



Handbook for Chargebacks

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Chargeback

If card users experience an issue with the company regarding a payment, or if they find a transaction that they are not engaged in, they reserve the right to contact the bank where the card is on file and dispute the transaction.

In the event of a transaction dispute from your company, a claim is issued and submitted to iyzico, as the intermediary company for payments, by the bank where your customer's card is on file. Transaction dispute requests are submitted to you once our teams check the related transaction, and a notice is sent to the email address associated with your account, specifying that you have a transaction dispute.

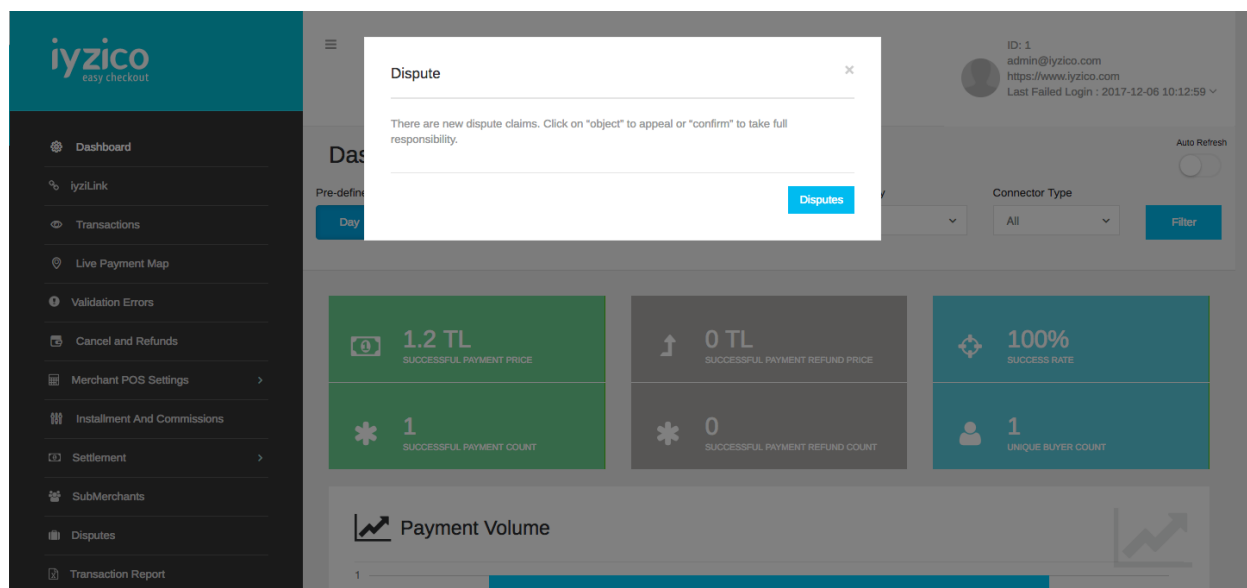
Related transaction disputes are listed under “**Dispute**” in the iyzico Merchant Panel. If you have a transaction dispute that requires you to take an action, a pop-up appears to notify you when you enter the panel. Merchant can provide information and documents pertaining to the payment by clicking “**Dispute**”, and defend their claim **within 7 days**. Failure to provide the necessary information and documents within this time shall mean that the merchant will be liable to cover dispute costs. If the information and documents that are requested by bank, found sufficient and valid, they will be submitted to the card holder's bank by iyzico. Once the transaction dispute is processed and concluded, iyzico will share with the merchants the result thereof. Also, merchants can view each of their transaction disputes using the “Transaction Disputes” tab by logging into the Merchant Panel.

Reason for Transaction Dispute	Explanation
Fraudulent transaction	Transaction does not belong to me
Unknown transaction	Ambiguous transaction listed on the card statement
Dispute over Product/Service supply	Product not sent/received by the buyer
Dispute over faulty Product/Service	Faulty/unacceptable product
Revocation / Return dispute	Product cancelled/returned, payment not received
Duplicate Charge	Card double charged for the product
Membership Cancellation	Amount charged despite membership cancellation
General	Transaction dispute for an unknown reason
Extra Charge	Payment amount is different from the charged amount
Paid by Other Methods	Related transaction made via another payment method

