Operation Manual

Way4 Dispute Management

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Contents

Dispute management is important to organizations 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 OpenWay and work with the module is described in separate documents.

This document is intended for Way4 users (bank or processing center employees) and describes basic functionality of the dispute management system.

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

- DB Manager Manual
- Documents
- Daily Procedures

The following notation is used in the document:

- Field labels in screen forms are shown in *italics*.
- Screen form button labels are shown in square brackets; for example [Approve].
- Sequences for selecting user menu items are shown using arrows as follows: "Issuing → Contracts Input & Update".
- Sequences for selecting system menu items are shown using arrows as follows: "Database => Change password".
- Key combinations in DB Manager are shown in angular brackets, for example <Ctrl>+<F3>.

⚠ Warnings about potentially hazardous situations or actions.

ⓘ Information about important features, additional options, or the best use of certain system functions.

1 Dispute management

Payment system regulations distinguish between the following groups of dispute reasons:
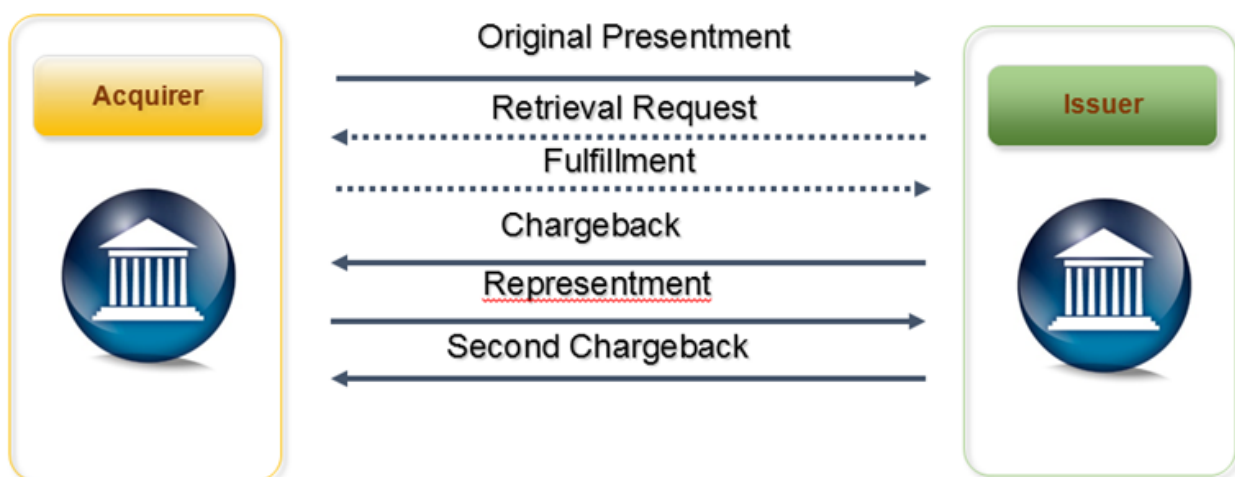
- Fraud – situations arising when suspicious transactions are made, including transactions involving suspicious merchant activity.
- Authorization related errors –situations arising when a presentment is received for a transaction for which there is no authorization or authorization was declined due to an attempt to use a stolen card.
- Errors in processing or procedure – situations due to errors in the settlement procedure; for example, if a presentment for a transaction was received twice or if a presentment was sent after the deadline.
- Cardholder disputes – situations resulting from notifications made by cardholders about bad service: purchased goods or a requested cash amount were not received.
- Retrieval request and documentation required – situations that arise when the acquirer did not provide requested additional information about a transaction or this information is incorrect.

1.1 Generic dispute cycle

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

The figure illustrates a generic dispute cycle.

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

Generic dispute cycle

Retrieval request and fulfillment stages are not mandatory in a dispute cycle and can be skipped.

Note that when describing a dispute cycle and further in this document, ISO 8583 terminology is used for chargebacks and representments; namely: Chargeback and Representment.

The terms used by various payment systems for these message types are shown in the table:

Payment system	Chargeback	Representment
AMEX	Chargeback	Second Presentment
DCI	Chargeback	Representment
JCB	First Chargeback	Representment
Mastercard	Chargeback	Second Presentment
UPI	First Chargeback	Representment
Visa	Dispute	Dispute Response

1.2   Purposes and types of dispute messages

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

1.2.1   Retrieval Request and Fulfillment

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

If the additional information provided (Fulfillment) is insufficient to resolve the dispute, or if this information is not provided, the dispute cycle continues.

1.2.2   Chargeback

A chargeback is a message sent by the issuer to the acquirer in a dispute after receiving a presentment or after a retrieval request and fulfillment.

