

## User-facing Changes



### ➤ Late Presentment Chargebacks

Late Presentment chargebacks will now fall under the Authorization category and use the 4808 recovery option.

## Behind-the-Scenes Changes



### ➤ Authorization-related Chargebacks

Four additional conditions were added to determine the Expiration of Chargeback Protection Period when disputing an Authorization-related chargeback.



## User-facing Changes



### ➤ Commercial Card Virtual Account Disputes

Users will need to answer the question, "Does the dispute involve a Visa Commercial Card Virtual Account?" when pursuing recovery on Services not Received claims.

### ➤ Initiating Pre-Arb Reason Updates

Responses to the question "Why are you initiating Pre-Arbitration?" have been updated and a new reason, Delayed Charge Transaction, was added.

### ➤ Minimum Dispute Amount for Travel & Entertainment Transactions

Travel and entertainment transactions will have a minimum dispute amount of \$25 USD, or local currency equivalent, for the following reason codes: 10.1, 10.5, 13.3, 13.8, 13.9, and for Visa B2B Virtual Payment Products 10.2, 10.3, 10.4.

## ➤ Late Presentment Disputes

Late Presentment disputes will now fall under the Authorization Error category with the No Authorization/Late Presentment sub-category and use the 11.3 reason code.

## Behind-the-Scenes Changes



## ➤ Certification of Authorizing or Participating in the Transaction

Certification that the cardholder denies authorizing or participating in the transaction will be passed with the chargeback request when a user pursues recovery for the following reason codes: 10.1, 10.2, 10.3, or 10.4.

## ➤ Compelling Evidence Type Updates

An additional Compelling Evidence category, Virtual card transaction at a lodging merchant, will be available for Acquirers. Other Compelling Evidence categories were renamed to be consistent with Visa Core Rules and Product and Service Rules.

## ➤ Hypersearch Search Criteria Expanded

In the recovery process, hypersearch will support additional search criteria.

## ➤ Added Network ID

A new network ID, VAT, will be supported when executing a call to submit the dispute and determining if RTSI services can be used.

For all product release notes, visit [Quavo's QFD™ Knowledgebase](#) online.