Reason for Transaction Dispute	Explanation
Technical Dispute - Defendable Claim	Caused by a technical issue, transaction claim defendable
Technical Dispute - Claim not Defendable	Caused by a technical issue, transaction claim not defendable
Defendable Error Codes	Faulty transaction with a defendable claim
Non-Defendable Error Codes	Faulty transaction without a defendable claim

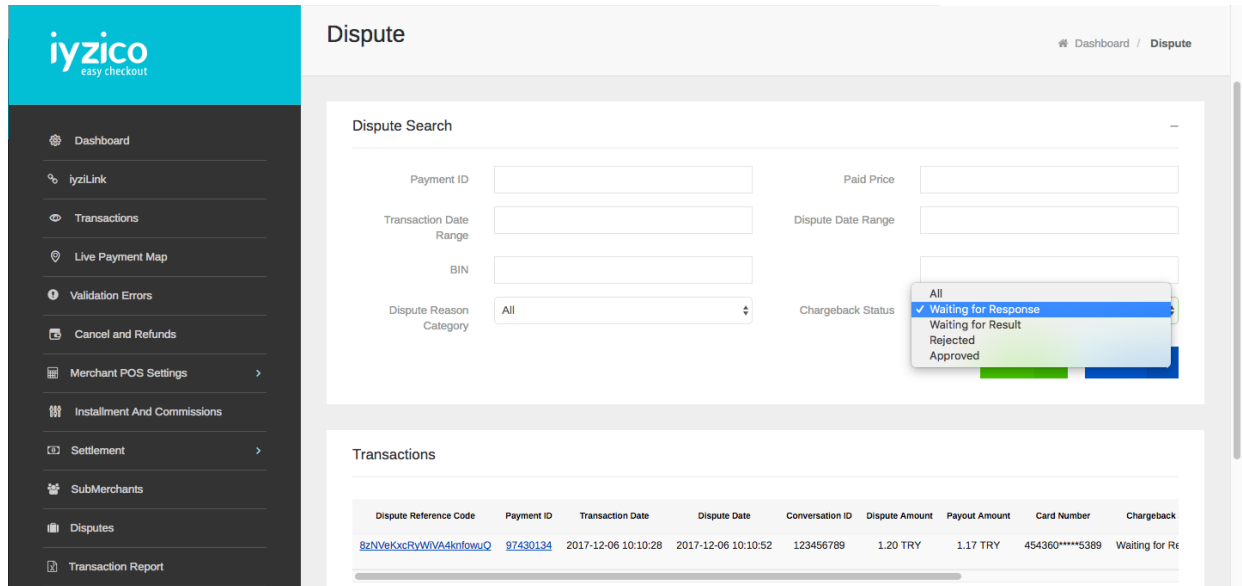
Transaction Dispute Notice

- If you have a transaction dispute that requires you to take a certain action, a pop-up appears to notify you when you enter the panel.



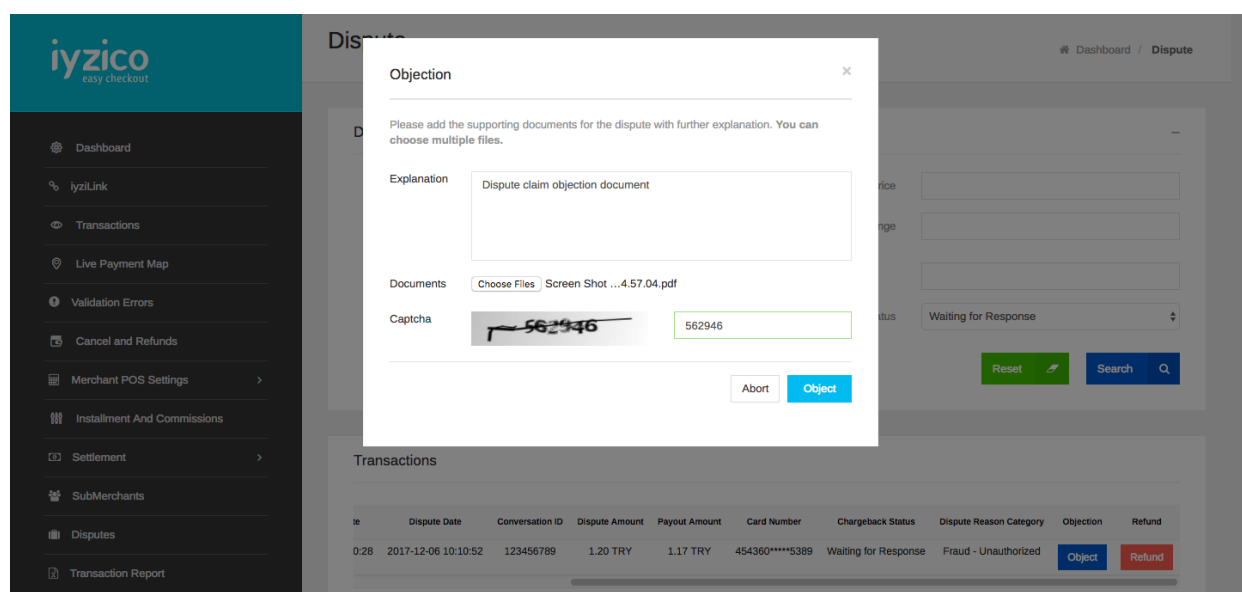
- “When you click “**Dispute**”, you are redirected to “**Dispute**”, where transaction disputes with pending action are listed.

