

GENERAL GUIDE FOR HANDLING OF DISPUTE / CHARGEBACK OF ONLINE CREDIT CARD TRANSACTION

Merchant Name: _____

URL : _____

Date : _____

The purpose of this form is to assist merchant to have a better understanding & how to handle disputes.

This acknowledgement form should only be served as a guide during its dispensing. The handling procedure and the required supporting documents may vary from time to time in accordance with the change of the card brand associations rules.

A. Handling & Prevention of Dispute / Chargeback / Fraud	Acknowledgement (Please tick, ✓)
1. Merchant shall revert whether to refund or to submit the supporting document to defend the dispute before the due date to avoid any chargeback.	<input type="checkbox"/>
2. The supporting document must be provided: a. For sales of physical products (refer appendix 1&2): - Consignment notes with recipient's name & signature - Consignment tracking details - Sales invoice b. For sales of service (refer to appendix 3&4): - Any documents that able to prove service has been rendered	<input type="checkbox"/>
3. In the event of merchant unable to provide any supporting documents as stated in item 2 or the provided supporting documents fail to prove for the transaction authorization and / or delivery of goods / services, merchant shall call the credit card holder to fill up the Dispute Cancellation Form (refer appendix 5).	<input type="checkbox"/>
4. According to the bank requirement, merchants shall keep all the supporting documents for at least 1 year from the date of transaction for document retrieval purpose & submit to iPay88 upon bank's request.	<input type="checkbox"/>
5. Merchant shall be fully responsible for all fraud / disputed / charged back transactions.	<input type="checkbox"/>
B. Merchant's Acknowledgement	
Name:	Signature & Company Stamp:
Position:	
Date:	
Remarks:	

APPENDIX 1

Sample Supporting Document (Physical Product)

ePayment Transaction

(Excluded all the RM 1 or testing transaction)

(To be provided by iPay88)

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No	Date	M.Name M.RefNo	Amount PointAmount P.Method	UserName UserEmail UserContact UserCountry	TransId AuthCode	Status	Fraud Score
1	28-1-2014 6:49:16 PM	M_K 079699GAbjpF40	MYR 5,833.80 MYR 0.00 CC	KWAN YOKE MEI mk_XXXXXXXXXXXX@gmail.com 079699	T7278541300 313245	Success (3DSecure)	Fraud Check
					Credit Card details Info by Customer Patrick 429312xxxxxx2267(V) AMBANK (M) BERHAD (MY) AmBank(MY)		
					Detail		

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1. 28 January 2014 – Customer Purchased Products Online
2. 18 March 2014 – Customer Disputed Transaction
3. 19 March 2014 - Merchant Submitted Order Details, Consignment Notes & Consignment Tracking Details to Ipay88

Sample Sales Invoice

1. Order details issued by merchant to customer

Order Details

Purchaser Information

Consultant Id: 079699 Name: KWAN YOKE MEI
Purchased By Id: 079699

Order Header

Order ID:	50e5bce7	Entered By:	079699
Last Updated:	5/2/2014 11:56:38 AM	Last Updated By:	079699
Creation Date:	27/1/2014 7:51:53 PM	Fulfillment Date:	
Postmark Date:	28/1/2014 6:46:55 PM	Date Received:	28/1/2014 7:03:36 PM
Resolution Deadline:		Order Date:	28/1/2014 6:46:55 PM
Processing Stage:	Shipped	Order Type:	Cosmetic
Order Source:	Online		
Corporate Order Id:	428059		

Shipping Details

Ship To Name:	KWAN YOKE MEI	Delivery Method:	Delivery
Street Address:	NO.61, PERSIARAN	Shipping Method:	Agility
Line 2:	TAMAN PERTAMA	Fulfillment Location Id:	Malaysia Warehouse
City:	IPOH	Address Source:	Ship to Primary
State:	PERAK	Postal Code:	30100
Phone Number:	019 XXXXXXXX	Mobile Number:	019 XXXXXXXX
Country:	Malaysia		

Notifications

There are no notifications for the current order.

Hold Reasons

There are no hold reasons for the current order.

