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CREDIT CARD CHARGEBACKS: NOTIFICATION AND DISPUTE PROCESS

- **CHARGEBACK NOTIFICATION:** If a customer disputes the credit card payment with their credit card company, they will open a chargeback case and notify University Accounting. University Accounting will notify the merchant department of any such chargeback cases and will request supporting documentation by a specified due date. ***All due dates are firm and the case will be automatically closed in the card holders favor should the department fail to provide the requested information by the specified deadline. The length of time a merchant has to respond to a case will vary depending on the credit card company and the reason for the dispute.

- **CHARGEBACK DISPUTE:** The department can counter the chargeback within the designated timeframe by submitting a response to substantiate the charge. Examples include:
  - The original sales slip with signature
  - Invoice (reason for payment)
  - Proof of delivery of goods/services
  - Proof of applicability of non-refundable fees (i.e., a copy of the university policy detailing the terms and obligation for the charge)
  - Specification of transaction type (in-person, telephone, or Internet)
  - A copy of the cashed refund check (front and back)
  - Proof of refund's issuance to the credit card
  - Name and address match (for Internet transactions)

- **CHARGEBACK ACCEPTANCE:** If the chargeback is valid and the cardholder is entitled to the credit, please indicate your acceptance to University Accounting by the specified due date.

- **RECORDING OF CHARGEBACKS:** In cases where the department either accepts the chargeback or loses the chargeback dispute, the chargeback will need to be recorded. A journal entry to debit the general ledger or project account where the revenue was originally deposited will be done by University Accounting.

- **E-CHECK RETURN NOTIFICATION:** A department may also receive a notification of a returned E-Check. E-Checks get returned for various reasons, such as insufficient funds or incorrect account information. Once an E-check is returned, the department will need to contact the customer to either resubmit another E-check payment or pay by other means. Departments do not need to provide any supporting documentation to University Accounting for a returned E-Check.