

Visa® Claims Resolution FAQ

What You Need to Know



What is Visa Claims Resolution (VCR) and how does it benefit customers?

Visa is changing the way it handles disputed transactions (chargebacks) across the entire payments industry. The new VCR process is designed to speed up the time it takes to resolve disputes while reducing the number of invalid claims.

What is the new timeframe for customers to respond to a dispute notification?

Currently any disputes must be resolved within 45 calendar days. As of 15 April 2018 this timeframe will be reduced to 30 days.

How can I effectively manage my disputes with the new timeframe?

To help you manage the shortened timeframe, we offer email and fax options for receipt of dispute notifications. We encourage you to take advantage of these options and move away from the slower postal mailing process. If you would like to sign up for email or fax, you'll need to email chargebacks@elavon.com

What are the changes to the fraud rules and process?

Visa will apply new rules to the dispute process for both card present (CP) and card not present (CNP):

- Maximum Fraud per Account – Visa will place a limit (35) on the number of card-absent fraud disputes that can be processed on a single account number within a 120-day time period.
- Block Future Fraud if Account Not Closed – It will be up to the issuer to decide if they wish to close an account once fraud is reported. However, failure to close an account prevents the issuer from initiating fraud disputes on any new transactions on that account – across all businesses.

Are Mastercard® and any of the other card brands doing something similar?

No, Visa is the only card brand that is changing how it handles its dispute notifications.

Is the Visa retrieval process changing?

No, there are no changes to its retrieval process.

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Consolidation of Legacy Reason Codes

As part of the VCR program, the 22 legacy reason codes will be consolidated into four dispute categories:

- Fraud
- Authorization
- Processing errors
- Consumer disputes

New Reason Codes

10. Fraud	11. Authorization	12. Processing Errors	13. Consumer Disputes
10.1 EMV Liability Shift Counterfeit Fraud	11.1 Card Recovery Bulletin	12.1 Late Presentment	13.1 Merchandise/Services Not Received
10.2 EMV Liability Shift Non-Counterfeit Fraud	11.2 Declined Authorization	12.2 Incorrect Transaction Code	13.2 Cancelled Recurring 13.3 Not As Described or Defective Merchandise/Services
10.3 Other Fraud Card Present	11.3 No Authorization	12.3 Incorrect Currency	13.4 Counterfeit Merchandise
10.4 Other Fraud Card Absent Environment		12.4 Incorrect Account Number	13.5 Misrepresentation
10.5 Visa Fraud Monitoring Program		12.5 Incorrect Amount	13.6 Credit Not Processed
		12.6 Duplicate Processing/ Paid by Other means	13.7 Cancelled Merchandise/ Services
		12.7 Invalid Data	13.8 Original Credit Transaction Not Accepted
			13.9 Non-Receipt of Cash or Load Transaction Value

Old Reason Codes

Fraud	Authorization	Processing Errors	Consumer Disputes
62 (Counterfeit Transaction) 81 (Fraud – Card Present) 83 (Fraud – Card Absent) 93 (Merchant Fraud Performance)	70 (Card Recovery Bulletin or Exception File) 71 (Decline Authorization) 72 (No Authorization) 73 (Expired Card) 78 (Service Code Violation)	74 (Late Presentment) 76 (Incorrect Currency or Transaction Code) 77 (Non-Matching Account Number) 80 (Incorrect Transaction Amount or Number) 82 (Duplicate Processing) 86 (Paid by Other Means)	30 (Services Not Provided) 41 (Cancelled Recurring Transaction) 53 (Not As Described or Defective Merchandise) 85 (Credit Not Processed) 90 (Non-Receipt of Cash or Load Transaction Value)

The old reason codes will apply to legacy disputes and the new reason codes will go into effect for disputes effective April 15, 2018.

Below is a comparison of the new and legacy reason codes for reference.