

Merchant Portal

Disputes user guide

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Introduction

The Disputes Management Portal is a tool within the Merchant Portal. It allows you to view and respond to your dispute cases online. This section gives you an overview of:

- The disputes process, also known as chargebacks
- Dispute cases
- The Disputes Management Portal
- Different types of dispute cases

The disputes process

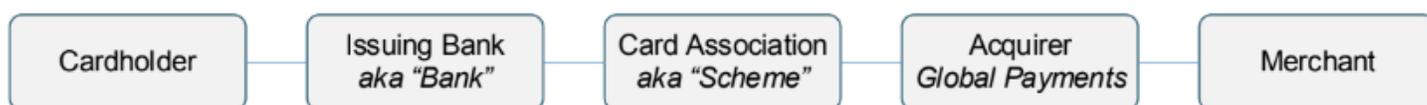
A cardholder initiates a dispute by calling their bank. The issuing bank will forward the dispute to the card brand (Mastercard, Visa, or Amex), who will then send it to the acquirer that processed the transaction. The acquirer will check the validity of the dispute and forward it to you, as the business that processed the transaction. If you challenge the dispute by submitting supporting documents, the acquirer will then send it back to the card brand, who will pass it on to the issuing bank. If the issuing bank accepts the documents, you will be credited, (if previously debited), and the dispute process is closed. The issuing bank can continue the process using other dispute stages, like arbitration. If you don't respond to the initial chargeback, or decide to accept liability, you will be debited, and the dispute process is completed.

Dispute cases

A dispute is created when there's a question, or disagreement, about one of your payment transactions—for example if a cardholder doesn't recognise an item listed, or an amount charged, to their card.

A dispute case involves some, or all, of the following parties:

- **Cardholder** – a customer using a payment card to purchase goods or services.
- **Issuing bank** – the bank that issued the card to the cardholder, also known as issuer or bank.
- **Card association** – Visa, Mastercard, or AMEX, and so on. Also known as card scheme, scheme, or card brand.
- **Acquirer** – the institution that processes card payments on behalf of the business, for example, Global Payments. Also known as acquiring banks.
- **Merchant** – the organisation accepting payments by payment card in exchange for goods or services. Also known as business.



Dispute cases contain information such as transaction data, supporting documents from the various parties involved, correspondence sent to you or the issuing bank, and case data, such as records of the decisions that were taken to resolve the dispute.

Disputes Management Portal

We manage your dispute cases using an online tool within Merchant Portal—the Disputes Management Portal. Here, you can:

- View case information for your open and resolved cases.
- Submit a copy of a sales draft and other supporting documents.
- Accept liability for a dispute case.
- Challenge, (refute), a dispute case and provide documentation to support your case.
- Fulfil a retrieval request, or accept liability for it if you're unable to fulfil the request.

Types of dispute cases

Incoming cases are cases that are initiated by the cardholder, or issuing bank.

Outgoing cases are cases initiated by you, or us on your behalf.

A **retrieval request** is a request for proof that a transaction was valid. To respond to a retrieval request, you might, for example, provide a copy of the sales draft for the transaction. There are no financial implications for retrieval requests, however, if you don't respond successfully, you could be held liable for any chargeback cases that result.

A **chargeback** case is created when the cardholder or issuing bank disputes a transaction. You can respond to a chargeback by either acknowledging the chargeback and accepting liability for it, or by challenging the chargeback by defending the transaction with supporting documentation.

A **chargeback reversal** stage is created when the issuer decides that the chargeback submitted is invalid. When the issuer reverses the chargeback, if your account was debited, we'll credit your account and record the chargeback reversal on the Disputes Portal or through Merchant Portal/Reporting.

An **incoming pre-arbitration** can be created when a case isn't resolved at the chargeback stage. For this case type, we'll work, on your behalf, with the issuing bank to attempt to resolve the dispute and avoid arbitration. Arbitration, when necessary, is managed by the card associations.

An **incoming pre-compliance** case is based on a violation of rules that are defined by the relevant card association.

An **incoming good faith collection** is a request for you to accept liability for a case on a good faith basis, even if the final deadline for resolving the case has passed. Acceptance of this type of case is completely at your discretion.

Exception cases include both, the incoming, and outgoing, versions of the following types of cases:

- Pre-arbitration
- Arbitration
- Pre-compliance
- Compliance
- Good faith collection

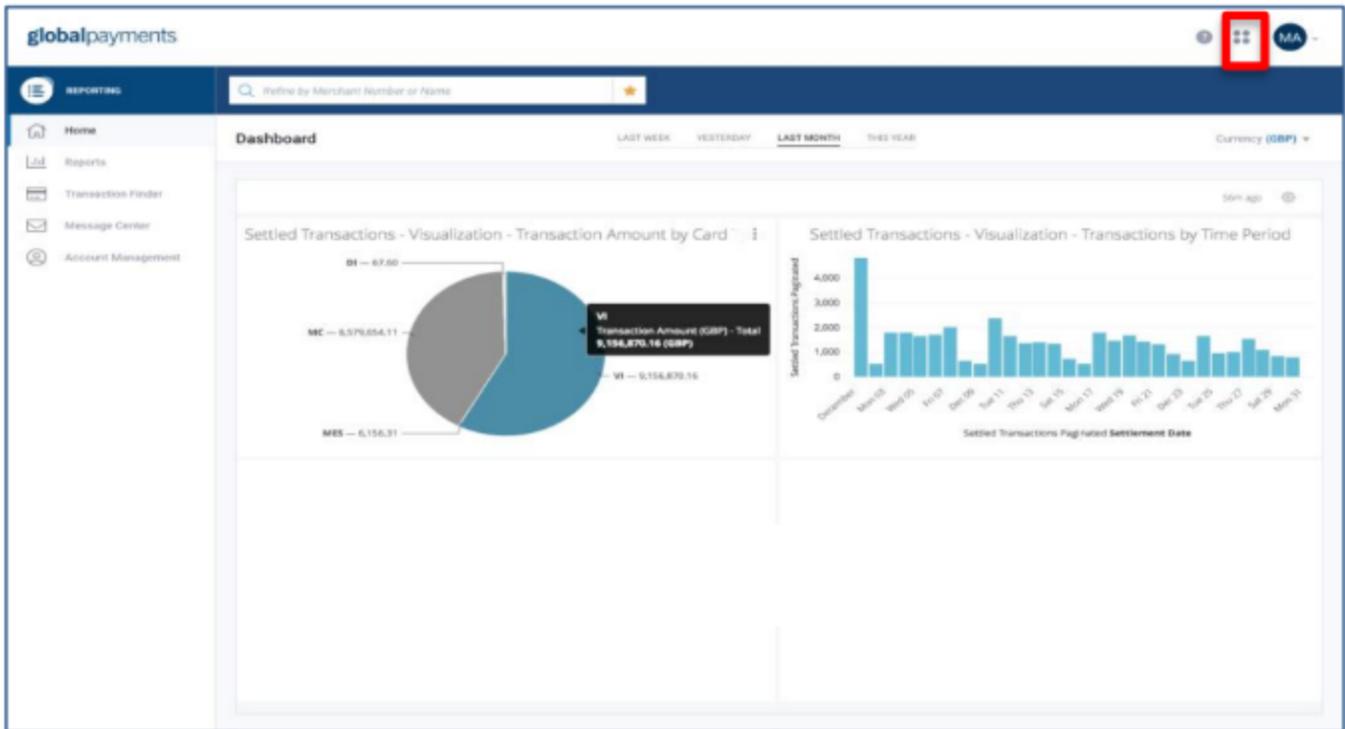
Accessing Disputes Management

Disputes Management is a tool within the Merchant Portal.

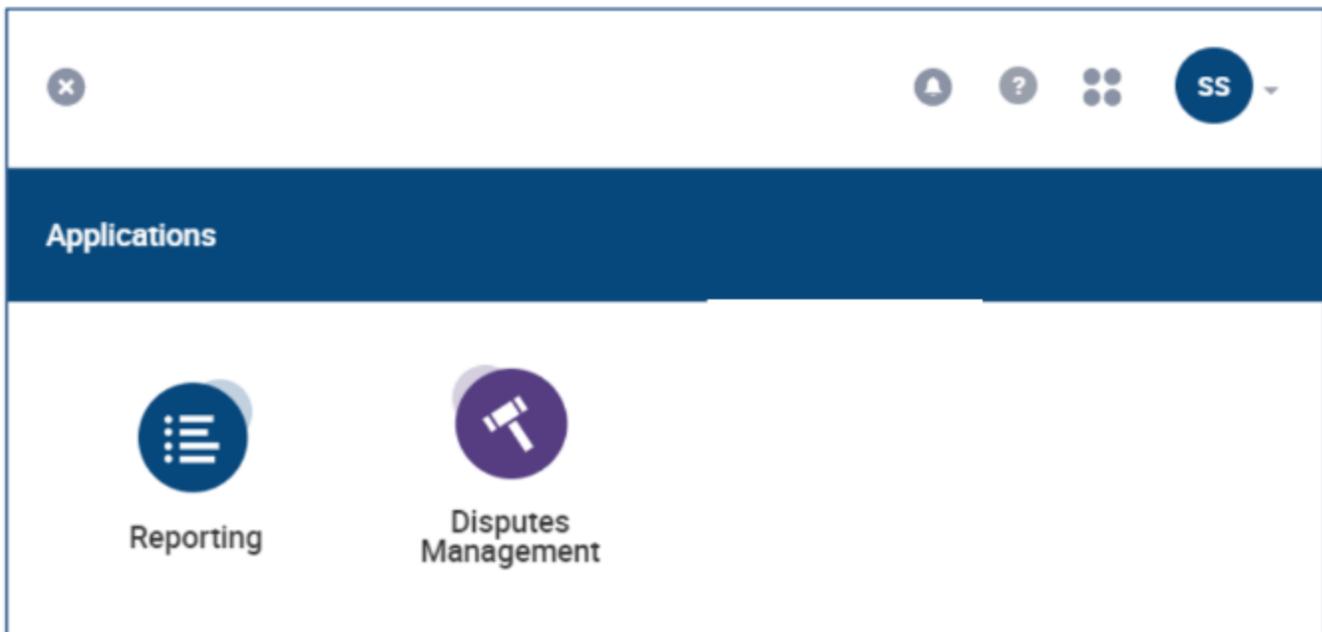
To log in to Merchant Portal, enter reporting.globalpay.com into the address bar of your browser, and enter your login credentials—email address and password.

The screenshot displays the 'Account Login' interface for Global Payments. At the top left is the 'globalpayments' logo. In the top right corner, there is a language selection dropdown labeled 'LANGUAGE / LA LANGUE' with 'English' selected. The main content area is titled 'Account Login' and contains two input fields: 'Email Address' and 'Password'. The 'Password' field has a 'Show' toggle and a 'Forgot your password?' link. Below the fields is a prominent blue 'Log In' button. At the bottom of the form, there is a link that says 'Don't have an account? Register Now'. The footer of the page reads '© Global Payments, Inc. All rights reserved.'

Once you've logged in, you'll see your **dashboard**, as shown below.



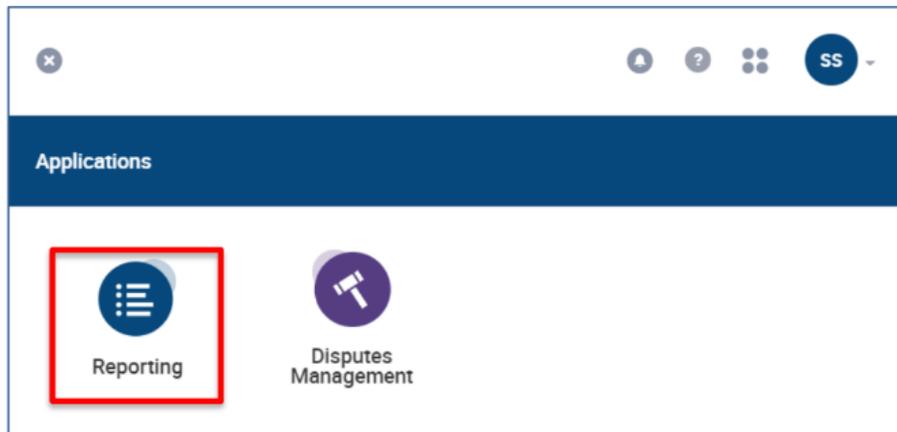
To get to the Disputes Management area, click on the **application drawer** icon, as highlighted in the screenshot above. And then select **Disputes Management** from the applications window, as shown below.



Accessing Merchant Portal from Disputes Management

The Disputes Management Portal gives you access to the disputes area. When you're in this section of the portal, you'll no longer be able to see the Merchant Portal area. This is to ensure you have a single active session open with its own timeout parameters. If you log in again, it'll take you back to the Disputes Portal.

