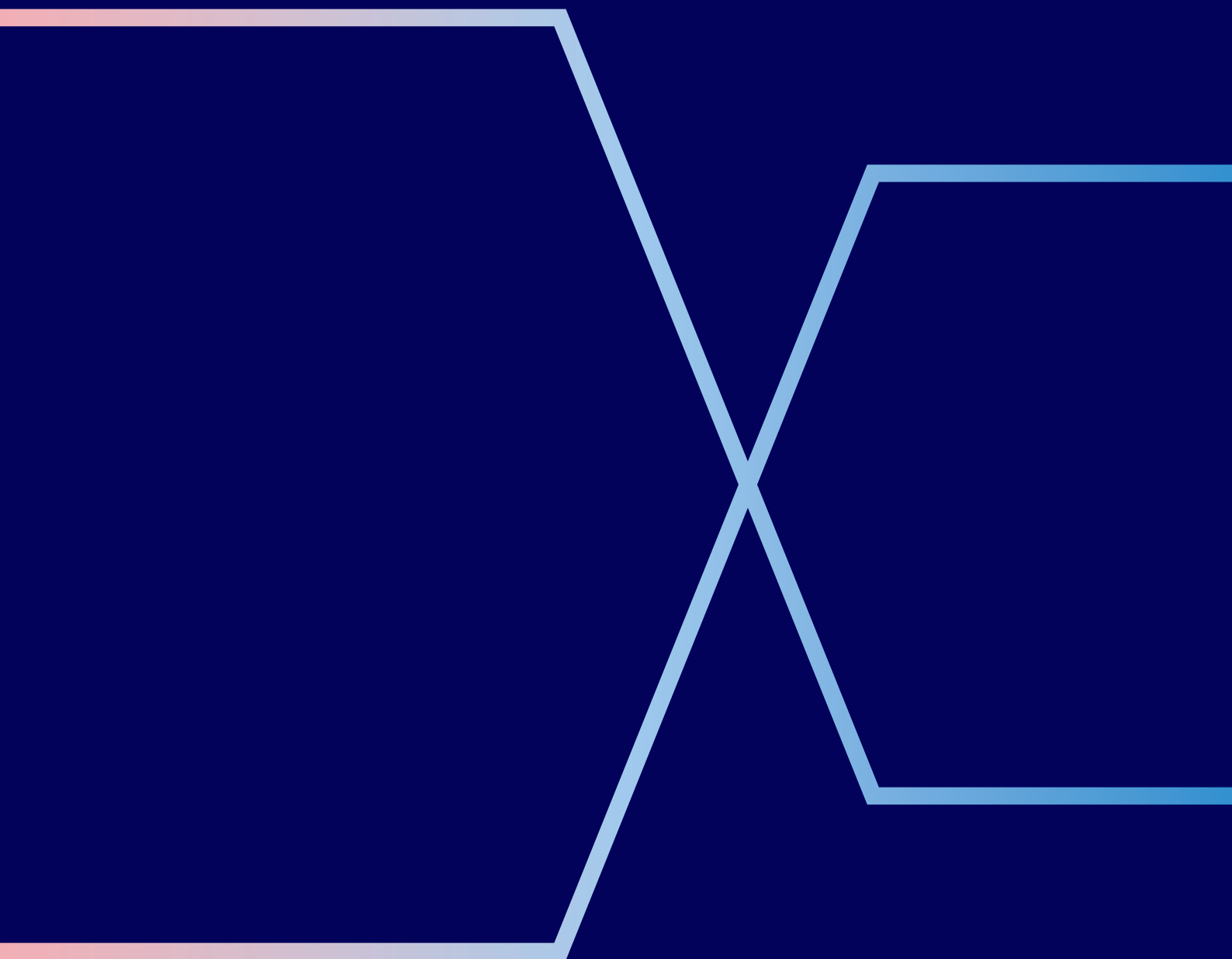


China Union Pay

Retrieval/Copy Requests



Copy Request or Retrieval Request is a pre-chargeback stage. They are non-financial requests which require you to supply specific details. Replying to them is crucial as China UnionPay can base your future chargeback defence rights on the way you respond.

How should you respond?

Your notification should state what documentation is expected by the issuer. If not, you should send any documentation you have, including invoices, documentation with cardholder's signature, order confirmations, correspondence, contracts etc.

Fraud Chargebacks

Reason code 4514: Fraudulent Multiple Transactions

Opening timeframe:	Transaction date + 180 days
Code usage frequency v. all chargebacks 2024:	0%
Code usage frequency vs all CUP chargebacks 2024:	0%



Why might this happen?

Multiple transactions, reported as fraudulent, were processed.

In Card-present Environment

Why might this happen?

The cardholder claims they did not make or authorise this transaction.

Despite the transaction being card-present, the transaction was processed with manually entered card details, possibly on a cloned card using the mag stripe. In general, transactions made by swiping a card always require extra care.

The card used was not reported as counterfeit, lost or stolen at the point of transaction.

Here are some examples

1. Fraudsters may arrive in groups, possibly create distractions to attracting employee attention, while the card user completes their transaction manually.
2. You leave the terminal unattended, providing an opportunity for customer to use the mag stripe or manual entry instead of Chip & PIN.
3. Cloned cards may be used, which are recreated plastic cards with a mag stripe. The transaction is re-coded to instruct the terminal to process it manually. This will generate a receipt asking for a signature, which makes the transaction appear valid.
4. The customer informs you that the chip on their card is damaged and asks you to use mag stripe instead.

How should you respond?

- If you have a print-out confirming a Chip & PIN transaction (displaying “PIN VERIFIED”) you should provide it as evidence.
- If the customer agrees that the dispute was opened in error, or they now recognise the transaction, please provide written confirmation from the customer. Note that this will only be sufficient if the cardholders will confirm their position to the bank.
- If the claim is valid, please accept the case.

How can I prevent Fraudulent Multiple Transactions chargebacks in a card present environment?

- Never process a transaction on a Chip card using mag stripes or through manual entry.
- Be extra cautious when processing swipe cards.
- Always check the receipt for verification of the acceptance method.
- Never leave the terminal unattended while processing the transaction and monitor your customers’ movements, without making them feel uncomfortable. If you think a card was swiped, check the receipt for confirmation that the Chip & PIN was used.
- If you have a terminal not provided by Elavon, please check with their customer service team how any manually entered transaction will be shown on receipts.
- Provide training and guidance to your staff.
- Make sure any refund goes to the card that was used to purchase, for the same amount. The cardholder must receive the amount originally debited, including any difference caused by currency conversion on both sale and refund transaction. If you need help with this, please contact our customers team to request re-processing.
- Remember that when a cardholder is on the phone, you should not answer ‘YES’ to your terminal’s question “is the cardholder present?” Present means physically there.
- If the batch containing the original sale is still open, make sure you void/ reverse the transaction instead of refunding.
- Make sure the name of your company is clearly visible on cardholders statements.

