WAY4™ Dispute Management

Contents

Introduction

Dispute management is important to organisations that are parties to bankcard transaction settlements.

The "Dispute Assistant" module is used to automate dispute management in WAY4. This module is supplied according to a separate agreement with the WAY4 vendor and work with the module is described in special documents.

This document is intended for WAY4 users (bank or processing centre employees) and describes basic functionality of the dispute management system.

When working with this document, it is recommended to use the following resources from the OpenWay documentation series:

- "DB Manager Manual"

- "Documents"

- "Daily Procedures"

The following conventions are used throughout the document:

- Field labels in screen forms are shown in *italics.*

- Screen form button labels are encased in square brackets, such as [Approve].

- Sequences for selecting user menu items are given with arrows, as in Issuing → Contracts Input & Update.

- Sequences for selecting system menu items, are given with a different type of arrow, for example Database => Change password.

- Key combinations used in DB Manager are shown in angular brackets as in <Ctrl>+<F3>.

- Warnings that there is a danger of making an incorrect action are marked with the ⚠ sign.

- Messages marked with the ⓘ sign contain information about important features, additional facilities or the optimal use of certain functions of the system.

Chapter 1. Dispute Management

Payment system regulations distinguish between the following groups of dispute reasons:

- Authorisation – situations arising during bankcard authorisation, for example, authorisation of a non-existent bank card or a card included in a stop list.

- Fraud – suspicious transactions, for example, transactions made without authorisation that exceed the floor limit for such transactions, or suspicious merchant activity.

- Cardholder disputes – situations resulting from notifications made by cardholders about bad service: not receiving goods paid for, or the requested cash amount, etc.

- Retrieval request and documentation required – the acquirer does not provide requested additional information about a transaction or this information is incorrect.

- Errors in processing or procedure – errors in the settlement process, for example, if an expired bankcard was used or if a presentment was sent after the deadline, etc.

Generic Dispute Cycle

The cycle of managing a dispute between payment system members (dispute cycle) is initiated by the issuer and is an exchange of documents, provided in the format and order determined by payment system regulations.

A generic dispute cycle is shown in Fig. 1.

A dispute cycle can be closed at any stage by the party that is the recipient of the last document sent in the cycle.
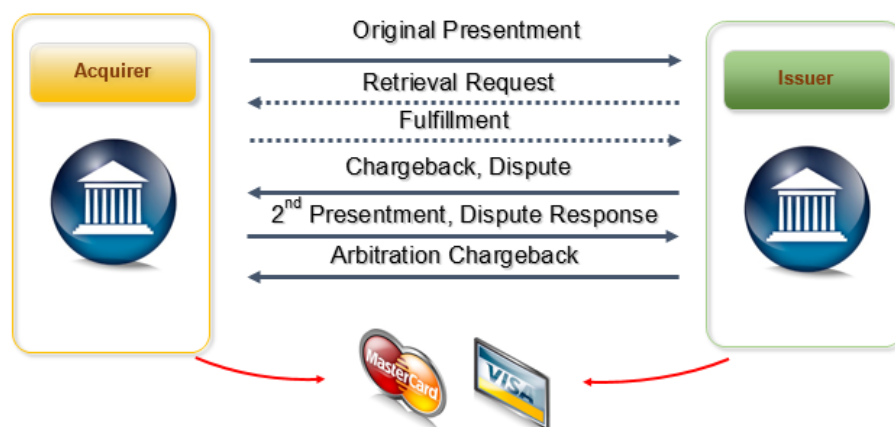

Fig. 1. Generic dispute cycle

Note that the retrieval request and fulfillment stages are not mandatory in a dispute cycle and can be omitted.

In Fig. 1, the Arbitration Chargeback stage is shown. Visa does not regulate this stage and in MasterCard it is only used to manage disputes for transactions that were not made at ATMs. It should also be noted that for Visa not all transaction reason codes are allowed 2nd presentments (Dispute Responses).

Purpose and Types of Dispute Documents

Pursuant to payment system regulations, there are several types of document used for dispute management.

Request for Additional Transaction Information (Retrieval Request) and Provision of Additional Information (Fulfilment)

Pursuant to the rules regulating relations between payment system members, in a dispute situation, the issuer may request the acquirer to provide additional information about a transaction (Retrieval Request).

If the additional information provided (Fulfilment) is insufficient to resolve the dispute, the dispute cycle continues.

Chargeback (Dispute)

A chargeback (Dispute) is a document sent by the issuer to the acquirer in a dispute after receiving a presentment or after a retrieval request and fulfilment.

