

Chargeback - Visa

O Chargeback é uma contestação de venda feita via Bankworks ou Portal de Chargeback, porém com um prazo maior do que o estorno (realizado no mesmo dia da venda) e do que o Cancelamento (realizado à partir do dia seguinte à venda - Há outras variações de acordo com o prazo e o canal por onde é feita a contestação).

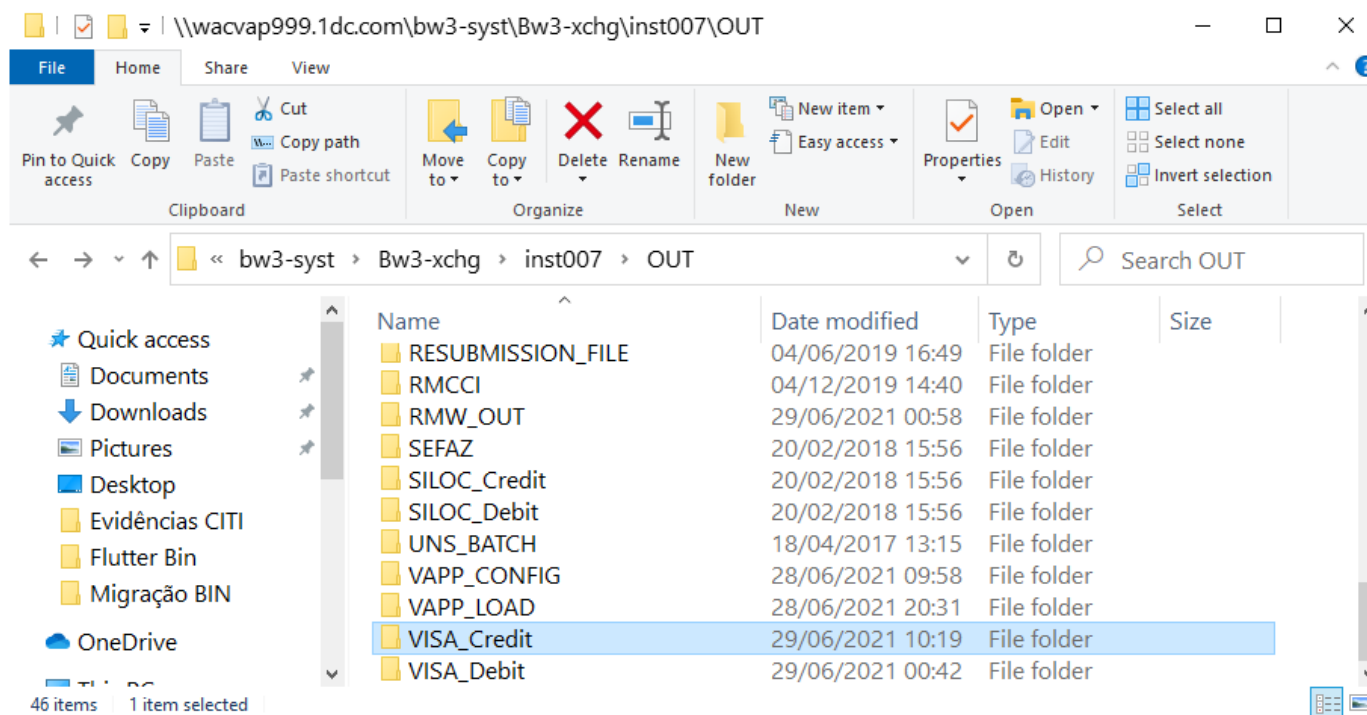
Para realizar um chargeback é necessário que a transação tenha sido compensada e portanto gerado arquivo de Outgoing (clearing). No exemplo abaixo, para UAT, trabalharemos com a geração de um arquivo de chargeback gerado a partir de macro usando o arquivo de outgoing. Para gerar em outras bandeiras deve-se consultar a disponibilidade técnica com a gestão da Fiserv.

A primeira etapa será gerar o arquivo com as transações à serem compensadas, e posteriormente realizar o procedimento de chargeback.

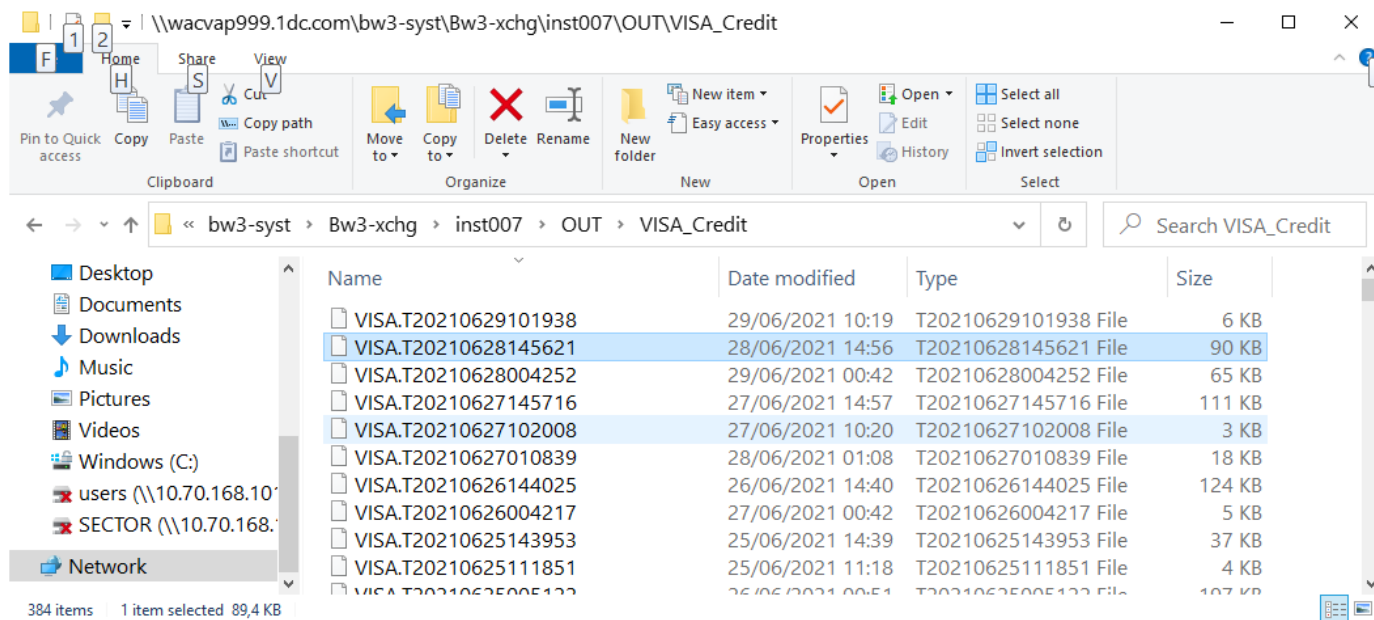
O processo de execução de um Chargeback é o mesmo para todas as bandeiras, só mudando a tela onde é feita a consulta e o número da conta.

