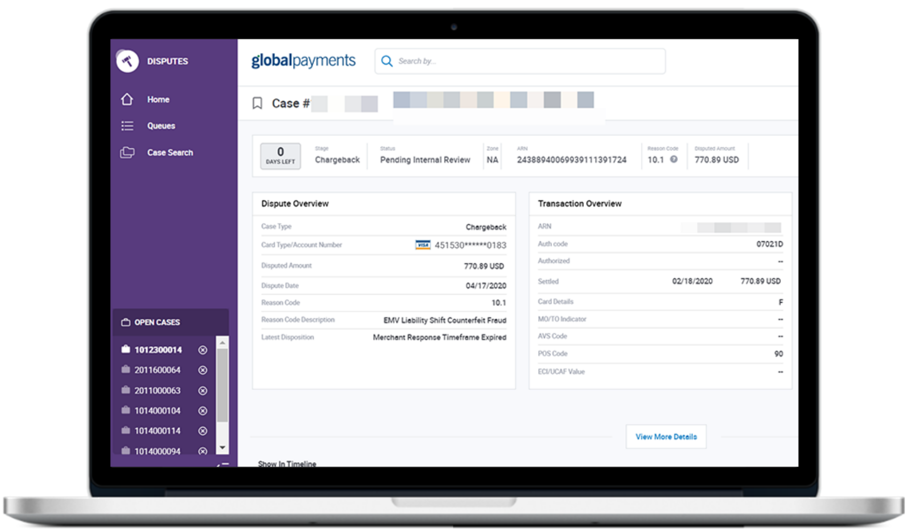
CUSTOMER ENGAGEMENT

User guide
Global Payments Disputes Management tool

Making dispute and chargeback management easy.



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The Dispute Process

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The Disputes Management Portal is a tool within the Merchant Portal that allows you to view and respond to your dispute cases online. This section includes a high-level overview of:

- The Dispute Process
- Dispute Cases
- The Disputes Management Portal
- Different Types of Dispute Cases

The Dispute Process

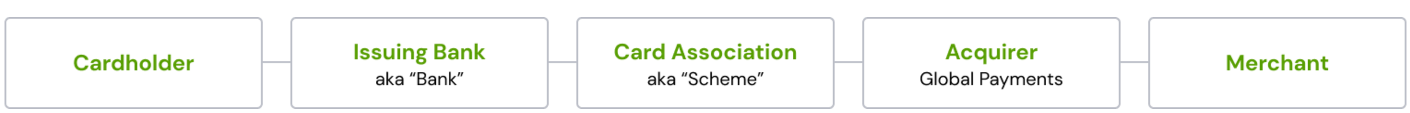
A cardholder can initiate a dispute by calling his/her bank. The issuing bank will forward the dispute to the card brand (MasterCard, Visa, Discover or Amex), who in turn will send it to the acquirer that processed the transaction. The acquirer will check the validity of this dispute and forward it to the merchant that processed the transaction. If the merchant challenges the dispute by submitting supporting documents, the acquirer will then send it back to the card brands, who will pass it on to the issuing bank. If the issuing bank accepts the documents, the merchant is credited (if previously debited), and the dispute process is closed. However, the issuing bank can continue the process using other dispute stages like arbitration. If the merchant does not respond to the initial Chargeback or decides to accept liability, the merchant is debited, and the dispute process is completed. There is no financial impact for retrieval requests, but it follows the same process as a Chargeback.

Dispute Cases

A dispute case can be created when there is a question or disagreement about one of your payment card transactions – for example, if a cardholder does not recognize an item listed on his credit card bill, or if a cardholder does not agree with an amount that was charged to his card.

A Dispute Case involves some or all of the following parties:

Cardholder	A customer using a payment card to purchase goods or services
Issuing Bank	The bank that issued the card to the cardholder – aka “Issuer” or “Bank”
Card Association	Visa, MasterCard, AMEX, Discover, and so on – aka “Card Scheme,” or “Scheme,” or ”Card Brand”
Acquirer	The institution that processes card payments on behalf of the merchant; for example, Global Payments (aka “Acquiring Bank”)
Merchant	The organization accepting payments by payment card in exchange for goods or services



Dispute cases contain information such as transaction data, supporting documents from the various parties, correspondence sent to the merchant or issuing bank, and case data, such as records of the decisions that were taken to resolve the disputes.

Disputes Management Portal

Global Payments manages your dispute cases using an online system called Disputes Management, a tool within the Merchant Portal. Disputes Management allows you to:

- View case information for your open cases and resolved cases
- Submit a copy of a sales draft and other relevant documents
- Accept liability for a dispute case
- Challenge (refute) a dispute case and provide documentation that supports your position
- Fulfill a Retrieval Request or accept liability for it if you are unable to fulfill the request

Types of Dispute Cases

Incoming cases are cases that are initiated by cardholders or issuing banks.

Outgoing cases are cases that are initiated by merchants or by Global Payments on behalf of merchants.

Retrieval Request is a request for proof that a transaction was valid. To respond to a Retrieval Request, you might, for example, provide a copy of the sales draft for the transaction. No financial adjustments are performed for Retrieval Requests; however, if you do not respond successfully, you could be held liable for any Chargeback cases that result.

Chargeback case is created when the cardholder or issuing bank disputes a transaction. You can respond to a Chargeback by either acknowledging the Chargeback and accepting liability for it, or by challenging the Chargeback by defending the transaction with supporting documentation.

Chargeback Reversal stage is created when the Issuer decides the chargeback submitted is invalid. When the Issuer reverses the chargeback, if your account was debited, Global Payments will credit your account and report the Chargeback Reversal within the online tool or through Merchant Portal/Reporting.

Incoming Pre-Arbitration can be created when a case is not resolved at the Chargeback stage. For this case type, the issuing bank and Global Payments attempt to resolve the dispute and avoid arbitration. Arbitration, when necessary, is performed by the card associations.

Incoming Pre-Compliance is a type of case that is based on a violation of the rules that are defined by the relevant card association.

Incoming Good Faith Collection is a request for you to accept liability for a case on a good faith basis, even though the final deadline for resolving the case has passed.

Acceptance of an Incoming Good Faith Collection case is completely at your discretion.
The general term **Exception Case** includes both the Incoming and Outgoing versions of the following case types:

- Pre-Arbitration
- Arbitration
- Pre-Compliance
- Compliance
- Good Faith Collection

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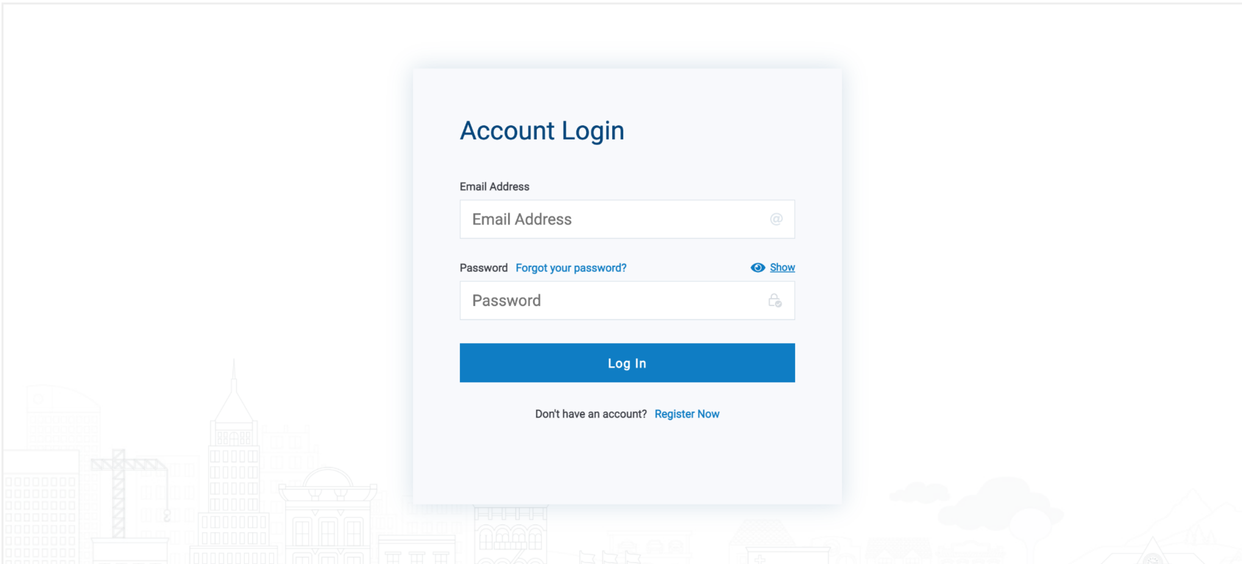
2. Accessing Disputes Management

Multi-Factor Authentication

Accessing the Merchant Portal from Disputes Management

Merchant Portal Preferences

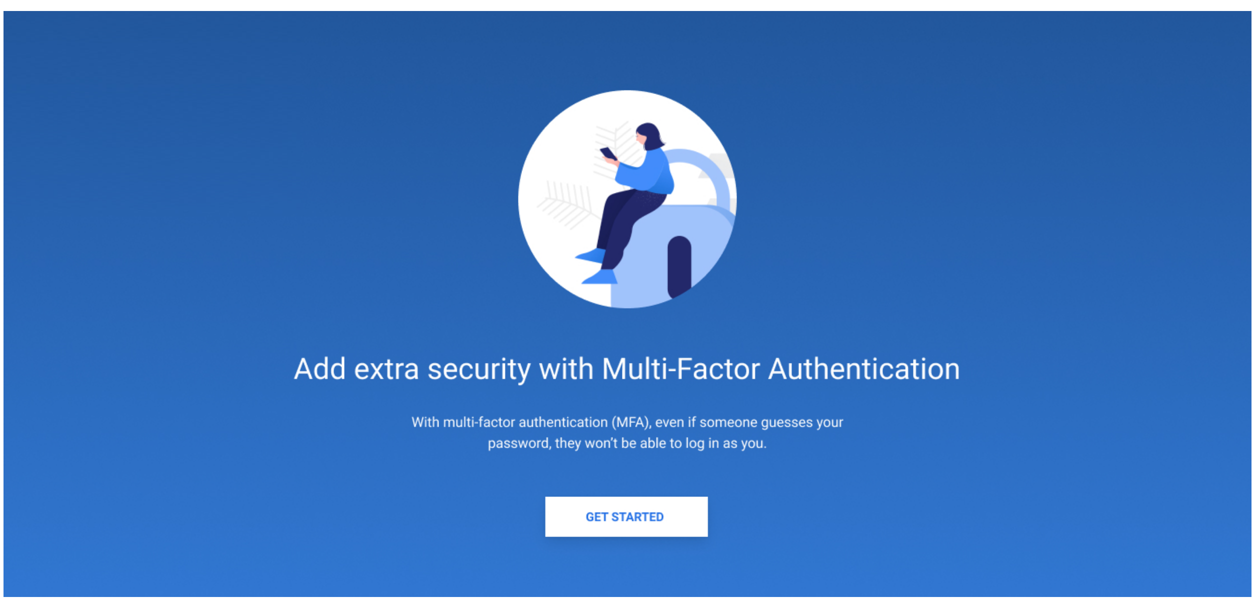
Disputes Management is a tool within the Global Payments Merchant Portal. To log in to Merchant Portal, enter https://reporting.globalpay.com into the address bar of your browser. The Global Payments Merchant Portal login page displays. Enter your Email Address and Password.



Multi-Factor Authentication

We're strengthening your Merchant Portal security with the addition of multi-factor authentication (MFA). It's an extra layer of protection for your account login credentials and business data. With MFA, even if someone guesses your password, they won't be able to sign in as you. And it's easy to set up.

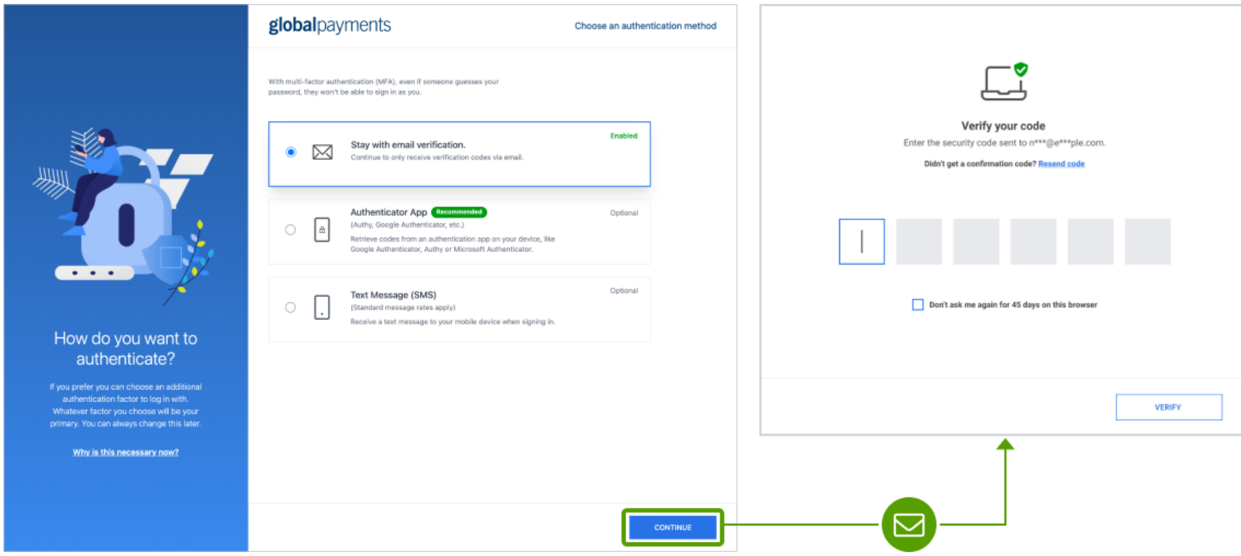
See below to get started.



1. Click **Get Started**
2. Select an authentication method (email verification is automatically enabled and cannot be turned off)

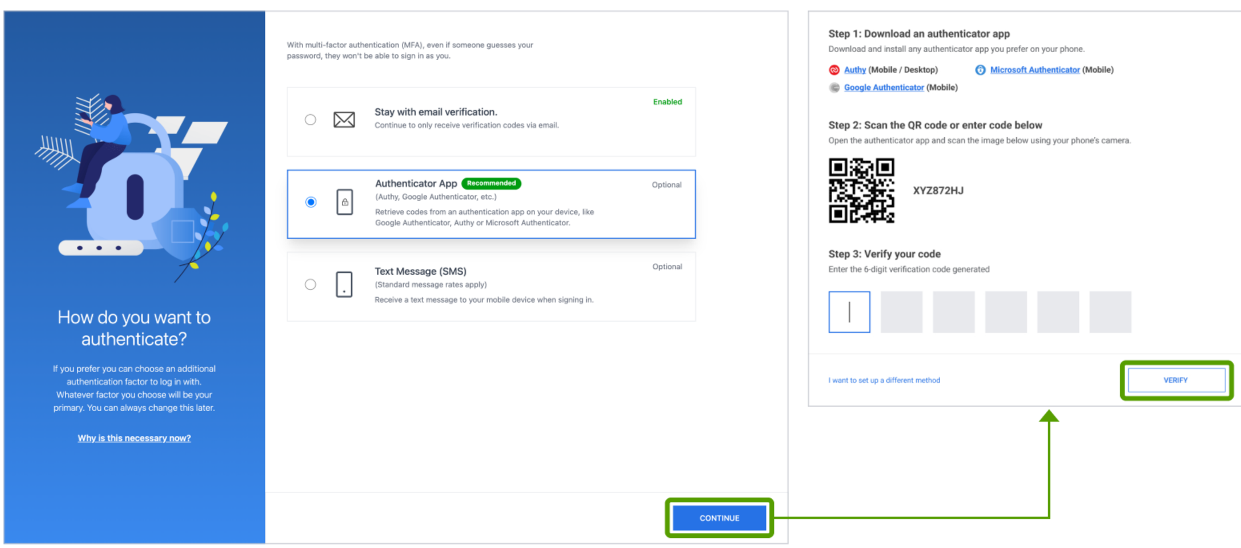
Verify with Email

1. Click the button that says **Stay with Email Verification** then click **Continue**.
2. Enter the security code in the boxes provided.
3. Click **Verify**.



Verify with Authenticator app

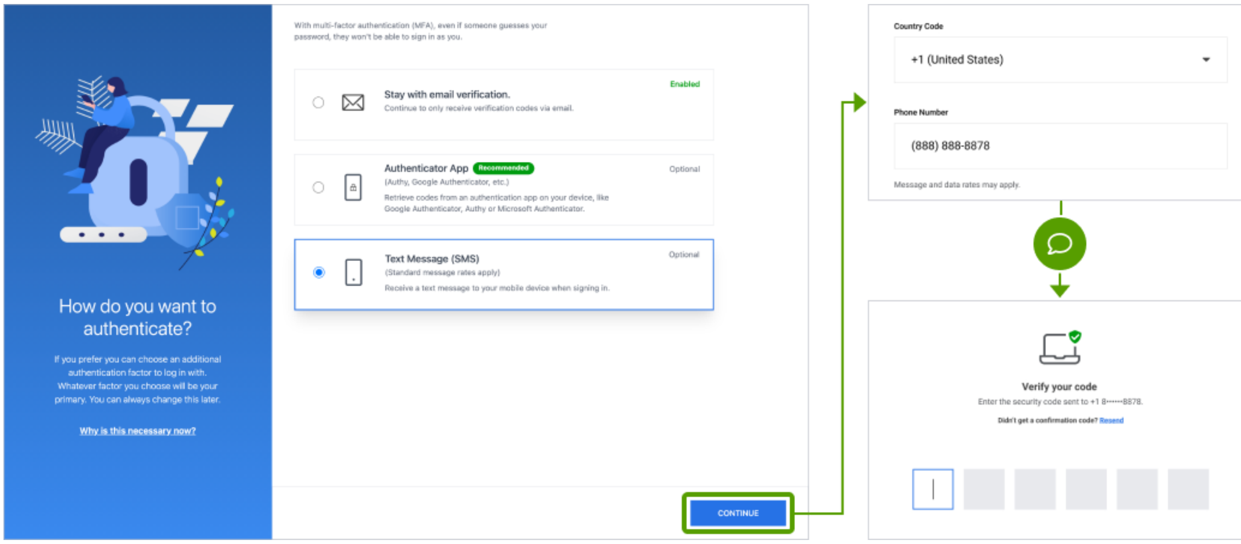
Using an optional authenticator app gives you an added layer of security.



1. Click the button that says **Authenticator App** then click **Continue**.
2. Follow the directions to download one of the listed verification apps to your mobile device.
3. Open the app on your mobile device and either scan the QR code or enter the code manually in the boxes provided.
4. Click **Verify**.

