



Welcome to iCO

Please enter your user name and password to sign in.

User Name

Password

Submit

[Forgot Your Password?](#)

Welcome to iCO

Please enter your user name and password to sign in.

User Name:

Password:

[Forgot Your Password?](#)

2. Select **ICO** from the "Choose a Department" web page, and click **Submit**.

Choose a Department

☒ **ICO (includes TMS & PFD)**

☐ ACCOUNTING

☐ CLIENT SERVICES

☐ DEBIT SERVICES

☐ EXTRANET

☐ EXTRANET - CU GROUP

☐ EXTRANET - PROCESSOR

☐ EXTRANET - VENDORS

☐ OPERATIONS

☐ PACING

☐ STAFF

☐ SYSTEM ADMIN

Updated 4/12/2012

Creating Sub-Tickets

http://test-cop-fs.org - CO-OP Financial Services - Microsoft Internet Explorer

Ticket ID	CS 754824	Ticket Status	Open							
Category	Miscellaneous	Business Unit								
Type		Assigned To								
Institution		Requested By								
Special Notes		Req. Completion Date								
Ticket Date	03/31/2009 01:37 PM	Pending Date								
Subject	Needs two user IDS set up for Jan Miller and Man Jeddudiah									
Previously Reported	<input type="checkbox"/> Yes									
Journal	SLA Info	Misc Info								
<input type="checkbox"/> This is a Resolution Note										
<div> <div> <div>B</div> <div>I</div> <div>U</div> <div>Font</div> </div> <div> <div>Size</div> <div>100%</div> <div>125%</div> <div>150%</div> <div>200%</div> <div>300%</div> <div>400%</div> <div>500%</div> <div>600%</div> <div>700%</div> <div>800%</div> <div>900%</div> <div>1000%</div> </div> <div> <div>View</div> <div>Print</div> <div>Close</div> </div> </div>										
Attachment: <input type="button" value="Browse"/>										
<div> <div>Update</div> <div>Cancel</div> <div>Save As</div> <div>Send Email</div> <div>Print</div> </div>										
ID	Institution	Contacts	Card Info	Attachments	Journal	Type	Date Opened	Opened By	Assigned To	Status
1						Sub Tickets	03/31/2009 04:32 PM	david	kimberlyh	Open

1. Click the **Sub Tickets** tab
2. Click the **Add Sub-Ticket** button

How to know if a ticket is a Sub-Ticket

The screenshot shows a web application interface for managing tickets. The main form displays the following information:

- Parent Ticket ID:** CS 756935
- Ticket ID:** CS 756935
- Category:** Miscellaneous
- Type:** Miscellaneous
- Special Notes:** 04/03/2009 04:32 PM
- Ticket Date:** 04/03/2009 04:32 PM
- Subject:** Heads two user IDS set up for Jan Miller and Mari Jaeboudah
- Previously Reported:** ☐ Yes
- Journal:** ☐ This is a Resolution Note
- SLA Info:** ☐ Misc Info
- Attachment:**
- Ticket Status:** Open
- Business Unit:** [Redacted]
- Assigned To:** [Redacted]
- Requested By:** [Redacted]
- Req. Completion Date:** [Redacted]
- Pending Date:** [Redacted]

At the bottom of the form, there are several buttons: , , , , , , , and

Below the main form, there is a table with the following columns: Institution, Contacts, Card Info, Attachments, Journal, Sub Tickets, ID, Last Updated Date, Last Updated By, Notes, Resolution.

