

Dispute guide

Black Horse FlexPay and Newpay

Lloyds Banking Group

Date: 30.07.2024
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Version: 3



Dispute process **overview**

Whilst Black Horse FlexPay & Newpay operate separately, this Dispute Guide applies to both for your ease of use. Where this Dispute Guide refers to Black Horse FlexPay or BHFP, it accordingly applies in the same way as between you and NewDay in respect of Newpay unless otherwise indicated. If there is any inconsistency between the terms of the Merchant Agreement and the terms of this Dispute Guide, the terms of the Merchant Agreement shall prevail.

System

- All disputes will be dealt with via emails.
- This is not an automated process & may require the creation of a recording system within your company, to track receipt and responses within agreed timescales detailed in the following slides.

Notification

- When a consumer contacts into the BHFP or Newpay servicing teams they will establish if the dispute meets the criteria shown in the following slides.
- If the criteria are met, the BHFP or Newpay servicing teams will email the Finance Director (email address as supplied during the onboarding process) with details of the dispute.
- The BHFP email will come from the email address Disputes@blackhorseflexpay.co.uk and quote your merchant order id shown in the merchant portal.
- The Newpay email will come from the email address disputesbackofficeadmin@newday.co.uk and quote your merchant order id reference shown in the merchant portal.

Response

- All responses must be sent to the same email address as the notification, including the Merchant order ID for the payment being disputed. For record retention purposes we advise you provide the response on the original email chain.
- If you accept the consumers dispute you can either reply confirming this or simply let the 10 business day response time elapse.
- If you accept the consumers dispute, or the time elapses with no response, you will receive an email notification of this outcome.

Fraud

- BHFP or Newpay will, when appropriate, contact the retailer to request information to help understand details of sales where fraud has potentially taken place e.g. delivery address.

Dispute process **overview**

Accounting

- If a dispute is accepted as valid the consumer will be refunded by BHFP or Newpay & the amount will be deducted, if before 5pm, from that business day's settlement file. If after 5pm it will be the next business day's settlement file.
- If there is an insufficient credit balance in that day's settlement file to cover the disputed amount, then the debit amount will be held over and deducted when there is sufficient credit in a future day's settlement file.

Arbitration

On the occasion where the retailer & consumer are unable to agree on the dispute, that has been raised, BHFP or Newpay will be the sole arbiter in deciding the outcome of the dispute.

Procedural information not covered in this guide

Section 75

- Consumer have a right to claim, in certain circumstances, under section 75 of the Consumer Credit Act 1974.
- If BHFP or Newpay receive a claim they will contact you about that individual case.
- The BHFP email will come from the email address claims@blackhorseflexpay.co.uk and quote your order id reference shown in the merchant portal.
- The Newpay email will come from the email address section75@newday.co.uk and quote your order id reference shown in the merchant portal.
- If a claim is found in favour of the consumer, we will require you to pay the full amount to BHFP or Newpay.

Technical details



Consumer dispute cycle criteria

Dispute Category- Goods Not Received	Definition & Valid Dispute Criteria
Consumer dispute criteria – 120 days from expected service/delivery date	<p data-bbox="682 297 1951 325">The Consumer has purchased goods for delivery/collection and hasn't received them or has received them late</p> <p data-bbox="1403 361 1691 389"><u>Certification of the below</u></p> <ul data-bbox="682 392 2295 863" style="list-style-type: none"> • Comment transaction details: <ul style="list-style-type: none"> • Date. • Retailer name. • Amount. • Disputed amount. ▪ Full and clear description of the goods must be included in the claim. <ul style="list-style-type: none"> • What goods were purchased? A detailed description is needed. • When were the goods due to be delivered/collected? • Confirm the address that the goods were due to be delivered to: <ul style="list-style-type: none"> • This should be the first line of the address and postcode. • The date the Retailer cancelled the goods, if applicable. • Check resolution attempts. Are these after the due date? The Retailer must be given a chance to resolve: <ul style="list-style-type: none"> • The Consumer only needs to attempt contact to hit this requirement; a Retailer response is not required. ▪ <i>If the Consumer has cancelled prior to the agreed delivery date this claim is not valid and cancelled goods/services should be considered.</i>
	<p data-bbox="682 1006 2351 1063">The Retailer's response must adequately defend the initial Dispute in line with the below requirements. If the Retailer has provided evidence not listed below, this will be deemed as an invalid defence.</p> <p data-bbox="1421 1106 1674 1135"><u>Evidence of the below</u></p> <ul data-bbox="682 1163 2025 1263" style="list-style-type: none"> • A credit (refund) or Reversal issued by the Retailer was not addressed in the initial Dispute. • The Consumer or an authorised person received the merchandise at the agreed location or by the agreed date/time. • The Consumer no longer disputes the Transaction.