Verify with Text Message

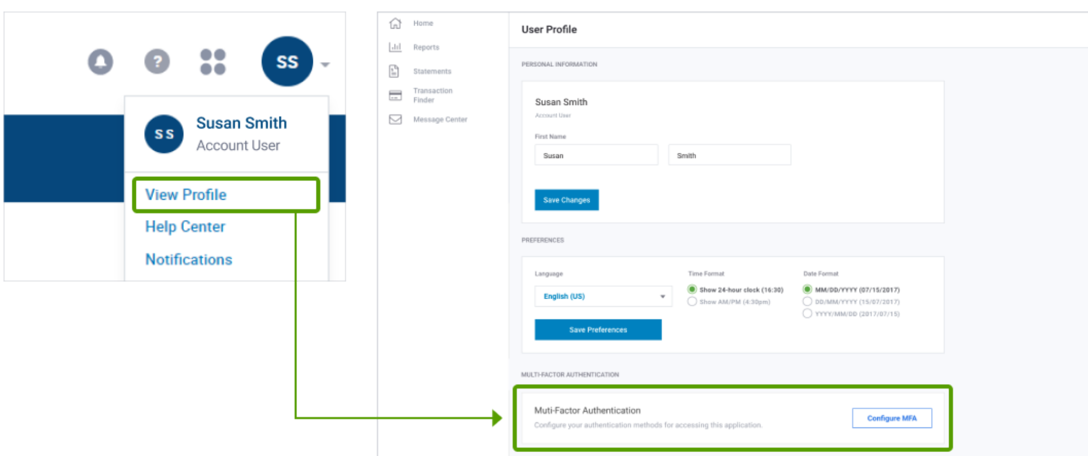
To receive a text message, select **Text Message (SMS)** then click **Continue**.



1. Use the dropdown menu to select your country.
2. Enter your phone number in the space provided.
3. Enter the security code in the boxes provided.

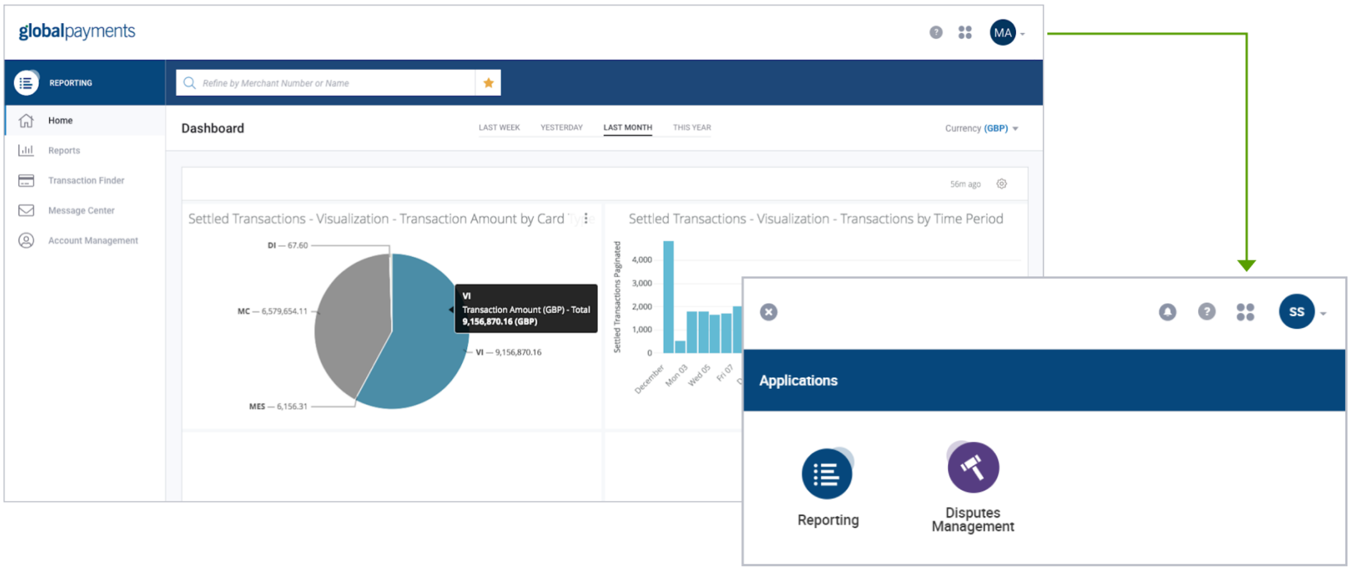
Configure MFA from View profile page after login

To manage your MFA, navigate to the Merchant Portal and select View Profile.



1. Click the down arrow next to your Profile icon in the upper right corner.
2. Select **View Profile**.
3. Click **Configure MFA** under Multi-Factor Authentication.
4. You'll be asked to verify your identity with the latest authentication factor used.
5. Add or update your verification method.

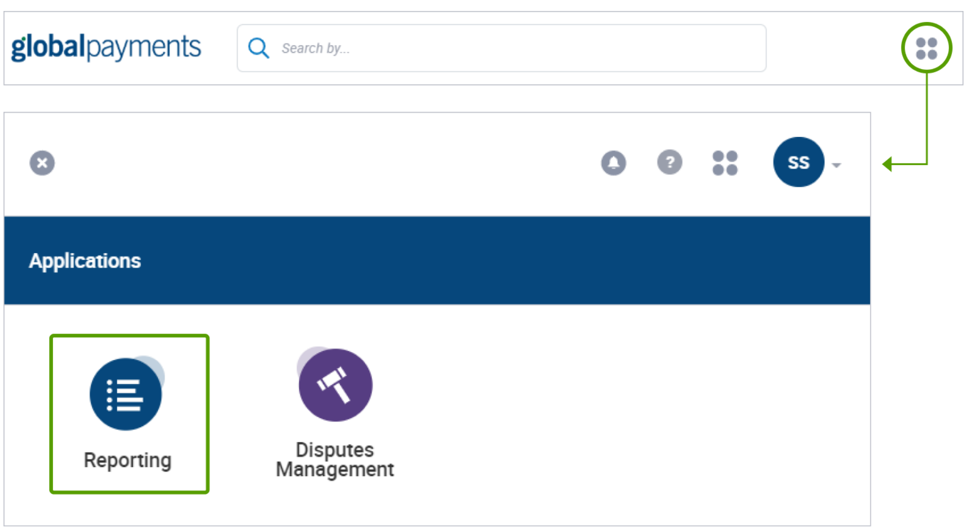
Following the login process, the initial Merchant Portal screen displays.



Click the Application Drawer in the upper right corner. The Applications selection window displays. Select Disputes Management.

Accessing the Merchant Portal from Disputes Management

Once you access the Disputes Management tool, which opens the Disputes tab, the Merchant Portal tab no longer displays. This is to ensure you have a single active session open that is not dependent upon another session's timeout parameters. If you log out of Disputes and log in again, the Disputes Portal displays. If you then want to access Merchant Portal, click the application drawer icon.

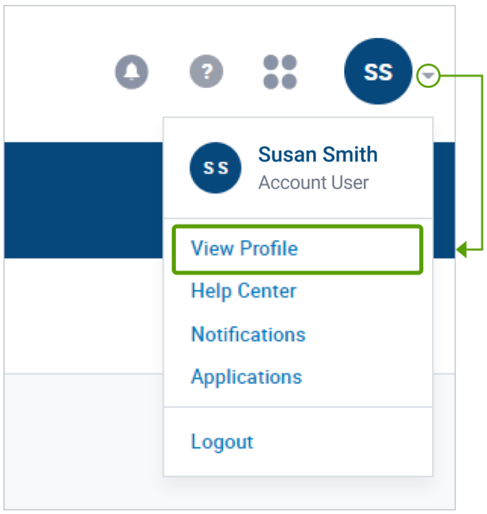


Then click **Reporting**. The Merchant Portal opens.

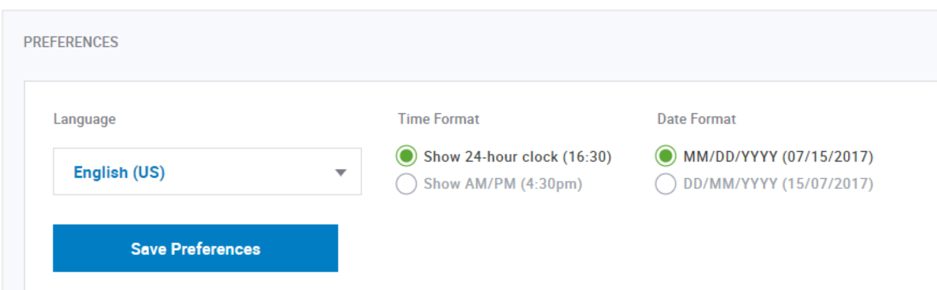
Merchant Portal Preferences

Merchant Portal allows you to change personal preferences for language, time format, and date format. To change preferences:

1. Log in to the Merchant Portal
2. Click the down arrow next to your Profile icon in the upper right corner
3. Select **View Profile**



The User Profile page displays with user preferences at the bottom of the page.

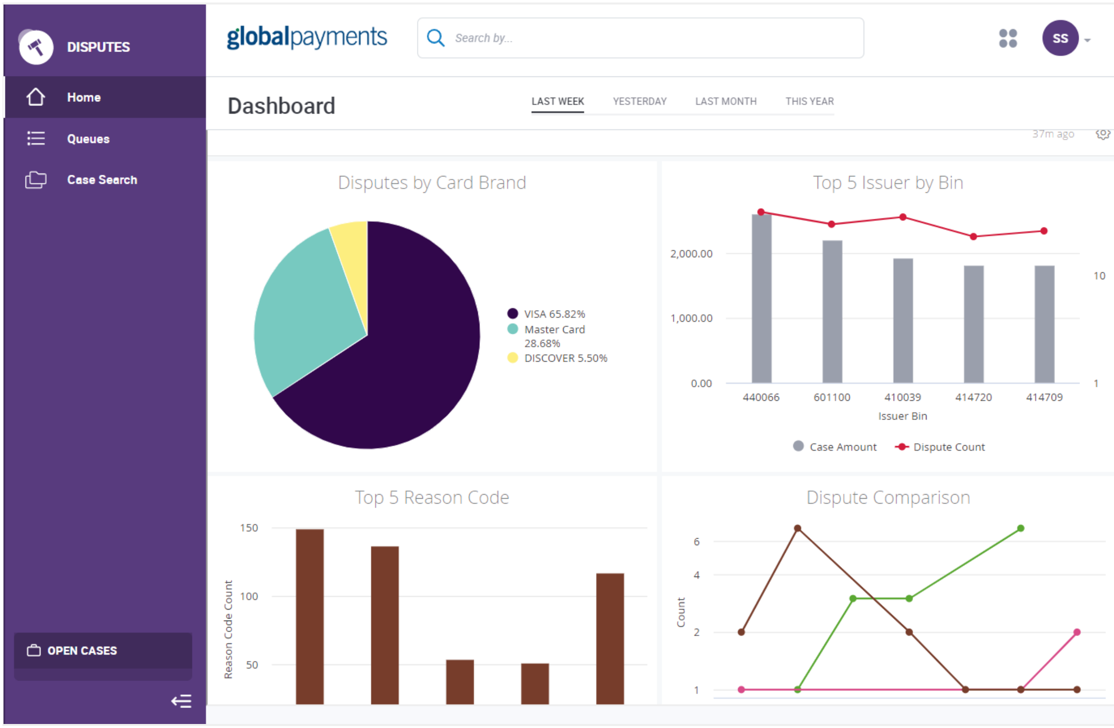


4. To change language, time format, and date format preferences:
   - Language – Click the down arrow in the Language selection box.
   - Time Format – Click to Show **24-hour clock**, for example 4:30 PM would display as 16:30, or select **Show AM/PM** to display 4:30 PM as 4:30pm.
   - Date Format – Click **MM/DD/YYYY** to display date in month/day/year format, for example, July 15, 2020 displays as 07/15/2020; or, select **DD/MM/YYYY** to display date in day/month/year format, for example, July 15, 2020 displays as 15/07/2020.
5. Click **Save Preference**

3. Disputes Portal Overview

Disputes Dashboard

Selecting Disputes Management displays the Disputes Home Page, showing a Dashboard with key metrics related to your dispute cases:



The Dashboard graphs display data for a time period you select at the top of the page: Last Week (default), Yesterday, Last Month, and This Year.

Disputes by Card Brand – shows the percent of cases attributable to each card brand for the time period selected. Hovering over this chart shows the case amount and dispute count by card brand.

Top 5 Issuer by Bin – shows a bar chart and line graph representing the case amount and dispute count for the top five issuer BINs for the time period selected. Hovering over the graph shows the case amount and dispute count for each BIN.

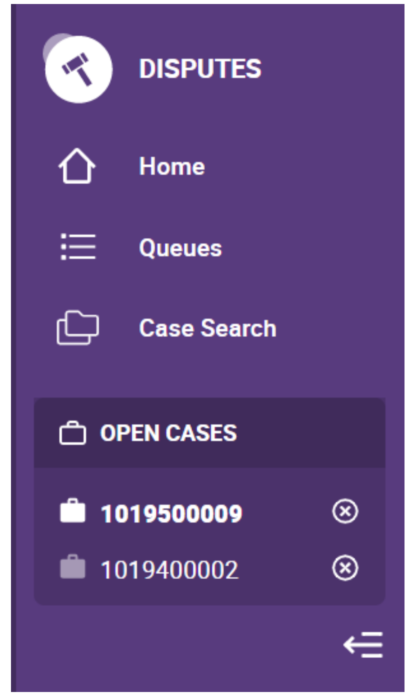
Top 5 Reason Code – a bar chart showing case count for the top five reason codes by volume for the time period selected. Hovering over the graph bars shows the exact case count for the reason code and the reason code description.

Dispute Comparison – shows a comparison of case counts for Chargebacks, Retrieval Requests and Other cases over time for the time period selected. Hovering over the chart lines shows the date and the count for Chargebacks and Retrieval Requests.

NOTE: If you prefer to access the My Work Queue without viewing the Dashboard, click on Queues in the Navigation menu

Main Menu

Every page of the Disputes Management tool displays the main menu on the left side of the page.



Home – Displays dashboard reports

Queues – Lists the dispute cases for your review and/or action

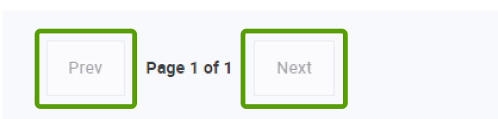
Case Search – Allows you to do a wildcard search on case number, account number, merchant number and ARN

Open Cases – A folder containing cases you have opened; a convenient way to access these cases

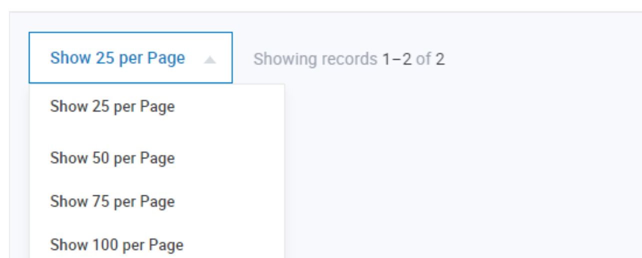
The left arrow at the bottom of the menu allows you to collapse the menu for a broader view of the information displayed on the page

Page Display

The system defaults to displaying 25 cases per page. If there are more than 25 cases, you can page back and forth by clicking **Prev** (previous) or **Next**:



Or, at the bottom of the Search Results page, you can select how many cases you want to display per page. Select 25, 50, 75 or 100 per Page.



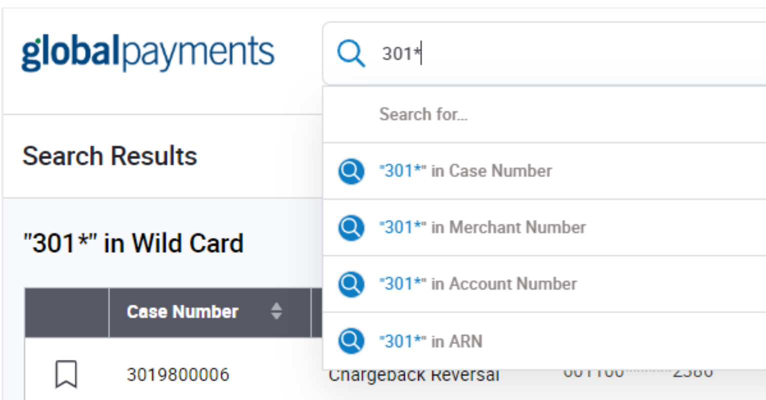
Wild Card Search

The top of every page in the Disputes tool includes a search feature, which allows you to perform a wild card search by entering search criteria next to the magnifying glass icon and then selecting whether you want to search within Case Number, Merchant Number, Account Number, or ARN. If you don't know which category you want to search within, you can search within all of these categories by entering the search criteria in the search bar, then clicking Enter. It is recommended that you narrow your search, when possible, by selecting a search category to reduce search time.

For example, ***301** searches for all data **ending** in 301. **301*** searches for all data **starting** with 301.

All search criteria must be numeric. Searches cannot be performed using alpha characters. You can, however, use the ? (question mark character) to replace a digit within a data field (Case Number, Merchant Number, Account Number, ARN). For example, to search for all Case Numbers that begin with 102 and end with 045, enter 102????045 and select Case Number.

Following is an example of a search where the desired search results start with the number 301:



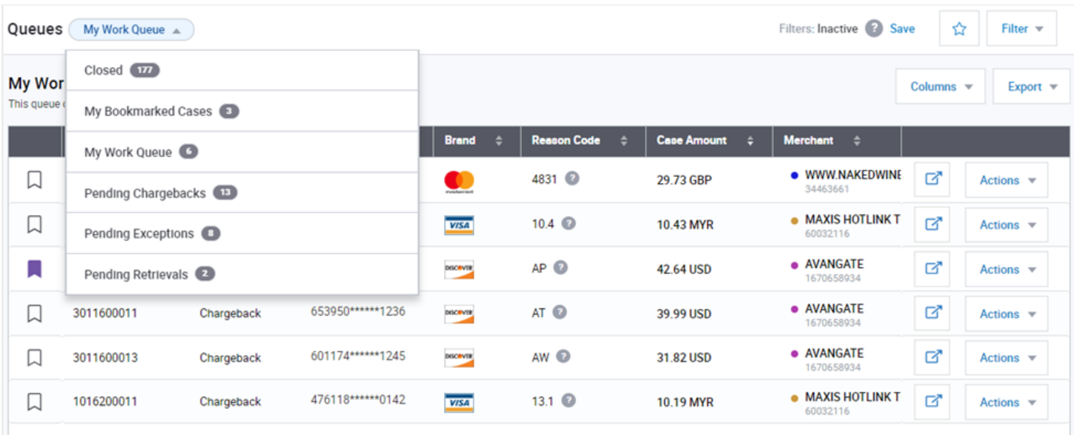
1. Only single * can be used in one search
2. Single ? can be used in one search
3. Asterisk (*) may be used to specify any number of characters
4. A question mark (?) may be used to represent a single character
5. Both * and ? will not be used together in the same search

Queues

Selecting Queues from the main menu displays the default queue: My Work Queue. This is the most important of the queues, as it lists the cases waiting for you to review and take action.