Acesse o diretório da rede onde estão os arquivos de outgoing da instituição em que você atua;

(\\wacvap999.1dc.com\bw3-syst\Bw3-xchg\instXXX\OUT\VISA_Credit - Informe o número da sua instituição)

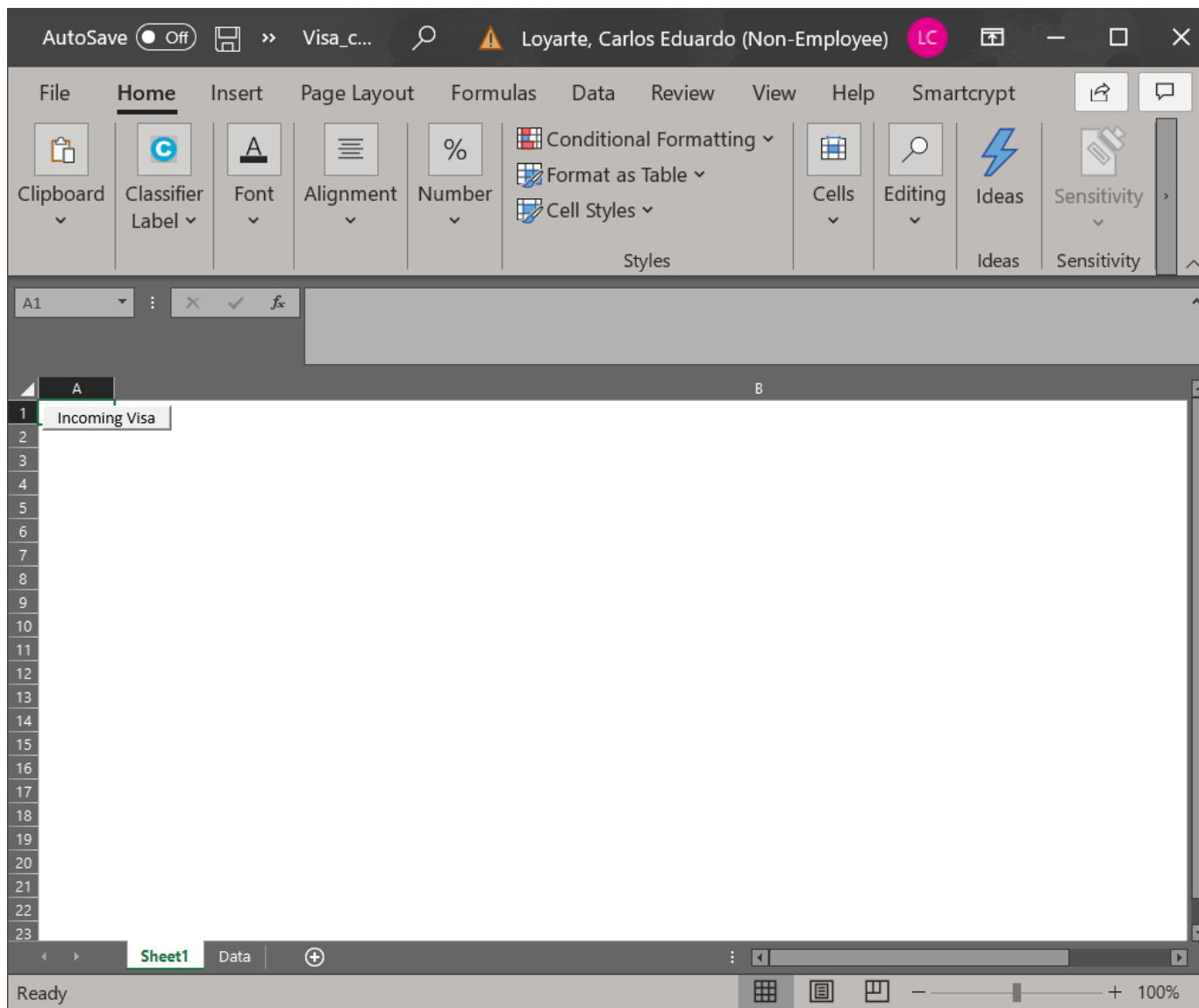


Selecione o arquivo onde estão as transações que deseja contestar. (Copie o arquivo para sua máquina);

