

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

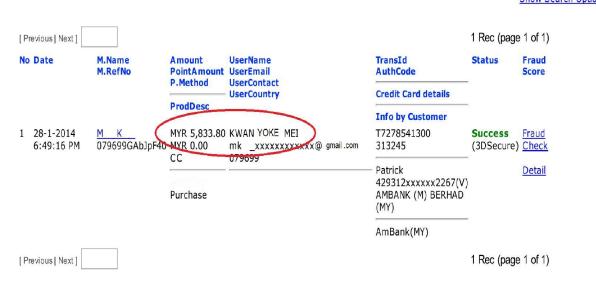
Merchant Name:		
URL :		
Date :		
The purpose of this form is disputes.	to assist merchant to have a better understanding &	how to handle
=	n should only be served as a guide during its dispens supporting documents may vary from time to time in ssociations rules.	_
A. Handling & Prevention	of Dispute / Chargeback / Fraud	Acknowledgement (Please tick, ✓)
	hether to refund or to submit the supporting spute before the due date to avoid any chargeback. nt must be provided:	
a. For sales of physical pro	oducts (refer appendix 1&2): recipient's name & signature	
b. For sales of service (refe - Any documents that able	er to appendix 3&4): to prove service has been rendered	
stated in item 2 or the prov transaction authorization a	t unable to provide any supporting documents as vided supporting documents fail to prove for the and / or delivery of goods / services, merchant shall to fill up the Dispute Cancellation Form (refer	
supporting documents for	equirement, merchants shall keep all the at least 1 year from the date of transaction for see & submit to iPay88 upon bank's request.	
5. Merchant shall be fully r	responsible for all fraud / disputed / charged back	
B. Merchant's Acknowledge	gement	
Name:	Signature & Company Stamp:	
Position:		
Date:		
Remarks:		

#### **Sample Supprting Document (Physical Product)**

### ePayment Transaction (Excluded all the RM 1 or testing transaction)

(To be provided by iPay88)

Show Search Option



- 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 5/2/2014 11:56:38 AM Last Updated By: 27/1/2014 7:51:53 PM Fulfillment Date: Last Updated: 079699 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: Corporate Order Id: 428059 Shipping Details Ship To Name: KWAN YOKE MEL Street Address: NO,51, PERSIARAN Delivery Method: Shipping Method: Agility TAMAN PERTAMA Fulfillment Location Malaysia Warehouse City: IPOH Address Source: Ship to Primary PERAK Postal Code: 30100 Phone Number: 019 XXXXXXXX Mobile Number: 019 XXXXXXXXX Malaysia Notifications are no notifications for the current order. **Hold Reasons** There are no hold reasons for the current order. Order Audits Entry Date Credit Card Audit\_PaymentApproved "045f5ea2-4c2a-4b03-8577- 20000026503 28/1/2014 7:03:35 992b23e73b7e") PM AuditType\_PaymentApproved RM5,833.80 **Submitted Order Discount Summary** Discount Name Retail Amount Wholesale Amount Rate RM0.00 RM0.00 RM9,723.00 RM5,833.80 40.0 % Totals Total Type Submitted RM0.00 RM9,723.00 RM0.00 RM5,833.80 RM0.00 RM0.00 Section I (RM9,723.00) (RM5,833.80) RM0.00 Section II Point Point Discount Percent Cost Freight Service Fee Total 0 2,881 0.0 % 40.0 % RM0.00 RM5,833.80 RM0.00 RM0.00 RM0.00 RM5,833.80 Generic Payments

#### **Sample Consignment Note**

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

03	ANG 5565	8399		CONSIGNI	MENT NOTE		03 01 227	799 5	5JA	
NO 2 BLK B JLN BUMBUNG SEK UB PERINDUSTRIAN SHAH ALAM SELANGOR			COLO711	G001		ONNIGNEE INAME/AD NO.61, PERSIA TAMAN PERTA IPOH 30100 PERAK Malaysia	ARAN AMA	019	XXXXXX TEL NG.	ned
GOODS DESCRIPTION:	Televan	Weight	· .	DIMENSIO	200	ATTENTION: KWA		-		Į
Ringui Mil Veit Ills on commercial Anvilop	(Ita)	1	Control (		Comp.	Insurance Yes Amount RM	ls: Date: Date	Name:		nei
	+					No of pos: 1	Weight 10.26	Signature:	A TORE	-
Does this consignment contains : 1. Dengerous goods 2. Valuable goods 1 Yes 1 No 3. Perishe	Yes		No No	lo .		Insurance Charges:		UC No:	· me	
We sutherise shipment of this consignment in accordance with your "company's stendard conditions of carriage as stated on the reverse of shipper's copy.			Total Charges:		Date:	8ン XXXX-XX-XX				
Signature: Onto: 29-Jan-2014			Receive for City-Link:		- 1	4/2/2014	f			

