Discover® Network Dispute System (DNDS) For Merchants

User Manual

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1.0 Introduction

The purpose of this manual is to help you navigate through the Discover® Network Dispute System interface. The Discover Network Dispute System interface allows image uploads to respond to a Dispute, image downloads to view documentation received on a Dispute case, perform follow-up actions, and view the details of a Dispute case. Permitted Users should only use this system on behalf of a Merchant.

This manual should be used in conjunction with the *Dispute Rules Manual* and the training material provided by Discover. This manual covers the technical functions of the system. To correctly use the system, you should refer to the *Dispute Rules Manual* frequently.

2.0 Sign on

Sign into www.discovernetwork.com and select LOG IN. From the **MERCHANT ACCOUNT CENTER (MAC)** home page, select the **Dispute System** hyperlink to access the Discover Network Dispute System interface.

3.0 Case Search

Users are directed to the **CASE SEARCH** screen where they can filter their search request using the **Search By** drop-down list and **Date** range fields. Advanced Search options are also available for a more specific Search request.

3.1 Search Options

The Search By options include:

- Case Number (default)
- Merchant Number
- Card Number

According to the Search By criteria, users may enter a numeric value in the text field next to the Search By dropdown. For example, if a Case Number is selected, users will enter a Case Number in the text field.

If a user selects Merchant Number for their search criteria, the number that was used to log into the Merchant Account Center will populate. If the Set Manager was the account number used to log on, the Merchant Number field can be changed to any one of the assigned outlets.

Include all Outlets:

Is available to users who are signed into the Merchant Account Center using the Set Manager number.

Is disabled for all searches except Merchant Number.

3.2 Date Search Options

Search by Date options include:

- Case Opened (default)
- Last Updated
- Due Date

If the Dispute Case is updated on the current day, some Follow-Up Actions may not be available. Therefore, it is recommended to filter the search and include as recent as yesterday.

From Date:

- The date will be defaulted to 60 days prior to current date for Case Opened and Last Updated criteria. The Due Date search will default to current date.
- The Date span will be limited to 60 days maximum.

To Date:

- The date will be defaulted to current date for Case Opened and Last Updated date criteria. The Due Date search will be defaulted to 60 days from to current date.
- Date span will be limited to 60 days maximum.

Calendar Icons:

- These will pop up a window to click on the date selections.

3.3 Advanced Options

Users may enter the following additional information to further filter their search.

Case Status:

- Open & Closed (default)
- Open
- Closed

Reason Code:

- List of all Reason Codes and description

Notice – Based on latest notice type:

- All (default)
- Ticket Retrieval
- Chargeback
- Representment
- Pre-Arbitration
- Arbitration

*** Viewed – Indicates whether latest notice has been Viewed or Unviewed:**

- All (default)
- Viewed
- Unviewed

Amount – Refers to the latest notice amount:

- Greater Than 0.00 (default)
- Less Than
- Equal To

After the Search criteria are selected, click SEARCH to proceed, or RESET to restore the original default values.

4.0 Case Search Results

When a Case Search is executed using Merchant Number or Card Number, the **CASE SEARCH RESULTS** screen appears. Within the **CASE SEARCH RESULTS** screen, users may also Download Selected Case Info and/or Notices, as well as Attach Selected Response Documents. The maximum results displayed per page are limited to 50, as well as all download options.

Attributes of the **CASE SEARCH RESULTS** screen are the following:

Case Number:

- The number that was assigned to a Dispute upon initiation
- Links to **CASE DETAILS** screen

Merchant Number:

- The Merchant account where the dispute transpired

Network Reference ID:

- The number that is assigned to identify the lifecycle of a transaction

Transaction Amount:

- The amount of the disputed transaction

Transaction Date:

- The date of the disputed transaction

Case Amount:

- The amount of the transaction in Dispute
- If the amount is in Red, a debit has occurred
- Column includes a sort option by clicking on the up or down arrow to place in ascending or descending order

Open Date:

- The date that the Dispute was created

Case Status:

- The current state of the Dispute

Reason Code:

- List of all Reason Codes and description

Motive:

- Numeric value that represents an explanation of the Dispute than can be viewed on the **CASE DETAILS** screen

  Note: If there are no Motives applicable to the Reason Code, this field contains "0."

Reply By:

- Notice Due Date, if applicable
- Column includes a sort option by clicking the up or down arrows to place in ascending or descending order

Last Updated:

- If the status of a Dispute has changed, the most recent date is displayed

Select All:

- Check individual box to select specific cases for file download.
- Click the **Select All** hyperlink to mark all boxes to be included in the file download.