If the chargeback is not for the entire transaction, but only for a part of it, the issuer sends the acquirer a partial chargeback.

Second Presentment (Dispute Response)

A second presentment (Dispute Response) is sent to the issuer by the acquirer after receiving a chargeback if the dispute cycle continues.

It is possible to generate a partial second presentment if the amount of the dispute document is less than the amount of the original transaction.

Second Chargeback (Arbitration Chargeback)

The issuer sends the acquirer an arbitration chargeback after receiving a second presentment in the event of disagreement with it.

In MasterCard, arbitration chargebacks are only used to manage disputes for transactions that were not made at ATMs.

If only part of a transaction is being disputed, the issuer sends the acquirer a partial arbitration chargeback.

Specifics of Processing Duplicate Incoming Dispute Documents

When working with dispute documents, a situation may occur in which a bank participating in a dispute cycle gets a duplicate dispute document from a counterparty bank, for example, a chargeback, second presentment, (Dispute Response), or second chargeback (Arbitration Chargeback).

This situation may be caused by a technical failure or a document that was accidentally sent by an employee of the counterparty bank.

If an incoming document is found among dispute documents for one original transaction, and these documents include a document of the same type which has not been reversed, when processing this document, the DSP_DUPL=Y tag indicating a duplicate is put into its ADD_DATA field.

If the payment system allows reclassification of chargebacks; i.e. sending a chargeback with a different reason code in response to a 2nd presentment, the global parameter DSP_RECLASSIFIED_CBKS_<channel code>="Y" is used. In this case, the new chargeback (when in the dispute cycle there is a chargeback that has not been reversed and second presentment that has not been reversed) is not marked by the tag, is put into the same dispute cycle and is further considered as the first chargeback for the original transaction.

If the global parameter is not set, a second chargeback with a different reason code is marked by the DSP_DUPL=Y tag in the ADD_DATA field.

If the "Dispute Assistant" module is used, when a duplicate document is found (DSP_DUPL=Y), a new dispute case is created for the same original transaction.

The "Dispute Assistant" module is not included in the basic WAY4 configuration and requires an additional license from the WAY4™ vendor.

Working with Dispute Documents in Visa

From April 2018, Visa will work with dispute documents according to new rules, known as Visa Claims Resolution (VCR).

According to VCR, an issuer initiates a dispute cycle by contacting the VISA Resolve Online (VROL) site through an interactive interface.

After contacting the VROL site, the issuer's employee can select one of the following ways for creating a dispute:

- Automatic creation of a document (VROL Financials), when the payment system generates a dispute and sends it to the acquirer. This is the method recommended by Visa.

- Manual creation of a document (Client Financials), see "Creating a Dispute Document"; in this case, the payment system sends the issuer data (dispute cycle identifier, dispute document identifier, etc.) that must be specified in the document being created.

If after receiving a dispute the acquirer intends to continue the dispute cycle, the acquirer must also contact the VROL site.

After contacting the VROL site, the acquirer's employee can also select the way the dispute response will be created:

- Automatic creation of a document when the payment system generates a dispute response and sends it to the issuer. This is the method recommended by Visa.

- Manual creation of a document (see "Creating a Dispute Document"); in this case, the payment system sends the acquirer data (dispute document identifier) that must be specified in the document being created.

The issuer or acquirer can reverse a dispute document by contacting the VROL site. After contacting the VROL site, the bank employee can also select the way for creating the reversal document:

- Automatic generation of a document, when the payment system creates a reversal document and sends it to the counterparty bank. This is the method recommended by Visa.

- Manual creation of a document (see "Creating a Dispute Document"); in this case, the payment system sends the bank data (dispute document identifier) that must be specified in the document being created together with the dispute cycle's status.
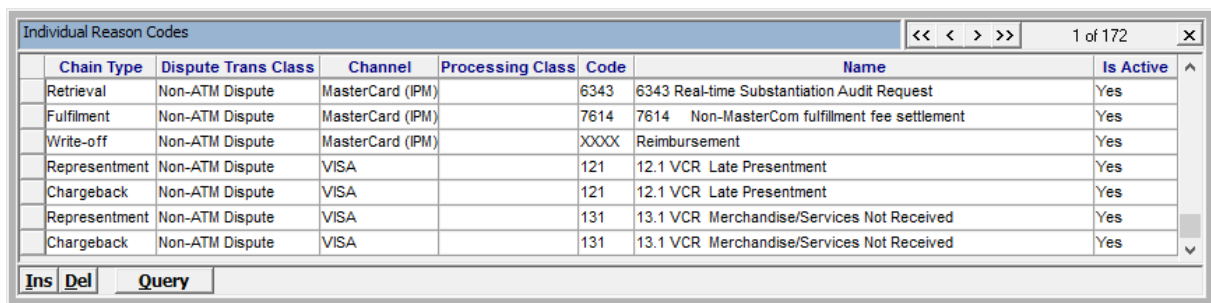
Chapter 2. Dispute Document Parameters

Dispute documents are generated according to payment system rules.