Consumer dispute cycle criteria

Dispute Category- Goods Not Received	Definition & Valid Dispute Criteria
Consumer defence criteria -15 days from receipt of retailer evidence	The Consumers defence response must adequately counter defend the evidence that has been supplied by the Retailer
	<p><u>Evidence of the below</u></p> <ul style="list-style-type: none">▪ Consumer letter addressing all information and evidence the Retailer has provided.<ul style="list-style-type: none">▪ Must include Consumer signature.• <i>If the Consumer has cancelled prior to the agreed delivery date this claim is not valid and cancelled goods/services should be considered.</i>
Retailer final defence criteria - 5 business days from receipt of dispute defence	The Retailers defence response must adequately counter defend the evidence or information that has been supplied by the Consumer
	<p><u>Evidence of the below</u></p> <ul style="list-style-type: none">• A credit or Reversal has now been issued by the Retailer post the Dispute.• The Consumer or an authorized person received the merchandise at the agreed location or by the agreed date/time.• The Consumer no longer disputes the Transaction.

Consumer dispute cycle criteria

Dispute Category- Services Not Received	Definition & Valid Dispute Criteria
Consumer dispute criteria – 120 days from expected service/delivery date	<p>The Consumer has purchased services and has not received them.</p> <p><u>Certification of the below</u></p> <ul style="list-style-type: none">• Comment transaction details:<ul style="list-style-type: none">• Date.• Retailer name.• Amount.• Disputed amount.• Full and clear description of the services must be included in the claim.<ul style="list-style-type: none">• What services were purchased? A detailed description is needed.• When were the services due to be provided?• The date the Retailer cancelled the services, if applicable.• Check resolution attempts. Are these after the due date? The Retailer must be given a chance to resolve:<ul style="list-style-type: none">• The Consumer only needs to attempt contact to hit this requirement; a Retailer response is not required. <p>▪ <i>If the Consumer has cancelled prior to the agreed service date this claim is not valid and cancelled goods/services should be considered.</i></p>
Retailer 1st defence criteria -10 business days from receipt of Dispute	<p>The Retailer's response much adequately defend the initial Dispute in line with the below requirements. If the Retailer has provided evidence not listed below, this will be deemed an invalid defence.</p> <p><u>Evidence of the below</u></p> <ul style="list-style-type: none">• A credit (refund) or Reversal issued by the Retailer was not addressed in the initial Dispute.• The Consumer or an authorized person received the services at the agreed location or by the agreed date/time.• The Consumer no longer disputes the Transaction.

Consumer dispute cycle criteria

Dispute Category- Services Not Received	Definition & Valid Dispute Criteria
Consumer defence criteria - 15 days from receipt of retailer evidence	The Consumers defence response must adequately counter defend the evidence that has been supplied by the Retailer
	<p style="text-align: center;"><u>Evidence of the below</u></p> <ul style="list-style-type: none">▪ Consumer letter addressing all information and evidence the Retailer has provided.<ul style="list-style-type: none">▪ Must include Consumer signature.• <i>If the Consumer has cancelled prior to the agreed delivery date this claim is not valid and cancelled goods/services should be considered.</i>
Retailer final defence criteria - 5 business days from receipt of dispute defence	The Retailers defence response must adequately counter defend the evidence or information that has been supplied by the Consumer
	<p style="text-align: center;"><u>Evidence of the below</u></p> <ul style="list-style-type: none">• A credit or Reversal has now been issued by the Retailer post the Dispute.• The Consumer or an authorized person received the services at the agreed location or by the agreed date/time.• The Consumer no longer disputes the Transaction.

