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MERCHANT DIRECT – CHARGEBACK HELP

***Please choose from one of the following Help Items**:*

1. *Guidelines to Help You Protect Yourself from a Chargeback*
2. How to Respond to a Chargeback
3. *Description of Chargeback Reason Codes*
4. *Chargeback Reports*
5. *Glossary of Terms*

1. MERCHANT DIRECT CHARGEBACK HELP - Important Standards

- All face-to-face transactions are authorized through your POS terminal. The card should be inserted into the POS Device for the cardholder to enter a PIN as the card verification method or the cardholder waves or taps the card on the contactless enabled terminal. The card should not be swiped unless instructed, and manually-entered card information should not be used as a transaction method. These transactions are high risk for fraud and may not be protected from disputes.

- Obtain authorization for all transactions, on the date of the transaction date and settle the transactions within the authorization validity period.

- You should not process transactions for which “Declined” authorization responses are received. Ask for another means of payment.

- Ensure that all merchandise shipped is delivered to the correct address or picked up and signed for by the actual cardholder. Have the cardholder confirm delivery by signing the shipping invoice.

- Ensure that all merchandise shipped is suitable for the purpose for which it was sold and delivered in a satisfactory condition.

- Ensure that your return, refund and cancellation policies are clearly outlined at the time of the transaction. Clear disclosure of these policies can help you avoid misunderstandings and potential cardholder disputes.

- For recurring transactions that are billed periodically (monthly, quarterly or annually), if the cardholder requests cancellation you should cancel the transaction as specified by the customer and in accordance with your agreement with the customer.

- Avoid processing a single transaction more than once; reconcile your daily deposits to ensure the transactions are processed correctly. Should you discover a duplicated transaction, we recommend that you immediately process a refund to the cardholder’s account and promptly advise the cardholder about the refund to avoid a chargeback.

- Ensure that all electronic deposits (sales and refunds) are settled via your POS terminal within three (3) business days from the date of the transaction.

- Ensure that all refunds are entered as a credit/refund and not as a sale via a POS terminal.

- If merchandise is to be shipped, an authorization for Mail Order/Phone Order or E-commerce transaction can be obtained up to seven (7) calendar days of the transaction date. For such a transaction, the transaction date is the date the merchandise is shipped.

- Card not present transactions include online transactions, telephone orders and mail orders, all of which are at a high risk of fraud. Consider implementing an authentication solution designed to make ecommerce transactions more secure in real-time.

- Ensure your website display the following information:
    - Prominently display your business name.
    - Complete description of the goods or services offered.

    - Company Information and customer service contact information, which includes an electronic mail address and telephone number.
    - A detailed return and refund policy that informs cardholders of their return or refund options before they purchase a product or service.
    - A “Click to accept” or alternative affirmative action by the cardholder when completing an online order as well as a click.

- To help avoid a potential non-reversible chargeback to your account, please respond to the copy request or chargeback by the response due date provided on Merchant Direct.

- Respond to all retrieval requests, even if they appear to be duplicates.

Chargebacks

A chargeback occurs when a credit or a payment from a transaction, for which an authorization may have been provided, is reversed. It may result from a cardholder dispute, or when proper acceptance or authorization procedures were not followed.

These adjustments are processed to your account automatically and a notification is sent to you through Merchant Direct® Secure Message Centre.

In some cases, chargebacks can be reversed if you supply proper documentation within the strict specified timeframes set out in your Merchant Agreement. If you receive a chargeback adjustment advice, we recommend that you respond to it immediately.

The adjustment advice is accompanied with clear instructions on what information you will need to supply in order to refute the chargeback. If you need assistance or information pertaining to a chargeback, call Moneris Customer Care at **1-866-319-7450**.

2. HOW TO RESPOND TO A CHARGEBACK

There are two ways to respond to a chargeback: upload documents or accept case. To respond to a chargeback, go to your Summary of Outstanding Chargebacks.

Upload Documents

If you wish to attempt to resolve a chargeback or copy request case, you can do so by uploading documents such as transaction receipts, itemized invoices and email communications to support the case.

To upload documents, follow the steps below:

1. Locate the case you want to respond to in the Report.
2. Click on the Case ID hyperlink to go to the Dispute Details page.
3. Refer to the Chargeback tab.
4. If the “Upload Documents” button is present, the case is eligible for remediation and you can proceed to step 5.
5. Click the **UPLOAD DOCUMENTS** button.
6. The Upload Documents page appears. Click the **ATTACH FILE** button to add supporting file(s), review the disclaimer, and then click **SUBMIT** to upload the file(s).
7. Once the file(s) are uploaded, the status of the case will change to “Response Received, Pending Review” on the tab.

Refer to the “Chargeback Remedies” link on the Chargeback tab for more information about how you can remedy a chargeback.

Accept a Case

If you choose to accept a chargeback case, it means you do not wish to pursue any recourse, and are fully responsible for the chargeback. The case will settle in favour of the customer and your account will be debited.

To accept a case, follow the steps below:

1. Locate the case you want to accept.
2. Click on the Case ID hyperlink to go in to the Dispute Details page.
3. Refer to the Chargeback tab.
4. If the “Accept Case” button is present, the case is eligible for you to accept, and you can proceed to step 5

Click the **ACCEPT CASE** button. Note that once you have accepted the case, you cannot revert the action. The case will be removed from the Report

3. DESCRIPTION OF CHARGEBACK REASON CODES AND REMEDIES

3.1. Mastercard Reason Codes and Remedies

Mastercard Reason Codes	Description and Chargeback Remedies
4807 - Account Closed and No Authorization Obtained	**Description** The merchant completed a transaction without obtaining an authorization code or did not perform an account number verification on the card. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • A copy of the transaction receipt and corresponding invoice if applicable. • Proof the transaction received a valid authorization approval code. • For a Car Rental, Lodging or Cruise Line transaction, provide proof valid authorization(s) was obtained between the dates the transaction was initiated and completed along with the rental contract or folio. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued.
4808 - Authorization-Related Chargeback	**Description** The merchant completed the transaction without obtaining a valid authorization for the transaction amount on the transaction date; or the authorization request was declined by the card issuer or the card's chip technology and the merchant completed the transaction. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • A copy of the transaction receipt and corresponding invoice if applicable. • Proof the transaction received a valid authorization approval code. • Copy of the transaction receipt or invoice if applicable proving the transaction was processed the required time frame.

	• For vehicle rentals, lodging and cruise line transactions provide the rental agreement, registration folio or cruise line documents showing the date the cardholder checked out or returned the vehicle. Additionally provide a history of all authorizations obtained. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued.
4812 - Account Number Not on File	**Description** The merchant processed a transaction with an account number that does not match any account number on the issuer's file **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • A copy of the transaction receipt and corresponding invoice if applicable. • Proof the transaction received a valid authorization approval code • For a Car Rental, Lodging or Cruise Line transaction, provide proof valid authorization(s) was obtained between the dates the transaction was initiated and completed along with the rental contract or folio. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued.
4831-Transaction Amount Differs	**Description** The merchant processed a transaction that resulted in an incorrect charge to the cardholder for one of the following reasons: • The transaction amount billed to the cardholder was different from the amount printed on the transaction receipt. • The transaction amount was increased without the cardholder's permission. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • A legible copy of the transaction receipt or invoice proving the transaction amount was processed correctly. • Proof that substantiates the cardholder is responsible for the disputed amount. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response

	due date of the Debit Adjustment in order to recover the funds within the chargeback time frame • Evidence to prove that a credit was issued.
4834 – Point of Interaction Error	**Description** The Cardholder challenges the validity of a transaction claiming a processing error has occurred. The reason code 4834 is valid for the following reasons: • Duplicate Processing • Transaction amount differs • The transaction amount was increased without the cardholder's permission • Cardholder paid for goods or services by other means • Late presentment (Transaction was not posted within the required time frame) • The cardholder was not given the opportunity to choose the desired currency for the transaction • Currency conversion took place when the goods or services were priced in the cardholder's billing currency • Correct transaction currency code was not provided **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Legible transaction receipts to prove the cardholder participated in two separate transactions. • A legible copy of the transaction receipt or invoice proving the transaction amount was processed correctly • Proof that substantiates the cardholder is responsible for the disputed amount. • Copy of the transaction receipt or invoice if applicable proving the transaction was processed the required time frame. • For an addendum charge, proof of a separate card present transaction with the applicable cardholder verification method or a fully authenticated Mastercard Identity Check e-commerce Transaction. Additionally provide proof the cardholder participated in the original transaction • Proof that the correct currency was specified on the transaction receipt and accepted by the cardholder • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame • Evidence to prove that a credit was issued.
4837 - No Cardholder Authorization	**Description**