Reasons for Generating Transactions (Reason Codes)

Pursuant to payment system rules, transaction information sent when organising a dispute cycle must be accompanied by messages about the reasons for which a secondary document was generated.

The list of these reasons, as well as codes for sending the corresponding messages is regulated by payment systems.

This list is shown in the "Individual Reason Codes" form (see Fig. 2), opened by selecting the menu item "Full → Configuration Setup → Transaction Types → Individual Reason Codes".

	Chain Type	Dispute Trans Class	Channel	Processing Class	Code	Name	Is Active	
	Retrieval	Non-ATM Dispute	MasterCard (IPM)		6343	6343 Real-time Substantiation Audit Request	Yes	
	Fulfilment	Non-ATM Dispute	MasterCard (IPM)		7614	7614 Non-MasterCom fulfillment fee settlement	Yes	
	Write-off	Non-ATM Dispute	MasterCard (IPM)		XXXX	Reimbursement	Yes	
	Representment	Non-ATM Dispute	VISA		121	12.1 VCR Late Presentment	Yes	
	Chargeback	Non-ATM Dispute	VISA		121	12.1 VCR Late Presentment	Yes	
	Representment	Non-ATM Dispute	VISA		131	13.1 VCR Merchandise/Services Not Received	Yes	
	Chargeback	Non-ATM Dispute	VISA		131	13.1 VCR Merchandise/Services Not Received	Yes	

Individual Reason Codes |<<| |<| |>| |>>| 1 of 172 |×|

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Fig. 2. List of reasons for generating a dispute document
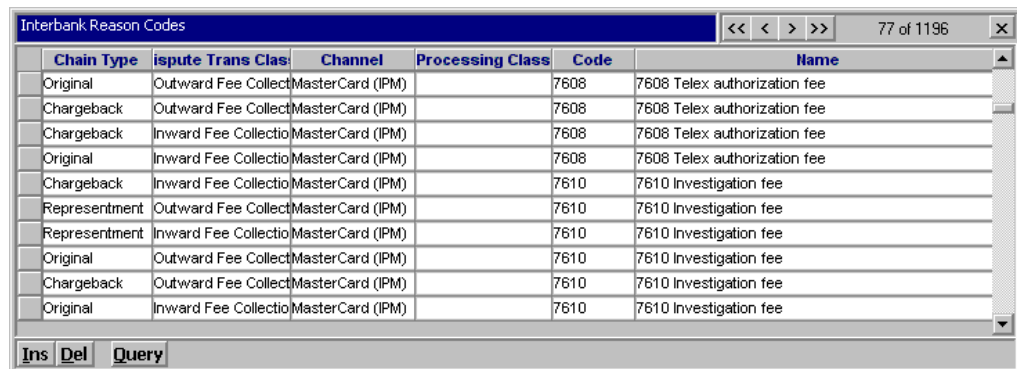
The "Individual Reason Codes" form contains the following fields:

- *Chain Type* – this parameter is used to specify the dispute document type:
  - "Original" – original document in a dispute cycle
  - "Chargeback" – chargeback
  - "Retrieval" – request for additional information on the card transaction
  - "Fulfillment" – provision of additional information on the card transaction
  - "Representment" – representment
  - "2 Chargeback" –repeat chargeback
  - "Write-off" – write off from dispute contract accounts.

- *Dispute Trans Class* – dispute transaction class (see "Transaction Types").

- *Channel* – drop-down list to specify the channel for sending transaction information, for example, VISA, MasterCard (IPM) etc.; the list of clearing channels registered in the system is accessed by selecting the menu item "Full → Configuration Setup → Main Tables → Message Channels".

- *Processing Class* – drop-down list to specify the card transaction classification marker according to MasterCard regulations (ECRD, EDCM or ECHA).

- *Code* – code of the reason for generating the transaction according to payment system classification.

- *Name* – name of the reason for generating the transaction (document).

