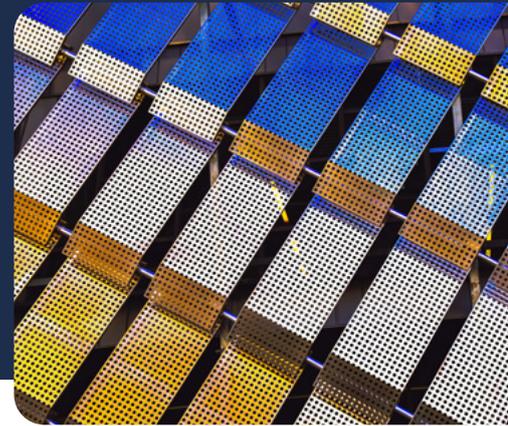


Chargeback Management

Easily manage the life-cycle of customer chargebacks and quickly resolve disputes



As you may know, a chargeback is a type of transaction dispute where a cardholder contacts their card issuer and requests their money back for an item or service purchased using their card. Disputes are honored when there is a valid reason.

GPS provides a service that enables you to create and manage chargebacks directly using Smart Client, our customer and account management portal. The portal allows you to create chargebacks, load chargeback-related files and evidence.

Features

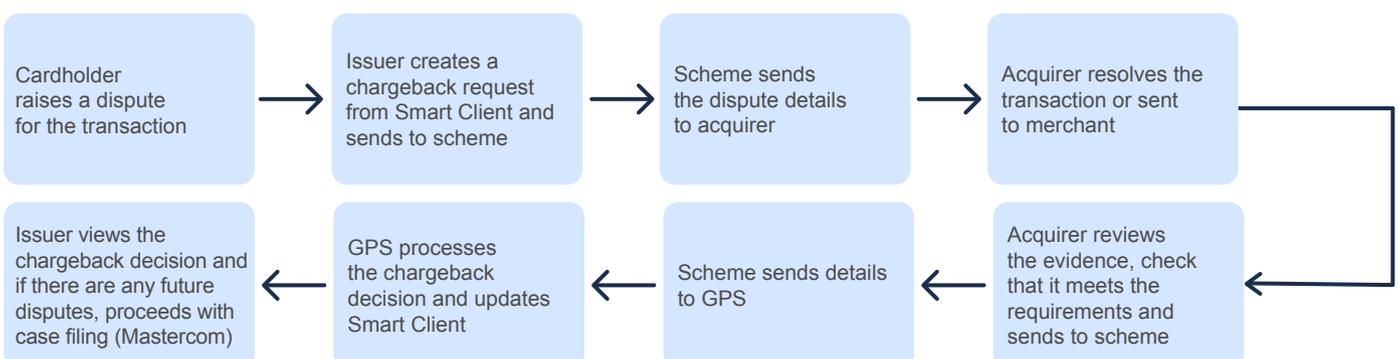
- Visibility** - Into existing chargebacks, and transactions linked to a chargeback (Visa and Mastercard)
- MasterCom Interface** - To create and manage dispute claims (Mastercard only)
- Bulk chargebacks CSV template** - To raise bulk chargeback requests (Mastercard only)
- Fraud screening and card control tools** - To reduce chargebacks
- Fee Reporting** - With daily transaction XML file (Mastercard only)
- Secure** - Highly secure and PCI DSS compliant

Benefits

- Business-facing**
 - Empowers your Customer Service Agents with an easy-to-use interface
 - Allows you to create and manage the full chargeback transaction life-cycle
 - Easy onboarding to Mastercom services
- Customer-facing**
 - Great customer service with up-to-date information about chargebacks
 - Visibility and clarity on chargeback status and fees

How it Works

An example of how bank account registration and agency banking work:

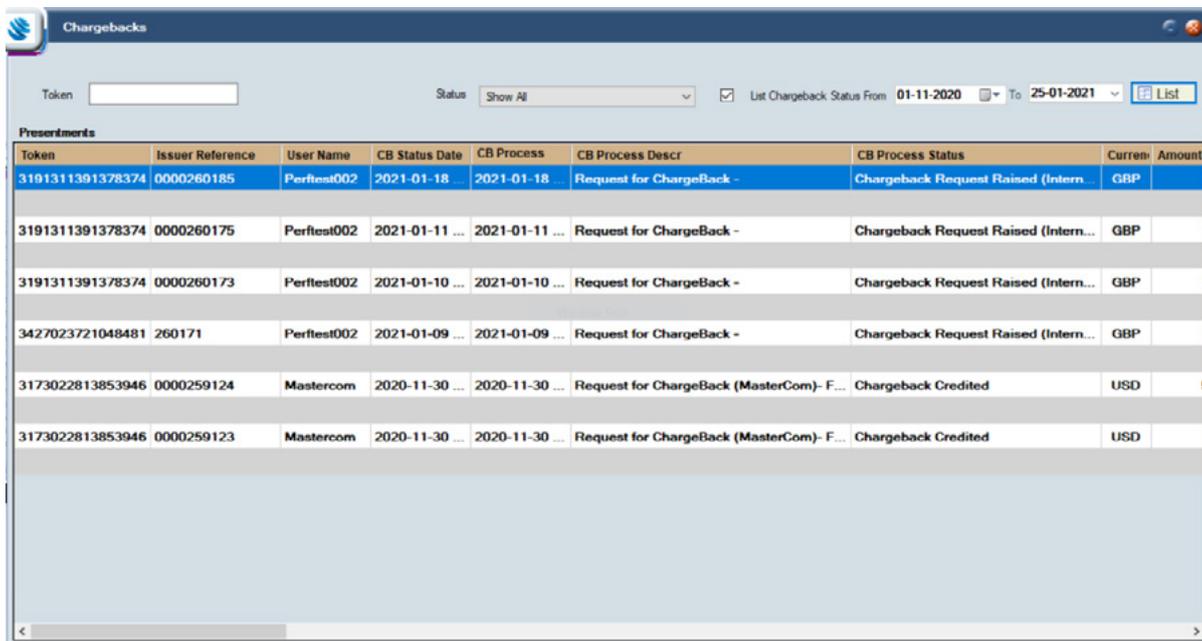


Setup At-a-Glance

There are two options available for managing your chargebacks:

Using the Scheme UI - If you are a card issuer with access, you can use Mastercard and Visa online systems to raise chargebacks and manage the dispute process. Mastercard offers the MasterCom Claims Manager, while Visa offers the Claims Resolution Visa system, also called the Visa Resolution Online (VROL) platform. These systems require you to be fully PCI DSS compliant.

Using GPS Smart Client - If you don't have access or prefer not to use, GPS provides a backend integration into the Mastercard system. You can view chargeback transactions directly in Smart Client as shown below:



The screenshot shows a web application window titled "Chargebacks". It features a search bar for "Token", a "Status" dropdown set to "Show All", and a date range filter for "List Chargeback Status From" (01-11-2020) to "To" (25-01-2021). Below the filters is a table with the following data:

Token	Issuer Reference	User Name	CB Status Date	CB Process	CB Process Descr	CB Process Status	Current	Amount
3191311391378374	0000260185	Perftest002	2021-01-18	2021-01-18	Request for ChargeBack -	Chargeback Request Raised (Intern...	GBP	
3191311391378374	0000260175	Perftest002	2021-01-11 ...	2021-01-11 ...	Request for ChargeBack -	Chargeback Request Raised (Intern...	GBP	
3191311391378374	0000260173	Perftest002	2021-01-10 ...	2021-01-10 ...	Request for ChargeBack -	Chargeback Request Raised (Intern...	GBP	
3427023721048481	260171	Perftest002	2021-01-09 ...	2021-01-09 ...	Request for ChargeBack -	Chargeback Request Raised (Intern...	GBP	
3173022813853946	0000259124	Mastercom	2020-11-30 ...	2020-11-30 ...	Request for ChargeBack (MasterCom)- F...	Chargeback Credited	USD	
3173022813853946	0000259123	Mastercom	2020-11-30 ...	2020-11-30 ...	Request for ChargeBack (MasterCom)- F...	Chargeback Credited	USD	

The right tool for your chargeback needs

Here we have summarised our GPS Chargeback Management solution and how you can use GPS Smart Client to view the lifecycle of chargebacks, improving efficiency and customer service.

Chargebacks are inevitable for any card program, but our team can help you find the right solution.

[Contact us today to learn more →](#)

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