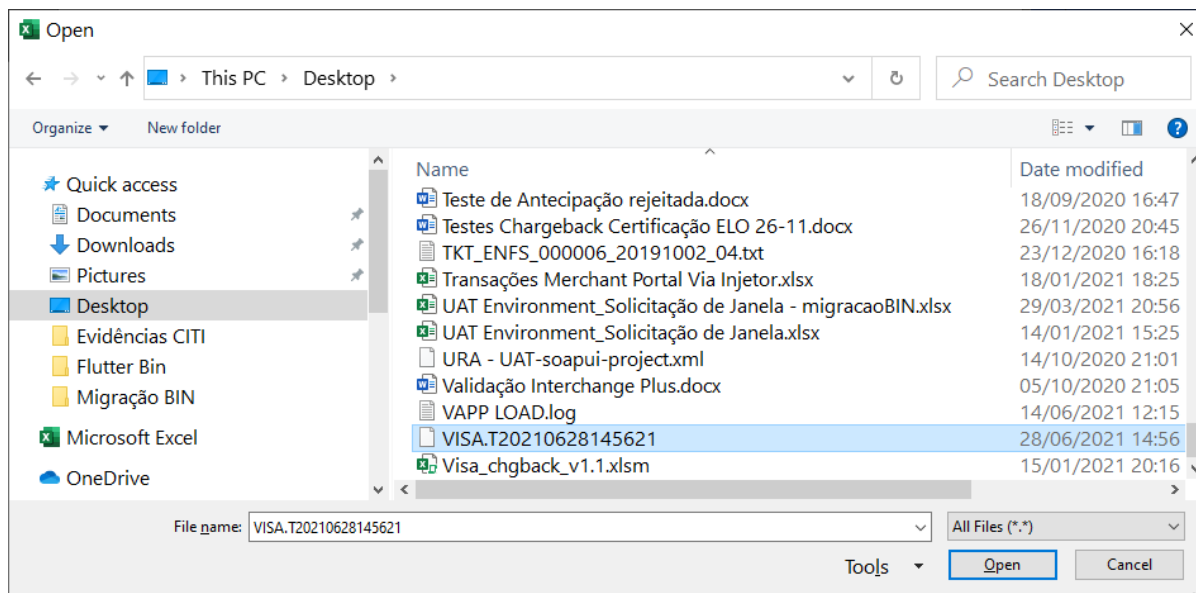


Abra o arquivo Excel onde está a macro;

(Você pode baixar a versão mais recente da Macro para Chargeback Visa no diretório [Chargeback Incoming files - Visa](#))



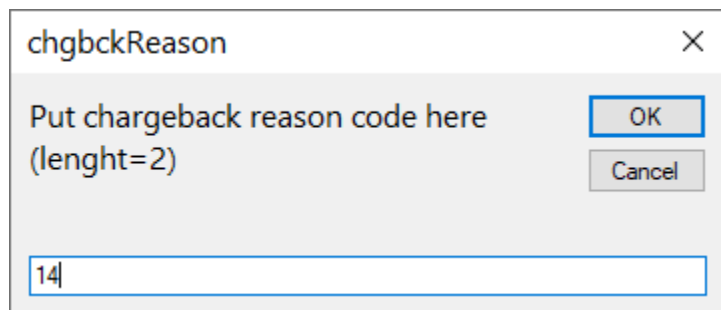
Clique no botão "Incoming File" e selecione o arquivo de Outgoing com as transações;



A macro separará todas as transações no arquivo por EC e as exibirá na forma de lista. Selecione o EC (MID);

Informe o "Chargeback Reason Code" ~~sempre é 14!!!~~

Utilizar o código 12



chgbckReason

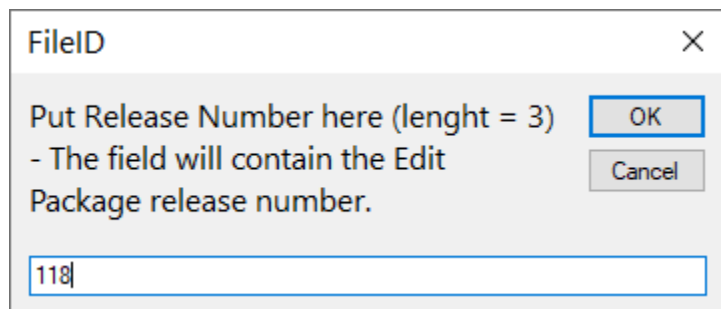
Put chargeback reason code here
(length=2)

OK Cancel

14

Informe o número do FileID - sempre com 3 dígitos e o número não pode ser repetido;

(até junho de 2021 foram usados, de forma sequencial do número 01 ao 118, mas eventualmente alguém pode ter utilizado outro número aleatório. Caso a macro ou o SOA acusem algum erro, tente novamente com outro número).



FileID

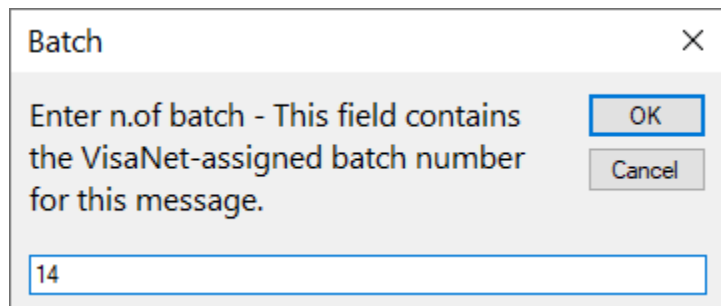
Put Release Number here (length = 3)
- The field will contain the Edit
Package release number.