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

1.2.3   Representment

A representment is sent to the issuer by the acquirer after receiving a chargeback if the dispute cycle continues, if this is allowed by the payment system's rules.

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

> ⓘ Note that Visa does not allow representments for some reason codes.

1.2.4   Second Chargeback

The issuer sends the acquirer a second chargeback after receiving a representment if the issuer disagrees with the representment, if this is allowed by payment system rules.

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

1.2.5   Working with dispute messages in Visa and Mastercard

Note that according to new dispute management technology in payment systems, dispute messages (and also messages that reverse them) are generated by the payment system itself after a bank employee contacts a special website through an interactive interface.

The bank that initiated generation of the message gets a notification from the payment system about the message that was created (Visa does not use notifications when creating Retrieval Request, Fulfillment, Fee Collection and Funds Disbursement messages). On the basis of this notification, the bank's Way4 generates a corresponding financial document.

This document is used for accounting and is not exported to the payment system.

> ⓘ Note that Visa's existing rules allow bank employees to manually create dispute documents. These documents are exported to the payment system and are used in Way4 for accounting.

For more information about working with disputes according to the new technology, see the sections "Dispute management in Visa" and "Dispute management in Mastercard".

1.3   Specifics of processing duplicate incoming dispute documents

When working with disputes, a situation may occur in which a bank participating in a dispute cycle gets a duplicate dispute message from a counterparty bank, for example, a chargeback, representment, or second chargeback.

This situation may be caused by a technical failure or a message 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 representment, the global parameter DSP_RECLASSIFIED_CBKS_<channel code>="Y" (default value) is used. In this case, the new chargeback (when the dispute cycle has a chargeback and representment that have not been reversed) is not marked with the tag, is put into the same dispute cycle and is further considered as the first chargeback for the original transaction.

If the value of the global parameter DSP_RECLASSIFIED_CBKS_<channel code > is "N", a second chargeback with a different reason code is marked by the DSP_DUPL=Y tag in the ADD_DATA field.

When the "Dispute Assistant" module is used, if a duplicate document is found (DSP_DUPL=Y), a new dispute case is created that belongs to the same original transaction.

> ⓘ The "Dispute Assistant" module is not included in the basic configuration of Way4 and is supplied according to an additional agreement with OpenWay.

1.4   Dispute management in Visa

> ⓘ Note that dispute management for transactions that were made using mVisa QR codes is regulated by Visa documents (see "mVisa Mobile Push Payments. Technical Specifications" and "mVisa Mobile Push Payment. Program Implementation Guide") and is not described in this document.

Visa works with dispute documents according to Visa Claims Resolution (VCR) rules.

According to VCR, the issuer bank initiates a dispute cycle by using an interactive interface to contact the VISA Resolve Online (VROL) website.

> ⚠ Issuers should note that starting from October 2021, Visa will no longer process "Retrieval Request" messages.

From April 2021, Visa has made it mandatory for issuers to participate in pre-dispute resolution (Rapid Dispute Resolution, RDR). If the merchant does not object to the use of the RDR service for a transaction, the issuer is able to select an option for the dispute, which will get a special status. This status is indicated by a lowercase ("m") or uppercase ("M") letter that is added in front of the dispute message's ID. This dispute:

- Can only be created for the full amount of a transaction, partial chargebacks are not allowed when this option is used.
- Cannot be disputed by the acquirer by creating a second presentment or pre-arbitration.
- On the acquirer's side must be shown as a merchant-initiated refund (in particular, for this transaction the payment system prohibits charging the merchant a fee related to processing regular dispute messages and/or changing dispute transaction statistics for this merchant).

To create a dispute, after contacting the VROL website, an issuer employee can select one of the following methods:

- If the merchant does not object to the use of the RDR service for the transaction, and the entire transaction amount is being disputed, the option for the payment system to generate a pre-dispute (RDR) can be selected (see the section "Working with dispute messages in Visa and Mastercard").
- If the merchant does not use the RDR service or a partial chargeback is required for the transaction and the merchant does not object to the use of the RDR service:
  - The option for creation of a dispute by the payment system (VROL Financials) can be selected. In this case, the payment system sends the acquirer a dispute message. This is the method recommended by Visa (see the section "Working with dispute messages in Visa and Mastercard").
  - The option to manually create a dispute (Client Financials) can be selected, see "Creating a dispute document". In this case, the payment system sends the issuer data (dispute cycle identifier, dispute message identifier, etc.) that must be specified in the document that is being created.

After receiving a dispute, if the acquirer has the right and intention to continue the dispute cycle, the acquirer must also contact the VROL website.

