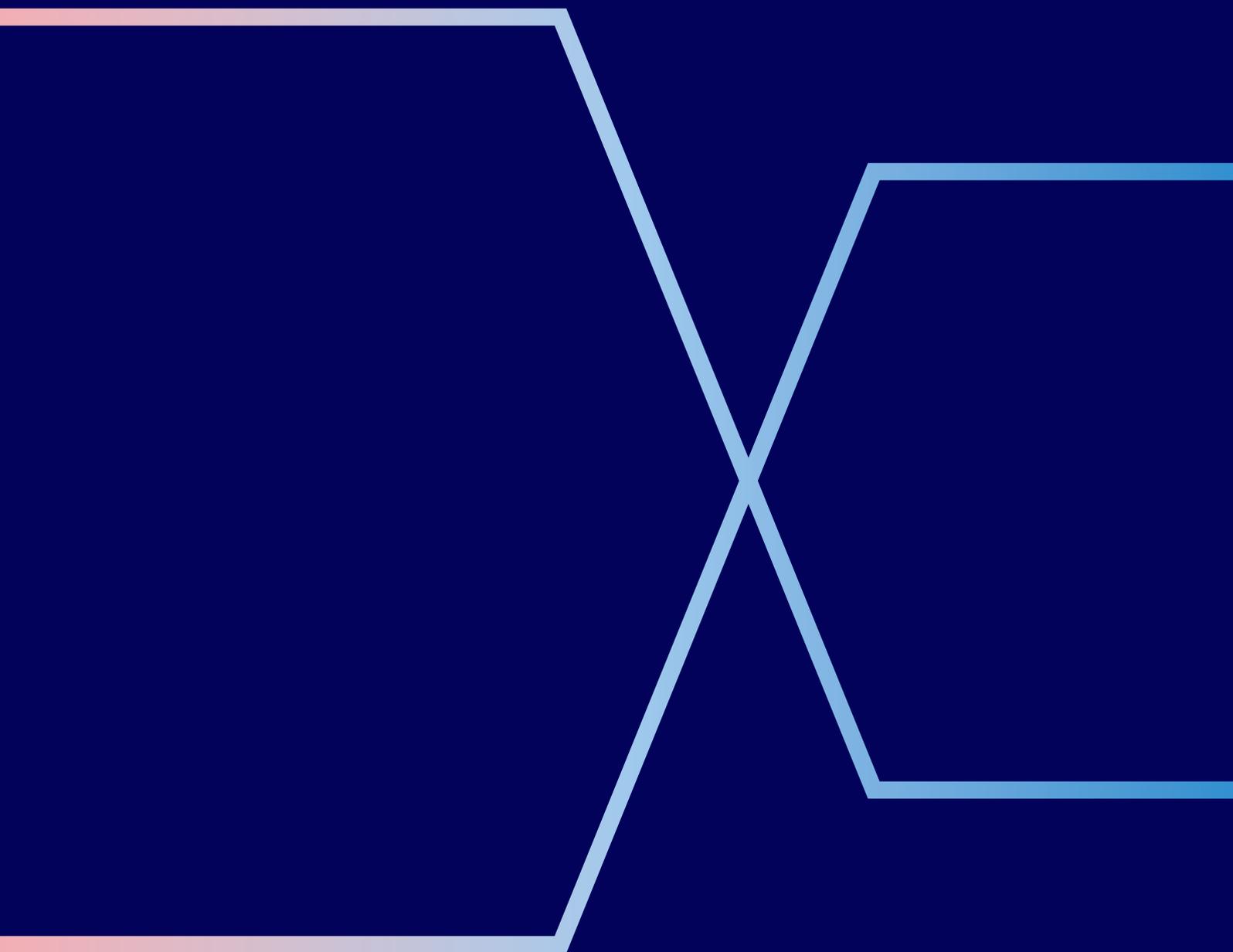


Diners Club

Retrieval/Copy Requests



Copy Request or Retrieval Request is a pre-chargeback stage. They are non-financial requests for specific details. Replying to them is crucial as DinersClub 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.