OK Cancel

118

Informar o número do batch, ~~novamente 14.~~

Utilizar o código 12



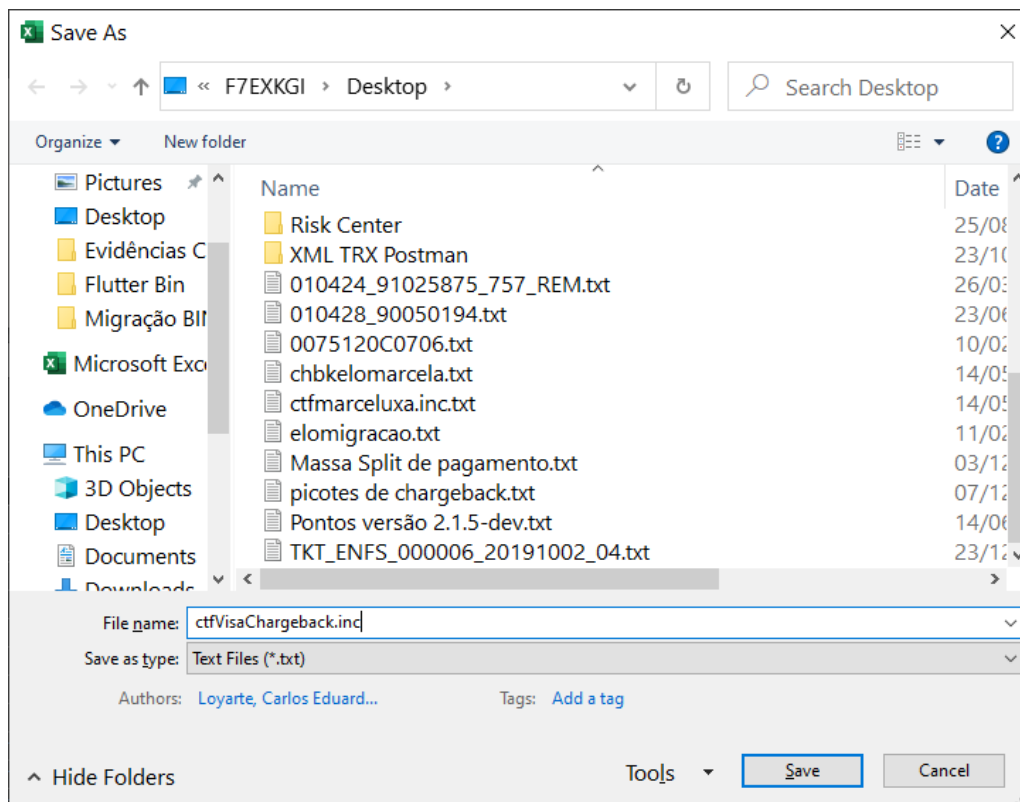
Batch

Enter n.of batch - This field contains
the VisaNet-assigned batch number
for this message.

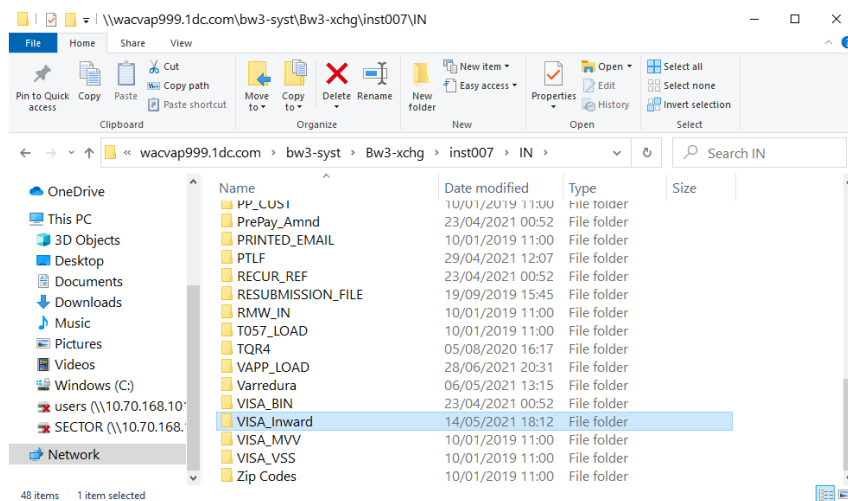
OK Cancel

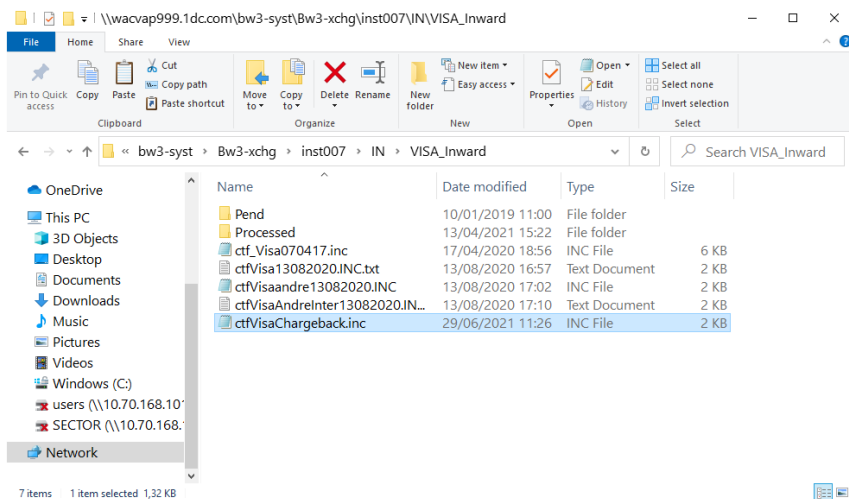
14

Nomeie o arquivo utilizando o seguinte formato: ctfNomeDoArquivo.inc - O Windows salvará o arquivo com a extensão ".txt", apague-a. O sistema só processará arquivos com a extensão ".inc"