ⓘ Note that the list of reasons, as well as the codes for sending the corresponding messages for interbank documents is accessible by selecting the user menu item "Full → Configuration Setup → Transaction Types → Interbank Reason Codes". This command will open the "Interbank Reason Codes" (see Fig. 3).

Chain Type	ispute Trans Clas	Channel	Processing Class	Code	Name
Original	Outward Fee Collect	MasterCard (IPM)		7608	7608 Telex authorization fee
Chargeback	Outward Fee Collect	MasterCard (IPM)		7608	7608 Telex authorization fee
Chargeback	Inward Fee Collectio	MasterCard (IPM)		7608	7608 Telex authorization fee
Original	Inward Fee Collectio	MasterCard (IPM)		7608	7608 Telex authorization fee
Chargeback	Inward Fee Collectio	MasterCard (IPM)		7610	7610 Investigation fee
Representment	Outward Fee Collect	MasterCard (IPM)		7610	7610 Investigation fee
Representment	Inward Fee Collectio	MasterCard (IPM)		7610	7610 Investigation fee
Original	Outward Fee Collect	MasterCard (IPM)		7610	7610 Investigation fee
Chargeback	Outward Fee Collect	MasterCard (IPM)		7610	7610 Investigation fee
Original	Inward Fee Collectio	MasterCard (IPM)		7610	7610 Investigation fee

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Fig. 3. List of reasons for generating interbank documents

This form's fields are used in the same way as the fields of the "Individual Reason Codes" form described above.

ⓘ Changes in the list of reason codes are made pursuant to payment system instructions. The WAY4 vendor informs of changes in payment system requirements twice a year in special documents.

Additional Information Parameters (Requirements)

In addition to requirements for specifying the reasons for which a secondary transaction was generated in the dispute cycle (dispute reasons), payment system regulations require the mandatory definition of parameters for additional information provided by the sender together with transaction information or transaction information required from the recipient.

ⓘ Note that as part of changes in working with dispute documents (see "Working with Dispute Documents in Visa"), the payment system no longer requires additional information parameters to be specified.

The list of these parameters is created pursuant to payment system requirements and is shown in the "Requirements" grid form (see Fig. 4), opened by selecting the menu item "Full → Configuration Setup → Transaction Types → Requirements".

	Chain Type	Category	Channel	Name	Code	Is Active
➡	Representment	Individual	MasterCard (IPM)	(eccf) No follow-up	EC	No
	Representment	Individual	MasterCard (IPM)	0 Supporting documentation is not required	EC0	Yes
	Representment	Individual	MasterCard (IPM)	1 Supporting documentation will follow	EC1	Yes
	Representment	Individual	MasterCard (IPM)	2 (eccf) Invalid ARN in prior cbks	EC2	No
	Representment	Individual	MasterCard (IPM)	3 (eccf) Invalid ARN in prior cbks	EC3	No
	Representment	Individual	MasterCard (IPM)	4 (eccf) Non-receipt of documentation	EC4	No

Fig. 4. List of requirements for documentation provided in the dispute cycle

The "Requirements" form contains the following fields:

- *Chain Type* – this parameter is used to specify the type of dispute document ("Chargeback", "Retrieval", "Fulfillment", "Representment" or "2 Chargeback").

- *Trans Category* – transaction category:

  - "Interbank" – interbank transaction

  - "Individual" – other transactions

  - "Payment" – payment to or from a contract account

  - "Settlement" – transaction for settlement with the payment system

  - "When Available" – transaction made only if funds are available on the account.

- *Channel* – field with a drop-down list to select the channel for sending transaction information, for example VISA, MASTERCARD (IPM) etc.; the list of clearing channels registered in WAY4 is accessible by selecting the menu item "Full → Configuration Setup → Main Tables → Message Channels".

- *Name* – name of document parameter record.

- *Code* – code of document parameter record pursuant to payment system classification.

ℹ️ Changes in the list of additional information parameters are made pursuant to payment system instructions. The WAY4 vendor informs of changes in payment system requirements twice a year in special documents.

Transaction Types

The following settings must be made in the list of dispute transaction types:

- For initial transaction types, the *Dispute Trans Class* field in the "Full → Configuration Setup → Transaction Types → Acq --> Iss Transaction Types" form must be filled in as follows:

  - For "Retail", "Cash", "Credit" and "Unique" types, specify the value "Non-ATM Dispute" in the Dispute Trans Class field.

- ▪ For "ATM" types – "ATM Dispute".