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

- Automatic creation of message when the payment system generates a dispute response and sends it to the issuer. This is the method recommended by Visa (see the section "Working with dispute messages in Visa and Mastercard").
- Manual creation of a document and its export to the payment system during daily procedures (see "Creating a dispute document"); in this case, the payment system sends the acquirer data (dispute message identifier) that must be specified in the document that is being created.

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

- Automatic generation of a message, when the payment system creates a reversal message and sends it to the counterparty bank. This is the method recommended by Visa (see the section "Working with dispute messages in Visa and Mastercard").
- Manual creation of a document and its export to the payment system during daily procedures (see "Creating a dispute document"); in this case, the payment system sends the bank data (dispute message identifier) that must be specified in the document that is being created, along with the dispute cycle's status.

> (i) Note that Way4 supports processing of notifications (see the section "Working with dispute messages in Visa and Mastercard") about dispute messages sent to V.I.P. Full Service clients on the Base II channel.

1.5   Dispute management in Mastercard

Mastercard works with disputes according to rules called Dispute Resolution Initiative (DRI).

According to DRI, an issuer initiates a dispute cycle by contacting the Mastercom Claim Manager (MCCM) website through an interactive interface.

After the issuer's employee contacts the MCCM website, depending on what the employee has selected, the payment system generates a retrieval request or chargeback and sends it to the acquirer (see the section "Generic dispute cycle"). The payment system sends the issuer a notification about creation of the corresponding message (see the section "Working with dispute messages in Visa and Mastercard").

If after receiving the dispute message, the acquirer intends to continue the dispute cycle, the acquirer must also contact the MCCM website.

After the acquirer's employee has contacted the MCCM website, the payment system generates a fulfillment or a representment and sends it to the issuer (see the section "Generic dispute cycle"). The payment system sends the acquirer a notification about creation of the corresponding message (see the section "Working with dispute messages in Visa and Mastercard").

To initiate a second chargeback or partial chargeback for a transaction, the issuer contacts the MCCM website.

The issuer or an acquirer can reverse a dispute message by contacting the MCCM website.

After an employee of the bank participating in a dispute cycle contacts the MCCM website, the payment system generates a message that reverses the original dispute message and sends this message to the counterparty bank. The payment system sends the bank that initiated the reversal the appropriate notification (see the section "Working with dispute messages in Visa and Mastercard").

Interbank documents (Fee Collection and Fund Disbursement) that were initiated by the bank in a dispute cycle are also generated by the payment system after the bank employee contacts the MCCM website.

Along with generation of these interbank documents, a notification is sent to the bank that initiated the message's creation (see the section "Working with dispute messages in Visa and Mastercard").

> (i) Note that Mastercard's rules do not allow bank employees to manually create dispute documents.

2 Dispute document parameters

Dispute documents are created in Way4 according to payment system rules.

2.1 Reasons for generating a dispute message (Reason Codes)

Pursuant to payment system rules, transaction information sent when organizing 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 (Full → Configuration Setup → Transaction Types → Individual Reason Codes):

Individual Reason Codes						‹‹ ‹ › ›› 1 of 172 ✕
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

Ins	Del	Query

List of reasons for generating a dispute message

Form fields:

- *Chain Type* – this parameter is used to specify the dispute message type:

- "Original" – original message in a dispute cycle

- "Chargeback" – chargeback

- "Retrieval" – request for additional information about the transaction

- "Fulfillment" – provision of additional information about the transaction

- "Representment" – representment

- "2 Chargeback" – second chargeback

- "Write-off" – write off from dispute contract accounts.

- *Dispute Trans Class* – dispute transaction class (see "Transaction types").
- *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".
- *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 in Way4).

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 opens the "Interbank Reason Codes" form:

	Chain Type	Dispute Trans Class	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

Interbank Reason Codes — 77 of 1196

Ins Del Query

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 reasons for generating a dispute message are made pursuant to payment system instructions. OpenWay notifies about changes in payment system requirements twice a year in special documents.

2.2 Additional information parameters (Requirements)

In addition to requirements for specifying the reasons for which a secondary message 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 "Dispute management 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" form (Full → Configuration Setup → Transaction Types → Requirements).

List of requirements for documentation provided in a dispute cycle

Form fields:

- *Chain Type* – this parameter is used to specify the type of dispute message ("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 that is only made if funds are available in 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 the system 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.

> (i) Changes in the list of additional information parameters are made pursuant to payment system instructions. OpenWay notifies about changes in payment system requirements twice a year in special documents.

2.3 Transaction types

For dispute management, the following settings must be made in the list of 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 a second 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.

3 Creating a dispute document

To create a dispute document using Way4 tools, do as follows:

- Search for the previous document in this dispute cycle (see the section "Searching for a document").
- Based on the document that is found, create a new dispute document of the appropriate type (see "Creating issuer dispute documents" and "Creating acquirer dispute documents").