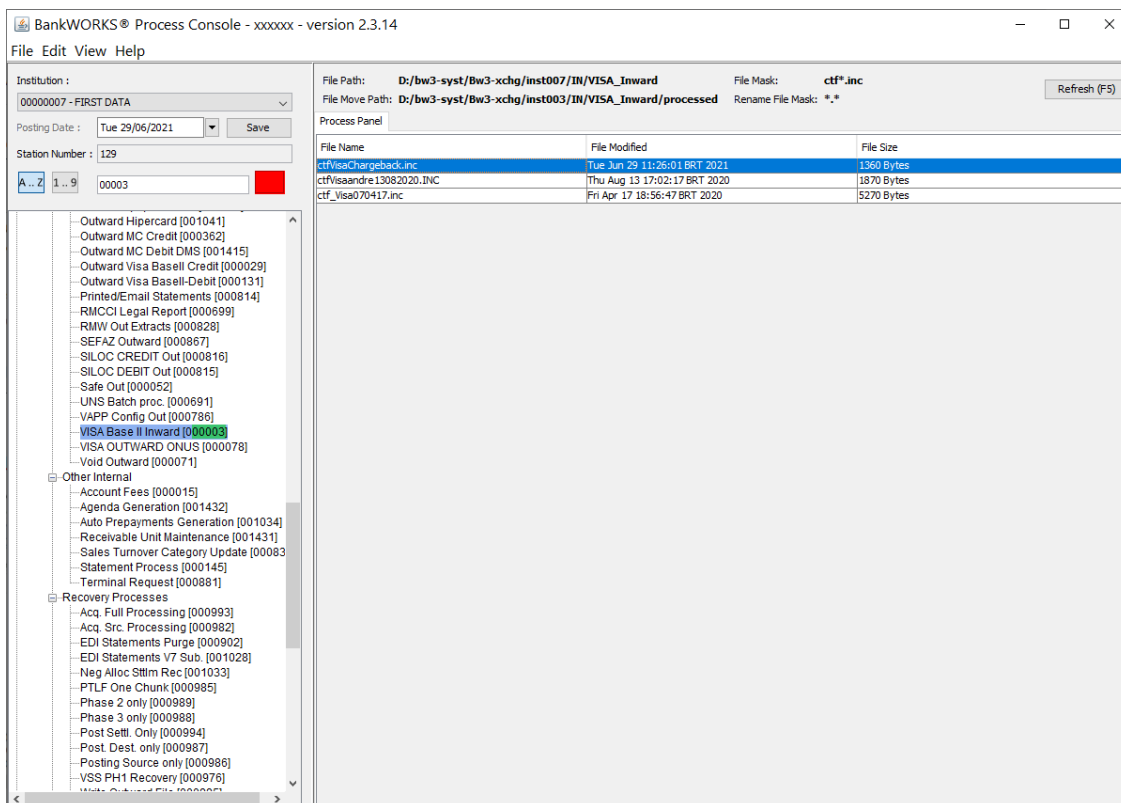


Cole o arquivo gerado na pasta de entrada de arquivos da Visa - \\wacvap999.1dc.com\bw3-syst\Bw3-xchg\instXXX\IN (não se esqueça de informar o número da instituição em que você trabalha!!!)





Abra o SOA na instituição onde está o arquivo ou peça para que alguém o faça, e rode o processo VISA BASE II INWARD [000003]



Quando o processo for concluído sem erros (ou no máximo com algum "Warning"), significa que não houve nenhuma falha no processamento e que as transações que serão contestadas já estão no Bankworks.

A próxima etapa é a execução do Chargeback. Abra o Bankworks e acesse a Tela VISA CHBK-REPR INWARD. (Observe que cada bandeira tem um diretório 'Chbk-Repr Inward')

BW: FIRST DATA Ver:3.17.04 - Internet Explorer

bankworks File View User Config Help About RS2

System Tools Institution Posting Date Language User Menu Edit Menu Edit Help User Guide Exit System

Search by Mask Path Search by Mask Name

* chbk x Open

VISA Chbk-Repr Inward - A,C,J,F,A
CABAL Chbk-Repr Inward - A,C,J,K,A
ELO Chbk-Repr Inward - A,C,J,L,A
AMEX Chbk-Repr Inward - A,C,J,M,A

A. Main System Menu

- A. Business Rules
- B. Acquirer System Menu
- C. Transaction Processing System Menu
- D. Financial Accounting Setup Menu
- E. Authorization System Menu
- F. System Utilities Menu
- G. System Institution Setup Menu
- H. System Daily Maintenance Menu
- I. Dispute Management Menu
- J. UNS - Setup Menu
- K. Ticket Management Menu
- L. Merchant Portal Menu
- M. Lock-in Masks Menu
- N. Auditoria System Menu

Welcome **Carlos Loyarte**
User ID: 100467 / Station Group: 129
Your last successful logon was 28.06.2021 19:03:09

Date Settings **dd.mm.yyyy**
Date Separator .

Last Login IP **10.96.168.39**
Current Login IP **10.96.168.39**

All Cases Approaching Deadline **389**
Your Cases Approaching Deadline **0**
All Cases Requiring Immediate Action **0**
Your Cases Requiring Immediate Action **0**

All Tickets Approaching Deadline **0**
Your Tickets Approaching Deadline **0**
All Tickets Requiring Immediate Action **0**
Your Tickets Requiring Immediate Action **0**

Language: USA | Time: 12:14 | Date: 29.06.2021 | Station: 129 | P-Date: 29.06.2021 125%

Ao abrir a tela, utilize as setas de navegação (<< < > >>) para localizar os chargebacks que vc realizou. Você pode localiza-las observando o campo "Record Date" (Data do registro da transação para Chargeback), pelo campo "Transaction Date" (Data da transação - se você estiver realizando o chargeback de uma transação que conheça ou que tenha feito) ou pelo número da Slip da transação que você quer contestar.

