

(12) INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(19) World Intellectual Property Organization  
International Bureau



(43) International Publication Date  
7 August 2003 (07.08.2003)

PCT

(10) International Publication Number  
**WO 03/065276 A1**

(51) International Patent Classification<sup>7</sup>: **G06F 17/60**

(21) International Application Number: PCT/US03/02920

(22) International Filing Date: 28 January 2003 (28.01.2003)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:  
60/353,805 30 January 2002 (30.01.2002) US  
10/215,877 8 August 2002 (08.08.2002) US

(71) Applicant: **FIRST DATA CORPORATION** [US/US];  
12500 East Belford Avenue, Englewood, CO 80112-5939  
(US).

(72) Inventors: **PAGLIARI, Danial**; 13805 NW 22nd Place,  
Sunrise, FL 33323 (US). **YORK, Carol**; P.O. Box 512,

69 Center Ridge Road, Great Cacapon, WV 25422 (US).  
**SALVATORE, Daniel**; 554 Woodgate Circle, Weston, FL  
33326 (US). **EVERETTS, Kelley**; 511 Brookview Drive,  
Greencastle, PA 17225 (US).

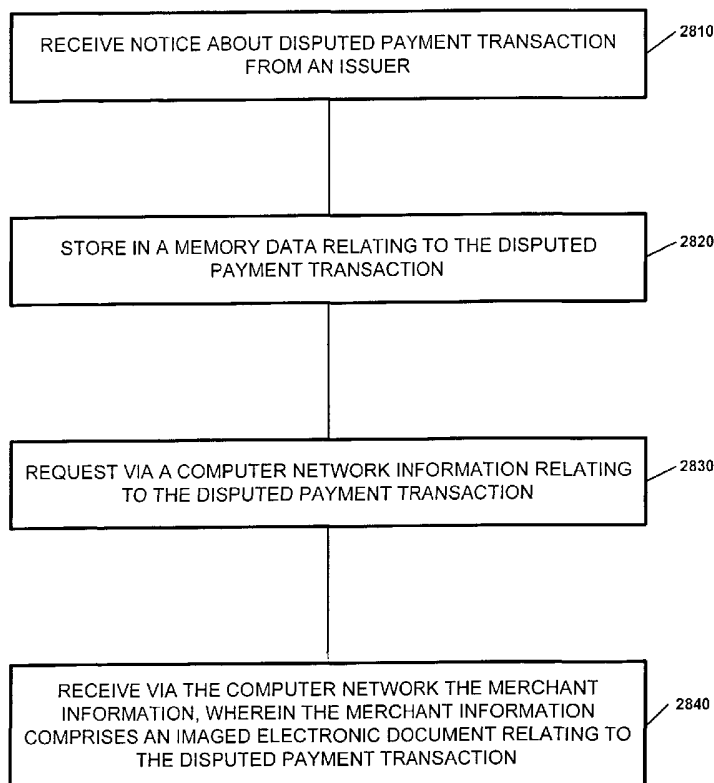
(74) Agents: **VOBACH William, F.** et al.; Townsend and  
Townsend and Crew LLP, Two Embarcadero Center,  
Eighth Floor, San Francisco, CA 94111-3834 (US).

(81) Designated States (*national*): AE, AG, AL, AM, AT, AU,  
AZ, BA, BB, BG, BR, BY, BZ, CA, CH, CN, CO, CR, CU,  
CZ, DE, DK, DM, DZ, EC, EE, ES, FI, GB, GD, GE, GH,  
GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC,  
LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW,  
MX, MZ, NO, NZ, OM, PH, PL, PT, RO, RU, SC, SD, SE,  
SG, SK, SL, TJ, TM, TN, TR, TT, TZ, UA, UG, UZ, VC,  
VN, YU, ZA, ZM, ZW.

(84) Designated States (*regional*): ARIPO patent (GH, GM,  
KE, LS, MW, MZ, SD, SL, SZ, TZ, UG, ZM, ZW),

[Continued on next page]

(54) Title: METHOD AND APPARATUS FOR PROCESSING ELECTRONIC DISPUTE DATA



(57) Abstract: One embodiment of the invention allows a merchant to obtain a request (2830) sent by an investigator for supporting documentation or information and reply with a scanned document in reply to the investigator's request. The investigator can then process the scanned document and/or merchant response (2840) and quickly and efficiently resolve a disputed payment transaction.



Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM),  
European patent (AT, BE, BG, CH, CY, CZ, DE, DK, EE,  
ES, FI, FR, GB, GR, HU, IE, IT, LU, MC, NL, PT, SE, SI,  
SK, TR), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN,  
GQ, GW, ML, MR, NE, SN, TD, TG).

— *before the expiration of the time limit for amending the  
claims and to be republished in the event of receipt of  
amendments*

**Published:**

— *with international search report*

*For two-letter codes and other abbreviations, refer to the "Guid-  
ance Notes on Codes and Abbreviations" appearing at the begin-  
ning of each regular issue of the PCT Gazette.*

## METHOD AND APPARATUS FOR PROCESSING ELECTRONIC DISPUTE DATA

### CROSS-REFERENCES TO RELATED APPLICATIONS

- 5 [01] This application claims the benefit of U.S. provisional patent application 60/353,805 filed on January 30, 2002 entitled "Integrated Dispute System" and U.S. non-provisional patent application 10/215,877 entitled "Method and Apparatus for Processing Electronic Dispute Data" filed on August 8, 2002 which are hereby incorporated by reference in their entirety for all purposes.

10

### STATEMENT AS TO RIGHTS TO INVENTIONS MADE UNDER FEDERALLY SPONSORED RESEARCH OR DEVELOPMENT

- [02] NOT APPLICABLE

- 15 REFERENCE TO A "SEQUENCE LISTING," A TABLE, OR A COMPUTER  
PROGRAM LISTING APPENDIX SUBMITTED ON A COMPACT DISK.

- [03] NOT APPLICABLE

- This invention relates generally to a system for communicating and resolving payment transaction disputes between various parties involved in a transaction, e.g., a dispute over a credit card transaction.

20

### BACKGROUND

- [04] Traditionally, payment transaction disputes have been resolved through a series of exchanges of information between the various parties involved in a transaction. When a dispute arose in the past, the investigator of the dispute would send information about the dispute to the merchant via the postal system. The investigator would have to print out the information for mailing to the merchant. This resulted in the handling of the dispute manually – which inevitably led to extended time periods for resolving the dispute and the merchant being debited for a longer period of time. Thus, there was an extended cycle time and a greater possibility that a dispute would not be resolved properly based on the extended time periods that arise under the manual handling of disputes.

30

- [05] In the credit dispute process, the customer typically has 45 days to dispute a charge. Then, the merchant has 45 days to respond to the disputed charge, i.e., the "chargeback." If

the merchant disputes the chargeback, the customer again has 45 days to dispute the merchant's response. Thus, time is valuable in disputing these charges to both the merchant and the customer. A delay in processing due to loss of information or misrouting of information can easily lead to missing a dispute resolution deadline.

5

## SUMMARY

[06] The various embodiments of the invention described herein facilitate the processing of disputed payment transactions. Various embodiments of the invention are described and will be appreciated by those of ordinary skill in the art.

10 [07] For example, one embodiment of the invention provides information related to a disputed payment transaction by receiving a disputed payment transaction; storing data relating to the disputed payment transaction in a memory; establishing a case identifier for the disputed payment transaction; associating the case identifier with a queue of cases to be worked; and generating a queue of cases to be worked, wherein the queue of cases includes  
15 the case identifier.

[08] In another embodiment of the invention, a method of processing a payment transaction dispute is utilized by receiving a payment transaction dispute; obtaining a set of data relating to the payment transaction dispute; providing the set of data as an input to computerized rules engine; processing the set of data with the rules engine; designating the  
20 payment transaction dispute to a queue based upon the result of the act of processing the set of data with the rules engine.

[09] Other embodiments of the invention will be apparent from the disclosure given below taken in conjunction with the figures.

25

## BRIEF DESCRIPTION OF THE DRAWINGS

[10] Fig. 1 illustrates a network that allows communication between various parties for resolving a disputed transaction according to one embodiment.

[11] Fig. 2 illustrates a system that provides a system for interaction between merchants and cardholders in the dispute resolution process.

30 [12] Fig. 3 illustrates an example of a user interface showing a work list for an investigator.

[13] Fig. 4 illustrates an example of a user interface for selecting merchant actions.

[14] Fig. 5 illustrates an example of a user interface showing charge back information.

[15] Fig. 6 illustrates an example of a user interface showing an expired entry from the outstanding portion of a work list.

[16] Fig. 7 illustrates an example of a user interface showing an outstanding portion of a work list.

5 [17] Fig. 8 illustrates an example of a user interface showing the outstanding portion of a work list.

[18] Fig. 9 illustrates an example of a user interface showing a work portion of a work list.

[19] Fig. 10 illustrates another example of a user interface showing a work portion of a work list.

10 [20] Fig. 11 illustrates an example of the document identified as "bank\_doc in Fig. 4.

[21] Fig. 12 illustrates an example of a document identified as "advice" in Fig. 4.

[22] Fig. 13 illustrates an example of a scanned sales receipt.

[23] Fig. 14 illustrates an example of a user interface that allows a merchant to view retrieval information.

15 [24] Fig. 15 illustrates a sample retrieval record for a user interface.

[25] Fig. 16 illustrates the entire record from Fig. 15 which is obtainable with the scroll bar of the user interface.

[26] Fig. 17 illustrates an additional example of a retrieval record.

[27] Fig. 18 illustrates an additional example of a retrieval record.

20 [28] Fig. 19 illustrates an overview of an exemplary credit dispute.

[29] Fig. 20 illustrates an example of a user interface provided for investigator login.

[30] Fig. 21 illustrates an example of a queue of cases, for example, for use by an investigator.

[31] Fig. 22 illustrates a sample record selected from the queue selector section in Fig. 21.

25 [32] Fig. 23 illustrates an example of case information which can be displayed for viewing by a user interface.

[33] Fig. 24 illustrates a scanned version of a sales draft.

[34] Fig. 25 illustrates an example of a user interface for selecting investigator actions.

[35] Fig. 26 illustrates an example of a user interface for selecting a sub-action for the response action.

30

[36] Fig. 27 illustrates yet another example of a user interface for selecting sub-actions for the response action.

[37] Fig. 28 illustrates a flow chart for implementing a method for a dispute resolution process according to one embodiment of the invention.

[38] Fig. 29 illustrates a flow chart for implementing a method for a dispute resolution process according to another embodiment of the invention.

