I. Chargeback Procedure – Fiscal Office Process
   a. A chargeback (also known as a reversal) is a form of customer protection
      provided by the card issuing banks, which allows cardholders to file a complaint
      regarding fraudulent transactions on their statement. Once the cardholder files
      a dispute, the issuing bank makes an investigation into the complaint.
      i. Notification of customer dispute, chargeback, titled Chargeback Adjust
         Advice, is received by fax and includes the following information:
            1. Deadline to dispute/respond to chargeback adjustment
            2. Reason for transaction dispute
            3. Amount of transaction
            4. Merchant number
            5. Transaction date
            6. Last four digits of cardholder account number
   b. A chargeback adjustment reversal request must be returned to Global Payments
      no later than the deadline identified on the chargeback adjustment; this includes
      all supporting documentation.
   c. Texas A&M AgriLife Fiscal Office will work as liaison between Global Payments
      and AgriLife Units to resolve disputes. However, Texas A&M AgriLife units may
      be impacted in the event of a disputed transaction reversal denied.

II. Transactions processed through Touchnet
   a. Log onto https://secure.touchnet.com/CommerceCentral/
      i. Click Applications
      ii. Click Payment Gateway
      iii. Click Reports
         1. The following information needs to be filled out in order to obtain
            the needed information to research the transaction.
            a. Payment Type = Credit Card
            b. Date of transaction = input a range that includes the date
               of the actual transaction
            c. Select the appropriate merchant account/s
            d. Input the amount
            e. Change the toggle button on additional fields to “show”
            f. Input the last 4 digits of the card number
            g. Click view report
            h. Retrieve the ancillary information, this number is required
               to retrieve more detail.
i. Ex. sys_tracking_id=966648

iv. Go back to home page and click on Applications
   1. Click Marketplace
   2. Select Merchant from the list on the left side
   3. Select appropriate site name
   4. Select Payment Search
      a. Enter sys tracking id that was retrieved from step II.a.1.h.i above.
      b. Click on the number to show more information.

III. Transactions not processed through Touchnet
    a. Receive Chargeback Adjust Advice from Global Payments
    b. Locate original deposit (Cdoc); use this information as supporting documentation for dispute.

IV. Collections/Follow up with Customer
    a. In an attempt to resolve the disputed transaction and using the customer information located in step 4, contact the customer via email and phone (if phone number is available).
       i. If the first attempt is unsuccessful, a second email notification should be sent after 48 hours.
       ii. If no correspondence is received from cardholder, submit any supporting information to Global Payments prior to the respond by deadline.

V. Denial of Chargeback
    a. If Global Payments does not reverse the dispute transaction (issuing a credit back to Texas A&M Agrilife Research or Extension) a journal entry will be entered to record expense.
       1. Debit SL – XXXXXX – bad debt code
          a. 6312 – Bad debt Other Sales
          b. 6313 – Bad debt C&G Priv & Other