Authorisation Chargebacks

Reason code A02: Authorisation Processing Error

Opening timeframe:	Transaction date + 120 days
Code usage frequency v. all chargebacks 2024:	Almost 0%
Code usage frequency vs all Diners chargebacks 2024:	9.26%



Why might this happen?

This is a mass code which covers a number of scenarios:

- The original transaction was attempted and declined by the bank or flagged for the merchant to 'Pickup' card. After the decline, the transaction was processed using the Force option, and no valid authorisation code.
- There was no attempt to make a transaction. Instead, the Force option was used.
- Authorisation code was used to process a transaction for a different amount than authorised.
- Authorisation code was reversed on the merchant's side. This could be a result of attempting to release pre-authorisation first, then using the same authorisation code to complete for a different amount.
- The transaction was completed with an expired authorisation code.
- The transaction was taken offline, without a terminal connection to the issuer.

How should you respond?

- Provide the receipt from the terminal showing the transaction was authorised. Our team will verify the authorisation process.
- If authorisation wasn't properly obtained, or 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. Do not process any refunds after a chargeback has been opened.

- If you received a credit chargeback (a credit note without a debit note) no action is needed. However, we would recommend you contact your customer, as they will not have received the refund you attempted.
- If you refunded the customer, please provide a refund receipt.

How can I prevent Authorisation Processing Error 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.
- 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.
- 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.
- Make sure you and your staff always confirm the card number with the cardholder.

Reason code A06: Unissued Account Number

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



Why might this happen?

An incorrect card number was used, and the issuer was unable to locate the cardholder. In most cases, these are credit chargebacks, refunds made manually to an incorrect card number which the bank can see, but which it can't connect to a cardholder. This code can also apply if you try to charge a non-existent card offline, without connection through Elavon to the issuing bank for authorisation.

How should you respond?

- If you received a credit chargeback (a credit note without a debit note) no action is needed. However, we would recommend you contact your customer, as they will not have received the refund you attempted.
- If you received a standard debit chargeback, you should provide the terminal receipt showing the transaction was authorised. Our team will verify this.
- If the claim is valid, please accept the case.
- If you refunded the customer, please provide a refund receipt.
- Do not implement any refunds after a chargeback has been opened.

How can I prevent Unissued Account Number chargebacks?

- As these are issues related to incorrect card numbers, make sure you and your staff always confirm the card number with the cardholder.

Reason code 523: Incorrect Card Number

Opening timeframe:

Transaction date + 120 days

Code usage frequency v. all chargebacks 2024:

0%

Code usage frequency vs all JCB chargebacks 2024:

0%



Why might this happen?

This reason code relates to incorrect card numbers. Most are credit chargebacks, refunds made manually to an incorrect card number which the bank can see, but which it can't connect to a cardholder. This code can also apply if you try to charge a non-existent card offline, without connection through Elavon to the issuing bank for authorisation.

How should you respond?

- If you received a credit chargeback (a credit note without a debit note) no action is needed. However, we would recommend you contact your customer, as they will not have received the refund you attempted.
- If you received a standard debit chargeback, you should provide the terminal receipt showing the transaction was authorised. Our team will verify this.
- If the debit claim is valid, please accept the case.
- Do not implement any refunds after a chargeback has been opened.

How can you prevent Incorrect Card Number chargebacks?

- As these are issues related to incorrect card numbers, make sure you and your staff always confirm the card number with the cardholder.

Processing Error Chargebacks

Reason code 521: Transaction Exceeds Floor Limits

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



Why might this happen?

The authorisation code used to process the transaction was 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.
- 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.
- 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.

Reason code B25: Duplicate Charges

Opening timeframe:

Code usage frequency v. all chargebacks 2024:

Code usage frequency vs all Diners chargebacks 2024:

Transaction date + 120 days

Almost 0%

0.8%



Why might this happen?