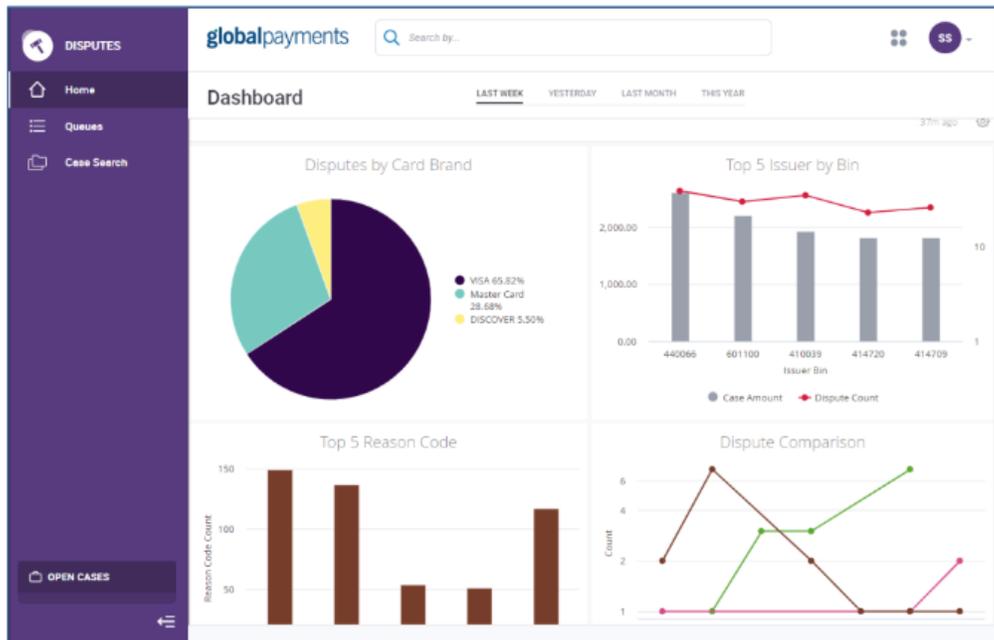
To get back to the Merchant Portal, click the application drawer icon, followed by **reporting**.



Disputes Portal overview

Disputes dashboard

When you've logged into the Disputes Management Portal, the first screen you'll see is your **dashboard**—it displays graphs with key metrics related to your dispute cases.



You can select to view the data for a certain timeframe: **last week** (default), **yesterday**, **last month**, or **this year**.

Disputes by card brand – shows the percentage of dispute cases per brand (for the time period you selected).

Top 5 issuer by BIN – shows the case amount and dispute count for the top five issuer BINs (for the time period you selected). Hovering over the graph shows the case amount and dispute count for each BIN.

Top 5 reason codes – shows the case count for the top five reason codes, by volume (for the time period you selected). Hovering over the graph shows the exact case count for the reason code and the reason code description.

Dispute comparison – shows a comparison of case count for chargebacks, retrieval requests, and other cases (for the time period you selected). Hovering over the chart shows the date and the count for chargebacks and retrieval requests.

Main menu

Every page of the Disputes Management Portal displays the main menu on the left-hand side of the page, so you can easily access other areas of the portal.



Home – displays dashboard reports.

Queues – lists the dispute cases for you to review and/or action.

Case search – allows you to search by case number, account number, merchant number, and ARN. This is known as a wild card search.

Open cases – a folder containing cases you have opened—a convenient way for you to readily access the cases you’re working on.

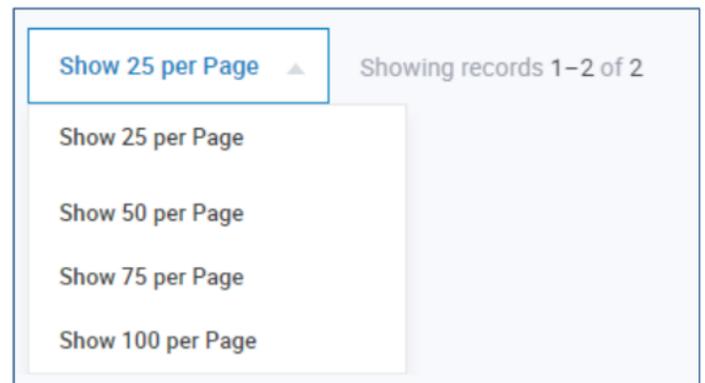
The left arrow at the bottom of the menu gives you the option to collapse the menu for a broader view of the information displayed on the page.

Page display

The system default is to list 25 cases per page. If there are more than 25 cases, you can page back and forth by clicking **prev** (previous) or **next** (to view the next page of cases).



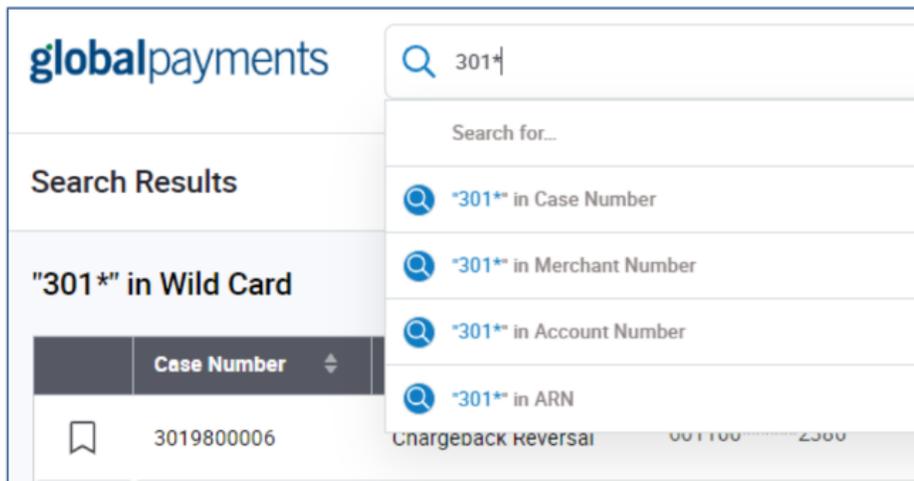
You can change how many cases per page you can view by choosing an option from the drop-down. You can select to display 25, 50, 75, or 100 cases per page.



Wild card search

At the top of every page of the Disputes Portal, there's a search feature—the icon that looks like a **magnifying glass**. Here, you can enter search criteria, and you can even select the field you'd like to search in—this is known as a **wild card search**. To narrow down the potential results, and to reduce the search time, enter search criteria in as many fields as possible. The searchable fields are **case number**, **merchant number**, **account number**, or **ARN**.

For example, *301 searches for all data ending in 301. 301* searches for all data starting with 301.



All search criteria must be numeric only. But you can use the question mark character in place of a digit. For example, to search for all case numbers that begin with 102 and end with 045, enter 102????045 and select to search in the case number field (so that only this field is searched in).

Queues

Overview

The queues area within the Disputes Portal categorises your cases under six sub-section queues. The number next to each of the queue names represents the number of cases within that sub-section.

Brand	Reason Code	Case Amount
MasterCard	4831	29.73 GBP
VISA	10.4	10.43 MYR
Discover	AP	42.64 USD
Discover	AT	39.99 USD
Discover	AW	31.82 USD
VISA	13.1	10.19 MYR

My work queue is the default queue—the page you’ll see first when you click into the queues area. It will display all the cases that you need to review and take action on. It lists chargebacks, retrievals, and exception cases with one of two status codes:

1. Merchant response needed
2. Request more information

My bookmarked cases queue includes a list of cases you bookmark for future action/review.

Pending chargebacks queue. When you accept or challenge a chargeback from the my work queue, it moves into the pending chargeback queue. It includes all chargeback cases with a status of pending internal review—meaning they are with us to review.

Pending exceptions queue includes pre-arbitration, pre-compliance, and good faith cases with a case status of pending internal review—meaning they are with us to review.

Pending retrievals queue. When you mark a case from the my work queue as fulfilled or unable to fulfil a retrieval, it moves into the pending retrieval queue. It includes retrieval request cases with a status of pending internal review—meaning they are with us to review.

Closed queue includes cases that have been resolved or expired based on the case due date. A closed case means that we have responded to the issuer on your behalf, and have had a response back from them. No action can be taken on these cases.

Customise your queue view

The Disputes Management tool lets you choose the columns and data fields you want to display on the page, and reorder them. This is useful for you to ensure you have visibility of the data that is relevant to you, and can organise it in a way to suit your preference.

Add or remove columns

Columns you can choose to **add/remove** include:

Default columns	Columns available to add
Case number	Merchant number
Case type	Region
Case number	ARN
Brand	Auth code
Reason code	Transaction date

Default columns	Columns available to add
Case amount	Case received date
Merchant	POS entry code
Due date	Issuer BIN ICA
Case status	Acquirer BIN ICA
	Merchant category code
	Transaction identifier
	Original reference number
	Disposition (my work queue)

To add or remove columns, click **columns**, as shown in the screenshot below.

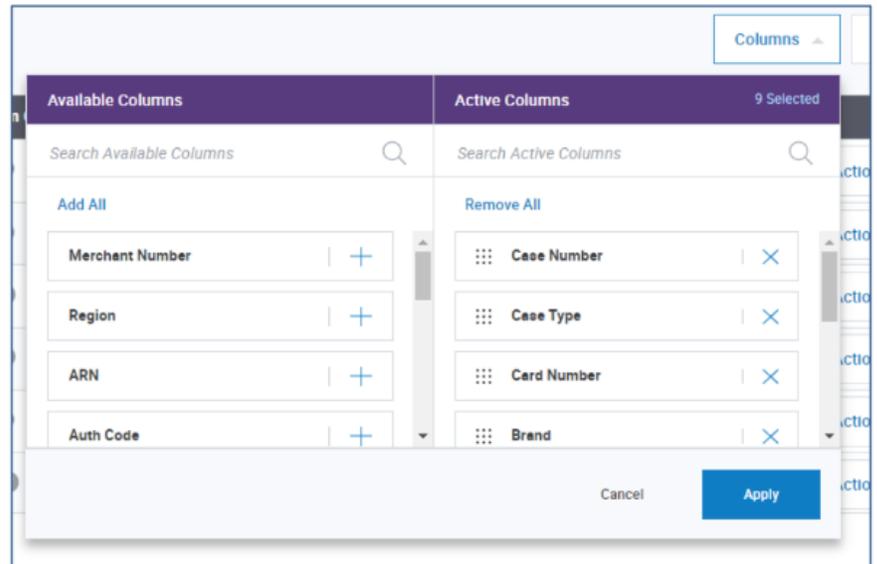


You will then see a list of **available columns** that you can add. You will also see a list of **active columns** that are already displayed on the page.

To add a column to your view, from the **add all** list, click **+** against the column you want to add, and then click **apply**.

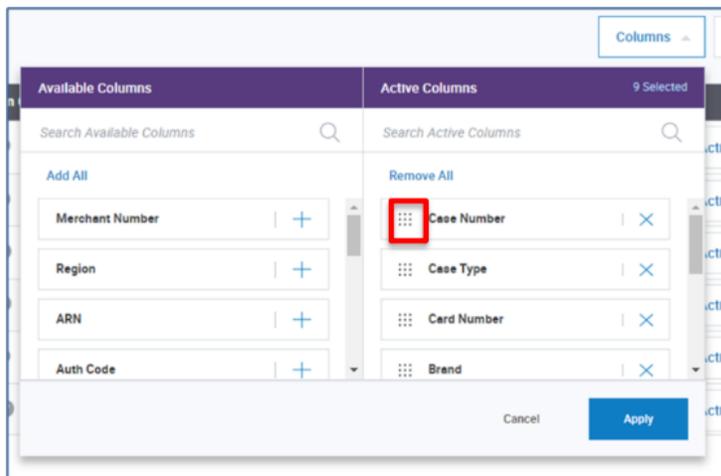
You can also click on add all or remove all to add/remove **all** columns listed.

When you've added a new column, the column title will appear under the active columns list.



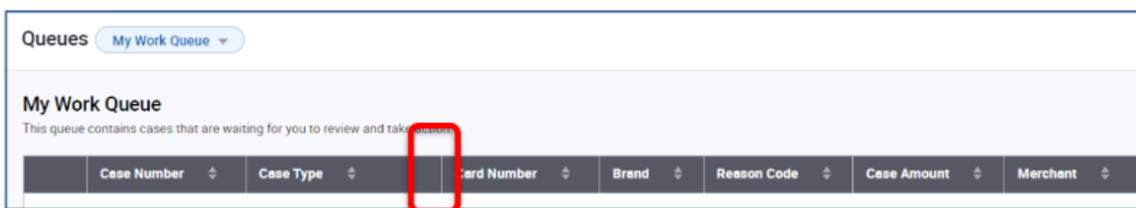
Reordering columns

To change the order of the columns on the page, place and hold your cursor over the dots to the left of the column name, as shown in the screenshot below. **Drag it up** or **down** the page and **drop** in the order you want it to display. Then click **apply**.



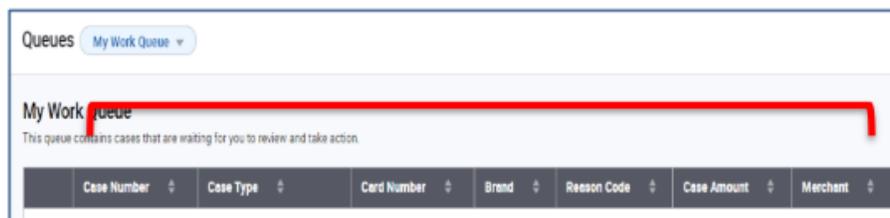
Collapse or expand columns

To collapse or expand a column in your queue, hover over the column border on the headings, then click and drag the column to the width you want.