[39] Fig. 30 illustrates a flow chart demonstrating a method for implementing a dispute resolution process according to yet another embodiment of the invention.

5 [40] Figs. 31a and 31b illustrate a flow chart demonstrating a method for generating a queue of cases according to one embodiment of the invention.

[41] Fig. 32 illustrates a flow chart demonstrating a method for associating a set of data for a payment transaction with a processing queue, according to one embodiment of the invention.

10 [42] Fig. 33 illustrates a flow chart demonstrating a method for generating a set of possible actions to take on a set of data for a payment transaction dispute, according to one embodiment of the invention.

[43] Figs. 34a and 34b illustrate a flow chart demonstrating a method for generating a set of possible sub-actions to take for a particular action according to one embodiment of the  
15 invention.

#### DESCRIPTION

[44] An overview of a payment dispute, such as a credit dispute, is shown in Fig. 19 to set the stage for discussion of the various embodiments of the invention. While the various embodiments can be applied to a variety of payment transactions, credit transactions will  
20 primarily be used as examples in this description. As an example of a disputed credit card transaction, a cardholder and merchant first conduct a transaction. The cardholder has a bank that issues his/her account/card (the issuer) while the merchant similarly has a bank that is responsible for its account (the acquirer). The merchant submits a charge, for example, to the acquiring bank or the acquiring bank's processing center (e.g., First Data Merchant Services).  
25 This is then routed to Visa, Mastercard, etc. which routes it to the issuer's bank for approval. The issuing bank approves the payment and notifies the cardholder via the cardholder's statement. If there is a problem, the cardholder disputes the charge to the issuing bank or requests further information about the charge. The issuing bank disputes the charge through Visa or Mastercard to the acquiring bank or the acquiring bank's processing center (again,  
30 e.g., First Data). These disputed charges are then stored in a database of the processing center as a chargeback.

[45] In the "back office" at the processing center of the acquiring bank, investigators work the dispute to resolve whether the transaction was improper. In some instances, the cardholder may have only requested proof of purchase in the form of a sales receipt if the

cardholder does not remember making the purchase (as opposed to actually disputing the charge). If the investigator believes there is reason to believe that the transaction is entitled to be disputed by the cardholder, the investigator debits the merchant for the value of the transaction. This is referred to as a "chargeback". To rebut the chargeback, the merchant  
5 needs to submit further information for use by the investigator. Fig. 19 illustrates further activities according to the standard chargeback process.

[46] According to one embodiment, an imaging infrastructure, allows the documents of the transaction to be stored digitally on an image repository, rather than as paper documents in physical folders. Thus, they are easily available to an investigator or the merchant  
10 electronically. This saves on transaction fees as well as time. It creates a more unified system for everyone involved. Similarly, when any of the parties views the file, it can see the same documents. As an additional feature, it can be used to backup data in case of fire.

[47] Fig. 1 illustrates one embodiment of the invention. In system 100 of Fig. 1, a merchant 104, acquiring bank 112, issuing bank 116, and customer 108 can communicate  
15 across network 124, such as the Internet. Furthermore, a dispute processing application 120, such as an acquiring bank processing center for resolving credit card disputes can communicate across network 124 with each of the parties. The network 124 also can be used to complete an original transaction between the merchant and customer.

[48] The merchant can utilize a software package that allows the merchant to be coupled to  
20 the database 128. In fact the merchant could even establish such a connection or retrieval of data by coupling to the acquiring bank website which then provides the connection to the data either via the open network 124 or via a more secure connection, such as a dedicated connection to the database.

[49] Similarly, an investigator who is responsible for resolving a disputed charge can use a  
25 software package that permits the investigator to communicate with the database 128 and log requests for information for various merchants or other parties.

[50] In addition, an issuing bank 116 or customer 108 may communicate with the database 128 so as to request or provide data related to a disputed charge. Again, the customer could access the data via the issuing bank's website as explained above in regard to the  
30 merchant/acquiring bank. This would also facilitate the ability of the cardholder or issuer to check on the status of a disputed charge.

[51] Fig. 2 illustrates another embodiment of the invention which demonstrates the interaction available by both merchants and cardholders in the dispute resolution process. Fig. 2 shows that dispute data, a reporting facility, and image data can be accessed by both

cardholders, merchants, and dispute resolution investigators. Furthermore, this information can be networked with other components of the processing system. For example, in the case of a company like First Data, USA, its FDR, FDMS, North and South Legacy Systems, and its FDNet are shown networked.

5 Electronic Integrated Dispute System (EIDS)

[52] According to one embodiment of the invention a system is provided that allows a merchant to communicate with a central database application program that can access records from the credit dispute process. The merchant computer can establish a connection via an internet browser to the application. For example, the merchant can couple with the server of  
10 the processing center and launch the application program via the processing center's website. Alternatively, the merchant can be coupled to the application program via an acquiring bank's (or third party's) website.

[53] An example of the merchant's interaction with the application program can be seen through the following examples shown in the figures. Fig. 3 shows an example of the  
15 worklist for a particular merchant once they have entered into the application program. The worklist is divided into outstanding cases (e.g., cases that the merchant needs to work) and cases worked (e.g., cases that the merchant has already worked on that day). The first two cases shown in Fig. 3 of the Outstanding list are actually expired because too much time has elapsed since they were issued. Thus, they are displayed in red lettering to indicate the  
20 expiration.

[54] The binoculars icon in Fig. 3 allows a merchant to search for a case they worked in previous days. The "My Messages" block shows either a confirmation indicated by a check mark or an explanation mark that indicates that the investigator needs additional information.

[55] By clicking on the pencil icon to the left of a case record, a merchant can bring up the  
25 details of the case record. Thus, Fig. 4 shows the chargeback information for the corresponding case shown in Fig. 3. Fig. 5 shows the additional chargeback information that can be obtained by the scrollbar to the right of the window. For example, the chargeback information in Fig. 4 illustrates that the charge is being disputed by the customer because the customer did not receive the merchandise. This particular example is indicated as a first  
30 chargeback. However, if the first chargeback is not resolved satisfactorily, the chargeback can be resubmitted by the issuing bank/customer as a second chargeback. In such a case, the information from the first chargeback still appears so that a complete record of the chargeback history can be displayed.



[56] The "Print" icon allows one to print the record while the "Release Case" icon allows one to close the record and return to the worklist page.

[57] As shown in the bottom left hand portion of Figure 4, a file icon indicates the documents that are available for viewing by the user. These documents can include advice letters as well as any document that has been scanned or imaged and associated with the record. For purposes of this patent, the term "imaged electronic document" shall be deemed to include any data or file produced by scanning or imaging a physical document so that the data or file can be conveyed as an electronic file across a computer network. For example, scanning a sales receipt and saving the file in TIFF format shall be considered creating an imaged electronic document.

[58] A tree structure can be implemented to provide the images for viewing by the user that are associated with the particular chargeback record. For example, the customer's copy of the sales receipt can be imaged and stored in the database for viewing by the merchant without needing to mail or fax a copy of the document to the merchant. Each time the merchant opens the case, the relevant documents relating to the case can be accessed and viewed by the merchant. Such documents might include receipt, proof of shipping receipt, cardholder letter stating that the merchandise was not received, etc. Similarly, the same documents can be viewed by the investigator using the same record information at his/her location. Figs. 11 and 12 illustrate the documents identified as "advice" and "bank\_doc" in Fig. 4. Fig. 13 illustrates an example of a scanned sales receipt that can be stored and accessed by the parties working the dispute.

[59] In Fig. 4, the merchant can either "Accept Chargeback" or "Dispute Chargeback" by selecting one of those choices in the selection block labeled "Merchant Actions." If the merchant checks its records and realizes that the customer is correct in disputing the charge, the merchant can select "Accept Chargeback" and click on the "Submit Case" icon. However, if the merchant wants to dispute the chargeback, the merchant can select "Dispute Chargeback" and attach evidence of why the chargeback is disputed. Namely, the merchant can scan/image a document and save it to the merchant's hard drive, for example. Then, the merchant can use the "Browse" button to access the file for the document on the merchant's hard drive and enter a description about the document for the investigator. Furthermore, the merchant can enter a text message in the "Add Comments Here" block to explain to the investigator the merchant's reasons for disputing the chargeback or to provide other relevant information. When done, the merchant can use the "Submit case" button to submit the response to the chargeback.

[60] Figs. 6-10 show the other example records from the worklist for the merchant. As can be seen at the top of each opened record, a merchant can have open at least five records at the same time. Obviously, the software could be configured to allow more or less records to be worked by the merchant.

5 [61] Similarly, Figs. 14-18 show examples of the user interface that allows a merchant to view retrieval information. A retrieval is implemented when a customer merely requests proof of charge rather than disputing that a charge was made. For example, if the customer does not recall making a charge, then the customer asks for proof of charge in the form of a receipt, etc. By clicking on the "Retrieval" icon on the Worklist page, the merchant can see  
10 the retrievals that are outstanding and the retrievals that have been worked. Furthermore, the "My Messages" block in the bottom portion of Fig. 14 shows the information that has been received by the investigator and noted as received (check mark) or requiring additional information (exclamation point). Fig. 15 illustrates a sample retrieval record. Again, the scroll bar to the right of the retrieval information section allows the user to scroll down to see  
15 an entire record, as shown in Fig. 16. Figs. 17 and 18 illustrate additional retrieval record examples.

[62] Fig. 28 illustrates a method for implementing one embodiment of the invention. According to flowchart 2800 of Fig. 28, a notice is received about a disputed credit charge from an issuer in block 2810. The data relating to the disputed credit charge is stored in  
20 memory as illustrated in block 2820. Block 2830 shows that information relating to the disputed credit charge can be requested via a computer network. For example, information from the merchant can be requested for resolving the dispute. Block 2840 illustrates that the merchant information can be received via the computer network, wherein the merchant information comprises an imaged electronic document relating to the disputed credit charge.

25 [63] Fig. 29 illustrates yet another example of the invention. In flowchart 2900 of Fig. 29, notice is received from a card issuer about a disputed credit charge, as shown in block 2910. The data relating to the disputed credit charge is stored in memory as shown in block 2920. Block 2930 illustrates that request is made from a merchant via a text message transmitted across a computer network for information relating to the disputed credit charge.