The table contains one row of data:

Institution	Contacts	Card Info	Attachments	Journal	Sub Tickets	ID	Last Updated Date	Last Updated By	Notes	Resolution
						1	04/03/2009 04:32 PM	davall	Helo Kimberly- Please create the attached User IDS	

1. For a sub-ticket, the ticket detail includes the Parent Ticket ID

Closing a Parent Ticket

Internet Explorer - CO-OP Financial Services - Microsoft Internet Explorer

http://mitch150-op150.org

Ticket ID: CS 754824

Category: Miscellaneous

Type: [Dropdown]

Institution: [Dropdown]

Special Notes: [Text Area]

Ticket Date: 03/31/2005 01:37 PM

Subject: Needs two user IDS set up for Jan Miller and Han Jeddudiah

Previously Reported: ☐ Yes

Journal: [Dropdown]

SLA Info: [Dropdown]

Misc Info: [Dropdown]

☐ This is a Resolution Note

Attachment: [Text Area]

Update [Cancel] [Save As] [Send Email] [Print]

ID	Institution	Contacts	Card Info	Attachments	Journal	Type	Sub Tickets	Date Opened	Opened By	Assigned To	Status
15115	E	Needs two user IDS set up for Jan Miller and Han Jeddudiah						04/03/2005 04:32 PM	davidf	kimberlyh	Open

Add Sub-Ticket

1. All sub-tickets must be closed before a Parent ticket can be closed
2. The **Close** button on the Parent ticket is disabled if there are open sub-tickets

Previously Reported

☐ Yes

Total Dollar Amount

Subject

A new web claim has arrived from 275979034

Journal Fraud Info

☐ This is a Resolution Note

B *I* U Font

Size

Attachment

Attach Files

Update

Re-Open

Cancel

Close

Send Email

Print

More Options

Institution

Contact

Card Info

NOA

Attachments

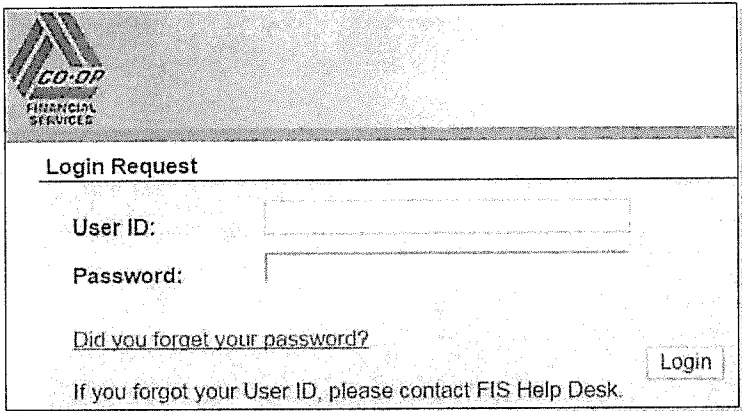
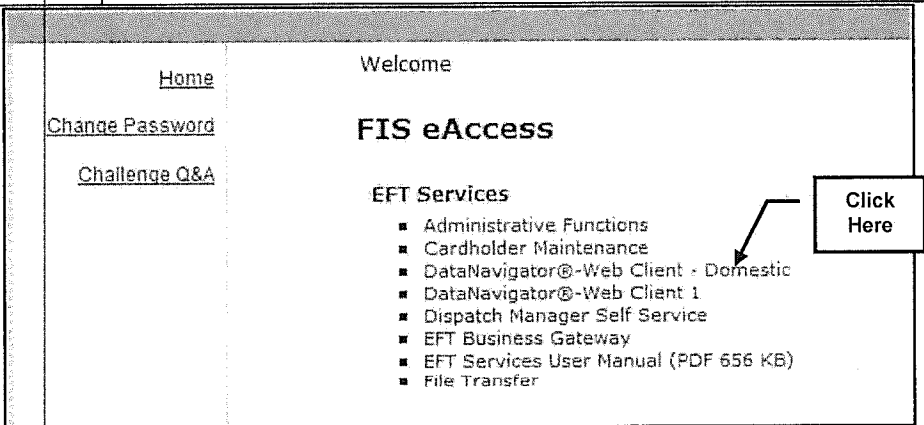
Journal