Change the sort order of cases

The default sort order for cases is by due date, then case amount within due date (from highest to lowest). You can reorder the list of cases by clicking on the required column heading. You can also view cases in ascending or descending case amount order, by clicking on the up/down arrow. For example, if you want to sort your cases by card number, click on the card number column.



Create filters

The Disputes Management tool lets you set criteria that filters the cases you see in your queues. You can even save these filters for future use— useful if you regularly want to view cases with specific data.

To filter cases in your queue, click **filter**.



You will then see the filter criteria page, as shown below:

 A screenshot of the "Queues" filter criteria page. The page title is "Queues" with a "My Work Queue" dropdown. The filter status is "Filters: Inactive" with "Save", a star icon, and a "Filter" button. The filter criteria are organized into three columns:

- Case Number: text input field
- Case Type: dropdown menu with "Select Case Type" text
- Card brand: dropdown menu with "Select Card brand" text
- Reason Code: search input field with "Search Reason Code" text
- Due Date: dropdown menu with "Select Date(s)" text
- Amount Range: two text input fields labeled "TO" and "TO" with "Amount Range" text above them
- Merchant Number: text input field
- Merchant Name: text input field
- Account Number (first 6 or last 4 digits): two text input fields labeled "First 6" and "Last 4" with "Account Number (first 6 or last 4 digits)" text above them

 At the bottom left is a "Clear All Fields" link. At the bottom right are "Cancel" and "Apply" buttons. The "Apply" button is highlighted with a red rectangular box.

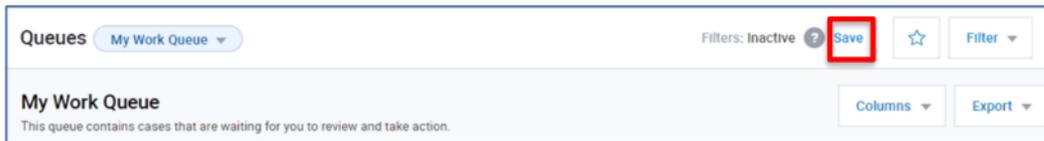
Use the fields to **choose your criteria** for the filters, and then click **apply**.

The fields you can filter are:

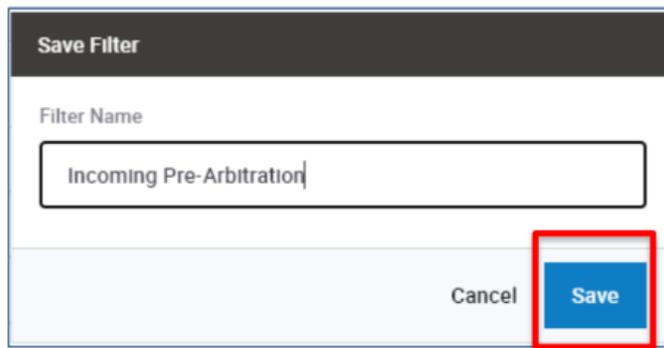
- Case number
- Case type
- Card brand
- Reason code
- Due date
- Amount range (from/to)
- Merchant number
- Merchant name
- Account number (first six digits, or last four digits)

Save filters

To save your filter for future use, click **save**.



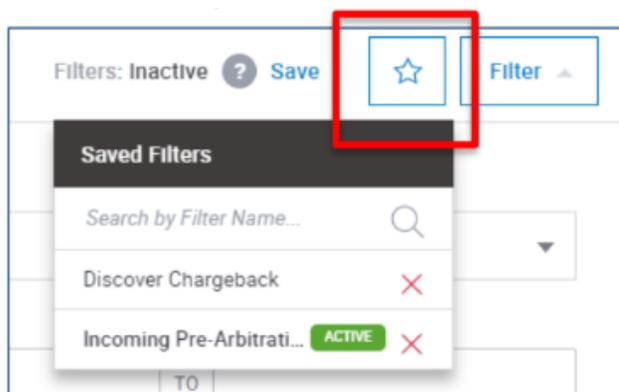
You'll then see a save filter pop up window. Give your new customised filter a memorable name, and then click **save**.



Access saved filters

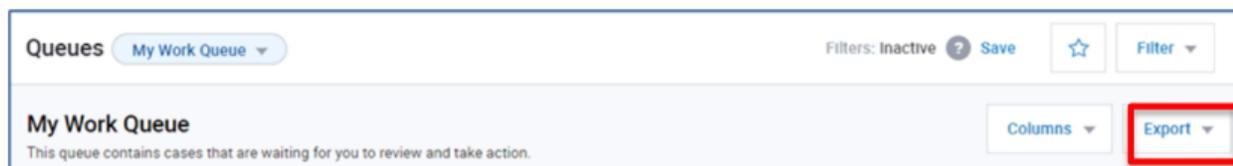
To access a saved filter, click the star icon next to the filter drop-down as shown below. You'll then see a list of all your saved filters. Select the filter you'd like to view.

To delete a saved filter, click the **X** next to the saved filter, and this will delete it from the list.

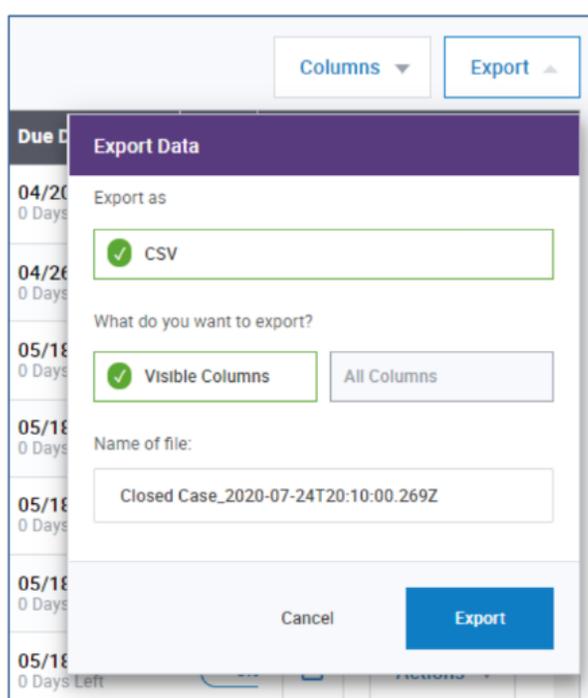


Export data

You can export case data from within a queue to a CSV file. To do this, select a queue and click **export**.



You'll then see the **export data** window. Here, you can select to export the visible columns only, or all columns. Give your export file a name, and click **export**.



Key fields

Case number

A case number is assigned by us. You can find it on the dispute notification document that you receive from us.

Case status

The status of a case indicates what action is needed from you. All cases in your work queue have a case status of either merchant response needed or request more information.

Values for case status include:

- Merchant response needed – open cases that need your attention to be resolved.
- Request more information – open cases that need you to provide additional information so that they can be resolved.
- Pending internal review – cases that are currently under review by us, the Global Payments internal disputes operations team. The only action you can take during this time is to upload documents. Once a decision is made by our team, the status of the case will change to reflect whether additional action, (if any), is needed from you.
- Closed – cases that you can't take any further action on.

Due date

The due date of a case is the date by which you need to respond to the dispute before it expires. Each case has an indicator on the case details page showing you the number of days you have left to respond.

For most cases, the deadline usually falls within 25 days; but this can vary based on the card brand. It's best practice to respond to each dispute case as soon as you're able to collect all the supporting information. An early response will give you more time to complete any follow up tasks that may be required to resolve the case before the due date.

If you don't respond to a case by the due date it'll move into your closed work queue. If this happens, there are two options:

- If a retrieval request, pre-arbitration, pre-compliance, or good faith collection case moves to a closed status, you can no longer respond to it.
- If a chargeback case moves to a closed status, you can respond to it, but as it's passed the due date, we'd pursue the case on your behalf on a 'best effort' basis.

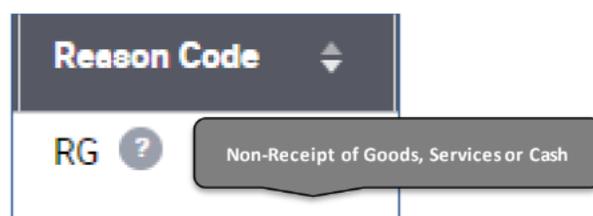
Note: There may be a difference to the due date on the portal compared to the due date provided in any letters we send you. The letters take into account mailing time versus responding online. If you're responding to a case via the portal, use the due date provided on the portal.

Due date is the default sort order for cases in your work queue. And within the due date, cases are then sorted by highest to lowest amount. You can change the sort order by clicking on the column headers, as described in previous sections of this guide.

Reason Code

Reason codes are assigned by the card brand to provide additional information about the case, along with the reason description for the case. It also guides you on the type of documentation to submit if you challenge a dispute case.

You can hover over the question mark, next to the reason code to see a short description of the reason code.



For further guidance, you can click on the question mark to bring up the reason code advisor—this can help you understand the following:

- Why did I get this notification of a dispute?
- What caused the dispute?
- How should I respond?
- How do I prevent this in the future?

REASON CODE RG
Non-Receipt of Goods, Services, or
Cash

 **Why did I get this notification of a dispute?**
Cardholder challenges the validity of a Card Sale due to non-receipt of goods and/or services.

 **What caused the Dispute?**
This Reason Code is valid for Chargebacks where the Cardholder claims to have been charged for a Card Sale involving the purchase of goods and/or services that were not received by the Cardholder or delivered promised by the Merchant.

 **How should I respond?**
Provide the following compelling evidence:

- Transaction Documentation or other compelling evidence indicating the Cardholder agreed to the Card Sale
- Evidence that the Merchant delivered the goods and/or services as directed by the Cardholder
- Evidence that the Cardholder used the disputed airline ticket
- Evidence that the lost ticket application submitted by the Cardholder is not valid

Bookmarks

Bookmarks allow you to temporarily save cases to a dedicated queue for easy access. When you bookmark a case, it'll appear in the **my bookmarked cases** queue. Bookmarked cases will remain in your bookmarked cases queue until you remove them. This queue is only visible to you.

Bookmarked cases can be identified by the bookmark icon and can be removed by clicking the icon.

If the case is bookmarked, it will look like this: 

If the case is not bookmarked, it will look like this: 

The bookmark icon can be found in the first column of every case row in all of the work queues.

Take actions

This feature lets you:

- Accept or challenge a chargeback
- Accept or deny a good faith case
- Fulfil a retrieval request or indicate you are unable to fulfil a retrieval request
- Open the dispute case
- View more details about case
- Upload documents

To take action on a case:

1. Select the **actions** drop down menu from the queue, then click on the action you'd like to take.

or

2. Select **open case** from the actions drop down menu, review the case details and history and then click take action on the case details page.

or

3. Select **view more details** to provide a slide-out panel giving you additional insight into the dispute, including transactional details.

Accept

When you accept a case, it means you're agreeing to accept full liability for the dispute. You're indicating that you're unable to provide any information to adequately support resolving the case in your favour.

Challenge

When you challenge a case, it means you're not accepting liability for the dispute. You're indicating that you will submit documents to prove and support resolving the dispute in your favour. If you're unable to provide sufficient information, we may not be able to contest the dispute case and cannot guarantee recovery of funds.

Fulfil request

Selecting the fulfil request action, lets you respond to a retrieval request by uploading documentation, usually a sales draft, that satisfies the request for supporting documentation.

Unable to fulfil request

If you're unable to provide documentation to satisfy a retrieval request, you can accept liability for the case by selecting the unable to fulfil request action.

Deny

When responding to an incoming good faith collection case, you can indicate that you're denying the request, including any financial liability for the dispute.

Open case

This option displays the case details before you take any of the actions detailed above.

Case details page

The case details page lets you:

- View case and transaction details.
- View case history/timeline.
- Review and download documents, including the original dispute notification.
- See the probability of successfully challenging the case.
- Take action: Accept or challenge the chargeback, view more details, upload documents, fulfil a retrieval request or indicate you are unable to fulfil a retrieval request.

The image below is an example of a case details page, including dispute overview, transaction overview, and related transaction flow.

Case #3011600004 -- Take Action

0 DAYS LEFT | **Chargeback** | **Status: Merchant Response Needed** | **Zone: NA** | **ARN: 76200630075630112158965** | **Reason Code: AP** | **Disputed Amount: 42.64 USD** | **Probability Score: 26%**

Dispute Overview		Transaction Overview		Related Transaction Flow	
Case Type	Chargeback	ARN	76200630075630112158965	Authorization	03/02/2020 42.93 USD
Card Type/Account Number	601194****0001	Auth code	00289R	Deposit	--
Disputed Amount	42.64 USD	Authorized	03/02/2020 39.99 USD	Retrieval	--
Dispute Date	04/24/2020	Settled	03/02/2020 42.64 USD	Chargeback	04/24/2020 42.64 USD
Reason Code	AP	Card Details	F	Representments	--
Reason Code Description	Recurring Payment	MO/TO Indicator	1	Refund	--
Latest Disposition	Pending Dispute Team Review	AVS Code	Z	Arbitration	--
		POS Code	Card present 07		
		ECUCAF Value	--		

[View More Details](#)

Scrolling down the page shows the case history/timeline. Refer to the *Show in timeline* section in this guide for further detail.

