

TD Merchant Solutions

Frequently Asked Questions – Visa Claims Resolution (VCR)

What is Visa Claims Resolution (VCR)?

- Visa Claims Resolution (VCR) is the new VISA only chargeback resolution process. It's designed to help reduce timelines and simplify the dispute resolution process for the Merchant.

When will the new VCR start?

- The new process will be in place beginning April 15th, 2018.

What do the changes potentially mean for Merchants?

- Quicker turnaround time on disputes(chargebacks)
- Fewer disputes received in the Dispute Categories where Visa determines the cardholder/Issuing Bank liability
- Merchants will now be required to provide their written consent to move forward to Arbitration. The consent will be obtained via a new pre-arbitration dispute letter which TD Merchant Solutions (TDMS) will send out.

What documents should Merchants send to assist with ensuring a quicker turnaround time?

The exact documentation will vary by dispute, but examples of supporting evidence that may support your case are:

- Copy of the original transactions
- Emailed and/or text message communications between your business and the cardholder
- Signed copies of invoiced delivery slips
- Any credit to the cardholder or other proof of previously resolving this dispute with the cardholder
- Any other supporting evidence (e.g. pictures, etc.)

What happens to Visa chargebacks submitted prior to the April 15th date?

- Any Visa chargebacks submitted prior to April 15, 2018 will be handled under the previous legacy rules and timelines.

Are there any new terms Merchants need to be aware of?

- Yes, there are many new VISA only terms:
 - Dispute – has replaced the term Chargebacks
 - Dispute Response – has replaced the term Representment
 - Dispute Category – each reason code has been categorized under four categories
 - Dispute Condition – is the description of the Reason Codes

Are there any new Reason Code changes?

- Yes, Visa has provided a new list of Reason Codes and Conditions. See the charts below for the full listing.

Visa Reason Codes Quick Reference Guide

Fraud – Category 10	Authorization – Category 11	Processing Errors – Category 12	Consumer Disputes – Category 13
62 - Counterfeit Transaction	70 - Card Recovery Bulletin	74 - Late Presentment	30 - Services Not Provided or Merchandise Not Received
81 - Fraud – Card Present Environment	71 – Declined Authorization	76 - Incorrect Currency or Transaction Code or Domestic Transaction Processing Violation	41 – Cancelled Recurring Transaction
83 – Fraud – Card Absent Environment	72 – No Authorization	77 – Non Matching Account Number	53 – Not as Described or Defective Merchandise
93 - Visa Fraud Monitoring Program	73 – Expired Card	80 – Incorrect Transaction Amount or Account Number	85 – Credit Not Processed
	78 – Service Code Violation	82 – Duplicate Processing	90 - Non Receipt of Cash or Load Transaction Value at ATM or Load Device
		86 – Paid by Other Means	

Visa Conditions Quick Reference Guide

Current Reason Code (Condition #)	New Dispute Condition	Current Reason Code (Condition #)	New Dispute Condition
30 (1)	13.1 Merchandise/Services Not Received	76 (1)	12.2 Incorrect Transaction Code
41 (1)	13.2 Cancelled Recurring Transaction	76 (2)	12.3 Incorrect Currency
41 (2)	13.2 Cancelled Recurring Transaction	76 (3)	Compliance
41 (3)	Removed	76 (4)	12.3 Incorrect Currency
53 (1)	13.3 Not as Described or Defective Merchandise/Services	76 (5)	12.3 Incorrect Currency
53 (2)	13.3 Not as Described or Defective Merchandise/Services	76 (6)	12.2 Incorrect Transaction Code
53 (3)	13.3 Not as Described or Defective Merchandise/Services	77 (1)	12.4 Incorrect Account Number
53 (4)	13.3 Not as Described or Defective Merchandise/Services	77 (2)	12.4 Incorrect Account Number
53 (5)	13.4 Counterfeit Merchandise	78 (1)	11.3 No Authorization
53 (6)	13.5 Misrepresentation	80 (1)	12.5 Incorrect Amount
57 (1)	Compliance	80 (2)	12.5 Incorrect Amount
62 (1)	Compliance	80 (3)	12.4 Incorrect Account Number
62 (2)	10.1 EMV Liability Shift Counterfeit Fraud	81 (1)	10.3 Other Fraud - Card-Present Environment
62 (3)	Compliance	81 (2)	12.4 Incorrect Account Number
70 (1)	11.1 Card Recovery Bulletin	81 (3)	10.2 EMV Liability Shift Non-Counterfeit Fraud
71 (1)	11.2 Declined Authorization	82 (1)	12.6 Duplicate Processing/Paid by Other Means
71 (2)	Compliance	83 (1)	10.4 Other Fraud - Card-Absent Environment
71 (3)	Removed	83 (2)	12.4 Incorrect Account Number
72 (1)	11.3 No Authorization	85 (1)	13.6 Credit Not Processed
72 (2)	12.7 Invalid Data	85 (2)	13.7 Cancelled Merchandise/Services
73 (1)	Removed	85 (3)	13.8 Original Credit Transaction Not Accepted
74 (1)	12.1 Late Presentment	86 (1)	12.6 Duplicate Processing/Paid by Other Means
74 (2)	12.1 Late Presentment	90 (1)	13.9 Non-Receipt of Cash or Load Transaction Value
75 (1)	Removed	93 (1)	10.5 Visa Fraud Monitoring Program

Where can Merchants find more information on reducing chargebacks and help to prevent fraudulent transactions?

- Below is a list of several self-serve pages for you.

TD Merchant Solutions information pages:

www.tdmerchantsolutions.com/chargebacks

www.tdmerchantsolutions.com/fraud

www.tdmerchantsolutions.com/resourcecentre

Visa Canada information page:

https://www.visa.ca/en_CA/support/small-business/dispute-resolution.html

How can Merchants contact TD Merchant Solutions?

Phone: 1-800-363-1163

Email: td.mschargebacksupport@td.com

Fax: 1-888-257-6908

Mail: TD Merchant Solutions, Chargebacks
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