Overview

There are six queues, listed when you click the box with the name of the current queue next to **Queues**. The number next to the queue shows the total number of cases in the queue.



My Work Queue (the default queue) is the mechanism by which Global Payments communicates to you that you need to review and take action on the cases in this queue. My Work Queue includes Chargebacks, Retrievals and Exceptions with these status codes:

- Merchant Response Needed
- Request More Information

My Bookmarked Cases includes a list of cases you bookmark for future action or review.

Pending Chargebacks includes all Chargebacks with a case status of Pending Internal Review, meaning they are under review by Global Payments. When you Accept or Challenge a Chargeback in My Work Queue, it moves to Pending Chargebacks.

Pending Exceptions includes Pre-Arbitrations, Pre-Compliances and Good Faith cases with a case status of Pending Internal Review. These are under review by Global Payments.

Pending Retrievals includes Retrieval Requests with a case status of Pending Internal Review. When you select Fulfill or Unable to Fulfill a Retrieval in My Work Queue, it moves to the Pending Retrievals queue for Global Payments review.

Closed includes cases that have expired based on Case Due Date or have been resolved, meaning that Global Payments has responded to the Issuer and has received a response back from the Issuer. No action can be taken on these cases.

Customize Your View

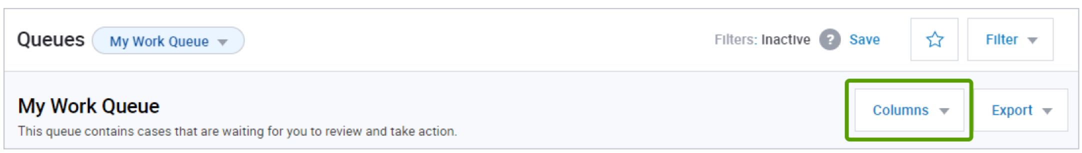
Disputes Management allows you to customize your view of each queue by selecting the columns and data that display on the page.

Add or Remove Columns

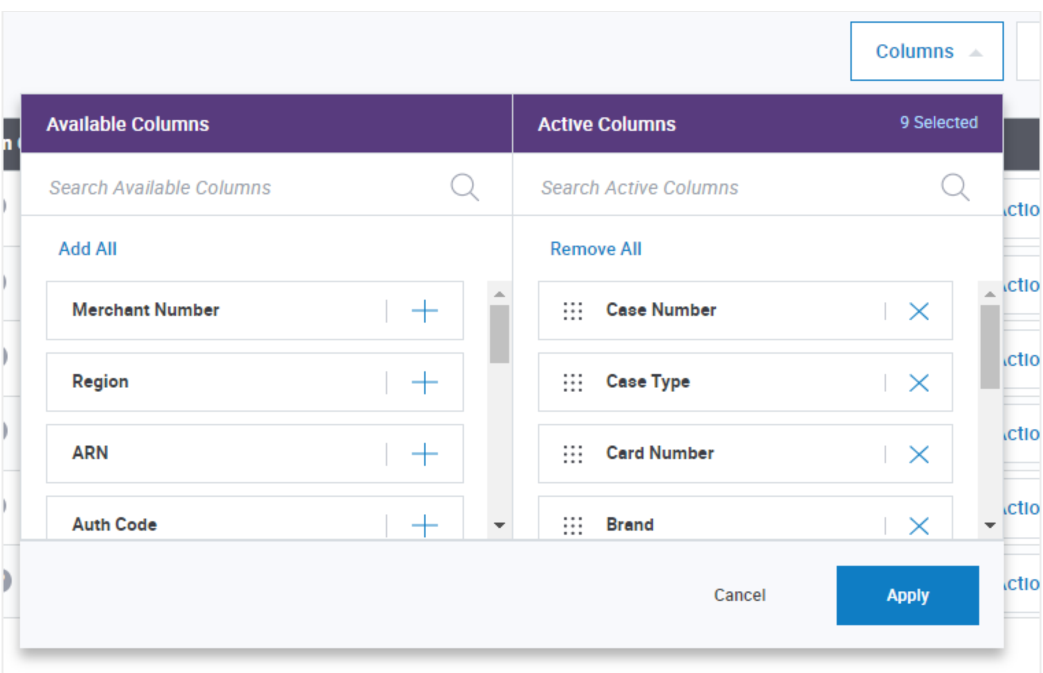
You can customize your view by selecting the columns that display on the page and by selecting the order in which columns appear on the page. Columns include:

Default Columns	Available to Add Columns
Case Number	Merchant Number
Case Type	Region
Card Number	ARN
Brand	Auth Code
Reason Code	Transaction Date
Case Amount	Case Received Date
Merchant	POS Entry Code
Due Date	Issuer BIN ICA
Case Status	Acquirer BIN ICA
	Merchant Category Code
	Transaction Identifier
	Original Reference Number
	Disposition (My Work Queue)

Click **Columns** to add or remove columns from your view.



A list of Available Columns (columns not already showing on the page) displays on the left. Active Columns (columns already showing on the page) are listed on the right.

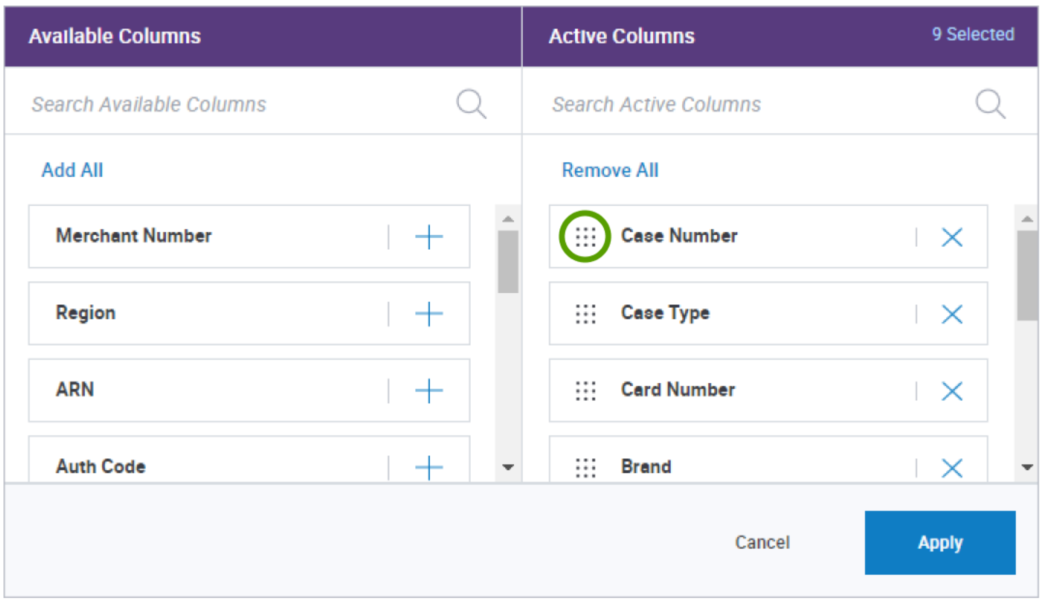


To add a column to your view, select the column you want from the **Add All** list on the left, then click next to the column you want to add. To remove a column from view, select the column from the **Remove All** list on the right, then click next to the column you want to remove. Click **Apply**.

You can also click **Add All** or **Remove All** to add or remove all columns from your view.

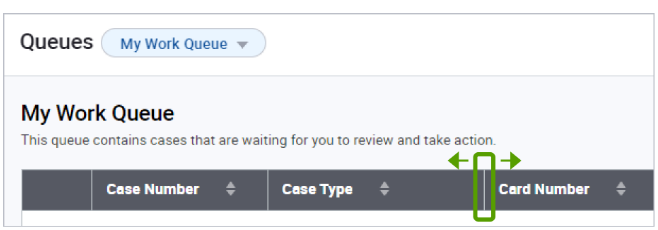
Change the Order of Columns

To change the order in which the columns appear on the page, place and hold your cursor over the dots to the left of the column name and drag it up or down to the desired position. Then click **Apply**.



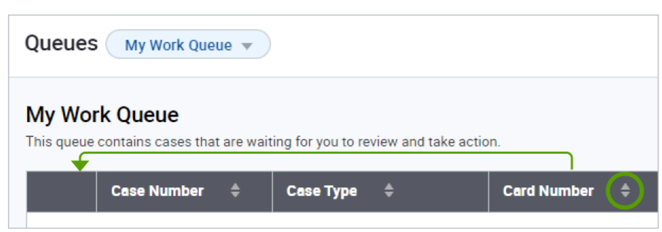
Collapse or Expand Columns

To collapse or expand a column in your queue, hover over the column border on the headings row, then click and drag the column to the desired width.



Change the Sort Order of Cases

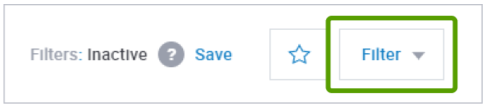
The default sort order for cases is Due Date, then Case Amount within Due Date (from highest to lowest amount). To change the order in which cases are sorted in the queue, click the column heading. For example, if you want to sort by card number, click Card Number. The up/down arrow next to the heading indicates ascending or descending order.



Click column headings to change the sort order of cases within the queue.

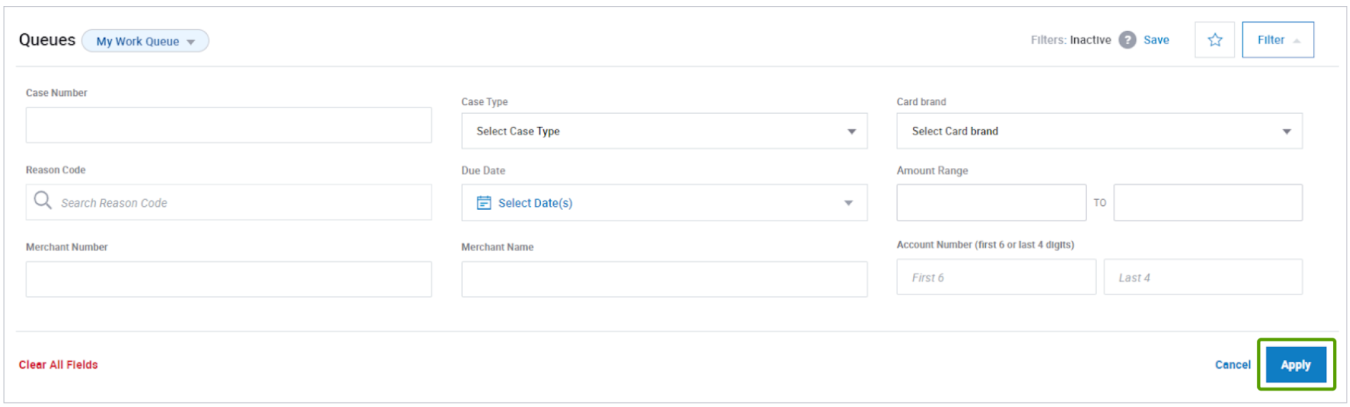
Create Filters

Disputes Management allows you to filter the cases that display in the queue to create a customized view. In addition, you can name the filter and save it for future use. To filter cases in your queue, click **Filter**.



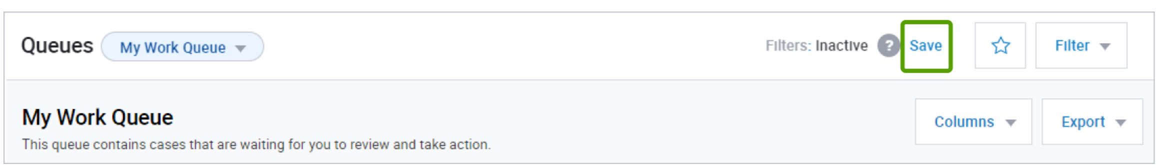
Enter or select the criteria for the filter, then click **Apply**. Filter criteria include:

- Case Number
- Case Type
- Card Brand
- Reason Code
- Due Date
- Amount Range (From/To)
- Merchant Number
- Merchant Name
- Account Number (first 6 digits or last 4 digits)

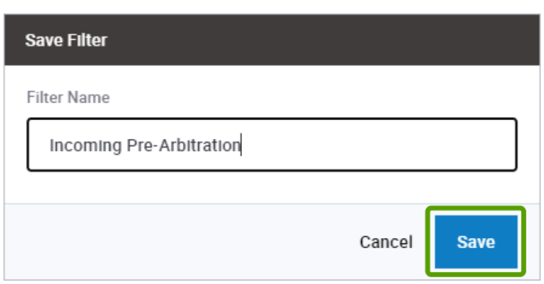


Save Filters

Click **Save** to save this view for future use.

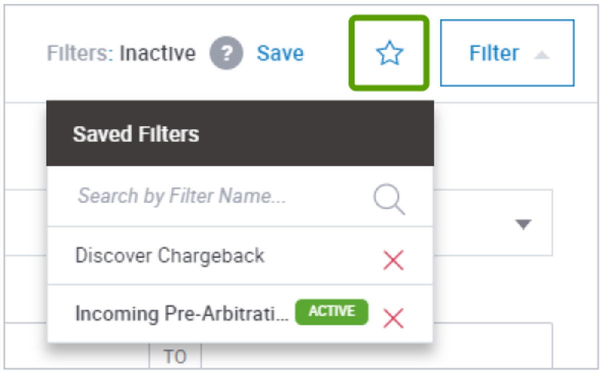


The Save Filter popup window displays, prompting for a Filter Name. Enter a name for this view, then click **Save**.



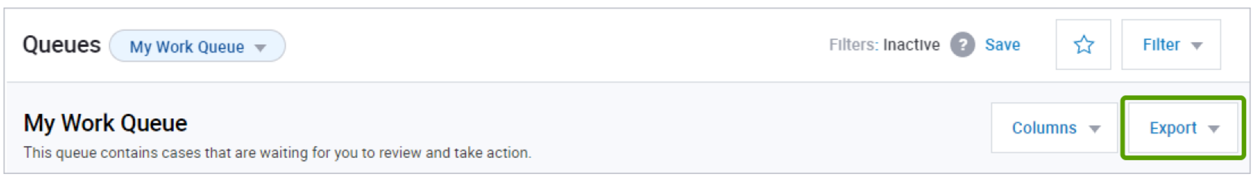
Access Saved Filters

To access a saved filter, click the star next to the Filter box. A list of saved filters displays. Select the desired view. To delete a saved filter, click ✕ next to the saved filter.

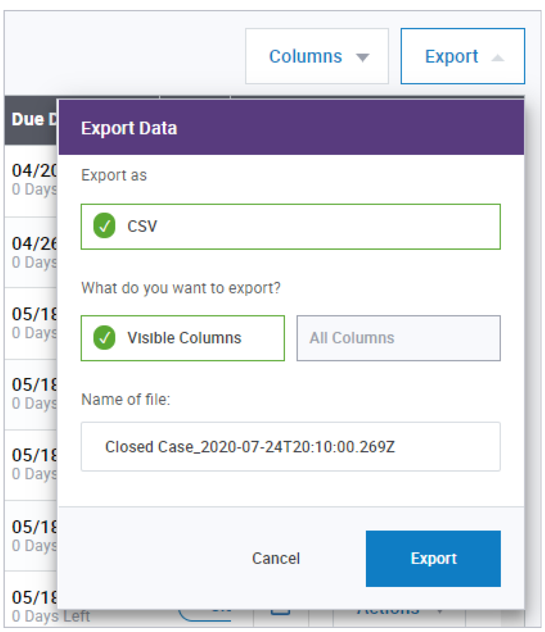


Export Data

Disputes Management allows you to export case data within a queue to a CSV file. To export data to a CSV file, select a queue. Click **Export**.



The Export Data popup window displays.



Select whether you want to export Visible Columns only, or All Columns. Name the file, then click **Export**. You can also create or select a saved Filter or Search, then export the data.

Key Fields

Disputes Management allows you to customize your view of each queue by selecting the columns and data that display on the page.

Case Number

Case Number is assigned by Global Payments. It appears on the Dispute Notification document you received from Global Payments.

Case Status

Values for Case Status include:

- **Merchant Response Needed** – Open cases that need your attention to be resolved.
- **Request More Information** – Open cases that require you to provide additional information to be resolved.
- **Pending Internal Review** – These cases are currently under review by the Global Payments internal disputes operations team. The only action you can take during this time is to upload documents. Once a decision is made by the Global Payments disputes operations team, the status of the case will change to reflect whether additional action (if any) is needed from you.
- **Closed** – Cases for which you cannot take further action.

Case Status informs you that you need to take action on the case. All cases in My Work Queue have a Case Status of either Merchant Response Needed or Request More Information.

Due Date

Due Date lets you know the date by which you need to respond to this dispute before it expires. Every case also has an indicator on the top left corner of the Case Details page that lets you know how many days you have left to respond.

For most cases the deadline usually falls within 25 days; however, this number can vary based on the card brand. For best results, you are encouraged to respond to each dispute case as soon as you can collect all the supporting information to do so. An earlier response increases the time available to complete any follow-up tasks that may be required to resolve your case before the final deadline is reached.

If you do not respond to a case, it will eventually move to the Closed work queue. In this situation the following occurs:

- If a Retrieval Request, Pre-Arbitration, Pre-Compliance, or Good Faith Collection case moves to a Closed status, you can no longer respond to it.
- If a Chargeback case moves to a Closed status, you can respond to it, but since the timeframe has passed, Global Payments will pursue the case on your behalf on a "best effort" basis.

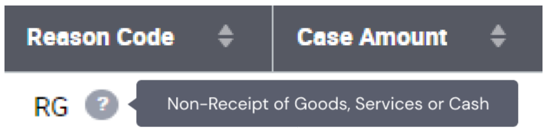
NOTE: Due Dates on the Portal may differ from the Due Dates on the letters sent to you by Global Payments, as the dates take into consideration the time required for mailing versus responding online. If you are responding to a case through the Portal, use the Due Date provided by the Portal.

Due Date is the default sort order for cases in My Work Queue. Within Due Date, cases are sorted by highest amount to lowest amount. Sort order may be changed by clicking column headers.