Probability score

The case details page shows you a probability score, as shown in the screenshot below:

0 DAYS LEFT	Stage Chargeback	Status Merchant Response Needed	Zone NA	ARN 76200630075630112158940	Reason Code DP ⓘ	Disputed Amount 104.98 USD	Probability Score ☹️ 29% ⓘ
----------------	---------------------	------------------------------------	------------	--------------------------------	---------------------	-------------------------------	-------------------------------

This score gives you an estimated percentage of being able to successfully challenge the case based on three years worth of data and related algorithms. You can use this score to help you decide if it's worthwhile challenging the case or accepting liability for it.



Red indicates a **low** probability of challenging a dispute with a successful outcome in your favour.



Yellow indicates a **neutral** probability of challenging a dispute with a successful outcome in your favour.



Green indicates a **good** chance of challenging a dispute with a successful outcome in your favour.

It's important to remember this is just an estimate, and hovering over the question mark icon will show you a legal disclaimer, as below:

NOTE: The probability score is only an estimate of the potential outcome of a chargeback dispute based on your historical chargeback results and does not guarantee any outcome or result. See the Help Centre page for more information.

Show in timeline

This is a timeline showing all the documents and merchant advice relating to a particular dispute case—all in one place. The display is defaulted to showing all documents and merchant advice, most current first. But you can change this to make it easier for you to find specific information.

Document Attached — System — 04/27/2020 09:26 am

Documents		
File	Description	Source
4220466738...635912.TIF	Card Brand Document	Dispute Management

Dispute Notification — System — 04/25/2020 07:38 am

Merchant Advice — Public

Description	Stage	Date
Dispute No...22778.tiff	Chargeback	04/25/2020

Message to Merchant

The cardholder claims that a single transaction was processed more than once. In order for us to attempt to defend this, please provide the following:

- Two separate transaction receipts or invoices confirming two separate sales, along with an explanation of the charges.
- Evidence that the cardholder has received benefit from both transactions.
- Proof that a Credit which directly offsets the Disputed Charge has already been processed.

Failure to provide this specific documentation, will result in us being unable to defend this further on your behalf.

Merchant Preferred Language

The cardholder claims that a single transaction was processed more than once. In order for us to attempt to defend this, please provide the following:

- Two separate transaction receipts or invoices confirming two separate sales, along with an explanation of the charges.
- Evidence that the cardholder has received benefit from both transactions.
- Proof that a Credit which directly offsets the Disputed Charge has already been processed.

Failure to provide this specific documentation, will result in us being unable to defend this further on your behalf.

The **show in timeline** selector lets you choose to view:

- All—documents and Merchant advice information.
- Documents only.
- Merchant advice only.

The **order by** option lets you view the documents and/or merchant advice information in ascending (oldest by date), or descending (most recent by date) order.

Show In Timeline

All 6

Documents 3

Merchant Advice 3

Order By

Newest First

Oldest First

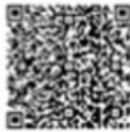
Dispute notification

When we receive a new dispute case, we'll also send you a notification. You'll see this in the timeline section for the case. An example of what you'll see when clicking the description for a notification is shown below

Apr 25, 2020

OPENEDGE
ATTN: CHARGEBACK DEPARTMENT
1 HEARTLAND WAY
JEFFERSONVILLE, IN 47130-5870
Phone: (800)-829-9137
Fax: (443) 394-1915
MP Link: <https://reporting.globalpay.com>

Please respond by: May 05, 2020



DISPUTE NOTIFICATION – REQUEST FOR DOCUMENTATION

This is a DISCOVER Chargeback.

The transaction below has been disputed by the cardholder or the card issuer and your account has been adjusted. Please review the case details below and provide the requested documentation within the timeframe advised. Failure to provide such may result in a debit to your account and us being unable to defend this further.

DISPUTE REASON : AP Recurring Payment	ADJUSTMENT AMOUNT : 42.64 USD
CASE NO : 3011600004	ADJUSTMENT DATE : Apr 25, 2020
DISPUTE AMOUNT : 42.64 USD	

TRANSACTION DETAILS :

CARD NUMBER : 601194xxxxxx0201	TRANSACTION TYPE :
TRANSACTION AMOUNT : 42.64 USD	ORIGINAL REFERENCE NO : 6202698
TRANSACTION DATE : Mar 02, 2020	DEPOSIT CONTROL : T237000
TRANSACTION POST DATE : Mar 02, 2020	INVOICE TICKET NO :
AUTHORIZATION CODE : 00289R	FRONT END ID :
MERCHANT ID : 1670658934	STORE NUMBER :
UNIQUE ID :	REMARKS :

ACTION/S NEEDED:
The cardholder claims that the Recurring Payment Plan has expired or been cancelled. In order for us to attempt to defend this, please provide the following: • Evidence that the cardholder did not cancel the recurring payment plan in accordance with the merchant's policy. • A copy of terms and conditions disclosed to the cardholder via a signed agreement or internet terms via click to accept or e-signature. • Proof of no cancellation. • Proof that a Credit which directly offsets the Disputed Charge has already been processed. Failure to provide this specific documentation, will result in us being unable to defend this further on your behalf.

IMPORTANT REMINDERS:

- This case may have additional documentation that is pertinent to the dispute. To view those documents, please log on to Merchant Portal and select the Disputes icon from the 'Applications' drawer. This will bring you to the Dispute Management Tool. If you currently do not have access, you may enroll for the service using your Merchant Number at <https://reporting.globalpay.com>, otherwise, please contact us.
- Please respond to us on or before **May 05, 2020** to allow timely resolution of this case.
- You may respond directly via the Disputes Management Tool in <https://reporting.globalpay.com> for faster processing of your request or send your responses by return fax or mail as specified in this letter.
- Please include a copy of this barcoded letter with your response and ensure that your documentation is complete and legible.

If you have any questions, please contact us at (800)-829-9137. We are open between 9am - 6pm EST, Monday - Friday.

Thank you,
Global Dispute Resolution Team

NOTE: If you're not using the Disputes Portal, and are instead faxing documents to us, you should use the disputes notification letter as the fax cover sheet each time you fax us information. This way, all the documents relating to the case can be indexed and linked to the case using the unique QR code from the letter.

[View more details](#)

To view additional details about the case and the transaction, click **View More** details.

0
DAYS LEFT

Stage: Chargeback Status: Merchant Response Needed Zone: NA ARN: 76200630075630112158965 Reason Code: AP Disputed Amount: 42.64 USD

Possibility Score: ⊖ 26%

Dispute Overview

Case Type	Chargeback
Card Type/Account Number	601194****0001
Disputed Amount	42.64 USD
Dispute Date	04/24/2020
Reason Code	AP
Reason Code Description	Recurring Payment
Latest Disposition	Pending Dispute Team Review

Transaction Overview

ARN	76200630075630112158965	
Auth code	00289R	
Authorized	03/02/2020	39.99 USD
Settled	03/02/2020	42.64 USD
Card Details	F	
MO/TO Indicator	1	
AVS Code	Z	
POS Code	Card present 07	
ECI/UCAF Value	--	

Related Transaction Flow

Authorization	03/02/2020	42.93 USD
Deposit	--	
Retrieval	--	
Chargeback	04/24/2020	42.64 USD
Repayment	--	
Refund	--	
Arbitration	--	

View More Details

This will take you to the **dispute** and **transaction overview** page.

More Information

Dispute Overview

CASE TYPE	CARD TYPE/ACCOUNT NUMBER
Chargeback	601174****1245
DISPUTED AMOUNT	DISPUTE DATE
104.98 USD	04/25/2020
REASON CODE	REASON CODE DESCRIPTION
DP	Duplicate Processing
LATEST DISPOSITION	MERCHANT DBA NAME
Pending Dispute Team Review	--
MID	RETAIL NAME
--	--
ADDRESS	PARTIAL CHARGEBACK INDICATOR
--	No
CARD BRAND CASE NUMBER	DOC INDICATOR
4220466738	9
INCOMING MESSAGE	ISSUER BIN
--	601174
ACQUIRER BIN	MCC
620063	--
HIERARCHY	PREFERRED LANGUAGE
--	--
ADDRESS2	CITY
--	--

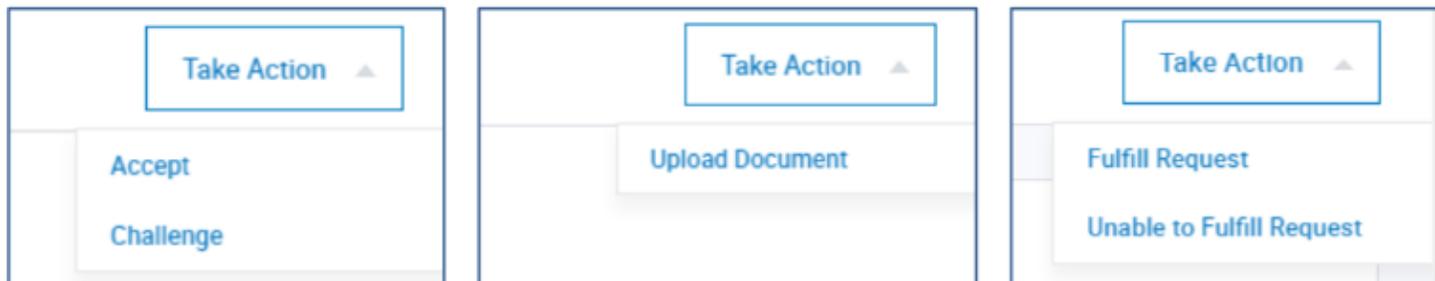
Transaction Overview

ARN	AUTH CODE
76200630075630112158940	00296R
AUTHORIZED	SETTLED
2020-03-02 0 USD	03/02/2020 104.98 USD
CARD DETAILS	MO/TO INDICATOR
F	1
AVS CODE	POS CODE
Z	Card not present 07
ECI/UCAF VALUE	CAVV
--	M
ACCOUNT NUMBER	CRYPTOGRAM
--	--
TRANSACTION INDICATOR	CARDHOLDER ID METHOD
--	5
SERVICE CODE	TERMINAL CAPABILITY
--	--
TRANSACTION CODE	TERMINAL ID
05	--
TRANSACTION ID	ORIGINAL TRANSACTION INDICATOR
448643042832002	--
TRANSACTION TYPE	ORDER ID
--	--

You can scroll through the cases in your queues by clicking the up/down arrow at the top of the page. Click X or the left arrow to return to your queue.

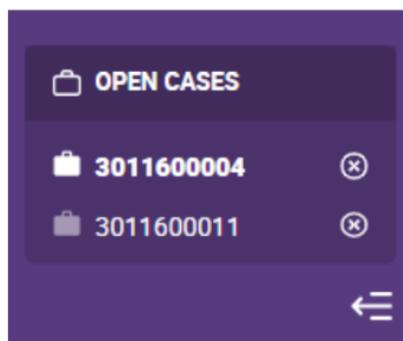
Take action

Once you've reviewed the case details and history, you can click **take action** and accept or challenge a dispute, upload a document, fulfil a retrieval request or indicate that you are unable to fulfil a retrieval request.



Open cases - main menu

When you open a dispute case, it will appear in a list under open cases within the main menu. This gives you a quick and easy way to create a list of cases to select and work on. You can remove the case from your open cases list by clicking on the **X** next to the case number.



View more case details

From the my work queue page, selecting the view more details option from the actions drop down menu, will display case and transaction details. Here, you can view further case information to help you come to a decision about whether to accept or challenge the case.

Case Details

BRAND 	CASE AMOUNT 39.99 USD
CASE NUMBER 3011600011	REASON CODE AT
CASE TYPE Chargeback	DUE DATE 05/19/2020
CARD NUMBER 653950*****1236	MERCHANT Jerry's Banana Stand
CASE STATUS Merchant Response Needed	ACQUIRER BIN ICA 620063
ARN 76200630075630112159260	AUTH CODE 00229R
CASE RECEIVED DATE 04/24/2020	ISSUER BIN ICA 653950
DISPOSITION Pending Dispute Team Review	MERCHANT NUMBER 1988771234
MERCHANT CATEGORY CODE 5818	REGION NA
ORIGINAL REFERENCE NUMBER 6202152	POS ENTRY CODE No
TRANSACTION IDENTIFIER 454396065035002	TRANSACTION DATE 03/02/2020

You can scroll through the cases in your queue by clicking the up/down arrow at the top of the page. Click X or the left arrow at the top of the page to return to your queue.

Upload documents

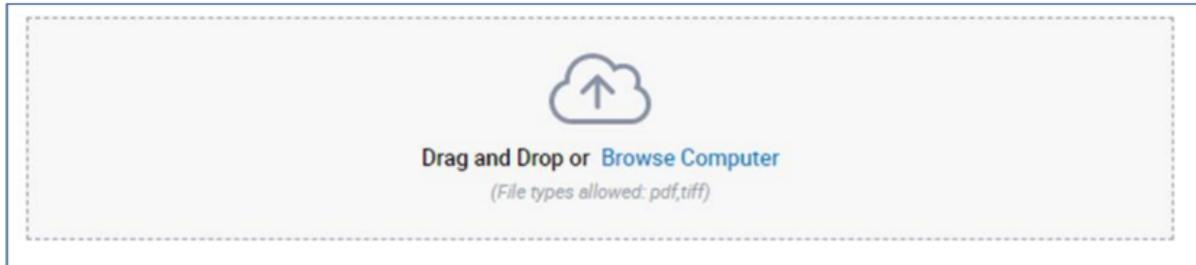
You must attach a document to the case, when:

- Fulfilling a retrieval request.
- Challenging a chargeback, incoming pre-arbitration, or incoming pre-compliance.