Sub-Tickets

Add NOA Letter

Logging into DataNavigator, continued


Login Steps,
continued

Step	Action
	
3.	<p>The FIS eAccess log in screen will appear in a new window. Enter your user id and password and then click on the Login button.</p> <p>Result: The EFT Services page opens.</p>
	
4.	<p>Click on the DataNavigator Web Client link.</p> <p>Result: The Transaction Search Screen will be shown.</p>

Continued on next page

Login Steps, continued


Log Off



DataNavigator

EDUC | Thursday, September 18, 2014

[Home](#) [Transactions ▾](#) [Cases ▾](#) [Devices ▾](#) [Tools ▾](#) [Help](#)

 Last successful login occurred on 17-09-2014.

[Home](#)

[Processors](#)

Processor ID: [List](#)

Task: [Create and Update Task](#)

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v2.0 U05624

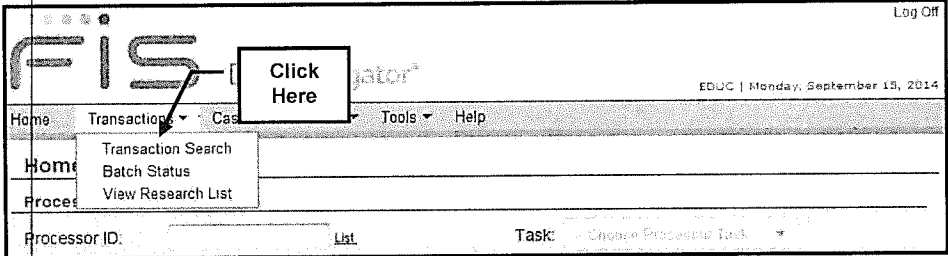
Transaction Research

Introduction

The Transaction Research component of DataNavigator® allows you to search for transactions and review detailed transaction data in an "On-line Real-time" environment. Additionally, the user can learn where members are using their cards, what types of transactions members are attempting and who is approving or denying those transactions.

Searching for Transactions

After logging onto DataNavigator®, the **Home** page will open. Transaction research begins with this screen. Follow the steps below to perform a transaction search.

Step	Action								
	 <table border="1"> <thead> <tr> <th>Menu Option</th><th>Function</th></tr> </thead> <tbody> <tr> <td>Transaction Search</td><td>To search for transactions based on one or more search criteria.</td></tr> <tr> <td>Batch Status</td><td>To determine the status of a batch of cases.</td></tr> <tr> <td>View Research List</td><td>To view the list of transactions to research.</td></tr> </tbody> </table>	Menu Option	Function	Transaction Search	To search for transactions based on one or more search criteria.	Batch Status	To determine the status of a batch of cases.	View Research List	To view the list of transactions to research.
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Batch Status	To determine the status of a batch of cases.								
View Research List	To view the list of transactions to research.								
1.	Click on the Transactions drop-down arrow. Result: The Transactions menu will display.								
2.	Click on Transaction Search . Result: The Transaction Search screen will open.								

Continued on next page

Transaction Research, continued

Searching for Transactions, continued

Step	Action																																																												
	<div> <div> Transaction Search Favorites Views </div> <div> <p>Specify date range</p> <p>Start Date/Time: 03/02/2015 00:00:00</p> <p>End Date/Time: 03/03/2015 23:59:59</p> <p><input type="radio"/> Show newest first <input checked="" type="radio"/> Show oldest first</p> <p>Search Results View: My new view</p> <p>Primary search data Complete one of these fields to search. These fields can be used alone or in conjunction with another field.</p> <p>PAN: Add Multiple</p> <p>PAN Prefix/Suffix: Find</p> <p>Device ID: Find</p> <p>Acq Recon Inst ID: <input checked="" type="radio"/> Matches <input type="radio"/> Does not match List</p> <p>Iss Recon Inst ID: <input checked="" type="radio"/> Matches <input type="radio"/> Does not match List</p> <p>Merch Rptg Level: Find</p> <p>Add</p> </div> <div> <p>Search on this</p> <p>Search Refresh Clear All</p> <p>Name of Favorite: Name</p> <p>Stand-alone search data Complete one of these fields to search. These fields can be used alone or in conjunction with another field.</p> <p>Bus Proc ID Acq: List</p> <p>Bus Proc ID Iss: List</p> </div> </div>																																																												
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CO-OP DISPUTE RESOLUTION PROCESS

