

# Retrieval & Chargeback

## Merchant Direct Enhancements



# Key Benefits

Moneris Merchants using Merchant Direct are now able to manage the Retrieval and Chargeback cases more effectively and efficiently.

Key benefits for the merchants:

- **Convenience**
- **Cost Saving Effort- Paperless (Nationals ONLY)**
- **PCI Compliant for both parties involved**
- **Better Communication**



# Phase A (May 2012)

## Enhancements now available in Merchant Direct:

- View Retrieval Request and Merchant Adjustment Advice on Merchant Direct.
- New Retrieval and Chargeback statuses
  - **Closed, Illegible, Incomplete, Unfulfilled, Fulfilled, Decline and Special Handling.**
- Ability to view / download supporting documents or images.
- View details from the decline letter.

# Phase A – Retrieval Requests

- New and revised statuses have been added:
  - **Blank** = Waiting for merchant response
  - **F = Fulfilled** (copy received and accepted)
  - **I = Illegible copy** received and merchant is advised to re-submit
  - **FI = Fulfilled with Illegible copy** in order to avoid an irreversible chargeback
  - **U = Incomplete document** received and merchant is advised to re-submit
  - **C = Closed** – Response not received
- Responses due within the next five days will be highlighted in red
- Local and toll-free fax numbers used to respond to requests are included on the Dispute Detail screen



# Phase A - Merchant Copy Request

Chargeback

**Copy Request**

Original Transaction

All

**Please respond to Moneris before the Response Due Date shown below**

<b>Status</b>	Pending Response
<b>Reason Code</b>	05
<b>Reason Description</b>	Cardholder does not agree with amount billed
<b>Cardholder Number</b>	<del>XXXXXXXXXXXXXXXXXXXX</del>
<b>Transaction Amount</b>	\$106.00
<b>Date of 1st Request</b>	2012/03/21
<b>Date of 2nd Request</b>	
<b>Date of Illegible Notification</b>	
<b>Date of Incomplete Notification</b>	
<b>Response Due Date</b>	2012/04/08
<b>Date Fulfilled</b>	
<b>Local Fax Number</b>	
<b>Toll-Free Fax Number</b>	

Local and toll-free fax numbers to respond to retrieval requests

# Phase A – Chargeback Adjustments

- Supporting document images will be available to view
- Local and toll-free fax numbers included on the **Dispute Detail** screen
- The **Adjustments tab** will display bank, transit and account numbers
- **Chargeback Detail screen** will display Chargeback Help button
  - Provides remedies for each reason code
- The new interface combines all relevant information regarding a particular case into one screen.
- A link to the complete details of the original transaction is now available from the Dispute Detail screen.

# Chargeback Statuses

New and revised statuses have been added:

- **Pending Response** = waiting for merchant response
- **Adjustment Reversal** = merchant credited for full adjustment amount
- **Partial Adjustment Reversal** = merchant credited for partial adjustment amount
- **Declined** = rebuttal declined
- **Closed - No Recourse** = merchant will not have a valid remedy
- **Closed - Rebuttal not Received** = merchant did not respond with a rebuttal within timeframe
- **Special Handling** = MasterCard Arbitration chargeback flagged for exception processing



# Phase A- New Dispute Detail Screen

Dispute Detail for Merchant # - Case ID  
\$150.00 CAD - Purchase - Visa - Transaction Date - 2012/07/11

- Chargeback
- Copy Request
- Adjustments
- Original Transaction
- All

[Chargeback Help](#)

clicking on the ALL tab will display details relating to the case

**Status** Pending Response  
**Response Due Date** 2012/10/16  
**Remedy** Provide documentation to remedy the chargeback such as:  
• Documentation proving Authorization was obtained  
• For a Car Rental, Hotel or Cruise Line transaction, provide proof valid authorization(s) was obtained between the dates the transaction was initiated and completed along with the rental contract or folio Evidence of credit issued  
Fax all documentation related to this chargeback to: 1-888-595-0804 (Toll-Free)

Chargeback Activity Type	Chargeback Activity Date	Chargeback Reason Code and Description or Chargeback Decline Reason(s)	B/D Ind	Chrgbk Amount	DR/CR	Prt Ind	Original Transaction Date	Original Trans Amount	Supp. Doc
Chargeback	2012/09/26	72 - No Authorization: The merchant completed the transaction without obtaining a valid authorization for the transaction amount on the transaction date. No Authorization		\$150.00	DR		2012/07/11	\$150.00	No