It's optional to attach a document when accepting or challenging an incoming good faith collection case.

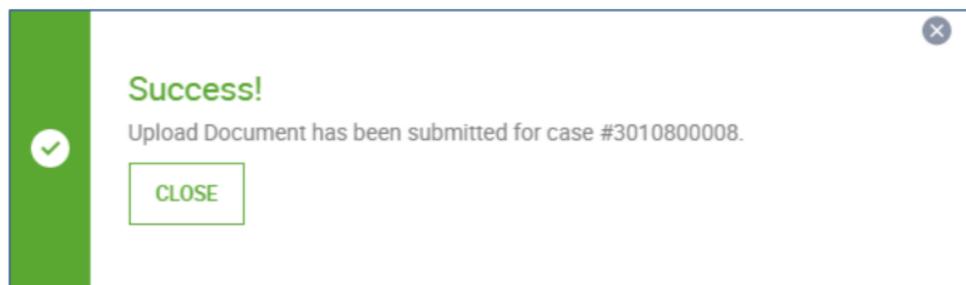
To attach a document to a case:

1. You can **drag and drop** your document onto the upload panel. Or, click **browse computer** to search and select a document from your computer. The system allows you to upload pdf and tiff files.



2. Add a **name** for the file, or use the default system name, then click **next**.

3. If the upload is successful, you'll see the following:



Case search

Disputes Management lets you search for a particular case, or group of cases, as well as create and save search criteria.

Click **case search** on the main menu to search for a case. You'll then see the case search page prompting you to enter search criteria.

You can search by one or more of the following criteria:

- Case number
- Case type
- Case status
- Merchant number
- Account number (first six digits, or last four digits)
- Transaction date range – select a date, or a range of dates, then click apply

Click **apply** on the case search page once you've entered the search criteria.

If you click **more**, you can see even more criteria to search by.

The screenshot shows the 'Case Search' interface. At the top left is the 'globalpayments' logo and a search bar. Below it, the 'Case Search' section contains several filter fields: 'Case Number', 'Case Type' (with a dropdown), 'Case Status' (with a dropdown), 'Merchant Number', 'Account Number (first 6 or last 4 digits)' (with 'First 6' and 'Last 4' options), and 'Transaction Date Range' (with a 'Select Date(s)' button). A 'More' button is highlighted with a red box. At the bottom left is a 'Clear All Fields' link, and at the bottom right are 'Cancel' and 'Apply' buttons. The top right shows 'Filters: Inactive', a 'Save' button, a star icon, and a 'Search' button.

Entering additional criteria will help narrow down the search results. Additional criteria fields include:

- Dispute amount
- Reason code
- Authorisation code
- Card type
- ARN
- Issuer BIN

This screenshot shows the expanded search criteria fields: 'Dispute Amount' (text input), 'Reason Code' (text input with a search icon), 'Authorization Code' (text input), 'Card Type' (dropdown menu), 'ARN' (text input), and 'Issuer BIN' (text input).

Once you've added your criteria, click **apply**. You'll then see the results showing all the case(s) that match your search criteria.

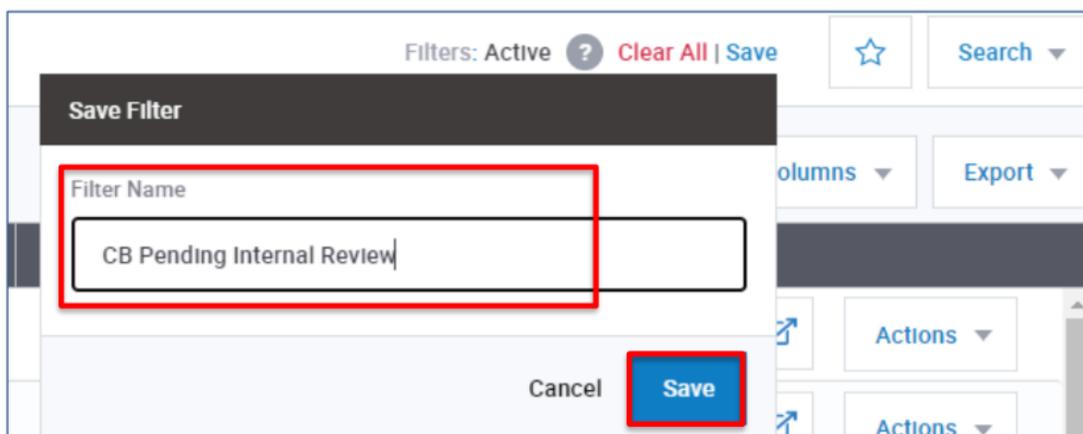
If you want to change the search criteria on the case search page, click **search**. Then enter your new search criteria, and click **apply**.

This screenshot shows the filter controls at the bottom of the search page. It includes 'Filters: Active' with a question mark icon, a 'Clear All | Save' button, a star icon, and a 'Search' button with a dropdown arrow.

Save search criteria

If you're likely to use specific search criteria regularly, it's useful to have it saved so you can easily use it, rather than having to input all the search criteria every time.

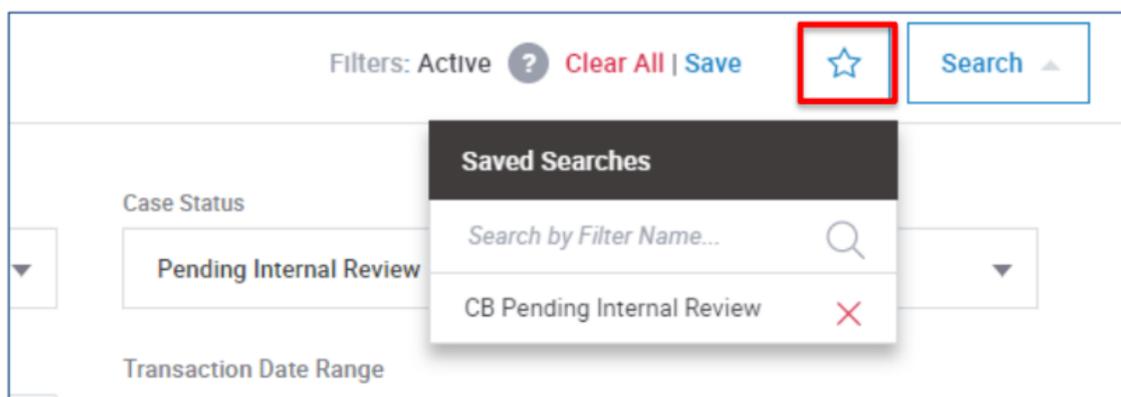
To do this, input all the criteria you want, and then click **save**. You'll then see the save search pop up window prompting you to name the search criteria that you've just created. Enter a name, and then click **save**.



Access saved search criteria

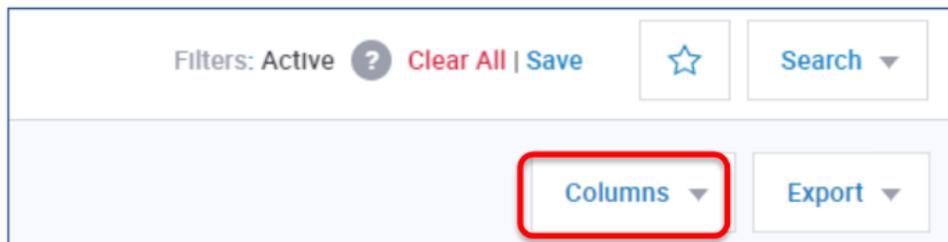
To access your saved search criteria, click on the **star** icon, next to the search box, as shown below. You'll then see a list of all your saved searches—select the one you'd like to use.

To delete a saved search, click the **X** against the one you want to delete.



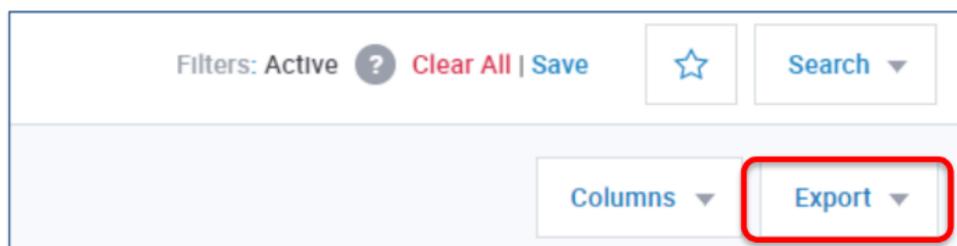
Customise your search results

You can quickly and easily add and/or remove columns from your search results. To do this, click **columns**, as shown below. And then add or remove columns as required. Refer to the *Customise your view* section in this guide for further instructions on how to do this.



Export your search results

You can export the case data from your case search results. To do this, click **export**. Refer to the *Export data* section in this guide for further instructions on how to do this.

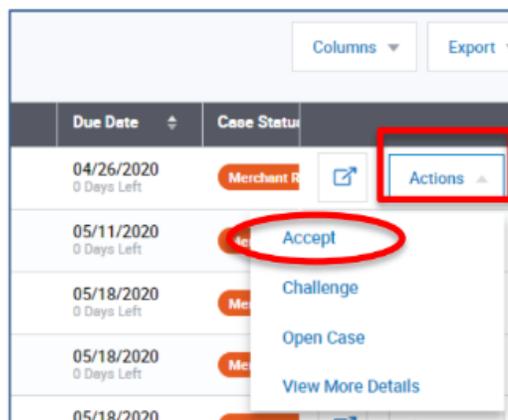


Chargebacks

You can respond to a chargeback by either acknowledging the chargeback and accepting liability for the case, or, challenging the chargeback by defending the transaction with supporting documentation in your favour.

Accept liability for a chargeback

1. From your work queue area, find the chargeback case.
2. Select **actions**.
3. Click **accept** to accept liability for the case, without reviewing further information. Or, click open case to review the case details, history, and probability score.



4. Once you've reviewed the details and probability score, and you've decided to accept liability for the case, click **take action** > **accept**.

The screenshot shows the Global Payments Disputes interface. The left sidebar has a 'DISPUTES' header and a 'Case Search' section. The main content area shows 'Case XXXXXXXXXX' with three overview panels: 'Dispute Overview', 'Transaction Overview', and 'Merchant Overview'.

Dispute Overview	
Case Stage	Chargeback
Card Number	
Disputed Amount	12.00 GBP
Dispute Reason	4853
Dispute Description	Cardholder Dispute Chargeback
Card Brand CPD	11/19/2021
Latest Disposition	Case Timeframe expired - Rights to Send Response to Issuer Expired/Lapsed

Transaction Overview	
ARN	
Auth Code	
Authorized	10/20/2021 12.00 GBP
Settled	10/20/2021 12.00 GBP
Card Origin	D
Transaction Code	05
POS Code	Card present 07
ECI/UCAF Value	1 / --

Merchant Overview	
Merchant Number	XXXXXXX
DBA Name	
Hierarchy	
MCC	
Merchant Account Status	N
CB/RR Delivery Method	Y
Merchant Language	UK

- You'll then see the **accept liability** page showing you a legal disclaimer. Read the disclaimer carefully, and click **accept** if you agree and are happy to proceed.

Note: Disclaimers vary by case type, case age, and your response. Refer to the *Legal disclaimers* section in this guide for further information.

The chargeback case will then move from your work queue and will be listed in the **pending chargeback queue**, with a case status of **pending internal review**.

Challenge a chargeback

- From your work queue area, find the chargeback case.
- Click on **actions**.
- Click **challenge** without reviewing further information. Or, click open case to review the case details, history, and probability score.

Due Date	Case Status	Actions
04/26/2020 0 Days Left	Merchant R	Accept Challenge Open Case View More Details
05/11/2020 0 Days Left	Me	
05/18/2020 0 Days Left	In	
05/18/2020 0 Days Left	Me	
05/18/2020		

- Once you've reviewed the details, history, and probability score, and you've decided to challenge the case, click **take action** > **challenge**.

5. You'll then see the **upload documents page**. This is where you need to upload documentation to support the challenge. **Drag and drop** a document, or multiple documents, from your computer onto the upload panel, or click **browse computer** to search and select a file from your computer.

6. You'll then need to enter a **file name**, or you can use the default name, then click **next**.
7. You'll then see the **case notes** box, or you can enter some notes here, or leave this box blank. Then click **next**.
8. The next screen is the **confirm submission** page, showing you a legal disclaimer. Read this carefully, and click **submit** if you're happy to proceed. The disclaimer is to ensure you understand that:
- All submissions are final.
 - You're certifying that the documentation you submit is correct and adequate.
 - If sufficient information is not provided, we may not be able to contest the dispute.
 - We don't guarantee recovery of funds.

Note: Disclaimers vary by case type, case age, and your response. *Refer to the Legal disclaimers section in this guide for further information.*

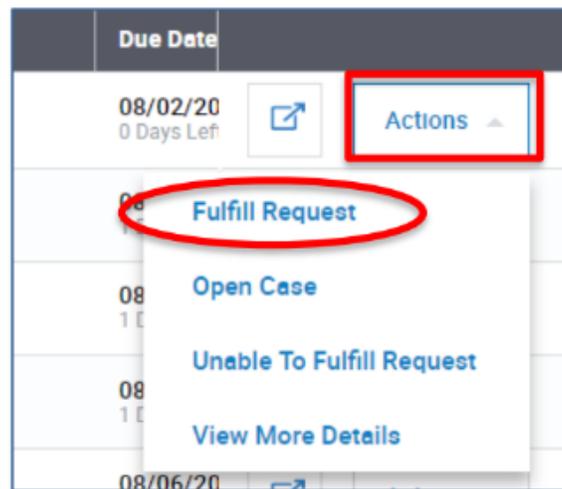
The chargeback case will then move from your work queue and will be listed in the **pending chargeback queue**, with a case status of **pending internal review**.