Consumer dispute cycle criteria

Dispute Category- Credit Not Processed	Definition & Valid Dispute Criteria
<p>Consumer dispute criteria – 120 days from expected service/delivery date</p>	<p>The Consumer received a credit or voided/ cancelled transaction receipt that has not been processed in the agreed timeframe set by the Retailer. (refund has been agreed by the Retailer but has not been processed to the Consumer's FlexPay account)</p> <p style="text-align: right;"><u>Certification of the below</u></p> <ul style="list-style-type: none"> • Comment transaction details: <ul style="list-style-type: none"> • Date. • Retailer name. • Amount. <p style="text-align: right;"><u>Evidence of the below</u></p> <ul style="list-style-type: none"> ▪ Documentation showing that a refund is due or confirmation that a transaction has been voided/cancelled must be attached to this claim as support. Evidence must confirm; <ul style="list-style-type: none"> • Date. • Refund Amount. • Retailer name. • The word refund or relevant translation • <i>Confirmation that a Consumer has submitted a request for a refund is not sufficient support for this claim. Please consider an alternative claim.</i>
<p>Retailer 1st defence criteria - 10 business days from receipt of Dispute</p>	<p>The Retailer's response much adequately defend the initial Dispute in line with the below requirements. If the Retailer has provided evidence not listed below, this will be deemed an invalid defence.</p> <p style="text-align: right;"><u>Evidence of the below</u></p> <ul style="list-style-type: none"> • A credit (refund) or Reversal issued by the Retailer was not addressed in the initial Dispute. • The Consumer or an authorized person received the services at the agreed location or by the agreed date/time. • The Consumer no longer disputes the Transaction.

Consumer dispute cycle criteria

Dispute Category- Credit Not Processed	Definition & Valid Dispute Criteria
Consumer defence criteria - 15 days from receipt of retailer evidence	The Consumers defence response must adequately counter defend the evidence that has been supplied by the Retailer
	<p><u>Evidence of the below</u></p> <ul style="list-style-type: none">▪ Consumer letter addressing all information and evidence the Retailer has provided<ul style="list-style-type: none">▪ Must include Consumer signature• <i>Confirmation that a Consumer has submitted a request for a refund isn't sufficient support for this claim.</i>
Retailer final defence criteria - 5 business days from receipt of dispute defence	The Retailers defence response must adequately counter defend the evidence or information that has been supplied by the Consumer
	<p><u>Evidence of the below</u></p> <ul style="list-style-type: none">• A credit (refund) or Reversal issued by the Retailer was not addressed in the initial Dispute.• The Consumer or an authorized person received the services at the agreed location or by the agreed date/time.• The Consumer no longer disputes the Transaction.

