



Kiel Cook



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Rapid Dispute Resolution | Rule Selection & Attributes

Webinar Host

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Agenda

- What is RDR?
- The RDR and CDRN Difference
- Rule Selection
- How to Use Rule Attributes
- What Next?
- Questions



RESOLVE

Rapid Dispute Resolution
CDRN®



Dispute Resolution



RESOLVE Solution

CDRN

- ✓ Dispute paused for up to 72-hours for seller-directed resolution
- ✓ Up to 62% issuer coverage in the U.S.
- ✓ First merchant-issuer network launched in 2007
- ✓ Brand agnostic solution
- ✓ Participation based on descriptor(s)
- ✓ Stop shipment – to prevent loss of goods

RDR

- ✓ Seller-defined robust decision engine driving resolution
- ✓ Built on Visa Issuers' platform – Simple for issuers to integrate
- ✓ Available to 100% of global Visa issuers
- ✓ Integrated with Acquirer – quickly resolve with customer credit
- ✓ Participation based on Acquirer BIN/CAID

- ✓ **No change to your service or pricing schedule**
- ✓ **Same systems as before**
- ✓ **Closed-loop network**
- ✓ **Immediate, Real-time from issuer**



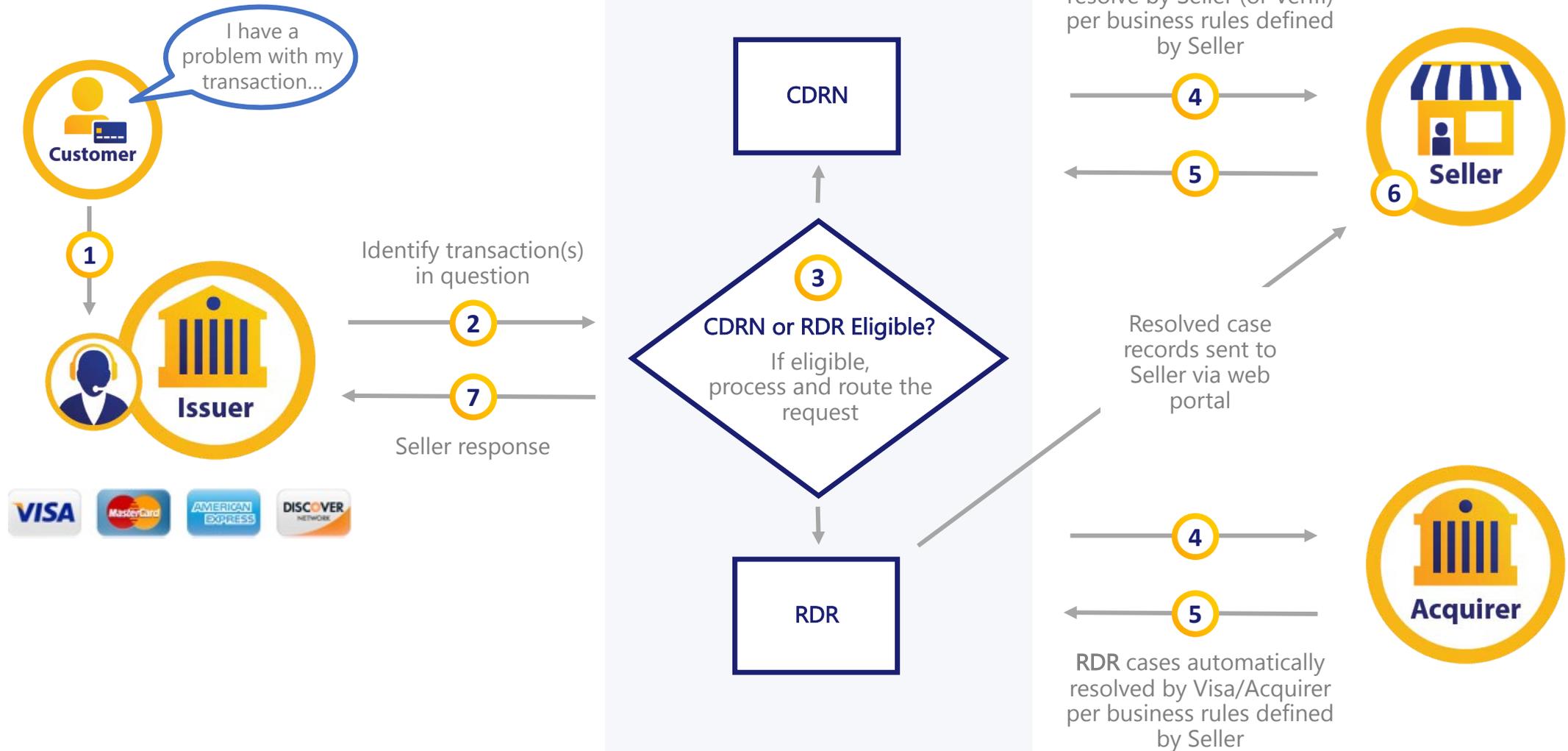
Rapid Dispute Resolution

Avoid Disputes

- Resolved Pre-Disputes do not count against dispute ratios
- Customer automatically credited
- Reduce operational cost and resource drain