Reason Code

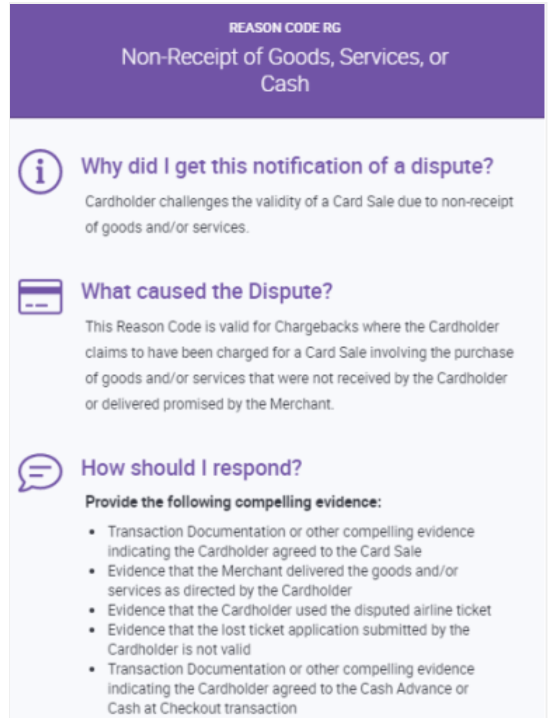
Reason codes are assigned by the card brand to provide additional information about the case and why it occurred. It also guides you on what type of documentation to use when submitting a challenge.

Hovering over the question mark next to the Reason Code displays a short description of the Reason Code. Here is an example:



Click the question mark icon to display the Reason Code advisor with best practices from card brands, including:

- Why did I get this notification of a dispute?
- What caused the dispute?
- How should I respond?
- How do I prevent this in the future?



Bookmarks

Bookmarks allow you to temporarily save cases to a dedicated queue for easy access. When you bookmark a case, it will appear in the My Bookmarked Cases queue, which can be accessed from the Queues tab in the left navigation. Bookmarked cases will remain in the My Bookmarked Cases queue until you remove them. The queue is only visible to you.

Bookmarked cases can be identified by the bookmark icon. A bookmark can be toggled on or off by clicking the icon.

If the case is not currently bookmarked, it will look like this:
If the case is currently bookmarked, it will look like this :

The bookmark icon is located in the first column of every case row in every work queue.

Take Actions

The Take Actions feature allows you to take action on a specific case:

- Accept or challenge a Chargeback
- Accept or deny a Good Faith case
- Fulfill a Retrieval Request or indicate you are unable to fulfill a Retrieval Request
- Open the dispute case
- View more details about the case, and
- Upload documents

To take action on a case:

1. Select the **Actions** dropdown menu from the queue, then click the desired action. This is referred to as a "quick action," which you can use if you're prepared to Accept or Challenge a dispute or respond to a Retrieval Request without further information;

   -Or-

2. Select **Open Case** from the Actions dropdown menu, review the case history and details, and click **Take Action** on the case details page.

   -Or-

3. Select **View More Details**, which provides a slide-out panel showing additional insight into the dispute, including transaction details and case details.

Accept

When you Accept a case, you are indicating that you are unable to provide information that would adequately support resolving the dispute in your favor. Further, you are agreeing to accept full financial liability for the dispute case.

Challenge

When you Challenge a case, you are refuting the validity of the case and certifying that the documentation you provide to support your challenge is correct and adequately supports resolving the dispute in your favor. If sufficient remedy is not provided, Global Payments may not be able to contest the dispute and does not guarantee recovery of funds.

Fulfill Request

Fulfill Request allows you to respond to a Retrieval Request by uploading documentation, generally a sales draft, that satisfies the request for supporting documentation.

Unable to Fulfill Request

If you are unable to provide documentation to satisfy a Retrieval Request, you can accept liability for the case through the Unable to Fulfill Request action.

Deny

When responding to an Incoming Good Faith Collection case, you may indicate that you are denying the request and any financial liability for the dispute case.

Open Case

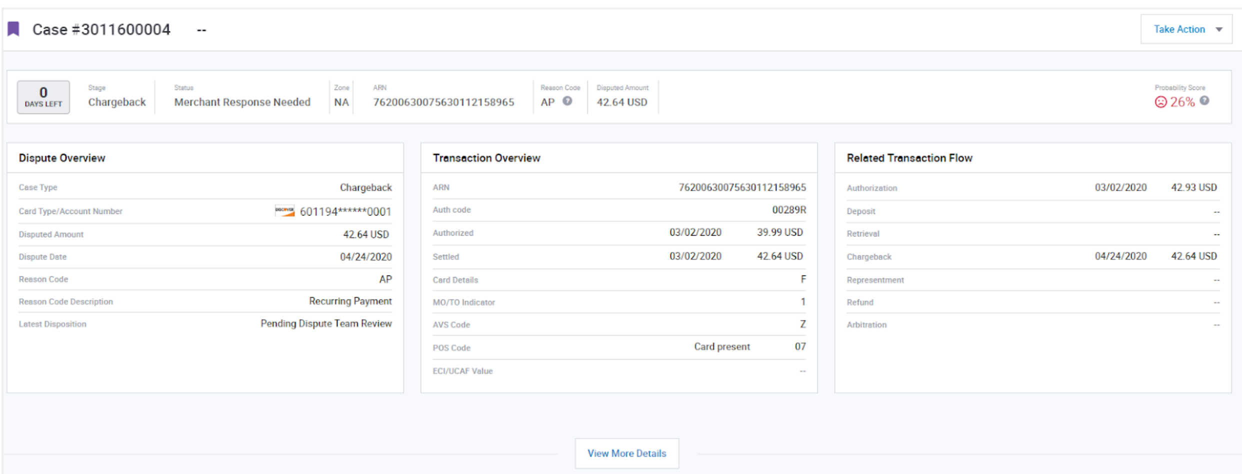
The Open Case action displays the case details and allows you to view additional detail and take action on the case, including to accept or challenge a dispute, respond to a Retrieval Request, and Upload Documents.

Case Details Page

The Case Details page allows you to:

- View case and transaction details
- View case history/timeline
- Review and download documents, including the original Dispute Notification
- See the probability of successfully challenging the case
- Take Action – Accept or Challenge a Chargeback, View More Details, Upload Documents, Fulfill a Retrieval Request or indicate Unable to Fulfill a Retrieval Request

Following is a sample page showing case details, including Dispute Overview, Transaction Overview, and Related Transaction Flow.



Scrolling down the page shows the case history/timeline (see Show in Timeline).

Probability Score

Case Details information includes a Probability Score on the right side of the page, above the case details.

The score indicates an estimate of the probability of successfully challenging this case based upon three years of data and related algorithms. The intent of the score is to assist you in deciding whether to spend time working the case, or whether to forego the challenge and accept the financial liability.

Hovering over the question mark icon next to the probability displays the following legal disclaimer:

Red – indicates a low probability of successfully challenging the case

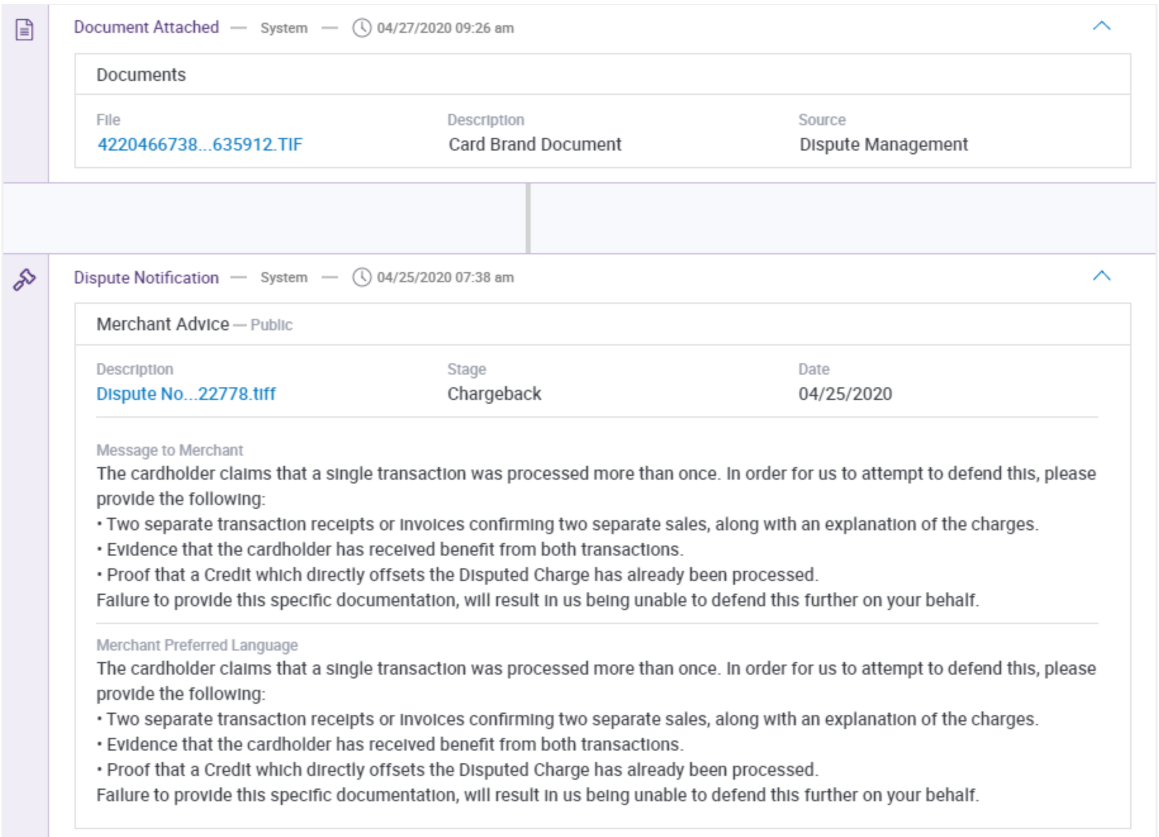
Yellow – indicates a neutral probability of success

Green – indicates a good chance of successfully challenging the case

NOTE: The probability score is only an estimate of the potential outcome of a chargeback dispute based on your historical chargeback results and does not guarantee any outcome or result. See the Help Center Page for more information.

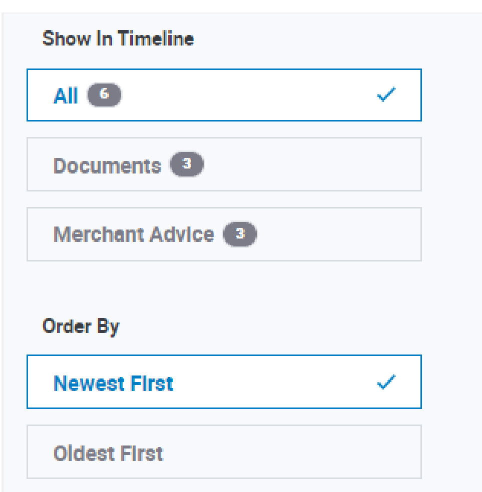
Show in Timeline

When you scroll down the Upload Documents page, you see the history (timeline) of the dispute case in "cards," including documents and merchant advice. The history display defaults to showing documents and merchant advice, most current first.



The Show in Timeline box allows you to:

- Select Documents to see only documents in the Timeline
- Select Merchant Advice to see only Merchant Advice documents in the timeline
- Click Newest First or Oldest First to order documents by most current date first or by oldest date first



Dispute Notification

When Global Payments receives a dispute case, they send you notification, which appears in the case Timeline. Clicking the Description for a Dispute Notification shows the following:

QR Code

DISPUTE NOTIFICATION – REQUEST FOR DOCUMENTATION

This is a VISA Chargeback.

The transaction below has been disputed by the cardholder or the card issuer . Please review the case details below and provide the requested documentation within the timeframe advised. Failure to provide such may result us being unable to defend this further.

DISPUTE REASON	: 10.4 Other Fraud – Card-Absent Environment		
CASE NO	: 1025400069	ADJUSTMENT AMOUNT	: 1032.00 USD
DISPUTE AMOUNT	: 1032.00 USD	ADJUSTMENT DATE	: Sep 10, 2020
TRANSACTION DETAILS :			
CARD NUMBER	: 446542xxxxxx7987	TRANSACTION TYPE	:
TRANSACTION AMOUNT	: 1032.00 USD	ORIGINAL REFERENCE NO	: 23825244
TRANSACTION DATE	: Aug 25, 2020	DEPOSIT CONTROL	: T037000
TRANSACTION POST DATE	: Aug 25, 2020	INVOICE TICKET NO	:
AUTHORIZATION CODE	: 025681	FRONT END ID	:
MERCHANT ID		STORE NUMBER	:
UNIQUE ID	:	REMARKS	:

ACTIONS NEEDED:

The cardholder claims this charge is unauthorized. Please provide any of the following documents as applicable to your business:

- For Face to Face Transactions, a legible signed sales draft that is magnetically swiped or chip-initiated.
- For Mail or Phone Order, a legible copy of a signed order form.
- For Internet Transactions, a positive AVS X or Y and a signed proof of delivery.
- For Internet Transactions representing the sale of digital goods, description of the merchandise or services successfully downloaded with date and time such merchandise or services were downloaded. Please also include the IP address and device geographical location at the time of sale and the name of purchaser and email address.
- If you are on Visa Secure or SecureCode, please provide MIGS screenshot or any proof that the transaction was valid and authenticated or attempted for authentication.
- If the above would not apply, please provide any compelling evidence to show connection between the Cardholder and the person receiving the merchandise or services, or any evidence that proves that the Cardholder disputing the Transaction has used the service or is in possession of the merchandise.
- Proof that a Credit which directly offsets the Disputed Charge has already been processed.

Failure to provide this specific documentation in full, will result in us being unable to defend this further on your behalf.

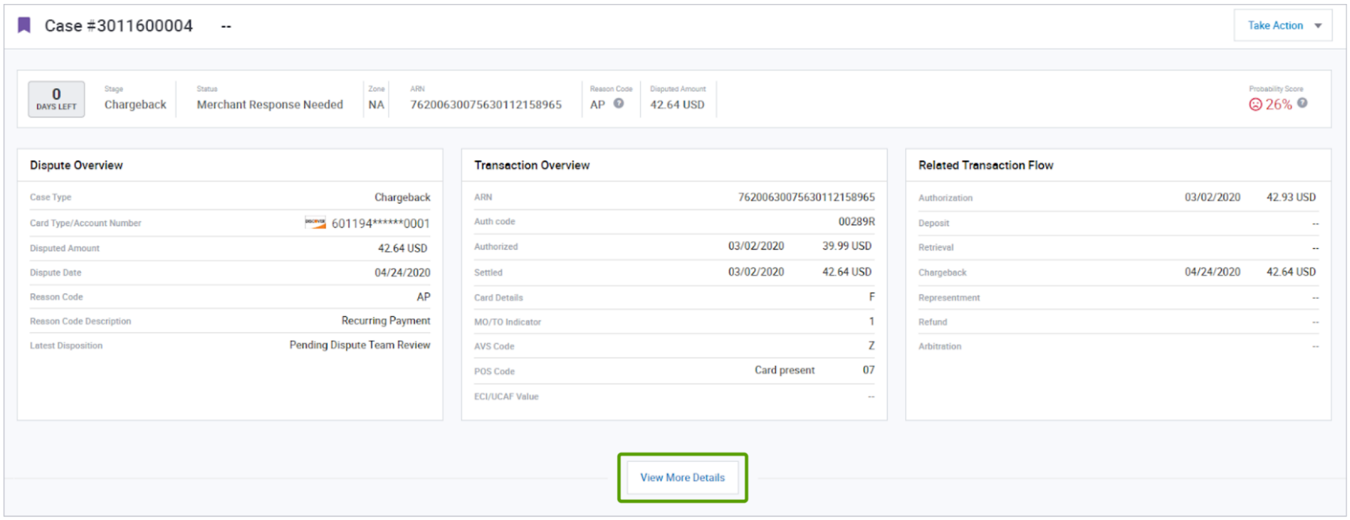
IMPORTANT REMINDERS:

- This case may have additional documentation that is pertinent to the dispute. To view those documents, please log on to Merchant Portal and select the Disputes icon from the 'Applications' drawer. This will bring you to the Dispute Management Tool. If you currently do not have access, you may enroll for the service using your Merchant Number at **https://reporting.globalpay.com**, otherwise, please contact us.
- Please respond to us on or before **Sep 20, 2020** to allow timely resolution of this case.
- You may respond directly via the Disputes Management Tool in **https://reporting.globalpay.com** for faster processing of your request or send your responses by return fax or mail as specified in this letter.

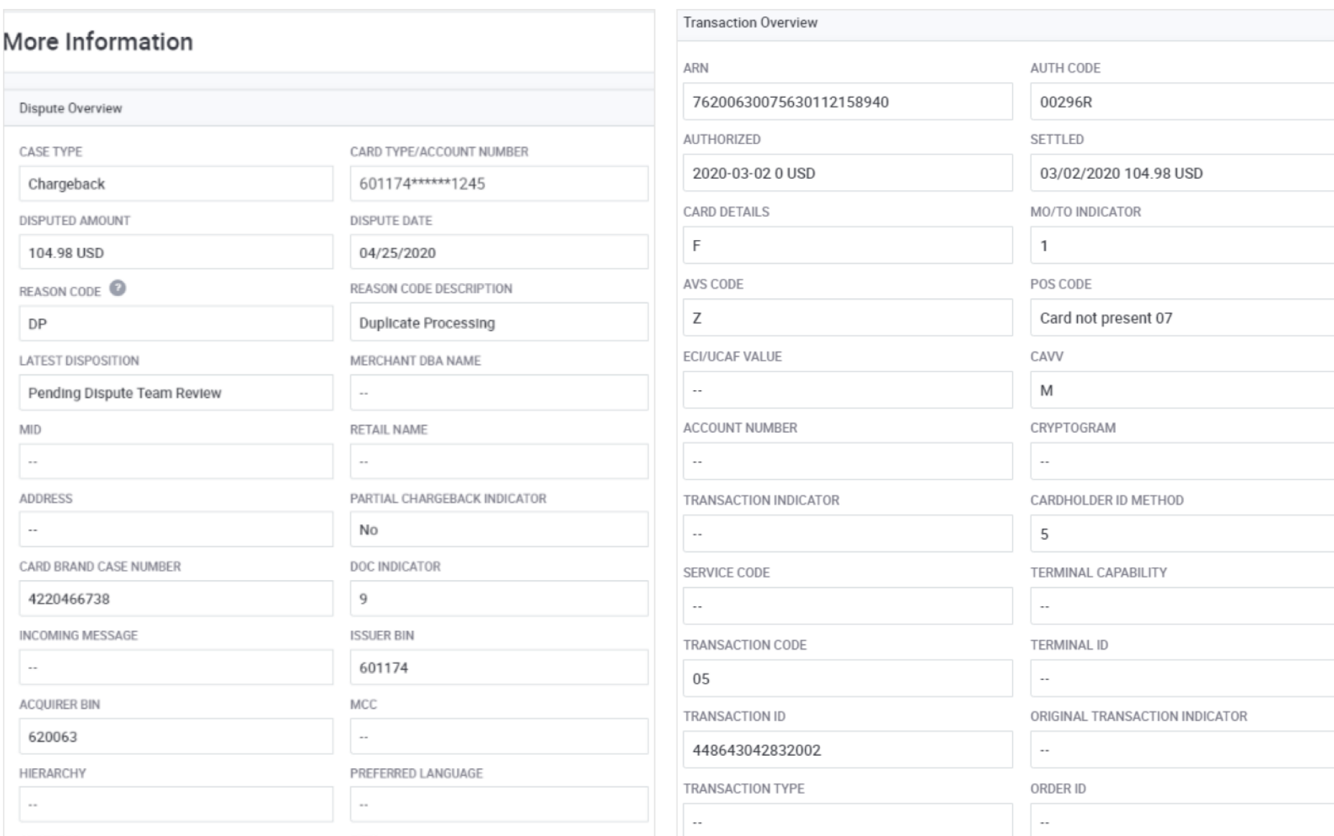
NOTE: GPN faxes dispute notifications to merchants concerning cases. Copies of the notification are shown in the Timeline. Each notification has an important QR code (as shown in the above example). Merchants not using the Disputes portal, who are faxing documents to Global Payments, should use this notification document as the fax cover sheet each time they fax information to Global Payments so that all documents related to the case can be indexed and related to the case using the QR code.