3.1 Searching for a document

To create a dispute document in a dispute cycle, in the list of documents registered in the system, 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 use the "All Docs" form to search for a document (Full → Documents Input & Update → Doc – General Form → All Docs).

This form contains a full list of documents registered in the system.

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 section "Using a predefined query" 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* – date of the last change to the document.
- *Ret Ref Number* – unique authorization message number assigned by the acquirer and kept for the entire length of the dispute cycle; in some payment systems, 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	79111192235000000000	000265	6759651111111118	99999999	344333
22/08/12 15:41:13	Our POS	MasterCard (IPM)	Fin	Advice	Retail	000002360000	221000010011	585545648888888846		6759651111111118	321123	123456
22/08/12 13:32:57	Our POS	MasterCard (IPM)	Fin	Advice	Retail	000002220000	221000010004	888886554548445415	000265	6759651111111118	321123	658754
22/08/12 13:28:34	Our POS	MasterCard (IPM)	Fin	Advice	Retail		22124545	45544548854	000265	6759651111111118	321123	112233
22/08/12 11:57:15	Our POS	MasterCard (IPM)	Fin	Advice	Retail		985298598598	79111192235000000000	000265	6759651111111118	99999999	123456

| Ins | Del | Query | Accept | Errors | M-trans | Doc - Brief | Auth Record | Chain | Full Info | AuthDocs | All Tags | NS Log | Addenda | Batch Docs | Full Cond | Parties | Srvc / Fees |

List of documents registered in the system

After the required document has been found, select its corresponding record and click the [Doc – Brief] button. The "Doc – Brief for All Docs" form will open with brief information about the selected document:

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.

> ⓘ 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 the system. 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.
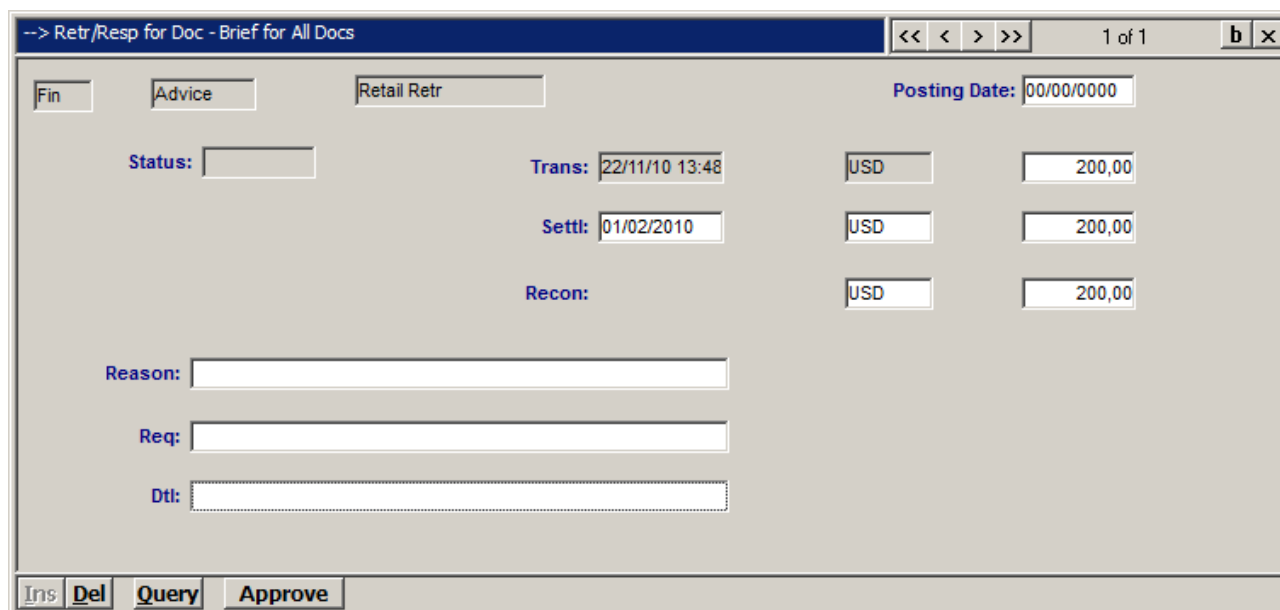
3.2   Creating issuer dispute documents

According to rules for dispute cycle organization (see the figure in the section "Generic dispute cycle"), the issuer may create the following dispute documents:

- Retrieval Request
- Chargeback, including partial chargeback and second chargeback (Arbitration Chargeback).

