

October 2015 Dispute Rule Revisions

New Representation Rights for Compelling Evidence

Effective for Representments processed on or after October 17, 2015, Visa will be revising several disputes rules to promote a more efficient process. The changes are listed below:

These changes will affect the following chargeback reason codes:

- Reason Code 30—Services Not Provided or Merchandise Not Received
- Reason Code 53—Not as Described or Defective Merchandise
- Reason Code 81—Fraud: Card-Present Environment
- Reason Code 83—Fraud: Card-Absent Environment

The following table contains the changes to compelling evidence for the applicable chargeback reason codes:

Applicable Chargeback Reason Codes	Effective for Representments Processed Through October 16, 2015	Effective for Representments Processed on or after October 17, 2015
30,81,83	For an E-Commerce transaction representing the sale of digital goods downloaded from a website, one or more of the following: <ul style="list-style-type: none"> • Purchaser's IP address. • Purchaser's email address. • Description of the goods downloaded. • Date and time goods were downloaded. • Proof that the merchant's website was accessed for services after the transaction date. 	For an E-Commerce transaction representing the sale of digital goods downloaded from a merchant's website or application, description of the goods or services successfully downloaded, the date and time such goods or services were downloaded, and two or more of the following: <ul style="list-style-type: none"> • Purchaser's IP address and the device's geographical location at the date and time of the transaction. • Device ID number and name (if available). • Purchaser's name and email address linked to the customer profile on record with the merchant. • Evidence that the profile set up by the purchaser on the merchant's website or application was accessed by the cardholder and successfully verified by the merchant before the transaction date. • Proof that the merchant's website or application was accessed by the cardholder for goods or services on or after the transaction date. • Evidence that the device and card used in the disputed transaction were the same as in any previous, undisputed transactions
30,53,81,83	Evidence, such as photographs or emails, to prove a link between the person receiving the merchandise and the cardholder, or to prove that the cardholder disputing the transaction is in possession of the merchandise / services.	Evidence, such as photographs or emails, to prove a link between the person receiving the merchandise or services and the cardholder, or to prove that the cardholder disputing the transaction is in possession of the merchandise and/or is using the service

30,81,83	<p>For a card-absent environment transaction in which the merchandise is picked up at the merchant location, any of the following:</p> <ul style="list-style-type: none"> • Cardholder signature on the pick-up form • Copy of identification presented by the cardholder. • Details of identification presented by the cardholder 	No Change
30,81,83	<p>For a card-absent environment transaction in which the merchandise is delivered, Documentation (evidence of delivery and time delivered) that the item was delivered to the same physical address for which the merchant received an address verification service (AVS) match of "Y" or "M." A signature is not required as evidence of delivery</p>	No Change
30,81,83	<p>For a transaction in which merchandise was delivered to a business address, evidence that the merchandise was delivered and that, at the time of delivery, the cardholder was an employee of the company at that address (e.g., confirmation that the cardholder was listed in the company directory or had an email address with the company's domain name). A signature is not required as evidence of delivery.</p>	<p>For a transaction in which merchandise was delivered to a business address, evidence that the merchandise was delivered and that, at the time of delivery, the cardholder was employed or is working for the company at the address. A signature is not required as evidence of delivery</p>
30,81,83	<p>For a mail order / phone order transaction, a signed order form.</p>	<p>For a mail order / phone order transaction, a signed order form (Not applicable for Reason Code 30).</p>
30,81,83	<p>For a passenger transport transaction, evidence that services were provided and any of the following types of evidence:</p> <ul style="list-style-type: none"> • Proof that the ticket was received at the cardholder's billing address. • Evidence that the boarding pass was scanned at the gate. • Details of frequent flyer miles claimed, including an address and telephone number that establish a link to the cardholder. • Evidence of additional transactions related to the original transaction, such as a purchase of seat upgrades, payment for extra baggage or purchases made on board the aircraft 	<p>For a passenger transport transaction, evidence that services were provided and any of the following types of evidence:</p> <ul style="list-style-type: none"> • Proof that the ticket was received at the cardholder's billing address. • Evidence that the boarding pass was scanned at the gate. • Details of frequent flyer miles relating to the disputed transaction that were earned or redeemed, including address and telephone number that establish a link to the cardholder. • Evidence of additional transactions related to the original transaction, such as a purchase of seat upgrades, payment for extra baggage or purchases made on board the aircraft.
30,81,83	Not applicable	<p>For airline transactions involving issuers or acquirers in the Visa Europe territory only, evidence that the name included in the flight manifest for the departed flight matches the name provided on the purchased itinerary</p>
30,81,83	Not applicable	<p>For a travel and entertainment transaction, evidence that the services were provided, and either of the following:</p> <ul style="list-style-type: none"> • Details of loyalty program rewards earned and/or redeemed, including an address and telephone number that