View More Details

To view additional detail about the case and the transaction, click **View More Details**.



Dispute and **Transaction** details display.

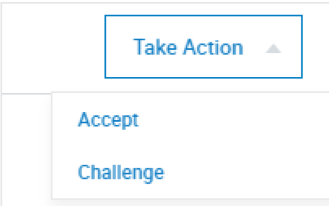


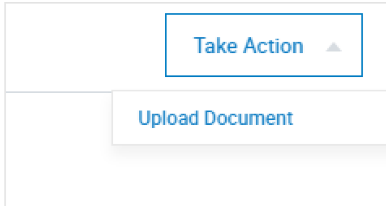
Dispute and Transaction Overviews

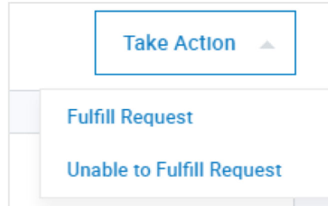
You can scroll through the cases in your queue by clicking the Up/Down arrow at the top of the page. Click ✕ or the left arrow at the top of the page to return to your queue.

Take Action

Once you review the case details and history, you can click Take Action at the top of the page to Accept or Challenge a dispute, Upload a Document, Fulfill a Retrieval Request or indicate you are Unable to Fulfill the Request.

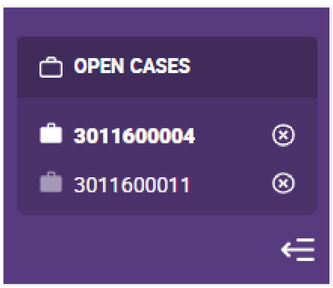






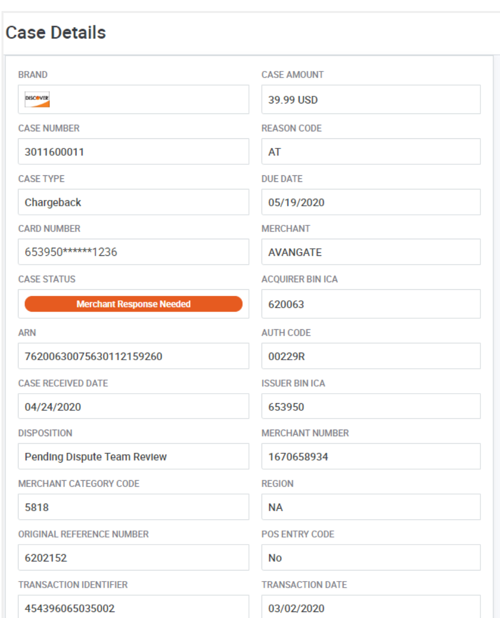
Open Cases – Main Menu

The **Open Case** action also causes the case to appear in a list under “Open Cases” on your main menu bar, providing a convenient way to create a list of cases to select and work. Remove the case from the Open Cases list by clicking ✕ next to the case number.



View More Details

Selecting View More Details from the Actions dropdown on the My Work Queue page displays case and transaction details, which may be helpful in determining whether to accept or challenge the case.



You can scroll through the cases in your queue by clicking the Up/Down arrow at the top of the page. Click ✕ or the left arrow at the top of the page to return to your queue.

Upload Documents

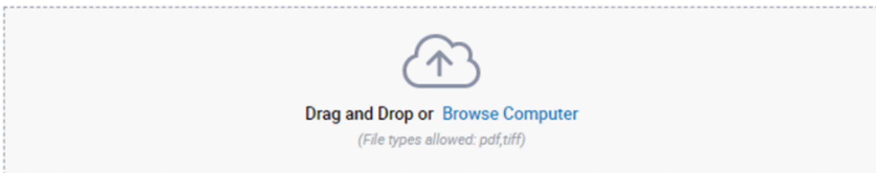
You must attach a document to the case when:

- Fulfilling a Retrieval Request
- Challenging a Chargeback, Incoming Pre-Arbitration, or Incoming Pre-Compliance

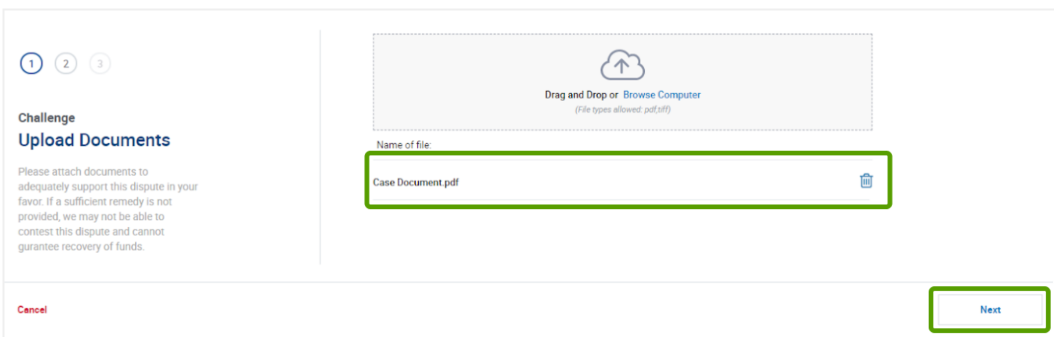
It is optional to attach a document when accepting or challenging an Incoming Good Faith Collection.

To attach a document to a case:

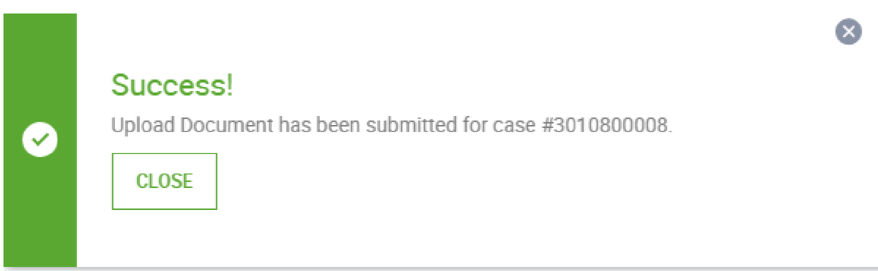
1. You can **Drag and Drop** your document onto the upload panel, or click **Browse Computer** to search and select a document from your computer. (The system allows you to upload pdf and tiff files.)



2. Provide a name for the file (or use the system default). Then click **Next**.



3. If successfully uploaded, the Success window displays.

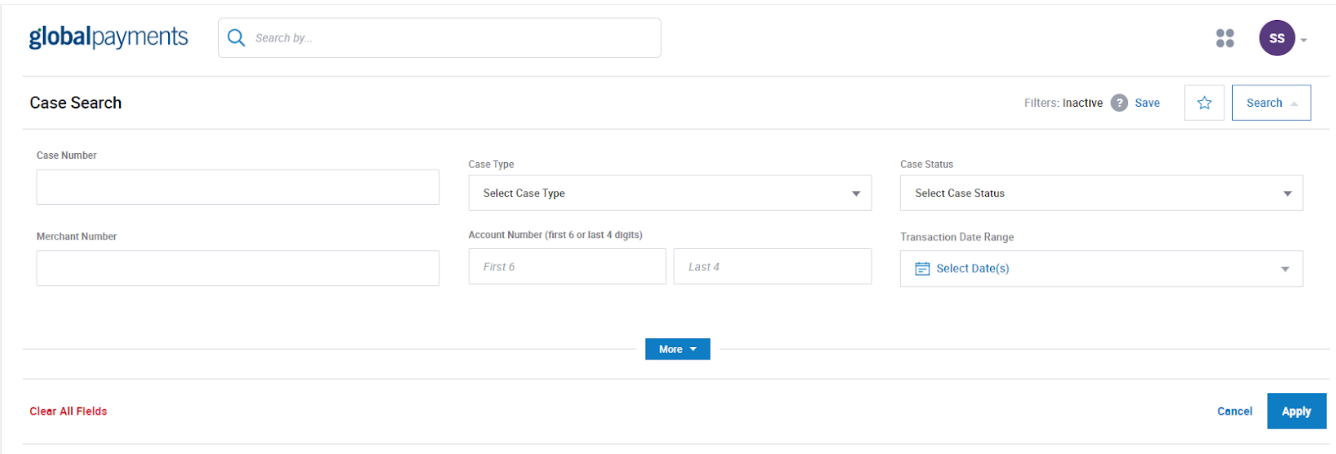


Case Search

Disputes Management allows you to search for a particular case or group of cases, as well as create and save search criteria.

Create a Search

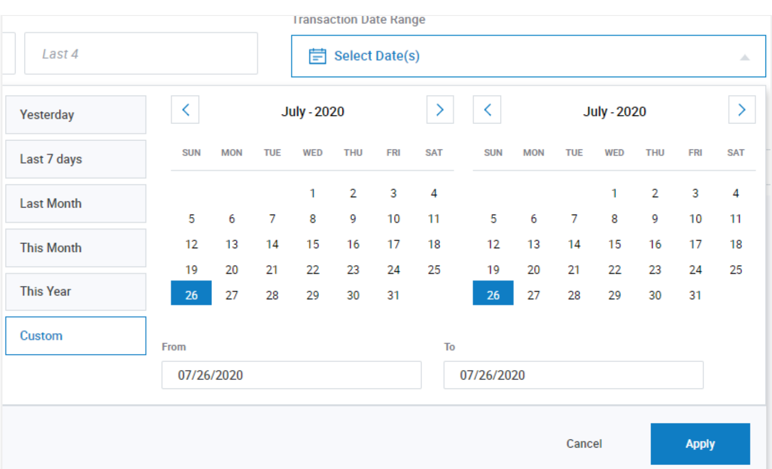
Click **Case Search** on the main menu to search for a case. The Case Search page displays, prompting you to enter search criteria.



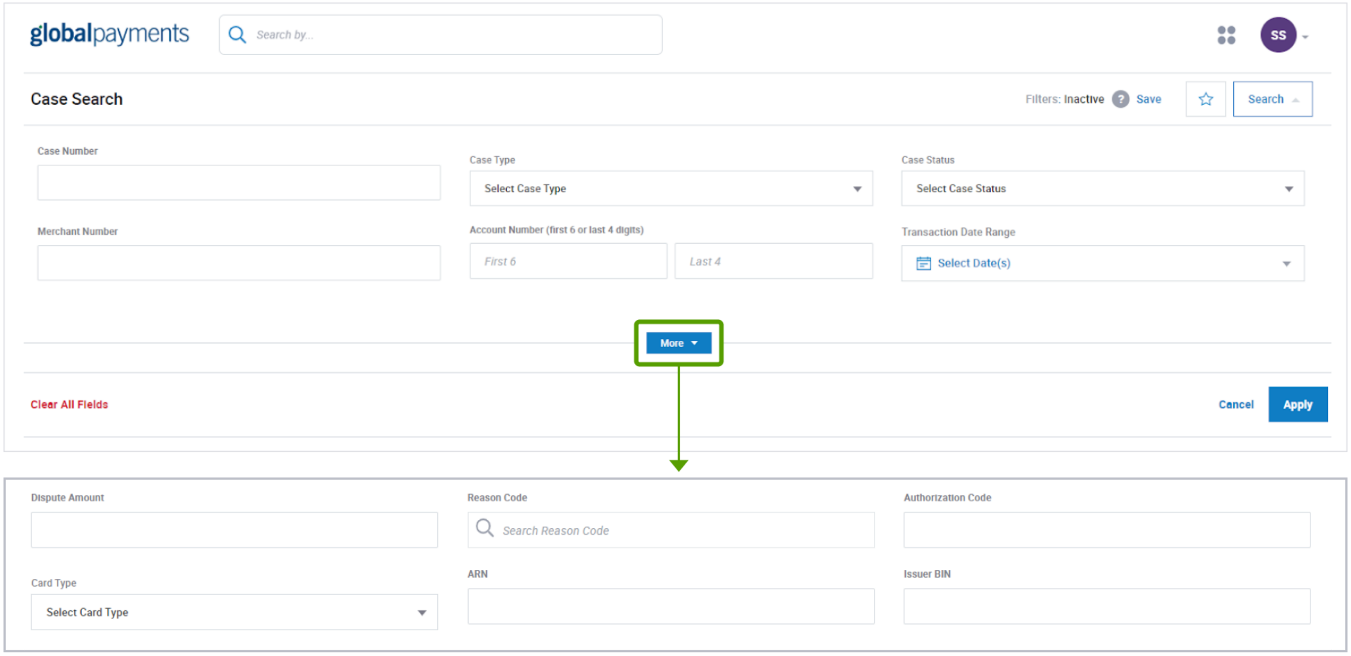
You can search by one or more of the following criteria:

- Case Number
- Case Type
- Case Status
- Merchant Number
- Account Number (first 6 digits or last 4 digits)
- Transaction Date Range – select a date, or a range of dates, then click **Apply**

Click **Apply** on the Case Search page after you enter all of your search criteria.



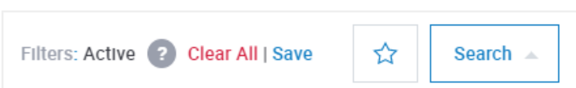
Click **More** to search using additional criteria.



Enter additional criteria, as needed, including:

- Dispute Amount
- Reason Code
- Authorization Code
- Card Type
- ARN
- Issuer BIN

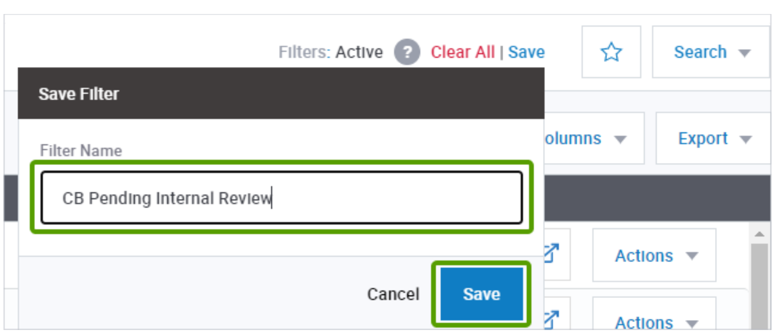
Click **Apply** when done. Case Search Results display, showing the case(s) that match your search criteria.



To change search criteria on the Case Search page, click **Search**. Enter new search criteria, then click **Apply**.

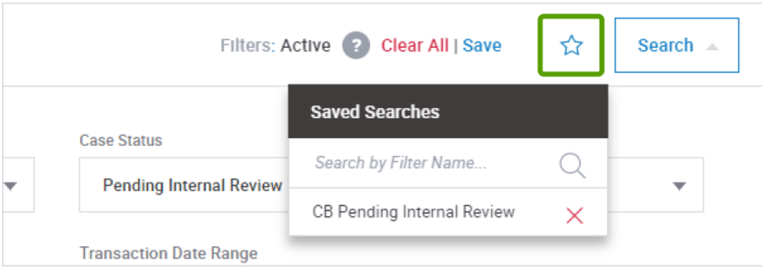
Save Search Criteria

Click **Save** on the Case Search page to save search criteria. The Save Search popup window displays, prompting you to enter a Search Name. Enter a name for this search criteria, then click **Save**.



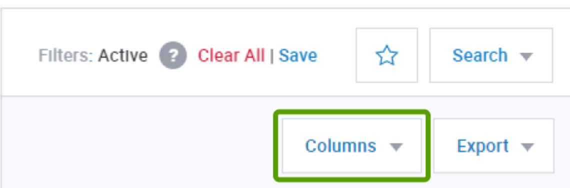
Access Saved Search Criteria

Click the star icon next to the Search box to access a saved search. A list of saved searches displays. Select the desired search. To delete a saved search, click ✕ next to the saved search.



Customize Your Search Results

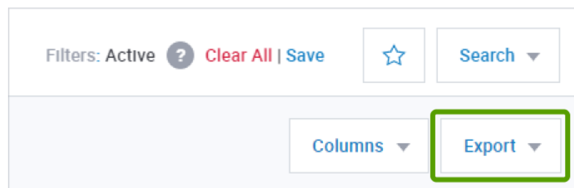
To change the columns that display on the Case Search Results page, click **Columns**.



Add or remove columns, as desired. See Customize Your View.

Export Search Results

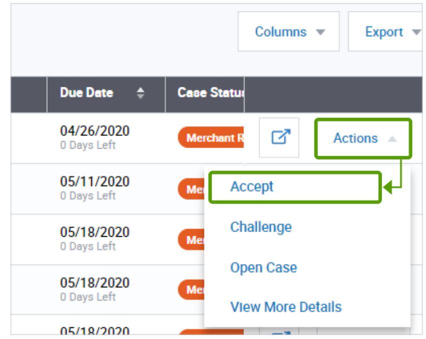
Click **Export** to export case data from the Case Search Results to a CSV file. See Export Data.



Chargebacks

You can respond to a Chargeback by either acknowledging the Chargeback and accepting liability for the case, or challenging the Chargeback by defending the transaction with supporting documentation.