In a card-not-present environment

Why might this happen?

The cardholder claims they did not participate or authorise the transaction.

The transaction is processed without the card physical present at your business. That could mean a mail order telephone order (MOTO) transaction, or an e-commerce transaction without 3D-Secure protocol.

The card was not blocked or reported as lost or stolen at the point of transaction. It could have also been cloned and swiped through the terminal, with the mag strip details hacked and the terminal instructed to read the transaction as a manual entry with cardholder not present.

Helpful information:

- Remember that the merchant is obligated to provide evidence that the claim is invalid, and any verbal agreements will not count.
- CCTV images are not considered as valid documentation.
- If you refunded the customer, please provide a refund receipt. Don’t initiate any refunds once a chargeback process has begun.

How should you respond?

- If the claim is valid, please accept the case.
- If the customer agrees that the dispute was opened in error, or they now recognise the transaction, please provide written confirmation from the customer. Note that this will only be sufficient if the cardholders will confirm their position to the bank.
- If the same customer made an additional purchase with you, using the same card, and the transaction was not disputed, this evidence can be used to prove that the cardholder was in contact with you. You should provide details of the additional payment, showing cardholder and card details. Note that the cardholder can still deny that the new transaction was authorised.
- If the transaction was an addendum charge related to a previous rental or stay, provide evidence to connect both charges, with documentation explaining what the additional charges were for. This could include invoices, terms & conditions, customer communications about additional charge, written proof of customer's agreement with you.
- Provide documentation, including evidence that that address verification was done and confirmed correct, confirmation that delivery address matched, and that delivery completed successfully.
- Provide any correspondence with the customer. If you successfully contacted the customer and they agreed to cancel the dispute, please ask them for written confirmation.
- If you refunded the customer, please provide a refund receipt. Don't initiate any refunds once a chargeback process has begun.
- If the transaction appears to be 3D-Secured, please contact your gateway's technical support team to obtain 3DS or NPI logs, which will show if any downgrade took place.

Helpful information:

- Remember that when a cardholder is on the phone, you should not answer 'YES' to your terminal's question "is the cardholder present?" Present means physically there.
- Remember that the merchant is obligated to provide evidence that the claim is invalid, and any verbal agreements will not count.
- CCTV images are not considered as valid documentation.

How can I prevent Fraudulent Multiple Transactions chargebacks in a card-not-present environment

- Avoid MOTO transactions. Instead, consider setting up e-commerce website or using Pay-by-link, which directs the customer to a payment gateway (remember that both options require 3D-Secure to be considered safe).
- Ensure your payment gateway doesn't allow transactions to go through without 3D-Secure. Try not to use credentials on file too often, nor set too high a floor limit.
- Store more than just a receipt to ensure you can provide the evidence you need.
- Always make sure that MOTO and e-commerce without 3D-Secure transactions use AVS (Address Verification System) to confirm addresses. Fully correct AVS does not secure the transaction but flags potential fraud, so you can make informed decisions.
- Remember that when a cardholder is on the phone, you should not answer 'YES' to your terminal's question "is the cardholder present?" Present means physically there.
- Be extra cautious when processing swipe cards.
- If you have a terminal not provided by Elavon, please check with their customer service team how any manually entered transaction will be shown on receipts.

- Provide training and guidance to your staff.
- Make sure any refund goes to the card that was used to purchase, for the same amount. The cardholder must receive the amount originally debited, including any difference caused by currency conversion on both sale and refund transaction. If you need help with this, please contact our customers team to request re-processing.
- If the batch containing the original sale is still open, make sure you void/ reverse the transaction instead of refunding. 10.2 EMV Liability Shift Non-Counterfeit Fraud.
- Make sure the name of your company is clearly visible on cardholder statements.
- If the batch containing the original sale is still open, make sure you void/ reverse the transaction instead of refunding.
- Always check the receipt for verification of acceptance method.
- Make sure the name of your company is clearly visible on cardholder statements.
- Never leave the terminal unattended while processing the transaction and monitor your customers' movements, without making them feel uncomfortable. If you think a card was swiped, check the receipt for confirmation that the Chip & PIN was used.

Reason code 4515: Cardholders Denies the Transaction

Opening timeframe:	Transaction date + 180 days
Code usage frequency v. all chargebacks 2024:	Almost 0%
Code usage frequency vs all CUP chargebacks 2024:	25.66%



Why might this happen?

This is mass reason code which covers fraudulent activity on a card, including manual entry of card details. It can be used for both card-present and card not-present environments.

Card-present Environment

Despite the transaction being card-present, the transaction was processed with manually entered card details, possibly on a cloned card using the mag-stripe. In general, transactions made by swiping a card always require extra care.

The card used was not reported as counterfeit, lost or stolen at the point of transaction.

Here are some examples

1. Fraudsters may arrive in groups, possibly create distractions to attracting employee attention, while the card user completes their transaction manually.
2. You leave the terminal unattended, providing an opportunity for customer to use the mag-stripe or manual entry instead of Chip & PIN.
3. Cloned cards may be used, which are recreated plastic cards with a mag-stripe. The transaction is re-coded to instruct the terminal to process it manually. This will generate a receipt asking for a signature, which makes the transaction appear valid.
4. The customer informs you that the chip on their card is damaged and asks you to use mag-stripe instead.

How should you respond?

- If you have a print-out confirming a Chip & PIN transaction (displaying “PIN VERIFIED”) you should provide it as evidence.
- If the customer agrees that the dispute was opened in error, or they now recognise the transaction, please provide written confirmation from the customer. Note that this will only be sufficient if the cardholder will confirm

their position to the bank.

- If the claim is valid, please accept the case.
- If you refunded the customer, please provide a refund receipt. Don't initiate any refunds once a chargeback process has begun.

How can I prevent Cardholders Denies the Transaction – card present chargebacks?

- Never process a transaction on a Chip card using mag-stripes or through manual entry.
- Be extra cautious when processing swipe cards.
- Always check the receipt for verification of the acceptance method.
- Never leave the terminal unattended while processing the transaction and monitor your customers' movements, without making them feel uncomfortable. If you think a card was swiped, check the receipt for confirmation that the Chip & PIN was used.
- If you have a terminal not provided by Elavon, please check with their customer service team how any manually entered transaction will be shown on receipts.
- Provide training and guidance to your staff.
- Make sure any refund goes to the card that was used to purchase, for the same amount. The cardholder must receive the amount originally debited, including any difference caused by currency conversion on both sale and refund transaction. If you need help with this, please contact our customers team to request re-processing.
- Remember that when a cardholder is on the phone, you should not answer 'YES' to your terminal's question "is the cardholder present?" Present means physically there.
- If the batch containing the original sale is still open, make sure you void/ reverse the transaction instead of refunding.