ALL INCOMING FRAUD, NON-FRAUD, CREDIT UNION DISPUTES ARE PROCESSED ON THE FIS SYSTEM.

CREDIT UNIONS UPLOAD'S THEIR MEMBERS CLAIMS TO CO-OP VIA THE EXTRANET (DARWIN SYSTEM) ONCE THE CLAIM HAS GONE THROUGH SUCCESSFULLY THE CU WOULD RECEIVE A CONFIRMATION NUMBER (123456). THE CONFIRMATION NUMBER IS THE CU PROOF THAT CO-OP RECEIVED THEIR CLAIM.

CO-OP RECEIVES ALL INCOMING CLAIMS FROM ALL THE CREDIT UNIONS VIA FAX MACHINE

UPON RECEIPT THE CLERK WILL SORT OUT EACH CLAIM BY FRAUD, NON-FRAUD OR CREDIT UNION DISPUTE.

ONCE THE CLAIM IS SORTED OUT THEN THE CLERK WILL KEY IN EACH CLAIM BY ENTERING THE INFORMATION ON THE DARWIN SYSTEM. THE SYSTEM WILL GENERATE A COVERSHEET WITH THE ASSIGNED ANALYST NAME ALONG WITH A TICKET ID NUMBER FOR TRACKING PURPOSES.

BEFORE FORWARDING THE CLAIM TO THE ANALYST, THE CLERK FIRST NEEDS TO RESEARCH CERTAIN CRITERIA ON THE FIS SYSTEM FOR EXAMPLE: CHECK FOR MERCHANT CREDITS, REPORT FRAUD ETC...

A BUNDLE OF INCOMING CLAIMS ARE GIVEN TO THE ASSIGNED ANALYSTS TO BE WORKED. PLEASE NOTE: ALL IST CHARGEBACKS ARE PROCESSED ON THE FIS SYSTEM.

THE ANALYST VIEWS THE DISPUTED TRANSACTIONS ON THE FIS SYSTEM. ONCE THE ANALYST HAS TO DETERMINE WHAT IS THE TRUE NATURE OF THE DISPUTE BEFORE ENTERING THE CB REASON CODE. (VISA/MC RULES & REG)

THE ANALYST HAS TO "PEND" THE CASE? FOR 2 TO 3 DAYS TO ENSURE THE CHAREBACK DID NOT REJECT. THE ANALYST VERIFIES EACH CHARGEBACK PROCESSED ON VROL SYSTEM.

ONCE THE CHARGEBACK ITEM IS VERIFIED ON VROL THE CLAIM IS THEN CONSIDERED COMPLETED.

THE ANALYST THEN GOES TO THE DARWIN SYSTEM AND ENTER THE TICKET ID NUMBER AND SENDS OUT THE NOTICE OF ACTION LETTER TO THE CREDIT UNION.

THE CREDIT UNION RECEIVES THE NOTICE OF ACTION LETTER THE FOLLOWING DAY. CU WILL HAVE THE ACCOUNTING DEPT AT THE CU VERIFY THAT THE CREDIT IS SHOWING ON THE INCOMING SETTLEMENT REPORT.

CO OP WILL COLLECT A \$20 FEE FROM THE CREDIT UNIONS FOR EVERY NOTICE OF ACTION, INFORMING THE CLAIM WAS WORKED BY PROCESSING A CHAREBACK OR ... "THEY" ARE SOME CLAIMS THAT DO NOT HAVE CHARGEBACK RIGHTS.