The cardholder claims they have been charged twice for the same service/product. In this case the claim is that two sales were made on the same card. 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, Diners Club will permit processing a chargeback on two transactions with different days and amounts.

How should you respond?

- If you agree that the second transaction is an error, please accept the case. Do not make new refunds. Diners Club regulations clearly 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 cardholder 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 Charges 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.

Reason code B27: Incorrect Currency

Opening timeframe:

Code usage frequency v. all chargebacks 2024:

Code usage frequency vs all Diners chargebacks 2024:

Transaction date + 120 days

Almost 0%

Almost 0%



Why might this happen?

The cardholder claims either that you have not offered the choice of currency they wish to pay in, or you chose the other option against their wishes.

How should you respond?

- If the chargeback is opened for the full amount of the transaction, please respond with confirmation of which currency should be used. The chargeback will be accepted, and the transaction reprocessed once again in the correct currency. The cardholder will be debited again and your account credited. However, please keep in mind that reprocessing the transaction may result in a Late Presentment chargeback.
- If the chargeback is for a partial amount (the difference between what the cardholder paid if you offered a choice of currency vs. what was actually paid), please provide proof that cardholder accepted the currency used during the transaction. This can be a signed receipt, email conversation with customer's written request of the currency, or you can demonstrate where on your website the customer can change the currency along with confirmation of the currency chosen for disputed transaction.
- 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 transaction, you should provide a receipt. Do not implement any refunds on your own after a chargeback has been opened.

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.

How can I prevent Incorrect Currency chargebacks?

- Make sure you react accurately to the terminal asking about currency and that you are not skipping this part while making the transaction. Ask the cardholder to choose the currency by themselves.

- Provide training and guidance to your staff.
- If you have a website that shows amounts in a different currency but process only in your local currency, make sure that the cardholder is aware what they see is a possible amount after conversion, not confirmation they will pay in their own currency.
- 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.

Fraud Chargebacks

Reason code C41: Fraud – Card-present Transaction

Opening timeframe:	Transaction date + 120 days
Code usage frequency v. all chargebacks 2024:	Retrieval Response + 30 days
Code usage frequency vs all Diners chargebacks 2024:	Almost 0%
	Almost 0%



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 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.

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.

- 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 Fraud – Card-present Transaction 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.
- Make sure the name of your company is clearly visible on cardholder statements.

Reason code C42: Fraud – Card Not-present Transaction

Opening timeframe:	Transaction date + 120 days Retrieval Response + 30 days
Code usage frequency v. all chargebacks 2024:	0.03%
Code usage frequency vs all Diners chargebacks 2024:	44.47%



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.

How should you respond?

- If the claim is valid, please accept the case.
- 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 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.

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.
- Note that even when providing detailed documentation, if the transaction was not secured, the case might still be resolved in the cardholder’s favour. It is important to secure your business and decrease fraud risk.

- 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 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.

How can I prevent Fraud – Card Not-present Transaction 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.
- 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.
- 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 C46: Multiple Charges at Service Establishment Fraudulent Transaction

Opening timeframe:	Transaction date + 120 days Retrieval Response + 30 days
Code usage frequency v. all chargebacks 2024:	Almost 0%
Code usage frequency vs all Diners chargebacks 2024:	Almost 0%



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

- Fraudsters may arrive in groups, possibly create distractions to attracting employee attention, while the card user completes their transaction manually.
- You leave the terminal unattended, providing an opportunity for customer to use the mag-stripe or manual entry instead of Chip & PIN.
- 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.
- The customer informs you that the chip on their card is damaged and asks you to use mag-stripe instead.

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 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.

How can I prevent multiple charges at service establishment fraudulent transaction chargebacks in a card-present environment?

- Never process a transaction on a Chip card by using mag-stripes or through manual entry.
- Be extra cautious when processing swipe cards.
- Always check the receipt for verification of 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 cardholder statements.

