J.P. Morgan Access®

The Complete Guide to Merchant Services – Disputes Management

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Last Modified: October 21, 2024

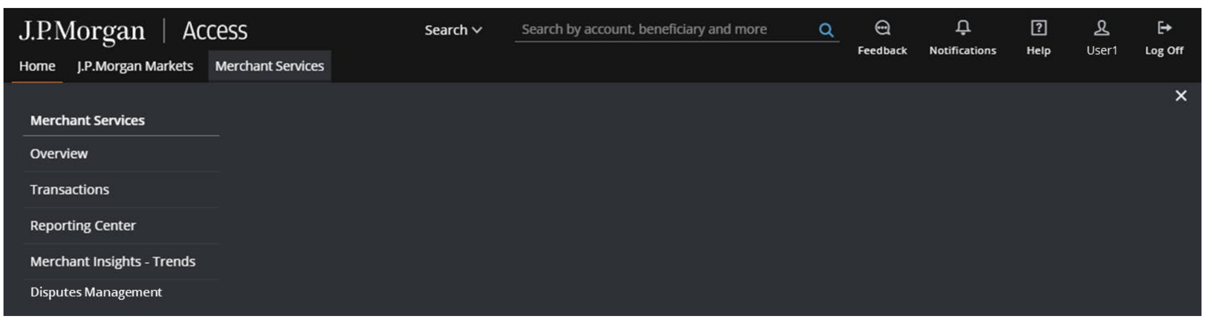
Contents

About Merchant Services

Manage your end-to-end journey of client sales and reconciliations—per your entitlements.

- Access data and view key insights for critical business analysis and reconciliation.
- Receive a consolidated view of data across channels and markets.
- Configure and customize reports.
- Review payment transaction summaries and analyze trends.
- Review and action disputes (chargebacks).

Navigate using the Merchant Services menu



Use the Merchant Services menu as a launching point to the following options.

- Overview—View a snapshot of your payments lifecycle.
- Transactions—Search for specific transactions.
- Reporting Center—Download reports, and create and edit custom reports.
- Merchant Trends—Highlight key volume and authorization trends.
- Disputes—Launch your disputes management system—either Disputes (CBIS) or Disputes Management.

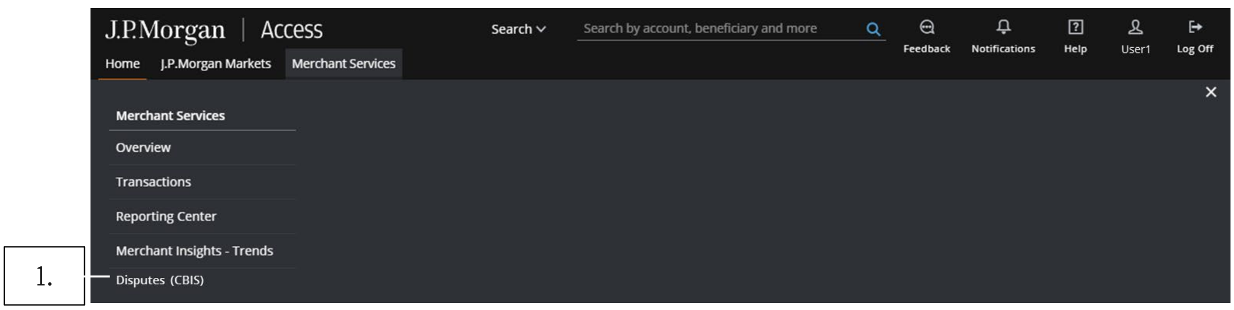
Disputes Management

Disputes Management allows merchants to review and action their disputes (chargebacks) using one of two systems—either accessible from the Access Merchant Services menu:

- Chargeback Imaging System (CBIS)—Refer to View Transaction Disputes via CBIS for information.
- Disputes Management—Refer to View Transaction Disputes via Disputes Management for information.