Consumer dispute cycle criteria

Dispute Category- Goods or services not as described	Definition & valid dispute criteria: Not as described- <i>This dispute type is based on goods or services received being different to that advertised/offered at the time of purchase. It's a 'spot the difference'.</i>
Consumer dispute criteria – 120 days from expected service/delivery date	<p>The Consumer contacts us to say the goods or service purchased on their FlexPay account weren't as described. This Dispute type is limited to the unused proportion of the services/goods.</p> <p style="text-align: center;"><u>Certification of the below</u></p> <ul style="list-style-type: none"> • Comment transaction details: <ul style="list-style-type: none"> • Date. • Retailer name. • Amount. • Disputed amount. ▪ Full and clear description of the goods must be included in the claim. <ul style="list-style-type: none"> • What goods were purchased? A detailed description is needed. • When were the goods due to be delivered/collected? • Confirm the address that the goods were due to be delivered to: <ul style="list-style-type: none"> • This should be the first line of the address and postcode. • The date the Retailer cancelled the goods, if applicable. • What wasn't as described, why are the goods or services received different to that believed at the time of sale? • Disposition of the goods, if applicable: <ul style="list-style-type: none"> Certification of the following: <ul style="list-style-type: none"> • The name of the shipping company • The invoice/tracking number • The date the Merchant received the 'Or' Certification that the Retailer did one of the following: <ul style="list-style-type: none"> • Retailer refused the return of the merchandise • Retailer refused to provide a return merchandise authorisation • Retailer instructed the Consumer not to return the merchandise • Check resolution attempts. Are these after the due date? The Retailer must be given a chance to resolve: <ul style="list-style-type: none"> • The Consumer only needs to attempt contact to hit this requirement; • Retailer response is not required.
Retailer 1st defence criteria - 10 business days from receipt of Dispute	<p>The Retailer's response must adequately defend the initial Dispute in line with the below requirements. If the Retailer has provided evidence not listed below, this will be deemed as an invalid defence.</p> <p style="text-align: center;"><u>Evidence of the below</u></p> <ul style="list-style-type: none"> • If applicable A credit (refund) or Reversal issued by the Retailer was not addressed in the initial Dispute. • If applicable the Consumer or an authorised person received the merchandise at the agreed location or by the agreed date/time. • If applicable the Consumer no longer disputes the Transaction. • Must provide evidence to prove that the merchandise or service matched what was described (including the description of the quality of the merchandise or service) or was not damaged or defective. • Retailer rebuttal to the Cardholder's claims <ul style="list-style-type: none"> • Retailer representative signature must be included. • If applicable, evidence to prove that the Cardholder did not attempt to return the merchandise or certification that the returned merchandise has not been received.

Consumer dispute cycle criteria

Dispute Category- Goods or services not as described	<p>Definition & valid dispute criteria: Not as described- <i>This dispute type is based on goods or services received being different to that advertised/offered at the time of purchase. It's a 'spot the difference'.</i></p>
Consumer defence criteria - 15 days from receipt of retailer evidence	<p>The Consumers defence response must adequately counter defend the evidence that has been supplied by the Retailer</p> <p><u>Evidence of the below</u></p> <ul style="list-style-type: none"> Consumer letter addressing all information and evidence the Retailer has provided. <ul style="list-style-type: none"> Must include Consumer signature. Evidence that the goods are different to what was purchased and therefore not as described
Retailer final defence criteria - 5 business days from receipt of dispute defence	<p>The Retailers defence response must adequately counter defend the evidence or information that has been supplied by the Consumer</p> <p><u>Evidence of the below</u></p> <ul style="list-style-type: none"> If applicable A credit (refund) or Reversal issued by the Retailer was not addressed in the initial Dispute. If applicable the Consumer or an authorised person received the merchandise at the agreed location or by the agreed date/time. If applicable the Consumer no longer disputes the Transaction. Must provide evidence to prove that the merchandise or service matched what was described (including the description of the quality of the merchandise or service) or was not damaged or defective. Retailer rebuttal to the Cardholder's claims <ul style="list-style-type: none"> Retailer representative signature must be included. If applicable, evidence to prove that the Cardholder did not attempt to return the merchandise or certification that the returned merchandise has not been received.

Consumer dispute cycle criteria

Dispute Category - Defective goods	<p>Definition & Valid Dispute Criteria</p> <p><i>This dispute type is based on goods received being defective or received broken. Goods generally should be received broken and not develop a defect over time. The only exception to this may be where a manufacture defect has only become evident later, for instance a TV develops a fault, and an expert confirms this was because of a defect in the manufacturing process.</i></p>
Consumer dispute criteria – 120 days from expected service/delivery date	<p>The Consumer contacts us to say the goods purchased on their FlexPay account were received defective. This Dispute type is limited to the unused proportion of the goods.</p> <p><u>Certification of the below</u></p> <ul style="list-style-type: none"> • Comment transaction details: <ul style="list-style-type: none"> • Date. • Retailer name. • Amount. • Disputed amount. ▪ Full and clear description of the goods must be included in the claim. <ul style="list-style-type: none"> • What goods were purchased? A detailed description is needed. • When were the goods due to be delivered/collected? • Confirm the address that the goods were due to be delivered to: <ul style="list-style-type: none"> • This should be the first line of the address and postcode. • The date the Retailer cancelled the goods, if applicable. • What wasn't as described, why are the goods or services received different to that believed at the time of sale? • Disposition of the goods, if applicable: <p>Certification of the following:</p> <ul style="list-style-type: none"> • The name of the shipping company • The invoice/tracking number • The date the Merchant received the 'Or' Certification that the Retailer did one of the following: • Retailer refused the return of the merchandise • Retailer refused to provide a return merchandise authorisation • Retailer instructed the Consumer not to return the merchandise • Check resolution attempts. Are these after the due date? The Retailer must be given a chance to resolve: <ul style="list-style-type: none"> • The Consumer only needs to attempt contact to hit this requirement; • Retailer response is not required.
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Consumer dispute cycle criteria