Helpful information:

- Remember that the merchant is obligated to provide evidence that the claim is invalid, and any verbal agreements will not count.
- CCTV images are not considered as valid documentation.
- If you refunded the customer, please provide a refund receipt. Don't initiate any refunds once a chargeback process has begun.

In a card-not-present environment

Why might this happen?

The cardholder claims they did not participate or authorise the transaction, which was processed without the card physical present at your business. That could mean a mail order telephone order (MOTO) transaction, or an e-commerce transaction without 3D-Secure protocol.

The card was not blocked or reported as lost or stolen at the point of transaction. It could have also been cloned and swiped through the terminal, with the mag strip details hacked and the terminal instructed to read the transaction as a manual entry with cardholder not present.

How should you respond?

- If the claim is valid, please accept the case.
- If the same customer made an additional purchase with you, using the same card, and the transaction was not disputed, this evidence can be used to prove that the cardholder was in contact with you. You should provide details of the additional payment, showing cardholder and card details. Note that the cardholder can still deny that the new transaction was authorised.

- Provide documentation, including that address verification was done and confirmed correct, confirmation that delivery address matched, and that delivery completed successfully.
- Provide any correspondence with the customer. If you successfully contacted the customer and they agreed to cancel the dispute, please ask them for written confirmation.
- If you refunded the customer, please provide a refund receipt. Don't initiate any refunds once a chargeback process has begun.
- If the transaction was an addendum charge related to a previous rental or stay, provide evidence to connect both charges, with documentation explaining what the additional charges were for. This could include invoices, terms & conditions, customer communications about additional charge, written proof of customer's agreement with you.
- If the transaction appears to be 3D-Secured, please contact your gateway's technical support team to obtain 3DS or NPI logs, which will show if any downgrade took place.
- Make sure any refund goes to the card that was used to purchase, for the same amount. The cardholder must receive the amount originally debited, including any difference caused by currency conversion on both sale and refund transaction. If you need help with this, please contact our customers team to request re-processing.

How can I prevent Cardholders Denies the Transaction - Card Not-present chargebacks?

- Avoid MOTO transactions. Instead, consider setting up e-commerce website or using Pay-by-link, which directs the customer to a payment gateway (remember that both options require 3D-Secure to be considered safe).
- Ensure your payment gateway doesn't allow transactions to go through without 3D-Secure. Try not to use credentials on file too often, nor set too high a floor limit.
- Store more than just a receipt to ensure you can provide the evidence you need.
- Always make sure that MOTO and e-commerce without 3D-Secure transactions use AVS (Address Verification System) to confirm addresses. Fully correct AVS does not secure the transaction but flags potential fraud, so you can make informed decisions.
- Remember that when a cardholder is on the phone, you should not answer 'YES' to your terminal's question "is the cardholder present?" Present means physically there.
- Never leave the terminal unattended while processing the transaction and monitor your customers' movements, without making them feel uncomfortable. If you think a card was swiped, check the receipt for confirmation that the Chip & PIN was used.
- Be extra cautious when processing swipe cards.
- If you have a terminal not provided by Elavon, please check with their customer service team how any manually entered transaction will be shown on receipts.
- Provide training and guidance to your staff.
- Make sure any refund goes to the card that was used to purchase, for the same amount. The cardholder must receive the amount originally debited, including any difference caused by currency conversion on both sale and

Helpful information:

- Remember that when a cardholder is on the phone, you should not answer 'YES' to your terminal's question "is the cardholder present?" Present means physically there.
- The merchant is obligated to provide evidence that the claim is invalid, and any verbal agreements will not count.
- CCTV images are not considered as valid documentation.

refund transaction. If you need help with this, please contact our customers team to request re-processing.

- If the batch containing the original sale is still open, make sure you void/reverse the transaction instead of refunding.
- Make sure the name of your company is clearly visible on cardholder statements.

Reason code 4562: Counterfeit Card

Opening timeframe:

Code usage frequency v. all chargebacks 2024:

Code usage frequency vs all CUP chargebacks 2024:

Transaction date + 180 days

Almost 0%

25.66%



Why might this happen?

The cardholder claims they did not make or authorise this transaction. The issuing bank determines that the transaction was made card-present, using a card reported as lost or stolen.

Despite appearing to be Chip & PIN, the transaction was either not finalised or initiated with a chip, possibly because the terminal used doesn't have a chip reader. Note that Elavon does not offer these terminals.

Here are some examples

1. The customer informs you that the chip on their card is damaged and asks you to use mag stripe instead.
2. You leave the terminal unattended, providing an opportunity for customer to use the mag stripe or manual entry instead of Chip & PIN.
3. The original card has already been reported as counterfeit.

How should you respond?

- If a non-chip reading terminal was used, you will be unable to defend the case. We recommended you accept the dispute.
- If you have a print-out confirming a Chip & PIN transaction (displaying "PIN VERIFIED") you should provide it as evidence.
- If the customer agrees that the dispute was opened in error, or they now recognise the transaction, please provide written confirmation from the customer. Note that this will only be sufficient if the cardholders will confirm their position to the bank.
- If the claim is valid, please accept the case.

How can I prevent Counterfeit Cards chargebacks?

- Make sure your terminal has a chip reader and never process a transaction on a Chip card by using mag stripes or through manual entry.
- Never leave the terminal unattended while processing the transaction

Helpful information:

- Remember that the merchant is obligated to provide evidence that the claim is invalid, and any verbal agreements will not count.
- CCTV images are not considered as valid documentation.
- If you refunded the customer, please provide a refund receipt. Don't initiate any refunds once a chargeback process has begun

and monitor your customers' movements, without making them feel uncomfortable. If you think a card was swiped, check the receipt for confirmation that the Chip & PIN was used.

- Provide training and guidance to your staff.
- Make sure any refund goes to the card that was used to purchase, for the same amount. The cardholder must receive the amount originally debited, including any difference caused by currency conversion on both sale and refund transaction. If you need help with this, please contact our customers team to request re-processing.
- If the batch containing the original sale is still open, make sure you void/ reverse the transaction instead of refunding.

Reason code 4803: Risk Merchant

Opening timeframe:	Transaction date + 60 days
Code usage frequency v. all chargebacks 2024:	0%
Code usage frequency vs all CUP chargebacks 2024:	0%



Why might this happen?

