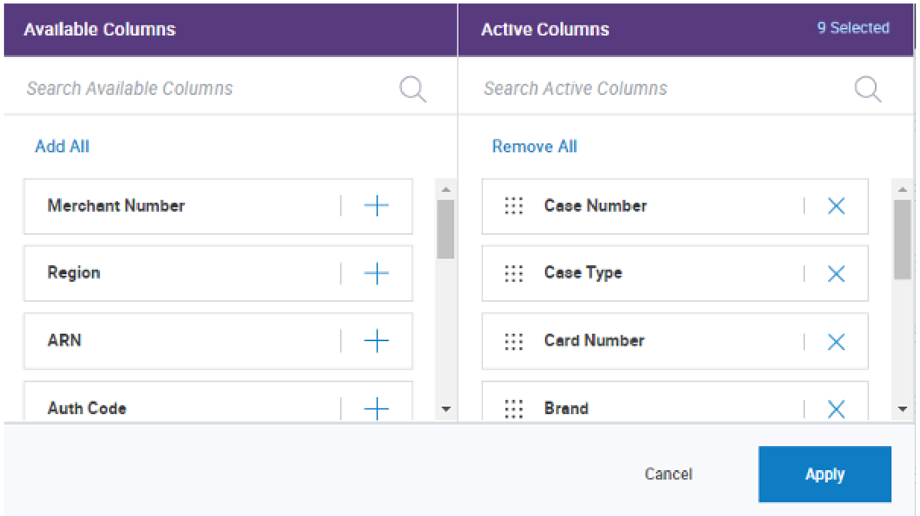


Selecting columns

Use the "Columns" button, located above a queue listing, to specify the case data columns (i.e. fields) that will appear on the screen. Clicking on this button will present a pop-up with two Sections.

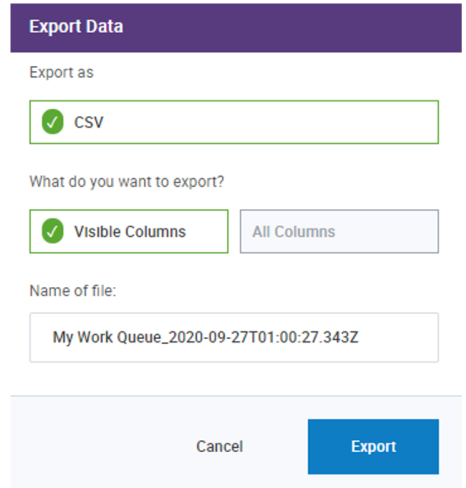
The "Active Columns" section on the right shows the columns that are currently on the screen. Clicking on the "X" beside a column name will remove it from the active list. You can also "grab" the column name, using your mouse, and move it up or down to a new position.

The "Available Columns" section on the left shows columns that are available to be added to those on the screen. Clicking on the "+" beside a column name will add it to the active list. Once the desired additions, removals and positioning have been completed, click on the “Apply” button to have the selections take effect. The selections will remain in effect, even after you exit and re-enter.



Exporting case data

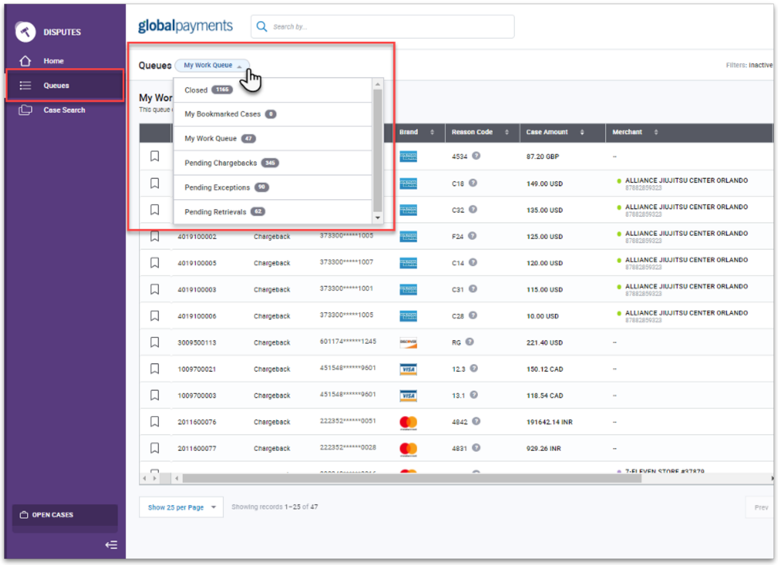
To export listed case queue data, click on the “Export” button located immediately above the report, and to the right. You have the option of exporting all available columns, or only the ones selected for presentation on the screen.



