MERCHANT DISPUTE MANAGER

Merchant Dispute Manager

User Guide to support clients to manage the chargeback and dispute process for credit card transactions.

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Introduction

Merchant Dispute Manager is a chargeback management platform designed to provide users with a single dashboard that sends notifications and links to identify, track, and dispute chargebacks.

When a user receives a chargeback, they will receive an email notification from Merchant Dispute Manager prompting them to log in to the portal and address the chargeback within the allotted timeframe. The chargebacks are shown in real-time reports in the dashboard.

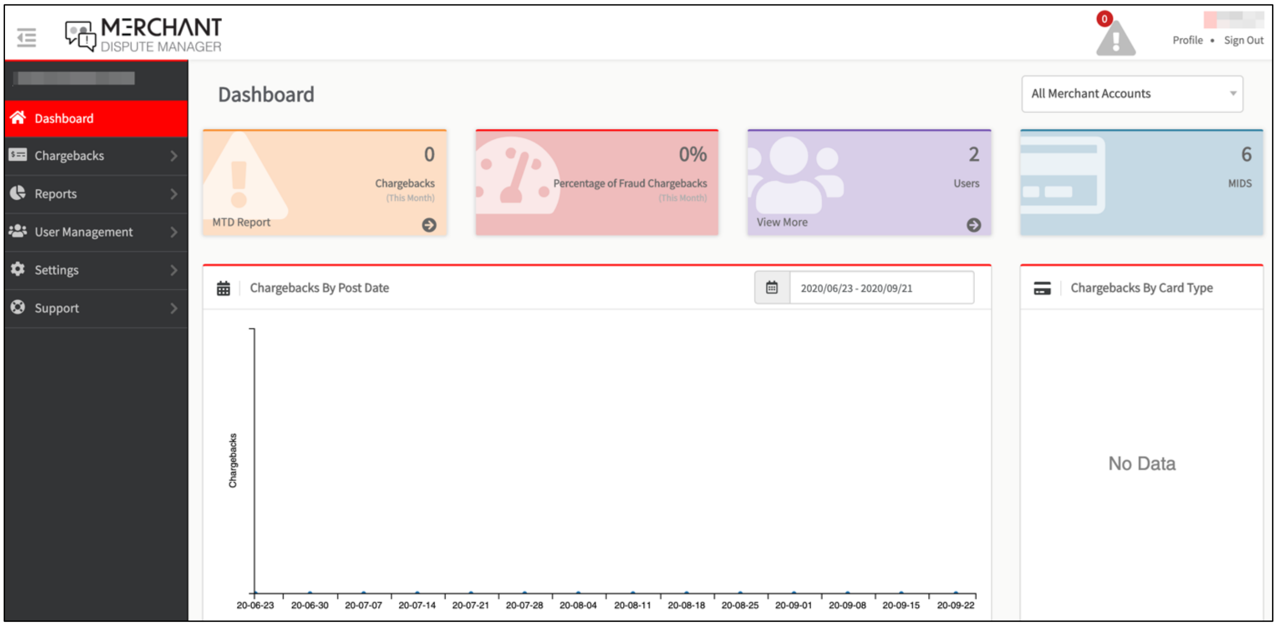
Merchant Dispute Manager's robust portal enables users to:

- Upload dispute documentation
- Check chargeback status and respond at their convenience
- Run reports, track, and view chargeback activity