	The merchant processed a transaction that was identified as fraudulent; the cardholder claims that he or she did not authorize or engage in the transaction. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Legible copy of the transaction receipt proving an electronic imprint of the card and PIN as the cardholder verification method. • For vehicle rentals, lodging and cruise line transactions provide the rental agreement, registration folio or cruise line documents showing the date the cardholder checked out or returned the vehicle. Additionally provide a history of all authorizations obtained. • Proof that substantiate the transaction was a result of a Guarantee 'no-show'. • For E-commerce and MO/TO transactions, compelling evidence the cardholder participated in the transaction such as email communication, letters, or other correspondence exchanged between the cardholder and the merchant and the cardholder has received the goods or services. • For an addendum charge, proof of a separate card present transaction with the applicable cardholder verification method or a fully authenticated Mastercard Identity Check e-commerce Transaction. Additionally provide proof the cardholder participated in the original transaction • Provide evidence the cardholder is a 'registered' online user on your website. Evidence may be data collected such as an IP address, device type or date and time that links the customer to the transaction and resolve the dispute. • A receipt, work order, or other document signed by the cardholder substantiating that the goods or services were received by the cardholder. • The cardholder's written confirmation of registration to receive electronic delivery of goods or services. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame • Evidence to prove that a credit was issued.
4841 - Cancelled Recurring and Digital Goods Transactions	**Description** The merchant continues to bill the cardholder's account for a recurring transaction after cancellation notice was received. **Chargeback Remedies**

	Provide documentation to remedy the chargeback such as: • Evidence to prove that adequate purchase control settings were offered to the cardholder at the time of the transaction or transactions • Evidence the charge was processed to Cardholder's account after services have been provided and that the Cardholder received services until the cancellation date. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued.
4842 - Late Presentment	**Description** The merchant submitted a transaction that is past the time frame allowed for processing **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Legible copy of the transaction receipt or invoice if applicable, proving the transaction was processed within the required time frame. • For vehicle rentals, lodging and cruise line transactions provide the rental agreement, registration folio or cruise line documents showing the date the cardholder checked out or returned the vehicle. Additionally provide a history of all authorizations obtained • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame • Evidence to prove that a credit was issued.
4846 - Correct Transaction Currency Code Not Provided	**Description** The merchant processed the transaction incorrectly which resulted in an incorrect charge to the cardholder for one of the following reasons: • The transaction was processed in a currency code that was not the same as the currency of the transaction. • The cardholder was not allowed the choice of paying in the desired currency or did not agree to the transaction currency in which the transaction was processed**.** **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Legible copy of the transaction receipt or invoice. • Proof that the correct currency was specified on the transaction receipt and accepted by the cardholder

	• Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame • Evidence to prove that a credit was issued.
4849 - Questionable Merchant Activity	**Description** The merchant processed a transaction that was identified as Fraud by the card association monitoring program **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame • Evidence to prove that a credit was issued.
4853 - Cardholder Dispute	**Description** The Cardholder challenges the validity of a transaction and is disputing for one of the following reasons: • The merchant shipped merchandise or provided services that did not match the description provided to the cardholder. • The cardholder received merchandise or service that was defective or damaged and could not be used for the intended purpose. • The cardholder disputes the quality of the work performed by merchant and stated the merchant failed to address the claim. • The cardholder received counterfeit goods. • Cancelled Recurring and Digital Goods Transactions • Goods or Services Not Provided • Addendum and No-show • Credit Not Processed **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • A letter of explanation along with a copy of the transaction receipt or invoice. • Provide a detailed explanation of the work performed and supply all documents to support the work was performed as described. • Proof that the damaged/defective merchandise was replaced or repaired. • Documentation to prove the goods were not counterfeit. • For recurring transactions; provide 'Proper Disclosure', proof the cardholder accepted the specific terms for recurring separately from other terms such as a check box or 'submit' button.

	• Evidence the charge was processed to Cardholder's account after services have been provided and that the Cardholder received services until the cancellation date • Evidence to prove that adequate purchase control settings were offered to the cardholder at the time of the transaction or transactions. • Copy of the courier receipt with the authorized signature proving the goods were delivered to the cardholder or the authorized person. • Proof that the airline tickets were used by the cardholder. • Evidence to prove the Online transaction was successful and the cardholder was correctly charged. • For a No-Show charge; proof that the cardholder was advised of the cancellation policy. • For an e-commerce transaction; provide Proper Disclosure', proof the specific terms were provided to the cardholder and the cardholder accepted the terms by electronic means such as a check box or 'submit' button. • For a card present transaction; provide 'Proper Disclosure', proof of the specific terms of transaction printed on the receipt indicating the customer was aware of the disclosure before the transaction was completed. • For an addendum charge, proof of a separate card present transaction with the applicable cardholder verification method or a fully authenticated Mastercard Identity Check e-commerce Transaction. Additionally provide proof the cardholder participated in the original transaction • Cardholder's notification proving the Timeshare Contract was not cancelled within 14 days of contract date. • Copy of the transaction receipt proving the transaction represents a retail sale instead of a credit. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued.
4855 - Goods or Services Not Provided	**Description** The cardholder or authorized person did not receive the goods that were to be delivered by the expected delivery date or services were not rendered by the merchant. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • A letter of explanation to substantiate the validity of the charge.

	• Copy of a courier receipt with the authorized signature proving the goods were delivered to the cardholder or the authorized person. • Proof that services were rendered; a signed copy of an order form detailing the services rendered. • Proof that the airline tickets were used by the cardholder or authorized person. • Evidence to prove the Online transaction was successful and the cardholder was correctly charged. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued
4859 - Addendum or No-Show Dispute	**Description** The merchant processed a transaction to the cardholder's account for one of the following reasons: • The charge represents a 'No-Show' transaction. • The charge represents an addendum relating to a valid vehicle rental contract or hotel transaction **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • A letter of explanation to substantiate the validity of the charge. • For a No-Show charge: proof that the cardholder was advised of the cancellation policy. • Provide proof the cardholder used the accommodations. • For an addendum charge, proof of a separate card present transaction with the applicable cardholder verification method or a fully authenticated Mastercard Identity Check e-commerce Transaction. Additionally provide proof the cardholder participated in the original transaction • For an e-commerce transaction; provide Proper Disclosure', proof the specific terms were provided to the cardholder and the cardholder accepted the terms by electronic means such as a check box or 'submit' button. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued.
4860 - Credit Not Processed	**Description** The credit expected from the Merchant was not received in one of the following situations:

	• The merchant did not disclose its refund policy at the time of the transaction and is unwilling to accept a return or cancellation of goods or services • The merchant agrees to cancel the sale of merchandise that the cardholder did not take possession. • A refund was processed as a purchase transaction. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • A letter of explanation to substantiate the validity of the charge. • For an e-commerce transaction; provide Proper Disclosure', proof the specific terms were provided to the cardholder and the cardholder accepted the terms by electronic means such as a check box or 'submit' button. • For a card present transaction; provide 'Proper Disclosure', proof of the specific terms of transaction printed on the receipt indicating the customer was aware of the disclosure before the transaction was completed. • If the returned merchandise was not received a statement claiming merchandise not received. • Copy of the transaction receipt proving the transaction represents a retail sale instead of a credit. • Cardholder's notification proving the Timeshare Contract was not cancelled within 14 days of the contract date. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame • Evidence to prove that a credit was issued.
4863 - Cardholder Does Not Recognize- Potential Fraud	**Description** The merchant processed a non-face-to-face transaction that the cardholder claims he or she does not recognize. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Legible copy of the transaction receipt along with additional information such as detail description of goods and services. • Evidence to prove that an attempt took place to authenticate the cardholder using Mastercard Identity Check. • If merchandise was shipped, details of the shipping address and proof of delivery. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame

	• Evidence to prove that a credit was issued.
4870 - Chip Liability Shift	**Description** The merchant processed a transaction with an EMV Chip card but the POS terminal was not Chip compliant and the transaction was identified as fraud by the cardholder. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame • Evidence to prove that a credit was issued.
4871- Chip/PIN Liability Shift	**Description** The merchant processed a transaction with an EMV Chip and PIN preferring card but the POS terminal was not Chip and PIN compliant and the transaction was identified as fraud by the cardholder. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame • Evidence to prove that a credit was issued
4901 - Documentation not received to support rebuttal	**Description** The merchant responded to a chargeback but did not provide proper documentation **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Legible copy of related documentation. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame • Evidence to prove that a credit was issued.
4902 - Documentation received was illegible	**Description** The merchant responded to a chargeback with illegible documents. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Legible copy of related documentation.

	• Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame • Evidence to prove that a credit was issued.