- For transaction types belonging to 2nd chargeback, specify "2 Chargeback" in the *Chain Type* field of the "Full → Configuration Setup → Transaction Types → Iss --> Acq Transaction Types" form.

- For "Fee Collection Chargeback" transaction types, specify "Inward Fee Collection in the "*Dispute Trans Class* field of the "Full → Configuration Setup → Transaction Types → Payment Types" form.

Chapter 3. Creating a Dispute Document

To create a dispute document, do as follows:

- Search for the previous document in this dispute cycle (see the section "Searching for a Document").

- Based on the found document, create a new dispute document of the required type (see "Creating Issuer Dispute Documents" and "Creating Acquirer Dispute Documents").

Searching for a Document

To create a dispute document in a dispute cycle, in the list of documents registered in WAY4, search for the previous document in the dispute cycle (for more information, see the section "Matching Documents" of the document "Documents").

It is recommended to search for the document using the "Docs - Search" form (see Fig. 5), opened by selecting the menu item "Full → Documents Input & Update → Doc - General Form → All Docs".

This form contains a full list of documents registered in WAY4.

Since there may be a very large number of registered documents, it is recommended to use a query when searching for a document (see the paragraph "Preliminary Selection of Records according to Arbitrary Criteria" of the document "DB Manager Manual"), using the values of the following fields as criteria:

- *Target Number* – bankcard number or merchant device number.

- *Amendment Date* – data document was last modified.

- *Ret Ref Number* – unique authorisation message number assigned by the acquirer and kept for the entire length of the dispute cycle; in some payment system, this number is provided by the payment system.

- *Acq Ref Number* – unique clearing message number assigned by the acquirer and kept for the entire length of the dispute cycle.

- *Iss Ref Number* – unique number of the dispute document.

Amendment Date	Source Channel	Target Channel	Is Authorization	Request Category	Trans Type	Source Reg Num	Ret Ref Number	Acq Ref Number	Target Member ID	Target Number	Source Number	Auth Code
22/08/12 13:48:08	Our POS	MasterCard (IPM)	Fin	Advice	Retail		123213	7911119223500000000	000265	675965111111118	99999999	344333
22/08/12 15:41:13	Our POS	MasterCard (IPM)	Fin	Advice	Retail	000002360000	221000010011	5855456488888888846		675965111111118	321123	123456
22/08/12 13:32:57	Our POS	MasterCard (IPM)	Fin	Advice	Retail	000002220000	221000010004	8888865545484445415	000265	675965111111118	321123	658754
22/08/12 13:28:34	Our POS	MasterCard (IPM)	Fin	Advice	Retail		22124545	45544548854	000265	675965111111118	321123	112233
22/08/12 11:57:15	Our POS	MasterCard (IPM)	Fin	Advice	Retail		985298598598	7911119223500000000	000265	675965111111118	99999999	123456

Fig. 5. List of documents registered in the system

After the required document has been found, select its corresponding record and click the [Doc - Brief] button. Clicking this button opens the "Doc – Brief for All Docs" form containing brief information about the selected document (see Fig. 6).

Fig. 6. Brief information about a document

Various types of dispute documents are created using buttons to open this form's child forms (depending on the type of document selected):

- [--> Retr/Resp] – create a retrieval request or fulfillment.

- [--> Cbk/Rpr] – create a chargeback or representment.

- [--> Pt Cbk/Rp] – create a partial chargeback or partial representment.

(i) Note that if additional transaction information that is absent in a document must be obtained from clearing or online messages, it is recommended to use the form "Full → DB Administrator Utilities → Special OpenWay Utilities → Interchange → All Docs Not Safe". This form, similar to the "All Docs" form, contains the full list of documents registered in WAY4. To get additional information, select the required document and click the [Original Doc] button for access to a clearing message or click the [NS Log] button for access to an online message.

Creating Issuer Dispute Documents

According to rules for dispute cycle organisation (see Fig. 1 in the section "Generic Dispute Cycle"), the issuer may create the following dispute documents:

- Retrieval request.

- Chargeback, including partial chargeback and Arbitration Chargeback.

Retrieval Request

To create a retrieval request, use the "--> Retr/Resp for Doc – Brief for Doc - Search" form (see Fig. 7) opened by clicking the [--> Retr/Resp] button in the "Docs – Brief for All Docs" form (see the section "Searching for a Document"). This document may be generated on the basis of a presentment.

Fig. 7. Form for creating a retrieval request

Fill in the following fields of this form:

- *Reason* – drop-down list of document generation reasons registered in WAY4 for this document type pursuant to the regulations of the payment system to which this document belongs (see the section "Reasons for Generating Transactions (Reason Codes)").