Browse:

- Locate the TIFF or PDF file that you want to attach.

Upload:

- Attach the file to include in the image upload.
- Uploaded images can be no larger than 3 megabytes.

Previous and Next Links:

- Navigate to multi pages in a Search Result

Download Selected Notice:

- View a Dispute Notification on the selected case(s).

Download Selected Case Info (XML):

- View Case information in XML format.
- Answer the prompt "Would you like the cardholder numbers masked?" Click YES or NO.

Download Selected Case Info (CSV):

- View Case information in CSV format.
- Answer the prompt "Would you like the cardholder numbers masked?" Click YES or NO.

View Selected Notice (PDF):

- View a Dispute Notification on the selected case(s) in PDF.

4.1 Attach Response Documents

Users have the ability to attach selected documents by uploading images to respond to an open Ticket Retrieval Request (TRR). The maximum results displayed per page are limited to 50.

1. Click **BROWSE** to locate the TIFF or PDF file.
2. Click the file that you want to attach to the specified case.
   The file path appears in the text box.
3. Click **UPLOAD** to attach the image.
   An icon appears representing the progress of the upload:
   a. Queued – Waiting to upload
   b. Uploading – In progress of upload
   c. Complete – Upload is complete

To attach documentation for a Representment, Pre-Arbitration, and Arbitration, users can upload them by performing the applicable Follow-Up Action in the Case Details screen.

5.0 Case Details

The Dispute Case Details screen displays the detail of a single disputed transaction. It includes the transaction information, as well as the Dispute details.

5.1 Transaction Summary

Transaction Description	The description provided by Merchant in the Sales Data File.
Transaction ID	Provided by Merchant in the Sales Data File.
Network Reference ID	A unique number created by Discover Network for Authorization requests and provided for the settled Card Transaction and the associated Disputes by the Merchant.
Acquirer Reference ID	A unique reference number provided by the Acquirer associated with the particular Card Transaction and the associate Dispute.
Post Date	The date that the transaction posted.
Transaction Date	The date that the transaction occurred.
Transaction Amount	The amount of the original transaction.

5.2 Cardholder Information

Cardholder Name	The name of the Cardholder, if provided during case creation
Account Number	The Credit Card number that was used at the point of sale.

5.3 Merchant Information

Merchant Name	The Merchant account where the transaction settled.
Merchant Number	The number assigned to the merchant.
Merchant Industry	The category of business.
MCC Code	Merchant Category Code
MCC Description	The description of the Merchant Category Code.

5.4

5.5 Manage Case

In this section users can attach images or perform Follow-Up actions.

1.1.1 Merchant Responds to TRR

From the **CASE DETAILS** screen, select the Perform Follow-Up Action pull down menu and select MERCHANT RESPONDS TO TRR Follow-Up action. Within this action, users can respond by clicking the appropriate radio buttons.

Merchant/Acquirer Agrees to Full Chargeback

- An indication that the Chargeback should be processed against the Merchant

Merchant/Acquirer Disagrees to Chargeback

- An indication that the Chargeback should not be processed against the merchant
- If a credit has been issued, indicate the Credit Amount, Credit Date, and Credit Type in the applicable text fields

Upload Documentation

- Users will be able to attach documentation when disagreeing with the Chargeback
  1. Click **BROWSE** to find the TIFF or PDF image to upload.
  2. Click the image file, and click **UPLOAD**.

  The status of the upload indicates one of the following states:

     a. Queued - Waiting to upload
     b. Uploading – In progress of upload
     c. Complete – Upload is complete
- A maximum of 3 images can be uploaded from this screen.

1.1.2 Attach Image

Users can attach an image with a Follow-Up action. However, if the user would like to upload an image and the applicable follow-up action is not available, an Image upload option is available.

1. Click **ATTACH IMAGE**, or the applicable Follow-Up action.
2. Click **BROWSE** to find the image to upload.
3. Click on the image file, and click **UPLOAD**. For multiple images, these steps must be repeated for each image.

1.1.3 Representment Request

From the **CASE DETAILS** screen, select the Perform Follow-up Action pull down menu and select the **MERCHANT REPRESENTMENT REQUEST** follow-up action. The **REPRESENTMENT REQUEST** screen appears. All fields marked with a red asterisk (*) are required.