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<p>Consumer defence criteria - 15 days from receipt of retailer evidence</p>	<p>The Consumers defence response must adequately counter defend the evidence that has been supplied by the Retailer</p> <p><u>Evidence of the below</u></p> <ul style="list-style-type: none"> Consumer letter addressing all information and evidence the Retailer has provided. <ul style="list-style-type: none"> Must include Consumer signature. Expert's opinion: Due to the nature of this dispute, there can be difficulty in proving the dispute, as it can be technical in nature. Due to this, consideration to support a claim may involve the request for an expert's report: <ul style="list-style-type: none"> What is an expert's opinion: <i>An expert's opinion/report is a written explanation of a defect/difference, completed by an expert in a specific field:</i> <ul style="list-style-type: none"> Written by a qualified person/company. Be on headed paper/email and include details of the expert to show why they are qualified to support the opinion being given. Support the reason for chargeback.
<p>Retailer final defence criteria - 5 business days from receipt of dispute defence</p>	<p>The Retailers defence response must adequately counter defend the evidence or information that has been supplied by the Consumer</p> <p><u>Evidence of the below</u></p> <ul style="list-style-type: none"> If applicable A credit (refund) or Reversal issued by the Retailer was not addressed in the initial Dispute. If applicable the Consumer or an authorised person received the merchandise at the agreed location or by the agreed date/time. If applicable the Consumer no longer disputes the Transaction. Must provide evidence to prove that the merchandise or service matched what was described (including the description of the quality of the merchandise) or was not damaged or defective. Retailer rebuttal to the Cardholder's claims <ul style="list-style-type: none"> Retailer representative signature must be included. If applicable, evidence to prove that the Cardholder did not attempt to return the merchandise or certification that the returned merchandise has not been received.

Consumer dispute cycle criteria

Dispute Category – Quality with goods or services	Definition & valid dispute criteria: <i>This dispute type is based on a Consumer questioning the quality or workmanship of goods/services purchased. For instance:</i> <ul style="list-style-type: none"> • Quality of a gemstone. • Workmanship of a handcrafted item. • Health of a plant or animal. • Quality of repairs carried out
Consumer dispute criteria – 120 days from expected service/delivery date	<p>The Consumer contacts us to question the quality of services or goods received from the Retailer</p> <p style="text-align: right;"><u>Certification of the below</u></p> <ul style="list-style-type: none"> • Comment transaction details: <ul style="list-style-type: none"> • Date. • Retailer name. • Amount. • Disputed amount. ▪ Full and clear description of the goods must be included in the claim. <ul style="list-style-type: none"> • What goods were purchased? A detailed description is needed. • When were the goods due to be delivered/collected? • Confirm the address that the goods were due to be delivered to: <ul style="list-style-type: none"> • This should be the first line of the address and postcode. • The date the Retailer cancelled the goods, if applicable. • What wasn't as described, why are the goods or services received different to that believed at the time of sale? • Disposition of the goods, if applicable: <ul style="list-style-type: none"> • Certification of the following: <ul style="list-style-type: none"> • The name of the shipping company • The invoice/tracking number • The date the Merchant received the 'Or' Certification that the Retailer did one of the following: <ul style="list-style-type: none"> • Retailer refused the return of the merchandise • Retailer refused to provide a return merchandise authorisation • Retailer instructed the Consumer not to return the merchandise • Check resolution attempts. Are these after the due date? The Retailer must be given a chance to resolve: <ul style="list-style-type: none"> • The Consumer only needs to attempt contact to hit this requirement; • Retailer response is not required.
Retailer 1st defence criteria - 10 business days from receipt of Dispute	<p>The Retailer's response must adequately defend the initial Dispute in line with the below requirements. If the Retailer has provided evidence not listed below, this will be deemed as an invalid defence.</p> <p style="text-align: right;"><u>Evidence of the below</u></p> <ul style="list-style-type: none"> • If applicable A credit (refund) or Reversal issued by the Retailer was not addressed in the initial Dispute. • If applicable the Consumer or an authorised person received the merchandise at the agreed location or by the agreed date/time. • If applicable the Consumer no longer disputes the Transaction. • Must provide evidence to prove that the merchandise or service matched what was described (including the description of the quality of the merchandise) or was not damaged or defective. • Retailer rebuttal to the Cardholder's claims <ul style="list-style-type: none"> • Retailer representative signature must be included. • If applicable, evidence to prove that the Cardholder did not attempt to return the merchandise or certification that the returned merchandise has not been received.