3.2 Visa Reason Codes and Remedies

Visa Reason Codes	Description and Remedies
10.1 - EMV Liability Shift Counterfeit Fraud	**Description** The Transaction was completed with a Counterfeit Card in a Card-Present Environment. The Cardholder denies authorization of or participation in the Transaction. The Transaction did not take place at a Chip-Reading Device. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame • Evidence that the cardholder no longer disputes the transaction • Evidence to prove that a credit was issued.
10.2 - EMV Liability Shift Non-Counterfeit Fraud	**Description** The Transaction was completed in a Card-Present Environment. The Cardholder denies authorization of or participation in the Transaction. The Card is a PIN-Preferring Chip Card. This reason codes applies to the following transactions • The Transaction did not take place at a Chip-Reading Device. • A Chip-initiated Transaction took place at a Chip-Reading Device that was not EMV PIN-compliant **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Evidence that the cardholder no longer disputes the transaction • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the

	response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame • Evidence to prove that a credit was issued.
10.3 - Other Fraud – Card-Present Environment	**Description** The transaction was key-entered or an Unattended Transaction was processed in a Card-Present Environment. The Cardholder denies authorization of or participation in the transaction. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Legible copy of the transaction receipt proving an electronic imprint of the card and PIN as the cardholder verification method. • Evidence that the cardholder no longer disputes the transaction • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame • Evidence to prove that a credit was issued.
10.4 - Other Fraud – Card-Absent Environment	**Description** The Transaction was completed in a Card –Absent Environment. The Cardholder denies participation in the Mail/Phone Order or Electronic Commerce transaction. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • 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 / services. • For a Card-Absent Environment transaction in which the merchandise is collected from the Merchant location, any of the following: o Cardholder signature on the pick-up form o Details of identification presented by the Cardholder • 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: o Purchaser's IP address and the device's geographical location at the date and time of the transaction. o 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. • 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. • For a mail order / telephone order transaction, a signed order form. • For a passenger transport transaction, evidence that services were provided and any of the following types of evidence: ○ 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. • For a travel and entertainment transaction, evidence that the services were provided, and either of the following: ○ Details of loyalty program rewards earned and/or redeemed, including an address and telephone number that establish a link to the cardholder. ○ 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. • 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.

	• Evidence of one or more undisputed payments for the same merchandise or service. • For a recurring transaction, all of the following: o Evidence of a legally binding contract held between the merchant and the cardholder. o Proof the cardholder is using the merchandise or services. o Evidence of a previous, undisputed transaction. • 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 • For a Digital Goods Merchant, all of the following: o Evidence that the merchant is the owner of the operating system for the subject electronic device. o Evidence that the merchant has been successfully registered into and continues to participate in the Visa Digital Commerce Program. o 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. o Evidence that the disputed transaction used the same device and card as any previous, undisputed transactions. o 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. o Description of the goods or services and the date and time they were purchased and successfully downloaded. o Customer name linked to the customer profile on record at the merchant. o Evidence that the customer password was re-entered on the merchant's website or application at the time of purchase. o Evidence that the merchant validated the card when the cardholder first linked the card to the customer profile on record at the merchant. • Evidence that the Transaction was completed by a member of the Cardholder's household or family. • Evidence to prove that an attempt to authenticate the cardholder using Visa Secure. • Evidence that the cardholder no longer disputes the transaction • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the

	response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame • Evidence to prove that a credit was issued.
10.5 - Visa Fraud Monitoring Program	**Description** The merchant processed a transaction that was identified as Fraud by the card brand Fraud Monitoring Program. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Evidence that the cardholder no longer disputes the transaction • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame • Evidence to prove that a credit was issued.
11.1 - Card Recovery Bulletin or Exception File	**Description** The transaction was completed without obtaining an authorization or an account number verification was not performed on the card. Description **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Proof that the transaction was authorized. • Evidence that the cardholder no longer disputes the transaction • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame • Evidence to prove that a credit was issued.
11.2 - Declined Authorization	**Description** The merchant completed the transaction after the Authorization Request was declined or the card received a Pickup Response. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Documentation proving authorization was obtained. • For vehicle rentals, lodging and cruise line transactions provide the rental agreement, registration folio or cruise line documents showing the date the cardholder checked out or returned the vehicle. Additionally provide a history of all authorizations obtained.

	• Evidence that the cardholder no longer disputes the transaction • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame • Evidence to prove that a credit was issued.
11.3 - No Authorization	**Description** The merchant completed a transaction without obtaining authorization for the transaction on the date specified for merchant authorization requirements. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Proof the transaction received a valid authorization approval code. • For vehicle rentals, lodging and cruise line transactions provide the rental agreement, registration folio or cruise line documents showing the date the cardholder checked out or returned the vehicle. Additionally provide a history of all authorizations obtained. • Evidence that the cardholder no longer disputes the transaction • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame • Evidence to prove that a credit was issued.
12.1- Late Presentment	**Description** The merchant processed a transaction past the time limit allowed and the card account number was not in good standing on the Chargeback Processing date **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Transaction receipt or other documentation proving the transaction was processed within the required time limit. • For vehicle rentals, lodging and cruise line transactions provide the rental agreement, registration folio or cruise line documents showing the date the cardholder checked out or

	returned the vehicle. Additionally provide a history of all authorizations obtained. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame • Evidence that the cardholder no longer disputes the transaction • Evidence to prove that a credit was issued.
12.2 - Incorrect Transaction Code	**Description** The merchant processed a credit transaction as a debit or a debit transaction was processed as a credit. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • A copy of the transaction receipt. • Evidence that proves the transaction code was correct. • Evidence that the cardholder no longer disputes the transaction. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame • Evidence to prove that a credit was issued.
12.3 – Incorrect currency	**Description** The transaction was processed with an incorrect currency. Dynamic Currency Conversion occurred and the cardholder did not agree or did not make an active choice. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • A copy of transaction receipt. • Evidence that transaction was processed correctly. • Evidence that the cardholder actively chose DCC (Dynamic Currency Conversion), such as a copy of the transaction receipt showing a checked "accept" box. • Evidence that the cardholder no longer disputes the transaction.

	• Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame • Evidence to prove that a credit was issued.
12.4 – Incorrect Account number	**Description** The merchant processed a transaction with an incorrect account number. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • A Legible copy of the transaction receipt. • Proof the transaction received a valid authorization approval code • Evidence that the cardholder no longer disputes the transaction. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame • Evidence to prove that a credit was issued.
12.5 – Incorrect Amount	**Description** The transaction was processed with an incorrect amount resulting from an addition or a transposition error. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Transaction receipt or other documentation demonstrating the transaction amount was correct. • Documents to prove receipt was not altered. • Documents to prove the Cardholder agreed to the altered amount. • Evidence that the cardholder no longer disputes the transaction. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame • Evidence to prove that a credit was issued.

12.6.1 – Duplicate Processing	**Description** A transaction was processed more than once to the card account number and the cardholder is accepting only one of the transaction. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Provide legible transaction receipts to prove the cardholder participated in two separate transactions. • Evidence that the cardholder no longer disputes the transaction. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued.
12.6.2 – Paid by Other Means	**Description** The merchant received payment from the cardholder for a transaction by another payment method. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Documents other than the transaction receipt to prove payment was not received by other means. • Evidence that the cardholder no longer disputes the transaction. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued.
12.7 – Invalid Data	**Description** The merchant obtained authorization for the transaction using invalid or incorrect data. Or a transaction was authorized with a Merchant Category Code that did not match the Merchant Category Code used in the same settlement transaction. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Evidence the Authorization request was processed with the correct data.

	• Evidence that the cardholder no longer disputes the transaction. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame • Evidence to prove that a credit was issued.
13.1 – Merchandise / Services not Received	**Description** The cardholder or person authorized by the cardholder did not receive the merchandise or service because the merchant was unable to provide the merchandise or service. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Itemized invoice of merchandise or services that were rendered. • For a Card-Absent Environment Transaction in which the merchandise is collected from the Merchant location, any of the following: o Cardholder signature on the pick-up form o Details of identification presented by the Cardholder • 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 / services. • 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: o Purchaser's IP address and the device's geographical location at the date and time of the transaction. o Device ID number and name (if available). o Purchaser's name and email address linked to the customer profile on record with the merchant. o 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. o Proof that the merchant's website or application was accessed by the cardholder for goods or services on or after the transaction date. o Evidence that the device and card used in the disputed transaction were the same as in any previous, undisputed transactions.

	• 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.
	
	• For a passenger transport transaction, evidence that services were provided and any of the following types of evidence:
	  ○ 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.
	
	• For a travel and entertainment transaction, evidence that the services were provided, and either of the following:
	  ○ Details of loyalty program rewards earned and/or redeemed, including an address and telephone number that establish a link to the cardholder.
	  ○ 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.
	
	• Evidence that the person who signed for the merchandise was authorized to sign for the cardholder or is known by the cardholder.
	
	• 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.
	
	• Evidence that the cardholder no longer disputes the transaction.
	
	• Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame.
	
	• Evidence to prove that a credit was issued.