1. Enter the **Representment Amount** if different than the amount shown.
2. If a credit was issued, enter the credit amount.
3. If a credit was issued, enter the credit date in the format shown or by clicking the **Calendar** icon.
4. Select the **Document Indicato**r from the pull down menu.
5. Click **BROWSE** to locate the file(s) to attach, and then upload the image.
6. Enter a Case Note and (Max 750 characters) click **SUBMIT**.

   A confirmation screen appears, confirming the action.
7. Click **FINISH.**

1.1.4 Merchant Pre-Arbitration Response

From the **CASE DETAILS** screen, select the Perform Follow-up Action pull down menu and select the **MERCHANT (MRCH) PRE-ARBITRATION RESPONSE** follow-up action. The **RESPOND TO PRE-ARBITRATION INQUIRY** screen will appear. All fields marked with a red "*" are required.

1. Select the Document Indicator from the pull down menu.
2. Click the **BROWSE** button to locate the TIFF or PDF file(s) to attach, and then upload the image.
3. Enter a Case Note (Max 750 characters) then click SUBMIT

   A confirmation screen appears, confirming the action.
4. Click **FINISH**.

1.1.5 Merchant Arbitration Response

From the **CASE DETAILS** screen, select the Perform Follow-up Action pull down menu and select the MERCHANT ARBITRATION RESPONSE follow-up action. The **RESPOND TO ARBITRATION REQUEST** screen will appear. All fields marked with a red "*****" are required.

1. Select the Document Indicator from the pull down menu
2. Click the BROWSE button to locate the TIFF or PDF file(s) to attach, and then upload the image
3. Enter a Case Note (Max 750 characters) then click SUBMIT

   A confirmation screen appears, confirming the action.
4. Click **FINISH**.

1.1.6 Merchant Arbitration Request

From the **CASE DETAILS** screen, select the Perform Follow-up Action pull down menu and select the ACQUIRER/MERCHANT (ACQ/MERCH) ARBITRATION REQUEST follow-up action. The **ACQUIRER/MERCHANT (ACQ/MERCH) ARBITRATION REQUEST** screen will appear. All fields marked with a red "*****" are required.

1. Select the Document Indicator from the pull down menu.
2. Click the button to locate the TIFF or PDF file(s) to attach, and then upload the image.
3. Enter a Case Note (cannot exceed 750 characters) then click **SUBMIT**.
4. A confirmation screen appears, confirming the action. Click **FINISH**.

5.6 Dispute Case Summary

The Dispute Case Summary provides an overview of the case and includes the following information.

Case Status	The status of the case (Open, Closed).
Case Amount	The amount that the Dispute was initiated for.
Reason Code	The code that depicts the Dispute motive.
Open Date	The date that the Dispute was opened.
Action Due Date	The date that a response is required by.

5.7 Case Documentation

The Case Documentation section provides the option to review documentation that was submitted to Discover Network, as well as review the latest Dispute Notice. Documentation provided by the Issuer and/or Merchant can be viewed using the Select Image dropdowns.

To view an image, click the image record. The image converts to an Adobe file in a separate browser. Users can view the image, and navigate through multiple pages if applicable. For each image record received, a separate image file is listed.

5.8 Case History

The Case History shows the most recent activity that has transpired on a case. To view additional history, click on the (+) more history link to access a scrollable list of Case History. The Case History shows the date that the action transpired, as well as the description.

5.9 Case Notes

The Case Notes shows the most recent memos that have been added to a case by an Issuer, a Merchant and Discover Network. To view additional history, click on the (+) more case notes link to access a scrollable list of Case Notes. The Case Note shows the date that the note was added, as well as the verbiage that was added.

5.10 Status History

The Status History shows the most recent state change that has transpired on the case. To view additional history, click the (+) more history link to access a scrollable list of Status History. The Status History shows the date that the action transpired, as well as the description.

6.0 Help

If users need assistance while working in the Discover Network Dispute System, the can click the **Help** link, which connects the user to the Merchant Account Center for Dispute assistance.

7.0 Reporting a System Issue

If you experience system errors or downtime contact the Global Service Desk at 877-405-3133 Option 1.

1. Provide your name, company name, Acquirer ID and your phone number to the Command Center.
2. Describe the issue and provide as much information as possible.
3. Actions that brought you to the system error page.
4. Complete error message text.
5. The operator will give you a System Ticket number.

   High priority tickets are escalated to Discover Network.

Note: Enhancement requests or procedure questions should be directed to your Discover Network Account Executive, not to the Global Service Desk.