

# VISA RESOLVE ONLINE QUESTIONNAIRE

*\*required for ALL Merchant Disputes*

This is a detailed breakdown of the information that Visa requires in their VCR (Visa Claims Resolution) Dispute Questionnaires for some common consumer dispute types. Visa requires us to obtain this information before a case can be filed in their VCR system; otherwise a dispute attempt will reject. To help with expediting the dispute process, please have our member provide this information in their dispute forms and attach any supporting documents (i.e.: emails, receipts, etc.) All questions must be answer where applicable. Any information that cannot be obtained will be considered incomplete and will not be processed.

Please only print off the pages that apply when you are submitting your dispute to the Accounting Dept.

**Member must attempt to resolve with merchant first. We will not process the dispute until that has been done and we have the proper information to proceed.**

Page 2 Not as Described or Merchandise/Services:

Page 4 Defective Merchandise

Page 6 Merchandise Not Received

Page 7 Services Not Received

Page 8 Cancelled Service

Page 9 Cancelled Merchandise

Page 10 Credit Not Processed

Page 11 Processing Errors (Duplicate, Paid By Other Means, Incorrect Amount)

## Not as Described Merchandise/Services:

Any documentation the CH can provide to support their case should be provided along with the details needed below.

\*Member must **attempt** to resolve the dispute with the merchant and provide:

- Date of most recent contact:

- Contact Name:

- Contact Method:

- Merchant Response:

- What was not as described? Provide details of what was ordered and how it was not as described:

- Date the merchandise or service was received:

- Does the dispute involve merchandise or services provided that do not match the merchant's verbal description?

- Did the merchandise or services differ from what was described on the receipt?

- Did the cardholder return the merchandise?

- Date of return or attempted return:
- Return Method (if applicable):
- Return/Authorization Number (if applicable):
- Tracking Number (if applicable):
- Who signed for the package?
- Delivery Address:
- Did the merchant provide merchandise return instructions?

## Defective Merchandise:

- Did the CH attempt to resolve with the merchant?

- Date of most recent contact:

- Contact Name:

- Contact Method:

- Merchant response:

- What was ordered and how was it damaged or defective?

- Date merchandise was received:

- Did the cardholder return the merchandise?

- Date merchant received the returned merchandise:

- Date of return or attempted return:

- Return method:

- Return authorization number:

○ Tracking number:

○ Who signed for the package?

○ Delivery address:

○ Did the merchant provide return instructions? If yes, what were the instructions?

• Do any of these situations apply?

- Merchant refused to provide return authorization
- Merchant refused to accept returned merchandise
- Merchant informed cardholder not to return the merchandise

## Merchandise Not Received:

Any documentation the CH can provide to support their case should be provided along with the details needed below.

***Does the dispute relate to quality? If yes, see rules for "Not as Described or Defective"***

- Did the CH attempt to resolve with the merchant?

- Date of most recent contact:

- Contact Name:

- Contact Method:

Merchant response:

- 

- Provide a **detailed** description of service purchased and an explanation of the dispute:

- What was the expected receipt date and time?

- Did the cardholder cancel prior to the expected date?

- Does the purchase relate to pre-paid services where the balance was not paid, and the merchant can provide the services?

**Services Not Received:**

*Does the dispute relate to quality? If yes, see rules for “Not as Described or Defective”*

\*Member **must attempt** to resolve the dispute with the merchant and provide:

- Date of most recent contact:

- Contact Name:

- Contact Method:

- Merchant Response:

- Provide a **detailed** description of what was purchased and an explanation of the dispute:

- What was the expected receipt date and time?

- Did the cardholder cancel prior to the expected date?

- Does the purchase relate to pre-paid goods where the balance was not paid, and the merchant can provide the goods?

- Was the merchandise delivered late or to the wrong location?

## **Cancelled Service:**

Any documentation the CH can provide to support their case should be provided along with the details needed below.

- Is this a recurring transaction?

- Did the cardholder cancel?

- Date of service or expected service:

- Cancellation Date:

- Cancellation Reason:

- Was a cancellation policy provided?



**Cancelled Merchandise:**

- Did the cardholder attempt to resolve the dispute with the merchant?

- Is this a recurring transaction?

- Describe what was purchased:

- Date the cardholder received or expected to receive the merchandise:

- Did the cardholder return the merchandise?

- Did the cardholder attempt to return the merchandise?

- Did the cardholder cancel?

- Cancellation Date:

- Cancellation Reason:

- Was a cancellation policy provided?

## **Credit Not Processed:**

Member ***must*** provide a copy / receipt of the credit approval. The dispute is invalid without it. Any documentation the CH can provide to support their case should be provided along with the details needed below.

- Date of credit voucher, transaction receipt or refund acknowledgement:

## Processing Errors:

Any documentation the CH can provide to support their case should be provided along with the details needed below.

### \*\*Duplicate\*\*

- Did the cardholder attempt to resolve the dispute with the merchant?

- Are both transactions on the same card number?

\*If the duplicate transaction occurred with a different card, you must provide proof of the posted transaction (i.e. receipt, cancelled check, bank statement).

### \*\*Paid by Other Means\*\*

\*Member **must** provide a receipt showing payment by other means for your dispute to be valid.

- Did the cardholder attempt to resolve the dispute with the merchant?

- Are both transactions on the same account number?

- Is the other account on a different Visa card owned by the same issuer/cardholder?  
(Must provide a receipt, cancelled check, bank statement)

- Providing proof of payment by other means?

- Other Explanation:

### \*\*Incorrect Amount\*\*

The dispute amount is limited to the difference between the amounts.

- Is this a no-show transaction or pre-payment transaction and balance not paid?

- What is the amount on the cardholder's receipt?