



FRAUD MANAGEMENT & COMPLIANCE

Chargeback & Dispute Resolution Workshop

COURSE OVERVIEW:

Chargebacks are initiated by an issuer (or their processor) when a transaction is disputed by the cardholder or the issuer is unable to collect the transaction amount from the cardholder. Strict rules govern when a chargeback can be raised against the acquirer. Knowing these rules is crucial to proper processing of chargeback disputes both on the issuer's side and the acquirer's side. Chargeback processing can be very costly. Proper processing of chargebacks ensures efficiency in handling disputes as well as avoiding unnecessary financial loss.

This workshop will include many quizzes and case studies to ensure participant understanding of all the available chargeback reason codes. As an issuer, you will know which code to use in which scenario and as an acquirer, you will know how to respond to each chargeback you receive. We will also explain the difference between arbitration and compliance disputes and cover the most common rule violations that lead to compliance.

COURSE OBJECTIVES:

- Understand the logic of chargebacks as well as the responsibilities of issuers and acquirers
- Review the different requirements when processing a chargeback
- Identify the correct solution for a particular dispute scenario
- Discuss the recent rule changes
- Provide a forum to voice concerns and open discussion

LEARNING OUTCOMES

At the end of the course you will be able to:

Identify which chargeback reason code to use for a particular dispute

Avoid mistakes and misunderstandings

Know how to respond to the different incoming chargebacks

Understand the difference between arbitration and compliance

MEET THE TRAINER

Isabelle Onkelinx

Mastercard Academy Training Director



LOCATION



REGISTER VIA OUR [WEBSITE](#)

COURSE CONTENT

DAY 1

INTRODUCTION

- Definitions and Processing Requirements
- The Chargeback Cycles
- Arbitration Procedures
- MasterCom Overview
- Upcoming Rule Changes

AUTHORIZATION RELATED CHARGEBACK

- Basic Authorization requirements
- RC 4808
- Quiz and Case Studies

LUNCH

POINT OF INTERACTION ERRORS

- RC 4834
- Transaction Amount Differs
- Duplicate Processing/Paid by Other Means
- Late Presentment
- POI Currency Conversion
- Improper Credit
- Improper Merchant Surcharge
- Quiz and Case Studies

CONTACT US

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ACADEMY@MASTERCARD.COM



DAY 2

FRAUD RELATED CHARGEBACKS

- RC 4870 – Chip Liability Shift
- RC 4871 – Chip/PIN Liability Shift
- RC 4837 – No Cardholder Authorization
- RC 4863 – Cardholder does not Recognize – potential fraud
- RC 4840 – Fraudulent Processing of Transactions
- RC 4849 – Questionable Merchant Activity (Coercion)
- Quiz and Case Studies

LUNCH

CARDHOLDER DISPUTE CHARGEBACKS

- RC 4853
- Goods or services not Provided
- Transaction did not complete
- Not as Described
- Counterfeit Goods
- Defective/damaged goods
- No Show
- Addendum Disputes
- Credit not Processed
- Digital Goods

COMPLIANCE PROCEDURES AND RULES VIOLATIONS

- Compliance Procedures
- Rule Violations