Card Not-present Environment

Why might this happen?

The cardholder claims they did not make or authorise this 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.

How should you respond?

- 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 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.
- If you refunded the customer, please provide confirmation. Refunds should only be processed in the same way, on the same card, as the original transaction.
- Don't initiate any refunds once a chargeback process has begun.
- 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.

How can I prevent Multiple Charges at Service Establishment Fraudulent Transaction 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.

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.
- Please note that even if you provide the best possible documentation, if the transaction was not secured, the case might still be resolved in cardholder's favour. That is why it is important to secure your business and decrease fraud risk.
- 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.

- 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.
- 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 the acceptance method.
- Make sure the name of your company is clearly visible on cardholder statements.

Reason code C50: Suspect Service Establishment - No Response to the Suspect Fraudulent Service Establishment Report

Opening timeframe:

Transaction date + 120 days

Retrieval Response + 30 days

Code usage frequency v. all chargebacks 2024:

Almost 0%

Code usage frequency vs all Diners chargebacks 2024:

Almost 0%



Why might this happen?

Diners Club International Ltd flagged your business on a Suspect Fraudulent Service Establishment Report.

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.

How can I avoid Suspect Service Establishment - No Response to the Suspect Fraudulent Service Establishment Report chargebacks?

- Make sure that you secure your business as well as possible, so it doesn't get listed.

Helpful information:

- 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 Suspect Fraudulent Service Establishment Report, leading to this type of chargeback along with those requested by cardholder.
- Note that in 2024 Elavon received only 1 case with this reason code.

Reason code C53: Chip Card Counterfeit Transaction

Opening timeframe:

Transaction date + 120 days

Code usage frequency v. all chargebacks 2024:

Retrieval Response + 30 days

Code usage frequency vs all Diners chargebacks 2024:

Almost 0%

Almost 0%



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.

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 cardholder will confirm their position to the bank.
- If the claim is valid, please accept the case.

How can I prevent Chip Card Counterfeit Transaction chargebacks?

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.

- 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.
- 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 C54: Fraud - Lost or Stolen Chip & PIN Card Transaction

Opening timeframe:	Transaction date + 120 days Retrieval Response + 30 days
Code usage frequency v. all chargebacks 2024:	Almost 0%
Code usage frequency vs all Diners chargebacks 2024:	Almost 0%



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.

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 cardholder will confirm their position to the bank.
- If the claim is valid, please accept the case.

How can I prevent Fraud - Lost or Stolen Chip & PIN Card Transaction chargebacks?

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.

- 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.
- 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.

Consumer Dispute Chargebacks

Reason code D61: Altered Amount

Opening timeframe:

Transaction date + 120 days
Retrieval Response + 30 days

Code usage frequency v. all chargebacks 2024:

Almost 0%

Code usage frequency vs all Diners chargebacks 2024:

2.41%



Why might this happen?

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

How should you respond?

- 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.
- If the claim is valid, please accept the case.

How can you prevent Altered Amount 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 cardholder 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 D62: Non-receipt of Goods or Services

Opening timeframe:

Transaction date + 540 days
Expected delivery date +120 days
Retrieval Response + 30 days

Code usage frequency v. all chargebacks 2024:

Almost 0%

Code usage frequency vs all Diners chargebacks 2024:

19.32%



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.

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).

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.

- 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 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 the 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 cardholder will confirm their position to the bank.
- If the claim is valid, please accept the case.
- Do not implement any refunds after a chargeback has been opened.
- 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 Non-Receipt of Goods or Services 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 D65: Incorrect Transaction Type

Opening timeframe:

Transaction date + 120 days
Retrieval Response + 30 days

Code usage frequency v. all chargebacks 2024:

Almost 0%

Code usage frequency vs all Diners chargebacks 2024:

Almost 0%



Why might this happen?

There are two scenarios which can result in this reason code.