Retrievals

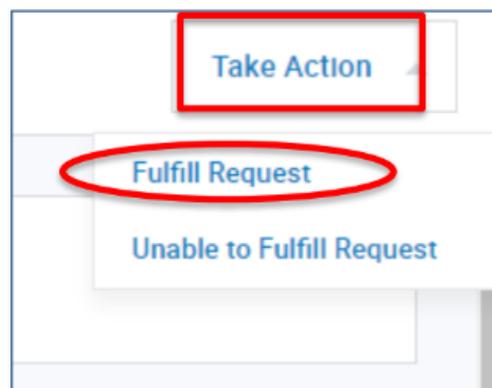
A retrieval request is a request for proof that a transaction was valid. You can fulfil these types of requests by uploading supporting documentation, such as a sales draft. If you don't have any proof in order to fulfil the retrieval request, you'll need to accept liability for the case.

Fulfil a retrieval request

1. From your work queue, find the retrieval request.
2. Click on **actions**.
3. Click **fulfil request** to view case details and upload relevant documentation to satisfy the request. Or, click open case to review the case details and history before updating a document.



4. Once you've reviewed the case information and happy to proceed, click **take action** > **fulfil request**.



5. You'll then see the **upload documents** page where you need to upload supporting documents. And then click **next**.

Fulfill Retrieval Request:
Upload Documents

Please attach the appropriate documents to fulfill the retrieval request.

Drag and Drop or [Browse Computer](#)
(File types allowed: pdf,txt)

[Cancel](#) [Next](#)

6. You'll then be prompted to enter some case notes, or you can leave this blank. And then click **next**.

Fulfill Retrieval Request:
Add a case note

Send an optional note to Global Payments.

Case Note (optional) 33,000

Add a case note here, if desired

[Cancel](#) [Previous Step](#) [Next](#)

7. The next screen is the **confirm submission** page, showing you a legal disclaimer. Read this carefully and accept by clicking **submit**. This confirms you agree to the terms in the disclaimer and are happy to proceed.

Fulfill Retrieval Request:
Verify Submission

You are responding to a retrieval request. You are also certifying that the attached documentation is both legible and valid. Note that issuer has the right to reject the image if it is either illegible or incorrect. As a result, you may receive a chargeback for the transaction in question if attached image does not meet these conditions.

By clicking the Submit button, you are agreeing to the above terms. All submissions are final.

[CANCEL](#) [Previous Step](#) [Submit](#)

Note: Disclaimers vary by case type, case age, and your response. Refer to the *Legal disclaimers* section in this guide for further information.

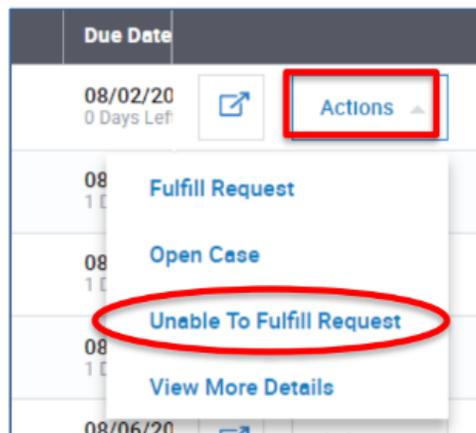
The retrieval request will then move from your work queue and will be listed in the **pending retrievals queue**, with a case status of **pending internal review**.

The document(s) you uploaded will automatically be linked to the case. You can view the document(s) in the case history/timeline. *Refer to the Show in timeline section in this guide for further information.*

Unable to fulfil a retrieval request

If you can't fulfil a retrieval request by providing supporting documentation, you can accept liability for the case.

1. From your work queue, find the retrieval request.
2. Click on **actions**.
3. Then click **unable to fulfil request**.



4. You'll then see a legal disclaimer. Read this carefully and accept by clicking **submit**. This confirms you agree to accept financial liability for any chargeback or dispute case that may subsequently be initiated by the issuer.

Unable to Fulfill

You are responding to a retrieval request. You have also indicated that you are unable to fulfill this retrieval request. As a result, you may receive a chargeback for the transaction in question. By proceeding, you agree to accept full financial liability for any chargeback or subsequent dispute case initiated by the Issuer related to this transaction.

By clicking the 'Accept' button, you are agreeing to the above terms. All submissions are final

CANCEL

Accept

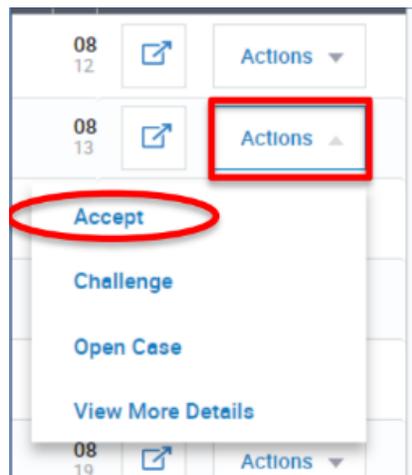
Note: Disclaimers vary by case type, case age, and your response. *Refer to the Legal disclaimers section in this guide for further information.*

Exceptions

Exception cases that you need to take action include: Pre-arbitration, pre-compliance, and good faith collection.

Accept liability for a pre-arbitration or pre-compliance case

1. From your work queue area, find the **pre-arbitration**, or **pre-compliance** case.
2. Click on **actions**.
3. Click **accept** to accept liability for the case, without reviewing further information. Or, click **open case** to review the case details, history, and probability score.



4. Once you've reviewed the details, if you decide to accept liability for the case, click **take action > accept**.

The screenshot shows the Global Payments Disputes interface. The left sidebar has 'DISPUTES' and 'Case Search'. The main content area shows 'Case XXXXXXXXXX' with three overview panels: Dispute Overview, Transaction Overview, and Merchant Overview.

Dispute Overview	
Case Stage	Chargeback
Card Number	
Disputed Amount	12.00 GBP
Dispute Reason	4853
Dispute Description	Cardholder Dispute Chargeback
Card Brand CPD	11/19/2021
Latest Disposition	Case Timeframe expired - Rights to Send Response to Issuer Expired/Lapsed

Transaction Overview	
ARN	
Auth Code	
Authorized	10/20/2021 12.00 GBP
Settled	10/20/2021 12.00 GBP
Card Origin	D
Transaction Code	05
POS Code	Card present 07
ECI/UCAF Value	1 / --

Merchant Overview	
Merchant Number	XXXXXXXX
DBA Name	
Hierarchy	
MCC	
Merchant Account Status	N
CB/RR Delivery Method	Y
Merchant Language	UK

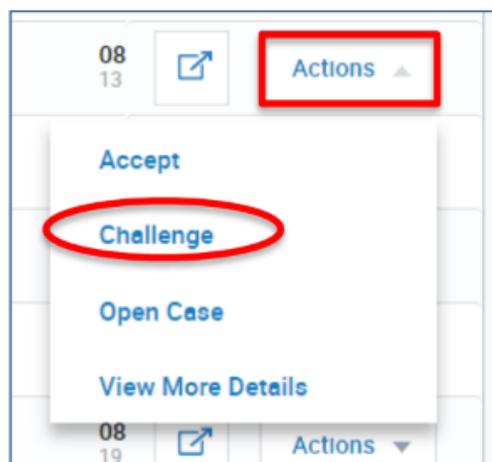
- You'll then see the accept liability page showing you a legal disclaimer. Read the disclaimer carefully, and click **accept** if you agree and are happy to proceed.

Note: Disclaimers vary by case type, case age, and your response. *Refer to the Legal disclaimers section in this guide for further information.*

The pre-arbitration or pre-compliance case will move from your work queue and will be listed in the **pending exceptions queue**, with a case status of **pending internal review**.

Challenge a pre-arbitration or pre-compliance case

- From your work queue area, find the **pre-arbitration**, or **pre-compliance** case.
- Click on **actions**.
- Click **challenge**, or, click **open case** to review the case details, history, and probability score.
- Once you've reviewed the details and probability score, and you've decided to challenge the case, click **take action > challenge**.



5. You'll then see the **upload documents page**. This is where you need to upload documentation to support the challenge.

Challenge
Upload Documents

Please attach documents to adequately support this dispute in your favor. If a sufficient remedy is not provided, we may not be able to contest this dispute and cannot guarantee recovery of funds.

Cancel Next

6. You'll then need to enter a **file name**, or you can use the default name, then click **next**. You can enter some notes in the **case notes** box, or you can leave this box blank. Then click **next**.

Challenge
Add a case note

Send an optional note to Global Payments.

Case Note (optional) 0/1000

Cancel Previous Step Next

7. You'll then see the **confirm submission** page, with a legal disclaimer. Read this carefully, and click **submit** if you agree and are happy to proceed.

Challenge
Confirm Submission

You are responding to an incoming Pre-Arbitration case. You are also certifying that the attached documentation is correct and adequately supports resolving this dispute in your favor. We will review presented documentation to determine further course of action. If sufficient remedy is not provided we may not be able to contest this dispute and cannot guarantee recovery of funds.

All submissions are final.
You must agree in order to continue.

Cancel Previous Step Submit

Note: Disclaimers vary by case type, case age, and your response. *Refer to the Legal disclaimers section in this guide for further information.*

The pre-arbitration or pre-compliance case will then move from your work queue and will be listed in the **pending exceptions queue**, with a case status of **pending internal review**.

Accept liability for a good faith case

1. From your work queue area, find the **good faith** case.
2. Click on **actions**.
3. Click **accept** to accept liability for the case, without reviewing further information. Or, click **open case** to review the case details and history.



4. If you'd like to upload any supporting documentation, click **take action > upload document**.
5. To accept liability for the case, click **take action > accept**.

DISPUTES

globalpayments Search by...

Data Search CTRL+ALT+0 AR

Case Search

Get Next >

Case XXXXXXXXXX

Dispute Overview	Transaction Overview	Merchant Overview
Case Stage: Chargeback	ARN	Merchant Number: XXXXXXXX
Card Number:	Auth Code	DBA Name
Disputed Amount: 12.00 GBP	Authorized: 10/20/2021 12.00 GBP	Hierarchy
Dispute Reason: 4853	Settled: 10/20/2021 12.00 GBP	MCC
Dispute Description: Cardholder Dispute Chargeback	Card Origin: D	Merchant Account Status: N
Card Brand CPD: 11/19/2021	Transaction Code: 05	CB/RR Delivery Method: Y
Latest Disposition: Case Timeframe expired - Rights to Send Response to Issuer Expired/Lapsed	POS Code: Card present 07	Merchant Language: UK
	ECI/UCAF Value: 1 / --	

- You'll then see the **accept liability** page showing you a legal disclaimer. Read the disclaimer carefully, and click **accept** if you agree and are happy to proceed.

Accept Liability

You are responding to an incoming Good Faith case. You have also indicated that you are accepting this request. By proceeding you agree to accept full financial liability for this dispute case.

Note: This case will be permanently removed from your list of Good Faith Collection cases.

As a result you will no longer be able to reply to it.

All submissions are final.

Cancel

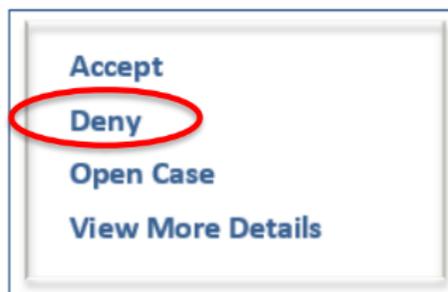
Accept

Note: Disclaimers vary by case type, case age, and your response. Refer to the *Legal disclaimers* section in this guide for further information.

The good faith case will then move from your work queue and will be listed in the **pending exceptions queue**, with a case status of **pending internal review**.

Deny a good faith case

- From your work queue area, find the **good faith** case.
- Click on **actions**.
- Click **deny** to deny the good faith case, without reviewing further information. Or, click **open case** to review the case details and history.



- If you'd like to upload any supporting documentation, click **take action > upload document**.

5. To deny the good faith case, click **take action** > **deny**.

The screenshot shows the 'DISPUTES' section of the Global Payments interface. The main content area displays 'Case XXXXXXXXXX' with three overview panels:

- Dispute Overview:**
 - Case Stage: Chargeback
 - Card Number: [Redacted] (MasterCard icon)
 - Disputed Amount: 12.00 GBP
 - Dispute Reason: 4853
 - Dispute Description: Cardholder Dispute Chargeback
 - Card Brand CPD: 11/19/2021
 - Latest Disposition: Case Timeframe expired - Rights to Send Response to Issuer Expired/Lapsed
- Transaction Overview:**
 - ARN: [Redacted]
 - Auth Code: [Redacted]
 - Authorized: 10/20/2021 12.00 GBP
 - Settled: 10/20/2021 12.00 GBP
 - Card Origin: D
 - Transaction Code: 05
 - POS Code: Card present 07
 - ECI/UCAF Value: 1 / --
- Merchant Overview:**
 - Merchant Number: XXXXXXXX
 - DBA Name: [Redacted]
 - Hierarchy: [Redacted]
 - MCC: [Redacted]
 - Merchant Account Status: N
 - CB/RR Delivery Method: Y
 - Merchant Language: UK

6. You'll then see the **confirm submission** page showing you a legal disclaimer. Read the disclaimer carefully, and click **submit** if you agree and are happy to proceed.