Devemos ter atenção especial em 3 campos:

- **Chargeback Status:** Deve estar "Loaded"
- **Original Slip:** Slip da transação original
- **Chargeback Slip:** Slip da transação chargeback

BW: FIRST DATA Ver:3.17.04 Name:VISA CHBK-REPR INWARD - Internet Explorer

bankworks File View DevTools User Config Help About RS2

System Tools List Menu History List Set Filter Linked Masks User Menu Edit Menu Edit Help User Guide Exit Mask

Institution 00000007 Record date 29.06.2021

<p>Chargeback details</p> <p>Original slip 12500957151</p> <p>Chargeback slip 12500966408</p> <p>Misc Case No. 00000000000</p> <p>Chargeback type 1st Chargeback</p> <p>Chargeback status Loaded</p> <p>Chargeback reason 10 000</p> <p>Document code No Document</p> <p>Transaction date 28.06.2021</p> <p>Card number 410003*****4115</p> <p>Issuer reference</p>	<p>Account details</p> <p>Reversal flag No</p> <p>Action taken Pending</p> <p>Destination acct</p> <p>Client number</p> <p>Group number</p> <p>Service contract</p> <p>Account type Curr</p> <p>Message text</p> <p>Message 00258927208ALZIRA SILVA ANDRADE</p>
<p>Chargeback amounts</p> <p>Settlement currency BRL GR 101,00</p> <p>Transaction currency BRL GR 101,00</p> <p>Source/destination</p> <p>Transaction source Inward VISA Install</p> <p>Transaction destination Outward ON-US</p> <p>Notes</p>	<p>Secondary account details</p> <p>Destination acct</p> <p>Client number</p> <p>Group number</p> <p>Service contract</p> <p>Account type Curr</p>

Print Help Add New Amend BK Find Delete Done

here to search

Agora que temos uma transação "carregada" para fazer o chargeback, devemos consultar a transação original e descobrir o número da conta Visa para o EC.

Copie o número do campo "Original Slip" e pesquise na tela FINANCIAL TRANSACTION SLIPS.

Verifique que o número do EC pode estar no campo "Client no" OU "Merchant no."

BW: FIRST DATA Ver:3.17.04 Name:FINANCIAL TRANSACTION SLIPS - Internet Explorer

bankworks File View DevTools User Config Help About RS2

System Tools List Menu History List Set Filter Linked Masks User Menu Edit Menu Edit Help User Guide Exit Mask

Institution 00000007 Transaction date 28.06.2021 Time 00:00:00 Posting date 29.06.2021 Value date 28.07.2021

File/Batch details

Slip 12500966408 Inward file number 00062266

Original slip 12500957151 Outward file number

Summary 12500966409 Summary client

Src batch 12500966412 Inward VISA Install

Dest batch 12500966415 Outward ON-US

Transaction details

Class Clearing transactions

Category Chargebacks

Type Purchase

Status Posted

Reversal No DR/CR indicator -

Client details

Client no 91029251 Card no. 410003*****4115

Group no 00001221 Card brand VISA

Acct no 91029251010 Card organization Visa

Original service type All

Merchant details

Name MESA 21 State MCC 5411

City BARUERI Country BRAZIL

Zip Merchant no. 91029251

Currency/Rate/GR/Charge/Net amounts

Transaction BRL		101,00	0,00	101,00
Settlement BRL	1,000000000	101,00	0,00	101,00
Local BRL	1,000000000	101,00	0,00	101,00
			0,00	101,00
Account BRL	1,000000000	101,00	0,00	101,00
Recon.	0,00	0,00000		

Clearing details

Print Help Add New Amend << < > >> BK Find Delete Done

Language: USA | Time: 12:36 | Date: 29.06.2021 | Tran ID: 00916 | Station: 129 | P-Date: 29.06.2021 125%

Abra a tela CSM ACQUIRING e pesquise pelo número do EC. Em seguida abra a aba **[b] Accounts** e localize a Bandeira/Produto da transação original, no nosso caso VISA/Crédito

BW: FIRST DATA Ver:3.17.04 Name:CSM ACQUIRING - Internet Explorer

 RS2

Institution Notepad Linked Masks Edit Help User Guide Exit CSM

[a] Enter Search criteria

[c] Merchant Details

Trade name	MESA 21	Client country	
Company name	ALZIRA SILVA ANDRADE	Client city	
CNPJ/CPF number	00258927208	Business class	
VAT registration number	258927208	Legal form	
Contact name	ALZIRA SILVA ANDRADE	Service tel number	

[b] Accounts

Acct number	Acct currency	Account type id	Service contract id	Group num
<input checked="" type="radio"/> 91029251001	BRL	VISA Credit	Merchant Retail FD	00001221
<input type="radio"/> 91029251002	BRL	MC Credit	Merchant Retail FD	00001221
<input type="radio"/> 91029251003	BRL	MC Debit	Merchant Retail FD	00001221
<input type="radio"/> 91029251004	BRL	VISA Debit	Merchant Retail FD	00001221
<input type="radio"/> 91029251005	BRL	Amex Credit	Merchant Retail FD	00001221
<input type="radio"/> 91029251006	BRL	Unimarc Credit	Merchant Retail FD	00001221

Page no. 1

[e] Summary Information

Parent client no: 00000007 Client tariff: Bundle - Custom CABAL Voucher Enabled: No

[f] Client Addendum

[g] Address Details

Row Details	Address category	Effective date	Expiry date	Addr line 1	Addr line 2	Addr line 3	Addr line 4	Addr line 5	Post code
<input checked="" type="radio"/> Standard		06.06.2021	00.00.0000	Avenida da Aldeia 12356	Jardim Iracema/Aldeia		001		06440000
<input type="radio"/> Trade		06.06.2021	00.00.0000	Avenida da Aldeia 12356	Jardim Iracema/Aldeia		002		06440000
<input type="radio"/> Statement		06.06.2021	00.00.0000	Avenida da Aldeia 12356	Jardim Iracema/Aldeia		006		06440000

[h] Settlement Details
 [i] Account Details
 [j] Account Balances

De posse dessas informações, podemos realizar nosso Chargeback.