		<p>establish a link to the cardholder</p> <ul style="list-style-type: none"> Evidence of the following additional transactions related to the original transaction that were not disputed: Purchase of room / vehicle upgrades or purchases made throughout the hotel stay / vehicle rental
81, 83	For a card-absent environment transaction, evidence that the transaction used an IP address, email address, physical address and telephone number that had been used in a previous, undisputed transaction	No change
81, 83	Evidence that the transaction was completed by a member of the cardholder's household or family.	No change
30	Not applicable	Evidence that the person who signed for the merchandise was authorized to sign for the cardholder or is known by the cardholder
81, 83	Not applicable	Evidence of one or more undisputed payments for the same merchandise or service.
76	<p>For a Dynamic Currency Conversion (DCC) transaction not involving an issuer or acquirer in a Visa Europe territory, both of the following:</p> <ul style="list-style-type: none"> Evidence that the cardholder actively chose DCC, such as a copy of the transaction receipt showing a checked "accept" box or evidence that the DCC solution requires electronic selection by the cardholder and choice could not be made by the merchant's representative. A statement from the acquirer confirming that DCC choice was made by the cardholder and not by the merchant. <p>Note: This does not apply to transactions involving issuers or acquirers in the Visa Europe territory</p>	No change

New Representation Rights for Airline and Digital Goods Transactions

Effective for representations processed on or after October 17, 2015, Visa will provide representation rights for airline and digital goods transactions, which may remedy disputes involving those merchants and may shift the liability from the acquirer to the issuer.

The following tables contains the applicable chargeback reason codes, new representation rights:

Applicable Chargeback Reason Codes	Supporting Documentation/Certification
30	For an airline transaction, evidence that the name included in the flight manifest for the departed flight matches the name provided on the purchased itinerary
30, 81,83	For an airline transaction, evidence that the cardholder name is included in the flight manifest for the departed flight and matches the cardholder name provided on the purchased itinerary.
81,83	<p>For a merchant using Merchant Category Codes (MCCs) 5815—Digital Goods: Media, Books, Movies, Music, 5816—Digital Goods: Games, 5817—Digital Goods: Applications (Excludes Games) and 5818—Digital Goods: Large Digital Goods Merchant, all of the following:</p> <ul style="list-style-type: none"> • Evidence that the merchant is the owner of the operating system for the subject electronic device. • Evidence that the merchant has been successfully registered into and continues to participate in the Visa Digital Commerce Program • Evidence that the account set up on the merchant’s website or application was accessed by the cardholder and successfully verified by the merchant before or on the transaction date. • Evidence that the disputed transaction used the same device and card as any previous, undisputed transactions. • Proof that the device ID number, IP address and geographic location and name of device (if available) are linked to the cardholder profile on record with the merchant. • Description of the goods or services and the date and time they were purchased and successfully downloaded. • Customer name linked to the customer profile on record at the merchant. • Evidence that the customer password was re-entered on the merchant’s website or application at the time of purchase. • Evidence that the merchant validated the card when the cardholder first linked the card to the customer profile on record at the merchant.