Order Audits

Type	Change Amt.	Comments	Entered By	Entry Date
AuditType_PaymentApproved	RM5,833.80	Credit Card Audit_PaymentApproved "045f5ea2-4c2a-4b03-8577-992b23e73b7e")	20000026503	28/1/2014 7:03:35 PM

Submitted Order Discount Summary

Discount Name	Retail Amount	Wholesale Amount	Rate
0	RM0.00	RM0.00	0.0 %
4	RM9,723.00	RM5,833.80	40.0 %

Totals

Total Type	Submitted	Actual	Variance
Section I	RM0.00	RM9,723.00	(RM9,723.00)
Wholesale	RM0.00	RM5,833.80	(RM5,833.80)
Section II	RM0.00	RM0.00	RM0.00
Point	0	2.881	-2.881
Discount Percent	0.0 %	40.0 %	-40.0 %
Cost	RM0.00	RM5,833.80	(RM5,833.80)
Freight	RM0.00	RM0.00	RM0.00
Service Fee	RM0.00	RM0.00	RM0.00
Total	RM0.00	RM5,833.80	(RM5,833.80)

Generic Payments

APPENDIX 2

Sample Consignment Note

1. Merchant to provide Consignment Note which has been signed by the customer

 CITY-LINK SUBANG JAYA 03-55658399 ACCOUNT NO. 00133432		CONSIGNMENT NOTE NUMBER  0603 01 227-799 537	SJA ORIGIN
SHIPPER (NAME AND ADDRESS) K. (M) SDN BHD (COURIER ACCO0711070083 NO 2 BLK B JLN BUMBUNG UB/90 AG001 SEK UB PERINDUSTRIAN SHAH ALAM SELANGOR 40150 Phone : 03-7711 		CONSIGNEE (NAME/ADDRESS) NO.61, PERSIARAN TAMAN PERTAMA IPOH 30100 PERAK Malaysia 019xxxxxxx ATTENTION: KWANYOKE MEI TEL NO.	
REMARKS:- 0000178423-MK428059		Documents: <input type="checkbox"/> Parcels: <input type="checkbox"/> Date: <input type="checkbox"/> Insurance <input type="checkbox"/> Yes <input type="checkbox"/> No Amount RM No of pcs: 1 Weight: 10.28 Insurance Charges: Total Charges: Receive for City-Link:	
GOODS DESCRIPTION: Physical Mail (Retail) - Computer Monitor No of Weight DIMENSION Item Qty Length Width Does this consignment contains: 1. Dangerous goods <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No 2. Valuable goods <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No 3. Perishable goods <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No We authorise shipment of this consignment in accordance with your company's standard conditions of carriage as stated on the reverse of shipper's copy. Signature: Date: 29-Jan-2014		RECIPIENT: Name: Kwan Yoke Mei Signature:  UC No: Date: 82 XXXX-XX-XXX 4 4/2/2014 7:45pm Time:	

PROOF OF DELIVERY

Sample Consignment Tracking Details

1. Merchant provided tracking details



Consignment No.: 060301227799537

Select Time Format: 12H 24H

Shipment Details

Consignment No: 060301227799537
 Reference No: MK428059
 Shipment Type: Parcel
 Shipment Date: 02 Feb, 2014

Destination: Ipoh
 Origin: Selangor
 Delivery Station: Ipoh
 Recipient: KWANYOKE MEI

Current Status



Important Dates

Ship date: Feb 2, 2014
 Delivery date: Feb 4, 2014

Destination

Ipoh

Additional Remark

All shipment travel activity is displayed in local time for the location

Thursday, January 30, 2014	Time	Location
Shipment Collected	12:48 AM	SHAH ALAM, MALAYSIA
Sunday, February 2, 2014	Time	Location
Shipment Bound for IPOH, MALAYSIA	11:59 PM	SHAH ALAM, MALAYSIA
Monday, February 3, 2014	Time	Location
Received by	07:09 AM	IPOH, MALAYSIA
Depart to IPOH, MALAYSIA	08:24 AM	IPOH, MALAYSIA
Tuesday, February 4, 2014	Time	Location
With Courier: IPH00187/IPOH, MALAYSIA	08:27 AM	IPOH, MALAYSIA
Depart to IPH00187	08:29 AM	IPOH, MALAYSIA
Receiver's Location Closed	05:48 PM	IPOH, MALAYSIA
Package Delivered	07:48 PM	IPOH, MALAYSIA

APPENDIX 3

Sample Supporting Document (Service)

ePayment Transaction (To be provided by iPay88)
 (Excluded all the RM 1 or testing transaction)

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No	Date	M.Name M.RefNo	OriginalAmount ForexRate (Markup Rate)	UserName UserEmail UserContact UserCountry	TransId AuthCode	Status	Fraud Score
1	7-4-2014 4:51:02 PM	Web ETOPCC139686056	16 MYR 153.60 MYR 0.00	Jan ynnxxxxxx@yahoo.com 496669100106xxxx	T8075011900 003622	Success (3DSecure)	Fraud Check
			Amount PointAmount P.Method	Credit Card details			
			ProdDesc	Info by Customer			
			CC	Jan 496669xxxxxx6794(V) STANDARD CHARTERED BANK MALAYSIA BERHAD (MY)			
			Deal	Standard Chartered Bank(MY)			