13.2 – Cancelled Recurring Transaction	**Description** The merchant processed a transaction to the cardholder's account after cancellation notice was received. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Evidence the Cardholder requested cancellation for a different date and that services were provided until this date. • Evidence the charge was processed to Cardholder after services have been provided and that the Cardholder received services until the cancellation date. • Evidence that the cardholder no longer disputes the transaction. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued
13.3 - Not as Described or Defective Merchandise/Services	**Description** The Cardholder is disputing a transaction because the merchandise or services was not as described at the time of the transaction. The dispute for Not as Described or Defective applies when merchandise was received damaged or defective or when the cardholder disputes the quality of the merchandise or service received. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Provide a letter of explanation in response to the cardholder's claim. • Provide a detailed explanation of the work performed and supply all documents to support the work was performed as described. • Documentation to prove the merchandise or service matched what was described. • Proof that the merchandise was not returned or that services were not cancelled. • Proof that the merchandise was not damaged or defective. • Evidence that the cardholder no longer disputes the transaction. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the

	response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued.
13.4 – Counterfeit Merchandise	**Description** The merchant processed a transaction that was identified as counterfeit by the owner of the intellectual property rights or representative or customs agency, law enforcement agency, or other government agency **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Documentation to prove the merchandise was not counterfeit; including certification from a neutral bona fide expert. • Evidence that the cardholder no longer disputes the transaction. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued.
13.5 - Misrepresentation	**Description** The cardholder claims the terms of sale was misrepresented by the merchant. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Documentation to prove the terms of the sale to which the cardholder agreed were not misrepresented. • Evidence that the cardholder no longer disputes the transaction. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued.
13.6 – Credit Not Processed	**Description** The merchant provided a credit transaction receipt to the cardholder but did not process the credit or void the transaction. **Chargeback Remedies**

	Provide documentation to remedy the chargeback such as: • Evidence that the cardholder no longer disputes the transaction. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued
13.7 – Cancelled Merchandise /Services	**Description** The cardholder returned merchandise or cancelled merchandise or services, cancelled a timeshare transaction or cancelled a Guaranteed Reservation. The merchant did not issue a credit, or properly disclose or did disclose, but did not apply, a limited return or cancellation policy at the time of the Transaction. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • The Transaction Receipt or other records to prove that the return or cancellation policy was disclosed at the time of the Transaction. • Evidence to demonstrate that the Cardholder received cancellation or return policy and did not cancel according to the disclosed policy. • Cardholder's notification proving the Timeshare Contract was not cancelled within 14 days of contract date. • Evidence that the cardholder no longer disputes the transaction. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame • Evidence to prove that a credit was issued
13.8 – Original Credit Transaction Not Accepted	**Description** The recipient refused the Original Credit Transaction or the transaction was not allowed by the applicable regulations. **Chargeback Remedies** • There is no recourse for a dispute processed for an Original Credit Transaction
13.9 – Non receipt of Cash or Load Transaction Value	**Description** The cardholder is disputing the transaction claiming the cash or the load value was not received or only a partial amount was received.

	Chargeback Remedies Provide documentation to remedy the chargeback such as: • Transaction Log proving the value loaded to the card. • Evidence that the cardholder no longer disputes the transaction. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued.

3.3 Visa Pre-Compliance Reason Codes and Remedies

Visa Compliance Reason Codes	Description and Remedies
C015 - Authorizations	**Description** The Merchant processed a transaction without following proper authorization procedures. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued.
C025 – Credit Refund Requirements	**Description** The merchant process a refund without following the procedures for issuing Refunds. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame • Evidence the refund was processed correctly

C027 Surcharges and Taxes	**Description** The merchant added a surcharged over the advertised amount as a condition to accept Visa. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Evidence to prove that the added amount does not represent a surcharge. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued
C028 Payment of existing debt	**Definition** The Merchant accepted and charged the credit card to recover an existing debt. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued
C030 Amended Amounts or Delayed Charges	**Description** The merchant processed an amended amount or a delayed charge to the cardholder's account without approval from the cardholder. The cardholder claims he or she did not consent to the charge. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Evidence such as a separate signed agreement by the cardholder consenting to be charged for the delayed or amended changes. • Evidence that the transaction represents a valid delayed or amended transaction. • Evidence to prove that the card was present during the transaction and the card verification method was obtained. The card verification may include signature or PIN for a chip initiated transaction. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame.

	• Evidence to prove that a credit was issued.
C034 Credit Transaction Receipt	**Description** The merchant processed a fraudulent credit transaction. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Evidence to prove that a previous retail purchase transaction was processed for the same cardholder.
C035 Transaction Receipt Reversal	**Description** The merchant processed a reversal for a sale processed on error**.** **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Evidence to prove that a reversal took place.
C036 Electronic Commerce	**Description** The cardholder disputed the transaction requesting additional information. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Evidence to prove there was an attempt to authenticate the cardholder using Visa Secure. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued.
C037 Visa Reservation Service	**Description** The merchant is participating the Visa Reservation Service and did not properly administer the service. The reason code C037 is valid for one of the following reasons: • The cardholder was charged a different price than quoted for a 'no-show' transaction. • The cardholder was provided with alternate accommodation but was changed by the merchant for the transaction. • The cardholder was not informed of the physical address of merchant and received and paid for accommodation at another location of the merchant **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Evidence to prove the cardholder was charged for the quoted amount. • Evidence to prove that the cardholder is responsible for transaction charged to his or her account.

	• Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued.
C045 Chargeback Reduction Service Return	**Description** The merchant submitted invalid or incorrect data in the transaction that resulted in a dispute that rejected. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Evidence to prove that a credit was issued.
C047 Unauthorized Signature	**Description** The cardholder disputes the transaction due to fraud; the signature on the transaction receipt is not spelled the same as the signature on the card. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Evidence to prove that the card was present during the transaction and the card verification method was obtained. The card verification may include signature or PIN for a chip initiated transaction. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued.
C048 Split Transaction	**Description** The merchant split the sale into multiple transactions as a result of a declined authorization or to avoid a single authorization. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Evidence such as invoices detailing the products sold and authorization logs to prove each transaction represents a valid sale. • Evidence to prove that the authorization request was valid and not declined. • Evidence to prove that the card was present during the transaction and the card verification method was obtained. The card verification may include signature or PIN for a chip initiated transaction. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the

	response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued.
C050 Other	**Description** The merchant processed a transaction that did not conform to the card brand operating regulations and the cardholder is disputing the charge. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued.
C081 Limits of Fee Collection	**Description** A Fee Collection Transaction was processed multiple times. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued
C130 Copy of Transaction Receipt	**Description** The transaction receipt is required for an investigation or a cardholder escalation and the merchant did not respond to the request within the time frame. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Evidence in a form of transaction receipt along with additional information such as detail description of goods and services, itemized invoices of goods/merchandise shipped. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued.
C171 - Authorization after Decline Response	**Description** An Authorization Request for a Magnetic Stripe-read or Chip-initiated Transaction received a Decline Response or a Pickup Response and the merchant completed the transaction.

on Counterfeit Card	**Chargeback Remedies** Provide supporting documentation to remedy the chargeback such as: • Evidence the authorization request was not declined. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued
C172 - Fraudulent Multiple Transactions	**Description** The cardholder was billed multiple times by the merchant and is accepting at least one of the transactions as legitimate but claims the other transaction(s) is unauthorized. **Chargeback Remedies** Provide supporting documentation to remedy the chargeback such as: • A letter of explanation and evidence to demonstrate the transaction(s) did not result from fraudulent processing. • Copies of all transactions receipts. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued
C173 - Counterfeit Card Transaction with Incomplete Data	**Description** The Transaction was completed with a Counterfeit Card in a Card-Present Environment and the Cardholder denies authorizing or participating in the Transaction. **Chargeback Remedies** Provide supporting documentation to remedy the chargeback such as: • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued
C174 - Visa Exception Processing for Disputes	**Description** Visa Right to Grant Exceptions to Dispute Processing Requirements Visa Exception Processing for Disputes. **Chargeback Remedies** Provide supporting documentation to remedy the chargeback such as:

	• Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued

3.4 Discover Reason Codes and Remedies

Discover Reason Codes	Description and Remedies
05 Good Faith Investigation	**Description** The cardholder or issuer challenges the validity of the transaction after the expiration of the dispute time frame. **Chargeback Remedies** Provide documentation to prove the cardholder received the services or merchandise, such as: • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued.
AA Does Not Recognize	**Description** The Cardholder does not recognize a transaction billed to their account **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Evidence the goods or services were delivered as instructed by the cardholder; copy of signed delivery receipt or work order for service completed. • Transaction Documentation or other compelling evidence, including evidence of an electronic imprint of the Card and/or PIN entry • Evidence the cardholder received the cash. • Evidence to prove that an attempt took place to authenticate the cardholder using the ProtectBuy® service. • Evidence the transaction resulted from an 'In-App' card sale using a mobile payment device • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the

	response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued. Note: There is no recourse available for chargebacks processed with the description “Copy not received within the required time frame”.
AP Recurring Payments	**Description** The Merchant processed a transaction that was charged to the account after the Recurring Payments Plan expired or after the cardholder cancelled. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Evidence that cancellation was not received 15 days prior to the transaction date. • Terms of the Recurring Payment Plan that requires the cardholder to pay despite the cancellation notice. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued.
AT Authorization Non Compliance	**Description** The merchant processed a transaction without obtaining a valid Authorization Response or received a declined response or the transaction amount exceeded authorization amount and the Issuer cannot collect the amount from the Cardholder. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Evidence the transaction was PIN verified and positive authorization was obtained for a Chip and PIN transaction. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued.
AW Altered Amount	**Description** Cardholder alleges that the amount of the transaction was altered without the Cardholder’s consent for one of the following reasons: • A different amount was charged to the cardholder’s account. • Cardholder agreed to a tip but was charged a different tip amount. • Cardholder quoted and agreed to a certain Transaction amount but was charged a different amount.