China UnionPay flagged your business as a Risk Merchant. A transaction is disputed as potentially fraudulent.

How should you respond?

- If you noticed that the transaction was already disputed, you can address it directly with Elavon to verify confirm if this is the same transaction.
- If you successfully contacted the customer and they are willing to cancel the dispute, please ask them for written confirmation and provide it to us.
- If the claim is valid, please accept the case. Do not do any refunds on your own after chargeback has been opened.
- If you refunded the customer, please provide a refund receipt.

How to avoid Risk Merchant in the future?

If your account has an exceeded amount of fraud transactions, the account will be set on hold or terminated with us. It might also result in being listed on and that would lead to those chargebacks along with those requested by cardholders. In 2024 Elavon received only 1 case with this reason code.

How can I prevent Risk Merchant chargebacks?

- Make sure that you secure your business as well as possible, so it doesn't get listed.
- If your account has seen an excessive amount of fraud transactions, it will be placed on hold or terminated. It might also result in being listed on the Suspect Fraudulent Service Establishment Report, leading to this type of chargeback along with those requested by cardholders.

Reason code 4547: Hot Card List

Opening timeframe:

Code usage frequency v. all chargebacks 2024:

Code usage frequency vs all CUP chargebacks 2024:

Transaction date + 180 days

Almost 0%

25.66%



Why might this happen?

The cardholder claims they did not participate or authorise this transaction to take place. The issuer determines the transaction was taken in a card-present environment using a card placed on a Hot Card List.

Here are some examples

1. The customer informs you that the chip on their card is damaged and asks you to use mag stripe instead.
2. You leave the terminal unattended, providing an opportunity for customer to use the mag stripe or manual entry instead of Chip & PIN.
3. The original card has already been reported as counterfeit.

How should you respond?

- If a non-chip reading terminal was used, you will be unable to defend the case. We recommended you accept the dispute.
- If you have a print-out confirming a Chip & PIN transaction (displaying “PIN VERIFIED”) you should provide it as evidence.
- If the customer agrees that the dispute was opened in error, or they now recognise the transaction, please provide written confirmation from the customer. Note that this will only be sufficient if the cardholders will confirm their position to the bank.
- If the claim is valid, please accept the case.

How can I prevent Hot Card List chargebacks?

- Make sure your terminal has a chip reader and never process a transaction on a Chip card by using mag stripes or through manual entry.
- Never leave the terminal unattended while processing the transaction and monitor your customers’ movements, without making them feel uncomfortable. If you think a card was swiped, check the receipt for confirmation that the Chip & PIN was used.

Helpful information:

- Remember that the merchant is obligated to provide evidence that the claim is invalid, and any verbal agreements will not count.
- CCTV images are not considered as valid documentation.
- If you refunded the customer, please provide a refund receipt. Don’t initiate any refunds once a chargeback process has begun

- Provide training and guidance to your staff.
- Make sure any refund goes to the card that was used to purchase, for the same amount. The cardholder must receive the amount originally debited, including any difference caused by currency conversion on both sale and refund transaction. If you need help with this, please contact our customers team to request re-processing.
- If the batch containing the original sale is still open, make sure you void/ reverse the transaction instead of refunding. 10.2 EMV Liability Shift Non-Counterfeit Fraud.

Authorisation Chargebacks

Reason code 4503: Dispute on Debit Adjustment or Debit Adjustment Collection

Opening timeframe:	Transaction date + 60 days
Code usage frequency v. all chargebacks 2024:	0%
Code usage frequency vs all CUP chargebacks 2024:	0%



Why might this happen?

The bank disputes a transaction that was reprocessed with a new, higher amount.

How should you respond?

If the claim is valid, please accept the case.

If you refunded the customer, please provide a refund receipt. Don't initiate any refunds once a chargeback process has begun

How can I prevent Dispute on Debit Adjustment or Debit Adjustment Collection chargebacks?

- Unless your business requires use of pre-authorisations, all transactions should be settled on the same day as their authorisation. If the authorisation code expires, but you attempt to make the transaction, it might turn out that the card was already blocked.
- Do not accept any authorisation codes from the cardholder.
- Provide training and guidance to your staff.
- If you decide to refund the transaction, make sure the refund goes to exactly same card as the original sale, for the same amount.
- Authorisation codes are assigned to one specific transaction, for the exact amount. If you are trying to increase the transaction amount, don't use a previously obtained code.

- If you need to change the amount of the pre-authorisation, the best option is to complete the pre-authorisation with the original amount and then create a new transaction for the remaining amount.
- We don't recommend pre-authorising amounts are higher than will be required. Please keep in mind that bank release of funds could take up to a month for debit cards, two weeks for credit cards. After you perform the reversal, the amount will not be released immediately, and the cardholder may not have sufficient funds for a new transaction.

Reason code 4536: Late Presentment

Opening timeframe:	Transaction date + 60 days
Code usage frequency v. all chargebacks 2024:	0%
Code usage frequency vs all CUP chargebacks 2024:	0%



Why might this happen?

The transaction was processed using an authorisation code which had expired.

How should you respond?

- If authorisation was not properly used, and the amount was not refunded to the same card before the chargeback, it cannot be defended.
- If the claim is valid, please accept the case.
- If you refunded the customer, please provide a refund receipt. Don't initiate any refunds once a chargeback process has begun.

How can I prevent Late Presentment chargebacks?

- Check your balances daily, compare them to your incomes and sales from cash register to make sure that any transactions that were authorised but did not complete, are re-processed properly.
- Provide training and guidance to your staff.
- If you decide to refund the transaction, make sure the refund goes to exactly same card as the original sale, for the same amount.
- Even if the authorisation code is valid for 30 days, if the bank is not able to charge the account (e.g. it was closed), the chargeback will be valid.

Reason code 4508: Exceeds Limited or Authorised Account

Opening timeframe:	Transaction date + 120 days
Code usage frequency v. all chargebacks 2024:	0%
Code usage frequency vs all CUP chargebacks 2024:	0%



Why might this happen?

The bank disputes the difference between the original authorisation amount and final sale amount.

How should you respond?

- If authorisation was not properly used, and the amount was not refunded to the same card before the chargeback, it cannot be defended.
- If the claim is valid, please accept the case.
- If you refunded the customer, please provide a refund receipt. Don't initiate any refunds once a chargeback process has begun.

How can I prevent Exceeds Limited or Authorised Amount chargebacks?