Em seguida abra a tela "MERCHANT TRANSFER"

Clique na opção "+ADD"

BW: FIRST DATA Ver:3.17.04 Name:VISA CHBK-REPR INWARD - Internet Explorer

bankworks File View DevTools User Config Help About RS2

System Tools List Menu History List Set Filter Linked Masks User Menu Edit Menu Edit Help User Guide Exit Mask

Record date 29.06.2021

Search by Mask Path Search by Mask Name

merchant tr Open

Merchant Transaction Charges -
A,A,B,A,B,F
Merchant Transaction Charges (chain) -
A,B,B,P,B
Merchant Transfer - A,C,J,C,B

A. Business Rules
B. Acquirer System Menu
C. Transaction Processing System Menu
A. Acquirer Batch Input
B. Acq Batch Refund/Reversal
C. Miscellaneous Batch Input
D. Manual Account To Account Transfer Batch
E. Batch Transactions
F. Receivable Unit (chain)
G. Agenda Out
H. BIN Table Maintenance Menu
I. Inward Transaction Clearing Menu
J. Exception Handling Menu
A. Exception Transaction Input (chain)

Account details

Reversal flag No
Action taken Pending
Destination acct
Client number
Group number
Service contract
Account type Curr

Message text

Message 00258927208ALZIRA SILVA ANDRADE

Secondary account details

Destination acct
Client number
Group number

Source/destination

101,00
101,00

Print Help Add New Amend BK Find Delete Done

Language: USA | Time: 12:18 | Date: 29.06.2021 | Tran ID: 00876 | Station: 129 | P-Date: 29.06.2021 125%

Informe o número do **CHARGEBACK SLIP** no campo **ORIGINAL SLIP** e observe que o valor total da transação original será carregado. Navegue por todos os campos usando a tecla TAB até chegar no campo "Destination Acct" e informe o número da conta Visa Crédito;

Informe algo no campo "Notes" e em seguida clique em "Update";

BW: FIRST DATA Ver:3.17.04 Name: MERCHANT TRANSFER - Internet Explorer

System Tools | List Menu | History List | Set Filter | Linked Masks | User Menu | Edit Menu | Edit Help | User Guide | Exit Mask

Institution: 00000007 Record date: 29.06.2021

Transaction slip numbers

Original slip: 12500966408

Transfer slip:

Transfer chargeback amounts

Account currency: BRL GR: 101,00

Transaction currency: BRL GR: 0,00

Presentment amounts

Chg. transaction curr: BRL GR: 101,00

Chg. account curr: BRL GR: 101,00

Pres. transaction curr: BRL GR: 101,00

Pres. settlement curr: BRL GR: 101,00

Pres. local curr: BRL GR: 101,00

Settled to merchant curr: BRL NET: 98,17

Commission curr: BRL CHG: 2,83

Interchange curr: BRL Out CHG: 2,19

Source acct curr: BRL

Transfer details

Transfer type: Chargeback Transfer

Transfer account

Destination acct: 91029251001

Client number: 91029251 MESA 21

Group number: 00001221

Service contact: Merchant Retail FD

Account type: VISA Credit Curr: BRL

Transaction destination: Outward ON-US

GL account type ID:

Principal CR DR:

Remainder account

Destination acct:

Client number:

Group number:

Service Contract:

Account type: Curr:

Transaction destination: Outward ON-US

GL account type ID:

Principal CR DR:

Notes:

Print | Help | Add New | Update | BK | Find | Delete | Cancel

Language: USA | Time: 12:31 | Date: 29.06.2021 | Tran ID: 01081 | Station: 129 | P-Date: 29.06.2021 | 125%

Caso seja aberta a tela abaixo, clique em "Cancel" e clique novamente em "Update"

BankWorks III Grid -- Webpage Dialog

Please Select

GI account type id	Principal dr	Principal cr	Clearing channel	Synth extension	GI account name
<input checked="" type="radio"/> Revenue Account	048002	048002	n/a	421	Debito EC's - Aluguel POS
<input type="radio"/> Revenue Account	047192	047192	n/a	425	Debito Estabelecimentos
<input type="radio"/> Revenue Account	047192	047192	n/a	409	Debito Estabelecimentos
<input type="radio"/> Pymnt On-hold	TST-FRDPAYM-CR	TST-FRDPAYM-CR	n/a	158	Agenda a Repassar ao Estab. Susp.
<input type="radio"/> Pymnt On-hold	TST-FRDPAYM-CR	TST-FRDPAYM-CR	n/a	159	Agenda a Repassar ao Estab. Susp.
<input type="radio"/> Payable to merchant	TBD1	TBD1	n/a	956	Misc DR Lockin
<input type="radio"/> Revenue Account	TBD2	TBD2	n/a	956	Misc CR Lockin
<input type="radio"/> Payable to merchant	TBD1	TBD1	n/a	957	Misc CR Lockin
<input type="radio"/> Revenue Account	TBD2	TBD2	n/a	957	Misc CR Lockin
<input type="radio"/> Revenue Account	MDR NET REVENUE	MDR NET REVENUE	n/a	547	MDR NET Revenue ACCT
<input type="radio"/> Payable to merchant	044005	044005	n/a	000	Perdas com Chargeback
<input type="radio"/> Expense account	053370	053370	n/a	420	Ajuste a Credito Aluguel
<input type="radio"/> Expense account	053371	053371	n/a	412	Ajuste a Credito MDR
<input type="radio"/> Expense account	053372	053372	n/a	426	Ajuste a Credito Antecipacao
<input type="radio"/> Interbank Suspense	012359	012359	In PRE-18.1 V D	021	Agendamento Crédito - VISA
<input type="radio"/> Fee Control Acct	047252	047252	n/a	000	Despesas com Bandeiras
<input type="radio"/> Expense account	053374	053374	n/a	424	Credito Estab. Cancelamento
<input type="radio"/> Revenue Account	053376	053376	n/a	417	Pagamento de Boleto
<input type="radio"/> Pymnt On-hold	044449	044449	n/a	000	Agenda a Repassar ao Estab. Susp.
<input type="radio"/> Revenue Account	047193	047193	n/a	415	Debito Estabelecimentos

Page no. 1

Select Cancel

Será gerado o registro do Chargeback;

BW: FIRST DATA Ver:3.17.04 Name:MERCHANT TRANSFER - Internet Explorer

bankworks RS2

File View DevTools User Config Help About

System Tools List Menu History List Set Filter Linked Masks User Menu Edit Menu Edit Help User Guide Exit Mask