- *Req* – drop-down list to specify how additional information will be provided: faxed copy, original document, etc. (see the section "Additional Information Parameters (Requirements)").

- *Dtl* – additional information about the document.

After filling in the fields, to approve the document, click [Approve]. If approval is successful, the document will be assigned the "Waiting" status, meaning the document is ready to be processed by the document acceptance procedure (see the chapter "Document Processing" of the document "Daily Procedures").

If errors occur during document approval, the corresponding message will be displayed. In this case, analyse the process log to determine why the error occurred (see the paragraph "Troubleshooting Typical Problems when Accepting Dispute Documents").

Chargeback

To generate a chargeback (dispute), use the "--> Cbk/Rpr for Doc – Brief for Docs - All" form (see Fig. 8), opened by clicking the [--> Cbk/Rpr] button in the "Docs – Brief for All Docs" form (see the section "Searching for a Document"). This document can be generated on the basis of a presentment, including a representment.

🛈 Note that the Visa dispute cycle does not include secondary chargebacks.

Fig. 8. Form for generating a chargeback

The amount of a disputed transaction is specified in the *Recon*: field (Reconciliation Amount) or in the *Trans*: field (Transaction Amount) for MasterCard if the value of the "IPM Outward Processing" pipe (OpenWay → MasterCard → MC. Daily Procedures → MC. Outward Processing → IPM Outward Processing) parameter IC_CBK_GET_AMOUNT_FROM_RECONC is not set to "Y".

The remaining fields containing amounts are not used when exporting dispute documents.

When creating a dispute for a transaction in Visa, the user must specify special tags in the *Add Info* field, with the values provided by the payment system on the VISA Resolve Online site (see "Working with Dispute Documents in Visa"):

- EXT_CASE_ID – dispute case identifier assigned by the payment system; the VROL Case Number is specified as the tag's value.

- EXT_DOC_ID – unique identifier of the document created; the dispute document's identifier (VROL Financial ID) is specified as the tag's value.

- EXT_BATCH_CASE_ID – dispute cycle batch identifier, if the user is disputing several transactions simultaneously; the VROL Bundle Case Number is specified as the tag's value.

- EXT_CLIENT_CASE_ID – dispute cycle identifier assigned by the user (optional parameter).

The other fields of this form are filled in the same way as when working with the form "--> Retr/Resp for Doc – Brief for All Docs" (see the section "Retrieval Request").

Partial Chargeback

To generate a partial chargeback, use the form "--> Pt Cbk/Rpr for Doc – Brief for Docs - All" (see Fig. 9), opened by clicking the [-> Pt Cbk/Rp] button in the "Docs – Brief for All Docs" form (see the section "Searching for a Document"). This document may be generated on the basis of a presentment, including a representment.

Fig. 9. Form for creating a partial chargeback

The amount of a partial chargeback is specified in the *Recon*: field (Reconciliation Amount), or for MasterCard, if the parameter IC_CBK_GET_AMOUNT_FROM_RECONC=Y is not set for the "IPM Outward Processing" pipe (OpenWay → MasterCard → MC. Daily Procedures → MC. Outward Processing → IPM Outward Processing) – in the *Trans*: (Transaction Amount) field for MasterCard.

When creating a partial chargeback for a transaction in Visa, the user must specify special tags in the *Additional Information* field (see the section "Chargeback").

Other fields containing amounts are not used when exporting dispute documents.

Other fields of this form are filled in the same way as when working with the form "--> Retr/Resp for Doc – Brief for All Docs" (see the section "Retrieval Request").

Reversing a Dispute

The "--> Reverse for Doc – Brief for All Docs" form (see Fig. 10) is used to reverse a transaction dispute. To open the form, click on the [-> Reverse] button in the "Docs – Brief for All Docs" form (see the section "Searching for a Document").

Fig. 10. Form for creating a dispute reversal

This form's fields are filled in according to the rules in the section "Creating a Reversal and an Adjustment" of the document "Documents".

When creating a dispute reversal (Dispute Financial Reversal) for a transaction in Visa, the user must specify special tags in the *Additional Information* field, with the values provided by the payment system on the VISA Resolve Online site (see "Working with Dispute Documents in Visa"):

- EXT_DOC_ID – unique identifier of the created document, the dispute document identifier (VROL Financial ID) is specified as the tag's value.

- EXT_DSP_STS – status of the dispute cycle according to payment system rules:

  - "R1" – dispute reversal by the issuer (Dispute Financial Reversal – Recall).

