



1 CHARGEBACK

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A chargeback has been issued to your Account.

3 Issue Date: 07/06/2007

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DISCOVER NETWORK
NETWORK DISPUTES
PO BOX 3011
NEW ALBANY, OH 43054-3011
(866)213-7072 FAX (614)283-4774

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Test Merchant
123 Main St
City, ST 00000

Respond to the above address

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CASE NUMBER: 0000000000

TRANSACTION INFORMATION:

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Card Account Number: 6011 1234 1234 0000 Cardholder Name: TEST CARDHOLDER

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Phone No.: (000) 000-0000 Cardholder Address:

City: State: Zip Code:

9

Merchant Number: 6011 0000 0000 000 10 Merchant Name: Test Merchant

11

Tran Date: 06/04/2004 12 Post Date: 06/06/2004 13 Transaction ID: 0000000000001234

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Post Amount: \$100.00 15 Correct Amount: \$0.00 16 Dispute Amount: \$100.00

17

Reference Number: R0000123412341234123400

18

Network Reference Identifier: 123456789012345

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Additional Transaction Information:

CHARGEBACK REASON:

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Invalid CNP Sale – REASON CODE: UA32

Chargeback Explanation:

The cardholder disputes this transaction as fraudulent. The Authorization request did not include Card Identification Data and/or Address Verification.

Merchant Action:

Please provide proof of an approved Authorization containing full Address Verification, Card Identification Data match, and proof of delivery to the Cardholder's billing address in a Representation Request.

Comments:

DISCOVER NETWORK OFFICE USE ONLY

Requestor: CMONTAG

Manager: RMORG06

Source: CMS

Initiating Center: NA

Delivery: MAC

Handling Center: NA

CHARGEBACK NOTIFICATION EXPLANATION

A Chargeback is the reversal of Settlement of the portion of a card transaction that is subject to dispute, resulting in a credit to the issuer and debit to the acquirer or merchant in the amount subject to the dispute.

The parts of the **Chargeback Notification** are:

1	Dispute Type	The type of dispute that was issued.
2	Message Area	This area will indicate a message.
3	Issue Date	Date the dispute was issued.
4	Return Address	The address to which the merchant should direct all related correspondence.
5	Merchant Name and Address	The name and address of the merchant receiving the notification.
6	Case Number	Discover Network assigned.
7	Card Account Number	The Discover Network Card Account number related to the notification.
8	Cardholder Information	This area indicates the cardholder's name, phone number and address.
9	Merchant Number	The Discover Network Merchant number related to the notification.
10	Merchant Name	The merchant description from the cardholder's statement.
11	Tran Date	The sale date of the transaction.

12	Post Date	The date the transaction posted to the cardholder's account.
13	Transaction ID	A transaction identifier assigned by the merchant for this transaction.
14	Post Amount	The amount of the transaction posted to the cardholder's account.
15	Correct Amount	The correct amount, per the disputing cardholder of the transaction.
16	Dispute Amount	The amount of the transaction disputed.
17	Reference Number	Discover Network assigned.
18	Network Reference Identifier	Discover Network assigned.
19	Additional Transaction Information	Discover Network assigned.
20	Chargeback Reason Code Section	This section indicates the chargeback reason code, an explanation for the chargeback and the action the merchant should take to resolve the chargeback.