- Authorisation codes are assigned to one specific transaction, for the exact amount. If you are trying to increase the transaction amount, don't use a previously obtained code.
- If you need to change the amount of the pre-authorisation, the best option is to complete the pre-authorisation with the original amount and then create a new transaction for the remaining amount.
- Unless your business requires use of pre-authorisations, all transactions should be settled on the same day as their authorisation. If the authorisation code expires, but you attempt to make the transaction, it might turn out that the card was already blocked.
- Do not accept any authorisation codes from the cardholder.
- Provide training and guidance to your staff.
- If you decide to refund the transaction, make sure the refund goes to exactly same card as the original sale, for the same amount.
- We don't recommend pre-authorising amounts are higher than will be required. Please keep in mind that bank release of funds could take up to a month for debit cards, two weeks for credit cards. After you perform the reversal, the amount will not be released immediately, and the cardholder may not have sufficient funds for a new transaction.

Reason code 4522: Declined Authorisation

Opening timeframe:	Transaction date + 120 days
Code usage frequency v. all chargebacks 2024:	0%
Code usage frequency vs all CUP chargebacks 2024:	0%



Why might this happen?

The original transaction was attempted and declined by the bank, or marked as 'Pickup Card.' The transaction was then processed with the Force option, with no valid authorisation code.

How should you respond?

- If authorisation was not properly used, and the amount was not refunded to the same card before the chargeback, it cannot be defended.
- If the claim is valid, please accept the case.
- If you refunded the customer, please provide a refund receipt. Don't initiate any refunds once a chargeback process has begun.

How can I prevent Declined Authorisation chargebacks?

- You should never force a transaction without a proper authorisation code. If you receive a message on your terminal that the card needs to be recovered, do not try to make the transaction again or use Force. Instead ask for a different payment method.
- Authorisation codes are assigned to one specific transaction, for the exact amount. If you are trying to increase the transaction amount, don't use a previously obtained code.
- Unless your business requires use of pre-authorisations, all transactions should be settled on the same day as their authorisation. If the authorisation code expires, but you attempt to make the transaction, it might turn out that the card was already blocked.
- Do not accept any authorisation codes from the cardholder.
- Provide training and guidance to your staff.
- If you decide to refund the transaction, make sure the refund goes to exactly the same card as the original sale, for the same amount.

- If you need to change the amount of the pre-authorisation, the best option is to complete the pre-authorisation with the original amount and then create a new transaction for the remaining amount.
- We don't recommend pre-authorising amounts are higher than will be required. Please keep in mind that bank release of funds could take up to a month for debit cards, two weeks for credit cards. After you perform the reversal, the amount will not be released immediately, and the cardholder may not have sufficient funds for a new transaction.
- Make sure you and your staff always confirm the card number with the cardholder.

Reason code 4558: Verification for Transaction Certificate

Opening timeframe:	Transaction date + 120 days
Code usage frequency v. all chargebacks 2024:	0%
Code usage frequency vs all CUP chargebacks 2024:	0%



Why might this happen?

The transaction was taken offline without authorisation. The issuer was unable to charge the card.

How should you respond?

- If authorisation was not properly used, and the amount was not refunded to the same card before the chargeback, it cannot be defended.
- If the claim is valid, please accept the case.
- If you refunded the customer, please provide a refund receipt. Don't initiate any refunds once a chargeback process has begun.

How can I prevent Verification for Transaction Certificate chargebacks?

- Make sure that you are taking transactions online, avoid offline transactions.
- If offline transactions are the only option, make sure you process the batch as soon as possible, so that transactions are sent for correct processing.

How should you respond?

- Check your bank documentation and explanation, as there may be multiple reasons for the chargeback. Check the reason group related to your chargeback reason.
- If you don't respond, this limits our ability to defend the case further.
- If the claim is valid, please accept the case. Do not do implement any refunds once the chargeback has been opened.
- If you refunded the customer, please provide a refund receipt.

How can I prevent Request for Support Not Fulfilled chargebacks?

- Always reply promptly to the Retrieval Request, even if you are willing to accept further chargeback action. During the Retrieval Request you are still able to refund the customer.
- If you decide to refund the transaction, make sure the refund goes to exactly same card as the original sale and for the same amount.

Retrieval Chargebacks

Reason code 4559: Transaction Certificate and Relevant Calculation Data cannot be Provided

Opening timeframe:	Transaction date + 120 days
Code usage frequency v. all chargebacks 2024:	0%
Code usage frequency vs all CUP chargebacks 2024:	0%



Why might this happen?

A Retrieval/Copy Request was sent but no reply was received.

A Retrieval/Copy Request response was received, but it did not include the requested documentation or was illegible.

How should you respond?

- Check your bank documentation and explanation, as there may be multiple reasons for the chargeback, in addition to your not responding to the Retrieval Request. Check the reason group related to your chargeback reason.
- If you don't respond, this limits our ability to defend the case further.
- If the claim is valid, please accept the case. Do not do implement any refunds once the chargeback has been opened.
- If you refunded the customer, please provide a refund receipt.

How can I prevent Transaction Certificate and Relevant Calculation Data cannot be Provided chargebacks?

- Always reply promptly to the Retrieval Request, even if you are willing to accept further chargeback action. During the Retrieval Request you are still able to refund the customer.

- If you decide to refund the transaction, make sure the refund goes to exactly same card as the original sale and for the same amount.
- Always read the notification carefully and make sure you provided the requested documentation in a format that's clear and legible.

Processing Error and Consumer Dispute

Reason code 4502: Transaction was Settled but Good/Service were not Received

Opening timeframe:

Transaction date + 120 days
Receipt date + 120 days
(no more than 360 days from transaction date)

Code usage frequency v. all chargebacks 2024:

0%

Code usage frequency vs all CUP chargebacks 2024:

0%



Why might this happen?

The cardholder claims that the service or merchandise they paid for was not received within the agreed time. This could include scenarios where the service or product you provide is delayed, without cardholder's agreement.

- If your business does transactions only at the moment of sale/service provision, please provide your terminal receipt, till receipt/invoice and official statement confirming your business operates as sold-as-seen.
- If the shipment was held by customs in cardholder's country, please provide tracking details showing shipment status.
- It came to our attention that some banks are using this reason code to walk around Fraud Group criteria. In such a situation they would most likely say in their documentation that service was not received as the transaction was fraudulent. In such cases, please simply respond with your official statement and what the transaction was for.
- If you successfully contacted the customer, who claimed the dispute was opened by an error, or that they now recognize the transaction, please provide written confirmation from your customer. However, please keep in mind that such confirmation will not be efficient if the cardholder will not confirm such a decision to the bank.

- If the claim is valid, please accept the case. Do not do any refunds on your own after chargeback has been opened.
- If you refunded the customer, please provide refund receipt. If the amount is decreased by penalty fees, please provide your Terms & Conditions along with the way it was accepted by the customer (in writing, signed, on the receipt, on the website with a click-to-accept box).