Consumer dispute cycle criteria

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<p>Consumer defence criteria - 15 days from receipt of retailer evidence</p>	<p>The Consumers defence response must adequately counter defend the evidence that has been supplied by the Retailer</p> <p><u>Evidence of the below</u></p> <ul style="list-style-type: none"> ▪ Consumer letter addressing all information and evidence the Retailer has provided. <ul style="list-style-type: none"> ▪ Must include Consumer signature. <p>Expert's opinion: Due to the nature of this dispute, there can be difficulty in proving the dispute, as it can be technical in nature. Due to this, consideration to support a claim may involve the request for an expert's report:</p> <p>What is an expert's opinion: <i>An expert's opinion/report is a written explanation of a defect/difference, completed by an expert in a specific field:</i></p> <ul style="list-style-type: none"> • Written by a qualified person/company. • Be on headed paper/email and include details of the expert to show why they are qualified to support the opinion being given. • Support the reason for chargeback.
<p>Retailer final defence criteria - 5 business days from receipt of dispute defence</p>	<p>The Retailers defence response must adequately counter defend the evidence or information that has been supplied by the Consumer</p> <p><u>Evidence of the below</u></p> <ul style="list-style-type: none"> • If applicable A credit (refund) or Reversal issued by the Retailer was not addressed in the initial Dispute. • If applicable the Consumer or an authorised person received the merchandise at the agreed location or by the agreed date/time. • If applicable the Consumer no longer disputes the Transaction. • Must provide evidence to prove that the merchandise or service matched what was described (including the description of the quality of the merchandise) or was not damaged or defective. • Retailer rebuttal to the Cardholder's claims <ul style="list-style-type: none"> • Retailer representative signature must be included. • If applicable, evidence to prove that the Cardholder did not attempt to return the merchandise or certification that the returned merchandise has not been received.