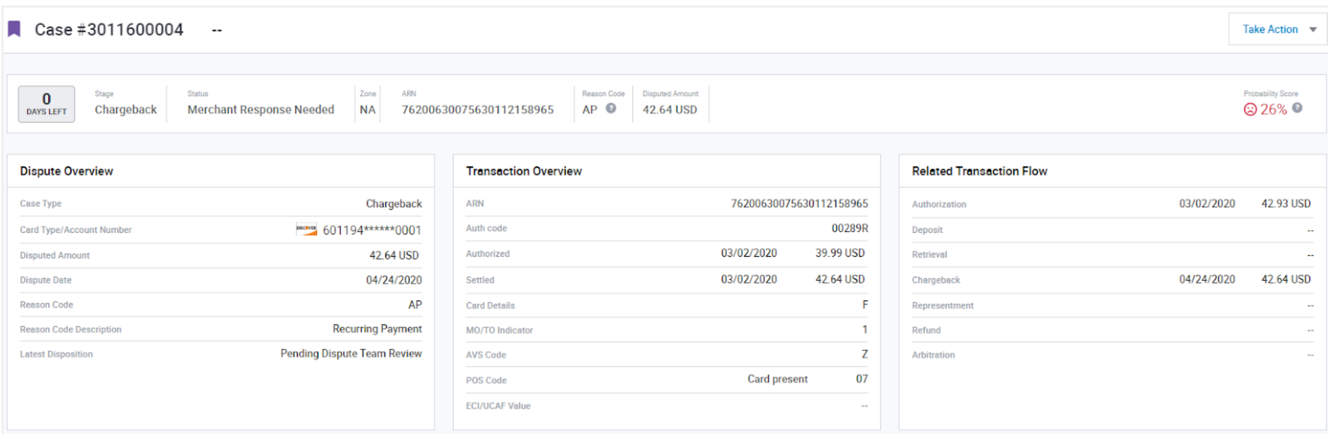
Accept Liability for a Chargeback



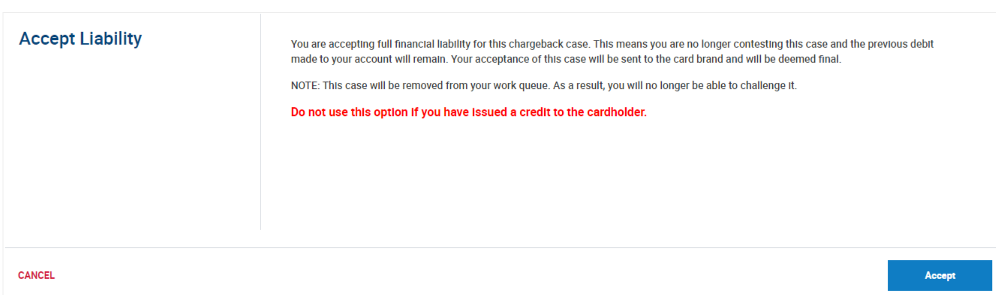
1. Navigate to My Work Queue and locate the Chargeback case.
2. Select **Actions**.
3. Click **Accept** to accept liability for the case without reviewing further information,

   -Or-

   Click **Open Case** to review case details, history and probability score.
4. After reviewing the details and probability score, if you still want to accept liability for the case, click **Take Action > Accept**.



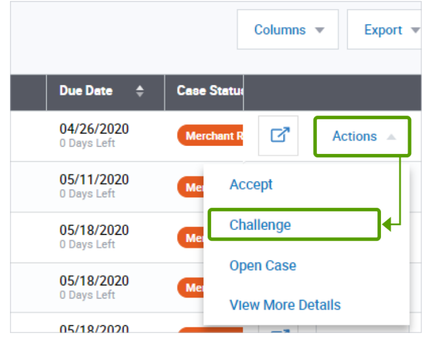
5. The Accept Liability page displays with a legal disclaimer.
   (**NOTE:** Disclaimers vary by case type, case age, and your response.)



6. Review the disclaimer and click **Accept** if you agree.

The Chargeback case is removed from My Work Queue and moved to the Pending Chargebacks Queue with Case Status of Pending Internal Review.

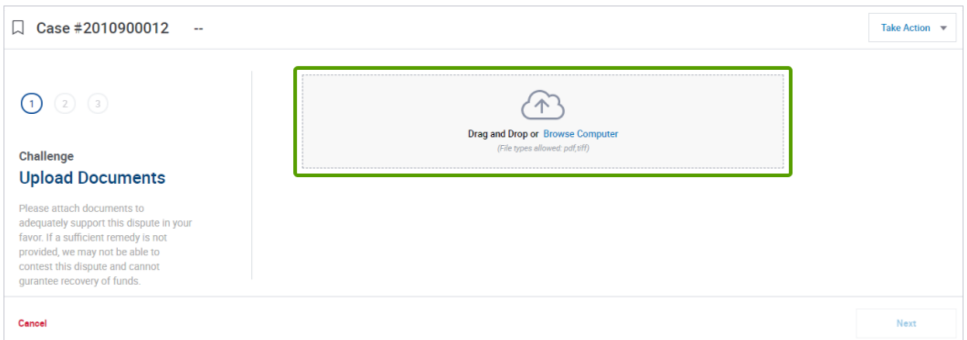
Challenge a Chargeback



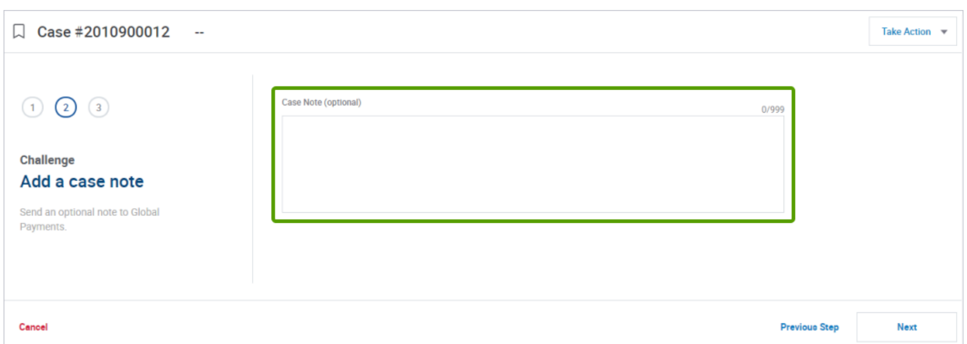
1. Navigate to My Work Queue and locate the Chargeback case.
2. Select **Actions**.
3. Click Challenge,

   -Or-

   Click **Open Case** to review case details, history and probability score
4. After reviewing history, details and probability score, if you still want to challenge the case, click **Take Action > Challenge**. The Upload Documents page displays for you to upload documentation to support the challenge.



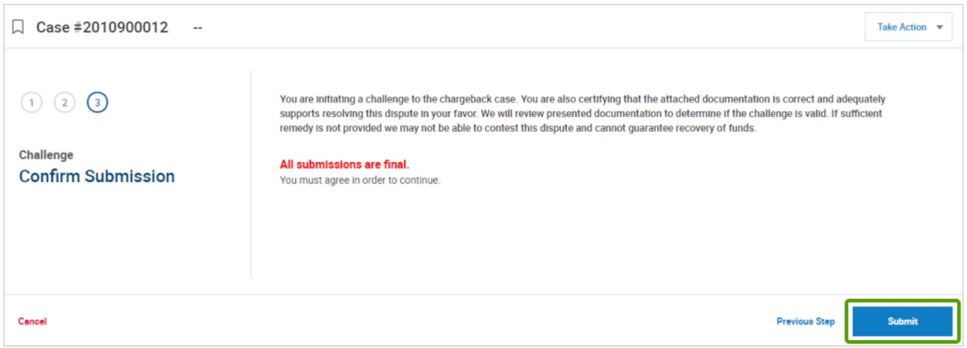
5. **Drag and Drop** a document from your computer onto the upload panel, or click **Browse Computer** to search and select a document on your computer. After the file is uploaded, the filename appears.
6. Enter a file name or use the default name, then click **Next**. Add a Case Note displays.



7. Enter a case note or leave it blank, then click **Next**.
8. Before finalizing the submission, the system displays a legal disclaimer to ensure you understand that:
   - All submissions are final
   - You are certifying that the documentation you submit is correct and adequate
   - If sufficient remedy is not provided, Global Payments may not be able to contest the dispute
   - Global Payments does not guarantee recovery of funds

(**NOTE:** Disclaimers vary by case type, case age, and your response.)

9. Click **Submit** to confirm and finalize your submission.



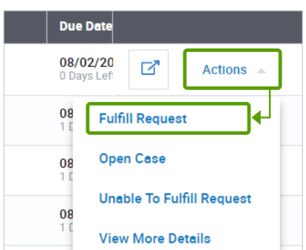
The Chargeback case is removed from My Work Queue and moved to the Pending Chargebacks Queue with Case Status of Pending Internal Review.

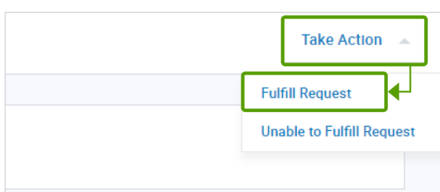
Retrievals

A Retrieval Request is a request for proof that a transaction was valid. You can fulfill the Request by uploading supporting documentation, such as a sales draft; or, if you are unable to fulfill the request, you can accept liability for the case for which the Retrieval Request is being made.

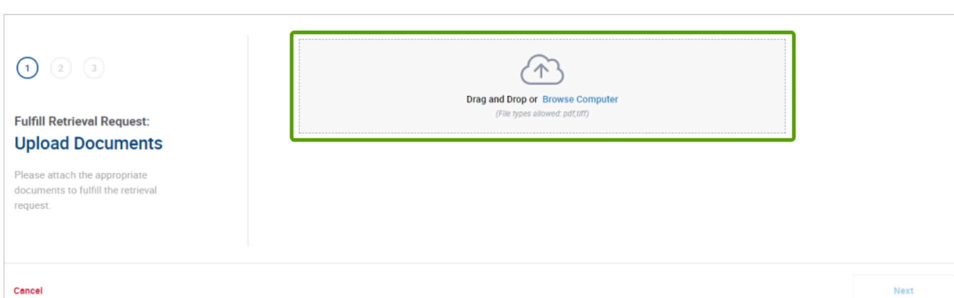
Fulfill a Retrieval Request

1. Navigate to My Work Queue and locate the Retrieval Request.
2. Click **Actions**.
3. Click **Fulfill Request** to view case details and upload appropriate documentation to satisfy the request;
   -Or-
   Click **Open Case** to review case details and history before uploading a document.
4. Review the case information, then select **Take Action > Fulfill Request**. The Upload Document page displays.

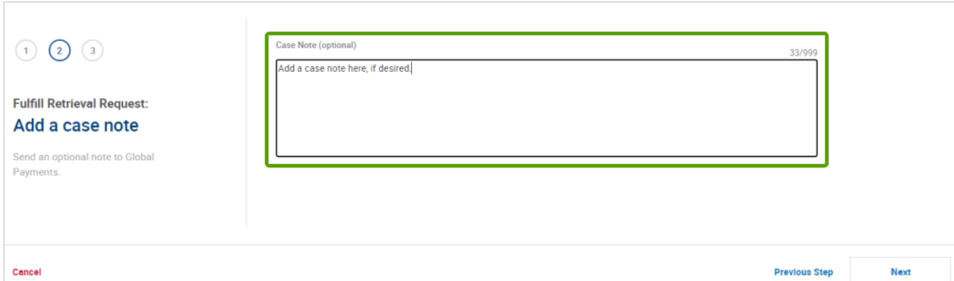




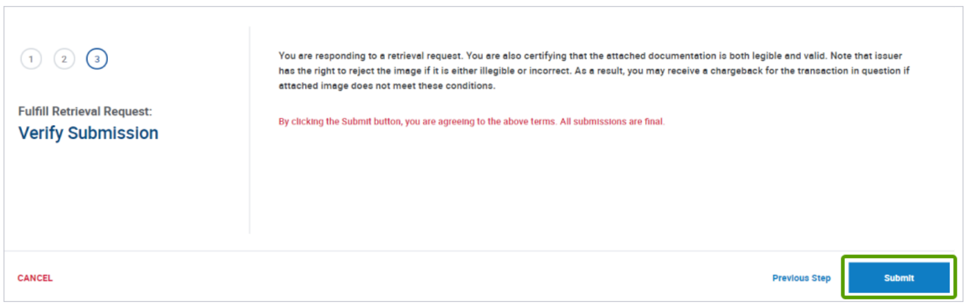
5. The Upload Document page displays. Upload document, then click **Next**.



6. The Case Note page displays. Add a case note or leave it blank, then click **Next**.



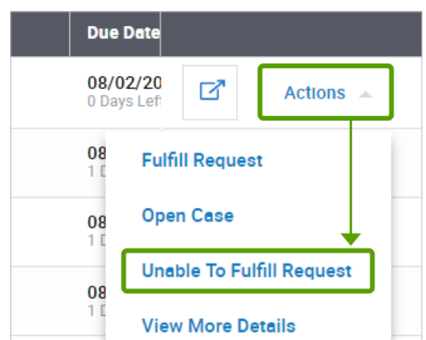
7. A legal disclaimer displays. Read the disclaimer, and if you agree, click **Submit** to confirm the submission. (**NOTE:** Disclaimers vary by case type, case age, and your response.)



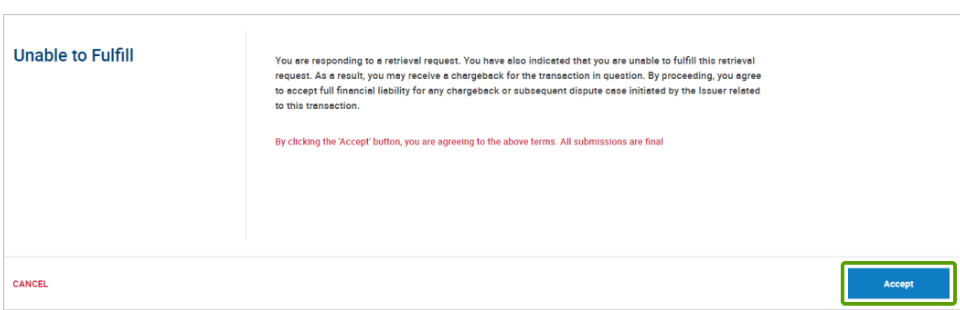
8. The Retrieval Request is removed from My Work Queue and moved to the Pending Retrievals queue. The uploaded document is attached to the case and can be viewed by opening the case and scrolling to View in Timeline.

Unable to Fulfill a Retrieval Request

If you cannot fulfill a Retrieval Request by providing supporting documentation, you can accept liability for the case.



1. Navigate to My Work Queue and locate the Retrieval Request.
2. Click **Actions**.
3. Click **Unable to Fulfill Request**.
4. A legal disclaimer displays. Read the disclaimer, and if you agree, click **Accept** to confirm that you agree to accept financial liability for any chargeback or dispute case that may subsequently be initiated by the issuer.

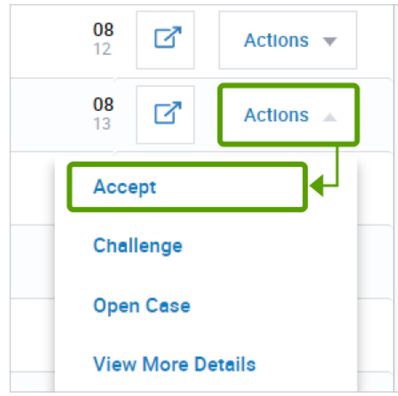


(**NOTE:** Disclaimers vary by case type, case age, and your response.)

Exceptions

Exception cases for which you can take action include these incoming case types: Pre-Arbitration, Pre-Compliance, and Good Faith Collection.

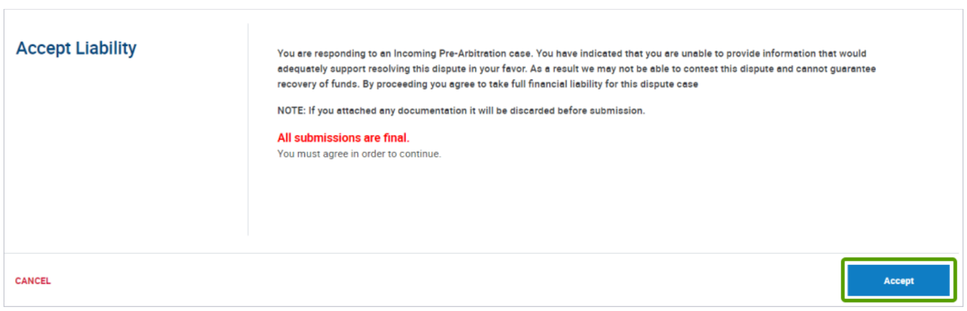
Accept Liability for a Pre-Arbitration or Pre-Compliance Case



1. Navigate to My Work Queue and locate the Pre-Arbitration or Pre-Compliance case.
2. Select **Actions**.
3. Click **Accept** to accept liability for the case without reviewing further information;

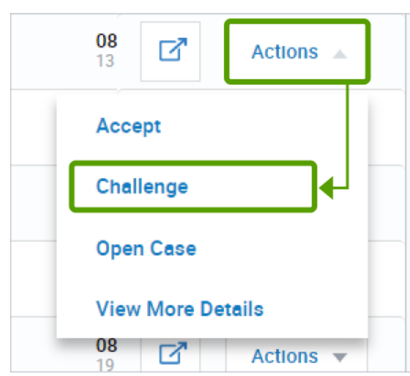
   -Or-

   Click **Open Case** to review case details, history and probability score.
4. If you still want to accept liability for the case, click **Take Action > Accept**.
5. The Accept Liability page displays with a legal disclaimer.
6. Review the disclaimer and click **Accept** if you agree. The Pre-Arbitration or Pre-Compliance case is removed from My Work Queue and moved to the Pending Exceptions Queue with Case Status of Pending Internal Review.



(**NOTE:** Disclaimers vary by case type, case age, and your response.)

Challenge a Pre-Arbitration or Pre-Compliance Case

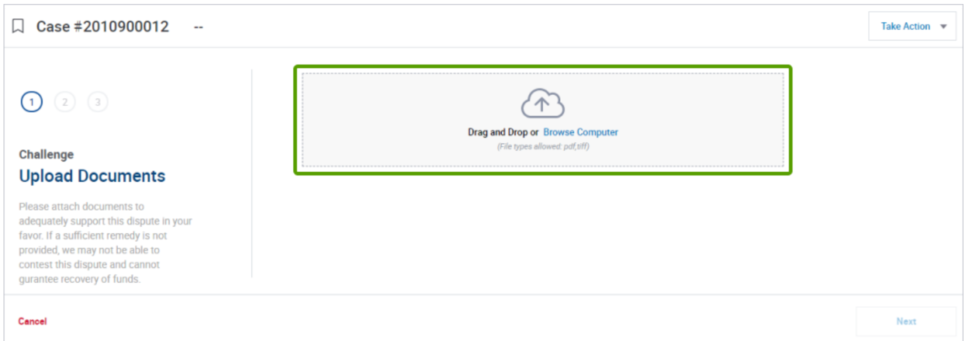


1. Navigate to My Work Queue and locate the Pre-Arbitration or Pre-Compliance case.
2. Select **Actions**.
3. Click Challenge,

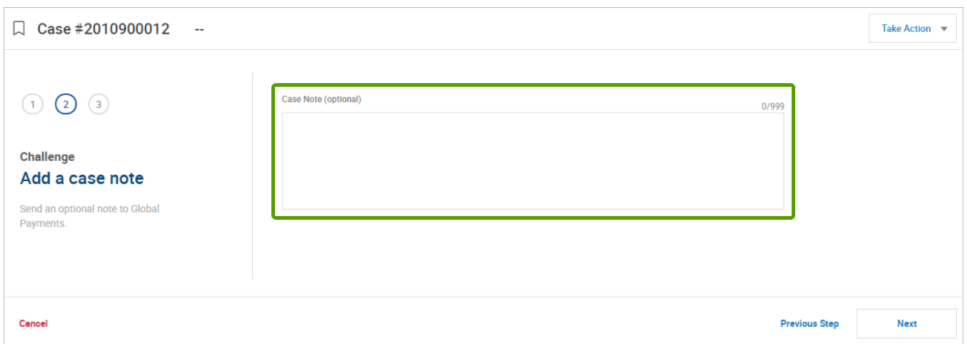
   -Or -

   Click **Open Case** to review case details, history and probability score.