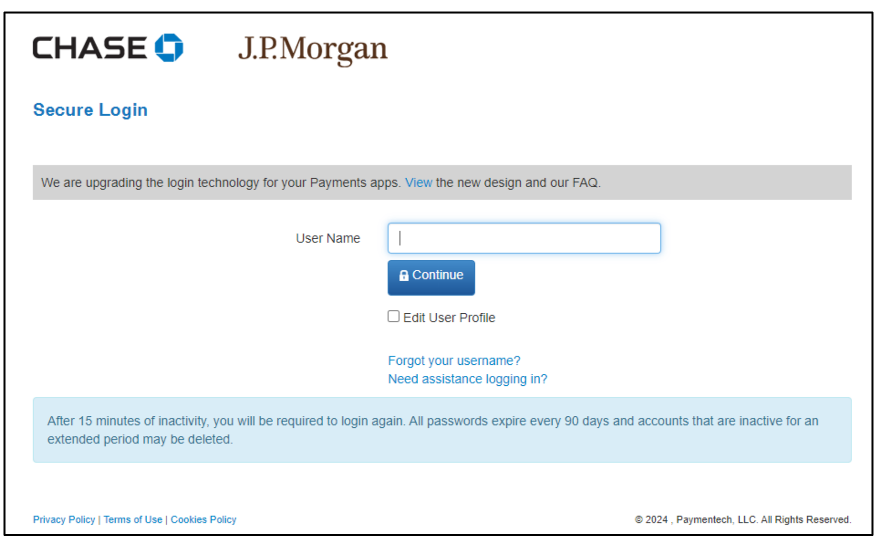
Manage Disputes via CBIS

Open the Chargeback Imaging System (CBIS) to review disputed transactions.



1. From the Merchant Services menu, select **Disputes (CBIS)**.

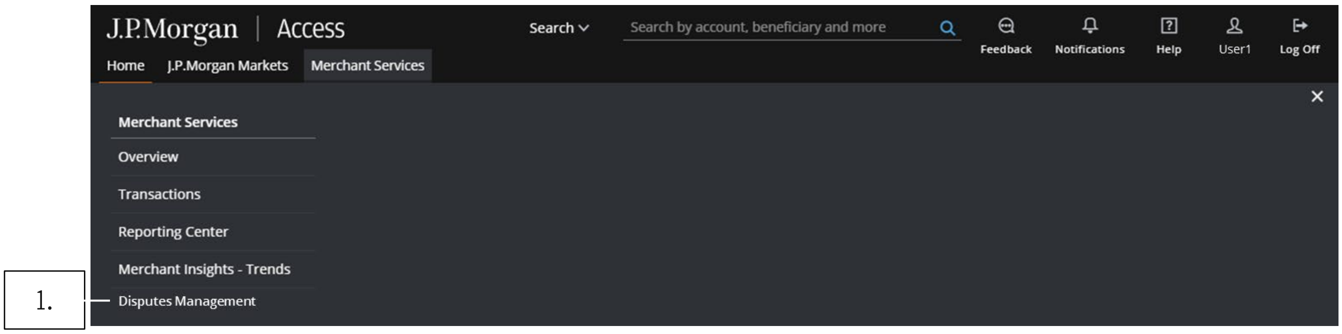
A new window opens to log in to the dispute management system.



Refer to the resources page for information about using the dispute management system.

Manage Disputes via Disputes Management

Disputes Management allows you to manage and action your disputes—including retrievals and chargebacks. Depending on your role, you can View, Action and/or Assign disputes.