Other queues

The other available queues include:

1. **My Work Queue** — Contains only cases that need to be actioned.
2. **Closed** — Contains cases that are closed or expired.
3. **Pending Chargebacks** — Contains chargebacks that have been actioned and have been forwarded to Global Payments for review and next steps.
4. **Pending Retrievals** — Contains retrievals that have been actioned and have been forwarded to Global Payments for review and next steps.
5. **Pending Exceptions** — Contains exception items such as PreArbitration, Arbitration.
6. **My Bookmarked Cases** — Contains cases that have been bookmarked for quick follow-up access.



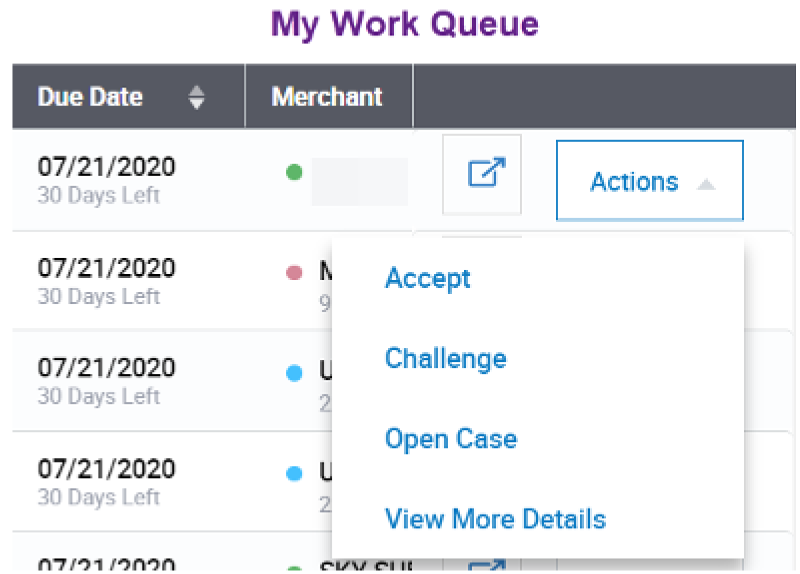
Taking action

To take action on a case, use the “Actions” button associated with it in the My Work Queue. For a chargeback, clicking that button presents the following four actions to choose from:

1. **Accept** — To accept the chargeback.
2. **Challenge** — To challenge the chargeback.
3. **Open Case** — To be taken to the “Case Details” page, on which some details on the case are presented.
4. **View More Details** — To see other details on the case.

Taking action on retrieval cases is exactly the same as doing so on chargeback cases, except that the “Accept” and “Challenge” actions that are presented for chargebacks are replaced by “Fulfill Request” and “Unable to Fulfill Request” as follows:

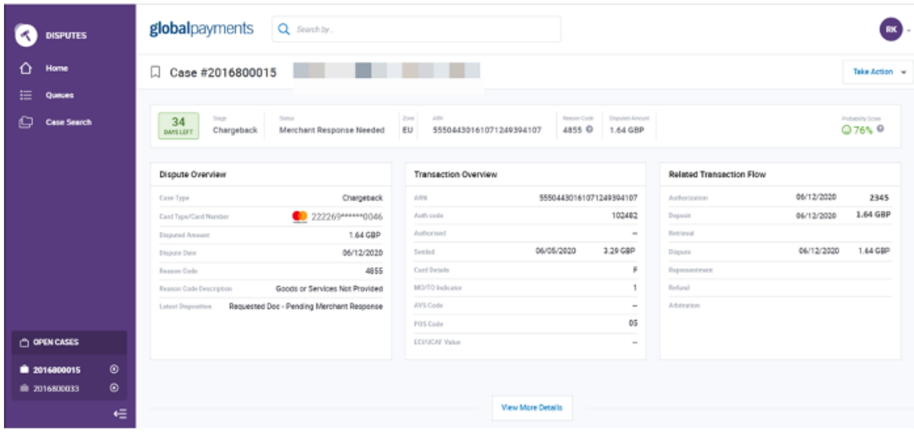
1. **Fulfill Request** – To provide what was requested, such as supporting documentation.
2. **Unable to Fulfill Request** — To indicate that what was requested won’t be provided.



Case Details page

From the My Work Queue, you can open and review the details of a case on the “Case Details” page. This page has three sections near the top, which include (from left to right):

1. **Dispute Overview** — Particulars of the dispute such as the amount in dispute and the reason for it.
2. **Transaction Overview** — Information on the transaction that led to the dispute.
3. **Related Transaction Flow** — Information on the specific stage of the dispute lifecycle for the case.