	Chargeback Remedies Provide documentation to remedy the chargeback such as: • Evidence that proves the transaction document was not altered. • Evidence that proves the Cardholder is responsible for the additional charge. • Proof that the cardholder was correctly charged for the quoted air fare. • Evidence the cardholder received the cash. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued.
CD Credit / Debit Posted Incorrectly	**Description** The merchant processed a debit transaction instead of a credit or refund or the credit was issued to the account that should have been debited. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Copy of the transaction documentation proving the transaction represents a purchase sale instead of a credit. • Evidence the cardholder received the goods or services. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued.
DP Duplicate Processing	**Description** Cardholder was charged two or more times for the same transaction using the same card number at the same merchant location. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Provide legible transaction receipts to prove the cardholder participated in two separate transactions. • Evidence to prove the goods or services were received by the cardholder for each of the transactions. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the

	response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued
IN Invalid Card Number	**Description** The Merchant processed a transaction and submitted a card number which is not assigned to a cardholder. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Legible transaction receipt, proving the account number was correctly processed. • Proof the transaction received a valid authorization approval code. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued
LP Late Presentation	**Description** The merchant processed a transaction past the time frame allowed and the card issuer is unable to bill the cardholder's account because the account is not in good standing or a delayed delivery sale was billed after the cardholder cancelled the transaction. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Evidence the cardholder approved the transaction to be submitted after the allowed time frame. • Evidence such as a signed work order or agreement by the cardholder for a custom order along with proof of a valid authorization response was received for the sale at the time of the sale. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued
NF Non Receipt Cash From ATM	**Description** The cardholder challenges the validity of the transaction, claiming the cash was not dispensed from the ATM. **Chargeback Remedies** Provide documentation to remedy the chargeback such as:

	• Evidence the cardholder received the cash. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued.
PM Paid By Other Means	**Description** The Cardholder claims account was charged for a transaction that was completed using another payment method. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Transaction document proving the cardholder agreed to the card sale. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued.
RG Non-Receipt of Goods, Services, Cash at Checkout Cash Advance	**Description** Cardholder challenges the validity of a transaction due to non-receipt of goods services for one of the following reasons: • The Cardholder ordered goods and/or services and never received the requested goods or services • Airline Transaction Dispute • The Cardholder did not receive ticket and did not travel • The Cardholder did not receive ticket and paid for another ticket. • Cardholder did not received the cash **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • A letter of explanation to substantiate the validity of the charge. • Evidence the goods or services were delivered as instructed by the cardholder; copy of signed delivery receipt or work order for service completed. • Evidence the ticket was used by the cardholder. • Evidence that services were rendered by the airline. • Evidence the ticket was cancelled by the airline and a credit issued to the cardholder. • For an Electronic Commerce transaction evidence that digital goods were downloaded such as description of the goods

	downloaded, the user's IP address and e-mail address as well as the date and time of the download. • Evidence such as email communication, letters, photographs or other correspondence exchanged between the cardholder and the merchant. • Evidence the cardholder received the cash. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued.
RM Cardholder Disputes Quality of Goods and Services	**Description** Cardholder challenges the validity of a transaction because the goods and/or services delivered by the Merchant were not of the quality or condition agreed upon. The RM Reason Code is valid for one of the following reasons: • Cardholder claims that the quality of goods or services received from the Merchant were not as expected or advertised. • Cardholder refused delivery of goods or services because the quality of the goods or services was insufficient. • Cardholder claims that a currency alteration or substitution occurred in connection with the Card transaction. • Defective or Damaged merchandise received and Cardholder returned merchandise. • Cardholder claims merchandise sold was Counterfeit. • Cardholder claims the timeshare was misrepresented in the sale agreement. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Evidence that the quality of the goods or services were completed according to the agreement. • Signed documentation by the cardholder proving the cardholder approved the quality of the goods or services. • Evidence the cardholder received goods or services to correct the quality claim. • Evidence the cardholder did not refuse the goods or services and the cardholder is in possession the goods. • Evidence the cardholder's claim has been resolved satisfactorily. • Proof that the merchandise was not damaged or defective. • Documentation to prove the merchandise was not counterfeit. • Evidence the terms of sale of the timeshare was represented correctly. • For an Electronic Commerce transaction evidence that digital goods were downloaded such as description of the goods

	downloaded, the user's IP address and e-mail address as well as the date and time of the download. • Evidence such as email communication, letters, photographs or other correspondence exchanged between the cardholder and the merchant. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued.
RN2 Credit Not Processed	**Description** Cardholder alleges that an expected Credit from the Merchant was not received in one of the following situations: • Cardholder has not received an expected Credit • Cardholder refused delivery of goods or services • Cardholder returned goods to the Merchant • Timeshare transaction cancelled • Cardholder charged for services after reservation was cancelled **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Evidence the cardholder did not return the goods in order for a credit to be processed. • Evidence of an 'in-store' credit issued to the cardholder. • Evidence that proves the cancellation policy was properly disclosed and the cardholder did not properly cancel the reservation. • Proof that the cancellation code provided by the cardholder is invalid. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued.
UA01 Fraud – Card Present Transaction	**Description** Cardholder disputes the validity of a card present transaction due to fraud. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Transaction Documentation or other compelling evidence, including evidence of an electronic imprint of the Card and/or PIN entry

	• Evidence such as email communication, letters, photographs or other correspondence exchanged between the cardholder and the merchant. • Proof that the goods/services were accepted such as a signed delivery slip if the goods were delivered. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued. Note: There is no recourse available for chargebacks processed with the description “Copy not received within the required time frame
UA02 Fraud – Card Not Present Transaction	**Description** Cardholder disputes the validity of a card not present transaction due to fraud. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Transaction document proving the cardholder agreed to the card sale. • Legible transaction receipt that includes a valid authorization code, the quantity and description of the goods or services sold. • Copy of courier receipt with the authorized signature proving the goods were delivered to the cardholder • For an Electronic Commerce transaction evidence that digital goods were downloaded such as description of the goods downloaded, the user's IP address and e-mail address as well as the date and time of the download • Evidence such as email communication, letters, photographs or other correspondence exchanged between the cardholder and the merchant. • Evidence to prove that an attempt took place to authenticate the cardholder using the ProtectBuy® service. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued. Note: There is no recourse available for chargebacks processed with the description “Copy not received within the required time frame.

UA05 Fraud - Chip Card Counterfeit Transaction	**Description** The merchant processed a transaction with an EMV Chip card but the POS terminal was not Chip compliant and the transaction was identified as fraud by the cardholder. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued.
UA06 Chip and PIN Transaction	**Description** The merchant processed a transaction with an EMV Chip and PIN preferring card but the POS terminal was not Chip and PIN compliant and the transaction was identified as fraud by the cardholder **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued
DC – Dispute Compliance	**Description** The merchant processed a transaction that did not conform to the card brand operating regulations. **Chargeback Remedies** **Provide documentation to remedy the chargeback such as:** • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued

3.5 American Express Reason Codes and Remedies

American Express Reason Codes	Description and Remedies

A01 - Charge Amount Exceeds Authorization Amount	**Description** The merchant completed the transaction without obtaining authorization for the full transaction amount **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Proof that a valid Authorization Approval was obtained for the full amount of the charge. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued.
A02 - No Valid Authorization	**Description** The merchant completed the transaction without obtaining a valid authorization for the transaction amount on the transaction date. The reason code A02 can be used for the following conditions: • The Authorization request was declined • The card was expired • The cardholder did not authorize or participate in the transaction **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Transaction Documentation or other compelling evidence, including evidence of an electronic imprint of the Card and/or PIN entry. • Proof that a valid Authorization Approval was obtained for the full amount of the charge. • Imprinted and Signed Transaction receipt proving that card was not expired on the transaction date. • For a Chip and PIN card presented at a Chip capable device, a PIN verified transaction receipt. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued.
A08 - Authorization Approval Expired	**Description** The merchant submitted the transaction after the Authorization Approval expired. **Chargeback Remedies**

