

GENERAL GUIDE FOR HANDLING OF DISPUTE / CHARGEBACK OF OFFLINE TRANSACTION

Company Name : _____

Store Location : _____

Date : _____

The purpose of this form is to assist merchant to have a better understanding on how to handle E-wallet/ card transactions complaint, dispute, chargeback & fraud.

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 E-wallet/Card Acquirer & Card Brand associations rules.

A. Handling & Prevention of Complaint / Dispute / Chargeback / Fraud		Acknowledgement (Please tick ✓)
1. Merchant shall revert whether to refund or to submit the supporting documents within 5 business days to defend the claim, complaint or dispute before the due date to avoid any chargeback.		<input type="checkbox"/>
2. Example of supporting documents required for both sales of physical products and services includes but not limited to: - Sales invoice/ Receipt (Refer to Appendix 1a & Appendix 2a) - Terminal receipt (Refer to Appendix 1b & Appendix 2b) - Acknowledgement form/receipt with cardholder's signature (for card transaction) & customer's signature (for e-wallet transaction)		<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 failed to prove for the transaction authorization and / or delivery of goods / services, CCTV images or video may be provided (subject to Acquirer's acceptance)		<input type="checkbox"/>
4. Merchant shall keep all the supporting documents for at least 1 year from the date of transaction for document retrieval purpose & submit to iPay88 upon request. Settlement shall be performed daily or the latest by next calendar day to avoid any disputes of 'Late Presentment'.		<input type="checkbox"/>
5. Merchant shall be fully responsible for all complaint, dispute, chargeback & fraud transactions.		<input type="checkbox"/>
B. Merchant's Acknowledgement		
Name:	Signature & Company Stamp:	
Position:		
Date:		
Remarks:		

Risk/Dispute/Offline/Ver2/20210423