3.2.1   Retrieval Request

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

Form for creating a retrieval request

Fill in the following fields in this form:

- *Reason* – drop-down list of document generation reasons that are registered in the system for this document type pursuant to the regulations of the payment system to which this document belongs (see the section "Reasons for generating a dispute message (Reason Codes)").
- *Req* – drop-down list to specify how the recipient should provide additional information: 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 section "Document processing" of the document "Daily Procedures").

If errors occur during document approval, the corresponding message will be displayed. In this case, analyze the process log to determine why the error occurred (see the section "Troubleshooting when accepting dispute documents").
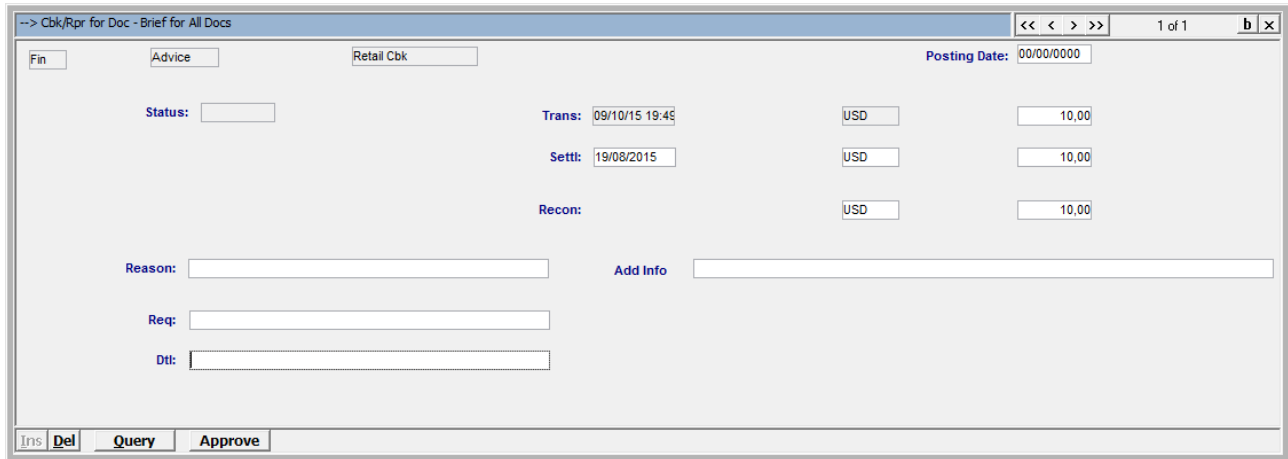
3.2.2   Chargeback

To generate a chargeback, use the "--> Cbk/Rpr for Doc – Brief for All Docs" form opened by clicking the [--> Cbk/Rpr] button in the "Docs – Brief for Docs – All" 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 second chargebacks.

Form for generating a chargeback

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

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

> (i) 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 "Dispute management 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.
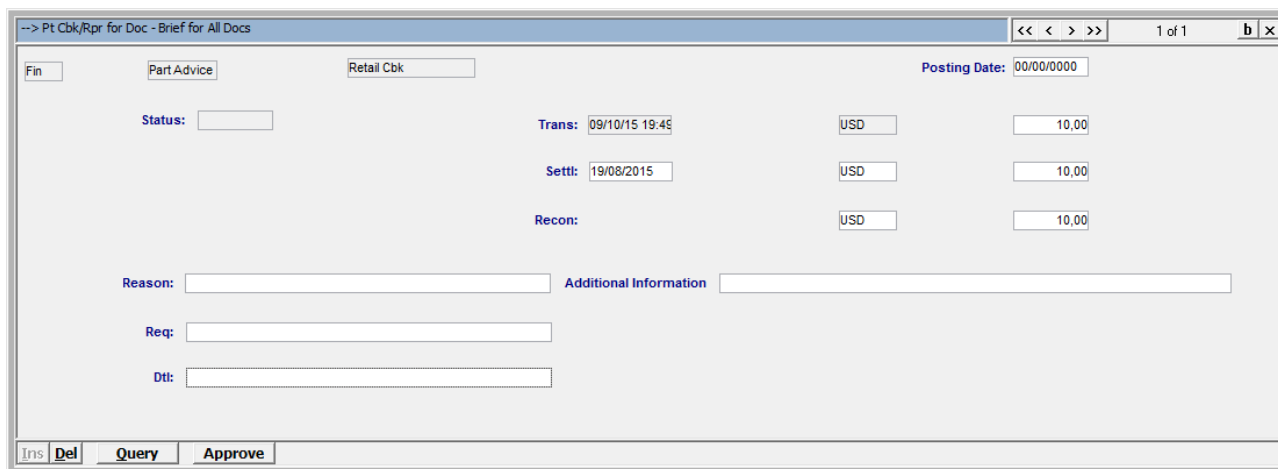> - EXT_CLIENT_CASE_ID – dispute cycle identifier assigned by the user (optional parameter).