#### **Sample Consignment Tracking Details**

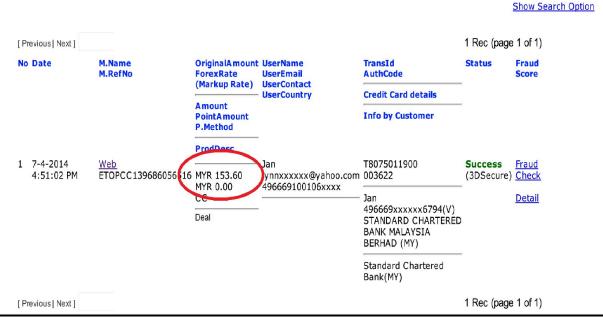


#### Sample Supporting Document (Service)

#### **ePayment Transaction**

(Excluded all the RM 1 or testing transaction)

(To be provided by iPay88)



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

#### Sample e-Ticket

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

	INET140400000531
	Ficket Details
From	: HENTIAN PUTRA
То	: 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	
	INET140400000532
	Literat Bode
From	: HENTIAN PUTRA
From To	: HENTIAN PUTRA : KUALA DUNGUN
То	
	: KUALA DUNGUN
To Depart Date Depart Time	: KUALA DUNGUN : 08/04/2014
To Depart Date Depart Time Pickup / Drop Point	: KUALA DUNGUN : 08/04/2014 : 10:00 AM
To Depart Date Depart Time Pickup / Drop Point Seat No	: KUALA DUNGUN : 08/04/2014 : 10:00 AM : H PUTRA / DGN
To Depart Date Depart Time Pickup / Drop Point Seat No Purchase Date / Time	: KUALA DUNGUN : 08/04/2014 : 10:00 AM : H PUTRA / DGN : 23
To Depart Date Depart Time Pickup / Drop Point Seat No Purchase Date / Time Ticket Price	: KUALA DUNGUN : 08/04/2014 : 10:00 AM : H PUTRA / DGN : 23 : 07/04/2014 04:59 PM
To Depart Date Depart Time Pickup / Drop Point Seat No Purchase Date / Time Ticket Price Status	: KUALA DUNGUN : 08/04/2014 : 10:00 AM : H PUTRA / DGN : 23 : 07/04/2014 04:59 PM : RM 36.40
To Depart Date	: KUALA DUNGUN : 08/04/2014 : 10:00 AM : H PUTRA / DGN : 23 : 07/04/2014 04:59 PM : RM 36.40 : Collected
To Depart Date Depart Time Pickup / Drop Point Seat No Purchase Date / Time Ticket Price Status Boarding Code	: KUALA DUNGUN : 08/04/2014 : 10:00 AM : H PUTRA / DGN : 23 : 07/04/2014 04:59 PM : RM 36.40 : Collected : 3WTBU4T
To Depart Date Depart Time Pickup / Drop Point Seat No Purchase Date / Time Ticket Price Status Boarding Code Return Boarding Code	: KUALA DUNGUN : 08/04/2014 : 10:00 AM : H PUTRA / DGN : 23 : 07/04/2014 04:59 PM : RM 36.40 : Collected : 3WTBU4T : 9A0MVFU

#### **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 Print Bus Company: United Sdn Bhd Depart Bording Code: 3WTBU4T From: HENTIAN PUTRA To: KUALA DUNGUN Date: Tuesday, April 08, 2014 Time: 10:00 AM Trip No: PKT 2 Ti-Las Mi-Price SeatNo Type Insured IC/Passport Name INET140400000531 36.40 22 Adult No Jennifer Thor 1234567890xx INET140400000532 36.40 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: T1 IC/Passport Ticket No Price SeatNo Type Insured Name INET140400000533 36.40 22 Adult No Jennifer Thor 1234567890xx INET140400000534 36.40 23 Adult No Azlina Ahmad 1237894560xx Contact Information **Payment Summary** Total Depart Price \* Name : 76.80

#### Notes on internet ticket:

Phone No:

Address:,,

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

Total Return Price \*

**Total Amount** 

Payment Transaction Charge

 Include Online Charge (2.00) for each ticket Include Insurance (0.00) by request for each ticket 76.80 0.00

153.60

- 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.

### **Sample Dispute Cancellation Form**

1. Customer agreed to cancel dispute / chargeback

### **Confirmation of Chargeback Cancellation**

#### Card Holder Info (for cardholder)

Card Number	4966 xxxx xxxx xxxx	
State / Country	KNALA WIMPUR	
Card Holder's Name	FRUNITER.	
Card Holder's Billing Address	HO & FALAN BUNT TAMAN BUKIT PRIMA 56000 KUALAU	impun
Contact Number	Q-12 xxx xxxx xxxx	
E-mail Address	icanife Dyahoo um	

#### Card Holder Info (for cardholder)

Date	11	4	11014			
Amount	R.		153.60			
Reference No	T8075011900					
Auth Code	003622					

Date: 28 4 1 A

Name & Signature

(as stated on the credit card)