30 Furthermore, block 2940 illustrates that accompanying data such as a electronic document can be attached to the request. This attachment can be used to help the merchant better understand the disputed charge. Block 2950 illustrates that the merchant information is received via the computer network at an investigator's computer. This merchant information can be comprised of an imaged sales receipt relating to the disputed credit charge. Thus, for

example, if the cardholder disputes a charge, the merchant can attach an electronic image of the receipt which the cardholder signed at the time of purchase and return that as the merchant information for rebutting a chargeback. Block 2960 shows that a request can be made for a sales draft via the computer network. This sales draft can be requested from the issuer of the credit card account and the information requested would relate to the disputed credit charge. Similarly, block 2970 illustrates that additional information can be requested from the customer.

[64] Fig. 30 illustrates yet another embodiment of the invention. In flowchart 3000 of Fig. 30, a disputed credit charge is received as shown in block 3010. This disputed credit charge is forwarded to an investigator (also known as an auditor), as illustrated in block 3014. The investigator can request further information from the various parties involved in the transaction system. Thus, as shown in block 3018, a request from the investigator can be received by one of the parties via a computer network requesting information relating to a disputed credit charge. In block 3022, a user interface is provided. In the case of a merchant, the user interface can be used by the merchant to respond to the request for information received from the investigator. Thus, as shown in block 3026, the merchant can transmit the requested information to the investigator via the computer network. Furthermore, as part of this reply the merchant can include an imaged electronic document, such as a signed sales receipt or other material.

## IDS

[65] An embodiment of the invention that is used more from the perspective of the investigator of a dispute will now be discussed. An investigator of disputes can access his/her browser to establish connection with the dispute processing application program. For example, if an investigator is assigned to a particular acquiring bank, the investigator's log-on profile may present data relating to that investigator's access rights. The investigator can access the application program via the processing center's (e.g., First Data's) website. Fig. 20 illustrates that access can be provided through a secured screen where the user must enter an ID and password.

[66] Fig. 21 illustrates the queue of cases for an investigator. The screen shown in Fig. 21 illustrates a "Queue Selector" section that illustrates either new work or case records that have been pended until the investigator can gather further information. Similarly, a "Work Tracker" section shows cases that have already been worked by an investigator and the last action for the case record. Similarly, the dispute amount is shown. Finally, a "My Worklist" section shows the entire worklist for a particular investigator. It is envisioned that the "My

Worklist” section will only be accessible by supervisor personnel so as to prevent any individual investigator from selectively choosing cases to work and avoiding others. This will allow for a more efficient or regulated execution of the workload by the individual investigators while still permitting supervisors to evaluate the workload when appropriate.

5 While the “Queue Selector” section of Fig. 21 illustrates different case records from different companies being assigned to the same investigator, it is envisioned that each investigator might work case records from a single company. For example, one investigator might work cases from only a single bank.

[67] Fig. 22 illustrates a sample record selected from the Queue Selector section in Fig. 21. In Fig. 22, the case information is displayed for viewing. In addition, a “Case Files” section allows the investigator to pull up the documents that have been scanned in or associated with a particular record. As shown in Fig. 23, the first chargeback record includes scanned versions of two sales drafts. For example, Fig. 24 shows one of these documents. The scanned document can be placed in the database in a variety of ways. For example, it can be received from the merchant, customer, or customer’s bank. Alternatively, the merchant could mail the document through the postal service to the investigator. Then, the investigator can scan in the document.

[68] For a particular case record, an investigator can take various actions. As shown in Fig. 22, the user can click on the “Actions” tab. By clicking on the “Actions” tab, the display shown in Fig. 25 can be brought up. Fig. 25 illustrates that an investigator can invoke different actions on a record. For example, by clicking on the “Investigator Actions” icon, the investigator can select from the following options: “Response”; “Forward”; “Request Info”; or “Pend” the case. Fig. 26 shows an example of a display that can be invoked if “Response” is selected as the investigator action. By responding, they can forward the case to the merchant. By forwarding, they can forward the case to a different work queue, e.g., a different investigator. The investigator can request additional information about the record from the issuing bank or customer through the use of the “Request Info” action. Finally, the investigator can pend the case so as to allow the record to be worked on at a later date.

[69] Fig. 26 illustrates an example if the investigator selects the “Response” investigator action. In such an instance, the investigator can choose from a menu of sub-actions. For example, the pull down menu in Fig. 26 illustrates that the investigator can choose from the options: “BANK”; “MERCHANT”; “WASH CREDIT W/ DEBIT”; “SPLIT RES TO MERCHANT”; “SPLIT RES TO OTHER”; AND “OVERRIDE.”

[70] If the "MERCHANT" is selected as the sub-action, the investigator can then proceed to the "Select Canned Msg" section of the display. This portion of the program displays pre-selected messages that are often used for communicating with the merchant. For example, one message might be: "Please supply copy of signed sales draft." By clicking on the double arrow box to the right of the canned message main box, the selected message is stored. This message will then be stored in the database and presented to the merchant when the merchant connects to the database through the merchant interface. A rules engine can be used by the processing center to determine which code should be assigned to the record.

[71] To the right of the display, the "Image Selector" portion allows the investigator to select images from the database. For merchants which still communicate with an acquirer via the postal service, the selected images can be automatically printed out for mailing with the investigator's letter to the merchant. The investigator merely highlights an image file name and uses the double arrows to move it to the right hand box to designate the images to send to the merchant.

[72] Finally, when the investigator completes the message information for the record, the icon labeled "Submit Case" can be selected to submit the case for release to the merchant.

[73] In many instances, the investigator will try to work the record to avoid debiting the merchant if at all possible. If the investigator cannot resolve the dispute in that fashion, then the merchant can be debited and further information requested.

[74] In order to establish a queue of cases to be worked by an investigator, a set of logic rules can be used to process the cases. One embodiment of the invention is thus illustrated in Figs. 31a and 31b by flowchart 3100. In block 3110 of Fig. 31, a credit charge dispute is received. This might be received via any type of notification means, e.g., a telephone call, an email or a communication from a credit association such as Visa or Mastercard. Block 3114 shows that the data relating to the disputed credit charge is stored in a memory. A case identifier is associated with the disputed credit charge, as shown in block 3118. Thus, the case identifier can be used to identify the disputed credit charge within the processing system.

[75] Block 3122 illustrates that a case identifier can be associated with queue of cases to be worked. One example of this is shown in more detail below in the description of Fig. 32.

Namely, this determination allows a credit card dispute or retrieval request to be assigned to a particular queue for processing. In block 3126, a queue of cases to be worked is illustrated as an example of a queue that can be generated. If the case satisfies the profile of the generated queue, then the case will be included as part of the queue.

[76] In block 3130 of Fig. 31, at least a partial listing of the generated queue of cases is displayed for use by a user (such as an investigator or merchant) as described above. Thus, in block 3134 the user can request information relating to the disputed charge. For example, the auditor can ask a merchant to supply a copy of the signed sales receipt. In block 3138, requested information is shown as being received. One example of this would be the merchant submitting an electronic document showing an image of the signed sales receipt. Thus, the user can resolve the disputed credit charge so as to determine a disposition of the disputed credit charge, as shown in block 3142. Additionally, the user can designate that the case be moved to a different queue, for example, a resolved cases queue or a pending cases queue, as illustrated in block 3146. Typically, however, a case would be controlled so as to be in only one queue at any point in time.

[77] Fig. 32 illustrates yet another embodiment of the invention. In Fig. 32, a notification is received of a credit dispute in block 3204. In block 3208, additional data relating to the disputed transaction is retrieved. For example, if cardholder John Smith disputes a transaction that appears on his Visa bill with a transaction date of June 11th, 2001, data for that transaction can be gathered to compile a more complete set of data. For example, the name of the merchant, the time of the purchase, the transaction identifier, etc. all can be gathered to enrich the set of available data for the disputed charge. All the data received and/or gathered for a transaction can then be compiled into a set of data relating to the credit dispute as shown in block 3212.

[78] The set of data can then be submitted to a rules engine for automated processing, as shown in blocks 3216 and 3218. For example, a program of logical rules can be provided to sort data records into various queues depending on the data values in particular categories. Thus, if one desired to sort all of the data records that pertain to Merchant XYZ, a logical rule could be programmed to accomplish that sort. Similarly, one could sort by other logical rules, as well. If a data set is determined to be associated with a particular queue, a queue identifier can be associated with the data set, as shown in block 3222. Finally, once the processing takes place, the credit dispute can be designated to a particular queue, as shown in block 3226. Examples of fields that could be used to by the rules engine include: acquirer bank identification number (BIN)/ICA, dispute amount, dispute ID, dispute received data, domestic/foreign indicator, intra-indicator, issuer BIN/ICA, MCC code, merchant number, product code, reason code, system code, and work type.

[79] The user interface described above referenced that various actions could be taken on a case. For example, an investigator working a case could request additional information from

an issuing bank, association or merchant. Similarly, for each action, sub-actions or “steps” could be taken. The actions available to a user of the user interface will vary depending on the data set that is involved. Only some actions will be available depending on the particular queue involved and the type of data available. Thus, Fig. 33 illustrates an embodiment of the invention that facilitates processing of the actions. For example, in flowchart 3300 of Fig. 33, a set of data is obtained for a case as shown in block 3304. This set of data is automatically processed so as to determine a set of possible actions that can be performed on the case, as shown in block 3308. A user interface is provided that is operable for displaying a list of possible actions, as shown in block 3312 and the set of possible actions is communicated to a user, as shown in block 3316.

[80] Once a list of possible action is obtained, an entire listing or a partial listing of actions can be displayed via the user interface on a display area of the user interface, as noted in block 3320. A user may then select one of the actions, as illustrated by block 3324. Once an action is selected, it can be implemented, as noted in block 3328 of Fig. 33.

[81] In generating the list of actions, a set of logical rules can be used. The logical rules might first be used to determine a list of all possible actions that can be performed based on a first characteristic of the data fields. Then, this list could be filtered so as to obtain a more refined set of possible actions.

[82] Figs. 34a and 34b illustrate yet another embodiment of the invention. Figs. 34a and 34b illustrate that the rules engine can be applied to the implementation of sub-actions of a particular action. In flowchart 3400, block 3404 illustrates that a set of data is provided for a disputed case. Block 3408 shows that an action to be performed on the disputed case is designated. Furthermore, block 3412 shows that the set of data and designated action are processed so as to determine a set of sub-actions for the case. As an example of this, for each action that can be performed on a set of data there is a series of sub-actions that can be performed to implement that action. Depending on the available data, some of the subactions will be required while others will only be optional. Similarly, some may be required to be performed while others will be optional. The rules engine can be used so as to determine which of the set of sub-actions is available, required, and/or optional. Thus, in the example of Fig. 34a and Fig. 34b, block 3416 determines which of the sub-actions are required. In block 3420, an order for implementing the sub-actions is determined. In block 3424, the required sub-actions are implemented; while in block 3428, a determination is made as to which of the sub-actions are optional.