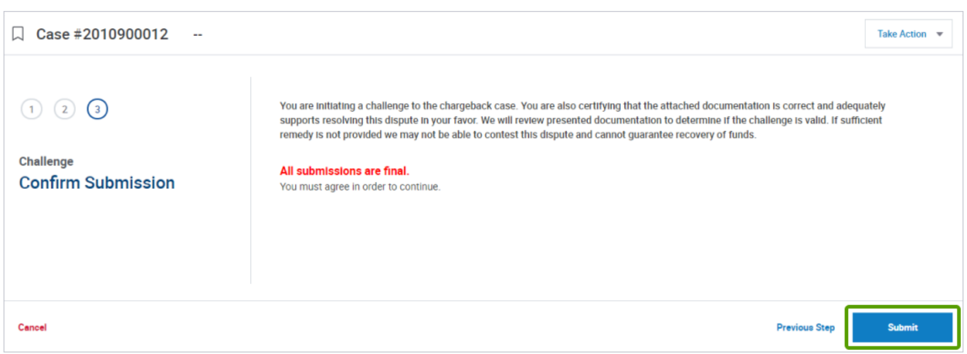
4. After reviewing details and probability score, if you still want to challenge the case, click **Take Action > Challenge**. The Upload Documents page displays to allow you to upload documents to support the challenge.



5. **Drag and Drop** a document from your computer onto the upload panel, or click **Browse Computer** to search and select a document on your computer. After the file is uploaded, the filename appears.
6. Enter a file name or use the default name, then click **Next**. Add a Case Note displays.



7. Enter a case note or leave it blank, then click **Next**.
8. The Confirm Submission legal disclaimer displays.



9. Review the disclaimer and click **Submit** if you agree. The Pre-Arbitration or Pre-Compliance case is removed from My Work Queue and moved to the Pending Exceptions Queue with Case Status of Pending Internal Review.

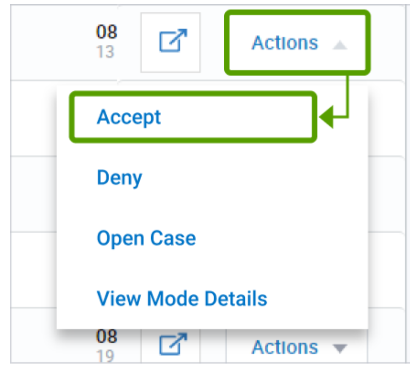
(**NOTE:** Disclaimers vary by case type, case age, and your response.)

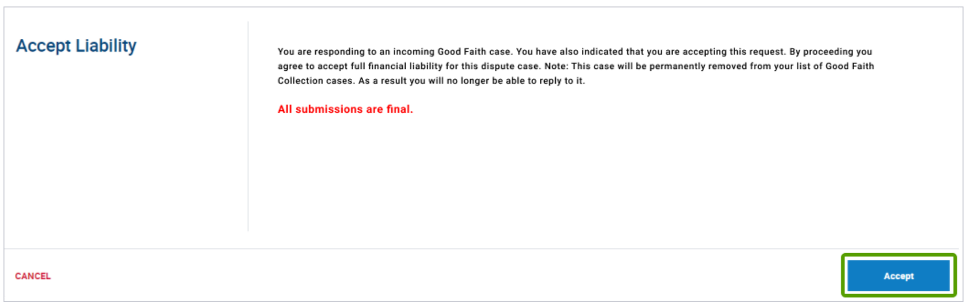
Accept Liability for a Good Faith Case

1. Navigate to My Work Queue and locate the Pre-Arbitration or Pre-Compliance case.
2. Select **Actions**.
3. Click **Accept** to accept liability for the case without reviewing further information;

   -Or-

   Click **Open Case** to review case details and history, and to upload documentation if desired.
4. If you want to upload documentation, click **Take Action > Upload Document**.
5. To accept liability for the case, click **Take Action > Accept**.
6. The Accept Liability page displays with a legal disclaimer.





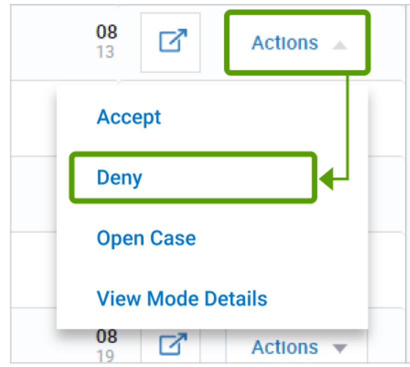
7. Review the disclaimer and click **Accept** if you agree. The Good Faith case is removed from My Work Queue and moved to the Pending Exceptions Queue with Case Status of Pending Internal Review.
   (**NOTE:** Disclaimers vary by case type, case age, and your response.)

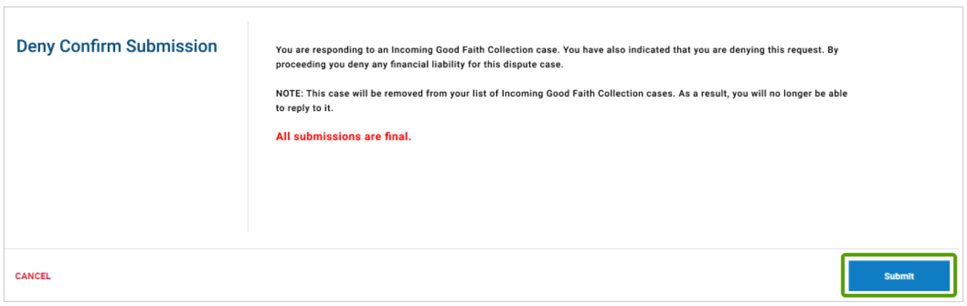
Deny a Good Faith Case

1. Navigate to My Work Queue and locate the Good Faith case.
2. Select **Actions**.
3. Click **Deny** to deny the Good Faith request without reviewing further information,

   -Or-

   Click **Open Case** to review case details and history, and to upload documentation if desired.
4. If you want to upload documentation, click **Take Action > Upload** Document.
5. To deny the Good Faith request, click **Take Action > Deny**.
6. The legal disclaimer page displays.





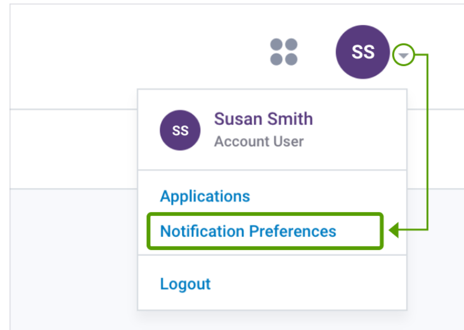
7. Review the disclaimer and click **Submit** if you agree. The Good Faith case is removed from My Work Queue and moved to the Pending Exceptions Queue with Case Status of Pending Internal Review.
   (**NOTE:** Disclaimers vary by case type, case age, and your response.)

Email Notifications

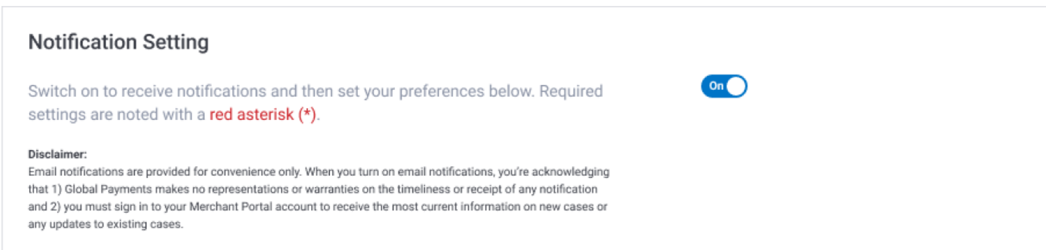
You can receive notifications of new disputes via email. Notifications provide information about your case, such as the case number, status (if it's open, closed, or pending), when it expires, and other useful data. You can also set up reminders to let you know when disputes are close to the response due date.

Set up Email Notifications for disputes

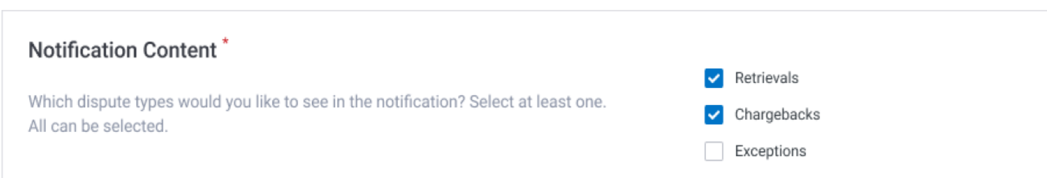
You can set up your email preferences by doing the following:



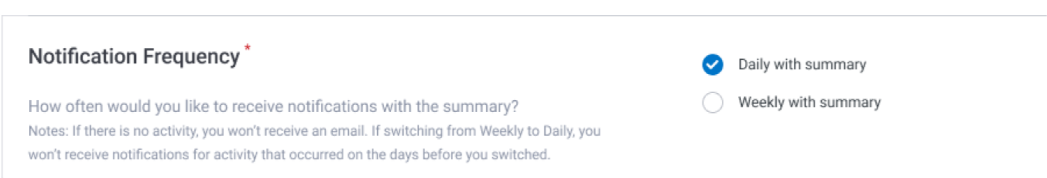
1. Open **Disputes Management**
2. In the top right corner of the screen, click your initials
3. Click on **Notification Preferences**
4. Click the Notification Setting to "**On**"
   Asterisks (*) indicate required settings



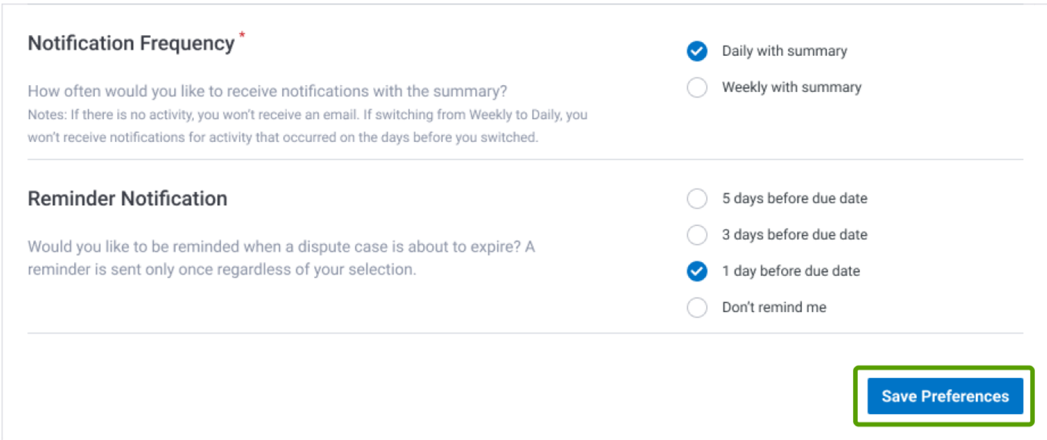
5. **Delivery method:** The email box is filled in automatically. This is because you can only receive email notifications.
6. **Notification content:** Select which dispute types you would like to see in your email: Retrievals, Chargebacks, or Exceptions. Choose one or all three.



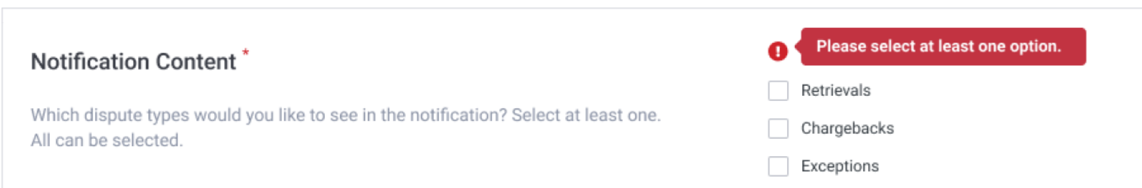
7. **Reversal notification:** Check this box if you'd like to receive emails notifying you when a case is represented to the issuer.
8. **Notification frequency**: You can choose to receive email notifications on a daily or weekly basis. However, you won't receive an email when there is no activity to report.



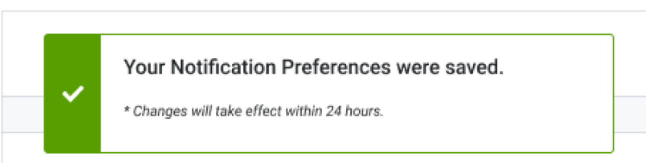
9. **Reminder notification:** You can choose to receive an email reminder up to five (5) days before a dispute case is set to expire. Pick 1, 3, or 5 to have an email reminder sent alerting you that the dispute will expire. Selecting "Don't remind me" will not send a reminder.
10. Press "**Save Preferences**" at the bottom right corner of the screen when finished.



NOTE: If you skip any required options, a warning message will appear before you can save your preferences. If you see the warning message, complete the option, then click "Save Preferences".



If you see the warning message, complete the option, then click "**Save Preferences**". Your preferences were saved successfully when you see the message reading "Your notification preferences were saved."



Updating Notification Preferences

You can update your email dispute notifications by doing the following:

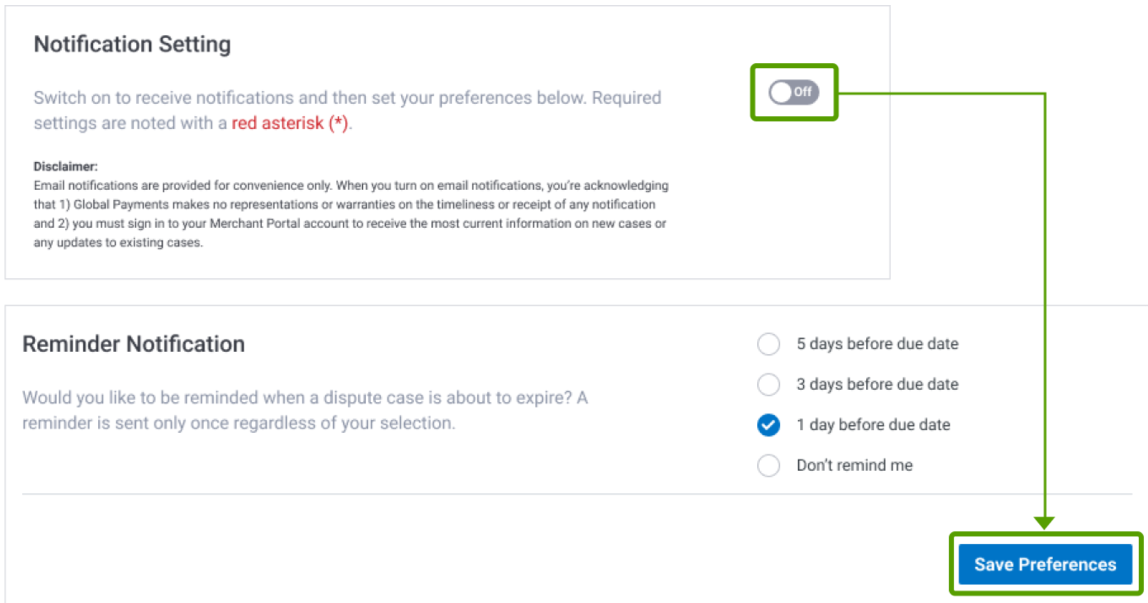
1. Open **Disputes Management**
2. In the top right corner of the screen, click your initials
3. Click on **Notification Preferences**
4. Check or uncheck the appropriate boxes (Notification content, Notification frequency, etc.)
5. Once done, click "**Save Preferences**". Your preferences were saved successfully when you see the message reading "Your notification preferences were saved."

NOTE: Changes to your preferences can take up to 24 hours to apply. If you changed your preferences today, you should expect email content to update tomorrow.

Opt Out of Notifications

If you no longer wish to receive notifications for disputes, you can update your preferences to opt out of emails.

1. Open **Notification Preferences** page
2. Toggle the Notification Setting to "**Off**"



3. Press "**Save Preferences**" at the bottom right corner of the screen when finished
4. Your preferences were saved successfully when you see the message reading "Your notification preferences were saved."

Receiving Notifications

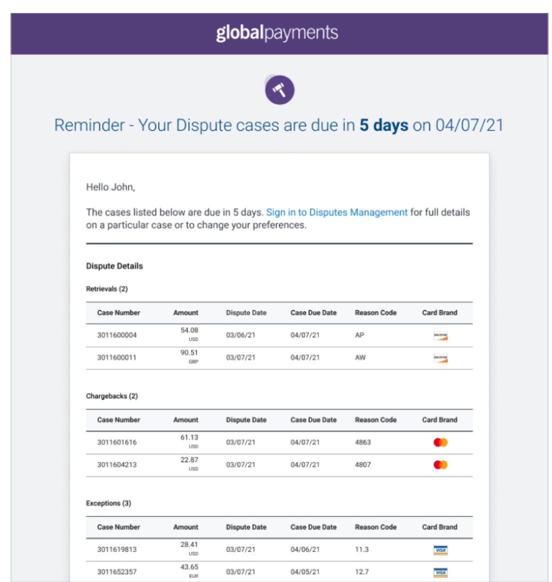
You can receive notifications either daily or weekly. Notification emails will come from noreply@disputes.globalpay.com.

You will receive a summary email if there are more than 20 disputes per notification. You will receive a reminder summary if you have more than 50 expiration reminders.

Changes to your preferences can take up to 24 hours to apply. If you change your preferences today, you should expect content updates by tomorrow.

Remember, if you do not have any new disputes, you won't receive a notification.

If you haven't received any notification emails, you may need to check your spam folder. Add noreply@disputes.globalpay.com to your safe sender list. For Gmail, check your Promotions folder and adjust how this address is filtered by Gmail.