- A sale was processed instead of a refund. Cardholder claim they were supposed to be refunded but instead a sale was processed.
- A refund was processed instead of a reversal. This applies to transactions processed by error, or which were fraudulent, which were reversed despite the batch being open. If the refund process causes a difference between the sale and refund amounts, after currency conversion, the result may be this chargeback.

How should you respond?

If the disputed sale was not supposed to be a refund, you should provide proof of sale, through a sale receipt from the cash register, an invoice or digital details about the sale, which clearly connect it to the transaction.

If the refund was not due to processing error or fraud, please provide documentation proving the validity of the original sale, such as order confirmations, invoices, correspondence, contracts, Ts & Cs and disclosure.

If the refund was due to processing error or fraudulent transaction, liability for currency conversion due to making a refund instead of reversal sits on the merchant side. Please accept the case.

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.

If you refunded the customer, please provide a refund receipt. You must not process any refunds after a chargeback has been opened.

How can I prevent Incorrect Transaction Type chargebacks?

- Making a sale instead of refund is usually due to human error. Take care and react immediately if you notice any error, and if the batch is still open, you should reverse/void the transaction and not process a refund.
- If you decide to refund the transaction, make sure the refund goes to exactly same card as the original sale, for the same amount and provide a receipt. Do not connect multiple transactions with one refund, as it will make it hard for the bank to locate the refund before opening a chargeback.
- If the batch containing a transaction to be refunded is still open, void it instead. This will avoid additional fees on the cardholder's side which could later be shifted into your account through a chargeback.
- Although it is not mentioned directly in Diners Club regulations, a small number of fraudulent transactions are disputed under the Incorrect Transaction Code due to refund vs. sale amount. To avoid this, contact our customer service team to request transaction reprocessing, which works like a reversal.

Reason code D66: Credit Not Processed

Opening timeframe:

Transaction date + 540 days
Credit receipt date + 120 days
Return/cancellation date + 120 days
Retrieval Response + 30 days

Code usage frequency v. all chargebacks 2024:

Almost 0%

Code usage frequency vs all Diners chargebacks 2024:

7.85%



Why might this happen?

The cardholder claims they have returned merchandise or cancelled services within the time frames allowed by your company, but either they were offered no refund, or they didn't receive one.

How should you respond?

- If no credit is due, please respond accordingly. E.g. if the cardholder claims that the credit was promised for services not received, your rebuttal should follow the requirements of Service Not Received with an additional statement.
- If the refund was made, please provide proof of the refund. Do not implement any refunds after a chargeback has been opened.
- If the claim is valid, please accept the case.
- Verify cardholder' documentation and correspondence carefully and see if they provided any proof to support their claim. If you have doubts, please refer and provide supporting evidence (e.g. contact details from your website proving the email address is incorrect). If you find that the correspondence is valid but made in error by your employee, liability will stay with your business.
- 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 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).

- 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 this relates to a non-refundable deposit, you need to show evidence that the policy was accepted by the cardholder.

How can I prevent avoid Credit Not Received 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 the bank to locate the refund without resorting to chargeback.
- Ensure you 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).
- 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.
- Provide training and guidance to your staff and deliver on what was promised to the cardholder.

Helpful information:

What are considered to be properly disclosed terms & conditions and refund policies?

- 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 D67: Cardmember Paid by Other Means

Opening timeframe:

Transaction date + 120 days
Retrieval Response + 30 days

Code usage frequency v. all chargebacks 2024:

Almost 0%

Code usage frequency vs all Diners chargebacks 2024:

Almost 0%



Why might this happen?

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

The reason code in this case relates to two sales paid for using different methods. This can be caused by 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, Diners Club will permit processing a chargeback on two transactions with different days and amounts.

How should you respond?

- If you agree that the second transaction is an error, please accept the case. Do not make new refunds. Diners Club regulations clearly 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. Please remember that the terminal receipt only proves that there were multiple transactions, so you need to provide any other 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 cardholder 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 to prevent Cardmember 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.