[83] In Fig. 34b, a user interface is updated so as to display at least one sub-action for a user's selection. Thus, in block 3436, a user is allowed to select one of these sub-actions, e.g., via a user interface. The order of displaying the sub-actions can be controlled by the logical rules, as well. Finally, block 3440 shows that a selected sub-action can be implemented by the program.

#### ASP Connections

[84] As noted previously, one embodiment of the invention allows a user involved in the dispute process to access the centralized repository of dispute data via an application service provider (ASP). Thus, the user can establish a connection with the ASP software via a network such as over the Internet. Then, the user can use the ASP software in conjunction with the centralized repository of dispute information. This allows all of the users to access the same information for a case. Thus, the merchant and investigator can see and access the same documents when they access the case record.

[85] In addition, some customers of the dispute processing center will choose to have their own representatives work the disputes. For example, company XYZ may choose to have an investigator work the disputes related to company XYZ's account. In such a case, the investigator can connect to the ASP over the internet and still obtain the same information that would be obtained if the investigator were working the case from the "back office" of the processing center itself.

[86] In addition, the centralized system allows the processing center to acquire other processing centers and convert their data for storage in the centralized repository. For example, such records could be converted to an XML file so that the record can be updated to the centralized repository. This allows those records to be worked under the system discussed above using the common interface.

[87] According to one embodiment of the invention, a DB2 database can be used to store the records for the various transaction dispute records. Similarly, a separate server can be used to store imaging data. A framework can then be used to link the merchant, the investigator, the DB2 database and the imaging server to allow access to the records needed by each party.

[88] While various embodiments of the invention have been described as methods or apparatus for implementing the invention, it should be understood that the invention can be implemented through code coupled to a computer, e.g., code resident on a computer or accessible by the computer. For example, software and databases could be utilized to implement many of the methods discussed above. Thus, in addition to embodiments where



the invention is accomplished by hardware, it is also noted that these embodiments can be accomplished through the use of an article of manufacture comprised of a computer usable medium having a computer readable program code embodied therein, which causes the enablement of the functions disclosed in this description. Therefore, it is desired that  
5   embodiments of the invention also be considered protected by this patent in their program code means as well.

[89]   It is also envisioned that embodiments of the invention could be accomplished as computer signals embodied in a carrier wave, as well as signals (e.g., electrical and optical) propagated through a transmission medium. Thus, the various information discussed above  
10   could be formatted in a structure, such as a data structure, and transmitted as an electrical signal through a transmission medium or stored on a computer readable medium.

[90]   It is also noted that many of the structures, materials, and acts recited herein can be recited as means for performing a function or steps for performing a function. Therefore, it should be understood that such language is entitled to cover all such structures, materials, or  
15   acts disclosed within this specification and their equivalents.

[91]   It is thought that the apparatuses and methods of the embodiments of the present invention and many of its attendant advantages will be understood from this specification and it will be apparent that various changes may be made in the form, construction, and arrangement of the parts thereof without departing from the spirit and scope of the invention  
20   or sacrificing all of its material advantages, the form herein before described being merely exemplary embodiments thereof.

WHAT IS CLAIMED IS:

- 1                   1.     A method of providing information relating to a disputed payment  
2 transaction, said method comprising:  
  
3                   receiving a disputed payment transaction;  
  
4                   storing data relating to said disputed payment transaction in a memory;  
  
5                   establishing a case identifier for said disputed payment transaction;  
  
6                   associating said case identifier with a queue of cases to be worked;  
  
7                   generating a queue of cases to be worked, wherein said queue of cases  
8 includes said case identifier.
- 1                   2.     The method as described in claim 1 and further comprising:  
  
2                   displaying at least a partial queue listing of said queue of cases to be  
3 worked for use by an investigator of said disputed payment transaction.
- 1                   3.     The method as described in claim 2 and further comprising:  
  
2                   requesting information relating to said disputed payment transaction  
3 from a merchant;  
  
4                   designating said case identifier to a pending queue.
- 1                   4.     The method as described in claim 2 and further comprising:  
  
2                   resolving said disputed payment transaction so as to determine a  
3 disposition of said disputed payment transaction; and  
  
4                   designating said case identifier to a resolved cases queue.
- 1                   5.     The method as described in claim 2 and further comprising:  
  
2                   providing a plurality of queues in which said case identifier can be  
3 disposed;

4 requiring that said case identifier be disposed in only one queue  
5 at a time.

1 6. The method as described in claim 2 and further comprising:  
2 taking an action on said case identified by said case identifier; and  
3 transferring said case from a first queue to a second queue.

1 7. A method of processing a payment transaction dispute, said method  
2 comprising:  
3 receiving said payment transaction dispute;  
4 obtaining a set of data relating to said payment transaction dispute;  
5 providing said set of data as an input to a computerized rules engine;  
6 processing said set of data with said rules engine;  
7 designating said payment transaction dispute to a queue based on the  
8 result of processing said set of data with said rules engine.

1 8. The method as described in claim 7 wherein said obtaining a set of  
2 data relating to said payment transaction dispute comprises:  
3 retrieving data from a computerized database, wherein said data relates  
4 to details of said disputed payment transaction.

1 9. The method as described in claim 7 and further comprising:  
2 assigning a queue ID to said set of data in response to said processing.

1 10. The method as described in claim 9 wherein said designating  
2 comprises sorting based on said queue ID.

1 11. The method as described in claim 7 wherein said processing said set of  
2 data with said rules engine comprises:  
3 applying a predetermined set of logical rules to said set of data.

1                   12.     The method as described in claim 7 wherein said processing said data  
2 comprises utilizing data selected from the group of categories of acquirer bank identification  
3 number, dispute amount, dispute identifier, issuer bank identification number, merchant  
4 number, product code, and reason code.

1                   13.     A method of processing a payment transaction dispute resolution case,  
2 said method comprising:

3                             obtaining a set of data for said payment transaction dispute resolution  
4 case;

5                             automatically processing said set of data so as to determine a set of  
6 possible actions that can be performed on said case for purposes of resolving said case;

7                             communicating said set of possible actions to a user.

1                   14.     The method as described in claim 13 wherein said communicating said  
2 set of possible actions to said user comprises providing a user interface wherein said user  
3 interface comprises a display area for displaying said set of possible actions.

1                   15.     The method as described in claim 13 wherein said automatically  
2 processing said set of data so as to determine a set of possible actions comprises:

3                             determining a total set of actions that can be performed;

4                             filtering out from said total set of actions, any actions which do not  
5 apply to the set of data.

1                   16.     The method as described in claim 14 and further comprising:

2                             allowing a user to select an action from said set of possible actions.

1                   17.     The method as described in claim 13 and further comprising:

2                             displaying said set of possible actions via a user interface for selection  
3 by a user; and

4 determining when said user has selected one of said possible actions;  
5 and

6 implementing said action selected by said user.

1 18. The method as described in claim 13 wherein said automatically  
2 processing comprises:

3 utilizing a set of predetermined rules to operate on said set of data.

1 19. A method of processing a payment transaction dispute resolution case,  
2 said method comprising:

3 providing a set of data for a disputed case;

4 designating an action to be performed on said disputed case;

5 processing said set of data and said designated action so as to  
6 determine a set of sub-actions that can be performed on said case;

7 determining which of said sub-actions are required;

8 determining which of said sub-actions are optional; and

9 implementing said required sub-actions.

1 20. The method as described in claim 19 and further comprising:

2 determining an order for implementing said sub-actions.

1 21. The method as described in claim 19 and further comprising:

2 determining an order in which to display said sub-actions to a user via  
3 a user interface.

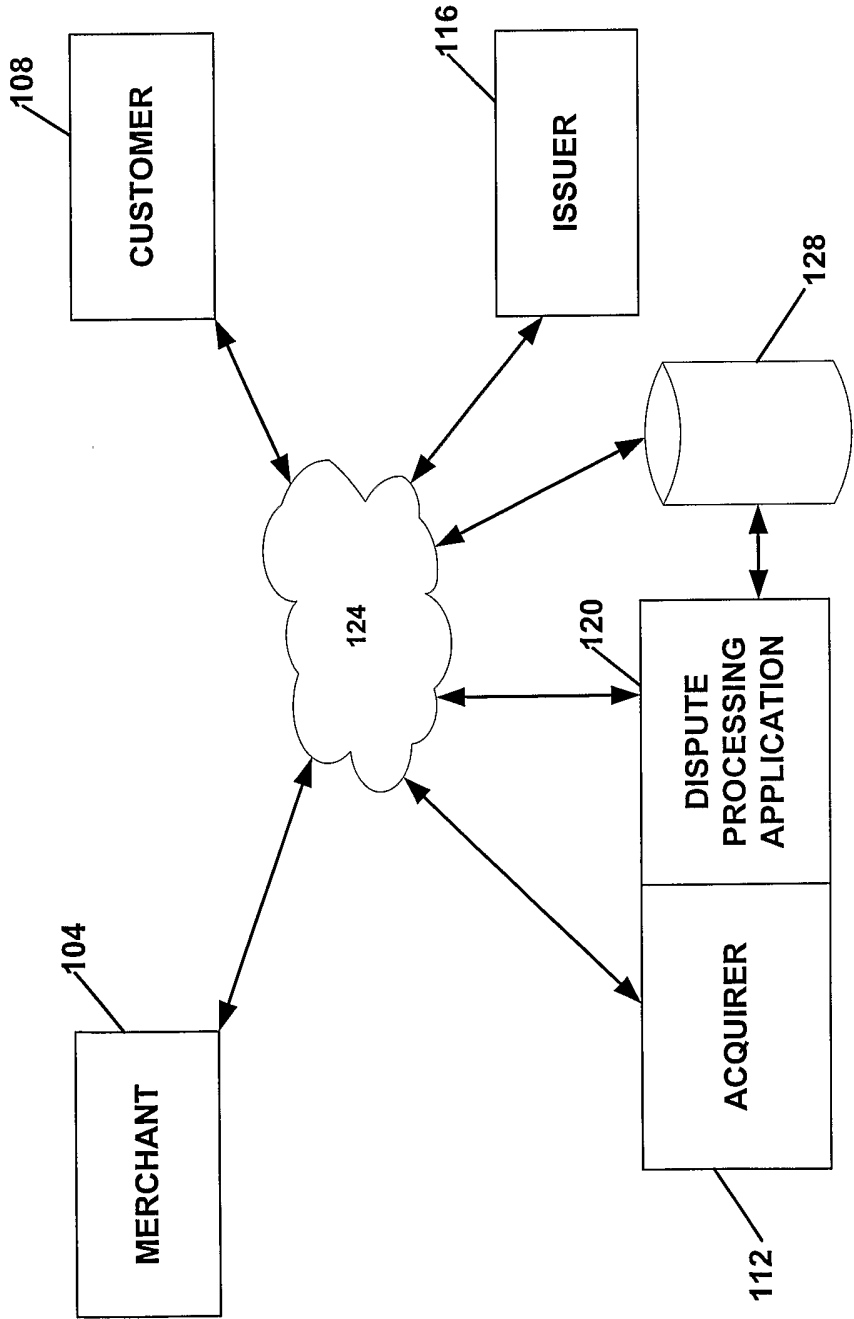
1 22. The method as described in claim 19 and further comprising:

2 updating a user interface so as to display at least one sub-action.