  - "R2" – dispute reversal by the issuer at the pre-arbitration stage (Dispute Financial Reversal – Pre-arbitration Acceptance).

  - "R3" – dispute reversal according to the payment system's decision (Dispute Financial Reversal – Arbitration Decision).

Creating Acquirer Dispute Documents

According to rules for dispute cycle organisation (see Fig. 1 in the section "Generic Dispute Cycle"), the acquirer may create the following dispute documents: second presentment (Dispute Response), as well as partial second presentment.

Second Presentment (Dispute Response)

To generate a second presentment (Dispute Response), use the form "--> Cbk/Rpr for Doc – Brief for Docs - All" (see Fig. 11), opened by clicking the [--> Cbk/Rpt] button in the "Docs – Brief for All Docs" form (see the section "Searching for a Document"). This document may be generated on the basis of a chargeback (Dispute).

Fig. 11. Form for creating a second presentment

The amount of the second presentment is specified by the acquirer in the *Settl*: field (Settlement Amount) or for MasterCard in the *Recon*: field (Reconciliation Amount) if the "IPM Outward Processing" pipe (OpenWay → MasterCard → MC. Daily Procedures → MC. Outward Processing → IPM Outward Processing) parameter IC_CBK_GET_AMOUNT_FROM_RECONC=Y.

When creating a second presentment (Dispute Response) for a transaction in Visa, the user must specify the EXT_DOC_ID tag in the *Add Info* field. The dispute document identifier (VROL Financial ID) provided by the payment system on the VISA Resolve Online site is used as the tag's value (see "Working with Dispute Documents in Visa"):

The remaining fields containing amounts are not used when exporting dispute documents.

Other fields of this form are filled in the same way as when working with the form "--> Retr/Resp for Doc – Brief for All Docs - Search" (see the section "Retrieval Request").

Partial Second Presentment

To generate a partial second presentment, use the form "--> Pt Cbk/Rpr for Doc – Brief for Docs - All" (see Fig. 12), opened by clicking the [-> Pt Retr/Resp] button in the "Docs – Brief for All Docs" form (see the section "Searching for a Document").

Fig. 12. Form for creating a partial second presentment

Fields containing amounts when generating a partial second presentment are filled in the same way as for a second presentment (see the section "Second Presentment (Dispute Response)").

ⓘ When creating a partial second presentment for a transaction in Visa, the user must fill in the *Add Info* fields as described in the section "Second Presentment (Dispute Response)".

Other fields of this form are filled in the same way as when working with the form "--> Retr/Resp for Doc – Brief for All Docs" (see the section "Retrieval Request").

Reversing a Second Presentment

The "--> Reverse for Doc – Brief for All Docs" form (see Fig. 13) is used to reverse a second presentment. To open the form, click on the [-> Reverse] button in the "Docs – Brief for All Docs" form (see the section "Searching for a Document").
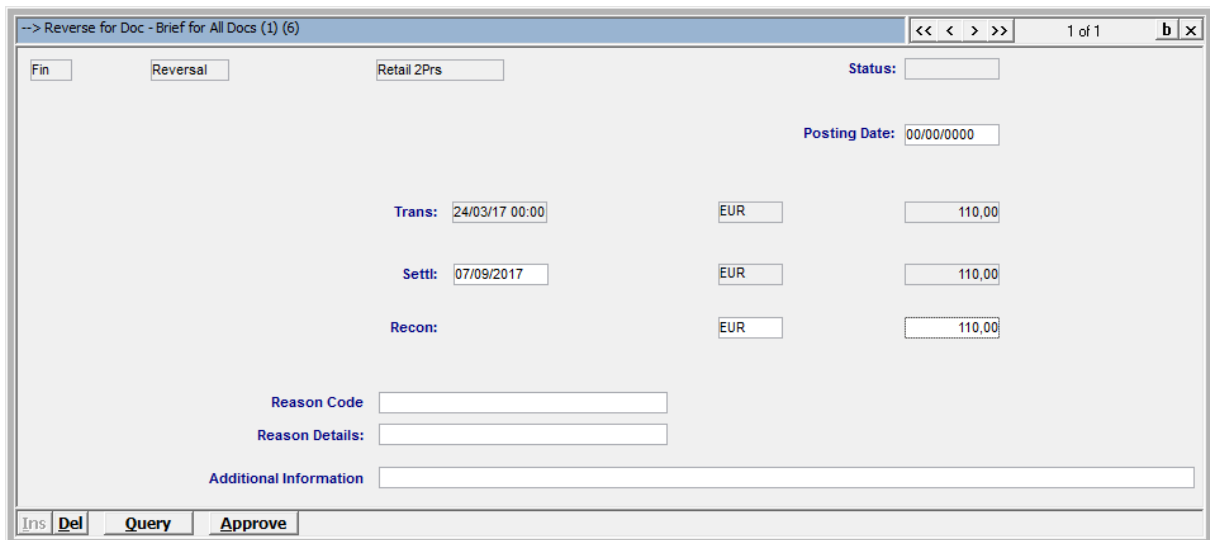