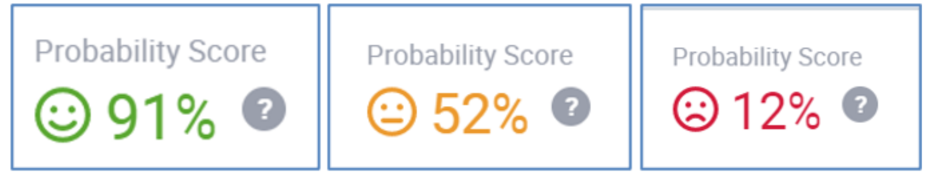
Probability Score

On the Case Details page, to the right and near to the top, is the Probability Score. There are three levels to the score, and they are colour-coded as follows:

1. **Green** — There is a high probability of winning the case.
2. **Orange** — There is only a 50/50 chance of winning the case.
3. **Red** — There is a low probability of winning the case.

The score is based on the evaluation of dispute data from all customers, using machine-learning algorithms to determine the percentage. It is very important to note though, that Global Payments cannot say for sure that you will win a case with a high probability score, or lose a case with a low probability score. The tool is only providing you with a probable outcome.

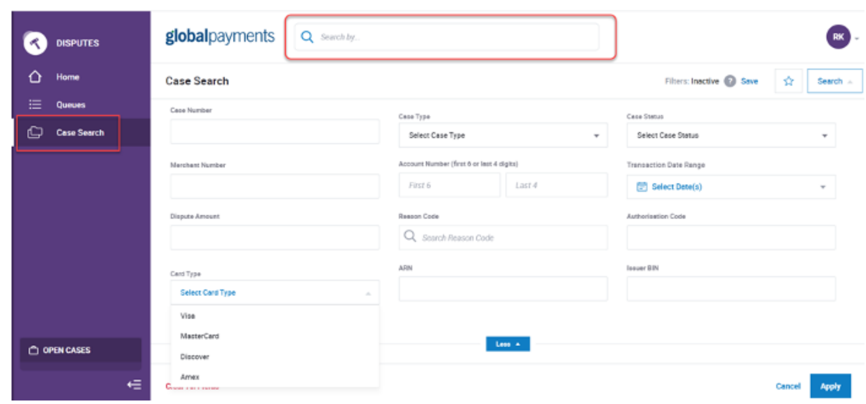
The scoring can help with prioritizing decisions that you make. For example, if you have limited time to respond to a set of cases, you could choose to focus your attention on the ones with the higher probability scores.



Searching for cases

A search box is always at the top of the page. It allows for wildcard searches, for situations in which you have limited case information to work with. For that type of search, an asterisk (*) can be used at the end of the data string that is entered. When that is done, you can indicate that the wildcard is to be applied to only the Case Number, Merchant Number, or ARN field.

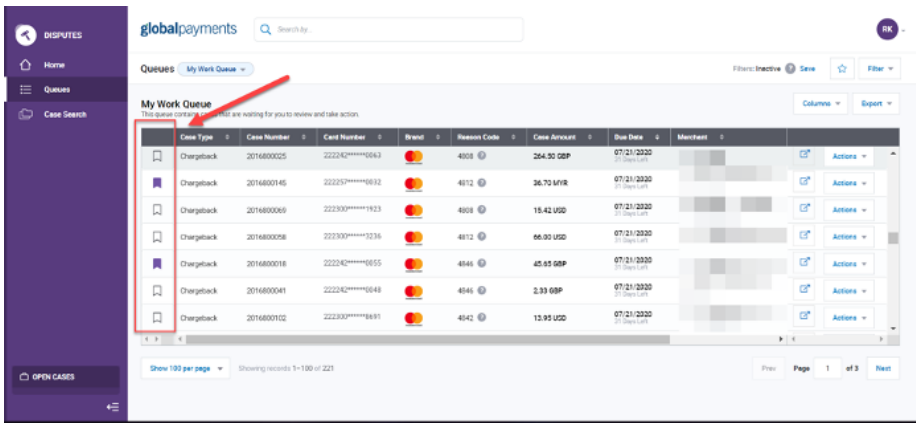
Another search option that is available, is for situations in which you have specific information about a case. By selecting the "Case Search" menu item, you will be presented with the "Case Search" page, on which there are several fields, into which you can enter values to be used in the search. The more fields for which you enter information, the more narrow your search results will be.



Bookmarking cases

One of the six queues available in the Disputes Management Tool, is “My Bookmarked Cases”. This queue has cases that have been bookmarked. Such cases will remain in this queue until their bookmarks are removed.