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1. 07 April 2014 - Customer Purchase Ticket Online
2. 25 April 2014 - Customer Disputed Transaction
3. 28 April 2014 - Merchant Submitted e-Ticket screenshots and e-Invoice to Ipay88
4. 28 April 2014 - Customer agreed to cancelled dispute / chargeback

Sample e-Ticket

1. Bus e-Ticket From Hentian Putra to Kuala Dungun
2. Tickets Issued

INET14040000531	
Ticket Details	
From	: HENTIAN PUTRA
To	: KUALA DUNGUN
Depart Date	: 08/04/2014
Depart Time	: 10:00 AM
Pickup / Drop Point	: H PUTRA / DGN
Seat No	: 22
Purchase Date / Time	: 07/04/2014 04:59 PM
Ticket Price	: RM 36.40
Status	: Collected
Boarding Code	: 3WTBU4T
Return Boarding Code	: 9A0MVFU
Member ID	: azlinaahmad
RPH No	:
RPH Date	:

INET14040000532	
Ticket Details	
From	: HENTIAN PUTRA
To	: KUALA DUNGUN
Depart Date	: 08/04/2014
Depart Time	: 10:00 AM
Pickup / Drop Point	: H PUTRA / DGN
Seat No	: 23
Purchase Date / Time	: 07/04/2014 04:59 PM
Ticket Price	: RM 36.40
Status	: Collected
Boarding Code	: 3WTBU4T
Return Boarding Code	: 9A0MVFU
Member ID	: azlinaahmad
RPH No	:
RPH Date	:

APPENDIX 4

Sample Invoice

1. Merchant issued invoice to customer through email

Thank You. . Please arrive early at the station and claim your ticket at counter

Transaction Date : Monday, April 07, 2014 4:55:16 PM

Payment Reference No : SANI-5GLYQBA

Transaction Status : **Success**

Bus Company : United Sdn Bhd

Print

Depart Bording Code : **3WTBU4T**

From : HENTIAN PUTRA To : KUALA DUNGUN

Date : Tuesday, April 08, 2014 Time : 10:00 AM Trip No : PKT 2

Ticket No	Price	SeatNo	Type	Insured	Name	IC/Passport
INET14040000531	36.40	22	Adult	No	Jennifer Thor	1234567890xx
INET14040000532	36.40	23	Adult	No	Azlina Ahmad	1237894560xx

Return Bording Code : **9A0MVFU**

From : KUALA DUNGUN To : HENTIAN PUTRA

Date : Thursday, April 10, 2014 Time : 02:00 PM Trip No : T 1

Ticket No	Price	SeatNo	Type	Insured	Name	IC/Passport
INET14040000533	36.40	22	Adult	No	Jennifer Thor	1234567890xx
INET14040000534	36.40	23	Adult	No	Azlina Ahmad	1237894560xx

Contact Information

Name :

Phone No :

Address : , ,

Payment Summary

Total Depart Price * 76.80

Total Return Price * 76.80

Payment Transaction Charge 0.00

Total Amount

153.60

* Include Online Charge (2.00) for each ticket

* Include Insurance (0.00) by request for each ticket

Notes on internet ticket :

1. Please be at the counter at least 30 minutes before departure time to collect your ticket and be at the platform 15 minutes before departure.
2. You are required to inform the counter staff correctly your Boarding Code when collecting ticket. Failure to do so will result in ticket not being able to be printed out.
3. Ticket purchased is not refundable.
4. For the general terms and conditions of the ticket please refer to the reverse side of the computerised printed ticket.

APPENDIX 5

Sample Dispute Cancellation Form

1. Customer agreed to cancel dispute / chargeback

Confirmation of Chargeback Cancellation

Card Holder Info (for cardholder)

Card Number	A966 XXXX XXXX XXXX
State / Country	KUALA LUMPUR
Card Holder's Name	JENNIFER
Card Holder's Billing Address	NO 6 JALAN BUKIT TAMAN BUKIT PRIMA 56000 KUALA LUMPUR
Contact Number	012 XXX XXXX
E-mail Address	jennifer@yahoo.com

Card Holder Info (for cardholder)

Date	1/4/2014
Amount	Rm 153.60
Reference No	T8075011900
Auth Code	003622

I, JENNIFER (name as stated on the credit card), hereby admit the transaction with regard to the chargeback above I requested to the card association. Contacting the relevant card association, I confirm that I cancelled the chargeback.

Date: 28/4/14

Name & Signature

(as stated on the credit card)

JENNIFER