Req – drop-down list; in this field the sender specifies whether additional information is provided about a disputed transaction (see the section "Additional information parameters (Requirements)").

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

3.2.3 Partial Chargeback

To create a partial chargeback, use the "--> Pt Cbk/Rpr for Doc – Brief for All Docs" form 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 can be generated on the basis of a presentment, including a representation.

Form for creating a partial chargeback

The amount of a partially disputed transaction is specified in the *Recon*: (Reconciliation Amount) field, or if for Mastercard, IC_CBK_GET_AMOUNT_FROM_RECONC=Y is not specified for the pipe "IPM Outward Processing" (OpenWay → MasterCard → MC. Daily Procedures → MC. Outward Processing → IPM Outward Processing) – in the *Trans*: (Transaction Amount) field.
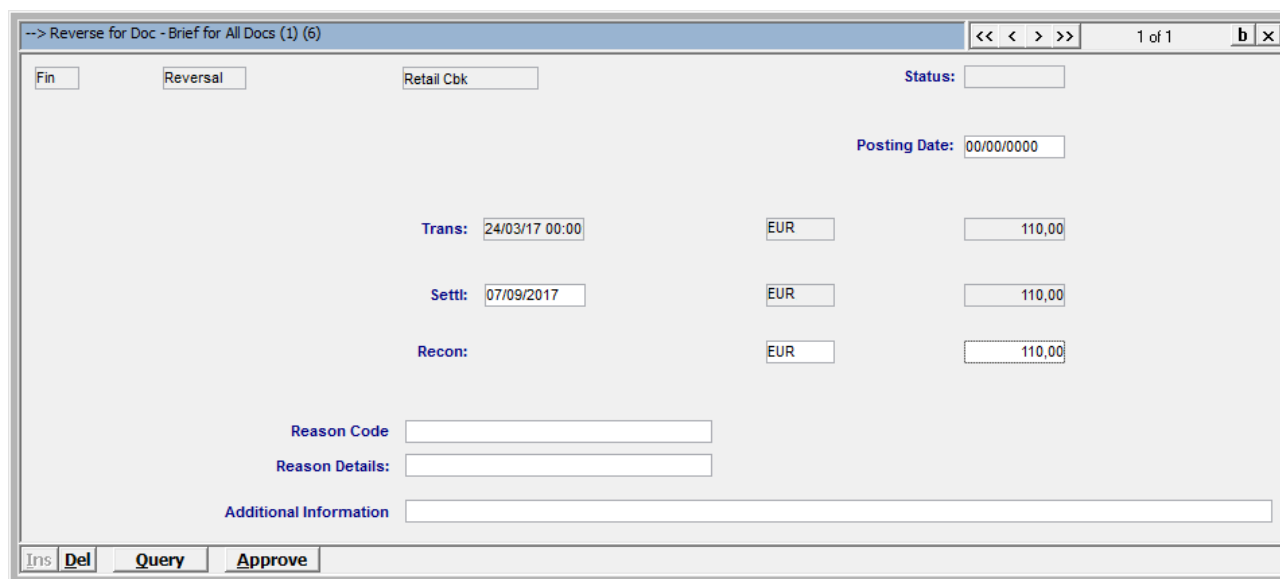
> (i) When creating a partial chargeback for a transaction in Visa, the user must specify special tags in the *Additional Information* field (see the section "Chargeback").

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

Other fields in 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").

3.2.4 Reversing a dispute

To reverse a dispute, use the "--> Reverse for Doc – Brief for All Docs" form opened by clicking the [-> Reverse] button in the "Docs – Brief for All Docs" form (see the section "Searching for a document").