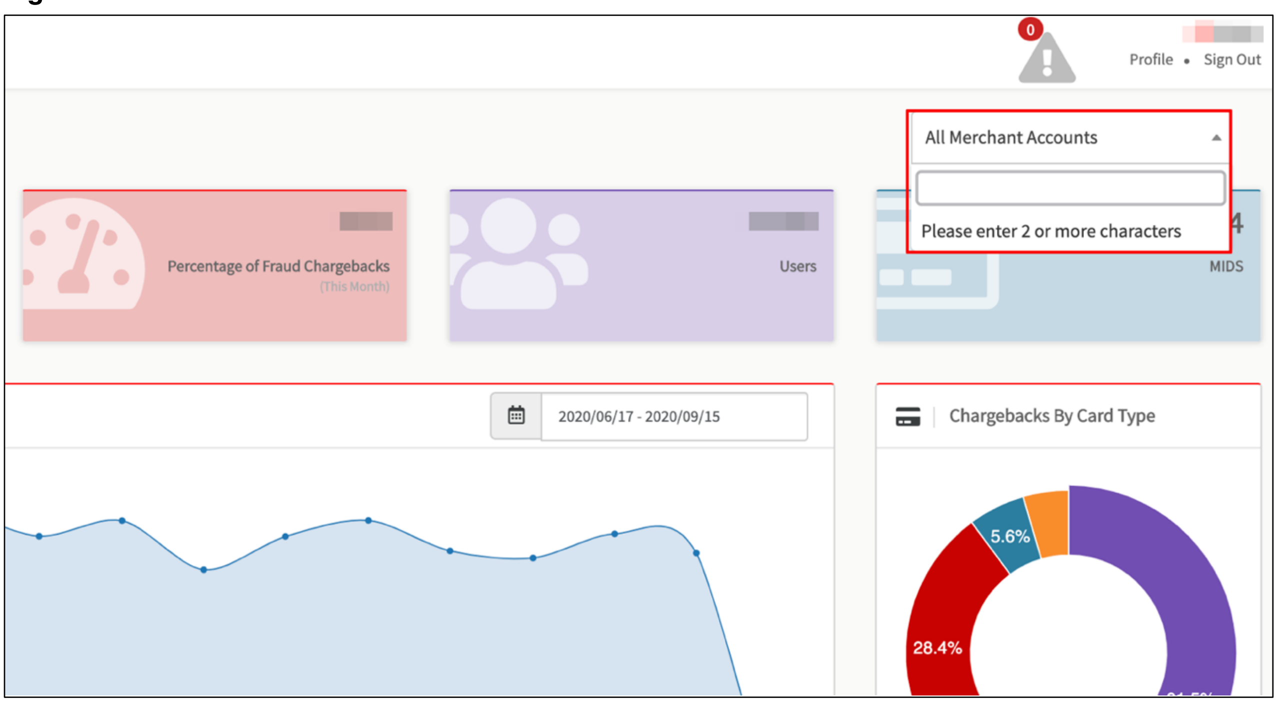
Merchant Dispute Manager Features
✓ Self-service dashboard
✓ Real-time chargeback data
✓ Ability to identify the true source of a chargeback
✓ Manage user access and user permissions
✓ Detailed and user-friendly reporting:
- Percentage of Chargebacks by Month & Amount
- Chargeback Transaction Ratio
- Origination of Chargebacks
- Card Types & Reason Codes

Dashboard

The main dashboard provides a quick overview of the number of merchant identification numbers (MIDs), users, and chargeback information. Note the navigation bar located on the left side of the screen with the list of tabs so you can easily navigate to the area needed.

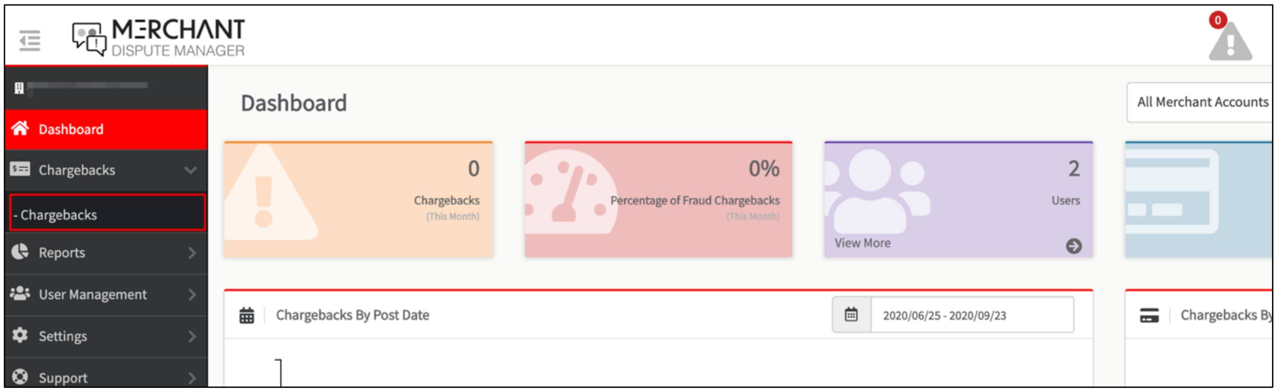


Note: If a user has multiple MIDs grouped into one merchant account, the user will only see one *merchant DBA* in the **All Merchant Accounts** drop-down menu. To view additional MIDs under a merchant account, open the **Chargebacks** tab.