# Phase A- New Dispute Detail Screen

## Chain Chargebacks Received

Chain Number: \_\_\_\_\_

Select Card Types:  Visa  MasterCard  Discover  All

Received:  Daily  Monthly  Range

Include only chargeback events

From: 2012 September 25 To: 2012 September 25

View Report Chrgbk Help CSV Download CSV Help Chrgbk Menu

Hover over a Chargeback Reason Code to obtain it's description

Total Number of all Chargeback Adjustments between 2012/09/01 and 2012/09/25  
5 Found and Displayed

Currency: CAD

Merchant Number	Chargeback Activity Date	Card Type	Chargeback Activity Type	Cardholder Number	Case ID	Merchant Response Due Date	Original Transaction Date	DR/CR	Chrgbk Amount	Prt Ind	CB RC	B/D Ind	Supp. Doc	Merchant Reference Number
	2012/09/20	Visa	Chargeback			2012/10/10	2012/07/06	DR	\$141.98		81		N	
	2012/09/21	Visa	Chargeback			2012/10/11	2012/07/31	DR	\$41.97		81		N	
	2012/09/04	M/C	Chargeback			2012/09/24	2012/08/09	DR	\$322.60		4863		N	
	2012/09/07	Visa	Chargeback			2012/09/27	2012/06/08	DR	\$80.58		81		N	
	2012/09/15	Visa	Chargeback			2012/10/05	2012/07/27	DR	\$188.48		81		N	

Cases that are due within the next five days will appear in red

--- End of Report ---

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Supporting document image



# Phase A - Images

All images supporting the documentation for the case can be found on the Images tab.

Dispute Detail for Merchant # \_\_\_\_\_ - Case ID \_\_\_\_\_  
\$345.77 CAD - Purchase - M/C - Transaction Date - 2012/01/01

Chargeback Copy Request Adjustments Original Transaction **Images** All

Adjustment Advice Document 3 <<0900cycle1069586>> Page #2

## Chargeback ( 2012/01/24)

- [Document 1 - Page 1](#)
- [Document 2 - Page 2](#)
- [Document 3 - Page 1](#)
- [Document 3 - Page 2](#)
- [Document 4 - Page 1](#)
- [Document 5 - Page 2](#)

## 2nd Chrgbk ( 2012/01/28)

- [Document 6 - Page 1](#)
- [Document 7 - Page 1](#)
- [Document 8 - Page 1](#)



Moneris So  
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Dec 29, 2011

## Merchant Adjustment Summary

### Adjustment(s) for Merchant ██████████

Card Plan	Tran Date MM/DD/YYYY	Adjustment Amount	Currency	Cardholder Number ██████████	Merchant Ref No / Trace ID	Case ID	
Visa	12/23/2011	\$ 49.12	CAD	██████████	MN ref 01379		
Visa	Subtotal	\$ 49.12					
MasterCard	Subtotal	\$ 0.00					
					Merchant ██████████	Visa Total \$	
					Merchant ██████████	MasterCard Total \$	
Visa	Net Total	\$ 49.12					
MasterCard	Net Total	\$ 0.00					

# Phase A - Adjustments Information

Details on adjustments made to the case can be found on the Adjustments tab

**Dispute Detail for Merchant #** - **Case ID**  
**\$333.33 CAD - Refund - Visa - Transaction Date - 2012/01/06**

Chargeback	Copy Request	<b>Adjustments</b>	Original Transaction	Images	All
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Deposit Date	Chrgbk Amount	Chrgbk Fee Amount	Deposit Account Number
2012/03/27	\$333.33	-\$10.00	00001-88888-8888888

Financial institution, transit and account numbers for adjustments will be displayed

# Phase B (November 28, 2012)

## EMAIL NOTIFICATION

- Merchants will receive an announcement in either Merchant Direct Message Centre or Paper Statements about the new Merchant Direct feature - the option to receive Email notification for New Retrieval Request, Chargebacks and Urgent cases in Merchant Direct.
- The Email Notification will contain the following Dispute events....
  - new copy requests
  - new chargebacks
  - copy requests with 5 days remaining that require action
  - chargebacks with 5 days remaining that require action
  - existing chargeback cases with new activity

**Disclaimer: Dates and features are subject to change without notice**

# Email Notification sample

Dear client,

There are new and/or urgent cardholder dispute items in Merchant Direct that we would like to bring to your attention:

- 2 Copy request(s) awaiting response with 5 or less days remaining
- 3 Chargeback(s) awaiting response with 5 or less days remaining
  
- 24 New copy request(s)
- 12 New chargeback(s)
- 22 Existing chargeback case(s) with new activity

It is important that you respond to all outstanding Copy Requests and Chargebacks prior to the response due date.