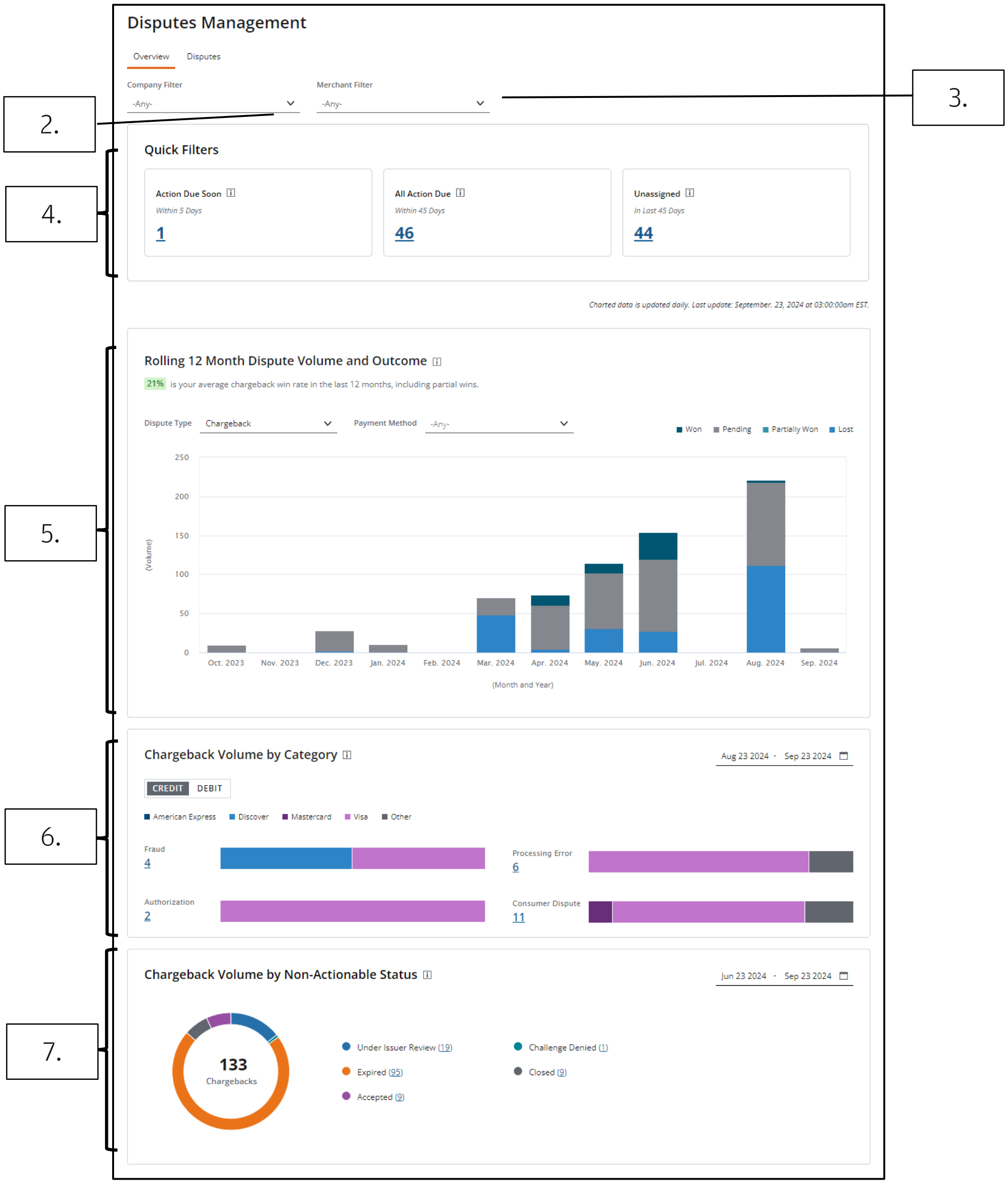
1. From the Merchant Services menu, select **Disputes Management.**

The Disputes Management page displays with two tabs—Overview and Disputes.

Disputes Overview tab

View a snapshot of your portfolio. Quickly review high-level dispute data by a rolling 12-month graph—and chargeback volume by category and by status.

Quickly access disputes due in the next five or forty-five days. Filter data by company and/or merchant ID.



2. Type or select a company ID from the Company Filter dropdown to view data by company.

3. Type or select a merchant ID from the Merchant Filter dropdown to view data by merchant.

4. Quickly access disputes from these Quick Filters options:

- **Action Due Soon**—Click the number to view disputes due in five days.
- **All Action Due**—Click the number to view disputes due in 45 days.
- **Unassigned**—Click the number to assign disputes to a user—if entitled as a Manager.

Refer to Disputes tab for information on completing these activities.

5. View your Rolling 12 month Dispute Volume and Outcome—and your average win rate.

a. Filter by Dispute Type--**Chargeback** or **Retrieval**--or Payment Method.

b. Hover over a bar on the graph to view your Win Rate, Total Volume—and number of disputes won, pending, partially won and lost.