THE MERCHANT HAS 30 DAYS TO REPRESENT THE CHARGEBACK. ALL INCOMING REPRESEMENTS WILL BE IN THE FIS SYSTEM. A RP QUEUE REPORT IS THEN DOWNLOADED BY THE ANALSTS IN ORDER TO BE PROCESSED.

THE ANALYST WILL PRINT THE REPRESENTMENT REPORT AND SEND THE MERCHANT'S DOCUMENTATION TO THE CREDIT UNION VIA THE EXTRANET FOR REVIEW.

IF THE CREDIT UNION "RESPONSE" WITH THE CARDHOLDER REBUTTAL IT WILL BE WORKED AS A PRE-ARBITRATION (PLEASE NOTE: ALL PRE-ARBITRATION ARE SUBMITTED THROUGH VROL SYSTEM OR MASTERCOM

IF THE REPRESENTMENT IS VALID AND IS IN FAVOR OF THE MERCHANT THE ANALYST WILL SEND THE CREDIT UNION A NOTICE OF ACTION LETTER STATING WE ACCEPT THE RP (NO RECOURSE).

CO-OP WILL THEN CLOSE THE CASE.

IF THE REPRESENTMENT IS INVALID THEN THE ANALYST FILES A PRE-ARBITRATION ON THE VISA SYSTEM.

THE ANALYSTS WILL SEND OUT THE NOTICE OF ACTION LETTER STATING A PRE-ARBITRATION WAS SUBMITTED.

CO-OP WILL COLLECT A \$20 FEE

Notice of action letters

Under \$25.00

Merchant issued credit

Chargeback processed /Please note: click of the reason code (drop down)

Merchant Rebuttal (Representments)

Pre-arbitration

Arbitration

Compliance

Pre-compliance

Incomplete dispute claim

Illegible claim

Duplicate claim

Disputed transaction UTL unable to locate

Past time frame from cardholder

Past time frame from CU

No Chargeback rights

Retrieval request

CB360CU In-house workflow

Call Center Representative will answer cardholder's calls.

The Rep. is given a script so they know which questions to ask the customer when taking down the true nation of the dispute and take down the transaction date and dollar amount etc.

1. All the information that was taken down will get uploaded and a Dispute form will automatically go out to the cardholder to sign.
2. Call center rep. will make a follow-up email/letter or call to cardholder's for pending documentation. A deadline date is written on the letter. The Rep. will need to enter comments into the system and a letter will automatically go out to the cardholder's.
3. Once the date given has expired, we will send out a no response letter to the customer stating the claim is closed.
4. Once the customer written response with the attached documentation is received it will be scanned into the CB360CU system to be worked by the Analyst.
5. Every incoming claim will automatically appear on the CB360CU system.
6. All incoming credit union calls will also be answered by the call center.
7. Call center Rep. will directly email or call the Analyst's only for those CU who have escalated the handling of a claim.
8. The call center Rep. will follow through by emailing or calling the credit unions requesting additional information and given a deadline.

CHARGEBACK ANALYST RESPONSIBILITY

Analyst will have no incoming calls from the credit union or cardholders in order to focus on working incoming claims.

Incoming claims will be assigned to the Analysts into 4 Categories:

1. Fraud
2. Non-fraud
3. Processing error
4. Authorization

Sr. Analyst will handle the cases that are complex and large dollar amounts \$2000 and up.

Each chargeback that's entered a NOA letter will automatically generate and get sent to the CU.

All letters will be sent automatically on deposition Credit or Debit or Rejects to the credit unions.

CB credit
RP debit
Rejects -resubmit
Write - off

Reference:

Typically CH has 60 days to dispute a transaction (s) per CU /CH agreement

REG E and REG Z

VISA /Master card allows the Financial Institution 120 days to file a chargeback.