1 23. The method as described in claim 19 and further comprising:

2

utilizing a set of predetermined rules to process said set of data.



100

Fig. 1

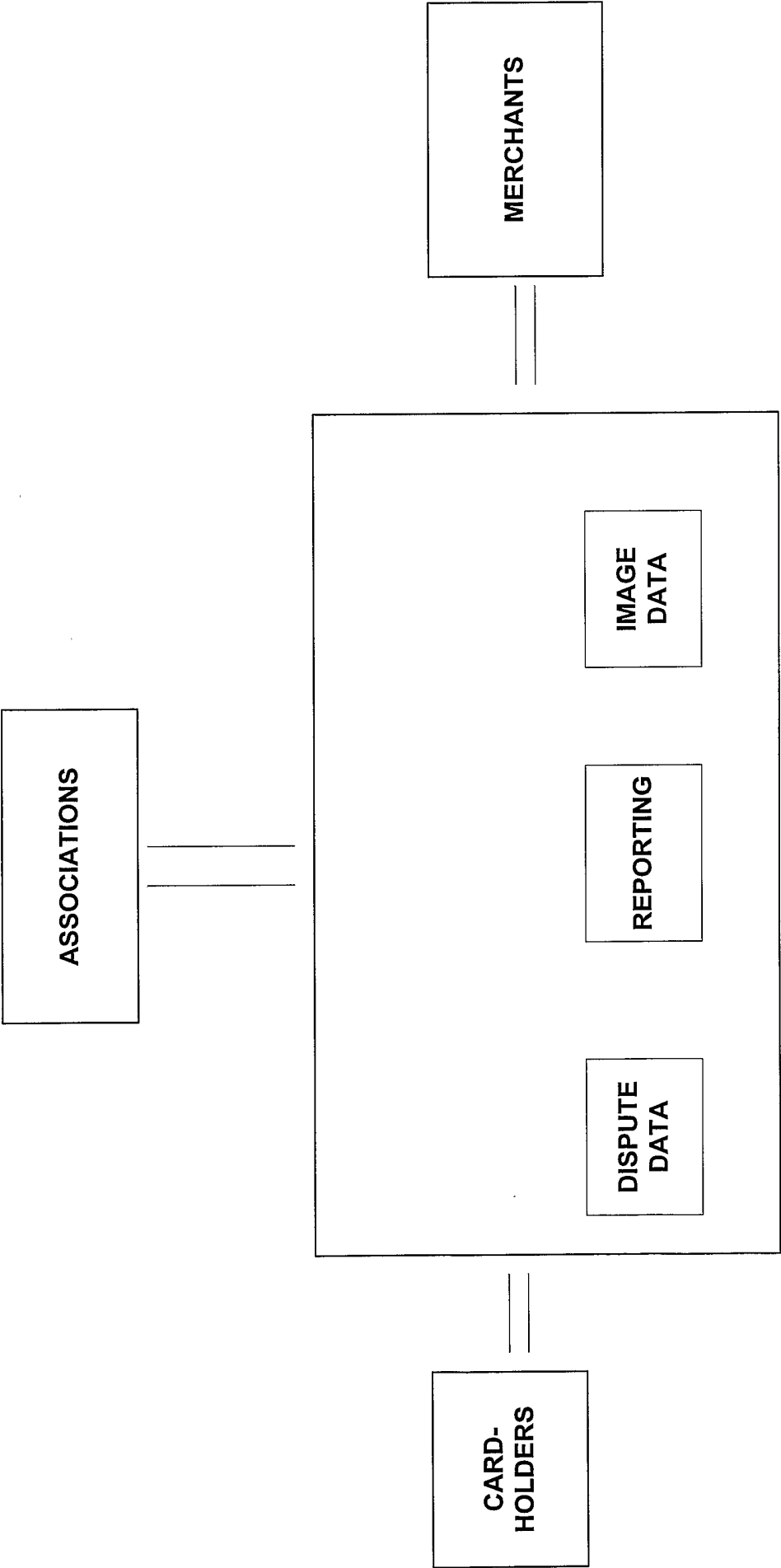


Fig. 2



Worklist

Chargebacks      Retrievals

EXPIRED

	Due Date	Cardholder Number	Merchant Number	Amount		Due Date	Cardholder Number	Merchant Number	Amount
	07/17/00	4128000188000023	67611820000	78.95		03/21/01	4226351258859601	67611820000	180.85
	02/01/01	5491130088004500	67611820000	146.90		12/14/00	4417120067001800	67611820000	26.42
	01/10/01	5420390038005300	67611820000	39.95					
	02/09/01	4224180037370023	67611820000	52.16					

OUTSTANDING

Previous ◀ ▶ Next

WORKED

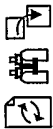
Previous ◀ ▶ Next

	Date	User ID	Case Number
✓	12/14/00	anyuser	CB020432258
!	08/27/01	anyuser	RT304662891

MY MESSAGES

Previous ◀ ▶ Next

MESSAGE VIEWER



User Logged: mespino  
Merchant #: 61523695545



001-001

FIG. 3

Worklist

Chargebacks

Retrievals

CB #010089977

RT #317920718

Case #3

Case #4

Case #5

Chargeback Information

Print

Release Case

Action Code: EXPIRED

Reason Code: 90 / NON-RECEIPT OF MERCHANDISE

Name: XYZ COMPANY, INC., 1-888-555-1212, WITCHITAW, WI

Cardholder #: 4128000188000023

Merchant #: 67611820000

Due Date: 07/17/00

Request Date: 07/03/00

Processing Date: 05/03/00

Chargeback Amount: 78.95 USD

Transaction Date: 05/02/00

Chargeback Cycle: FIRST

Transaction Amount: 78.95 USD

Transaction Locator #: 0502 45021838

Foreign Amount:

Reference #: 24610430123078657066501

Category Code: 5964

Auth. Code: 881366

Case #: 010089977

Case # 0000000000

Merchant Actions: - Select One -

Letters

advice

bank\_doc

Add Comments Here

Image:

Image: [ ]

Browse...

Description:

Description: [ ]

Add

Delete

Clear All

salesdraft\_00854698563254

advice\_00854698563254

Submit Case

User Logged: mespino

Merchant #: 61523695545

001-002

FIG. 4

Chargeback Information

Action Code: EXPIRED

Reason Code: 90 / NON-RECEIPT OF MERCHANDISE

Name: XYZ COMPANY, INC., 1-888-555-1212, WITCHITAW, WI

Cardholder #: 4128000188000023

Merchant #: 67611820000

Due Date: 07/17/00

Request Date: 07/03/00

Processing Date: 05/03/00

Chargeback Amount: 78.95 USD

Transaction Date: 05/02/00

Chargeback Cycle: FIRST

Transaction Amount: 78.95 USD

Transaction Locator #: 0502 45021838

Foreign Amount:

Reference #: 24610430123078657066501

Category Code: 5964

Auth. Code: 881366

Case #: 010089977

Airline Ticket #:

Customer Service #: 1-800-123-4567

First Chargeback

Incoming Chargeback Reason: 90 / NON-RECEIPT OF MERCHANDISE

Message from Issuing Bank: CH DID NOT RCV MERCHANDISE

Merchant Received Date: 07/03/00

Merchant Due Date: 07/17/00

Second Chargeback

Incoming Chargeback Reason:

Message from Issuing Bank:

Merchant Received Date:

Merchant Due Date#:

FIG. 5

Worklist

Chargebacks

Retrievals

CB #023207624

RT #317247369

Case #3

Case #4

Case #5

Chargeback Information

Print

Release Case

Action Code: EXPIRED

Reason Code: 37 / FRAUDULENT TRANSACTION - NO CH AUTH

Name: XYZ Company, Inc.

Cardholder #: 54911300088004500

Merchant #: 6761182000

Due Date: 02/01/01

Request Date: 01/18/01

Chargeback Amount: 146.90 USD

Transaction Date: 11/15/00

Transaction Amount: 146.90 USD

Transaction Locator #: 1115 45678017

Foreign Amount:

Reference #: 78541860321004000305618

Category Code: 5964

Auth. Code: 916773

Processing Date: 11/17/00

Chargeback Cycle: FIRST

Case #: 023207624

Case # 000000000

Merchant Actions: - Select One -

Letters

advice

bank\_doc

Add Comments Here

Submit Case

Image:

Image

Browse...

Description:

Description

Add

Delete

Clear All

salesdraft\_00854698563254

advice\_00854698563254

User Logged: mespino

Merchant #: 61523695545

001-003

FIG. 6

Worklist

Chargebacks

Retrievals

CB #020882320

RT #316460948

Case #3

Case #4

Case #5

Chargeback Information

Action Code: WORK IN PROGRESS

Reason Code: 37 / FRAUDULENT TRANSACTION - NO CH AUTH

Name: XYZ Company, Inc.

Cardholder #: 5420390038005300

Due Date: 01/10/01

Chargeback Amount: 39.95 USD

Transaction Amount: 39.95 USD

Foreign Amount:

Category Code: 5964

Merchant #: 6761182000

Request Date: 12/27/00

Transaction Date: 08/31/00

Transaction Locator #: 0831 45081251

Reference #: 78541860245078657047015

Auth. Code: 863101

Processing Date: 09/02/00

Chargeback Cycle: Second

Case #: 020882320

Print

Release Case

Case # 000000000

Letters

advice

bank\_doc

Merchant Actions: - Select One -

Add Comments Here

Image:

Description:

Browse...