Reason code D69: Cancelled Recurring Transaction

Opening timeframe:

Transaction date + 120 days

Code usage frequency v. all chargebacks 2024:

Retrieval Response + 30 days

Almost 0%

Code usage frequency vs all Diners chargebacks 2024:

Almost 0%



Why might this happen?

The cardholder claims they withdrew their permission to charge their account as they no longer use the service. The card may also be cancelled but still charged.

How should you respond?

- If the cardholder used the service or subscribed products were delivered and not returned, please provide proof of use (proof of delivery (postal or electronic), system logs showing the customer logged in and used service).
- If you have already refunded the customer, please provide proof of the refund.
- Note that Diners Club does not accept a minimum period of recurring transactions and service usage. Even if your contract with the cardholder is for minimum 12 months, any cancellation request should be actioned. If it was not, please accept the case.
- 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 evidence what the transaction was for (invoice, till receipt etc.) and your official statement, denying processing recurring transactions.
- 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.
- Do not implement any refunds after a chargeback has been opened.
- 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).

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.

How can I prevent Cancelled Recurring Transaction chargebacks?

- Ensure you cancel the customer's subscription and recurring transactions without a delay.
- Maintain access to details which can prove that the cardholder used the service or received product despite cancellation, to offer proof that service was not cancelled.
- 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.

Reason code D70: Cardmember Does Not Recognise

Opening timeframe:

Transaction date + 120 days

Code usage frequency v. all chargebacks 2024:

Retrieval Response + 30 days

Almost 0%

Code usage frequency vs all Diners chargebacks 2024:

Almost 0%



What could be the reason for this chargeback?

The customer does not recognise the transaction, however, the issuer does not classify the transaction as fraud related. The transaction could be secured, or a result of no response to a Retrieval Request.

How should you respond?

- Provide an order confirmation, invoice, till receipts or any other itemised documentation showing exactly what the customer purchased.
- 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. Do not do process refunds after a chargeback has been opened.
- 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).

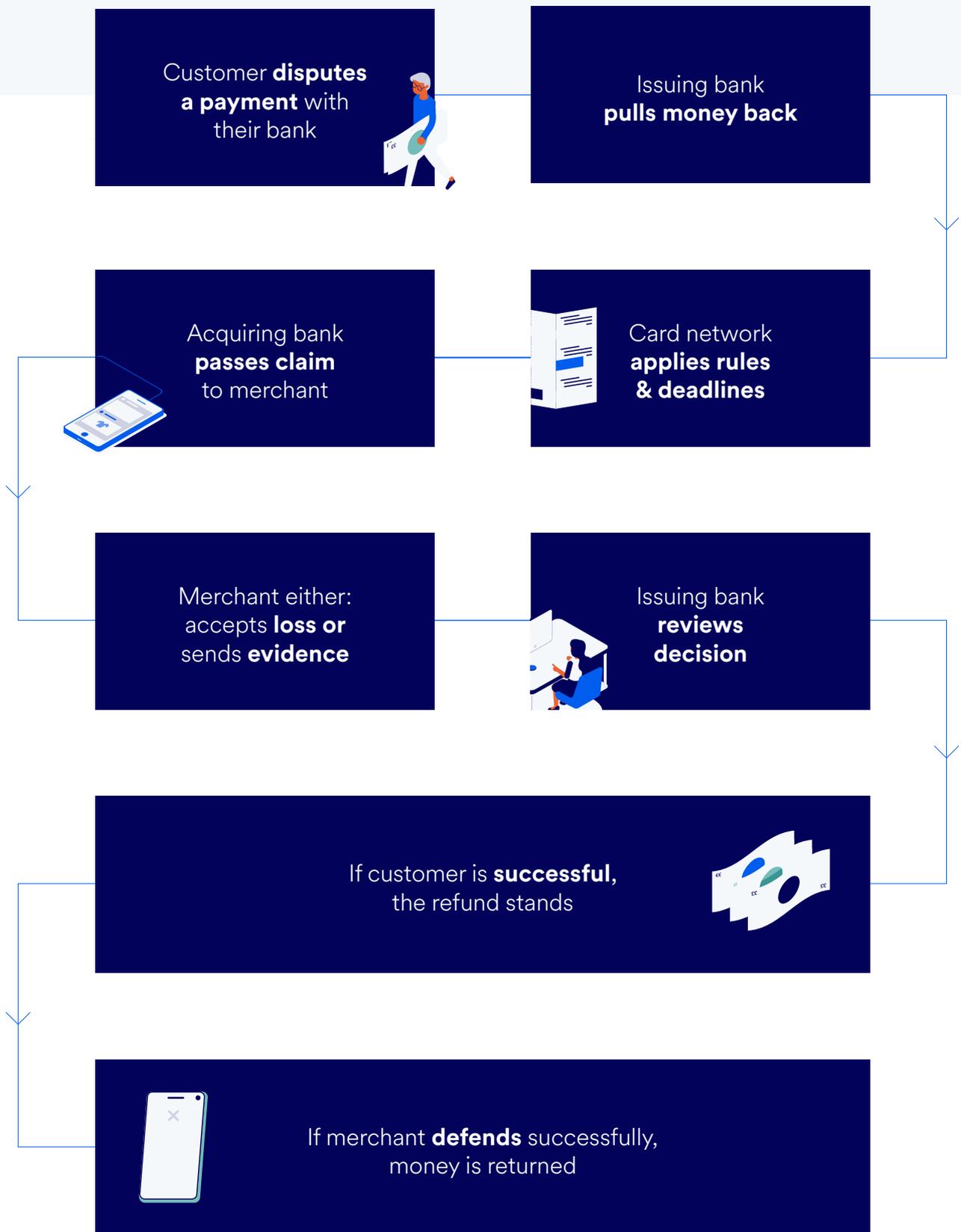
How can I prevent Cardmember Does Not Recognise chargebacks?

