
PINless Debit Adjustment Dispute Process

You dispute PINless Debit Adjustments for eCommerce using information from the eCommerce iQ Reporting and Analytics system and manually FAXing supporting documentation. This document describes the process.

Viewing PINless Debit Adjustments in iQ

The **Returned Payments** report in eCommerce iQ provides a view of all Chargebacks, eCheck ACH returns, Direct Debit returns, rejected payments, and **PINless Debit Adjustments** associated with the active organization/reporting group. The screen includes a summary panel and four tabs--one for each type of returned payment. The screen also includes Hyperlinks for the Payment IDs associated with each PINless Debit Adjustment. Note that transaction-level data is available for the previous 24 months only.

You can also access the Returned Payments report from the eCommerce iQ Activity Report, Settlement Report, or Reconciliation Dashboard, when you click an amount hyperlink from certain fields in each report.

To view PINless Debit Adjustments in iQ from the Returned Payments report:

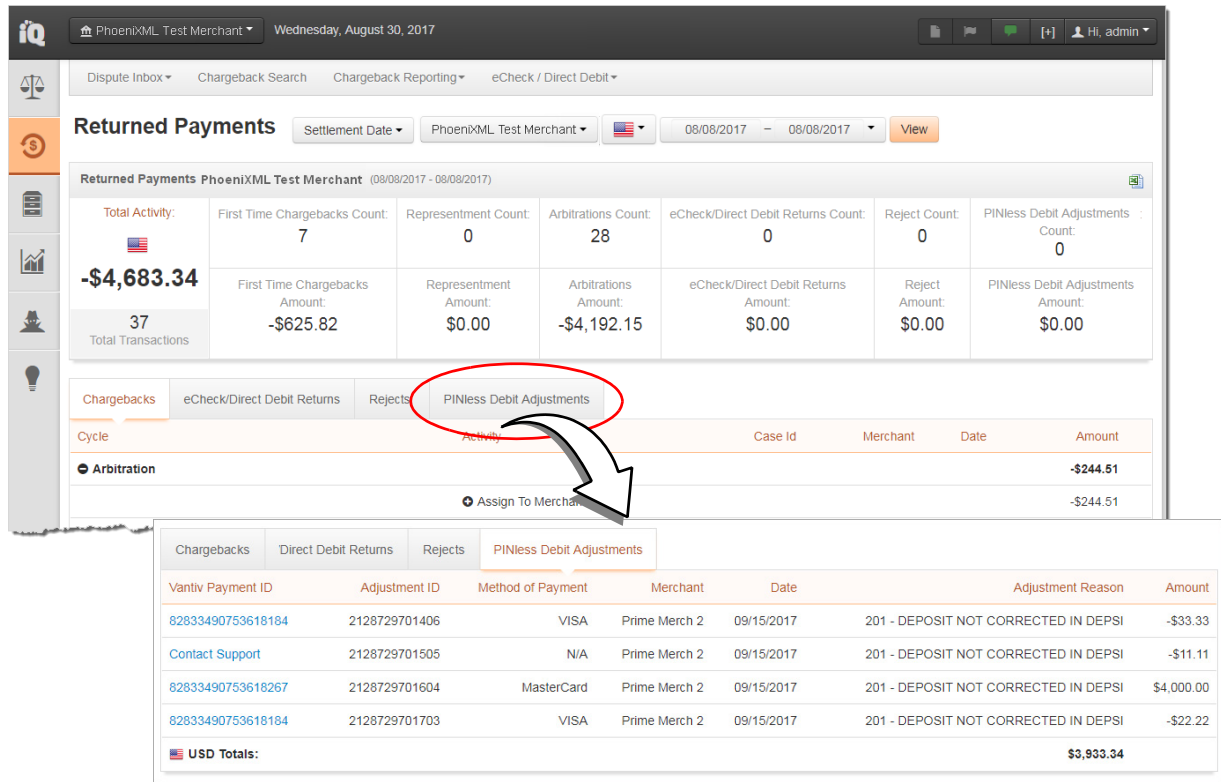
1. From the iQ Bar, click the **Chargebacks** icon and choose **Chargeback Reporting - Returned Payments** from the list of available reports, or from the Chargebacks Navigation bar. The Returned Payments page displays as shown in [Figure 1](#).
2. Select the desired **Date Range**, **Reporting Group**, and **Currency** (if applicable), then click **View** to refresh the page.
3. Click the **PINless Debit Adjustments** tab below the summary panel.