The screenshot shows a 'Deny Confirm Submission' page. It contains the following text:

Deny Confirm Submission

You are responding to an Incoming Good Faith Collection case. You have also indicated that you are denying this request. By proceeding you deny any financial liability for this dispute case.

NOTE: This case will be removed from your list of Incoming Good Faith Collection cases. As a result, you will no longer be able to reply to it.

All submissions are final.

Buttons: **Cancel** (red text) and **Submit** (blue button with red border).

Note: Disclaimers vary by case type, case age, and your response. Refer to the *Legal disclaimers* section in this guide for further information.

The good faith case will then move from your work queue and will be listed in the **pending exceptions queue**, with a case status of **pending internal review**.

Reports

Reports are available through the Merchant Portal. In this area of the portal, you can:

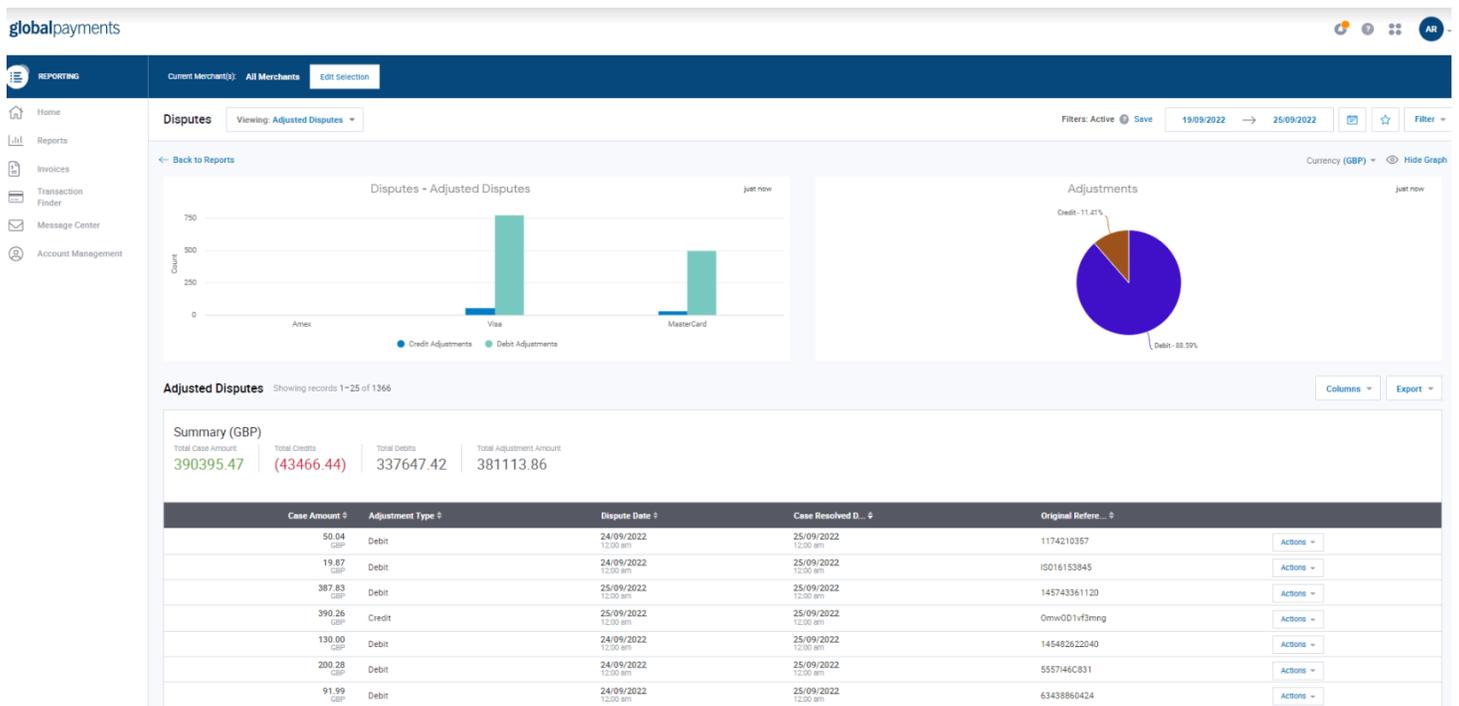
- Select the timeframe for the data shown on the report.
- Customise the view of the reports by using filters and adding and/or removing columns.
Refer to the Customise your view section in this guide for further information on how to do this.
- Export data to a CSV file. *Refer to the Export data section in this guide for further information on how to do this.*

To access the reports area, from the main menu of the Merchant Portal home page, select **reports** and find **disputes**. There are three default reports available for you to use:

- Adjusted disputes report
- Chargebacks received report
- Retrieval received report

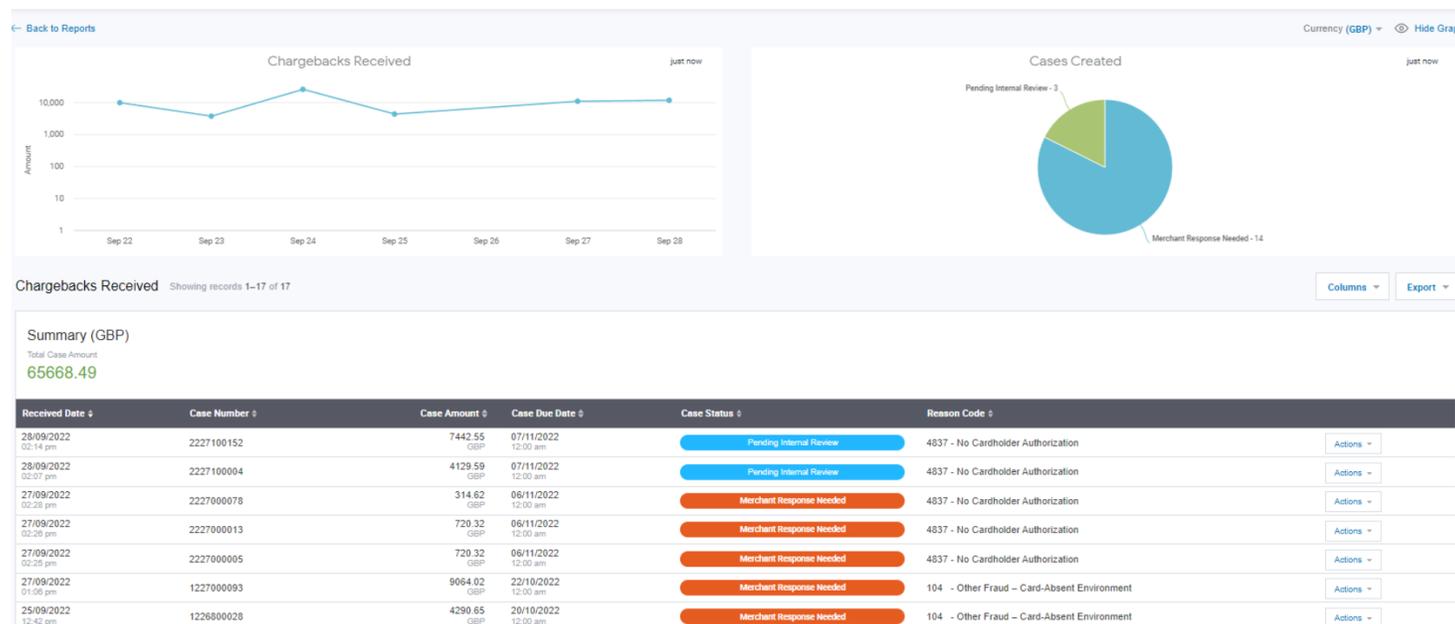
Adjusted disputes report

This report includes all cases that have been debited or credited from your account. It includes all chargeback and exception items with a merchant status of open, closed, pending internal review, merchant response needed, and request for more information. The screenshot below shows an example of an adjusted disputes report:



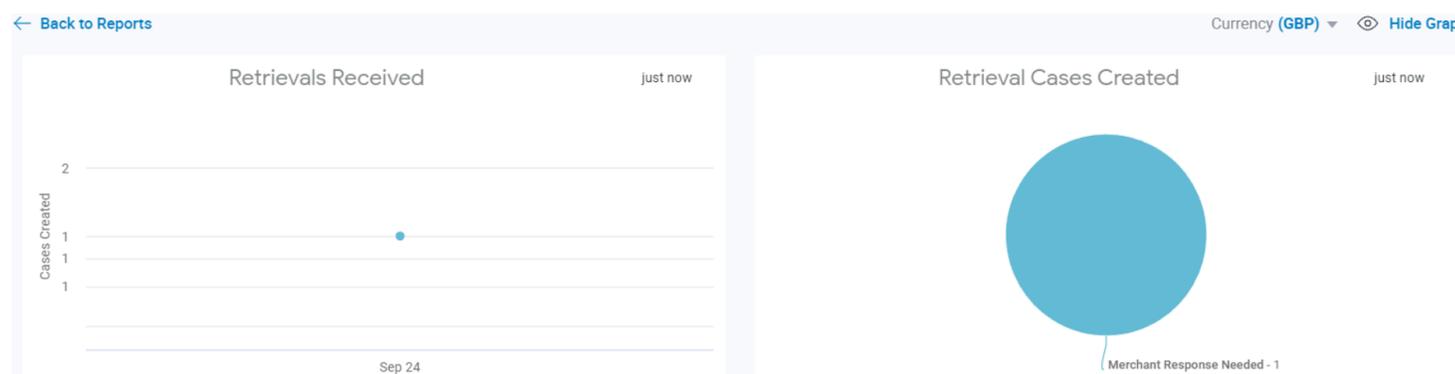
Chargebacks received report

In this report, you'll be able to see all the chargeback cases you've received. You can apply filters to see the current status of all chargebacks within a set timeframe. The screenshot below shows an example of a chargebacks received report.



Retrievals received report

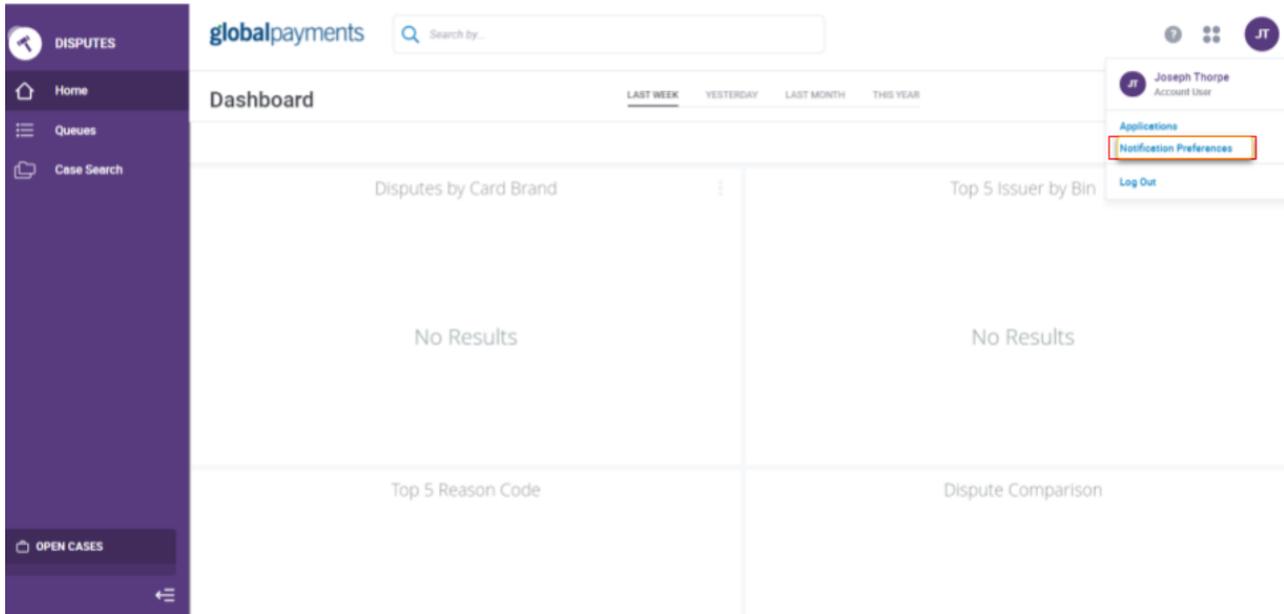
This report includes all retrieval cases. You can apply filters to see the current status of all retrievals within a set timeframe. The screenshot below shows an example of a retrievals received report.