Form for creating a dispute reversal

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

> When creating a dispute 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 website (see "Dispute management in Visa"):
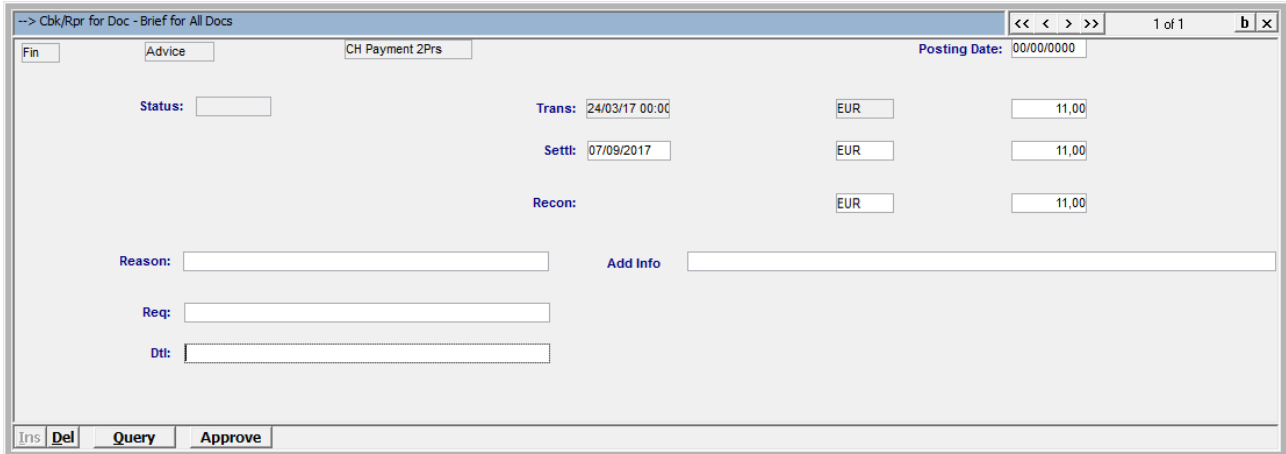>
> - EXT_DOC_ID – unique identifier of the document created; the dispute document's identifier (VROL Financial ID) is specified as the tag's value.
> - EXT_DSP_STS – status of the dispute cycle according to payment system rules:
> - "R1" – dispute reversal by the issuer (Dispute Financial Reversal – 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).

3.3 Creating acquirer dispute documents

According to rules for organizing a dispute cycle (see the figure in the section "Generic dispute cycle"), an acquirer can create the following dispute documents: representment, and partial representment.

3.3.1 Representment

To generate a representment, use the "--> Cbk/Rpr for Doc – Brief for All Docs" form opened by clicking the [--> Cbk/Rpr] 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.

Form for creating a representment

The acquirer specifies the representment's amount in the *Settl:* (Settlement Amount) field, or if for Mastercard, IC_CBK_GET_AMOUNT_FROM_RECONC=Y is not specified for the pipe "IPM Outward Processing" (OpenWay → MasterCard → MC. Daily Procedures → MC. Outward Processing → IPM Outward Processing) – in the *Recon:* (Reconciliation Amount) field.
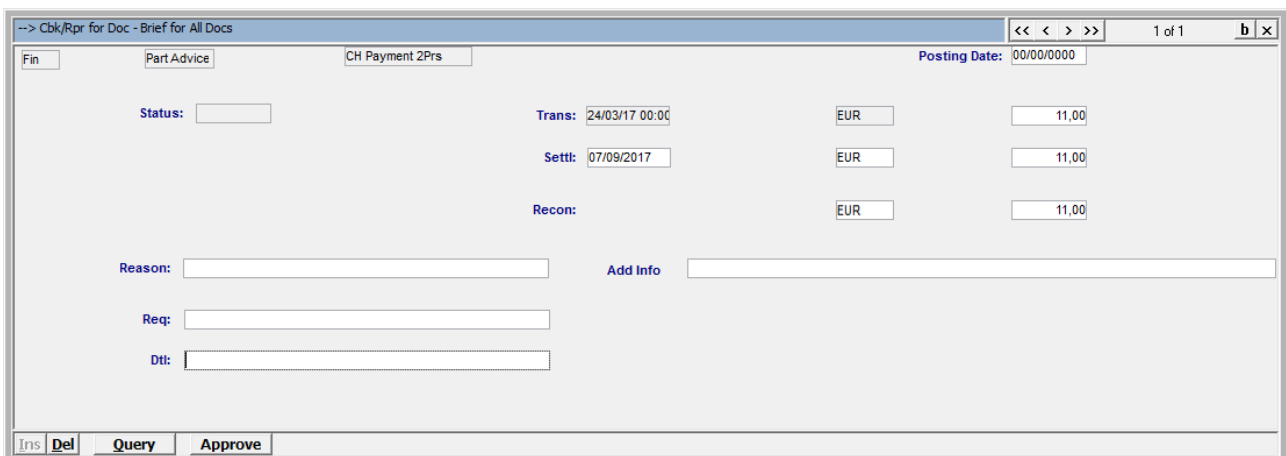
> (i) When creating a representment for a transaction in Visa, the user must specify the tag EXT_DOC_ID in the *Add Info* field. The dispute document identifier (VROL Financial ID) provided by the payment system on the VISA Resolve Online site is used as the tag's value (see "Dispute management in Visa").

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 Doc – Search" (see the section "Retrieval Request").

3.3.2   Partial Representment

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

Form for creating a partial representment

Fields containing amounts when generating a partial representment are filled in the same way as for a representment (see the section "Representment").

