How to Manage Disputes/Chargeback Management and Fraud Notifications? Adyen / Secutix-Pay

1 - Configure Disputes/Chargeback email notification

A dispute occurs when a cardholder disputes a payment and contacts their issuer to initiate a chargeback.

This is a forced refund initiated by a customer's bank on their behalf. In some cases, a bank will do this unprompted (if it notices fraud or there's been an error in the process) but usually it's initiated by the customer.

There are several reasons a customer might want to initiate a chargeback:

- · Their card's been stolen and someone's using it fraudulently
- They've been refused a refund
- · They made an accidental purchase or don't remember making it
- They don't recognize the trading name used on a billing statement
- They're trying get free stuff

When a dispute is raised by the issuing bank, S-Pay will communicate this to you, and the dispute cycle starts.

To receive CC notifications, it is important to enable email notifications.

Open essential message subscription screen : https://essentials-live.adyen.com/essentials/system-messages

This can also be done in Essentials > System Messages > click Subscribe

Select all the information using the toggle button:



And apply the changes:



From now on you will receive email notifications.

2 - Disputes/Chargeback management

A chargeback or dispute takes place when a customer disputes a payment and asks their issuing bank to reverse it.

To charge back the payment, the bank submits a formal dispute on behalf of the customer. Then, we process the chargeback and debit the payment amount and the processing fee from your account.

A dispute goes through a number of stages after it is raised by a shopper.

IMPORTANT

As there is a time limit to defend an Dispute/Chargeback, it is very important for S-Pay customers to be attentive to disputes in order to deal with them as quickly as possible.

You can monitor them from the Disputes section of your Essential Customer Area or search for the disputes when you receives an email notification.

8	~	Disputes									All	•	± Export	
0	Home	PSP reference	Status	Dispute reason	Reason code	Payment date	Expiration	Disputed amount	Method	Shopper i	nteraction			¢
•	Payments	10000	 Notification of fraud Awaiting defense 	Card Not Present Fraud	NOF: 06 CHB: 4837		29 days	GBP 21.00	e mc	Moto				
۲	Disputes													
di	Finance													
	Stores													
	Terminals													
2	Users													
\bowtie	System messages													
	Account settings													

You can <u>accept</u> or <u>challenge</u> the chargeback, once the dispute flow is started. If you challenge the chargeback, you'll be asked to provide documents to support your defense.

After reviewing your documents and the shopper's claim, the **issuing bank will accept** or **decline** your defense. If the **issuer accepts** your defense, **the funds will return** to your account.

https://vimeo.com/695693594

Step 1 - Access the Dispute

In the dispute details there is two rows:

- (1) The notification of fraud (Just for information)
- (2) The Awaiting defense (Where you can challenge the chargeback)

8	~ 1	Back to list of disputes			
0	Home	Payment details		Card details	
•	Payments	Payment PSP Reference		Cardholder name	
	Disputes	Payment method		Card number	
dt	Finance	Chapper interaction		Expiry date	
	Stores	Snopper Interaction		Expiry duce	
-	Terminals	Date	The second se		
2	Users	Amount			
\bowtie	System messages	Payment merchant reference			
	Account settings				
		Disputes			
		Card Not Present Fraud			Notification of fraud
		No Cardholder Authorisation			2 Awaiting defense
۲	English ^	Payment status Received 			

Step 2 - Make your choice

You have to open the "Awaiting defense" to access the two possible options:

- Accept dispute (The process stops)Handle dispute

s	× 1							
0	Home	Disputes						
•	Payments							
	Disputes	Card Not Present Fraud						
di.	Finance							
	Stores							
	Terminals	No Cardbolder Authorisation	n					
2	Users	No Cardnoider Authorisation Awaiting defense						
\bowtie	System messages							
	Account settings	Dispute PSP Reference: Accept dispute						
		Reason code: CHB: 4837						
		Disoute status	Days to act	Disputed amount	Original payment			
		Awaiting defense	9	bipaco anoun	ong na paymont			
		Dispute Handling For	more information, please refer to Ac	lyen's Chargeback guidelines .				
You can defend this chargeback. Choose your defense.			e your defense.					

Step 3 - Handle the dispute

When you decide to handle the dispute, you should demonstrate that the cardholder did legitimately purchase the service or merchandise and you must provide:

Merchandise:

- Copy of invoice.
- Email conversation with cardholder.
- DHL-signed proof of delivery, and AVS match.
- Record of previous non-disputed payments.
- Courier's GPS location proving delivery of the product.

Digital Goods:

- · Confirmation email.
- Description of the digital goods and the date and time they were purchased and downloaded.
- Record of previous non-disputed payments.
- Evidence that the cardholder has accessed and successfully verified the profile or account before the transaction date.
- Cardholder's IP address and the geographical location of the device at the time of the transaction.
- · Device ID and, if available, the name of the device.
- Cardholder's name and email address linked to customer profile or account.

Services:

- Documentation proving you provided the service to the cardholder (confirmation email, copy of invoice).
- Date the cardholder began use of the service.
- Evidence that cardholder used the service before.
- · Record of previous non-disputed payments.

Once you have compiled all the documentation that proves your good faith and the tacit participation of the Cardholder, you must upload it to the evidence section:



Step 4 - Submit your defense

Then, you can submit the Defense:

_		Uispute Handling	-or more information, please refer to Adyen's Chargeback guidelines .
S	✓ I3	,	/ou can defend this chargeback. Choose your defense.
0	Home		
•	Payments		▲ ★ Compelling Evidence Ready to submit
	Disputes		
di.	Finance		Compelling Evidence
•	Stores		The transaction was a non face-to-face (for example e-commerce) transaction. There is
	Terminals		however evidence that the cardholder authorized the transaction.
2	Users	_	Submit the following documents to defend the dispute:
\boxtimes	System messages		Submit your dispute defense documents in the same file. Ensure the format complies
	Account settings		with scheme rules.
			Compelling Evidence of Card holder Participation 1
			✓ View uploaded file Delete
		Ļ	Requirements for uploaded documents:
			Documents must be in English. Acceptable formats and file sizes are JPG, TIFF (max. 10MB)
			or PDF (max. 2MB). For best results, the original document should be either be A4 (21 x 29.7cm) or LIS Letter (8.5 x 11cm)
			After you submit these documents, you can no longer change you defense.
			Submit defense