6. View Chargeback Volume by Category—credits or debits.

View a breakdown of disputes across four categories: Fraud, Authorization, Processing Errors, and Consumer Disputes.

a. The default view is the last 30 days—filter to view data from the last 18 months.

b. Hover over a bar on the graph to view the breakdown by payment method.

7. View Chargeback Volume by Non-Actionable Status—the total number displays in the center of the graph.

a. The default view is the last 3 months—filter to view data from the last 18 months.

b. Hover over a section on the graph to view the breakdown by payment method.

c. Click a status number to go to the Disputes tab for that category.

Refer to Disputes tab for more information.

Disputes tab

View and manage disputes:

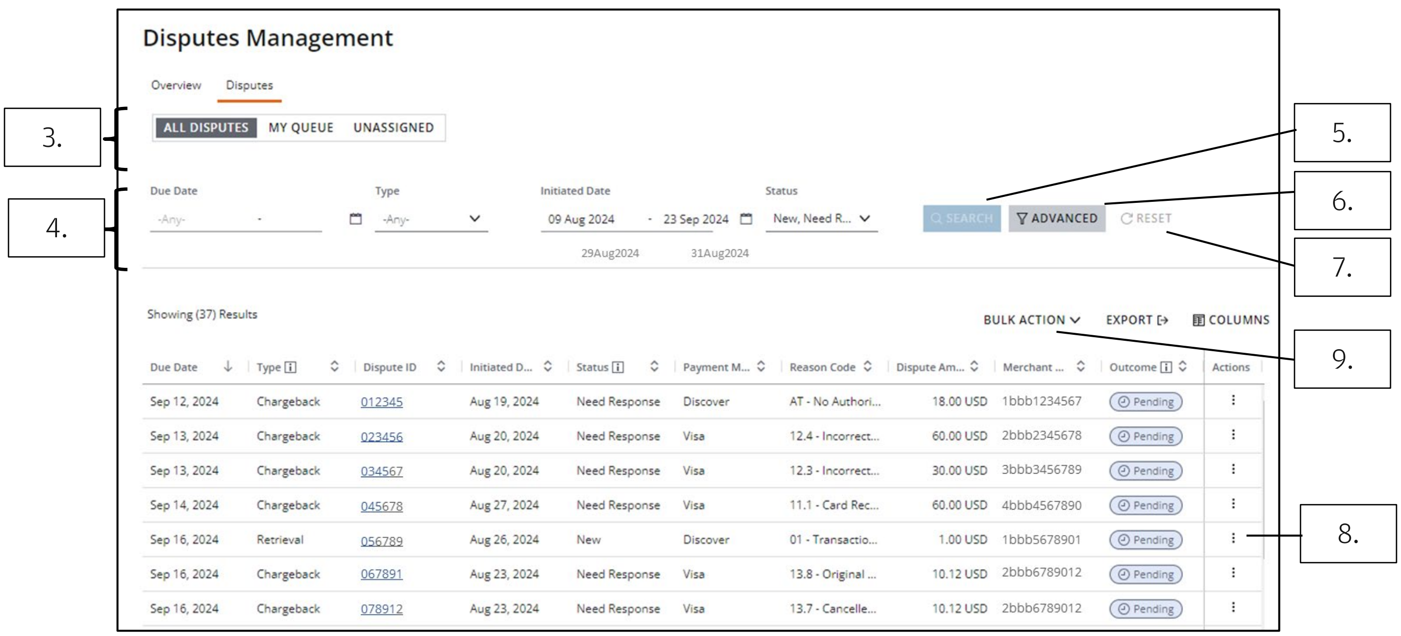
- My Queue—Disputes assigned to you.
- All Disputes—All disputes in your inventory.
- Unassigned—Disputes pending assignment—if entitled as a Manager.

By default, this tab displays all disputes initiated in the past 45 days—ordered by due date—that are in the New, Need Response, or Need Additional Information status.

Follow these steps to view and search for data and action or assign disputes.

1. From the Merchant Services menu, select **Disputes Management.**

2. Click the **Disputes** tab.



3. Click the **My Queue** tab to view disputes assigned to you.

a. Click **All Disputes** to view all disputes in your portfolio.

b. Click **Unassigned** to view and assign disputes to users to manage—if entitled.