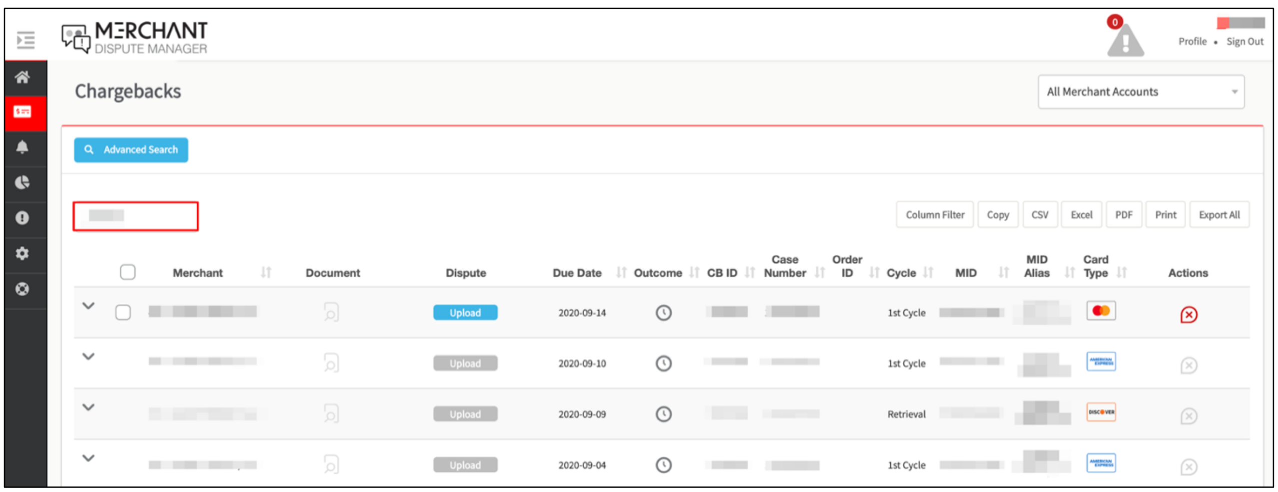


Chargebacks Tab

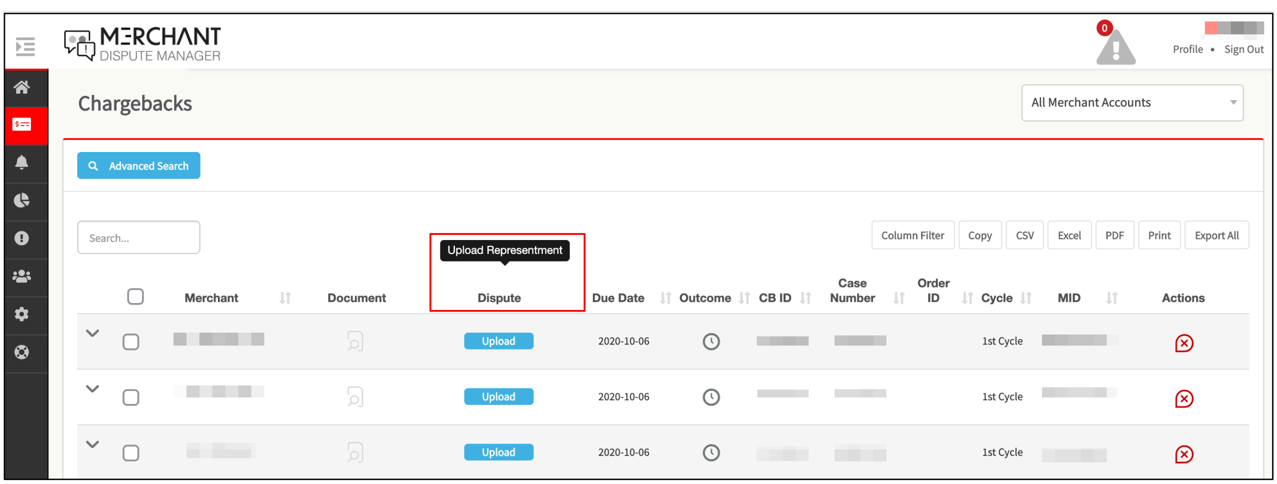
1. To view chargebacks, click **Chargebacks** on the navigation bar located on the left.