	Provide documentation to remedy the chargeback such as: • Proof that the Authorization approval code did not expire. • Proof that a new Authorization approval was obtained and included in the settlement file. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued.
C02 - Credit Not Processed	**Description** The merchant issued a credit transaction receipt to the cardholder but did not process the credit to cardholder account**.** **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • A letter of explanation for the reason the cardholder is not due a credit along with documentation to support. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued.
C04 - Goods/Services Returned or Refused	**Description** The Cardholder alleges that an expected Credit from the Merchant was not received in one of the following situations: • Cardholder returned goods to the Merchant. • Cardholder refused delivery of goods or services **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • An explanation refuting the cardholder's claim that goods were returned to your business. • Proof the cardholder is using the service for an internet transaction. • Proof that the goods/services were accepted such as a signed delivery slip if the goods were delivered. • For returned goods, a copy of the return policy and explanation of the procedures for disclosing it to the cardholder. • A copy of the transaction record indicating the terms and conditions of the purchase with details explaining how the cardholder did not follow the policy. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the

	response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued.
C05 - Goods/Services Cancelled	**Description** The Cardholder claims that the goods and or services ordered were cancelled and the merchant did not issue a credit. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • A copy of the return policy and explanation of the procedures for disclosing it to the cardholder. • A copy of the transaction record indicating the terms and conditions of the purchase with details explaining how the cardholder did not follow the policy. • Proof that the cardholder received the goods or services, or proof that the cardholder was advised of any additional or delayed Charges, and proof that the Cardholder agreed to the amount billed. • Screen prints of internet service showing the Cardholder received services and dates that the services were used/ provided, if applicable. • For Internet service or Digital delivery proof the cardholder received the services and dates the services were used or provided. • For a card not present sale transactions, proof that the Cardholder received the goods or services, proof the cardholder was advised of any additional or delayed Charges and proof that the Cardholder agreed to the amount billed. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued.
C08 - Goods/Services Not Received or Only Partially Received	**Description** The Cardholder did not receive the goods or services or received only partial goods or services. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Signed completion of work order showing the cardholder received the services and dates that the services were used/provided. • Signed proof of Delivery including emails, photographs, delivery date, full Cardholder billing address and full shipping address of the recipient.

	• For Card Not Present Transaction where the Goods are picked up at the Merchant's Location: Cardholder signature on the pick-up form as well as additional proof to demonstrate that the identity of the Cardholder was verified at the time of pick-up.
	• 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:
	  ○ 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
	• Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame.
	• Evidence to prove that a credit was issued.

C14 - Paid by Other Means	**Description** The Cardholder claims account was charged for a transaction that was completed using another payment method. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Documentation showing that the cardholder's other form of payment was not related to the Disputed Charge. • Proof the cardholder consented to use the Card as a form of payment for the transaction. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued.
C18 - "No Show" or CARDeposit Cancelled	**Description** The Cardholder cancelled the transaction and the merchant did not issue a credit. The reason code C18 can be used for the following reasons: • Cardholder cancelled a lodging reservation. • Cardholder did not receive a Credit for a CARDeposit Charge.

	Chargeback Remedies Provide documentation to remedy the chargeback such as: • Evidence that supports the validity of the “no show” reservation or CARDeposit Charge. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued
C28 - Cancelled Recurring Billing	**Description** The merchant continues to bill the cardholder’s account for a recurring transaction after cancellation notice was received. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Proof that the cardholder has not cancelled and continues to receive the services or has received the goods. • A copy of the cancellation policy and explanation of the procedures for disclosing it to the cardholder. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued.
C31- Goods/Services Not As Described	**Description** The cardholder claims the goods or services received were different than the written description provided at the time of the Charge. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Proof refuting the cardholder's claim that the written description differs from the goods or services received. • Proof that the cardholder agreed to accept the goods or services as provided • For Goods or Services purchased by the Cardholder that were received damaged or defective one or more of the following: o Proof that there was an attempt to repair or replace damaged or defective goods or to provide replacement services. o For goods returned, proof that the Cardholder did not comply with the your clearly documented cancellation, return policy or applicable law and regulations. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited

	to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. o Evidence to prove that a credit was issued.
C32 - Goods/Services Damaged or Defective	**Description** The cardholder received goods or services that was defective or damaged and could not be used for the intended purpose **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Proof refuting the cardholder's claim that the goods/services were damaged or defective. • Proof that the cardholder agreed to accept the goods/services as delivered. • Proof that the damaged or defective goods was replaced or repaired. • If the returned merchandise was not received a statement claiming merchandise not received. • Proof there was an attempt to repair or replace damaged or defective goods or to provide replacement services. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued.
F10 - Missing Imprint	**Description** The merchant processed the transaction without obtaining the card's imprint and the cardholder is disputing the charge as unauthorized. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Legible copy of the transaction receipt proving an electronic imprint of the card and PIN as the cardholder verification method • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued.
F29 - Card Not Present	**Description** The Cardholder is disputing the charge claiming he or she did not participate in a mail order, telephone order, or Internet Charge. **Chargeback Remedies**

	Provide documentation to remedy the chargeback such as: • For E-commerce and MO/TO transactions, compelling evidence such as a signed contract or billing authorization the cardholder participated in the transaction and received the goods or services. • For mail Order and internet transactions, the Cardholder's full billing address, order date, and signed Proof of Delivery to the Cardholder's full billing address. • Proof that the Transaction contains a shipping address that matches a previously used shipping address from an undisputed Transaction. • Proof that the address was validated through the Authorization request and the goods shipped to the validated address. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued.
F30 - EMV Fraud Liability Shift - Counterfeit	**Description** The merchant processed a transaction with an EMV Chip card but the POS terminal was not Chip compliant and the transaction was identified as fraud by the cardholder. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Evidence to prove that a credit was issued.
F31 - Fraud Liability Shift - Lost/Stolen	**Description** The merchant processed a transaction with an EMV Chip and PIN preferring card but the POS terminal was not Chip and PIN compliant and the transaction was identified as fraud by the cardholder**.** **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued
R03 - Insufficient Reply	**Description** The merchant provided insufficient or incomplete documentation that did not remedy the request for information. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your

	account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued.
R13 - No Reply	**Description** The merchant did not respond to the inquiry request within the required time limit. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Proof you have responded to the original Inquiry within the specified timeframe. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued. Note: There is no recourse available for chargebacks processed with the description 'Copy not received within the required time frame'.
M01 - Chargeback Authorization	**Description** The merchant has provided authorization to process a disputed charge to their merchant account. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued.
P01- Unassigned Card Number	**Description** The Merchant processed a transaction and submitted a card number which is invalid or incorrect. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Legible transaction receipt, proving the account number was correctly processed. • Authorization logs that proves a positive authorization response was obtained.

	• Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued.
P03 - Credit Processed as Charge	**Description** The Cardholder is disputing the charge claiming the transaction should have been submitted as a Credit. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Copy of the transaction receipt proving the transaction represents a sale instead of a credit. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued
P04 - Charge Processed as Credit	**Description** The Cardholder is disputing the credit claiming the transaction should have been submitted as a Purchase. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Evidence that transaction was processed correctly. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued.
P05 - Incorrect Charge Amount	**Description** The merchant processed a transaction for an amount that differs from the amount the Cardholder agreed to pay. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Transaction receipt or other documentation such as an itemized contract substantiating the charge amount submitted. • Proof that the cardholder was advised of and agreed to pay for any additional or delayed charges using the Card submitted for the transaction.

	• Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued.
P07 - Late Submission	**Description** The merchant submitted a transaction that is past the time frame allowed for processing**.** **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Evidence the cardholder approved the transaction to be submitted after the allowed time frame. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued.
P08 - Duplicate Charge	**Description** The cardholder was charged two or more times for the same transaction using the same card number at the same merchant location. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Provide legible transaction receipts to prove the cardholder participated in two separate transactions • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued
P22 - Non-Matching Card Number	**Description** The merchant processed a transaction with an account number that does not match any account number on the issuer's file. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Legible transaction receipt, proving the account number was correctly processed. • Authorization logs that proves a positive authorization response was obtained. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your

	account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued.
P23 - Currency Discrepancy	**Description** The merchant submitted a transaction for processing with an incorrect transaction currency. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Proof the transaction was submitted in the correct currency . • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued.
FR2- Fraud Full Recourse Program	**Description** The Cardholder denies authorizing the Charge and Program Merchant has been placed in the Fraud Full Recourse Program. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued.
FR4 - Immediate Chargeback Program	**Description** The Cardholder has disputed the Charge and Program Merchant has been placed in the Immediate Chargeback Program**.** **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued.
OP1 - Dispute Adjustment	**Description** The merchant processed a transaction that has been disputed. **Chargeback Remedies** Provide documentation to remedy the chargeback such as:

	• Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued

3.6 UnionPay Reason Codes and Remedies

UnionPay Reason Codes	Description and Remedies
4502 - Transaction was Settled but Cash or Goods or Services were not Received	**Description** The cardholder is disputing a transaction that was determined to have been cancelled during processing and the merchant did not provide the goods or service. The reason code 4502 is also valid for a 'No-Show' transaction in which the cardholder cancelled the reservation or was not advised of the cancellation policy. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • A legible copy of the transaction receipt or invoice proving the transaction amount was processed correctly. • Evidence to prove that the 'No-Show' policy was correctly processed. • Evidence to prove that the cancellation policy was properly disclosed to the cardholder. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued.
4503 - Dispute on Debit Adjustment	**Description** The issuer disputes a 'Debit Adjustment' due to the status of the cardholder's account. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued

4507 - Cardholder Dispute- Transaction Amount Differs	**Description** The merchant processed a transaction that resulted in an incorrect charge to the cardholder's account. The transaction amount was increased without the cardholder's permission. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • A legible copy of the transaction receipt or invoice proving the transaction amount was processed correctly. • Proof that substantiates the cardholder is responsible for the disputed amount. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued.
4508 - Exceeds Limited or Authorized Amount	**Description** The merchant processed a transaction that exceeded the authorized amount or a T&E transaction was settled for an amount that exceed the authorization Tolerance amount **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Proof the transaction received a valid authorization approval code. • If applicable, car rental contract, hotel folio or cruise line documents with the history of all authorization requests and responses. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued.
4512 - Duplicate Processing	**Description** The cardholder is disputing a transaction that was billed to their account more than once. **Chargeback Remedies** Provide documentation to remedy the chargeback such as:

	• Legible transaction receipts to prove two separate transactions were processed. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued.
4514 - Fraudulent Multiple Transactions	**Description** The merchant processed multiple transactions to the cardholder's account; The cardholder admits to at least one transaction as legitimate and claims one or more of the additional transaction(s) is unauthorized. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Copies of all transactions receipts. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued.
4515 - Cardholder Denies the Transaction	**Description** The cardholder challenges the validity of a transaction claiming the card was in his or her possession when the transaction was processed. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Evidence to prove that the card was present during the transaction and the card verification method was obtained. The card verification may include signature or PIN for a chip initiated transaction. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued.
4522 - Declined Authorization	**Description** The merchant processed a transaction without obtaining a valid authorization response or received a declined response or the transaction amount exceeded authorization amount. **Chargeback Remedies** Provide documentation to remedy the chargeback such as:

	• Evidence that proves a valid authorization was obtained on the transaction date. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued
4526 - Illegible Fulfillment	**Description** The transaction receipt received from the merchant is illegible or missing the required data such as the account number, transaction date, transaction amount or the merchant name and location. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • A legible and complete copy of the transaction receipt. • If applicable, car rental contract, hotel folio or cruise line documents. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued
4527 - Fulfillment Not Received or Fulfilled with Response Code 04	**Description** The transaction receipt is required for an investigation or a cardholder escalation and the merchant did not respond to the request or responded with the message indicating the receipt is not available. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued.
4532 - Refund Not Processed	**Description** The cardholder returned merchandise or cancelled services but was not issued a credit by the merchant. **Chargeback Remedies** Provide documentation to remedy the chargeback such as:

	• Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued.
4536 - Late Presentment	**Description** The merchant processed a transaction past the time frame allowed and the card issuer is unable to bill the cardholder's account because the account is not in good standing. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued.
4544 - Cancelled Transaction	**Description** The merchant presented a transaction for settlement after the cardholder requested for cancellation. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued
4558 - Verification for Transaction Certificate (TC) Fails	**Description** The issuer's verification of a Transaction Certificate (TC) failed for an offline purchase transaction. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued.
4559 - Transaction Certificate (TC) and	**Description**

Relevant Calculation Data cannot be Provided	The issuer's request for a Chip Transaction data was not received within the required time frame. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued
4562 - Counterfeit Card	**Description** The cardholder is disputing the transaction that was authorized using the card's magnetic stripe but the authorization request contained altered data therefore rendering the transaction counterfeit. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued.
4803 - Risk Merchant	**Description** The cardholder disputes a charge processed by a merchant that did not comply with the requirements of the applicable Operating Regulations in conducting the transaction. **Chargeback Remedies** Note: There is no remedy for this chargeback reason code.
4806 - Paid by Other Means	**Description** The Cardholder claims account was charged for a transaction that was completed using another payment method. **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • A letter of explanation along with a copy of the transaction receipt that includes the cardholder signature or for a Chip initiated transaction evidence of a PIN verified successfully. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued.

4570 - Invalid Representment	**Description** The merchant responded to a chargeback but did not provide proper documentation **Chargeback Remedies** Provide documentation to remedy the chargeback such as: • Transactional information relating to the case. • Processing a Refund to offset a Purchase transaction, do not process a refund after a chargeback has been debited to your account. If a refund is processed notify Moneris by the response due date of the Debit Adjustment in order to recover the funds within the chargeback time frame. • Evidence to prove that a credit was issued.

4. CHARGEBACK REPORTS

The Chargebacks and Financial Adjustments Report on the Merchant Daily Transaction Menu and Chain Main Menu has a brief summary of all Chargebacks and Financial Adjustments.

Note: that if a mouse is placed over a caption or column heading with a dark green triangle in the upper right-hand corner, a "Screen tip" will appear with a brief description of the data.

4.1Summary of Chargebacks Received Report

This report shows all Chargebacks, Representments (also referred to as Reverse Chargebacks) and Second Chargebacks (also called Re-Chargebacks and applicable only to MasterCard) processed by Moneris on the selected date or dates (date range of up to 31 days). For more details on a particular Case ID, click on Case ID to link to Chargeback Detail. Below are further details on most of the fields on the report.

Chargeback Activity Date

This is the date a Chargeback, Representment (sometimes referred to as a Reverse Chargeback) or Second Chargeback (also referred to as a Re-chargeback) was processed at Moneris.

Chargeback Activity Type

There are seven Chargeback Activity Types:

a) Chargeback;
b) Representment) (or Reverse Chargeback);
c) Second Chargeback (or Re-Chargeback)
d) Decline
e) Special Handling
f) Pre-Compliance (Visa only)
g) Pre-Arbitration (Visa only)

a) Chargeback. See Glossary of Terms. Chargeback occurs when the Card Issuer charges a transaction back to the Acquirer (Moneris) in accordance with or Visa or Discover regulations. This could result from several reasons, including cardholder dispute, processing error or fraud.

b) Representment. A procedure in which upon receiving and accepting the merchant's valid remedy/rebuttal to the first chargeback, Moneris as the Acquirer returns the Chargeback to the Issuer in attempts to recover funds previously charged back. Moneris reverses the original Chargeback to the merchant.

c) Second Chargeback. The cardholder/issuer continues to dispute all or part of the transaction after the acquirer has returned the transaction as a representment, resulting in a Second Chargeback.

d) Decline. This activity type is sent when the rebuttal document received from the merchant is does not effectively remedy the dispute based on the card brand operating rules and regulations. It can also be sent when a merchant has responded past the allowed time frame for a Moneris to action the dispute on behalf of the merchant.

e) Special Handling. This activity type is sent when the rebuttal document received from the merchant is handled through an exception process when the dispute cannot be resolved within the normal cycles.

f) Pre-Compliance. A process established by Visa for its members to resolve disputes when the operating regulations have been violated and there is no dispute right available to address the violation and the member will incur a financial loss. Moneris may process an adjustment to the merchant if it is determined a rule violation has occurred.

g) Pre-Arbitration. A cycle with the dispute process where a card issuer received a 'representment' from Moneris and determines the evidence provided with the representment did not remedy the dispute. The issuer can provide new information to proceed with the pre-arbitration dispute. Moneris may process an adjustment to the merchant if it is determined the issuer's case is valid.

Case ID.

Unique Number assigned by Moneris that identifies each Chargeback and Copy Request. All Chargebacks, Representments (Reverse Chargebacks), Second Chargebacks, and Copy Requests relating to the same original Transaction will have the same Case ID.

Merchant Response Due Date.

The date by which the merchant must respond to Moneris, with the supporting documentation, so Moneris can remedy the chargeback, and represent to the cardholder's bank on behalf of the merchant. It must be done within the specified time frame as outlined on the Merchant Adjustment Advice. Applicable only for Chargebacks.

Original Transaction Date

The date of the original purchase (or in rare cases a refund) which is the subject of the Chargeback, Representment (Reverse Chargeback) or Second Chargeback.

Debit/Credit

A Chargeback or Second Chargeback where the original transaction was a purchase is shown as a DR. A Representment or Reverse Chargeback where the original transaction was a purchase is shown as a CR.