Add

salesdraft\_00854698563254

advice\_00854698563254

Delete

Clear All

Submit Case

User Logged: mespino

Merchant #: 61523695545

001-004

FIG. 7

Worklist

Chargebacks

Retrievals

Case #2

Case #3

Case #4

Case #5

CB #304561317

Chargeback Information

Print

Release Case

Action Code: Work In Progress

Reason Code: 59 / Services Not Rendered

Name: XYZ Company, Inc.

Cardholder #: 4224180037370023

Merchant #: 67611820000

Due Date: 02/09/01

Request Date: 01/21/00

Processing Date: 11/16/00

Chargeback Amount: 52.16 USD

Transaction Date: 11/15/00

Chargeback Cycle: First

Transaction Amount: 52.16 USD

Transaction Locator #: 1115 45688796

Foreign Amount: 98.60 CAN

Reference #: 24600399225003400780135

Category Code: 6233

Auth. Code: 816455

Case #: 304561317

Case # 000000000

Letters

Merchant Actions: - Select One -

Add Comments Here

advice

bank\_doc

Image:

Description:

Browse...

Add

salesdraft\_00854698563254

advice\_00854698563254

Delete

Clear All

Submit Case

Worklist

Chargebacks

Retrievals

Case #2

Case #3

Case #4

Case #5

CB #303591077

Case #2

Case #3

Case #4

Case #5

Chargeback Information

Print

Release Case

Action Code: **Work In Progress**

Name: **XYZ Company, Inc.**

Cardholder #: **4226351258859601**

Due Date: **03/21/01**

Chargeback Amount: **180.85 USD**

Transaction Amount: **180.85 USD**

Foreign Amount:

Category Code: **5964**

Reason Code: **61 / Fraudulent Mail/Phone Order Trans**

Merchant #: **67611820000**

Request Date: **03/07/01**

Transaction Date: **11/15/00**

Transaction Locator #: **1115 45688796**

Reference #: **24610430320004000317558**

Auth. Code: **973462**

Processing Date: **11/17/00**

Chargeback Cycle: **First**

Case # 000000000

Letters

advice

bank\_doc

sales\_draft

Merchant Actions: - Select One -

Add Comments Here

Image: 

Browse...

Description: 

Add

Delete

Clear All

salesdraft\_00854698563254

advice\_00854698563254

Submit Case

User Logged: mespino

Merchant #: 61523695545

001-006

FIG. 9

Worklist

Chargebacks

Retrievals

CB #020432258

Case #2

Case #3

Case #4

Case #5

Chargeback Information

Action Code: **Work In Progress**

Name: **XYZ Company, Inc.**

Cardholder #: **4417120067001800**

Due Date: **12/14/00**

Chargeback Amount: **26.42 USD**

Transaction Amount: **56.90 USD**

Foreign Amount:

Category Code: **5964**

Reason Code: **85 / Credit Not Processed**

Merchant #: **67611820000**

Request Date: **11/30/00**

Transaction Date: **06/23/00**

Transaction Locator #: **0623 45525650**

Reference #: **24610430175078656055213**

Auth. Code: **817003**

Processing Date: **06/23/01**

Chargeback Cycle: **Second**

Print

Release Case

Case # 000000000

Letters

advice

bank\_doc

sales\_draft

Merchant Actions: - Select One -

Add Comments Here

Image: 

Browse...

Description: 

Add

Delete

Clear All

salesdraft\_00854698563254

advice\_00854698563254

Submit Case

User Logged: mespino

Merchant #: 61523695545

001-007

FIG. 10



**\*\*\* DRAFT ONLY\*\*\*****First Consumer Bank Services**

Debit/Credit Services Department

To BIN: 461043

From BIN: 422906

First Data Merchant  
Services  
PO Box 6605  
Hagerstown, MD 21741

Input Date:	02/07/01	Amount:	253.82
CH Number:	422906000000XXXX	Trans Type:	15
ACQ Ref No.:	24610430348004049471604	CB Ref No.:	99075
Trans Date:	121200	Usage Code:	1
Auth Code:	098634	Doc Ind:	1
CB Reason:	23	Relmb Attr.:	A
SIC Code:	3703	ACQ Member ID:	10029627
Settlement ID:	0	City /State:	Duluth, GA
Merchant Name:	Residence Inns - Atlanta		
Text:	05 Unauthorized Transaction - Please revise.		
Trans ID:	000347701057227		

Prepared by: (U42670) \_\_\_\_\_ Phone Number: (800) 123-4567 \_\_\_\_\_ Date:  
02/07/01 \_\_\_\_\_

First Consumer Bank Services  
Address: 12345 Any Street  
Anytown, DC 12345-6789  
Telephone: (800) 123-4567

FIG. 11

\*\*\* DRAFT ONLY\*\*\*

**Advice Letter****Chargeback Advice**

ACS Control Number: 123456789012  
Cardholder Account Number: 1234567890123456  
Transaction Date: 00/00/01  
Transaction Amount: \$ 000.00  
Chargeback Amount: \$ 000.00  
Acquirer Reference Number: 12345678901234 45678901 2  
Resolution Date: 00/00/01

Dear XYZ Company, Inc - 12345678901234567890:

Your account has been adjusted for the amount of \$ 000.00 as your customer has initiated a Second Chargeback for Reason Code 23 - Unauthorized Purchaser.

Our investigation shows:

This transaction was not imprinted or magnetically stripe read and was not signed by the cardholder.

As your processor, we have taken the following steps to ensure that all fair consideration has been taken in our investigation and the results are in accordance with the Credit Card Association Guidelines.

**Investigative Steps**

- Credit has not been issued for this transaction.
- We have reviewed the documentation supplied by the issuing bank and it meets the requirements established by the Credit Card Association Guidelines.

**Preventive Steps**

- Obtain a card imprint/magnetic stripe reading and signature for all transactions.

By following the above preventive step(s) you may avoid additional chargebacks for this reason code.

To defend this chargeback, please provide one of the following:

- A copy of the signed and imprinted/magnetic stripe read folio and register card.
- A copy of the signed and imprinted/magnetic stripe read transaction document.

To ensure timely review for your reversal request you must respond to our center by 00/00/01. Please include the ACS Control Number: 123456789012 on any documentation when not replying with the chargeback response form.

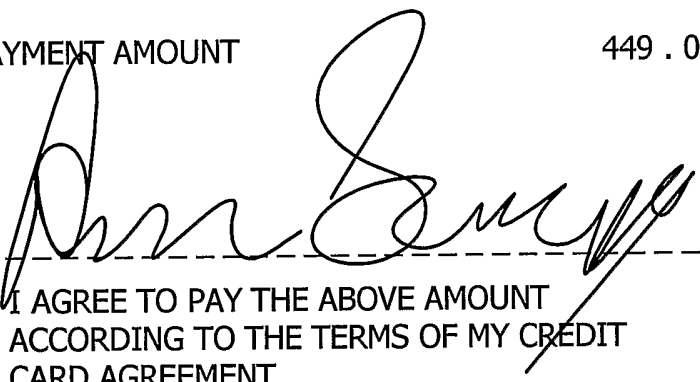
If you do not respond by 00/00/01, you may forfeit your reversal rights as established by the Credit Card Association Guidelines.

FIG. 12

SAFeway STORE #0705  
570 NORTH SHORELINE  
MOUNTAIN VIEW CA 94040

CARD # 5424180388025360 EX 01/01  
REF : 9907041 AUTH : 2264 5

PAYMENT AMOUNT 449 . 03

X  \_\_\_\_\_

I AGREE TO PAY THE ABOVE AMOUNT  
ACCORDING TO THE TERMS OF MY CREDIT  
CARD AGREEMENT

FIG. 13

Worklist

Chargebacks      Retrievals

	Due Date	Cardholder Number	Merchant Number	Amount		Due Date	Cardholder Number	Merchant Number	Amount
	09/13/01	4266859999922388	67036800001	417.32		09/05/01	5491130088004500	67611820077	1000.00
	08/27/01	5432350002607700	67472160894	6.00					

OUTSTANDING

Previous ◀ ▶ Next

WORKED

Previous ◀ ▶ Next

	Date	User ID	Case Number
✓	12/14/00	anyuser	CB020432258
!	08/27/01	anyuser	RT304662891

MY MESSAGES

Previous ◀ ▶ Next

MESSAGE VIEWER



User Logged: mespino  
Merchant #: 61523695545

001-008

FIG. 14

Worklist

Chargebacks

Retrievals

CB #010089977

RT #317920718

Case #3

Case #4

Case #5

Print

Release Case

Retrieval Information

Request Status: 0 / MERCHANT REQUEST

Reason Code: 30 / SERVICES NOT RENDERED

Action Code: WORK IN PROGRESS

Merchant #: 67036800001

Merchant Name: XYZ COMPANY, INC., 1-888-555-1212, WITCHITAW, WI

Transaction Locator: 0001494707060

Cardholder #: 4266859999922388

Reference #: 24610431189072005016168

Transaction Amount: 417.32 USD

Case #: 317920718

Foreign Amount:

Customer Service #: 1-800-123-4567

Merchant Due Date: 09/13/01

Airline Ticket #:

Merchant Request Date: 08/24/01

Case # 0000000000

Letters

advice

bank\_doc

Merchant Actions: - Select One -

Add Comments Here

Image:

Description:

salesdraft\_00854698563254

advice\_00854698563254

Submit Case

User Logged: mespino

Merchant #: 61523695545

FIG. 15

<b>Retrieval Information</b>	
Request Status: 0 / MERCHANT REQUEST	Reason Code: 30 / SERVICES NOT RENDERED
Action Code: WORK IN PROGRESS	Merchant #: 67036800001
Merchant Name: XYZ COMPANY, INC., 1-888-555-1212, WITCHITAW, WI	
Cardholder #: 4266859999922388	Transaction Locator: 0001494707060
Transaction Amount: 417.32 USD	Reference #: 24610431189072005016168
Foreign Amount:	Case #: 317920718
Merchant Due Date: 09/13/01	Customer Service #: 1-800-123-4567
Merchant Request Date: 08/24/01	Airline Ticket #:
Transaction Date: 07/06/00	Retrieval Type: REQUEST ONLY

FIG. 16

Worklist

Chargebacks

Retrievals

CB #020882320

RT #316460948

Case #3

Case #4

Case #5

Print

Release Case

Retrieval Information

Request Status: 4 / Illegible or Missing Media

Action Code: Work in Progress

Merchant Name: XYZ Company, Inc..