2. On the Chargebacks screen, filter the chargeback list by searching for keywords in the search bar.



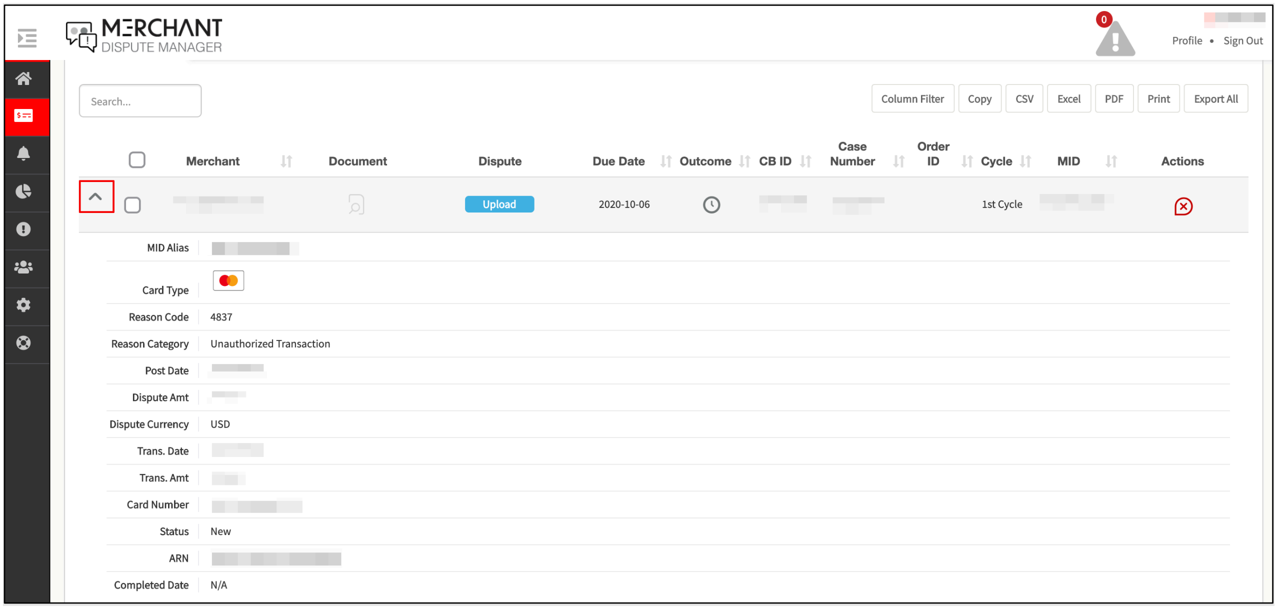
3. Hover the mouse pointer over the column headings to view details/definitions.



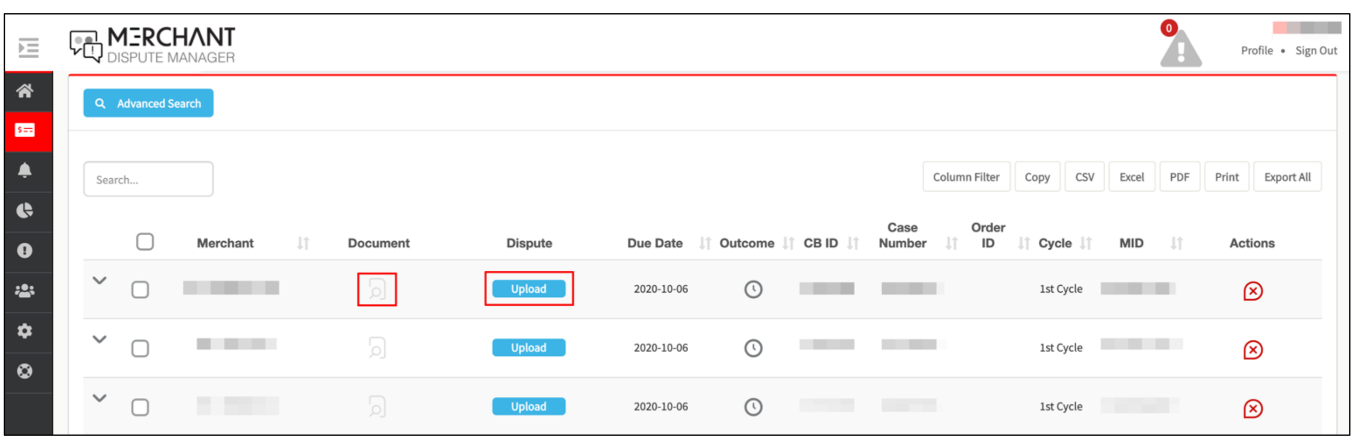
4. Click on the down-facing arrow to the left of a chargeback to expand the menu and view additional details, such as the reason code, dispute amount, and status.

Chargeback Status:

