

Merchant Tip of the Month

Mastercard is updating its Dispute Resolution process, which is used when a chargeback / dispute occurs.

➤ **What is a chargeback?**

- A chargeback can occur when a customer disputes a transaction that has appeared on his or her credit card statement.

➤ **Is this process change for Mastercard like the one Visa implemented in Spring 2018?**

- Yes, it is similar. (Please see: [May 2018 Tip of the Month](#) for Visa's change.)

➤ **What are the key changes?**

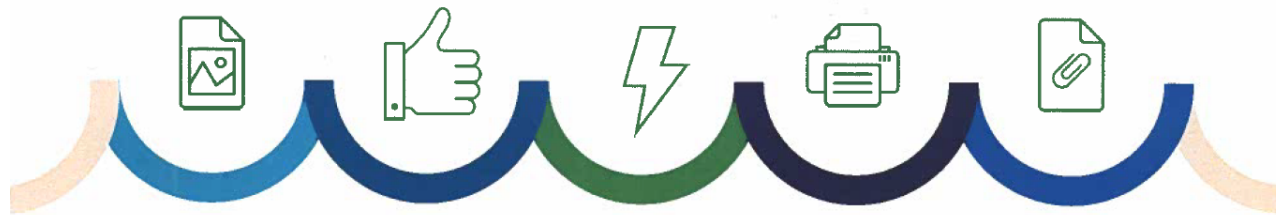
- There is now a new Dispute Questionnaire requirement for Mastercard related chargebacks.

➤ **Will Response times change?**

- We are not aware that any response times will change.
- As always, please do pay attention to the due dates referenced on notices.

Merchant Tip of the Month

Working a Mastercard Dispute



1

Receive notification via mail or fax or email

2

Understand the reason for the dispute and timeframe you have to respond

3

Identify the reason code for the dispute

4

Log onto the Dispute Management website and download the corresponding questionnaire based on the reason code.

5

Complete questionnaire in it's entirety and mail or fax into Chargeback team along with supporting documentation

worldpay
from FIS

Merchant Tip of the Month

Log on to the Dispute Management website at <https://www.accessmyiq.com/disputes>.

Then choose “Mastercard” from the “Select Network” drop-down menu.

Dispute Management
To view, research and process your claims faster and easier, enroll in iQ.

ENROLL NOW

Select Network:

The Dispute Networks require that a Dispute Questionnaire be completed for each dispute response. This will ensure that all the required information is captured before the dispute response is submitted, therefore allowing for a quicker more efficient process and resolution.

To select the right questionnaire review your dispute notice for the Reason Code then click on the appropriate link below. [Click here](#) to view an example of dispute notice and the assigned category and code (highlighted). Once you have clicked on the Reason Code complete all the required and any optional fields, as appropriate. The more information completed the more effective the process and resolution time.

After the questionnaire is completed, fax or mail it to the address on your dispute notice. Remember to include any supporting documents and images as they will be utilized to complete a dispute response.

Fraud	Authorization	Processing Errors	Consumer Dispute
4837 No Cardholder Authorization	4807 Warning Bulletin	4831 Transaction Amount Differs	4841 Canceled Recurring Transactions
4840 Fraudulent Processing of Transactions	4808 Authorization-Related Chargeback	4834 Point-of-Interaction Error	4853 Cardholder Disputes
4849 Questionable Merchant Activity	4812 Account Number Not on File	4846 Correct Transaction Currency Code Not Provided	4855 Goods or Services Not Provided
4863 Cardholder Does Not Recognize-Potential Fraud	602 Declined or No Authorization	4842 Late Presentation	4859 Addendum, No Show or ATM Dispute
4870 Chip Liability Shift		604 Incorrect Transaction Amount	4860 Credit Not Processed
602 Declined/No Authorization		603 Incorrect Transaction Codes	605 Canceled Recurring Transaction
616 Fraudulent or Unauthorized Forced Transaction		999 Other	606 Non-Receipt of Goods or Services
999 Other		610 Late Presentation	606 Non-Receipt of Goods or Services
614 Card Not Present Transaction			615 Fraudulent Use of Card for Transaction at ATM
070 EMV Counterfeit Fraud			613 Credit Not Processed

October 2019 (p 3 of 4)

Questions? Please contact U-M Merchant Services at merchantservices@umich.edu.

Merchant Tip of the Month

Worldpay Resources

- <https://www.worldpay.com/en-us/merchants/large-enterprise-business/b2c-ecommerce/current-customer/disputes>
- **1-800-667-9573 (Worldpay Dispute Help)**
- **1-877-744-5300 (Worldpay General Help)**