- 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



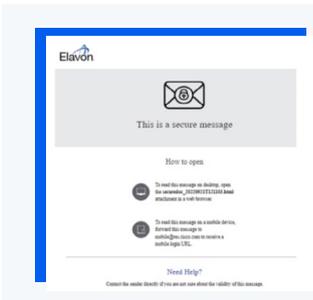
Chargeback transaction cycle



How to create a secure email account

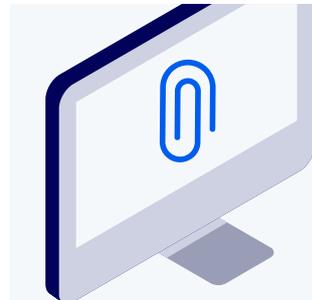
If a chargeback is raised against your business, we'll notify you by secure email. To view these messages, you will need to register your email address - here's how. You only need to do this once.

1



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

2



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

3



Register your e-mail address with Cisco.



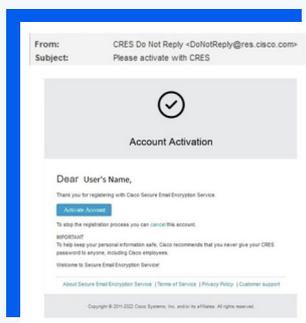
Complete each field in the form and click continue to submit. You should see a confirmation page



4



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

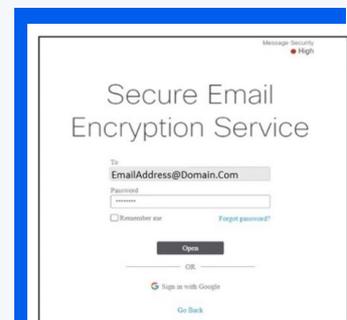


The email will be sent from **“DoNotReply@res.cisco.com”** and will have a **“Please activate with CRES”** title. Activate Your Cisco Registered Envelope Service Account. You may need to check your Junk folder.

5



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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