How should you respond?

- If the merchandise or service was provided, we require undeniable, signed proof of delivery. The signature should be clear, and not an 'x' or such. If delivery of the merchandise was done through a drop-box, we require confirmation showing the drop box was opened by the person who made the order, or a person authorised (by using a code or application). Please contact the courier company to obtain such information
- If the delay in receiving service/merchandise was previously known to the cardholder, please confirm how it was communicated, along with your Ts & Cs and how they were accepted by the customer (in writing, signed, on the receipt, on the website with a click-to-accept box).
- If the delay is a result of the customer's absence, please provide an explanation, with proof (for example, written communication with the customer).
- If the chargeback is a result of non-refundable cancellation, please provide proof of the cancellation, along with your Ts & Cs and how they were accepted by the customer (in writing, signed, on the receipt, on the website with a click-to-accept box).
- If the transaction relates to service that is still to be provided, please provide the details of the corresponding sale.
- If the transaction is a part of a sale waiting for full payment, or a deposit, please provide your contract along with your Ts & Cs and how they were accepted by the customer (in writing, signed, on the receipt, on the website with a click-to-accept box).
- If your business transactions happen only at the point of sale/service provision, please provide your terminal receipt, till receipt/invoice and official statement confirming that your business operates as sold-as-seen.
- If the shipment was held by customs in cardholder's country, please provide tracking details showing status.
- It is possible that this reason code is used to bypass Fraud Group reason code criteria, e.g. the claim that that service was not received as the transaction was fraudulent. In that case, please respond with your official statement and what the transaction was for.
- If the customer agrees that the dispute was opened in error, or they now recognise the transaction, please provide written confirmation from the customer. Note that this will only be sufficient if the cardholders will confirm their position to the bank.
- If you contacted the customer and they confirmed they no longer dispute the transaction, please ask them for written confirmation and provide it along with your rebuttal. Please do not rely on your response only. If the case is escalated, we will not be able to defend it.
- If the claim is valid, please accept the case.
- Do not implement any refunds on your own after a chargeback has been opened.
- If you refunded the customer, please provide a refund receipt. If the

Helpful information:

What is considered to be a properly disclosed Terms & Conditions and Refund policy?

- For face-to-face transactions: signed contracts, information on the receipt.
- For MOTO transactions: written correspondence (email or chat informing your Terms, with any attachments and customer responses).
- For e-commerce: a full-page screenshot showing how the customer acknowledges terms (click-to-accept box is required), next to either links to your terms, or the terms visible on the same page. Please also provide your terms in a PDF.

amount is decreased by penalty fees, please provide your Ts & Cs and how they were accepted by the customer (in writing, signed, on the receipt, on the website with a click-to-accept box).

How can I prevent Transaction was Settled but Good/Service were not Received chargebacks?

- Make sure your delivery options include valid proof of delivery. Tracking confirmation and pictures of packages are not always sufficient proof of delivery (packages can be stolen). Only signed proof of delivery and drop box pickup confirmations are considered acceptable.
- Make sure you have properly disclosed the delivery period and potential delays on your website or during the sale.
- If you run a business focused on pre-paid face-to-face sales (for example wedding dresses which are usually paid for up front) make sure you have a contract and eventually, signed proof of provision.
- If you decide to refund the transaction, make sure the refund goes to exactly same card as the original sale and with the same amount.

Reason code 4532: Refund Not Processed

Opening timeframe:

Transaction date + 120 days
Receipt date + 120 days
(no more than 360 days from
transaction date)

Code usage frequency v. all chargebacks 2024:

0%

Code usage frequency vs all CUP chargebacks 2024:

0%



Why might this happen?

The cardholder claims they were offered a refund, but it was never processed, or that proof of a refund or void was received by them, but funds never reached their account.

How should you respond?

- If the claim is valid, please accept the case.
- Do not implement any refunds after a chargeback has been opened.
- If no credit is due, please respond accordingly (for example, if the cardholder claims that the credit was promised for service not received, your rebuttal should follow the requirements of 'Service not received' with an additional statement as explanation).
- If you decide to refund the transaction, make sure the refund goes to exactly same card as the original sale and for the same amount and provide proof of the refund.
- If the refund was made in a different way, in particular by bank transfer, please provide correspondence from the cardholder, where they provide you with bank details. In general, refunds by a different method (cash, bank transfer, different card) should never happen.
- If the chargeback relates to a non-refundable deposit, you need to show that the policy was accepted by the cardholder and provide the cancellation policy.
- If only a partial amount is due, please provide the amount you accept and rebuttal for the remaining amount (for example, if the remaining amount is a cancellation penalty – Terms & Conditions and Refund Policy along with disclosure).
- If the customer agrees that the dispute was opened in error, or they now recognise the transaction, please provide written confirmation from the customer. Note that this will only be sufficient if the cardholders will confirm their position to the bank.

- If you refunded the customer, please provide a refund receipt. If the amount is decreased by penalty fees, please provide your Ts & Cs and how they were accepted by the customer (in writing, signed, on the receipt, on the website with a click-to-accept box).

How can I prevent Refund Not Processed chargebacks?

- Make sure you process refunds immediately after the offer has been accepted.
- Ensure you process refunds using the same method as the original transaction and using the same acquirer.
- Never process joined refunds. Each sale should be refunded separately. This will help the bank to locate the refund without resorting to chargeback.
- Ensure you have your refund policies properly disclosed to the cardholder (on receipt, for signature, in email and confirmed in writing, with a click-to-accept box on your website).
- Provide training and guidance to your staff and deliver on what was promised to the cardholder.

Helpful information:

What is considered to be a properly disclosed Terms & Conditions and Refund policy?

- For face-to-face transactions: signed contracts, information on the receipt.
- For MOTO transactions: written correspondence (email or chat informing your Terms, with any attachments and customer responses).
- For e-commerce: a full-page screenshot showing how the customer acknowledges terms (click-to-accept box is required), next to either links to your terms, or the terms visible on the same page. Please also provide your terms in a PDF.

Reason code 4544: Cancelled transaction

Opening timeframe:	Transaction date + 120 days
Code usage frequency v. all chargebacks 2024:	0%
Code usage frequency vs all CUP chargebacks 2024:	0%



Why might this happen?

The transaction was canceled, due to technical error or by customer choice.

How should you respond?

