## Responding to Chargebacks

Chargeback notification is always sent by mail. In addition, you can request email notifications under the Administration Tab in CardPointe. Next click on the Users tab, then click on the user you wish to update to receive email notifications, then click on the email notifications tab, and then check off "per chargeback".

For more information regarding your chargeback or to respond to a dispute, you can call the appropriate number listed below or you can register and use our online tracking and submitting tool at <a href="https://www.businesstrack.com">www.businesstrack.com</a>.

## Phone numbers:

- If your merchant number begins with 5444, 7130, or 9125 please dial 866-637-5467.
- For all other merchant numbers, please dial 800-672-5007.

If the chargeback in question is for a pin based debit transaction or if you have any other questions, please call our Merchant Solutions team at 877-828-0720.

Online Tracking: (This is the method with the fastest response time.)

Go to www.businesstrack.com

Your first time on this site - Click on "Enroll". Next page click on "Begin Enrollment". Next page fill our the enrollment form. It takes 24 to 48 hours to receive your temporary password to use in our online chargeback "Dispute Manager". When you get your temporary password go back to <a href="https://www.businesstrack.com">www.businesstrack.com</a> and click on Merchant login where you can create your own private password.

Once you are enrolled and have set up a permanent password you can logon anytime. There will be a drop down menu and you will want to choose "Dispute Manager". There are 2 tabs, one is "ques" (chargebacks in que) and the other one is "case". Under case you can look up the reason for the chargeback and the comments explaining what you need to submit to dispute the chargeback. Then you can submit that information online.