

Paymentech Online Reporting — Reference Guide for Clients

INTRODUCTION

The purpose of this guide is to help merchants understand the different data elements that are shown in the Disputes Win Rate summary report. This report provides key chargeback dispute analytics that can be used by merchants to track their overall chargeback disputes win rate.

Full report details follow.

Reason Code: A chargeback reason code is a 2-to-4 digit alphanumeric code provided by the issuing bank involved in a chargeback, which helps identify the reason for the dispute.

TOTAL DISPUTES RECEIVED

Total disputes received section provides data on all types of chargeback disputes received during the selected date range listed by reason code.

The "Count" and "Amount" columns in this section represent the number and associated cumulative monetary value of all the disputed transactions.

The "Win count" and "Amount count" columns in this section specify the total number and monetary value of all transactions where representment was successful and funds from transactions were returned to merchant.

REPRESENTMENTS OR OPAs WITH MERCHANT RECOURSE

This section provides data on disputes that involve chargebacks represented by the merchant with recourse or disputes that have an outgoing pre-arbitration (OPA specific to Visa allocation only).

The "Count" and "Amount" columns in this section specify the number and monetary value of disputed transactions the merchant is in disagreement with the customer dispute and CMS needs additional information on the transaction to represent the transaction.

The "Win Count" and "Amount Count" columns in this section specify the number and monetary value of all transactions where representments or OPAs were successful and the funds from original sales transaction were returned back to the merchant.

UNSUCCESSFUL REPRESENTMENTS

This section provides data on all challenged disputes that were ruled in favor of the cardholder/customer.

The "Count" and "Amount" columns in this section represent the number of unsuccessful representments and the cumulative monetary value of all the unsuccessful representments.

1. Report Name & Purpose

PDE-0039 is a web based PTO report that shows total disputes received, representments with and without recourse, unsuccessful representments and total disputes win rate of the merchant for the selected date range. This report can be used to measure the chargeback success rate of the merchant which is a vital indicator to monitor the effectiveness of merchant chargeback response in recovering revenue from disputes.

2. Breakdown of Information Fields:

The following section describes the various data elements that are shown in the PDE-0039 report (Figure.1).

MOP & REASON CODE

MOP: MOP is the method of Payment (Eg: Visa, MasterCard, JCB, Discover, American Express), that is used to pay for the exchange of money, goods or services between a merchant and their customer.

REPRESENTMENT BY CMS W/O RECOURSE

Chargeback representment is a process that gives merchant a second chance to get paid for any legitimate transactions that were disputed. This section provides data on all disputes that involve chargebacks automatically represented by Chase Merchant Services (CMS) without recourse. This type of representment is possible in one of the following scenarios below:

- Card number is involved in a dispute listed in a payment brand notification
- Transaction has already been refunded by the payment brand
- Duplicate chargeback is involved
- A non-service related chargeback is initiated beyond the 120-day window

The "Count" and "Amount" columns in this section represent the number and monetary value of disputed transactions where CMS attempted to resolve a chargeback on behalf of a merchant (without merchant intervention).

TOTAL WIN RATE

This section provides the total percentage of representments won by the merchant in each reason code within the selected date range for which the funds were returned back to the merchant. The Win % is calculated using the formula below:

Win % = (Representments by CMS w/o recourse Win count + Representments or OPAs w merchant recourse Win count) / (Representments by CMS w/o recourse count + Representments or OPAs w merchant recourse Count).

3. Special Considerations:

a. PDE-0039 on-demand report can only be run for dates 90 days prior to the current date. This constraint on report availability ensures the completion of full chargeback lifecycle and improves accuracy of the reported transactions. Example: On 04/01/2020, a merchant can request for an on-demand PDE-0039 report for dates on/before 01/02/2020 (Requested date - 90 days).

b. PDE-0039 on-demand report can only be requested for a maximum of 3 months going back from the first available day.

Example: On 04/01/2020, a merchant can request for an on-demand PDE-0039 report for dates between 10/04/2019 and 01/02/2020 (up to a maximum of 90 days from the first available date).