4. Filter data to view the information you need.

a. Select a Due Date—**Today, Tomorrow, Next 7, 14** or **30 days**—or select a date range.

b. Filter by Type of dispute—**Chargeback** or **Retrieval**.

c. Select a date range for the Initiated Date.

d. Filter by Status:

- New—Dispute case received.
- Need Response—Dispute is pending merchant documents.
- Need Additional Information—More information requested by JPMC.
- Challenged - JPMC—Dispute challenged on behalf of the merchant by JPMC.
- Challenged - Merchant—Dispute challenged by merchant.
- Under Issuer Review—Dispute has been returned to the issuer for review.
- Expired—Dispute due date has passed.
- Accepted—Merchant accepted the liability.
- Challenge Denied—Case cannot be challenged due to no representation rights per network rules.
- Closed—Dispute cycle complete.

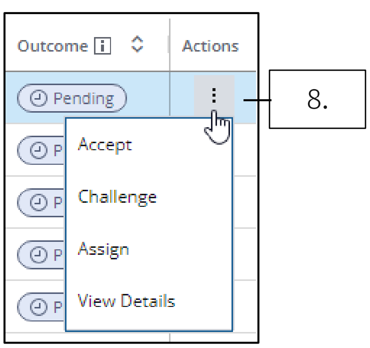
5. Click **Search**.

6. Click **Advanced** to filter using more search options.

a. Select the filters, then click **Apply**.

b. Click **Search**.

7. Click **Reset** to return to default settings.



8. To action individual disputes, click the Actions icon.

Options display based on your entitlements.

a. Select one of the action items to complete:

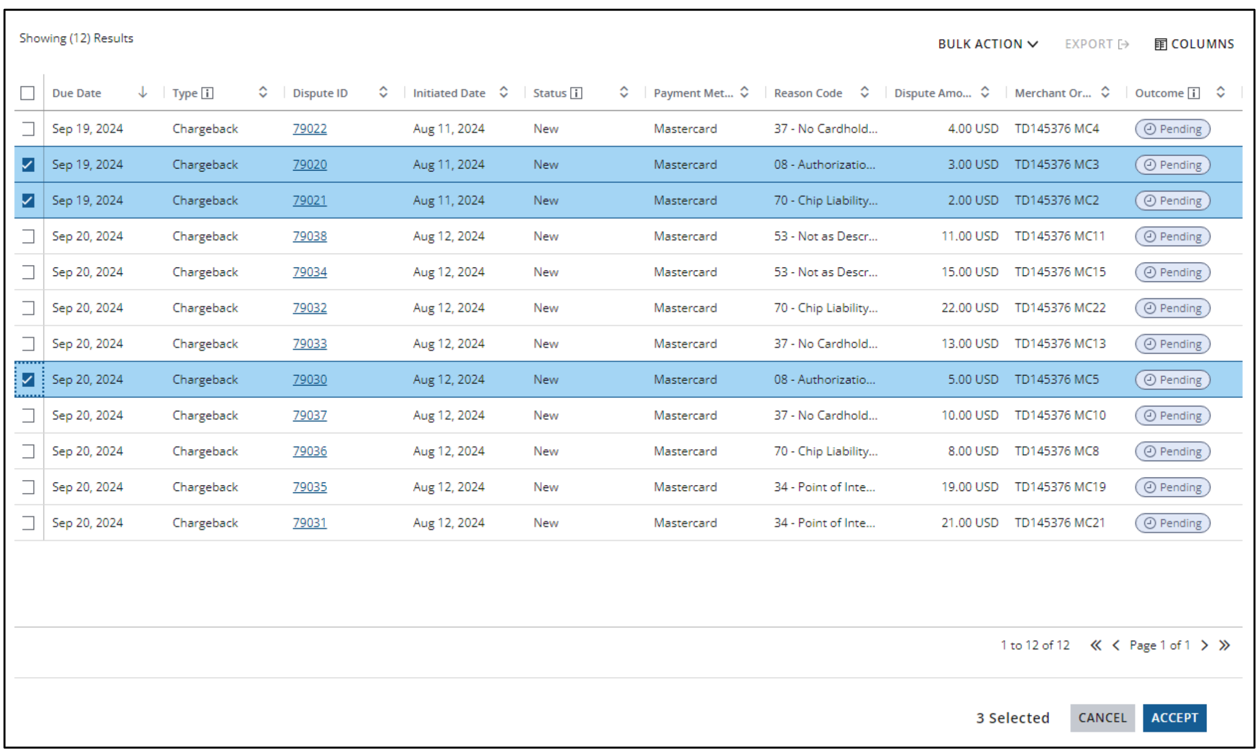
- **Accept**—Accept financial liability for the dispute.
  - Click **Yes** to confirm the action. The dispute moves to Accepted status.
  - You can challenge accepted disputes up to the due date of the dispute.
- **Challenge**—Deny the dispute.
  - Drag and drop the supporting files—or click Browse to locate the file on your computer or network. Click **Network Document Legibility Guidelines** for file specifications.
  - After uploading, click **Submit**.
- **Assign**—If entitled, select a user to manage the dispute from the dropdown—then click **Assign**.