For more information on these disputes, please sign in to Merchant Direct:

<https://www1.moneris.com/merchantdirect>

Information on these and past disputes can be found in the Copy Request and Chargeback reports.

To update your email address, notification preferences or unsubscribe to this message, click the "Update Your Profile" link once you have signed in.

This is an automated notification message. Please do not reply.

Best regards,

Dispute Operations

# Phase C (TBD)

## Detailed Enhancements:

- Ability to upload files (including images) directly into Merchant Direct.
- This functionality can be used to facilitate requests for information more quickly and easily.
- Merchant can accept chargeback directly via Merchant Direct.
- Update Merchant profile.
- Ability to suppress Fax and Mail through Merchant Direct

**Disclaimer: Features are subject to change without notice**



# Becoming a WEB Merchant

Suppressing  
Retrieval & Chargeback  
Documentation



# Step 1: Fax Suppression

- National Merchants
  - Head Office can contact their Service Manager
  - Service manager will walk through the details and processes for fax suppression
  - Service manager will request fax suppression for National merchants

# Step 2: Email Notifications -Optional

- To receive Retrieval/Chargeback email notifications, Merchant must sign in to Merchant Direct.



moneris.com | [Contact Us](#) | [Help](#) | Powered by **WebFOCUS**

Canada - English ▾

## Sign In

User ID	<input type="text"/>
Password	<input type="password"/>
<a href="#">Change Password</a>	<a href="#">Forgot Password?</a>
<input type="button" value="Sign In"/>	

To sign in, enter User ID and Password

## New User?

New merchants and individual merchants without Merchant Direct access can click below to enrol online now:

[Online Enrolment](#)

To obtain additional user accounts or for multi-location or chain access please [Contact Us](#).

# Step 3: Update User Profile in MD

- Merchant must update user profile by selecting “**Update Your Profile**” link.



[Messages](#) | [Profile](#) | [Contact Us](#) | [Help](#) | [Sign Out](#)

## Home Page

[View Customer Reports/Statements](#)

[Message Centre](#) (0 Unread Messages)

[Update Your Profile](#)

[Upcoming Features and Enhancements](#)

[Privacy](#)

### **Fraud Alerts**

Securing Cardholder data is your responsibility. Visit [moneris.com/pci](http://moneris.com/pci) for more information and to download a copy of the PCI newsletter.

## Messages

**IMPORTANT NOTICE: The format of CSV file for the Monthly Corporate Statement is being changed as of the September 2012 statement.**

**Merchant Direct will not be available on Sunday morning, October 14 between the hours of 02:00 and 05:00 EDT due to maintenance.**

Click here to update merchant's profile

# Step 4: Adding Email Information

- Add Email Address on the space provided. Merchant must check both boxes for Copy Requests and Chargeback to receive email notifications. Language preference can also be changed here. Save by clicking 'Update Profile'.

The screenshot shows the 'Update Your Profile' page in the Moneris Merchant Direct interface. The page includes a header with the Moneris logo and 'Merchant Direct' text, along with navigation links for Messages, Contact Us, Help, and Sign Out. The user ID is IMOLAMULTIC. The main content area is titled 'Update Your Profile' and contains several sections:

- Customer Details:** A table listing customer information. A callout bubble points to the 'Email Address' field in this section, stating 'Add email address here'.
- User Name:** A text input field.
- Email Address:** A text input field.
- Mask Cardholder Numbers:** A checkbox.
- EMAIL NOTIFICATIONS:** A section with three checkboxes: 'Message Centre', 'Cardholder Disputes', and 'For Chargebacks'. A callout bubble points to the 'Message Centre' checkbox, stating 'To receive email notification, check the box provided for both Copy requests and Chargeback'. A red vertical line labeled 'new' is positioned to the right of this section.
- Preferred Language:** A dropdown menu with the text 'Select a language'. A callout bubble points to this dropdown, stating 'Language preference can be changed here'.

At the bottom of the form are two buttons: 'Update Profile' and 'Cancel Update'. A footer note states: 'To update read-only fields or any other information, please contact us via [Message Centre](#).'

# Step 5: Confirmation

- Confirmation message will appear after updating the user profile.



Messages | Profile | Contact Us | Help | Sign Out

Your profile was updated.

Message will appear confirming the update was successful

## Home Page

[View Customer Reports/Statements](#)

[Message Centre](#) (0 Unread Messages)

[Update Your Profile](#)

[Upcoming Features and Enhancements](#)

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