Notification Email Example

4. Reports

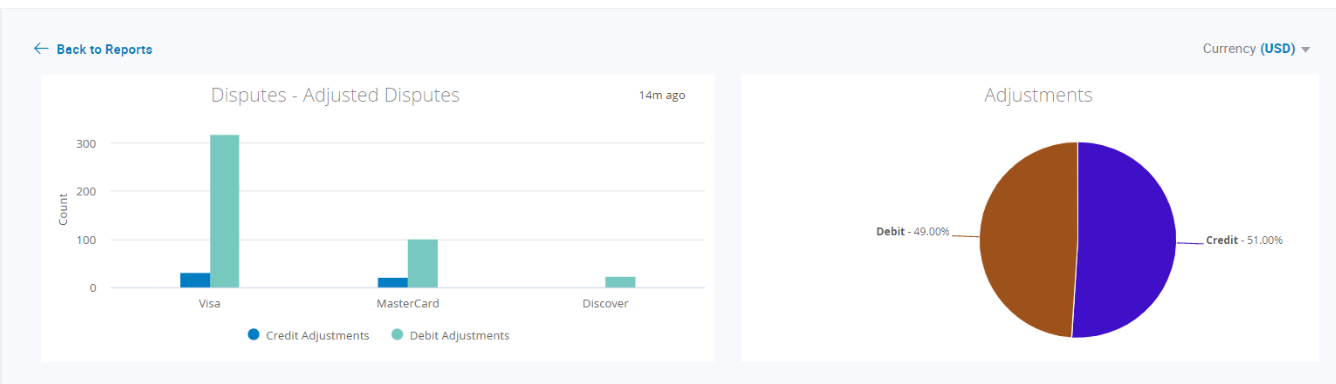
Reports are available through the Merchant Portal. The Reports feature allows you to:

- Select the timeframe for the data shown on the report
- Customize your view of the report in the same way you can filter data and customize columns in Portal queues (see Customize Your View)
    - Filter the data by criteria such as Case Amount, Case Number, Card Number, Case Status, etc.
    - Save filters
    - Customize your view by adding/removing columns
- Export data to a CSV file (see Export Data)

To access Disputes Reports, navigate to the Merchant Portal Home page, then select **Reports** from the Main Menu. Scroll down to DISPUTES. There are three default reports:

Adjusted Disputes Report

The Adjusted Disputes Report includes all cases that have been debited or credited from merchant accounts, including all Chargebacks and exception items with the merchant status of Open, Closed, Pending Internal Review, Merchant Response Needed and Request for More Information. Following is a sample report:



Sample Report:

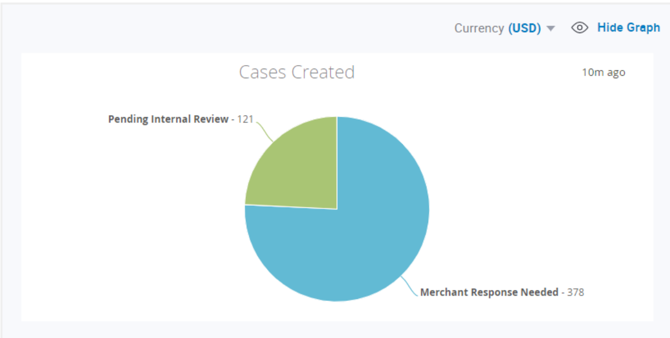
Summary (USD)

Total Case Amount	Total Credits	Total Debits	Total Adjustment Amount
779.25	(257.03)	308.29	565.32

Merchant Number	Merchant Name	Case Number	Case Amount	Adjustment	Adj Type	Dispute Date	Case Resolved D	Reason Code
1670659999	ABC Merchant	6019100000	19.99	-19.99	Credit	7/9/2020	8/14/2020	104-Other Fraud-Card Absen
1680057000	Bill's Hardware	8017700000	43.29	43.29	Debit	6/24/2020	8/14/2020	RN2-Credit Not Processed
1611111111	Mart.com	6018999999	43.29	43.29	Debit	6/30/2020	8/13/2020	132-Cancelled Recurring
1700000000	Monday Night	6018200000	43.29	43.29	Debit	6/30/2020	8/13/2020	132-Cancelled Recurring

Chargebacks Received Report

The Chargebacks Received Report includes all received Chargebacks. You can apply filters to see the current status of all Chargebacks within the report timeframe.



Sample Report:

Summary (USD)
Total Case Amount
38264.34

Merchant Number	Merchant Name	Received Date	Case Number	Case Amount	Case Due Date	Case Status	Reason Code
1670659999	ABC Merchant	7/25/2020	6019100000	19.99	8/18/2020	Pending Internal Review	104-Other Fraud-Card Absent I
1680057000	Bill's Hardware	7/25/2020	8017700000	43.29	8/19/2020	Pending Internal Review	RN2-Credit Not Processed
1611111111	Mart.com	7/24/2020	6018999999	43.29	8/23/2020	Pending Internal Review	132-Cancelled Recurring
1700000000	Monday Night	7/24/2020	6018200000	43.29	8/17/2020	Pending Internal Review	132-Cancelled Recurring

Retrievals Received Report

This report includes all Retrieval cases. You can apply filters to see the current status of all Retrievals within the report timeframe.

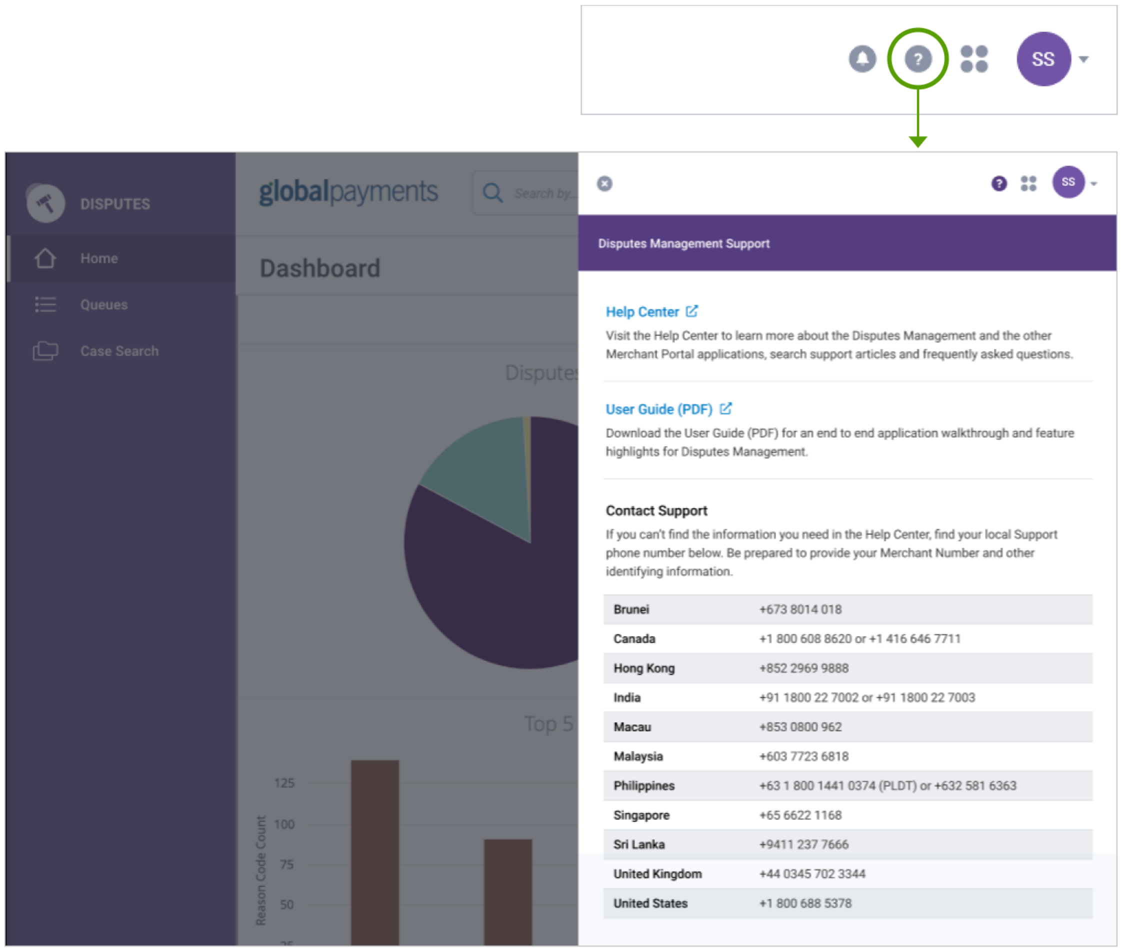
Sample Report:

Retrievals Received

Merchant Number	Merchant Name	Dispute Date	Case Number	Case Amount	Case Due Date	Case Status	Reason Code
1670659999	ABC Merchant	7/25/2020	6019100000	19.99	8/18/2020	Pending Internal Review	104-Other Fraud-Card Absent Env
1680057000	Bill's Hardware	7/25/2020	8017700000	43.29	8/19/2020	Pending Internal Review	RN2-Credit Not Processed
1611111111	Mart.com	7/24/2020	6018999999	43.29	8/23/2020	Pending Internal Review	132-Cancelled Recurring
1700000000	Monday Night	7/24/2020	6018200000	43.29	8/17/2020	Pending Internal Review	132-Cancelled Recurring

5. Help

If you have questions about features in the Disputes Portal, click the question mark icon at the top of the page. A slide out panel displays. You can access the Help Center for Disputes in the Merchant Portal, which is designed to assist you with answers to your questions. In addition, you can access and download the Disputes User Guide from this site.



Use Search Help Topics to find information related to a specific topic or click Visit Help Center for in-depth information, including:

- Dealing with Chargebacks and Disputes
    - How can I challenge a chargeback?
    - Where can I find my latest chargebacks?
    - Chargeback Reason Codes
- Using the Merchant Portal
- Reports – how to create, schedule and share

If you still need help after reviewing Help Center topics, click **Contact Us** at the bottom of the Help Center page.

6. Legal Disclaimers

Disclaimers vary by case type, case age, and your response. Below are the disclaimers that display in the Disputes Portal when you take action on the various case types.

Chargebacks

Accept Liability

You are accepting full financial liability for this chargeback case. This means you are no longer contesting this case and the previous debit made to your account will remain. Your acceptance of this case will be sent to the card brand and will be deemed final. **Do not use this option if you have issued a credit to the cardholder.**

NOTE: This case will be removed from your work queue. As a result, you will no longer be able to challenge it.

Challenge Chargeback

You are initiating a challenge to the chargeback case. You are also certifying that the attached documentation is correct and adequately supports resolving this dispute in your favor. We will review presented documentation to determine if the challenge is valid. If a sufficient remedy is not provided, we may not be able to contest this dispute and cannot guarantee recovery of funds. **All submissions are final.**

Retrieval Request

Fulfill a Retrieval Request

You are responding to a retrieval request. You are also certifying that the attached documentation is legible and valid. Note that the issuer has the right to reject the image if it is either illegible or incorrect. As a result, you may receive a chargeback for the transaction in question if the attached image does not meet these conditions. **All submissions are final.**

Accept Liability

You are responding to a retrieval request. You have also indicated that you are unable to fulfill this retrieval request. As a result, you may receive a chargeback for the transaction in question. By proceeding, you agree to accept full financial liability for the chargeback or subsequent dispute case initiated by the Issuer related to this transaction. **All submissions are final.**

NOTE: If you have attached any document, it will be discarded before submission.

Incoming Pre-Arbitration

Accept Liability

You are responding to an Incoming Pre-Arbitration case. You have indicated that you are unable to provide information that would adequately support resolving this dispute in your favor. As a result, we may not be able to contest this dispute and cannot guarantee recovery of funds. By proceeding you agree to take full financial liability for this dispute case. **All submissions are final.**

NOTE: If you attached any documentation it will be discarded before submission.

Challenge

You are responding to an Incoming Pre-Arbitration case. You are also certifying that the attached documentation is correct and adequately supports resolving this dispute in your favor. We will review presented documentation to determine further course of action. If sufficient remedy is not provided, we may not be able to contest this dispute and cannot guarantee recovery of funds. **All submissions are final.**

Incoming Pre-Compliance

Accept Liability

You are responding to an Incoming Pre-Compliance case. You have indicated that you are unable to provide information that would adequately support resolving this dispute in your favor. As a result, we may not be able to contest this dispute and cannot guarantee recovery of funds. By proceeding you agree to take full financial liability for this dispute case. **All submissions are final.**

NOTE: If you attached any documentation it will be discarded before submission.

Challenge

You are responding to an Incoming Pre-Compliance case. You are also certifying that the attached documentation is correct and adequately supports resolving this dispute in your favor. We will review presented documentation to determine further course of action. If a sufficient remedy is not provided, we may not be able to contest this dispute and cannot guarantee recovery of funds. **All submissions are final.**

Incoming Good Faith Collection

Accept Liability

You are responding to an Incoming Good Faith Collection case. You have also indicated that you are accepting this request. By proceeding you agree to take full financial liability for this dispute case. **All submissions are final.**

NOTE: This case will be removed from your list of Good Faith Collection cases. As a result you will no longer be able to reply to it.

Deny Liability

You are responding to an Incoming Good Faith Collection case. You have also indicated that you are denying this request. By proceeding you deny any financial liability for this dispute case. **All submissions are final.**

NOTE: This case will be removed from your list of Incoming Good Faith Collection cases. As a result, you will no longer be able to reply to it.

7. Glossary

Term	Meaning
Acquirer	The institution that processes card payments on behalf of a merchant. For example, Global Payments. Also known as Acquiring Bank.
Arbitration	A dispute case that has progressed to the point at which the card association is required to make a ruling.
ARN	Acquirer Reference Number.
Auth Code	The alphanumeric authorization code that is provided by the authorizing agent.
Brand	Visa, Mastercard, AMEX, Discover, and so on. Also known as Card Association, Card Scheme or Scheme.
Card Number	The account number of the payment card.
Card Type	The type of payment card. The Portal includes cases involving the following card types: Visa, Mastercard, Discover, American Express.
Case Amount	The amount of the transaction involved in the dispute case.
Case Number	The number assigned to the dispute.
Case Received Date	The date the case was received by Global Payments.
Case Type	The type of dispute case, such as Chargeback and Pre-Arbitration. See "Types of Dispute Cases" on page .
Chargeback	When a payment card transaction is under dispute, the cardholder or issuing bank can initiate a Chargeback case to recover the funds from the merchant. As soon as the Chargeback case is initiated, the funds are usually transferred from the merchant's account to the issuing bank. Merchants can use the Disputes Management Portal to respond to the Chargeback, to either (a) Accept the Chargeback, or (b) Challenge the transaction with the goal of recovering the funds.
Chargeback Reversal	A Chargeback Reversal stage is created when the Issuer decides the chargeback submitted is invalid. When the Issuer reverses the chargeback, if your account was debited, Global Payments will credit your account and report the Chargeback Reversal within the online tool or through Merchant Portal/Reporting.
Compliance	A dispute case that involves a violation of the rules defined by the relevant card association.
Disposition	A description of the current status of the case, such as "Pending Dispute Team Review."

Due Date	The date by which you need to respond to this dispute before it expires.
Exception	Exception cases include any case types that are not Retrieval Requests, Chargebacks, or Reversals. Exception case types that can be worked through the Disputes Portal include Incoming Pre-Arbitration, Incoming Pre-Compliance, and Incoming Good Faith Collection.
Good Faith Collection	If the final response deadline for resolving a dispute case has passed, either the issuing bank or the acquirer (Global Payments) can initiate a Good Faith Collection case to attempt to recover the funds. Acceptance of the Good Faith Collection case is completely at the discretion of the party that has received the request.
Fulfill	To respond to a Retrieval Request with the required documentation.
Hierarchy	A series of values used to categorize merchant accounts. Contains five components: Corp-Region-Principal-Associate-Chain, with a format of 000-00-000-000-000. Each Hierarchy has one or more Merchant Numbers associated with it. Values are usually numeric but can be alpha-numeric.
Invoice Number	An invoice number assigned to the transaction (if available).
Incoming	Refers to Exception cases that are initiated by the cardholder or issuing bank. Incoming cases “come in” to the acquirer (such as Global Payments) and the merchant. One example is an Incoming Pre-Arbitration.
Issuing Bank	The bank that issued the card to the cardholder. Also known as “Issuer” or “Bank.”
MCC	Merchant Category Code. A four-digit number that is used to classify businesses by their products and services.
MCC Description	Text description of the Merchant Category Code.
Merchant	The organization accepting payments by payment card, in exchange for goods or services.
Merchant Name	For the main working areas of the Portal, the Merchant Name is the same name that is used on your Chargeback correspondence; this could be your Legal name, a Doing Business As (DBA) name, or the name of your contact person for Chargebacks.
Merchant Number	A merchant’s Global Payments account number. Also known as the Merchant ID or MID. Each Merchant Number belongs to a Hierarchy.
Original Reference Number	A number assigned by the acquirer that is used to track the transaction.
Outgoing	Refers to Exception cases that are initiated by a merchant or acquirer (such as Global Payments). Outgoing cases “go out” to the card issuer and cardholder. One example is an Outgoing Pre-Arbitration. See also Incoming.
POS Entry Code	A code that describes how the transaction was entered at point of sale, for example, “magnetic stripe read.”

Pre-Arbitration	A dispute case in which the issuing bank (representing the cardholder) and the acquirer (Global Payments) attempt to come to a resolution on a dispute before involving the card associations.
Pre-Compliance	A type of case in which the issuing bank (representing the cardholder) and the acquirer (Global Payments) attempt to come to a resolution on a dispute that is based on a violation of the rules set out by the card associations.
Reason Code	A code assigned by the card brand to provide additional information about the case.
RC Description	The text description for the Reason Code.
Received Date	The date the dispute case arrived at Global Payments from the card brand.
Retrieval Request (Retrieval)	A request from the cardholder or issuing bank for proof that the transaction was valid. Usually, this proof consists of a copy of the sales draft.
Split	Refers to the situation in which the liability for a case has been resolved to more than one party. If the case is resolved to Split, the liability is being shared among at least two of the following: Merchant, Bank (issuer), and GL (General Ledger of Global Payments).
Transaction Date	Date of the original transaction that is being disputed.
Transaction Identifier	An identification code assigned to a transaction in the authorization response.

8. Index

9. Revisions

Version	Date	Description
2.2.0	10/1/2021	Email Notifications
2.1.0	7/7/2021	MFA Content Modification
2.0.2	5/21/2021	Revision History
2.0.1	5/19/2021	Multi-Factor Authentication Instructions
2.0	5/12/2021	Version 2.0 Created
1.0	8/1/2020	Version 1.0 Created