

# Payment Facilitator Chargeback and Claim Handling Reference Guide

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## Revision History

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## Purpose

This document acts as a reference guide to describe the high level operational processes involved in claims and chargeback receipt and response handling for Payment Facilitator (**PayFac**) processing through GP AU/NZ, as well as the procedures required to support and respond to chargeback and claim related requests and issues.

### DE Claims

#### 1. Receiving Claim Notifications

Daily Process	A file with the claim details of the claims received in the previous 24 hours will be populated and sent to PayFac via email at the nominated address
Timing	By 10am each banking business day

#### 2. Responding to Claim Notifications

Response Process	Claim responses are to be emailed to <a href="mailto:PFMerchantDisputes@globalpay.com">PFMerchantDisputes@globalpay.com</a> with appropriate attachments in line with the criteria set out below.
Subject	Please include the following within the Email Subject: Claim - [Claim Reference Number] - [PayFac Name] E.g. <a href="#">Claim 123456 - ExamplePay</a>

#### 3. Response Criteria and Guidelines

##### Response Timeframes

Standard Claims	3 business days. This time frame allows for claim management and submission to Other Financial Institution ( <b>OFI</b> )
Transactions older than 12 months	20 business days
Extensions	Case by case consideration - approval needed from OFI, cannot be guaranteed and OFI response may not be received before initial time frame expires

## Supporting Documentation

Client Businesses receive a notification that an OFI initiated Claim has been raised and requires action by responding with documentation that answers the Claim reason. Please refer to the specific reasons below for appropriate supporting documentation and actions.

Claim Reason	Supporting Documentation
<u>No Authority</u> <i>Description: Direct debit from bank account has not been authorised</i>	<ul style="list-style-type: none"> <li>• A copy of a valid and written Direct Debit Request (DDR) containing the account holders signature.</li> <li>• In the case of a DDR established electronically or by telephone, details of the method used in this process to identify the payer and indicate their approval of the DDR</li> <li>• NB: Account number must be unmasked</li> </ul>
<u>Account Name Differs</u> <i>Description: Direct debit to account has been posted with a different name to the account</i>	<ul style="list-style-type: none"> <li>• A copy of a valid and written DDR or eDDR in the name of the account holder</li> <li>• If there was an error or incorrect information, accept the claim and obtain new DDR or eDDR.</li> </ul>
<u>Cancelled Authority</u> <i>Description: Direct debit request has been cancelled but account debited</i>	<ul style="list-style-type: none"> <li>• If the Debit User has not received a cancellation request from their customer either directly or via their OFI, the claim may be refused by stating “Cancellation request has not been received”</li> <li>• A copy of a valid DDR or eDDR is recommended to provide additional confirmation of authority from the account holder</li> <li>• If there has been a failure to action a cancellation request, accept the claim</li> </ul>
<u>Additional Claim Reasons</u> <i>Description: Direct debit from bank account has been questioned with more detailed information.</i>	<ul style="list-style-type: none"> <li>• Refer to above requirements as claim will fall under No Authority, Account Name Differs, or Cancelled Authority categories.</li> <li>• In addition provide a direct response or documentation to refute the reason</li> </ul>

## Documentation Criteria

Prior to submitting supporting documentation to Global Payments, please review that the DDR/eDDR matches the claimant individual's exact details.

Preferred File Formats	PDF files (incl. images scanned to PDF) are preferred in all cases
Other File Formats	JPG or TIF documents can be submitted however must be reviewed for legibility, resolution, and size. These file formats are not preferred.
Formats not accepted	Audio/Video files are not accepted (transcript of audio allowed)
Multipage documents	Please only submit relevant pages or include description of page/paragraph with relevant information.
File Size Limited	Total documentation size should not exceed 10MB

Incorrect or incomplete information being supplied will likely result in transactions being charged back.

## Card Chargebacks

### 1. Receiving Chargeback Notifications

Daily Process	A file with the details of the chargebacks received in the previous 24 hours will be populated and uploaded into a dedicated SFTP folder. A report will only be available if there is a new notification
Timing	Approx. 6am daily (AEST)

### 2. Responding to Chargeback Notifications

Response Process	Chargeback responses are to be emailed to <a href="mailto:PFMerchantDisputes@globalpay.com">PFMerchantDisputes@globalpay.com</a> with appropriate attachments in line with the criteria set out below.
Subject	Please include the following within the Email Subject: Chargeback - [Case Reference Number] - [PayFac Name] E.g. <a href="#">Chargeback - V2013456 - ExamplePay</a>

### 3. Response Criteria and Guidelines

#### Response Timeframes

Standard Chargebacks	10 days. This time frame allows for chargeback management and submitting responses to the Card Schemes.
Extensions	Case by case consideration - if required please request before initial timeframe expiry

#### Supporting Documentation

Sub-Merchants receive a notification that a cardholder has raised a chargeback. It requires actioning by responding with documentation that answers the chargeback reason. Please refer to the specific reasons below for appropriate supporting documentation and actions.

Chargeback Reason type	Supporting Documentation
<a href="#">Fraud Chargeback - cardholder did not authorise transactions</a> <i>Description: Payment from credit card has not been authorised</i>	<ul style="list-style-type: none"> <li>● Key evidence is proof the cardholder took part in the transaction.</li> <li>● Recorded payment authority with card number masked except for first 6 and last 4 digits, e.g. 1234 56**1234</li> <li>● Proof of previous undisputed successful payments</li> <li>● If there was an error or incorrect information, accept the chargeback.</li> </ul>

<p><u>Consumer Dispute Reasons</u>  <i>Description: Cardholder claims they:</i></p> <ul style="list-style-type: none"> <li>- cancelled a recurring transaction; or</li> <li>- did not receive a credit; or</li> <li>- did not receive goods/services; or</li> <li>- that a duplicate was payment processed.</li> </ul>	<ul style="list-style-type: none"> <li>● <b>Compelling evidence (documents) that directly answers chargeback reason</b>, as well as additional documents that may support the compelling evidence.</li> <li>● If there was an error or incorrect information, accept the chargeback.</li> </ul> <p><a href="#">What is Compelling Evidence? - SECTION 5 Providing Compelling Evidence</a></p>
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### Refund Related Matters

Do not refund a transaction once a claim or chargeback has been raised, as this risks the payment being returned twice.

If a Refund has been made previous to the chargeback: provide details including date. Partial refunds require a response including documentation for the non-refunded portion.

If a Refund was not made to the card used for the original transaction: refund cannot be verified by the cardholders financial institution. Please provide the details and request that the cardholder cancels the chargeback.

### Documentation Criteria

Prior to submitting supporting documentation to Global Payments, please review that payment authorities match the cardholders individual's exact details.

Preferred File Formats	PDF files (incl. images scanned to PDF) are preferred in all cases
Other File Formats	JPG or TIF documents can be submitted however must be reviewed for legibility, resolution, and size. These file formats are not preferred.
Formats not accepted	Audio/Video files are not accepted (transcript of audio allowed)
Multipage documents	Please only submit relevant pages or include description of page/paragraph with relevant information.
File Size Limited	Total documentation size should not exceed 10MB
Document naming format (scheme requirement)	One word containing an uppercase letter and a number, not to exceed 16 characters.

Incorrect or incomplete information being supplied will likely result in transactions being charged back.