In all queues, when cases are listed, the leftmost column has an icon. Clicking on that icon will bookmark a case. For bookmarked cases, the icon will appear purple in colour, and for cases that are not bookmarked, it will be white. Clicking on the icon, toggles the associated case between the bookmarked state, and that of not being bookmarked. When a case is bookmarked, it stays in its original queue, but it is also placed in the “My Bookmarked Cases” queue.



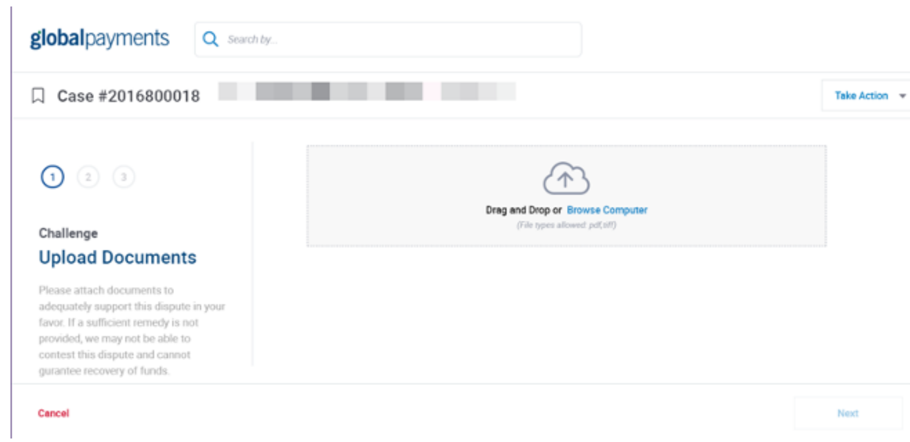
Bookmarking a case allows a user to quickly access it again. For example, if a case was number 189 in the My Work Queue, locating it could require scrolling through several pages and many other cases to get to it. Locating it in the “My Bookmarked Cases” queue could be much easier.

Uploading documents

When you take the “Fulfill Request” action on a retrieval, or the “Challenge” action on a chargeback, you are asked to upload documents. You can either browse your computer from within the Disputes Management tool, and select the documents that are to be uploaded, or drag the document files directly from your computer, and drop them into the tool.

Here are some other things to note about uploading documents:

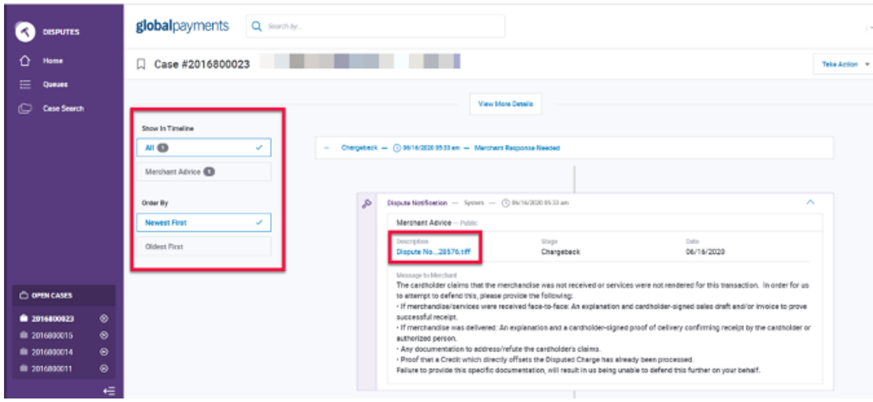
1. You can upload more than one.
2. You can only upload PDF and TIFF files.
3. Before submitting documents, you can add case notes, which are comments that can be used to convey additional information, to the disputes analyst who is handling the case.
4. After uploading, for the documents to be delivered to the Issuer, you must click on the “Submit” button that is on the documents uploading page.



Case Timeline

The Case Timeline is presented when you select most of the “Actions” button options, and it allows you to track the history of a case through its lifecycle. It is at the bottom of the “Case Details” page. The Case Timeline will display when a case was created, all received documents from the issuer, and/or updates from Global Payments.