Cardholder #: 5432350002607700

Transaction Amount: 6.00 USD

Foreign Amount:

Merchant Due Date: 08/27/01

Merchant Request Date: 08/07/01

Reason Code: 42 / Late Presentment

Merchant #: 67472160894

Transaction Locator: 00000166

Reference #: 78421061158004018070269

Case #: 316460948

Customer Service #: 1-800-123-4567

Airline Ticket #:

Case # 0000000000

Letters

advice

bank\_doc

Merchant Actions: - Select One -

Add Comments Here

Submit Case

Image: Browse...

Description: Add

salesdraft\_00854698563254

advice\_00854698563254

Delete

Clear All

User Logged: mespino

Merchant #: 61523695545

001-011

FIG. 17

Worklist

Chargebacks

Retrievals

CB #023207624

RT #317247369

Case #3

Case #4

Case #5

Retrieval Information

Print

Release Case

Request Status: 0 / MERCHANT REQUEST

Reason Code: 28 / T & E - Account Number Verification

Action Code: Work in Progress

Merchant #: 67611820077

Merchant Name: XYZ Company, Inc.

Transaction Locator: 0801 000149489

Cardholder #: 5491130088004500

Reference #: 24435141214072009181577

Transaction Amount: 1000.00 USD

Case #: 317247369

Foreign Amount:

Customer Service #: 1-800-123-4567

Merchant Due Date: 09/05/01

Airline Ticket #:

Merchant Request Date: 08/16/01

Case # 0000000000

Letters

advice

bank\_doc

Images

sales\_draft

Merchant Actions: - Select One -

Add Comments Here

Image:

Description:

salesdraft\_00854698563254

advice\_00854698563254

Delete

Clear All

Submit Case

User Logged: mespino

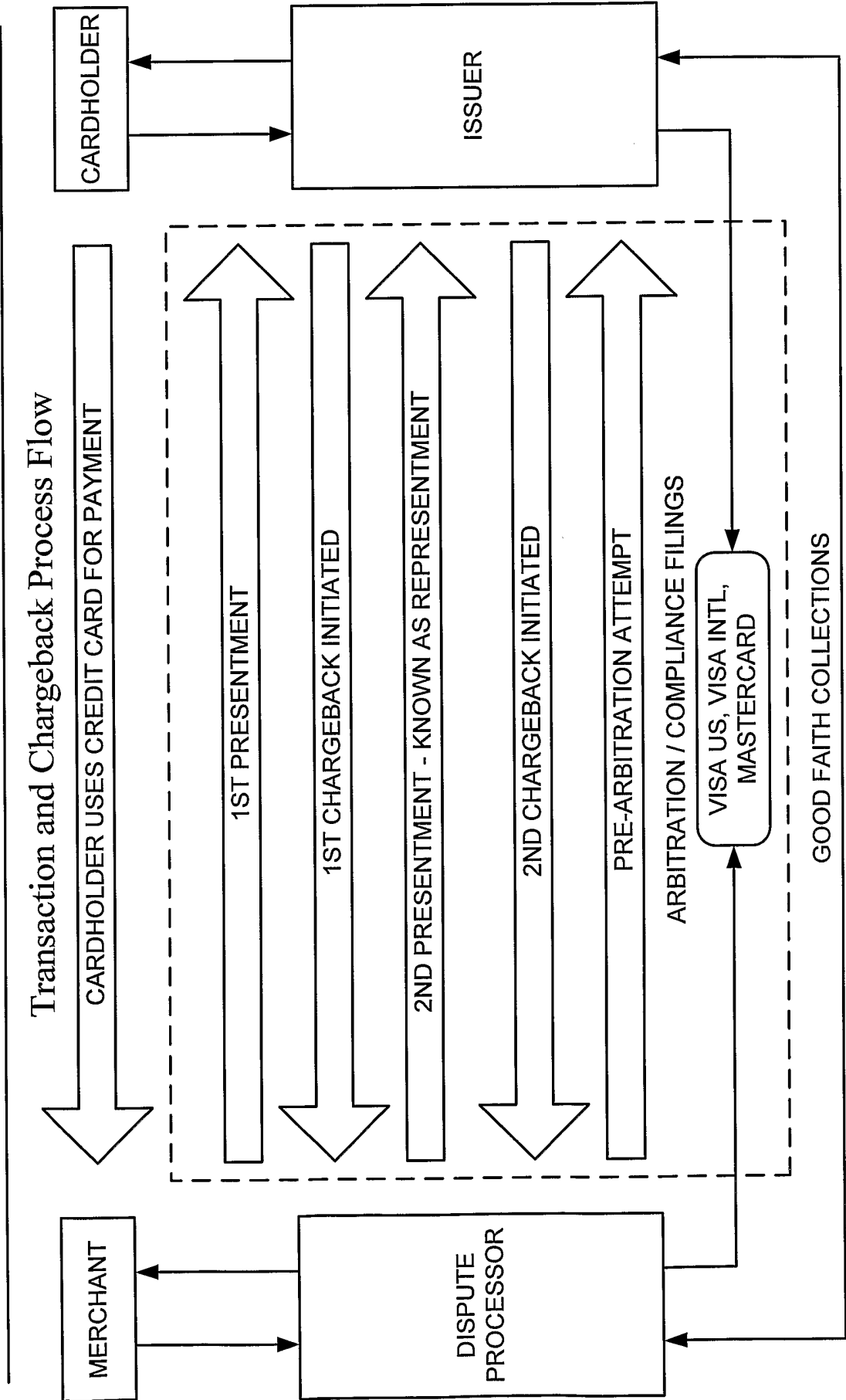
Merchant #: 61523695545

001-010

FIG. 18



*Integrated Dispute System Overview*      **FIG. 19**  
*Dispute Resolution Services Overview*



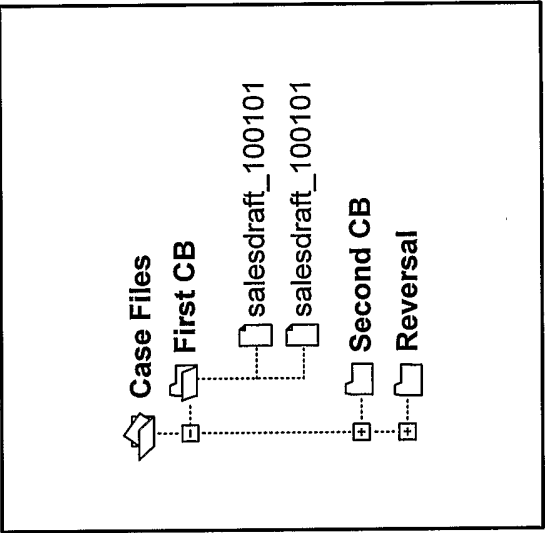


FIG. 23

IDS Investigator Login

User Name:

Password:

Forgot My Password

Change Password

Login

Clear

FIG. 20

My Queues      Main Case      New Case

Queue Selector

New Work      Pending

ID#	Name	Total Cases	Due Date
00123	Walmart	1253	10/11/01
00124	VISA Red Int.	715	10/26/01
00125	Lloyds Int.	569	10/16/01
00126	Walmart PN	1866	10/19/01
00127	M/C Int.	1023	10/30/01
00128	M/C USA	263	11/16/01
00132	Lloyds Int. ARB	159	10/16/01

Previous   Next

My Worklist

	Due Date	Case #	Reference #	Dispute Amount	Last Action	Work Type	Usage Code
	10/11/01	123456789012	123456789012345678901234567890	9,999,999.99 USD	To Merchant	01	1
	10/26/01	123456789012	123456789012345678901234567890	9,999,999.99 USD	To Merchant	02	2
	10/16/01	123456789012	123456789012345678901234567890	9,999,999.99 USD	To Merchant	03	2
	10/19/01	123456789012	123456789012345678901234567890	9,999,999.99 USD	Fwd to Pre-Arb	04	1
	10/30/01	123456789012	123456789012345678901234567890	9,999,999.99 USD	Forward to Inc. Comp	05	1

Previous   Next

User ID: mespino  
Screen ID: 001-001



FIG. 21

Work Tracker

Case #	Last Action	Dispute Amount
123456789012	To Merchant	99,999.99
123456789012	To Bank	99,999.99
123456789012	Fwd to Pre-Arb	99,999.99
123456789012	To Merchant	99,999.99
123456789012	To Bank	99,999.99
123456789012	To Merchant	99,999.99
123456789012	Fwd to Collections	99,999.99

Previous   Next

My Queues    Main Case    New Case

CN123456789

Case Files

- First CB
- Second CB
- Reversal

Update

Print Info

Release Case

Case Information

Reason Code:  
31 / Transaction Amount Differs  
Member Message Text:  
50 Character Member Message Would Appear Here.  
Merchant Name:  
XYZ Company, Inc.  
Platform: South  
Cardholder #:  
12345678901234567890  
Dispute Amount:

IDS Control #:  
123456789  
Usage Code: 01/VISA  
Merchant #:  
12345678901234567890123  
Reference #:

Associated CB		Auth Records	Trans / Credit	Actions	CB History	RT History	User Notes		Exceptions
Control #	User ID	Reference #	Dispute Amount	Action	Action Date	Work Type	Usage Code		
123456789012	useridhere	12345678901234567890123	-9,999,999.99 USD	Fwd to Collections	01/01/01	08	2		
123456789012	useridhere	12345678901234567890123	9,999,999.99 USD 9,999,999.99 CAN	Fwd to Pre-Arb		02	2		
123456789012	useridhere	12345678901234567890123	9,999,999.99 USD 9,999,999.99 RUS	To Bank	01/01/01	02	2		
123456789012	useridhere	12345678901234567890123	-9,999,999.99 USD -9,999,999.99 GER	To Merchant	01/01/01	01	1		
123456789012	useridhere	12345678901234567890123	-9,999,999.99 USD	To Merchant		01			

User ID: mespino  
Screen ID: 001-001

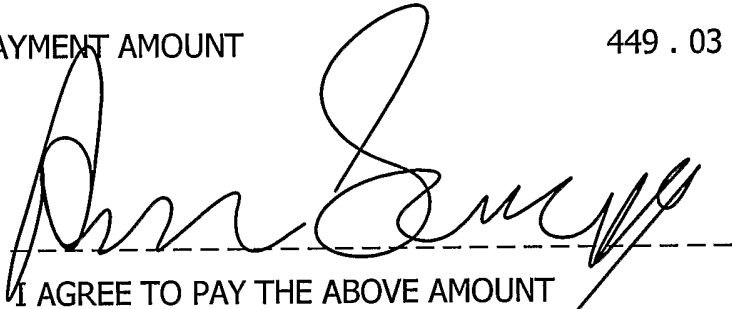


FIG. 22

SAFEWAY STORE #0705  
570 NORTH SHORELINE  
MOUNTAIN VIEW CA 94040

CARD # 5424180388025360 EX 01/01  
REF : 9907041 AUTH : 2264 5

PAYMENT AMOUNT 449 . 03

X 

I AGREE TO PAY THE ABOVE AMOUNT  
ACCORDING TO THE TERMS OF MY CREDIT  
CARD AGREEMENT

FIG. 24

Case Files

First CB

Second CB

Reversal

My Queues

CN123456789

Main Case

New Case

Case Information

Reason Code:  
31 / Transaction Amount Differs

Member Message Text:  
50 Character Member Message Would Appear Here.

