



# Understanding the Chargebacks process

## Step One

# Chargebacks dispute process

As your Acquirer we'll always act on your behalf during the process, but if you don't respond to our request for information (RFI) in time or Card Scheme rules were breached, the transaction may be debited from your account. The chargebacks dispute process is outlined in the below diagram.

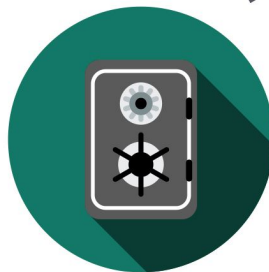


### Cardholder

Cardholder initiates a dispute for a transaction with their card issuing bank (e.g. NatWest, Barclays etc).

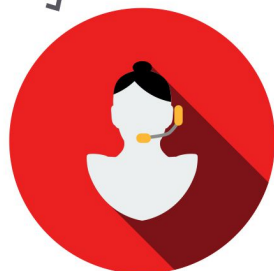
### Issuer

The card issuing bank (Issuer) sends the funds back to Worldpay (Acquirer) to investigate further.



### Acquirer

Worldpay receives the chargeback request, then resolves where possible with the Issuer directly or forwards on to the Merchant (Worldpay customer) for further supporting evidence.



### Merchant

Merchant receives chargeback or provides supporting evidence to Worldpay to defend the chargeback.



## Step Two

# Chargebacks resolution process

Worldpay receives the supporting information from the Merchant and if it's provided within the correct time frames it will be represented to the Issuer.

The Issuer then independently reviews supporting evidence and a chargeback outcome is reached. Following this the Merchant is advised of the outcome in writing.

Finally, the Cardholder receives confirmation regarding the outcome of their dispute.



## Requests for Information

When Cardholder disputes are raised by the card Issuer, we may request that you provide us with supporting evidence to help defend the chargeback. This is referred to as a request for information (RFI). If you receive an RFI letter, it is very important that you provide the requested information by the date given or timescales specified.

Chargebacks are time bound which means we need to respond to the card Issuer within the timescales set out to us. As a result, strict timescales need to be adhered to and we are unable to give you extra time to respond.

This means that if you don't respond or are late with your reply, a chargeback debit may be applied to your account.







## Disputing a chargeback

You can dispute a chargeback that has been applied to your Merchant bank account. To do this you will need to provide information relevant to the nature of the dispute. Our Customer Operating Instructions (COI) provide examples of the information that you may need to supply.

Worldpay will review any information that you can provide in order to defend a chargeback on your behalf. However, this must be provided within the required timeframes. Your account will only be credited if the evidence provided meets the rules set by the Card Schemes.

Even if all procedures have been correctly followed and documented, this does not guarantee that you will succeed in disputing a chargeback. The technology we use is designed to ensure that chargeback enquires are resolved efficiently with minimum disruption to your business.





You can find out more at  
[www.worldpay.com/uk/support/cardholder-disputes-and-chargebacks](https://www.worldpay.com/uk/support/cardholder-disputes-and-chargebacks)