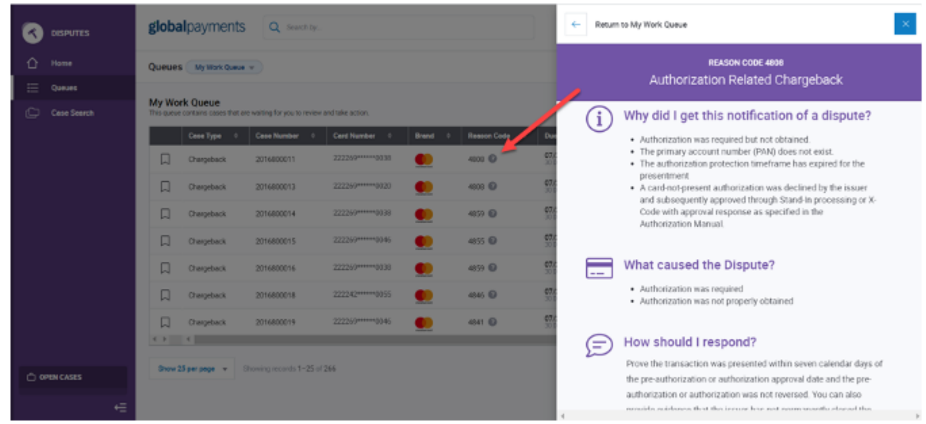
You will also be able to see all your actions, such as challenging a chargeback and uploading supporting documents. Case notes from yourself, and responses from the Global Payments Disputes Analysts, can also be seen in this area.



Reason Code Advisor

The Reason Code Advisor is another feature of the Disputes Management tool. Whether you are in the My Work Queue or on the Case Details page, you can hover over the question mark (?) icon beside a Reason Code, to see a short description for it, or you can click on the question mark to open up the Reason Code Advisor.

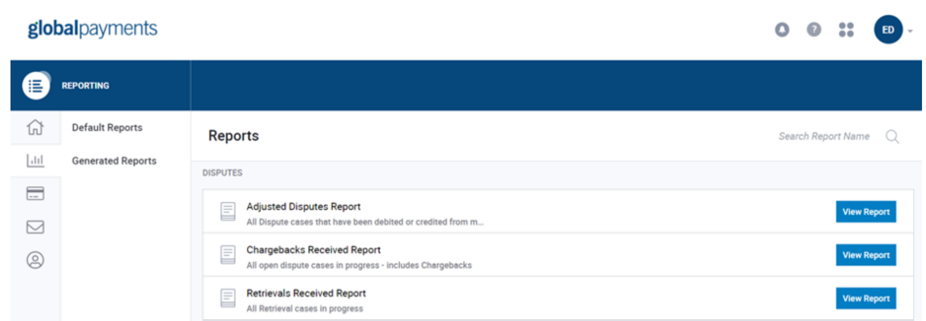
The information in the advisor is from the card brands, and it offers answers to questions such as: “Why did I get this dispute?”, “What caused it?”, “How should I respond?”, and, most importantly, “How can I prevent it?”. This information will provide you with deeper insight into the card brand requirements, and into best practices for resolving and preventing disputes.



Dispute Reporting

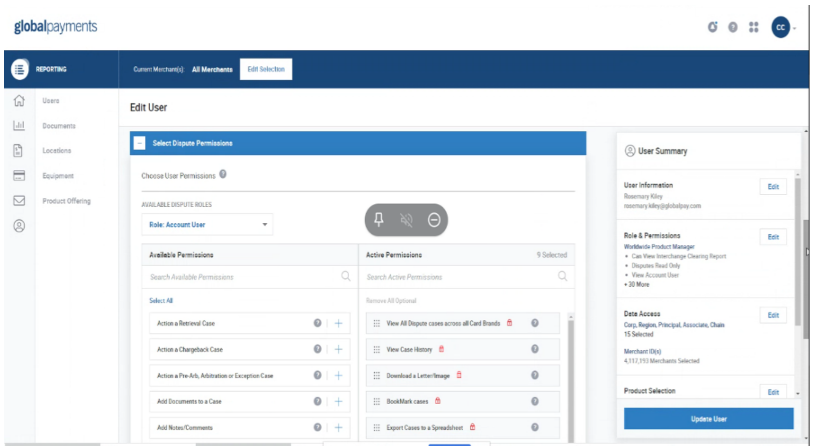
Dispute reporting is within Merchant Portal. The reports available are listed on the Merchant Portal reports page, and are:

1. **Adjusted Disputes Report** — Has cases for which funds have been taken from, or given back to you.
2. **Chargebacks Received Report** — Has chargebacks that have been received.
3. **Retrievals Received Report** — Has retrievals that have been received.



User Management

User account permissions that are dispute-related can be assigned from the Merchant Portal User Management feature. If you are an account administrator, you are able to add those permissions to, and remove them from, users' account profiles. For example, you are able to give one user the permission to action retrieval cases, give another user the permission to action chargeback cases, and to yet another, the permissions to action both retrieval and chargeback cases.



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