- “You can search and review all transaction disputes or statuses by filtering them in the “**Dispute Status**” menu.

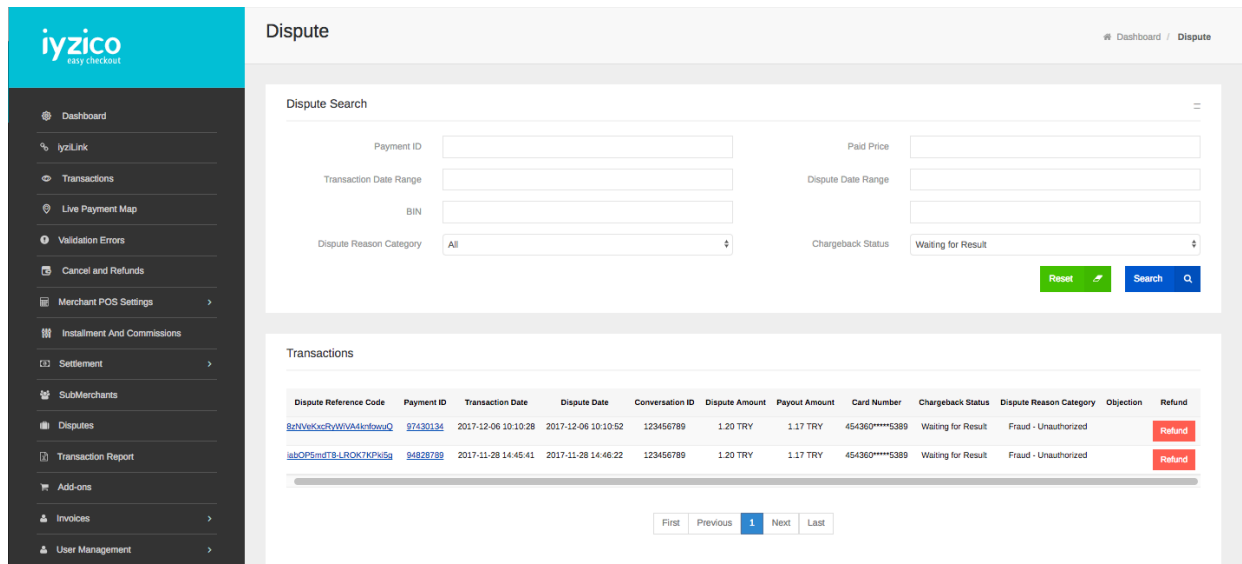


Transaction Dispute - Taking an Action

- You can refund a disputed transaction or you can also share your dispute with us by simply clicking “**Dispute**” and uploading documents supporting your claim. Documents associated with your dispute are submitted to your customer’s bank by iyzico.



- Please select “**Waiting for Response**” status from the “**Dispute Status**” list to search for the disputed transaction, upon uploading your documents, by clicking “**Dispute**”, and to track your dispute status.