  Only users entitled to the entity associated with this dispute display.
- **View Details**—Displays the Disputes Details page. See Disputes Details for more information.

9. To action multiple disputes, click **Bulk Action.**

a. Select an action to apply to multiple items:

- Click **Accept** to accept multiple disputes.
- Click **Assign** to assign multiple disputes.


Showing (12) Results   BULK ACTION   EXPORT   COLUMNS

	Due Date	Type	Dispute ID	Initiated Date	Status	Payment Met...	Reason Code	Dispute Amo...	Merchant Or...	Outcome
☐	Sep 19, 2024	Chargeback	79022	Aug 11, 2024	New	Mastercard	37 - No Cardhold...	4.00 USD	TD145376 MC4	Pending
☑	Sep 19, 2024	Chargeback	79020	Aug 11, 2024	New	Mastercard	08 - Authorizatio...	3.00 USD	TD145376 MC3	Pending
☑	Sep 19, 2024	Chargeback	79021	Aug 11, 2024	New	Mastercard	70 - Chip Liability...	2.00 USD	TD145376 MC2	Pending
☐	Sep 20, 2024	Chargeback	79038	Aug 12, 2024	New	Mastercard	53 - Not as Descr...	11.00 USD	TD145376 MC11	Pending
☐	Sep 20, 2024	Chargeback	79034	Aug 12, 2024	New	Mastercard	53 - Not as Descr...	15.00 USD	TD145376 MC15	Pending
☐	Sep 20, 2024	Chargeback	79032	Aug 12, 2024	New	Mastercard	70 - Chip Liability...	22.00 USD	TD145376 MC22	Pending
☐	Sep 20, 2024	Chargeback	79033	Aug 12, 2024	New	Mastercard	37 - No Cardhold...	13.00 USD	TD145376 MC13	Pending
☑	Sep 20, 2024	Chargeback	79030	Aug 12, 2024	New	Mastercard	08 - Authorizatio...	5.00 USD	TD145376 MC5	Pending
☐	Sep 20, 2024	Chargeback	79037	Aug 12, 2024	New	Mastercard	37 - No Cardhold...	10.00 USD	TD145376 MC10	Pending
☐	Sep 20, 2024	Chargeback	79036	Aug 12, 2024	New	Mastercard	70 - Chip Liability...	8.00 USD	TD145376 MC8	Pending
☐	Sep 20, 2024	Chargeback	79035	Aug 12, 2024	New	Mastercard	34 - Point of Inte...	19.00 USD	TD145376 MC19	Pending
☐	Sep 20, 2024	Chargeback	79031	Aug 12, 2024	New	Mastercard	34 - Point of Inte...	21.00 USD	TD145376 MC21	Pending