Q&A

Should you have any further questions or queries on the details of the PDE-0039 report, please contact your Relationship Manager or you can reach out to Wholesale Payments support team at this email address: PTI-NPS@chasepaymentech.com



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Disputes Win Rate Summary (PDE-0039)

ABC COMPANY - BU# 12345

CO# 0123456

Currency Pair: Presentation: USD - U.S. Dollars / Settlement: USD - U.S. Dollars

Reporting Period: From 11/01/2019 through 11/30/2019

* CMS = Chase Merchant Services

Reason Code	Total Disputes Received		Representment by CMS w/o Recourse				Representments or OPAs with Merchant Recourse				Unsuccessful Representments		Total Win Rate	
	Count	Amount	Count	Amount	Win Count	Win Amount	Count	Amount	Win Count	Win Amount	Count	Amount	Count	Win %
DP DUPLICATE PROCESSING	1,200	\$1,200.00	1,176	\$1,176.00	1,164	\$1,164.00	24	\$24.00	12	\$12.00	24	\$24.00	24	98.00 %
EX EXPIRED CARD	1,200	\$1,200.00	1,176	\$1,176.00	1,164	\$1,164.00	24	\$24.00	12	\$12.00	24	\$24.00	24	98.00 %
IC REQUESTED ITEM ILLEGIBLE OR INVALID	1,200	\$1,200.00	1,176	\$1,176.00	1,164	\$1,164.00	24	\$24.00	12	\$12.00	24	\$24.00	24	98.00 %
IN INVALID CARDHOLDER NAME	1,200	\$1,200.00	1,176	\$1,176.00	1,164	\$1,164.00	24	\$24.00	12	\$12.00	24	\$24.00	24	98.00 %
NF NON-RECEIPT OF CASH FROM ATM	1,200	\$1,200.00	1,176	\$1,176.00	1,164	\$1,164.00	24	\$24.00	12	\$12.00	24	\$24.00	24	98.00 %
NF REJECT	12,400	\$12,400.00	12,152	\$12,152.00	12,028	\$12,028.00	248	\$248.00	124	\$124.00	248	\$248.00	248	98.00 %
NR NON-RESP TO TICKET RR	1,200	\$1,200.00	1,176	\$1,176.00	1,164	\$1,164.00	24	\$24.00	12	\$12.00	24	\$24.00	24	98.00 %
PM PAID BY OTHER MEANS	1,200	\$1,200.00	1,176	\$1,176.00	1,164	\$1,164.00	24	\$24.00	12	\$12.00	24	\$24.00	24	98.00 %
RG SERVICES NOT RENDERED/MDSE NOT RECVD	1,200	\$1,200.00	1,176	\$1,176.00	1,164	\$1,164.00	24	\$24.00	12	\$12.00	24	\$24.00	24	98.00 %
RJ REJECT	15,600	\$15,600.00	15,288	\$15,288.00	15,132	\$15,132.00	312	\$312.00	156	\$156.00	312	\$312.00	312	98.00 %
RM CH DISPS QUALITY OF GOODS/SERVICES	1,200	\$1,200.00	1,176	\$1,176.00	1,164	\$1,164.00	24	\$24.00	12	\$12.00	24	\$24.00	24	98.00 %
RNI AMT OF CREDIT NOT AS EXPECTED	1,200	\$1,200.00	1,176	\$1,176.00	1,164	\$1,164.00	24	\$24.00	12	\$12.00	24	\$24.00	24	98.00 %
RV CHARGEBACK REVERSAL	22,400	\$22,400.00	21,952	\$21,952.00	21,728	\$21,728.00	448	\$448.00	224	\$224.00	448	\$448.00	448	98.00 %
TNM ATM-TRANS IMPROPERLY POSTED TO CH	1,200	\$1,200.00	1,176	\$1,176.00	1,164	\$1,164.00	24	\$24.00	12	\$12.00	24	\$24.00	24	98.00 %
U01 FRAUD CARD PRESENT TXN	1,200	\$1,200.00	1,176	\$1,176.00	1,164	\$1,164.00	24	\$24.00	12	\$12.00	24	\$24.00	24	98.00 %
U12 SWIPED CARD-INVALID CB SIGNATURE	1,200	\$1,200.00	1,176	\$1,176.00	1,164	\$1,164.00	24	\$24.00	12	\$12.00	24	\$24.00	24	98.00 %
DI Totals	84,000	\$84,000.00	82,320	\$82,320.00	81,480	\$81,480.00	1,680	\$1,680.00	840	\$840.00	1,680	\$1,680.00	1,680	98.00 %
ALL MOPS	Total Disputes Received		Representment by CMS w/o Recourse				Representments or OPAs with Merchant Recourse				Unsuccessful Representments		Total Win Rate	
	Count	Amount	Count	Amount	Win Count	Win Amount	Count	Amount	Win Count	Win Amount	Count	Amount	Count	Win %
Grand Total	103,200	\$103,200.00	101,136	\$101,136.00	100,104	\$100,104.00	2,064	\$2,064.00	1,032	\$1,032.00	2,064	\$2,064.00	2,064	98.00 %

Figure.1 *

*Mock up data for representational purpose only