Rapid Dispute Resolution

How it works



RDR Seller-Defined Rules

How sellers customize rules to control auto-decisioning

10 Customizable
Rules per BIN/CAID

7 Unique decision
attributes

Define Which Cases to
Auto-Resolve



RDR Seller-Defined Rules

Rule elements seller can define

- 1 Transaction Amount
- 2 Dispute Category
- 3 Dispute Condition Code
- 4 Personal Account Number BIN
- 5 Purchase Identifier
- 6 Transaction Date
- 7 Transaction Currency Code



What is a Rule?

All rules must have a **rule name**

A rule condition has an **operator** such as "less than, greater than, or equal to"

A rule condition must specify a **value**

Every condition must specify a **transaction attribute**

Certain rule types (such as Transaction Currency Code) can evaluate **multiple values**

The screenshot shows a rule configuration interface. At the top, there is a text input field for the rule name, containing "transaction less than 10". Below this, there are two conditions. The first condition has a dropdown for "Transaction Amount", an operator dropdown for "Less than", and a value input field for "9.00". The second condition has a dropdown for "Transaction Currency ...", an operator dropdown for "Is in", and a list of values: "CAD", "EUR", and "AUD". The interface also includes logical connectors like "AND" and plus/minus buttons for adding or removing conditions.

A rule can have **multiple conditions**

RDR Seller-Defined Rules

Scenario 1:

I am a seller who wants full RDR coverage; however, I only want to accept scenarios where my order ID is present as this data point simplifies my internal transaction match process.

CREATE RULE:

Purchase Identifier --> Is Blank --> False

RULE NAME:

Order ID Required

Client/Merchant: RDR Client	
BIN: 123456	CAID: 12345678
Effective Date: 9/1/20	
Rule Name: Order ID is Required	

Attribute	Operator	Value
PurchaseIdentifier	IsBlank	FALSE

RDR Seller-Defined Rules

Scenario 2:

I am a seller who wants RDR coverage for fraud disputes, but only under a specific amount.

CREATE RULE:

Dispute Category Code --> *Equals* --> 10 – Fraud
AND

Transaction Amount --> *Less Than* --> 15

RULE NAME:

Fraud < 15

Client/Merchant: RDR Client		
BIN: 123456	CAID: 12345678	
Effective Date: 9/1/20		
Rule Name: Fraud < 15		

Attribute	Operator	Value
DisputeCategory	EqualTo	10-Fraud
AND		
Attribute	Operator	Value
TransactionAmount	LessThanOrEqualTo	15

RDR Seller-Defined Rules

Scenario 3:

I am a seller conducting a production beta test. I want to ensure these events leading up to my official launch do not result in fraudulent Visa disputes.

CREATE RULE:

Transaction Date --> *Greater Than* --> June 25, 2020

AND

Purchase Identifier --> *Contains* --> "VIP"

AND

Dispute Category Code --> *Equals* 10 Fraud

RULE NAME:

Fraud VIP Beta

Client/Merchant: RDR Client	
BIN: 123456	CAID: 12345678
Effective Date: 9/1/20	
Rule Name: Fraud VIP Beta	

Attribute	Operator	Value
TransactionDate	GreaterThan	6/25/2020

AND

Attribute	Operator	Value
PurchaseIdentifier	Contains	VIP

AND

Attribute	Operator	Value
DisputeCategory	EqualTo	10-Fraud

Reviewing Case Activity

What you need to do

Case type:

Identifies communication type

- Dispute
- Dispute Notice
- Fraud Notice

Case source:

Identifies sender of data

- Issuer
- VMPI

Why something happened

Rule Name:

Identifies which rule triggered Accepted response

- Customized by seller
- Available in case reporting
- Up to 30 characters

Rule Type:

Grouping rules together based on attributes used to trigger Accepted responses

- Amount
- Multiple Conditions

Reviewing Case Activity

Cases

Case Activity | Download Configuration | Export Configuration | Mass Resolve

Status
All
Cancelled
Closed
Declined

Date Type
Case Received Date
Date case was received within the CDRN Network

Start Date
2019-06-01
E.g., 2020-06-14

End Date
2020-06-14
E.g., 2020-06-14

Items per page
20

Merchant

CDRN Case Id

Descriptor

ARN

Card # Masked/BIN/Last Four

Descriptor Contact

Credit Card Type

Outcome

Search | All Cases To Resolve

More

- Select/Deselect All
- ARN
- CDRN Case Id
- Card # Masked/BIN/Last Four
- Case Source
- Case Type
- Credit Card Type
- Descriptor
- Descriptor Contact
- Merchant
- Outcome

Reviewing Case Activity

Select Download Format Current View Download

Case ID	Case Received ...	Status	Merchant Name...	Case Source	Rule Type	Rule Name	Outcome	Type	Reason C
10277107	2020-06-11 17:...	CLOSED	RDR Test Merch...	VMPI	TXN_DATE	Transaction Dat...	Accepted	DISPUTE	11.2
10277111	2020-06-11 17:...	CLOSED	RDR Test Merch...	VMPI	TXN_DATE	Transaction Dat...	Accepted	DISPUTE	11.2
10277803	2020-06-11 21:...	CLOSED	RDR Test Merch...	VMPI	TXN_DATE	Transaction Dat...	Accepted	DISPUTE	10.1
10277811	2020-06-11 21:...	CLOSED	RDR Test Merch...	VMPI	TXN_DATE	Transaction Dat...	Accepted	DISPUTE	11.2
10277839	2020-06-12 03:...	CLOSED	RDR Test Merch...	Issuer			Resolved	DISPUTE	0
10277907	2020-06-12 04:...	CLOSED	RDR Test Merch...	Issuer			Resolved	DISPUTE	0
10277935	2020-06-12 04:...	CLOSED	RDR Test Merch...	Issuer			Resolved	DISPUTE	0

Reset to default

- Merchant Name (11)
- Merchant Order Id
- Outcome
- Payment Type
- Reason Code
- Rule Name
- Rule Type
- Status
- Time to Resolve
- Transaction Age

Reviewing Case Activity

Case Details

Case Details

Case ID:	10277107	Payment Type:	Visa
Issuer Case Number:	1111111111111111_3	Account Number:	481961xxxxxx2476
Case Date:	2020-06-12	Payment Descriptor:	RDR CDRN Test MB
Received Date:	2020-06-11 17:38:33 PDT	Payment Descriptor Contact:	
Amount:	39.95 USD	Acquirer Reference Number:	46666663134713031360267
Type:	DISPUTE		
Case Source:	VMPI		
Reason Code:	11.2 ⓘ		
Case Age:	< 1 hour		

Resolution Information

Outcome: Accepted (103)
Credit Date: --
Credit Amount: --
Rule Type: **Transaction Date**
Time to Resolve: 0 hours

Original Sale Information

Transaction Date: 2020-06-11
Transaction Amount: 39.95 USD
Authorization Code: 000000
Account Expiration Date: not available
Merchant Order ID:

Case History

Date	Change Made By	Field	Original Value	New Value
2020-06-11 17:38:33 PDT		Status		CLOSED

15

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A Visa Solution

Configure Case Activity Download

Cases

Case Activity | **Download Configuration** | Export Configuration | Mass Resolve

Name:

File Type: CSV EXCEL

Available Fields

- Last Name
- Outcome
- Refund Missing
- Rule Name
- Rule Type
- Transaction Age

Selected Fields

- Case Id
- Type
- Reason Code
- Received Date
- Case Age
- Status Code

Cancel Save

Email Notifications

- Daily Summary
- Configurable Delivery time
- Previous 24hr View
- Month To Date View
- Counts per Rule Type

Email Notification Configuration

[View](#) [Edit Preferences](#) [Email Notifications Configuration](#) [User Management](#)

Notification Options (Select all options that apply)

Send Each New Case(s) To: <rdrcientuser@verifi.com>

Send Daily Case Summary To: <rdrcientuser@verifi.com> At : 1 ▾ 00 ▾ AM ▾ America/Los Angeles

Send Warning Email To: <rdrcientuser@verifi.com> 12 hrs ▾ Before Case(s) Expiration

Send RDR Daily Case Summary To: <rdrcientuser@verifi.com> At : 12 ▾ 00 ▾ PM ▾ America/Los Angeles

[Save](#)

What Next?

- Update or Sign Contract through your support representative
- Provide Acquirer BIN/CAIDs
- Identify RDR scenarios
- Submit your rules



NEXT

RESOLVE

*More Disputes!
Fully Automated!*

Generally Available August 10th!

Questions?



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