The PINless Debit Adjustments tab provides information on all adjustments associated with the selected time period and reporting group. PINless Debit Adjustments are listed by Payment ID. Make note of the **Adjustment ID** for use with the dispute request.

Information on the tab also includes a reason code. PINless Adjustment disputes usually have a generic reason code that fit multiple situations rather than a specific code as with Visa and Mastercard disputes. See [Common Adjustment Reason Codes](#) on page 3.

4. Click an individual **Payment ID** hyperlink to navigate to the Transaction Detail screen for further information on the selected PINless Debit Adjustment.

FIGURE 1 Returned Payments Report



Requesting a Reversal

If you wish to dispute a PINless Debit Adjustment, you must request a reversal within 10 days of the adjustment date (time frames vary by network; you may have more or less time for the reversal). Every effort will be made to accommodate your request if it's received more than 10 days after the adjustment date.

To request a reversal:

1. Gather your supporting documentation (all reversal requests require supporting documentation).
2. Completed the FAX cover sheet, including the following information:
 - Merchant Name
 - Merchant ACRO - four-character identifying code (contact your Relationship Manager for information)
 - Transaction Date
 - Transaction Amount
 - Adjustment number or last four digits of the card (the **Adjustment ID** is found in the eCommerce iQ Returned Payments Report)
3. FAX the completed cover sheet and all supporting documentation to the Worldpay PIN Disputes Team at **513-900-3546**.

The Worldpay PIN Disputes team reviews your request to determine whether the dispute is valid. If the dispute is valid, a reversal is processed to credit your account and debit the card issuer. The average turnaround time for

reversals is (5) business days. The card issuer has approximately 30 days to accept or deny the reversal request. If the issuer denies the request, another adjustment is processed to your account. If the issuer accepts the request, the process is complete.

Contact Information

If you have questions about the PINless Debit Adjustment dispute, call **800-667-9604** or your Relationship Manager, or email your question to PINDisputeMailbox@fisglobal.com.

Common Adjustment Reason Codes

[Table](#) lists Reason Codes commonly seen for PINless Debit Adjustments. Compelling evidence refers to a broad category covering many reasons. See [Examples of Compelling Evidence](#) next, for additional information.

Code	Description	Possible Responses
102, 140, 606	Customer charged, did not receive merchandise	<ul style="list-style-type: none"> • Compelling evidence to link transaction to cardholder (see Examples of Compelling Evidence) • Proof of delivery to home or computer • Proof of credit issued
144	No cardholder authorization (fraud)	<ul style="list-style-type: none"> • Compelling evidence to link transaction to cardholder • Proof of credit issued
605	Canceled recurring transaction	<ul style="list-style-type: none"> • Evidence that cardholder is still using the service • Proof of credit issued
613	Credit not received	<ul style="list-style-type: none"> • Evidence that cardholder did not return goods • Proof of credit issued
619	Duplicate processing/paid by other means	<ul style="list-style-type: none"> • Evidence that two sales were approved by the cardholder • Proof of credit issued

Examples of Compelling Evidence

- Photographs or emails to prove a link between the person receiving the merchandise or services and the cardholder, or to prove that the cardholder disputing the transaction is in possession of the merchandise and/or is using the merchandise or services.
- For a Card-Absent environment transaction in which the merchandise is delivered, documentation (evidence of delivery and time delivered) that the item was delivered to the same physical address for which you have received an AVS match of Y or M. A signature is not required as evidence of delivery. Provide the name of the shipping company and a tracking number.

- For an eCommerce Transaction representing the sale of digital goods downloaded from your website or application, a description of the merchandise or services successfully downloaded, the date and time such merchandise or services were downloaded, and two or more of the following:
 - Purchaser's IP address and the device geographical location at the date and time of the transaction.
 - Device ID number and name of device (if available).
 - Purchaser's name and email address linked to the customer profile held by the merchant.
 - Evidence that the profile set up by the purchaser on the your website or application was accessed by the purchaser and has been successfully verified by the merchant before the transaction date.
 - Proof that your website or application was accessed by the cardholder for merchandise or services on or after the transaction date.
 - Evidence that the same device and card used in the disputed transaction were used in any previous transaction that was not disputed.