Chargeback Amount

The amount for which the merchant will be debited or credited as a result of a chargeback, representment, or second chargeback. Note that a Chargeback Amount could be greater (for example for a batch chargeback) or less (partial chargeback) than the Original Transaction Amount

Partial Indicator (Prt Ind)

Chargeback received for less than entire Transaction Amount. Indicator applies only to Chargeback Adjustments.

Visa = P indicates a Partial Chargeback

MasterCard = Y indicates a Partial Chargeback.

Discover = Y indicates a Partial Chargeback

Chargeback Reason Code (CB RC)

See Description of Chargeback Reason Codes above.

Batch/Duplicate Indicator (B/D Ind.)

B- Batched Chargeback- Multiple transactions from the same merchant for the same cardholder summarized into a single Chargeback.

D- Duplicate Chargeback (Chargeback for a transaction processed twice).

- **Visa and MasterCard**

  For Batched Chargebacks the first transaction in the batch appears on the Received Reports screen. The additional transactions are displayed only on the Chargeback Detail screen (below).
- **Visa, MasterCard and Discover**

  For Duplicate Processing chargebacks the transaction being charged back appears on the Received Reports screen, and the original transaction (which is not being charged back) is displayed for information only on the Chargeback Detail screen.

Supp. Doc.

Supporting Documentation. Indicates if Supporting Documentation has been sent to merchant. Applicable only to initial Chargeback Adjustment.

Merchant Reference Number.

Number (though can contain characters) assigned by a merchant to identify the transaction.

4.2 Chargeback Detail Screen

This screen has all the information for a particular Activity Type available on the Summary of Chargebacks Received screen, plus additional information on the original transaction, and any other activity related to this Case ID.

This screen shows the Chargeback History for any given Case ID selected. For example, the Chargeback Detail Screen would always show the initial Chargeback information, and also the Representment (Reverse Chargeback) and Second Chargeback(Re-Chargeback) details (if any), as well as the Copy Request (if any) information.

- **Visa and MasterCard**

  For Batched Chargebacks the first transaction in the batch appears on the Received Reports screen. The additional transactions are displayed only on the Chargeback Detail screen (below).

- **Visa, MasterCard and Discover**

  For Duplicate Processing Chargebacks, the transaction which is being charged back appears on the Received Reports screen, and the original transaction (which is not being charged back), is displayed for information only on the Chargeback Detail screen.

This screen also shows, in addition to the fields on the Summary of Chargebacks Received screen:

Original Transaction Amount.

The amount of the purchase (or refund) original transaction which resulted in a chargeback.

Authorization Code

A six-digit alphanumeric code assigned by the issuer to indicate approval of a transaction and is usually recorded on the transaction receipt as proof of authorization.

4.3 Chargebacks Statistics Report

The initial section in this report summarizes the net total amount of debits minus credits for all Chargeback Adjustments for each month in the previous 12 months, and an overall total for the 12 month date range.

The report then summarizes, separately, all the debits (usually Chargebacks and Second Chargebacks) and Credits, which will usually be Representments (also called Reverse Chargebacks) for the last twelve months by Card Type for the merchant and by Reason Code within Card Type and by Card Type for the chain. On the merchant report, additional sections summarize separately the debits and credits for each month by Reason Code within Card type and by Card Type. On the chain report, additional sections summarize separately the debits and credits for each month for each merchant by Reason Code within Card Type, and by Card Type.

The report shows the last twelve months prior to the current month. For those months prior to which Merchant Direct started collecting Chargeback information for this Card Type, or for which the merchant was not a Moneris merchant, the months will show with zeroes.

Unlike the Chargebacks Reversed Report (Chargebacks which had Representments with no Second Chargebacks)(below), this report summarizes the debits and credits for a given month, which means the debits and credits are often for different original transactions.

4.4 Chargebacks Reversed Report (Chargebacks which had Representments with no Second Chargebacks)

This report identifies how many Chargebacks **for a given month** were eventually represented with no Second Chargebacks. That is, for April, 2005 for example, it could show there were originally 100 Chargebacks, of which 70 had Representments (Reverse Chargebacks) and 1 of those 70 had a Second Chargeback, for a final total of 69, or 69% being reversed. Because it can take several months for Representments (Reverse Chargebacks) and a possible Second Chargeback to be processed, this report shows results several months in arrears. That is, the final results for April, 2009, would not be available until July, 2009.

For those months prior to which Merchant Direct started collecting Chargeback information for a card type, or for which the merchant was not a Moneris merchant, the months will show with zeroes. In this report, the monthly "Chargebacks Reversed" total is for the Chargebacks initially charged in that month. The report does not show any Representments (Reverse Chargebacks) in that month which were for Chargebacks in previous months. To simply compare debits and credits in a given month, see the Chargebacks Statistics Report.

4.5 Find a Chargeback

Through this screen, users can search for MasterCard Chargeback Adjustments and Visa Chargeback Adjustments for the previous 15 months.

Users can search either by Case ID (unique identifier Moneris assigns to identify Copy Requests and Chargebacks), or by one or more search criteria including Chargeback Activity Date or original Transaction Date, Chargeback Amount, Original Transaction Amount and Authorization Code (Authorization Code currently available for Visa only).

5. GLOSSARY OF TERMS

Acquirer

Licensed member of MasterCard Worldwide or Visa Inc. that maintains the merchant relationship, and acquires data relating to a transaction from the merchant

Arbitration

The procedure used to determine responsibility for a Chargeback-related dispute between two banks. This procedure is only used when the two institutions are unable to resolve the dispute using standard Chargeback processes and involves MasterCard Worldwide or Visa Inc. stepping in as the arbitrator.

Authorization code

A six-digit alphanumeric code assigned by the issuer to indicate approval of a transaction and is usually recorded on the transaction receipt as proof of authorization.

Chargeback

Chargebacks are initiated by the cardholder's bank, as a result of a cardholder dispute or in an attempt to protect itself from a potential loss. A Chargeback occurs when the cardholder's bank refuses to honour a presented transaction because they believe that it violates MasterCard or Visa Rules and Regulations. A Chargeback has a specific remedy required to present back to the cardholder's bank depending on the Chargeback reason code. Most of these codes require documentation that Moneris does not have and only the merchant has access to (like a ticket). It is imperative that Chargebacks be responded with the requested documentation within the established timeframe. Otherwise these are a loss.

Chargeback Reason Code

A two-digit code, identifying the specific reason for a Chargeback

Chip Card

A chip card is a credit card or debit card containing a computer chip with memory capabilities used to communicate information to a Point of Sale terminal.

Chip/PIN Transaction

A chip/PIN transaction is a transaction completed at a PIN-capable terminal using the chip and with offline or online PIN as the card verification method.

Compliance

The procedure by which MasterCard or Visa resolves disputes between two members involving an alleged violation of the MasterCard or Visa Bylaws and Rules for which no Chargeback reason applies.

Face-to-Face Transaction

A transaction where the card, the cardholder, and the merchant representative are all present at the time of the transaction.

Fallback

A chip card initiated transaction initially attempted at a chip reading terminal, where the Terminal's inability to read the chip prevents the transaction from being completed, and the transaction is instead completed using the card's magnetic stripe or manually key entered.

Floor Limit

A maximum monetary amount, at or above which the merchant must obtain authorization before completing a transaction. All electronic merchants operate with a zero floor limit except during recorded downtime.

Fulfillment

The satisfaction of a retrieval request with either the original slip or a copy thereof

Issuer

A bank that is a member of MasterCard Worldwide or Visa Inc. and issues MasterCard or Visa cards.

Member

An institution that participates in the programs offered by MasterCard Worldwide or Visa Inc. (usually a financial institution)

Merchant Adjustment Advice

A notification that is issued to the merchant when a chargeback (debit or credit) is processed to the merchant's bank account. This Advice provides pertinent details relating to the transaction charged back as well as the expected due date for the merchant to respond and the required documentation to remedy the case.

Merchant Category Code / Card Acceptor Business Code

Four digit classification codes used in authorization, clearing, and settlement systems to identify the type of merchant business.

Posting

The process of recording debits and credits to individual cardholder account balances.

Pre-authorization

A pre-authorization is a non-posting authorization transaction that will be followed by a separate financial transaction within a specified time frame. Used primarily in electronic transactions where verification is needed to be sure funds are available.

Presentment

Transaction data presented initially from an acquirer to an issuer.

Retrieval Request

The request for either an original or legible copy of the transaction information document or substitute draft.

Sales Slip / Draft

Charge slips, POS receipt, sales draft, sales tickets which are retained by the merchant and contain relevant transaction details including transaction date; authorization number; cardholder number, dollar amount, signature, imprint/swipe and any details pertaining to purchase.

Supplementary Documentation

An indicator that allows merchant to see if additional documentation other than the debit advice was sent to them.

‘Y’ If supplementary documentation sent.

‘N’ If supplementary documentation not sent.