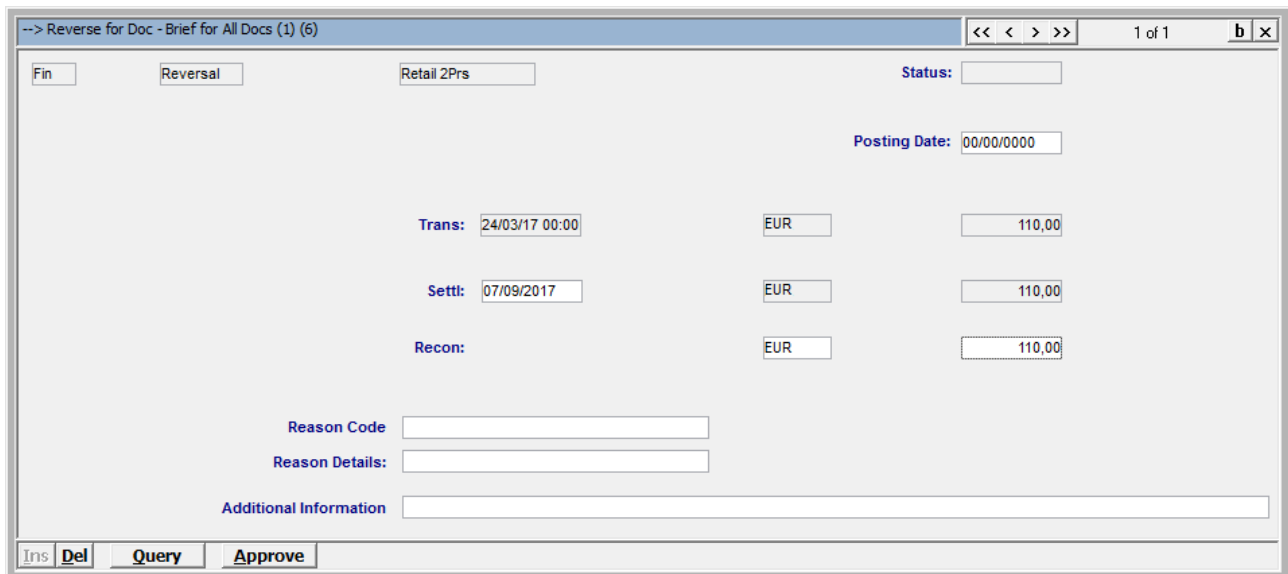> ℹ When creating a partial representment for a transaction in Visa, the user must fill in the *Add Info* field as described in the section "Representment".

Other fields in 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").

3.3.3 Representment Reversal

To reverse a representment, use the "--> Reverse for Doc – Brief for All Docs" form opened by clicking the [-> Reverse] button in the "Docs – Brief for All Docs" form (see the section "Searching for a document").

Form to create a representment 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 representment 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 website (see "Dispute management in Visa"):
>
> - 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_DSP_STS – status of the dispute cycle according to payment system rules:
>
> - "L1" – dispute response reversal on the acquirer's initiative (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).

4 Recommendations for the timely identification of disputes

For timely identification of disputes, it is recommended to analyze messages generated by the system when executing processes, for example, processing incoming payment system data.

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

For timely identification of disputes, it is useful to analyze messages generated by the system when processing incoming clearing documents (presentments). Messages generated while executing the "Accept Documents" process should also be analyzed.

Examples of messages indicating a dispute:

- 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 indicate that a presentment for a bankcard not registered in the system has been received; this may be a reason for the chargeback.
- The "CHCK.AUTH:E01 Card is in stop list" message indicates that a presentment for a bankcard included in a stop list has been received; this may be a reason for the chargeback.
- The "CHCK.AUTH:E04 Inward Presentment must be authorized" and "CHCK.AUTH:E09 Authorization not found" messages indicate that it is necessary to check authorization for this document and, if it is not found, check if the document exceeds the floor limit.
- The "SRCD.CHECK_CONTRACT:E005 Contract <contract name> closed earlier than document posting date" message indicates that a presentment for a bankcard that expired before the transaction was executed has been received; this may be a reason for the chargeback.

4.1 Troubleshooting 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 OpenWay Support.
- "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 been posted yet.
- "Unexpected document action" – system error; in this case it is recommended to contact OpenWay Support.

4.2 Troubleshooting when accepting dispute documents

To troubleshoot problems that occur when processing dispute documents, it is recommended to analyze messages generated by the system 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 is not filled in.
- "STL.IC_ACCEPT_DOC:E002 Missing doc indicator" – shows that the *Req* field in a non-financial dispute document (for example, retrieval request or fulfillment) is not filled in.