

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/ucommercecentral/>
 - 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 a 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 received from 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