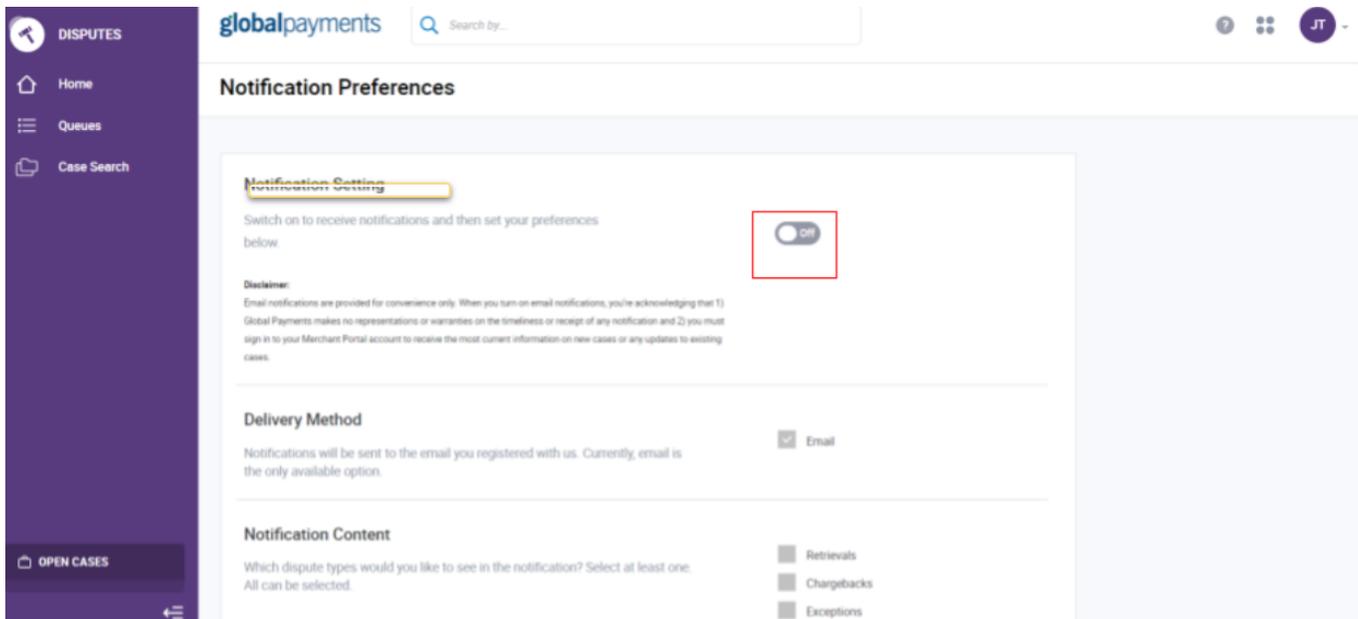
Enable dispute notifications

You can manage disputes more efficiently—with email notifications.

Once you're logged in to the Disputes Portal, click on your profile icon on the top right-hand corner of your page to access the **notification preference centre**.



Then, toggle the **notification setting** to ON. This will enable the feature that sends you email notifications when a new dispute case is raised on Merchant Portal.



The **notification content** section lets you select the type of dispute you'd like to see in the notifications—retrievals, chargebacks, and exceptions. You can select multiple options.

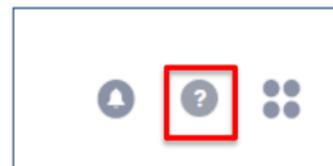
The screenshot shows the 'Notification Preferences' page in the Global Payments merchant portal. The left sidebar contains navigation options: DISPUTES, Home, Queues, Case Search, and OPEN CASES. The main content area is titled 'Notification Preferences' and includes a search bar. The 'Notification Setting' section has a toggle switch set to 'On'. Below it is a 'Delivery Method' section with 'Email' selected. The 'Notification Content' section is highlighted with a red box and contains three checkboxes: 'Retrievals', 'Chargebacks', and 'Exceptions', all of which are currently unchecked.

The **notification frequency** section lets you select how often you'd like notifications to be sent to you—daily or weekly.

The screenshot shows the 'Notification Preferences' page, specifically the 'Notification Frequency' section which is highlighted with a red box. Above it is the 'Reversal Notification' section with a checkbox for 'Case(s) moved to Issuer'. Below the 'Notification Frequency' section is the 'Reminder Notification' section with radio button options for '5 days before due date', '3 days before due date', '1 day before due date', and 'Don't remind me' (which is selected). At the bottom right of the page, a 'Save Preferences' button is highlighted with a red box.

Help

For further help and resources on the Disputes Management Portal, click on the question mark icon at the top of the main disputes home page. You'll then have the option to access the Help Centre for disputes where you'll find more information and guidance.



From the Help Centre, you can download the disputes user guide, or use the contact us button to get in touch with us if you have any further questions.

 A screenshot of the Disputes Management Support page. The page has a dark purple sidebar on the left with navigation options: Home, Queues, and Case Search. The main content area is titled 'Dashboard' and includes a search bar, a pie chart, and a bar chart. The bar chart shows 'Reason Code Count' for 'VI - 104' with a count of approximately 125. The right sidebar contains 'Disputes Management Support' information, including a 'Help Center' link and a 'User Guide (PDF)' link which is circled in red. Below this is a 'Contact Support' section with a table of phone numbers for various regions.

Region	Phone Number
Brunei	+673 8014 018
Canada	+1 800 608 8620 or +1 416 646 7711
Hong Kong	+852 2969 9888
India	+91 1800 22 7002 or +91 1800 22 7003
Macau	+853 0800 962
Malaysia	+603 7723 6818
Philippines	+63 1 800 1441 0374 (PLDT) or +632 581 6363
Singapore	+65 6622 1168
Sri Lanka	+9411 237 7666
United Kingdom	+44 0345 702 3344
United States	+1 800 688 5378

Legal disclaimers

Disclaimers vary by case type, case age, and your response. Listed below are the disclaimers that you'll come across on the disputes portal when actioning your cases.

Chargebacks

Accept liability

You're accepting full financial liability for this chargeback case. This means you're no longer contesting this case and the previous debit made to your account will remain. Your acceptance of this case will be sent to the card brand and will be deemed final.

Note: This case will be removed from your work queue. As a result, you'll no longer be able to challenge it.

Do not use this option if you have issued a credit to the cardholder.

Challenge

You're initiating a challenge to the chargeback case. You're also certifying that the attached documentation is correct and adequately supports resolving this dispute in your favour. We'll review the presented documentation to determine if the challenge is valid. If a sufficient remedy isn't provided, we may not be able to contest this dispute and cannot guarantee recovery of funds.

All submissions are final.

Retrieval request

Fulfil a retrieval request

You're responding to a retrieval request. You're also certifying that the attached documentation is legible and valid. Note that the issuer has the right to reject the image if it is either illegible or incorrect. As a result, you may receive a chargeback for the transaction in question if the attached image does not meet these conditions.

All submissions are final.

Accept liability

You're responding to a retrieval request. You have also indicated that you are unable to fulfil this retrieval request. As a result, you may receive a chargeback for the transaction in question. By proceeding, you agree to accept full financial liability for the chargeback or subsequent dispute case initiated by the issuer related to this transaction.

Note: If you have attached any document, it will be discarded before submission.

All submissions are final.

Incoming pre-arbitration

Accept liability

You're responding to an incoming pre-arbitration case. You have indicated that you are unable to provide information that would adequately support resolving this dispute in your favour. As a result, we may not be able to contest this dispute and cannot guarantee recovery of funds. By proceeding you agree to take full financial liability for this dispute case.

Note: If you attach any documentation it will be discarded before submission.

All submissions are final.

Challenge

You're responding to an incoming pre-arbitration case. You're also certifying that the attached documentation is correct and adequately supports resolving this dispute in your favour. We'll review presented documentation to determine further course of action. If sufficient remedy isn't provided, we may not be able to contest this dispute and cannot guarantee recovery of funds.

All submissions are final.

Incoming pre-compliance

Accept liability

You're responding to an incoming pre-compliance case. You have indicated that you're unable to provide information that would adequately support resolving this dispute in your favour. As a result, we may not be able to contest this dispute and cannot guarantee recovery of funds. By proceeding you agree to take full financial liability for this dispute case.

Note: If you attach any documentation it will be discarded before submission.

All submissions are final.

Challenge

You're responding to an incoming pre-compliance case. You're also certifying that the attached documentation is correct and adequately supports resolving this dispute in your favour. We'll review presented documentation to determine further course of action. If a sufficient remedy is not provided, we may not be able to contest this dispute and cannot guarantee recovery of funds.

All submissions are final.

Incoming good faith collection

Accept liability

You're responding to an incoming good faith collection case. You have also indicated that you're accepting this request. By proceeding you agree to take full financial liability for this dispute case.

Note: This case will be removed from your list of good faith collection cases. As a result, you'll no longer be able to reply to it.

All submissions are final.

Deny liability

You're responding to an incoming good faith collection case. You have also indicated that you're denying this request. By proceeding you deny any financial liability for this dispute case.

Note: This case will be removed from your list of good faith collection cases. As a result, you will no longer be able to reply to it.

All submissions are final.

Glossary

Term	Meaning
Acquirer also known as acquiring bank	The institution that processes card payments on behalf of a merchant. For example, Global Payments.
Arbitration	A dispute case that has progressed to the point at which the card association is required to make a ruling.
ARN	Acquirer reference number.
Auth code	The alphanumeric authorisation code that is provided by the authorising agent.
Brand also known as card association, card scheme, or scheme	Visa, Mastercard, AMEX etc.
Card number	The long number across the front of the payment card.
Card type	The type of payment card—Visa, Mastercard, AMEX etc.
Case amount	The amount of the transaction involved in the dispute case.
Case number	The number assigned to the dispute.
Case received date	The date the case was received by Global Payments from the card brand.
Case type	The type of dispute case—chargeback, pre-arbitration etc.
Chargeback	When a payment card transaction is under dispute, the cardholder or issuing bank can initiate a chargeback case to recover the funds from the merchant. As soon as the chargeback case is initiated, the funds are usually transferred from the merchant's account to the issuing bank. Merchants can use the Disputes Management Portal to respond to the chargeback, to either accept the chargeback or challenge the transaction with the goal of recovering funds.
Chargeback reversal	A chargeback reversal stage is created when the issuer decides the chargeback submitted is invalid. When the issuer reverses the chargeback, if your account was debited, we will credit your account and report the chargeback reversal within the online tool, or through Merchant Portal.

Term	Meaning
Compliance	A dispute case that involved a violation of the rules defined by the relevant card association.
Disposition	A description of the current status of the case. For example, pending dispute team review.
Due date	The date that you need to respond to the dispute before it expires.
Exception	Exception cases include case types that aren't retrieval requests, chargebacks, or reversals. Exception case types that can be worked through the Disputes Portal, are: incoming pre-arbitration, incoming pre-compliance, and incoming good faith.
Good faith collection	If the final response deadline for resolving a dispute case has passed, either the issuing bank, or the acquirer, (Global Payments), can initiate a good faith collection case to attempt to recover the funds. Acceptance of the good faith collection case is completely at the discretion of the party that has received the request.
Fulfil	To respond to a retrieval request with required documentation.
Hierarchy	A series of values used to categorise merchant accounts. Contains five components: Corp-Region-principal-Associate-chain, with a format of 000-00-000-000-000. Each hierarchy has one or more merchant numbers associated with it. Values are usually numeric but can be alphanumeric.
Invoice number	An invoice number assigned to the transaction, if available.
Incoming	Refers to exception cases that are initiated by the cardholder or issuing bank. Incoming cases 'come in' to the acquirer, (such as Global Payments), and the merchant. An example is an incoming pre-arbitration.
Issuing bank also known as issuer , or, bank	The bank that issued the card to the cardholder.
Merchant category code (MCC)	A four-digit number that is used to classify businesses by their products and services.
MCC description	Text description of the merchant category code.
Merchant also known as business	The organisation that accepts card payment, in exchange for goods or services.

Term	Meaning
Merchant name	For the main working areas of the portal, the merchant name is the same name that is used on your chargeback correspondence. This could be your legal name, a Doing Business As (DBS) name, or the name of your contact person for chargebacks.
Merchant number also known as merchant ID or MID	A merchant's Global payments account number. Each merchant number belongs to a hierarchy.
Original reference number	A number assigned by the acquirer that is used to track the transaction.
Outgoing	Refers to exception cases that are initiated by a merchant or acquirer, (such as Global Payments). Outgoing cases 'go out' to the card issuer and cardholder. An example is an outgoing pre-arbitration.
POS entry code	A code that describes how the transaction was entered at point of sale. For example, magnetic strip read.
Pre-arbitration	A dispute case in which the issuing bank, representing the cardholder, and the acquirer, (such as Global Payments), attempt to come to a resolution on a dispute before involving the card associations.
Pre-compliance	A type of case in which the issuing bank, representing the cardholder, and the acquirer, (such as Global Payments), attempt to come to a resolution on a dispute that is based on a violation of the rules set out by the card associations.
Reason code	A code assigned by the card brand to provide additional information about the case.
Reason code (RC) description	The text description for the reason code.
Received date	The date the dispute case arrived at Global Payments from the card brand.
Retrieval request (retrieval)	A request from the cardholder or issuing bank for proof that the transaction was valid. Usually, this proof consists of a copy of the sales draft.
Split	Refers to a scenario where the liability for a case is resolved to more than one party. If the case is resolved to split, the liability is being shared between at least two of the following: merchant, bank (issuer), and general ledger (GL) of Global Payments.

Term	Meaning
Transaction date	Date of the original transaction that is being disputed.
Transaction identifier	An identification code assigned to a transaction in the authorisation response.

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