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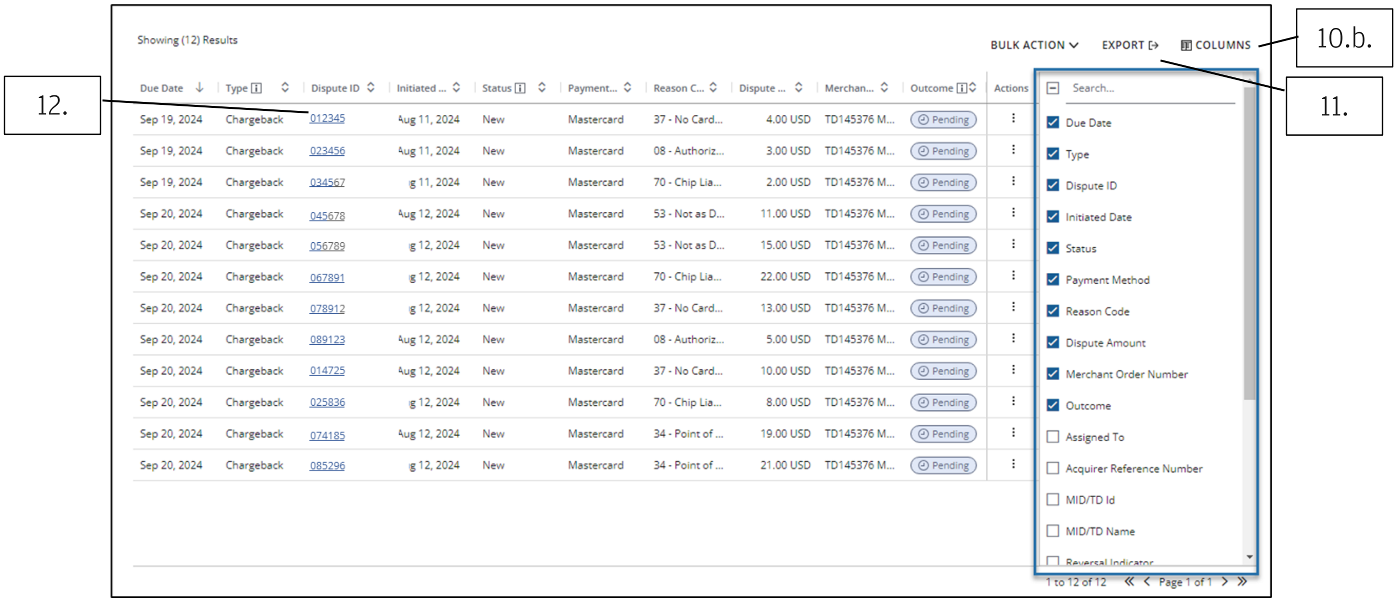
3 Selected   CANCEL   ACCEPT

A column displays with checkboxes.

b. If accepting—Select the disputes to action, then click **Accept**. Click **Yes** to confirm the action.

c. If assigning—Select the disputes to assign, then click **Assign**. Select who to assign to from the dropdown—then click **Assign**.

Only users entitled to the entity associated with the selected disputes display.



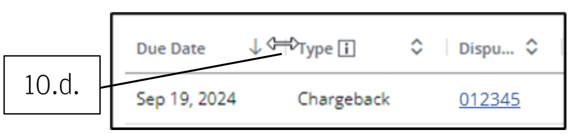
10. Click **Columns** to add or remove table columns.

A panel of possible columns opens.

a. Select a column(s) to add—or clear a column(s) to remove.

b. Click **Columns** to close the panel.

c. To change the order of the columns, drag a column heading and move it where you want.



d. To change the column width, click the column divider and move the line to increase or decrease the width.

This changes the data that displays in the results table—for the current login only. The default columns display the next time you log in.

11. Click **Export** to create a report—current results page, all results, or all records up to 10K.

All available data elements download in the report—not only the data on the current results page.

a. Select to include the **Current Page**, **All Pages**, or **All records (up to 10k records)**.

b. Click **Export**.

The CSV report downloads with all available results data.

12. Click a Disputes ID to view Disputes Details that opens in a side panel.

Refer to Disputes Details for more information.