Visa/Master card allows 75 or 90 days to file an Exception chargeback

CMC stands for CO-OP member call center

CMC - Is another service that CO-OP offers to the CU instead of the customer contacting their CU to file a dispute, they're given a toll free phone number that are routed to the CO-OP call center in Houston Texas. The Rep. answers the call as the credit union. Customer thinks they're calling their CU directly.

The Rep is given a script so they know which questions to ask the customer when taking down the reason for the dispute and take down the transaction date and dollar amount etc. Afterwards the Rep. will upload the claim via fax to CO-OP to be worked.

Once CO-OP receives the open claim the clerk will mail out a dispute form with the credit union logo to the cardholders. The clerk will file it in a tickle file for 10 days before forwarding the claim to the Analysts. Note: Clerks check for Merchant Credit

The CU needs to know when a claim is opened so that the credit union can issue a provisional credit.

The clerk will enter the claim in the Darwin system and mail out a letter to the CU customer stating a provisional credit has been given. Then the Analyst will work the claim. Please Note: All letters will have the CU logo. The Analyst will contact the customer directly and once the claim is completed a final letter is sent to the CU and to the cardholder.

If the merchant contest the chargeback and send a rebuttal (Representment) the Analyst would send the documentation to the CU customer directly via fax, email or mails out a letter requesting the customer to respond with two weeks. If the customer fails to respond then the Analyst will close the claim and send's the NOA letter to the CU and to the customer.

The CU will then debit the customer for the Representment.

Each Non-fraud claim that is for reason (Not as described) if the Analyst feels the case is strong and will get a favorable ruling by Visa or Master card, the Analyst will email the CU for a signature approval for CO-OP to file Arbitration.

If Visa or Master card ruling is in favor of the merchant the CU will then be charged the \$500.00 filing fee.

If Visa or Master card rules in favor of the cardholder the CU will not have to pay the Filing fee and the merchant's bank will send the credit through misc.

CO-OP will charge the credit union a \$20.00 fee for filing Arbitration

CHARGEBACK 360CU PLATFORM

Sometimes Co-Op will receive a (Time Sensitive) claim that requires immediate attention therefore, the disputed transactions will be pulled and worked ASAP.

Sometime the credit unions will request the Analysts to pull a claim because their member no longer wants to continue with the dispute or the merchant issued credit.

Can the above scenario be automated?

Chargeback Cycle

First chargeback initiated by the issuer on behalf of the cardholder's.

Pre-arbitration initiated by the acquirer on behalf of their merchant

Arbitration initiated by the issuer on behalf of the cardholder's

Can we have the CB360CU filter by dispute type, for example: Fraud, Non-fraud

Processing error, Authorization

Can the system reject claims that are illegible for example: Cash receipts, Hotel portfolio, and Rental car agreements, Invoices.

CB360CU system will automatically generate various reports on monthly volume or specifics breakdown such as by dispute types.

CB360CU allow you to reverse a chargeback for those cases where the Analysts made an error or if the cardholder contacted their CU the charge is valid.

CUNA-This is another service that CO-OP does for credit unions.

CO-OP reports those fraudulent claims to CUNA, which is an insurance coverage that credit union report all of their fraud losses.

IF the chargebacks is in favor of the cardholders then they exclude from reporting the transactions to CUNA.

Darwin system allows the credit unions to report fraud losses to CUNA.

Reporting each fraud transactions to CUNA is very time consuming because it is entered manually.

XX

CMC Problems that we encountered:

When we had to deal with the cardholders directly, some cardholder would state they could not email or fax because they did not own a computer. Sometime they had to wait for a son or daughter to help them to send the signed dispute form.

I also had cardholder's that sometimes would not answer the phone and it was hard to know what the nature of the dispute was. It was a Hassel.

We need to find a better way to confirm the call was actually made so the cardholder can say never received a call from the call center.

I thought if we can show an outgoing call was made, such as a paper trail to give to the credit union so the cardholder will not try and get out of saying no one reached out to him/her.