Dispute Search

Payment ID: Paid Price:

Transaction Date Range: Dispute Date Range:

BIN:

Dispute Reason Category: Chargeback Status:

Transactions

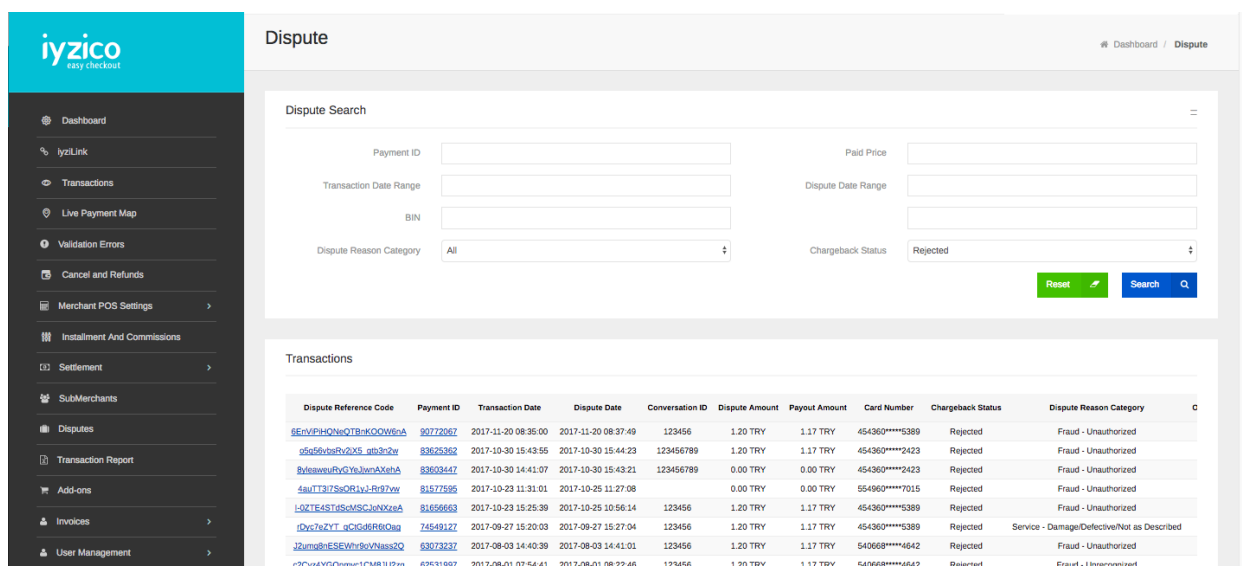
Dispute Reference Code	Payment ID	Transaction Date	Dispute Date	Conversation ID	Dispute Amount	Payout Amount	Card Number	Chargeback Status	Dispute Reason Category	Objection	Refund
BchNekKcRvWVA4krfbwpQ	97430134	2017-12-06 10:10:28	2017-12-06 10:10:52	123456789	1.20 TRY	1.17 TRY	454360****5389	Waiting for Result	Fraud - Unauthorized		<input type="button" value="Refund"/>
IabOP5mdtB-LROK7XPu5g	94828789	2017-11-28 14:45:41	2017-11-28 14:46:22	123456789	1.20 TRY	1.17 TRY	454360****5389	Waiting for Result	Fraud - Unauthorized		<input type="button" value="Refund"/>

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- In the absence of any counter-claim to your transaction dispute, you can refund the transaction and finalize the process. Refunds can be performed for all transaction disputes where the “**Refund**” button is active.

The Result of the Transaction Dispute

- Please select “**Rejected**” from the “**Dispute Status**” list to see rejected claims. Such disputes labelled as “Rejected” mean that the result is in favor of the merchant. No further actions are taken for such disputes upon their status being updated to “**Rejected**”.



Dispute Search

Payment ID: Paid Price:

Transaction Date Range: Dispute Date Range:

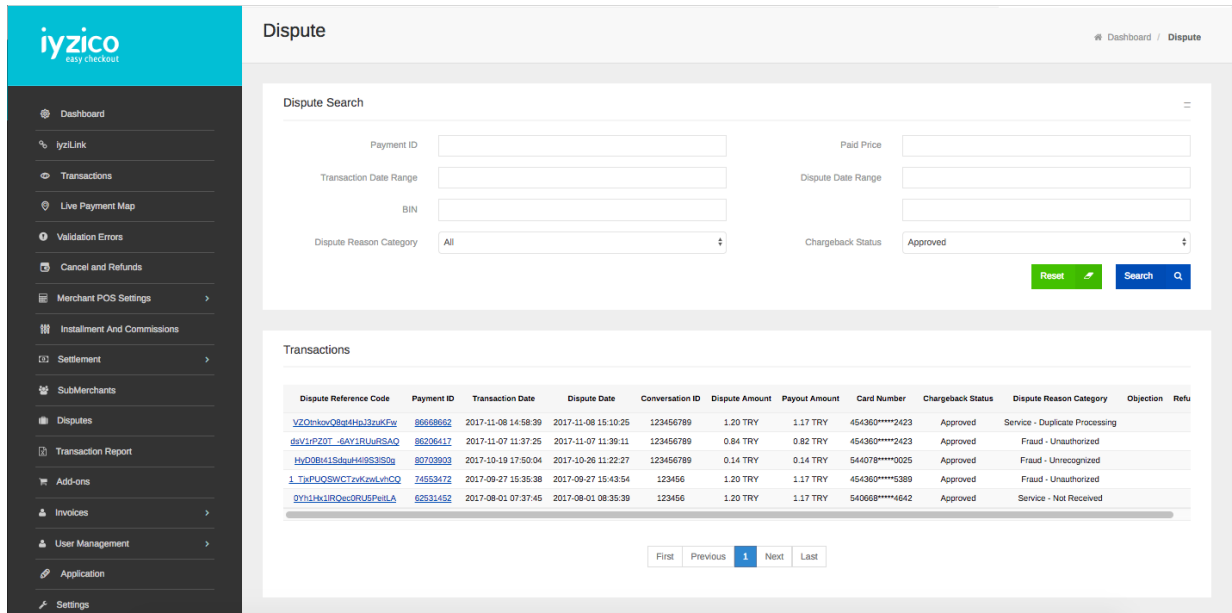
BIN:

Dispute Reason Category: Chargeback Status:

Transactions

Dispute Reference Code	Payment ID	Transaction Date	Dispute Date	Conversation ID	Dispute Amount	Payout Amount	Card Number	Chargeback Status	Dispute Reason Category	G
6EnVPHQnQOTBxKOOWeA	90772067	2017-11-20 08:35:00	2017-11-20 08:37:49	123456	1.20 TRY	1.17 TRY	454360****5389	Rejected	Fraud - Unauthorized	
p5o56vdsRv2X5_at3n2w	83625362	2017-10-30 15:43:55	2017-10-30 15:44:23	123456789	1.20 TRY	1.17 TRY	454360****2423	Rejected	Fraud - Unauthorized	
8v5aweuRyGv5wXvXshA	83603447	2017-10-30 14:41:07	2017-10-30 15:43:21	123456789	0.00 TRY	0.00 TRY	454360****2423	Rejected	Fraud - Unauthorized	
4suUT7J7SsQR1u2-Rg7wv	81577595	2017-10-23 11:31:01	2017-10-25 11:27:08	0.00 TRY	0.00 TRY	554960****7015	Rejected	Fraud - Unauthorized		
LQ2TE4STdScMScxvXvXshA	81656663	2017-10-23 15:25:39	2017-10-25 10:56:14	123456	1.20 TRY	1.17 TRY	454360****5389	Rejected	Fraud - Unauthorized	
Dyc7xZYT_gCIGdR6Qw	74549127	2017-09-27 15:20:03	2017-09-27 15:27:04	123456	1.20 TRY	1.17 TRY	454360****5389	Rejected	Service - Damage/Defective/Not as Described	
J2m9b8ESEVhr5vVNaas2Q	63073827	2017-08-03 14:40:39	2017-08-03 14:41:01	123456	1.20 TRY	1.17 TRY	540668****4642	Rejected	Fraud - Unauthorized	
c2Cvex4YGOmny1CM8JUZa	62531937	2017-08-01 07:54:41	2017-08-01 08:22:46	123456	1.20 TRY	1.17 TRY	540668****4642	Rejected	Fraud - Unrecognized	

- Please select “**Approved**” from the “**Dispute Status**” list to see the approved claims. Such disputes labelled as “**Approved**” mean that the result is not in favor of the merchant.



