



1 PRE-ARBITRATION DECISION

2

Pre-Arbitration has been decided
In the merchant's favor

3

Issue Date: 07/06/2007

4

DISCOVER NETWORK
NETWORK DISPUTES
PO BOX 3011
NEW ALBANY, OH 43054-3011
(866)213-7072 FAX (614)283-4774

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Test Merchant
123 Main St
City, ST 00000

Respond to the above address

6

CASE NUMBER: 0000000000

TRANSACTION INFORMATION:

7

Cardmember Number: 6011 1234 1234 0000

Cardholder Name: TEST CARDHOLDER

8

Phone No.: (000) 000-0000

Cardholder Address:

City:

State:

Zip Code:

9

Merchant Number: 6011 0000 0000 000

10

Merchant Name: Test Merchant

11

Tran Date: 06/04/2004

12

Post Date: 06/06/2004

13

Transaction ID: 0000000000001234

14

Post Amount: \$100.00

15

Correct Amount: \$0.00

16

Dispute Amount: \$100.00

17

Reference Number: R000012341234123400

18

Network Reference Identifier: 123456789012345

19

Additional Transaction Information:

PRE-ARBITRATION DECISION REASON:

20

Invalid CNP Sale – REASON CODE : UA32

Pre -Arbitration Decision Explanation:

In accordance with the Dispute Rules, upon review of documentation provided, Discover Network has decided the Pre-Arbitration Inquiry in the Merchant's favor. Representment stands.

Merchant Action:

Comments:

DISCOVER NETWORK OFFICE USE ONLY:

Requestor: CMONTAG

Manager: RMORG06

Source: CMS

Initiating Center: NA

Delivery: MAC

Handling Center: NA

PRE-ARBITRATION DECISION EXPLANATION

Discover Network will evaluate the merits of the Pre-Arbitration Inquiry, including all supporting documentation submitted by the parties, and render a decision based on the Dispute rules, as to whether to let the Representment stand or to reverse the Representment. Issuers, acquirers, and merchants may request Dispute Arbitration after Discover Network's decision regarding a Pre-Arbitration Inquiry.

The parts of the **Pre-Arbitration Decision Request** are:

1	Dispute Type	The type of dispute that was issued.
2	Message Area	This area will indicate a message.
3	Issue Date	Date the dispute was issued.
4	Return Address	The address to which the merchant should direct all related correspondence.
5	Merchant Name and Address	The name and address of the merchant receiving the notification.
6	Case Number	Discover Network assigned
7	Card Account Number	The Discover Network Card Account number related to the notification.
8	Cardholder Information	This area indicates the cardholder's name, phone number and address.
9	Merchant Number	The Discover Network Merchant number related to the notification.
10	Merchant Name	The merchant description from the cardholder's statement.
11	Tran Date	The sale date of the transaction.
12	Post Date	The date the transaction posted to the cardholder's Account.
13	Transaction ID	A transaction identifier assigned by the merchant for this transaction.

14	Post Amount	The amount of the transaction posted to the cardholder's Account.
15	Correct Amount	The correct amount, per the disputing cardholder of the transaction.
16	Dispute Amount	The amount of the transaction disputed.
17	Reference Number	Discover Network assigned.
18	Network Reference Identifier	Discover Network assigned.
19	Additional Transaction Information	Discover Network assigned.
20	Pre-Arbitration Reason Code Section	This section indicates the pre-arbitration reason code, explanation of the pre-arbitration and the information for the merchant.