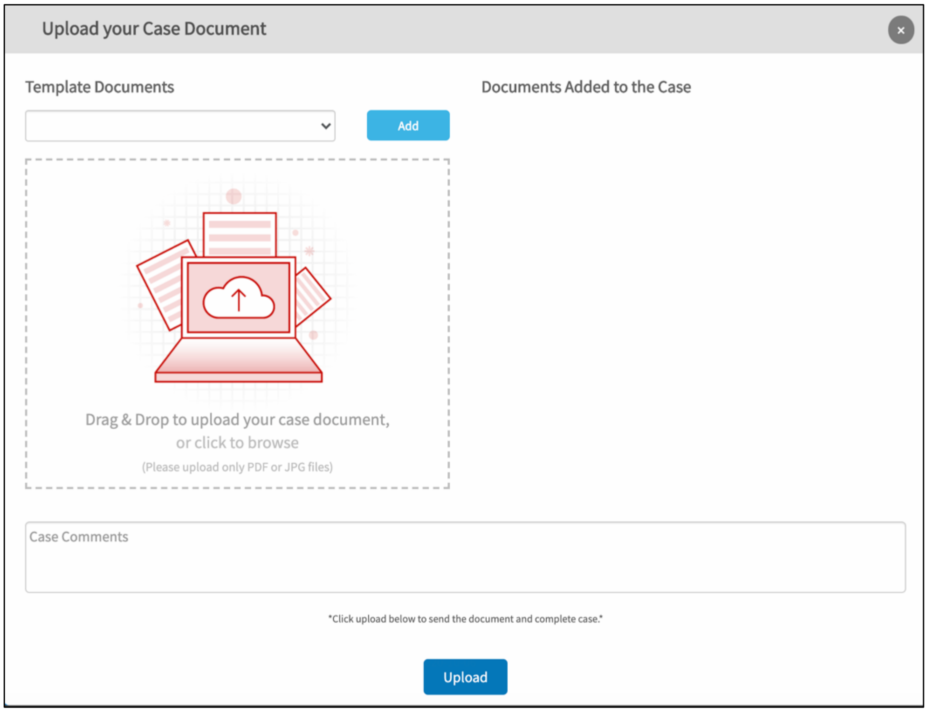
- **New**: This is an open chargeback with 10 days to respond
- **Completed**: The dispute documentation has been uploaded
- **Expired**: The chargeback is past 10 days old



5. Click **Upload** to upload representment documents. View uploaded documents from the **Document** column.

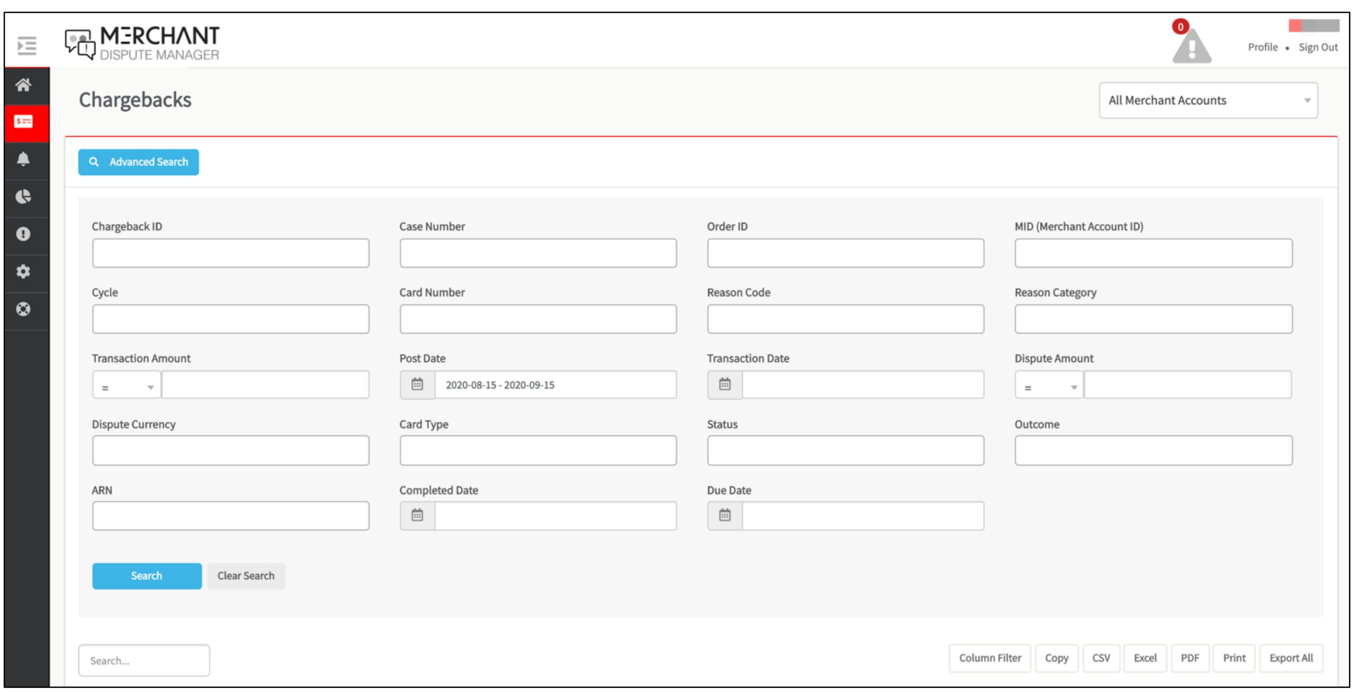


Note: Please upload files in PDF or JPG formats only.



Advanced Search

In the **Chargebacks** tab, users can drill down further by utilizing the advanced search functionality to find a specific chargeback. This is particularly helpful if a user has multiple MIDs and chargebacks.