Dispute

Dispute Search

Payment ID: Paid Price:

Transaction Date Range: Dispute Date Range:

BIN:

Dispute Reason Category: Chargeback Status:

[Reset](#) [Search](#)

Transactions

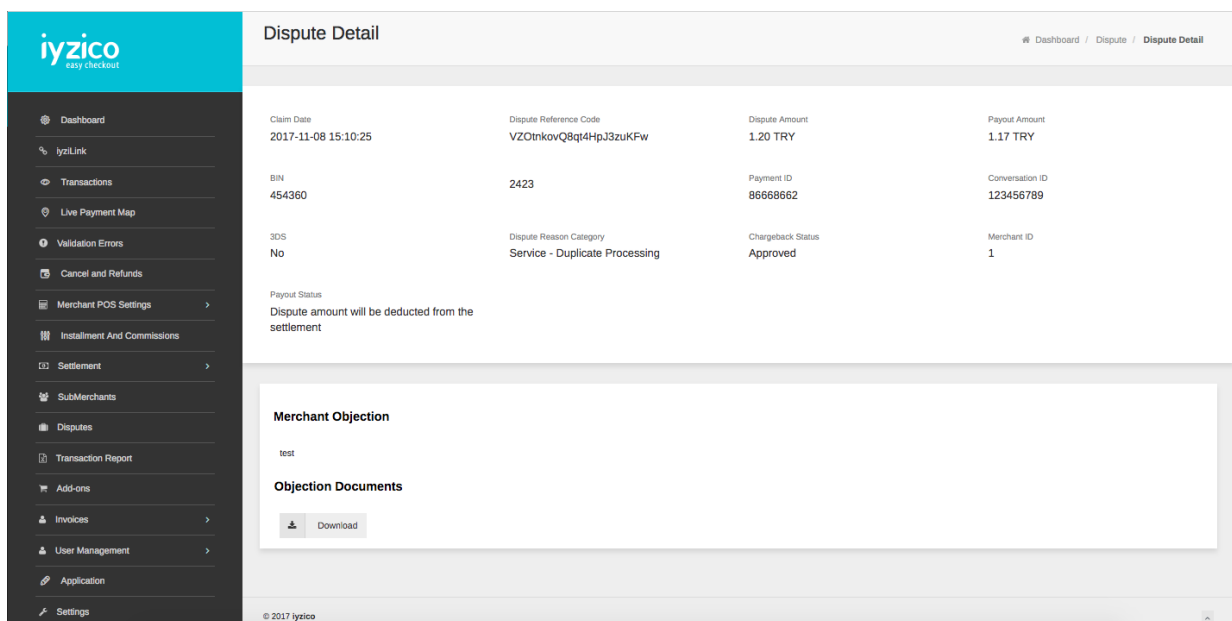
Dispute Reference Code	Payment ID	Transaction Date	Dispute Date	Conversation ID	Dispute Amount	Payout Amount	Card Number	Chargeback Status	Dispute Reason Category	Objection	Refu
VZOnkovQ8qt4HpJ3zuKFW	86668662	2017-11-08 14:58:39	2017-11-08 15:10:25	123456789	1.20 TRY	1.17 TRY	454360****2423	Approved	Service - Duplicate Processing		
8vY1P20T_6AY1RUyR5AQ	86206417	2017-11-07 11:37:25	2017-11-07 11:39:11	123456789	0.84 TRY	0.82 TRY	454360****2423	Approved	Fraud - Unauthorized		
HVD0Bt4J5dput4H9S350g	80700903	2017-10-19 17:50:04	2017-10-26 11:22:27	123456789	0.14 TRY	0.14 TRY	544078****0025	Approved	Fraud - Unrecognized		
I_TxPUQSWCTCvKvLynCQ	74553472	2017-09-27 15:35:38	2017-09-27 15:43:54	123456	1.20 TRY	1.17 TRY	454360****5389	Approved	Fraud - Unauthorized		
0Yh1Hk1ROqORUSPellA	62531452	2017-08-01 07:37:45	2017-08-01 08:35:39	123456	1.20 TRY	1.17 TRY	540658****4642	Approved	Service - Not Received		

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- No further actions are taken for a claim that is updated to “**Approved**”.

Transaction Dispute Details

- Please click “**Dispute Reference Code**” from the transaction disputes list for details of the transaction that you choose.