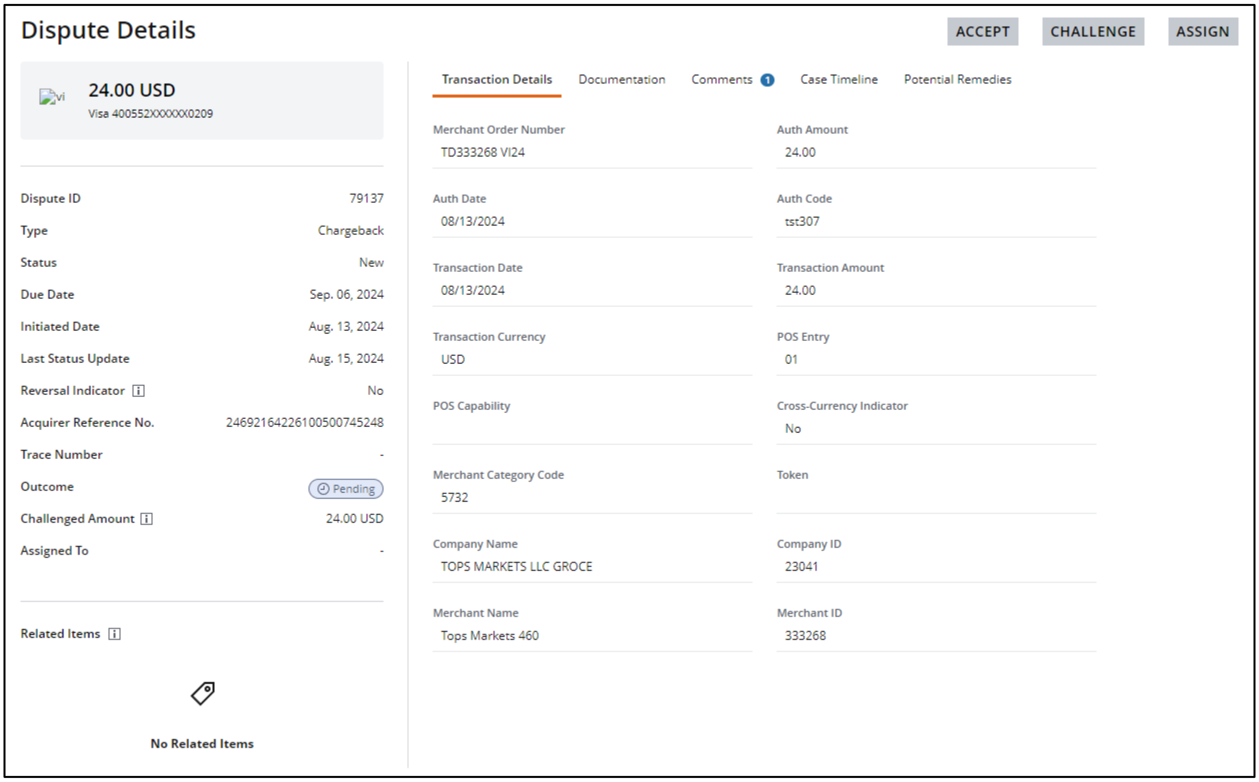
Disputes Details

View detailed information on a dispute. Accept, challenge and assign disputes—as entitled.

1. From the All Disputes or My Queue tab, click a **Dispute ID**.

   Or

   Select **View Details** from the Actions icon dropdown.



2. Click the tabs to view disputes details.

   - Transaction Details.
   - Documentation—Shows issuer and merchant documentation—if available. Download to view.
   - Comments—Displays comments from the issuing bank or JPMorgan Chase—if available.
   - Case Timeline—Lists action taken on the dispute—from initiation to closure. Includes status, date and description of actions.
   - Potential Remedies—Displays details of the dispute type and its code. Provides documentation and evidence to provide to challenge the case.

3. After reviewing, click an action:

- **Accept**—Accept financial liability for the dispute.
  - Click **Yes** to confirm the action. The dispute moves to Accepted status.
  - You can challenge accepted disputes up to the due date of the dispute.
- **Challenge**—Deny the dispute.
  - Drag and drop the supporting files—or click Browse to locate the file on your computer or network. Click Network Document Legibility Guidelines for file specifications.
  - After uploading, click Submit.
- **Assign**— If entitled, select a user to manage the dispute from the dropdown—then click **Assign**.

  Only users entitled to the entity associated with this dispute display.