Institution 00000007 Record date 20210629

Transaction slip numbers

Original slip 12500966408

Transfer slip 12500966557

Transfer chargeback amounts

Account currency BRL GR 101,00

Transaction currency BRL GR

Presentment amounts

Chg. transaction curr BRL GR

Chg. account curr BRL GR

Pres. transaction curr BRL GR

Pres. settlement curr BRL GR 101,00

Pres. local curr BRL GR 101,00

Settled to merchant curr BRL NET 98,17

Commission curr BRL CHG 2,83

Interchange curr BRL Out CHG 2,19

Source acct curr BRL

Transfer account

Destination acct 91029251001

Client number 91029251 MESA 21

Group number 00001221

Service contact Merchant Retail FD

Account type VISA Credit Curr BRL

ON-US

Client number

Group number 00000000

Service Contract

Account type Curr

Transaction destination Outward ON-US

GL account type ID

Principal CR DR

Notes

Tutorial Chargeback

Transfer type Chargeback Transfer

Message from webpage

The current record was updated successfully.

OK

Print Help Add New Update BK Find Delete Cancel

Language: USA | Time: 12:31 | Date: 29.06.2021 | Tran ID: 01081 | Station: 129 | P-Date: 29.06.2021 125%

Se pesquisarmos novamente na tela VISA CHBK-REPR INWARD, veremos que o status do chargeback foi alterado de "Loaded" para "Action Taken".

BW: FIRST DATA Ver:3.17.04 Name:VISA CHBK-REPR INWARD - Internet Explorer

bankworks File View DevTools User Config Help About RS2

System Tools List Menu History List Set Filter Linked Masks User Menu Edit Menu Edit Help User Guide Exit Mask

Institution 00000007 Record date 29.06.2021

<p>Chargeback details</p> <p>Original slip 12500957151</p> <p>Chargeback slip 12500966408</p> <p>Misc Case No. 00000000000</p> <p>Chargeback type 1st Chargeback</p> <p>Chargeback status Action taken</p> <p>Chargeback reason 10 000</p> <p>Document code No Document</p> <p>Transaction date 28.06.2021</p> <p>Card number 410003*****4115</p> <p>Issuer reference</p>	<p>Account details</p> <p>Reversal flag No</p> <p>Action taken Pending</p> <p>Destination acct</p> <p>Client number</p> <p>Group number</p> <p>Service contract</p> <p>Account type Curr</p> <p>Message text</p> <p>Message 00258927208ALZIRA SILVA ANDRADE</p>
<p>Chargeback amounts</p> <p>Settlement currency BRL GR 101,00</p> <p>Transaction currency BRL GR 101,00</p>	<p>Secondary account details</p> <p>Destination acct</p> <p>Client number</p> <p>Group number</p>

Source/destination

Print Help Add New Amend < > BK Find X Delete Done

Language: USA | Time: 12:18 | Date: 29.06.2021 | Tran ID: 00876 | Station: 129 | P-Date: 29.06.2021 125%

Também é possível observar que o status da transação foi alterado na tela FINANCIAL TRANSACTION SLIPS (usando o chargeback slip)

BW: FIRST DATA Ver:3.17.04 Name:FINANCIAL TRANSACTION SLIPS - Internet Explorer

bankworks File View DevTools User Config Help About RS2

System Tools List Menu History List Set Filter Linked Masks User Menu Edit Menu Edit Help User Guide Exit Mask

Institution 00000007 Transaction date 28.06.2021 Time 00:00:00 Posting date 29.06.2021 Value date 28.07.2021

File/Batch details

Slip 12500966408 Inward file number 00062266
 Original slip 12500957151 Outward file number
 Summary 12500966409 Summary client
 Src batch 12500966412 Inward VISA Install
 Dest batch 12500966415 Outward ON-US

Transaction details

Class Clearing transactions
 Category Chargebacks
 Type Purchase
 Status Posted
 Reversal No DR/CR indicator -

Client details

Client no 91029251 Card no 410003*****4115
 Group no 00001221 Card brand VISA
 Acct no 91029251010 Card organization Visa
 Original service type All

Merchant details

Name MESA 21 State MCC 5411
 City BARUERI Country BRAZIL
 Zip Merchant no 91029251

Currency/Rate/GR/Charge/Net amounts

	Currency	Rate	GR	Charge	Net
Transaction	BRL		101,00	0,00	101,00
Settlement	BRL	1,000000000	101,00	0,00	101,00
Local	BRL	1,000000000	101,00	0,00	101,00
				0,00	101,00
Account	BRL	1,000000000	101,00	0,00	101,00
Recon.		0,00	0,00000		

Clearing details

Print Help Add New Amend BK Find Delete Done

Language: USA | Time: 13:01 | Date: 29.06.2021 | Tran ID: 00916 | Station: 129 | P-Date: 29.06.2021 125%

O Chargeback foi realizado com sucesso. Agora pode ser consultado nos relatórios do Bankworks.

*Notas complementares:

1. A geração do arquivo de chargeback, feita no início varia conforme a bandeira.
2. Na tela Merchant Transfer sempre é considerado o valor líquido (Vlr total - taxa Fiserv), caso seja considerado o valor bruto, será gerado débito para a Fiserv. No exemplo acima usamos o valor total em uma transação isenta de taxas pela Fiserv. (Portanto em uma transação de R\$100,00 com 10% de taxa, o valor do chargeback informado no campo da tela Merchant Transfer deve ser apenas R\$90,00, uma vez que a taxa registrada deve permanecer com a adquirente.)
3. Além do Chargeback temos ainda as variantes "Débito de Chargeback", "Conciliação Interna de Chargeback" e "Reapresentação de Chargeback";
4. Podemos fazer Chargeback com os produtos crédito e débito, porém deve atentar-se para as pastas corretas de onde são retiradas e incluídos os arquivos de chargeback.