Dispute Detail

Claim Date: 2017-11-08 15:10:25

Dispute Reference Code: VZOnkovQ8qt4HpJ3zuKFW

Dispute Amount: 1.20 TRY

Payout Amount: 1.17 TRY

BIN: 454360

2423

Payment ID: 86668662

Conversation ID: 123456789

3DS: No

Dispute Reason Category: Service - Duplicate Processing

Chargeback Status: Approved

Merchant ID: 1

Payout Status: Dispute amount will be deducted from the settlement

Merchant Objection

test

Objection Documents

[Download](#)

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Dispute – Payout Status

If the transaction dispute pertains to a transaction made prior to regular payments to the merchant by iyzico, the total sum of disputed transactions is deducted from the total sum of these payments.

“**Payout Status**” under the “**Dispute**” menu indicates whether the relevant transaction dispute is included in the payment. If it is not included, this section shows how it will affect the payment.

Possible payout statuses are as follows:

- **Disputed transaction amount will be deducted from the payment**

This status means that the amount charged as part of the disputed transaction will be deducted from the payment. This amount will not be deducted if the result of the transaction dispute is “**Rejected**” before payments.

- **Disputed transaction amount deducted from payments**

This status means that the amount of the disputed transaction is deducted from the payment.

- **Transaction dispute does not affect payment**

If the transaction dispute is “**Rejected**” for a transaction that has not yet been reflected to payments (not deducted from the payment), then the payment will not be affected by the disputed transaction.

- **Disputed transaction deducted from the payment and will be returned**

This status indicates that the merchant will receive a refund with the disputed transaction amount included in the next payment after the dispute gets “**Rejected**”.

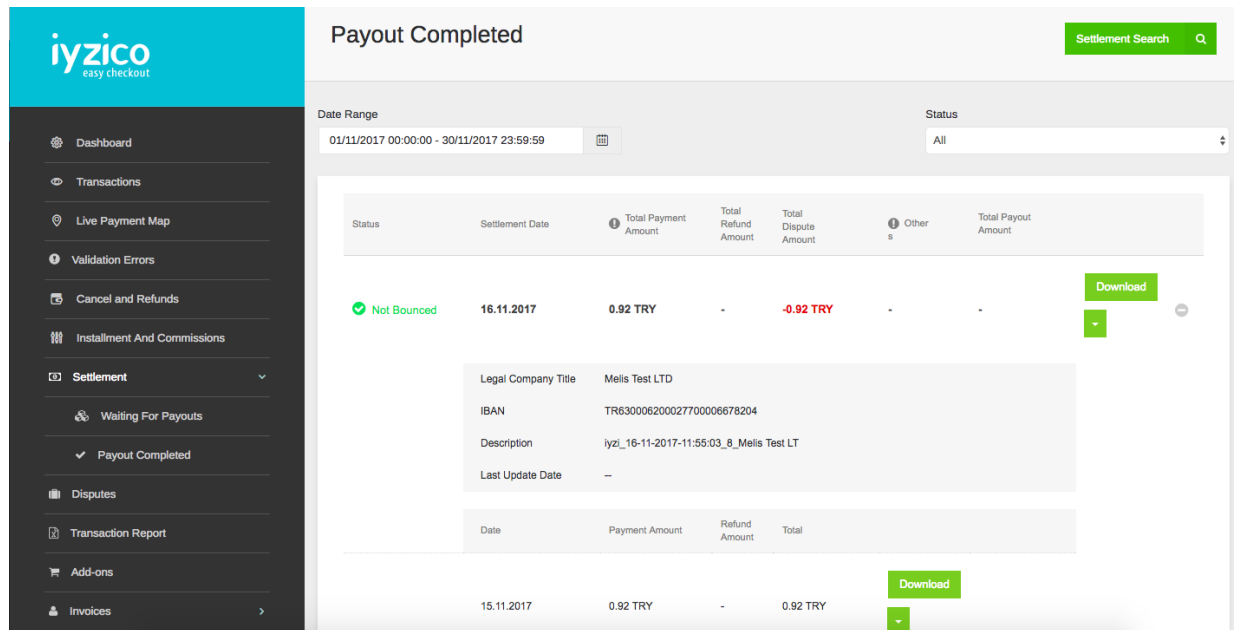
- **Disputed transaction included in payment**

This status indicates that the amount of the disputed transaction is deducted from the payment; however, the merchant receives a refund included in the next payment after the dispute gets “**Rejected**”, in which case, the amount for the Disputed Transaction is deducted from the payment first, and then included in the relevant payment at the time of the next payment.