Other issues:

All large dollar amount claims should be flagged to alert the credit unions and make sure they monitor the account closely.

If the cardholder is claiming fraud the account needs to be blocked by the credit unions so we have to "pend" the claim and send an NOA to the CU to block account. The CU needs to mail back the coversheet, which indicates that the account has been blocked. Note: CU that does not respond the claim is closed.

Sometime the credit union forgets to block the account and we have to send a NOA letter reminding them to block the account in order to process the claim. The claim is put in a pending tickler file.

I would like to ensure that the credit union member's credit card accounts are put in sequence order.

Chargebacks processing dispute queue

Dispute reason
Dispute date
Dispute description

Total days 90
Due date 05/20/18

Note:

--

Attachment

Dispute search Queue Manuel Transaction input Manuel Customer Acct input Current Day Posting Queue
--

Dispute Processing Queue
Search

Expiring	Not Processed	Pending Signature
Processed	Sent back	

Dispute Processing Queue

Unassigned (1)	My Dispute (8)	All (22)
-------------------	-------------------	-------------



Claim (C-994)

Dispute cases are created.

Add multiple disputes to case

Add multiple disputes to case

Filter Disputes

Payment Channel

Select Payment channel

Clear all filters

Show: ☒ Cases ☒ Open Assignments ☒ Completed Assignments

Name	Dispute ID	Merchant name	Post date
✓ DisplaySelectedHNDTransactions			
✓ Duplicate Cases			
✓ QualifyFraudDisputes			
✓ CreateCasesInBackground			
☐ Visa US Dispute Determine ReasonCode ⚡	D-1175	Boston Bike Tours	Nov 30, 2015
☐ Visa US Dispute Determine ReasonCode ⚡	D-1176	Clark Shoes	Nov 24, 2015
☐ Interlink Determine ReasonCode ⚡	D-1177	Marshalls Inc.	Nov 26, 2015
☐ Interlink Determine ReasonCode ⚡	D-1178	Crosby Market	Nov 23, 2015
☐ Interlink Determine ReasonCode ⚡	D-1179	Shell Oil	Nov 29, 2015

Processing fees:

The Billing department keeps track of the outgoing NOA's and sends the credit unions an invoice at the end of the month.

For example: If a credit union sends over 13 claims and 13 NOA's were entered on the Darwin system. The credit union receives the NOA, then the Billing department will charge the credit union \$260.00. 13x \$20.00

Credit Union BIN # and RT number is required in order to receive the chargeback credit's and representment debit's that reflects on the Visa/MasterCard MISC settlement report.

Please note: Operation department balances all of the ACH chargeback's and representments that are entered on the FIS system.

Therefore, when the chargeback (credit) is done for every disputed claim received it will reflect a credit on the FIS system. However, the chargeback go through Visa and Visa will debit the merchant's bank.

The credit union receives the chargeback credit or debit on the Visa or Mastercard Misc. settlement report. For example: CB processed for \$500.00 for a cardholder account. Visa Misc. settlement report will reflect \$500.00 for that credit card

Observation:

Every credit union must have a Dispute ID confirmation number. XX usually will follow-up if XX hasn't yet sent out the NOA for those claims they sent and are waiting to know what's the status.

When XX receives a call or email inquiry from the credit union on the status, this takes away from the Analyst productivity.

Analysts are responsible in entering the "action taken" in the XX database, once the claim is complete.

Typically this is about 2500 claims that has to be keyed enter in the XX database. This takes about 72 to 74 hours on a monthly basis. Note: Management monthly reporting

What a waste of manpower, why would Management allow this, when this can easily be automated.

I know many chargeback companies have Analyst's just handling the claims and should be able to process anywhere between 25 to 30 claims daily.

XX hasn't made any changes as of yet with the dispute process.

XX currently are working incoming claims at 40 days out.