User Management

Administrators can use the User Management tool to manage user access, user permissions, and controlling personnel access to the client portal.

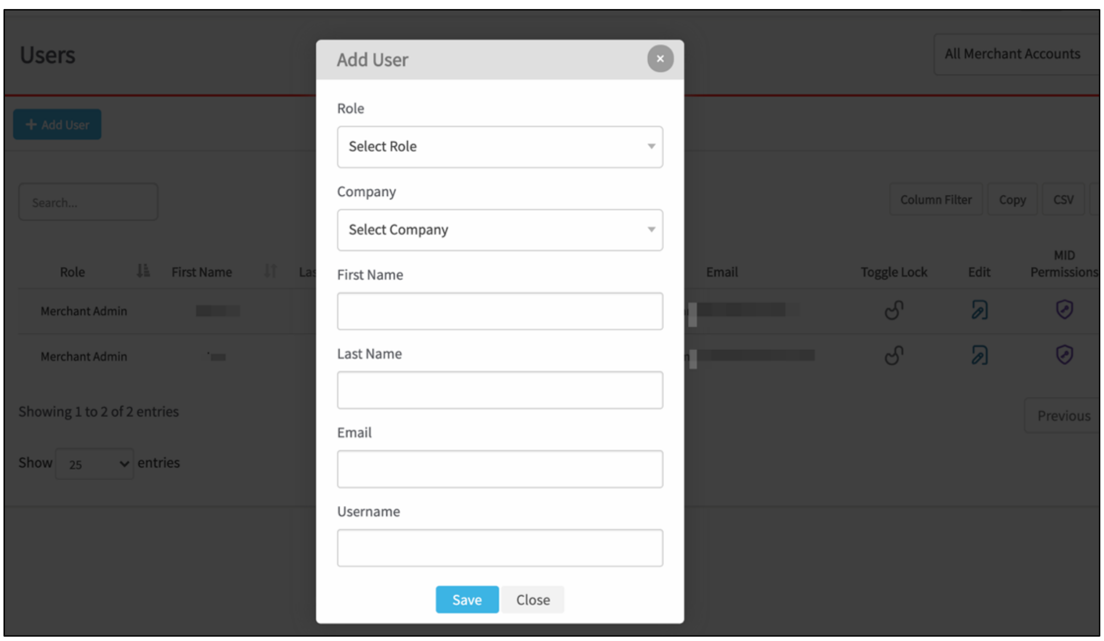
Navigate to User Management → Users. On this screen, users can:

- Add a new user
- Lock/Unlock user access
- Edit user information
- Assign specific MIDs for the user to access
- Resend temporary password

1. Click **Add User** → Assign a role and select the company.

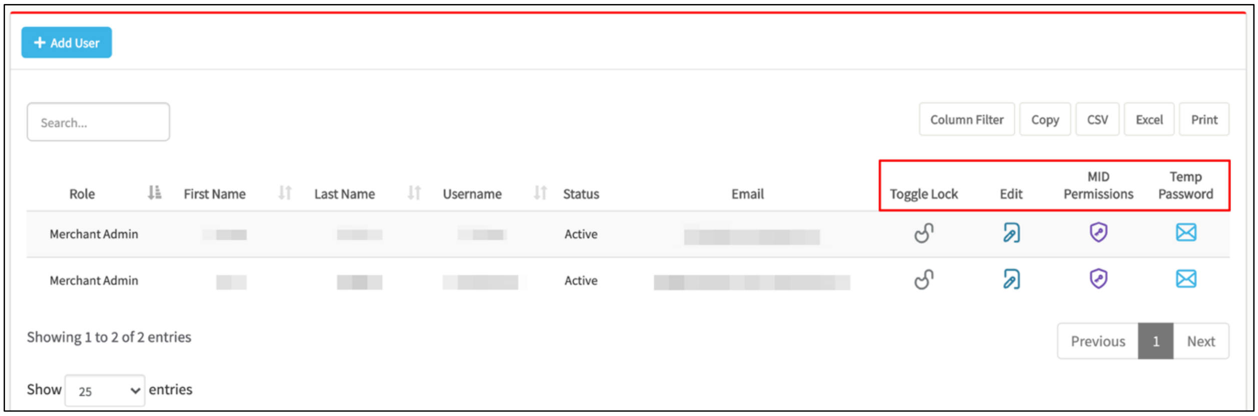
Role Types:
- **Merchant Admin** – Full access to the portal with the ability to add users
- **Merchant Staff** – Access to chargebacks without the ability to add user

Note: If a user has several MIDs grouped into one *merchant dba,* then the company could only be that *merchant dba.* MID permissions can be assigned once the user has been created.