Settlement

Since transaction disputes affect charging processes as well, the total sum deducted due to disputes is shown in **“Payout Completed”**

- Under the **“Settlement”** tab on the iyzico Merchant Panel.



Status	Settlement Date	Total Payment Amount	Total Refund Amount	Total Dispute Amount	Other	Total Payout Amount
Not Bounced	16.11.2017	0.92 TRY	-	-0.92 TRY	-	-

Legal Company Title: Melis Test LTD

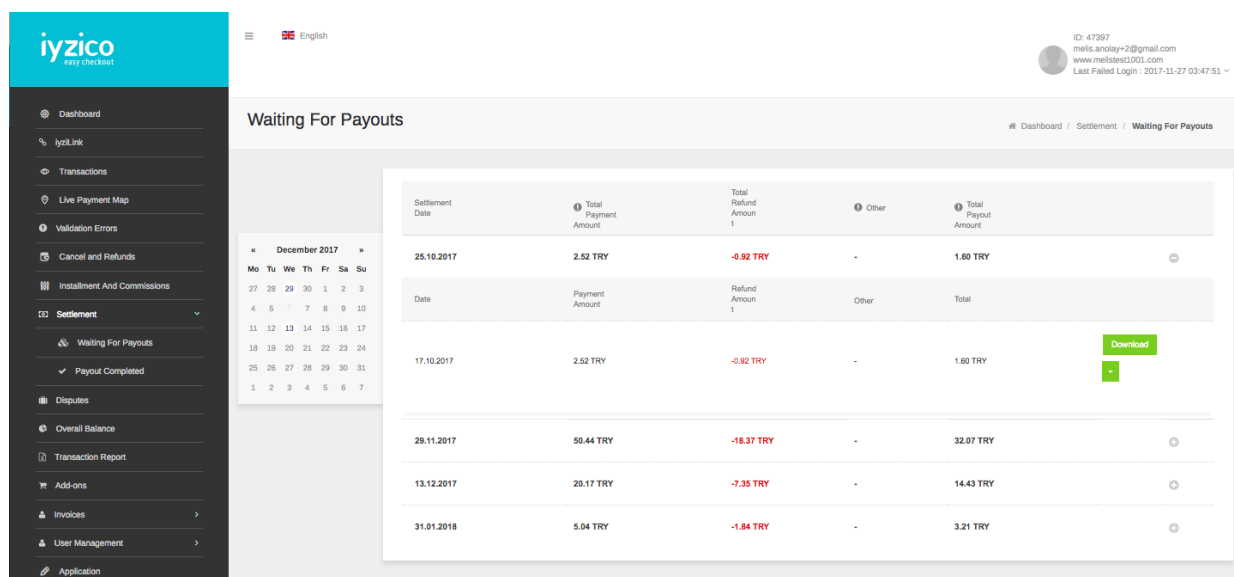
IBAN: TR630006200027700006678204

Description: iyz_16-11-2017-11:55:03_8_Melis Test LT

Last Update Date: -

Date	Payment Amount	Refund Amount	Total
15.11.2017	0.92 TRY	-	0.92 TRY

- The amount for disputed transactions is not included in the calculation of the sum to be paid under **“Waiting for Payouts”**. The total sum of such transactions is deducted from payments to be made on their respective date. Therefore, there might be a difference between the amount specified in **“Total Payout Amount”** and the amount paid on the payment date.



Settlement Date	Total Payment Amount	Total Refund Amount	Other	Total Payout Amount
25.10.2017	2.52 TRY	-0.92 TRY	-	1.60 TRY
17.10.2017	2.52 TRY	-0.92 TRY	-	1.60 TRY
29.11.2017	50.44 TRY	-18.37 TRY	-	32.07 TRY
13.12.2017	20.17 TRY	-7.35 TRY	-	14.43 TRY
31.01.2018	5.04 TRY	-1.84 TRY	-	3.21 TRY