Following Flows should be considered during Chargeback Management module implementation and testing

1. Chargeback will be raised by either MSA or AA, upon receiving chargeback files from Banks.
2. While raising Chargeback, MSA or AA will enter Transaction ID and the following details should be picked up automatically.
   * TXN date
   * MID
   * MBID
   * Gateway
   * Invoice ID
   * Amount

MSA and AA will set the Due Date according to the Due Date provided by Bank, enter Comments/CB Reason and complete the transaction.

1. Once Chargeback is raised in the system, respective stakeholders (Merchant/MSA/AA) should get an alert for the same.
2. Once Chargeback is raised, then the status should get updated as “Chargeback Raised” and Merchant shall act on this (Offline discussion with respective stakeholders like Bank, PayTM)
3. Merchant shall be provided with two options, .i.e. either Accept or Reject.
4. Merchant should act on this on or before the due date, if not Chargeback transaction will be processed automatically and updates the status as “Auto Approval”, Merchant account will be debited with the transaction amount and Customer Account will be credited accordingly.
5. Once Chargeback Auto processing scheduler is invoked, Chargeback’s pending with that specific due date shall be processed and status should be updated as “Approved” and “Authorized By” column value should get updated as “Auto Approval”. Also respective stakeholders should get an e-mail notification for the same.
6. If Merchant Rejects the Chargeback transaction, then Transaction Status should get updated as “Rejected” and “Authorized By” column value should be updated as “Merchant”
7. MSA & AA should get an e-mail notification for the Rejected transactions and they should be able to Confirm or Reject the same and e-mail notifications should be sent to respective stakeholders accordingly.
8. Though the Merchant Rejects the Chargeback, upon reviewing MSA & AA can Approve the transaction. This is called “Force Approval”.
9. Sale Transaction Fee will not be returned to Merchant in Chargeback case, complete Transaction Amount will be debited from Merchant.
10. MSA and AA roles should have an option to extend or decrease the Due Date of Chargeback, respective stakeholders should get alerted in such scenarios.
11. Partial chargeback is not allowed in the system.