- Provide proof that the sale was successful and finalised, e.g. provide an order confirmation, invoice, proof of delivery etc.
- If the claim is valid, please accept the case. Do not do any refunds on your own after chargeback has been opened.
- If no credit is due, please respond accordingly (for example, if the cardholder claims that the credit was promised for service not received, your rebuttal should follow the requirements of 'Service not received' with an additional statement as explanation).
- If you decide to refund the transaction, make sure the refund goes to exactly same card as the original sale and for the same amount and provide proof of the refund.
- If the refund was made in a different way, in particular by bank transfer, please provide correspondence from the cardholder, where they provide you with bank details. In general, refunds by a different method (cash, bank transfer, different card) should never happen.
- If the refund was made, please provide proof of the refund.

How to avoid Cancelled Transaction chargebacks?

- Make sure you process refunds immediately after the offer has been accepted.
- Ensure you process refunds using the same method as the original transaction was made and using the same acquirer.
- Never process joined refunds. Each sale should be refunded separately. This will help bank to locate the refund without processing chargeback.
- Ensure you to have your Refund Policies properly disclosed to the cardholder (on the receipt, for signature, in the email and confirmed in writing, with a click-to-accept box on your website).

- Check your balances daily to ensure that no transactions are missing or successful despite voiding or technical issues.
- Train your staff properly and honor what has been promised to the cardholder.
- If you decide to refund the transaction, make sure the refund goes to exactly same card as the original sale and with the same amount.

Helpful information:

What is considered to be a properly disclosed Terms & Conditions and Refund policy?

- For face-to-face transactions: signed contracts, information on the receipt.
- For MOTO transactions: written correspondence (email or chat informing your Terms, with any attachments and customer responses).
- For e-commerce: a full-page screenshot showing how the customer acknowledges terms (click-to-accept box is required), next to either links to your terms, or the terms visible on the same page. Please also provide your terms in a PDF.

Reason code 4507: Transaction Amount Differs

Opening timeframe:	Transaction date + 120 days
Code usage frequency v. all chargebacks 2024:	0%
Code usage frequency vs all CUP chargebacks 2024:	0%



Why might this happen?

The cardholder claims that the amount of the transaction that was settled is different from the amount agreed.

How should I respond?

- If the claim is valid, please accept the case.
- If the amount of the transaction is correct, please provide evidence such as till receipt, invoice, order confirmation. Provide any communication with the customer which shows how and why the amount was altered.
- If the amount of the refund differs but the reason and the chargeback is the same, please provide your Refund Policy along with an example how your Refund Policy is shown for the customers.

How can I prevent Transaction Amount Differs chargebacks?

- Make sure that customers clearly understand the amount of their purchase and what is included.
- If you decide to refund the transaction, make sure the refund goes to exactly same card as the original sale and with the same amount and currency.

Helpful information:

- If the customer agrees that the dispute was opened in error, or they now recognise the transaction, please provide written confirmation from the customer. Note that this will only be sufficient if the cardholders will confirm their position to the bank.
- If you refunded the transaction, you should provide a receipt. Do not implement any refunds on your own after a chargeback has been opened.
- Remember that the merchant is obligated to provide evidence that the claim is invalid, and any verbal agreements will not count.

Reason code 4512: Duplicate Processing

Opening timeframe:	Transaction date + 120 days
Code usage frequency v. all chargebacks 2024:	0%
Code usage frequency vs all CUP chargebacks 2024:	72.57%



Why might this happen?

The cardholder claims to have been charged twice for the same service/product.

Duplicate Processing is one of two reason codes that are applied to multiple payments. This can be due to system or human error. The date and the amount of the transaction may not be the same. In this case, multiple transactions are made using the same card.

For example, a hotel may charge their guests for accommodation at check-in. During their stay, the guest used additional services to be paid for separately. Instead, the hotel processes one new transaction, which includes accommodation and added services. Here, China UnionPay will permit processing a chargeback on two transactions with different days and amounts.

How should I respond?

- If you agree that the second transaction is an error, please accept the case. Do not make new refunds. China UnionPay regulations state that once a chargeback is opened, no other refunds or sales to reclaim the amount should be made.
- If you disagree, please provide proof of sale for both transactions. Remember, the terminal receipt only proves that there were multiple transactions, so you need to provide further proof that shows the cardholder ordered/used the same service twice.
- If you cannot see a duplicate payment on your side, please check your reports on Elavon Connect to see if the second transaction went through. Check any additional Merchant IDs, or other Acquirers processing your transactions. If you still cannot see the second transaction, provide an official written statement that the second transaction does not belong to you and we will attempt to verify that situation.
- If the customer agrees that the dispute was opened in error, or they now recognise the transaction, please provide written confirmation from the customer. Note that this will only be sufficient if the cardholders will confirm their position to the bank.

- If the claim is valid, please accept the case.
- If you refunded the transaction, you should provide a receipt. Do not implement any refunds on your own after a chargeback has been opened.

How can I prevent Duplicate Processing chargebacks?

- Try to check for any discrepancy between card sales and batches. If you find a duplicated transaction before a chargeback, you can still make a refund or reversal/void. You may not have full card details, but if you contact our Customer Service team and we will reprocess the transaction for you.
- If you decide to refund the transaction, make sure the refund goes to exactly same card as the original sale and with the same amount.

Reason code 4806: Paid By Other Means

Opening timeframe:	Transaction date + 120 days
Code usage frequency v. all chargebacks 2024:	0%
Code usage frequency vs all CUP chargebacks 2024:	0%



Why might this happen?

The cardholder claims they have been charged twice for the same service/product.

Duplicate Processing is one of two reason codes that are repeated to multiple payments, and in this case relates to two sales paid for using different methods. This can be a system or human error.

The date and the amount of the transaction may not be the same.

For example, a hotel may charge their guests for accommodation at check-in. During their stay, the guest used additional services to be paid for separately. Instead, the hotel processes one new transaction, which includes accommodation and added services. Here, China UnionPay will permit processing a chargeback on two transactions with different days and amounts.

How should I respond?