Fig. 13. Form to create a reversal for a second presentment

This form's fields are filled in according to the rules in the section "Creating a Reversal and an Adjustment" of the document "Documents".

ⓘ When creating a dispute response reversal (Dispute Financial Response Reversal) for a transaction in Visa, the user must specify special tags in the *Additional Information* field, with the values provided by the payment system on the VISA Resolve Online site (see "Working with Dispute Documents in Visa"):

- EXT_DOC_ID – unique identifier of the created document, the dispute document identifier (VROL Financial ID) is specified as the tag's value.

- EXT_DSP_STS – status of the dispute cycle according to payment system rules:

  - "L1" – dispute response reversal by the acquirer (Dispute Response Financial Reversal – Recall).

- ▪ "L2" – dispute response reversal by the acquirer at the pre-arbitration stage (Dispute Response Financial Reversal – Pre-arbitration Acceptance).

- ▪ "L3" – dispute response reversal according to the payment system's decision (Dispute Response Financial Reversal – Arbitration Decision).

Chapter 4. Recommendations on Timely Identification of Dispute Situations

To identify dispute situations in a timely manner, it is recommended to analyse messages generated by WAY4 when executing process like processing incoming payment system data.

To analyse system messages, use the process log (see the section "Process Log" in the document "DB Manager Manual").

For the timely identification of dispute situations, it is useful to analyse messages generated by WAY4 when processing incoming clearing documents (presentments). Messages generated while executing the "Accept Documents" process should also be analysed.

Examples of messages showing that a dispute situation has arisen:

- The "CHCK.S_T:E08 No target contract found" message together with the "CHCK.S_T:E09 Document will be posted to dispute contract" message show that a presentment for a bankcard not registered in the system has been received; it may be a reason for the operation chargeback.

- The "CHCK.AUTH:E01 Card is in stop list" message shows that a presentment for a bankcard included in the stop list has been received; it may be a reason for the operation chargeback.

- The "CHCK.AUTH:E04 Inward Presentment must be authorized" and "CHCK.AUTH:E09 Authorization not found" messages show that it is necessary to check authorisation for this document and, if it is not found, check the document for exceeding the floor limit.

- The "SRCD.CHECK_CONTRACT:E005 Contract <Contract Name> closed earlier than document posting date" message shows that a presentment for a bankcard that expired before the transaction was executed has been received; it may be a reason for the operation chargeback.

Troubleshooting Typical Problems when Creating Dispute Documents

WAY4 informs users of errors that occur when creating dispute documents using the following messages:

- "Unexpected document status for next document in chain" – attempt to create a document (for instance, a chargeback or a retrieval request) for an original document whose status is different from "Posted" or "Decline Service".

- "Invalid action for this document" – it is impossible to create a document for the selected type of previous document.

- "Process setup error: Missing document action" – system error; in this case it is recommended to contact the system vendor.

- "Invalid action for outgoing transaction" – it is impossible to create a document for the selected type of document.

- "Reply action not allowed for this document" – it is impossible to create a document for the selected type of original document.

- "Some actions has already been applied to this document" – a document of the same type has already been created for this document and has not yet been posted.

- "Unexpected document action" – system error; in this case it is recommended to contact the system vendor.

Troubleshooting Typical Problems when Accepting Dispute Documents

To troubleshoot problems that occur when processing dispute documents, it is recommended to analyse messages generated by WAY4 when accepting a document. To access these messages, select the required document from the list of documents registered in the database, and click the [Message] button.

Examples of messages showing that an error has occurred during dispute document processing:

- "STL.IC_ACCEPT_DOC:E001 Missing reason code" – shows that the *Reason* field of the dispute document has not been filled in.

- "STL.IC_ACCEPT_DOC:E002 Missing doc indicator" – shows that the *Req* field in a non-financial dispute document (e.g. retrieval request or fulfilment) has not been filled in.