Consumer dispute cycle criteria

Dispute Category – Cancelled services / returned goods	Definition & valid dispute criteria: <i>The Consumer has cancelled an order, or returned goods, and hasn't received a refund</i>
Consumer dispute criteria – 120 days from expected service/delivery date	<p>The Consumer has cancelled in line with the terms and conditions of the sale and has not received their refund due, 'or' The Consumer was never told of any limitations about cancellation at the point of sale, and now wants to cancel.</p> <p style="text-align: right;"><u>Certification of the below</u></p> <ul style="list-style-type: none"> • Comment transaction details: <ul style="list-style-type: none"> • Date. • Retailer name. • Amount. • Full and clear description of the services must be included in the claim. <ul style="list-style-type: none"> • What services/goods were purchased? A detailed description is needed. • The date the merchandise or service was expected or received • The date the merchandise or service was cancelled or returned • The disposition of the goods • Confirm returns and cancellation details If the consumer is claiming under 'returned goods', the goods must be returned prior to the Dispute. <p style="margin-left: 40px;">Certification of the following:</p> <ul style="list-style-type: none"> • The name of the shipping company • The invoice/tracking number • The date the Merchant received the 'Or' Certification that the Retailer did one of the following: • Retailer refused the return of the merchandise • Retailer refused to provide a return merchandise authorisation • Retailer instructed the Consumer not to return the merchandise • What was the cancellation or returns policy informed at the time of sale? Ensure the Consumer has followed the agreed terms. If none was given, this should be confirmed. • Check resolution attempts, check these are after the cancellation or return date,. The Retailer must be given a chance to resolve: <ul style="list-style-type: none"> • The Consumer only needs to attempt contact to hit this requirement; • A Retailer response is not required.
Retailer 1st defence criteria - 10 business days from receipt of Dispute	<p>The Retailer's response much adequately defend the initial Dispute in line with the below requirements. If the Retailer has provided evidence not listed below, this will be deemed an invalid defence.</p> <p style="text-align: right;"><u>Evidence of the below</u></p> <ul style="list-style-type: none"> • A credit or Reversal issued by the Retailer was not addressed in the initial Dispute. • The Consumer no longer disputes the Transaction. • The Transaction Receipt or other record to prove that the Retailer properly disclosed a limited return or cancellation policy at the time of the Transaction. • Evidence demonstrate that the Consumer received the Retailers cancellation or return policy and did not cancel according to the disclosed policy.

Consumer dispute cycle criteria

Dispute Category – Cancelled services / returned goods	Definition & valid dispute criteria: <i>The Consumer has cancelled an order, or returned goods, and hasn't received a refund</i>
Consumer defence criteria - 15 days from receipt of retailer evidence	The Consumers defence response must adequately counter defend the evidence that has been supplied by the Retailer <u>Evidence of the below</u> <ul style="list-style-type: none">▪ Consumer letter addressing all information and evidence the Retailer has provided.<ul style="list-style-type: none">▪ Must include Consumer signature.
Retailer final defence criteria - 5 business days from receipt of dispute defence	The Retailers defence response must adequately counter defend the evidence or information that has been supplied by the Consumer <u>Evidence of the below</u> <ul style="list-style-type: none">• A credit or Reversal issued by the Retailer was not addressed in the initial Dispute.• The Consumer no longer disputes the Transaction.• The Transaction Receipt or other record to prove that the Retailer properly disclosed a limited return or cancellation policy at the time of the Transaction.• Evidence demonstrate that the Consumer received the Retailers cancellation or return policy and did not cancel according to the disclosed policy.

Consumer dispute cycle criteria

Dispute Category – Duplicate transaction processed	Definition & valid dispute criteria:
Consumer dispute criteria – 120 days from expected service/delivery date	<p data-bbox="682 335 2104 364">Consumer has contacted us claiming that a single transaction has been processed more than once on their FlexPay account.</p> <p data-bbox="1401 425 1691 454"><u>Certification of the below</u></p> <ul data-bbox="682 458 1972 739" style="list-style-type: none"> • Comment transaction details: <ul style="list-style-type: none"> • Date. • Retailer name. • Amount. • Full and clear description of the Dispute must be included in the claim. <ul style="list-style-type: none"> • Confirm what happened, the details of the dispute. • Date and Merchant order ID of the authorised/valid transaction. • Check resolution attempts, the Retailer must be given a chance to resolve: <ul style="list-style-type: none"> • The Consumer only needs to attempt contact to hit this requirement; a Retailer response is not required.
Retailer 1st defence criteria - 10 business days from receipt of Dispute	<p data-bbox="682 932 2354 989">The Retailer's response must adequately defend the initial Dispute in line with the below requirements. If the Retailer has provided evidence not listed below, this will be deemed an invalid defence.</p> <p data-bbox="1421 1032 1671 1061"><u>Evidence of the below</u></p> <ul data-bbox="682 1096 2117 1249" style="list-style-type: none"> • A credit (refund) or Reversal issued by the Retailer was not addressed in the initial Dispute. • Transaction Receipt or other record to prove that the Transaction amount was correct • The Consumer no longer disputes the transaction. • Evidence to prove that two separate transaction Receipts or other record to prove that separate transactions were processed. • Evidence to prove that the Merchant did not receive payment by other means for the same merchandise or service.