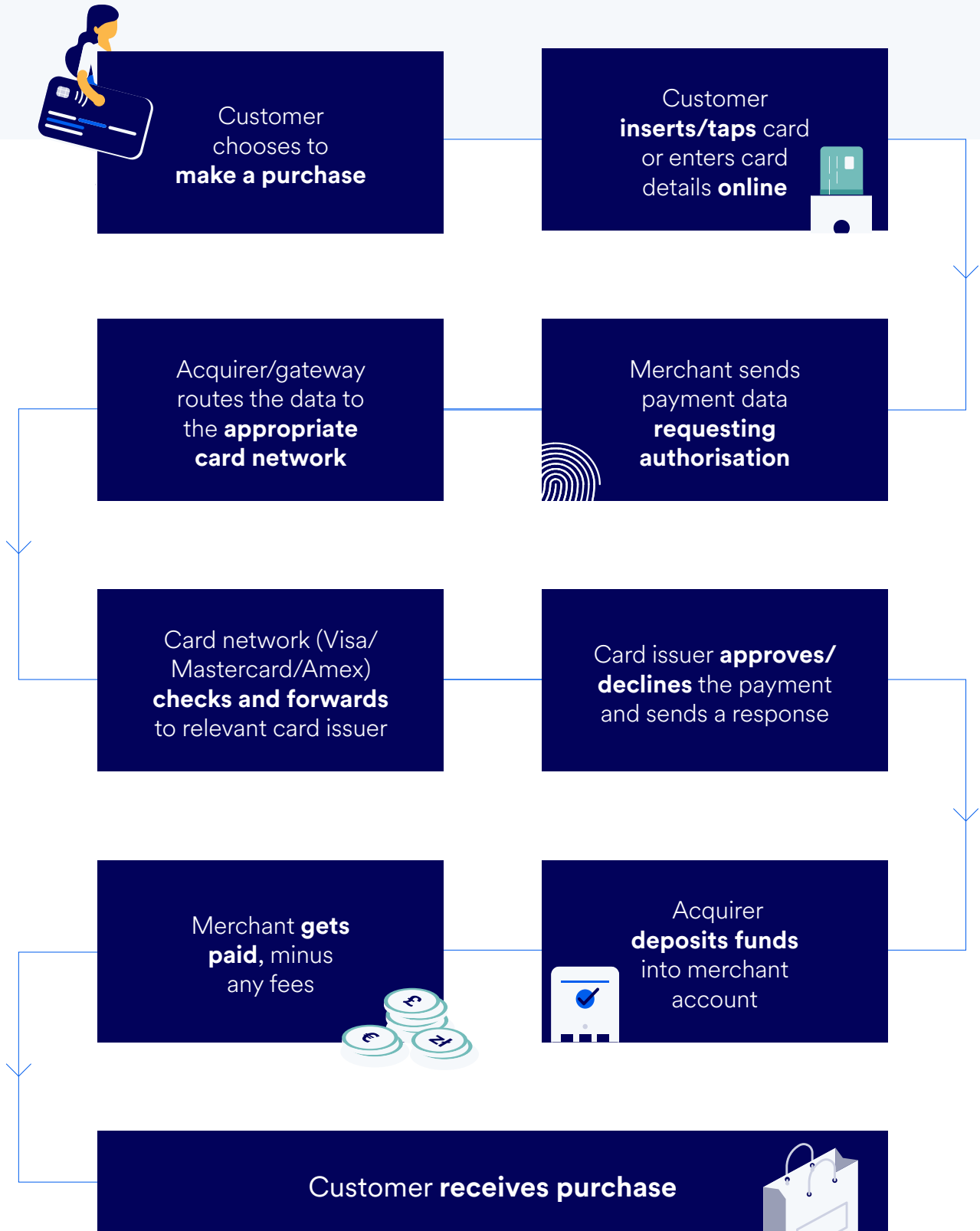
- If you agree that the second transaction is an error, please accept the case. Do not make new refunds. China UnionPay regulations clearly state that once a chargeback is opened, no other refunds or sales to reclaim the amount should be made.
- If you disagree, provide proof of sale for both transactions. Remember that the terminal receipt only proves that there were multiple transactions, so you need to provide further proof that shows the cardholder ordered/used the same service twice.
- If you cannot see a duplicate payment on your side, please check your reports on Elavon Connect to see if the second transaction went through. Check any additional Merchant IDs, or other Acquirers processing your transactions. If you still cannot see the second transaction, provide an official written statement that the second transaction does not belong to you and we will attempt to verify that situation.
- If the customer agrees that the dispute was opened in error, or they now recognise the transaction, please provide written confirmation from the customer. Note that this will only be sufficient if the cardholders will confirm their position to the bank.

- If the claim is valid, please accept the case.
- If you refunded the transaction, you should provide a receipt. Do not implement any refunds after a chargeback has been opened.

How can I prevent Paid by Other Means chargebacks?

- Try to check for any discrepancy between card sales and batches. If you find a duplicated transaction before a chargeback, you can still make a refund or reversal/void. You may not have full card details, but if you contact our Customer Service and request action from our side, we will reprocess the transaction for you.
- If you decide to refund the transaction, make sure the refund goes to exactly same card as the original sale and with the same amount.

Card transaction cycle

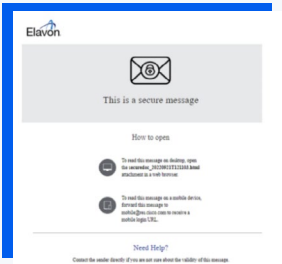


Chargeback transaction cycle



How to create a secure email account

If a chargeback is raised against your business, we'll notify you by secure email. To view these messages, you will need to register your email address - here's how. You only need to do this once.

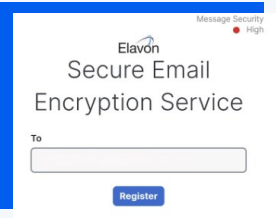
Look out for an email from **disputes@Elavon.com**, and save it to your device



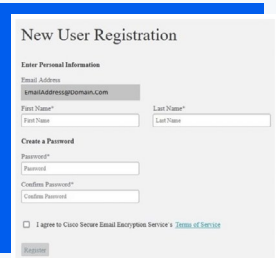
Click to **open the attachment** in your web browser.



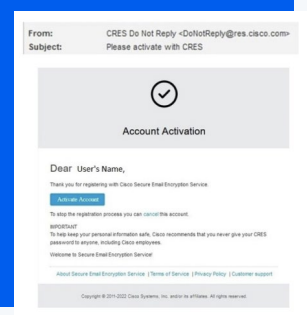
Register your e-mail address with Cisco.



Complete each field in the form and click continue to submit. You should see a confirmation page

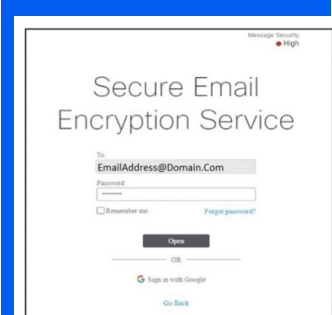


Check your email account for an email, with a button to **activate your account.**



The email will be sent from **“DoNotReply@res.cisco.com”** and will have a **“Please activate with CRES”** title. Activate Your Cisco Registered Envelope Service Account. You may need to check your Junk folder.

Return to the **registered envelope**. The Register button has been replaced with an **Open button** and you will be prompted for a password.



Enter the password for your Cisco Registered Envelope Service user account and **click the Open button.**



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