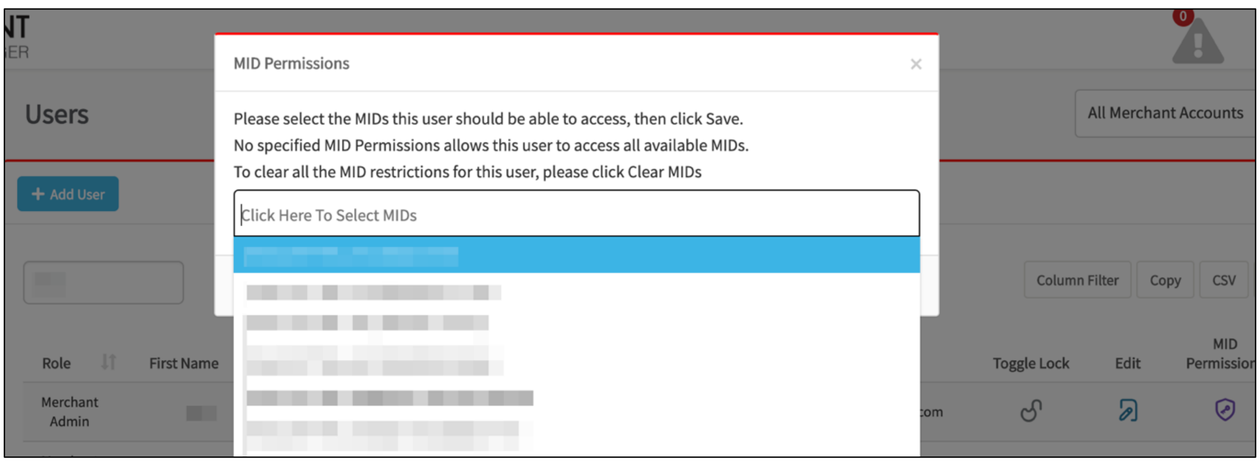


2. Once the user has been created, edits can be made to their user information, specific permissions can be assigned for MIDs, temporary passwords can be sent, and accounts can be locked.

Note: Users cannot be deleted within the portal, though access can be disabled/locked under **Toggle Lock**.



Additionally, under MID permissions, users can view all MIDs associated with their merchant account.

