



MERCHANT CHARGEBACK NOTIFICATION

A chargeback is initiated by the cardholder and his card issuing bank, not TriSource Solutions.

The chargeback process is one that usually favors the cardholder not the merchant.

A chargeback does not mean that a merchant is without recourse. It may mean that the merchant may have to pursue a private collection action against their customer, or accept another form of payment such as a check or cash.

Cardholders' right to chargeback is very broad. The cardholder simply has to file a written dispute with their bank. Their bank must chargeback the item and we must accept that item.

An authorization does not guarantee the transaction if the cardholder decides to dispute the sale.

A cardholder has a right under MasterCard & Visa rules to return merchandise, regardless of the merchant's return policy, if the customer states that they were not aware of the return policy when the purchase was made.

TriSource Solutions is only the messenger when a chargeback is initiated by a cardholder. We must process the chargeback in accordance to MasterCard & Visa rules and regulations.

The merchant may also submit a letter along with any documentation to prove his side of the case for us to represent the item to MasterCard or Visa. For example: a signed ticket or invoice, or a signed delivery receipt. This signature must match the owner of the card at the card issuing bank in order to substantiate the merchant rebuttal.