Consumer dispute cycle criteria

Dispute Category – Duplicate transaction processed	Definition & valid dispute criteria:
Consumer defence criteria - 15 days from receipt of retailer evidence	<p>The Consumers defence response must adequately counter defend the evidence that has been supplied by the Retailer.</p> <p><u>Evidence of the below</u></p> <ul style="list-style-type: none">▪ Consumer letter addressing all information and evidence the Retailer has provided:<ul style="list-style-type: none">▪ Must include Consumer signature
Retailer final defence criteria - 5 business days from receipt of dispute defence	<p>The Retailers defence response must adequately counter defend the evidence or information that has been supplied by the Consumer.</p> <p><u>Evidence of the below</u></p> <ul style="list-style-type: none">• A credit (refund) or Reversal issued by the Retailer was not addressed in Dispute.• Transaction Receipt or other record to prove that the Transaction amount was correct.• The Consumer no longer disputes the transaction.• Evidence to prove that two separate transaction Receipts or other record to prove that separate transactions were processed.• Evidence to prove that the Merchant did not receive payment by other means for the same merchandise or service.

Processing error dispute cycle **criteria**

Dispute Category – Incorrect / Altered amount posted to the FlexPay holders' account	Definition & valid dispute criteria:
Consumer dispute criteria – 120 days from expected service/delivery date	<p>Consumer has contacted us claiming that the incorrect transaction amount has been posted to their FlexPay account.</p>
	<p style="text-align: center;"><u>Certification of the below</u></p> <ul style="list-style-type: none"> • Comment transaction details: <ul style="list-style-type: none"> • Date. • Retailer name. • Amount. • Full and clear description of the Dispute must be included in the claim. <ul style="list-style-type: none"> • Confirm what happened, the details of the dispute. • Check resolution attempts, the Retailer must be given a chance to resolve: <ul style="list-style-type: none"> • The Consumer only needs to attempt contact to hit this requirement; a Retailer response is not required. <p style="text-align: center;"><u>Evidence of the below</u></p> <ul style="list-style-type: none"> • Altered / incorrect amount: <ul style="list-style-type: none"> • Confirm the Consumer has documentation showing the correct billing amount.
Retailer 1st defence criteria - 10 business days from receipt of Dispute	<p>The Retailer's response must adequately defend the initial Dispute in line with the below requirements. If the Retailer has provided evidence not listed below, this will be deemed an invalid defence.</p>
	<p style="text-align: center;"><u>Evidence of the below</u></p> <ul style="list-style-type: none"> • A credit (refund) or Reversal issued by the Retailer was not addressed in the initial Dispute. • Transaction Receipt or other record to prove that the Transaction amount was correct. • The Consumer no longer disputes the Transaction.

Processing error dispute cycle criteria

Dispute Category – Incorrect / Altered amount posted to the FlexPay holders' account	Definition & valid dispute criteria:
Consumer defence criteria - 15 days from receipt of retailer evidence	<p>The Consumers defence response must adequately counter defend the evidence that has been supplied by the Retailer.</p>
	<p style="text-align: center;"><u>Evidence of the below</u></p> <ul style="list-style-type: none"> ▪ Consumer letter addressing all information and evidence the Retailer has provided: <ul style="list-style-type: none"> ▪ Must include Consumer signature ▪ Documentation showing the correct billing amount.
Retailer final defence criteria - 5 business days from receipt of dispute defence	<p>The Retailers defence response must adequately counter defend the evidence or information that has been supplied by the Consumer.</p>
	<p style="text-align: center;"><u>Evidence of the below</u></p> <ul style="list-style-type: none"> • A credit (refund) or Reversal issued by the Retailer was not addressed in the Dispute. • Transaction Receipt or other record to prove that the Transaction amount was correct. • The Consumer no longer disputes the Transaction.