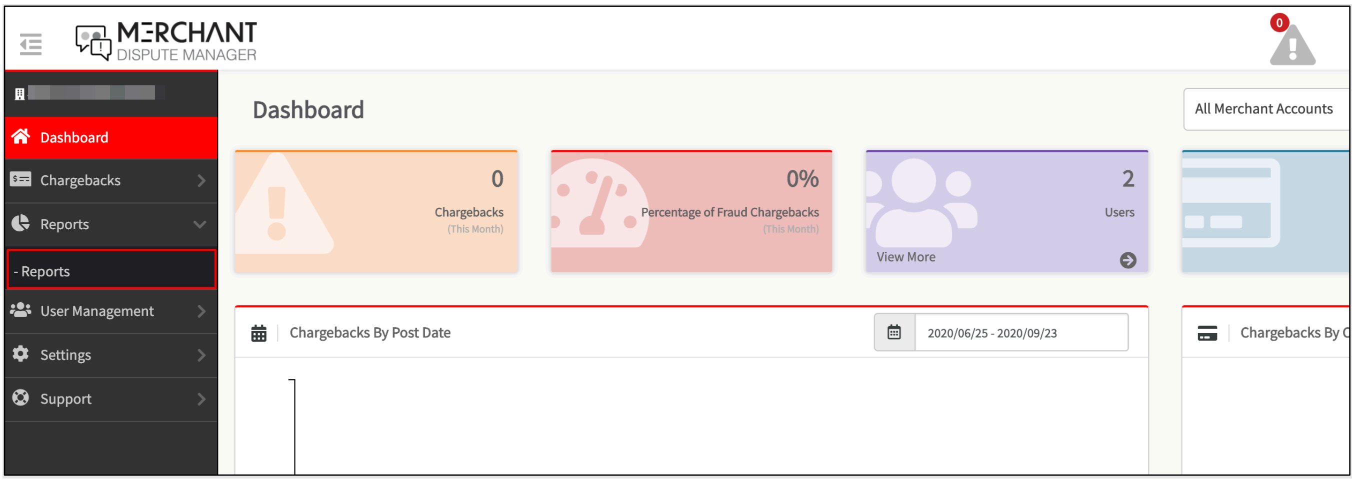


Reports

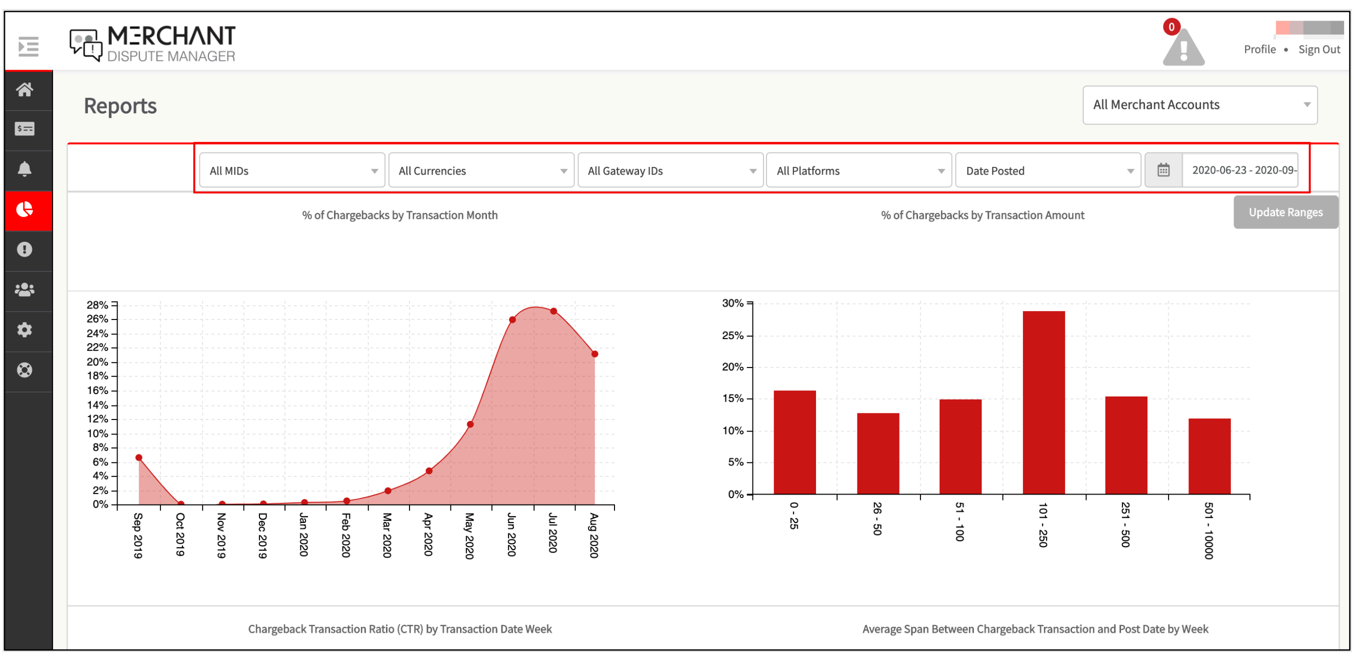
The Merchant Dispute Manager offers various real-time reports within the portal. A few reports include:

- Percentage of chargebacks by month and amount
- Card types
- Reason Categories

1. To view all reports, click **Reports** on the navigation menu located on the left side of the screen.



2. Filter the report by MIDs, currencies, and date posted.



FAQs

1. **Who do I contact for support?**
   For chargeback questions/support, please contact your merchant services provider.

2. **How do I add additional users to an account?**
   In the dashboard, navigate to User Management → Users. On the top-left of the screen click **Add Users**. Once the user has been added, you can edit the user permission settings as needed.

3. **Why did the chargeback happen?**
   Chargebacks happen when a cardholder files a dispute with their bank against a transaction. The right to file a dispute is part of the customer's contract with the issuing bank and the card association.

4. **How long does the chargeback process take?**
   Most disputes are resolved within 30-90 days, although the full process can take 120+ day.

5. **I just received a notice about a chargeback. How long do I have to submit my rebuttal?**
   You have 10 days to respond to a chargeback.

6. **I have sent in my documents, now what do I do?**
   Wait for a ruling and watch the Merchant Dispute Manager for status changes.

7. **How do I access the Merchant Dispute Manager?**
   You will receive an email from noreply@merchant-disputes.com with your username and a temporary password to access your account.

8. **What is the chargeback portal URL?**
   https://merchante.merchant-disputes.com/

9. **How will I know that I have a new chargeback?**
   You will receive an email alerting you that a new chargeback has occurred. The email will direct you to the portal to take action.

10. **Will I see historical data in the portal?**
    Yes, 90 days of historical data has been loaded to help merchants become familiarized with some of the reporting capabilities the tool has to offer. No action will be required for historical data.

11. **Can I continue to use the same form and documents I've been using?**
    Yes, you can continue to upload the same forms and rebuttal information that have been previously supplied.

12. **Will I still receive a provisional credit after I respond to the chargeback and upload the documentation?**
    Yes, the only aspect of the process that has changed is that it is now handled through the Merchant Dispute Manager.