Merchant Name:  
XYZ Company, Inc.

Platform: South

Cardholder #:  
12345678901234567890

Dispute Amount:

Update

IDS Control #:  
123456789

Usage Code: 01/VISA

Merchant #:  
12345678901234567890123

Reference #:

Print Info

Release Case

Associated CB

Auth Records

Trans / Credit

Actions

Sub-actions:

Investigator Actions: - Please Select -

CB History

RT History

User Notes

Exceptions

RESPONSE  
FORWARD  
REQUEST INFO  
PENDING

User ID: mespino

Screen ID: 001-001

FIG. 25

Investigator Actions:

Canned Msg Title

Canned Msg Title

Canned Msg Title

Canned Msg Title

Canned Msg Title

<

>

Response

>>

<<

☒ Add Canned Only

☐ Freehand Edit Advice

Submit Only

Submit and Load Next

Submit Case

Sub-actions: | - Please Select One - | \$ Edit GL's

Image Selector:

advice\_100101

salesdraft\_100101

request\_100101

output\_100101

bankdoc\_100101

advice\_100101

rebuttal\_100101

>

<

Clear

advice\_100101

rebuttal\_100101

salesdraft\_100101

output\_100101

BANK MERCHANT

WASH CREDIT W/

DEBIT SPLIT RES

TO MERCHANT

SPLIT RES TO

OTHER OVERRIDE

FIG. 26

Investigator Actions:

Select Canned Msg:

Canned Msg Title

Canned Msg Title

Canned Msg Title

Canned Msg Title

Canned Msg Title

☐ Submit Only

☐ Submit and Load Next

Response

>>

☒

Your case has been re

☒

Add Canned Only

☒

Freehand Edit Advice

Submit Case

Sub-actions: Merchant

\$ Edit GL's

Image Selector:

advice\_100101

salesdraft\_100101

request\_100101

output\_100101

bankdoc\_100101

advice\_100101

rebuttal\_100101

>>

<<

Clear

advice\_100101

rebuttal\_100101

salesdraft\_100101

output\_100101

FIG. 27



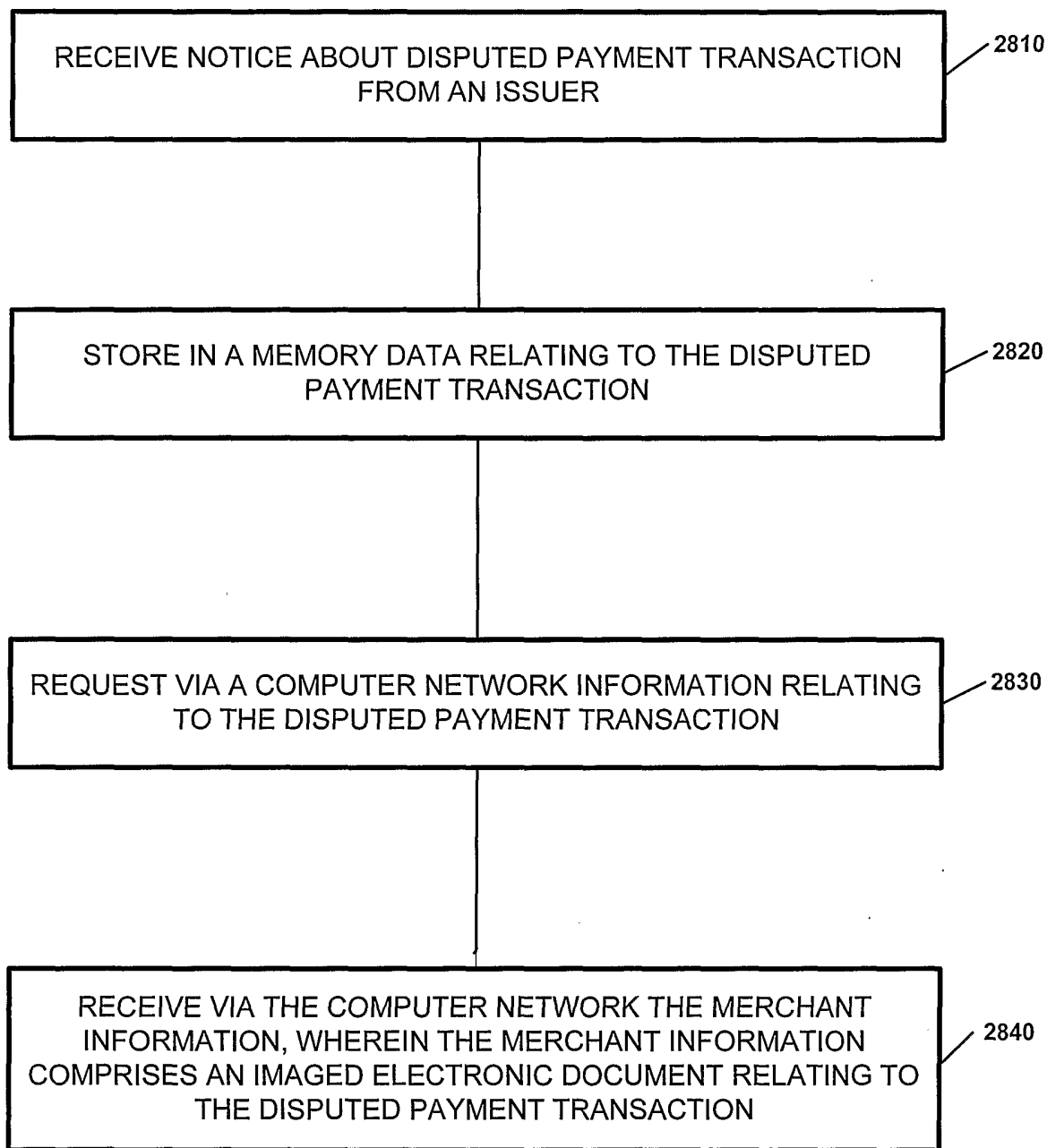


Fig. 28

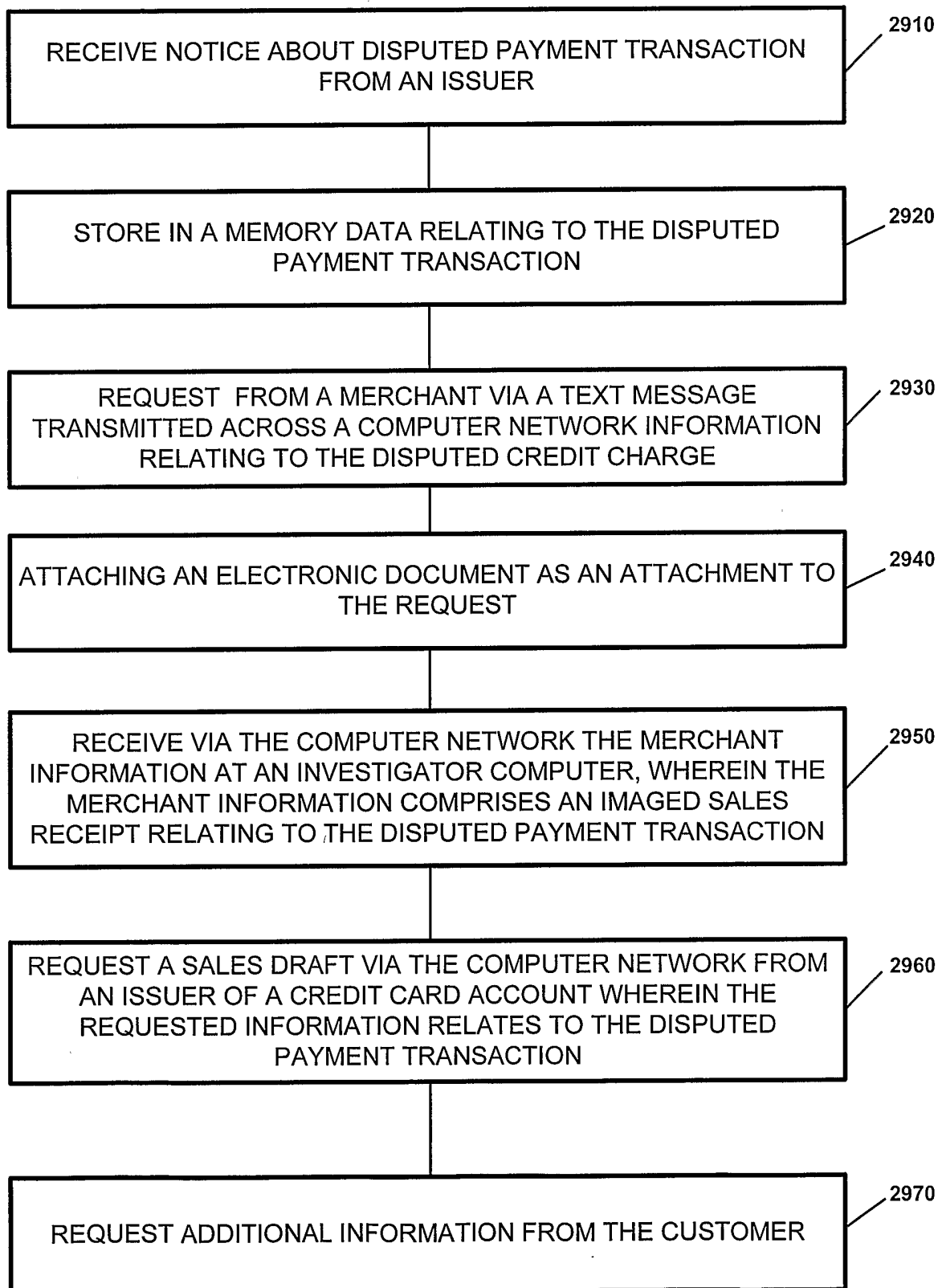
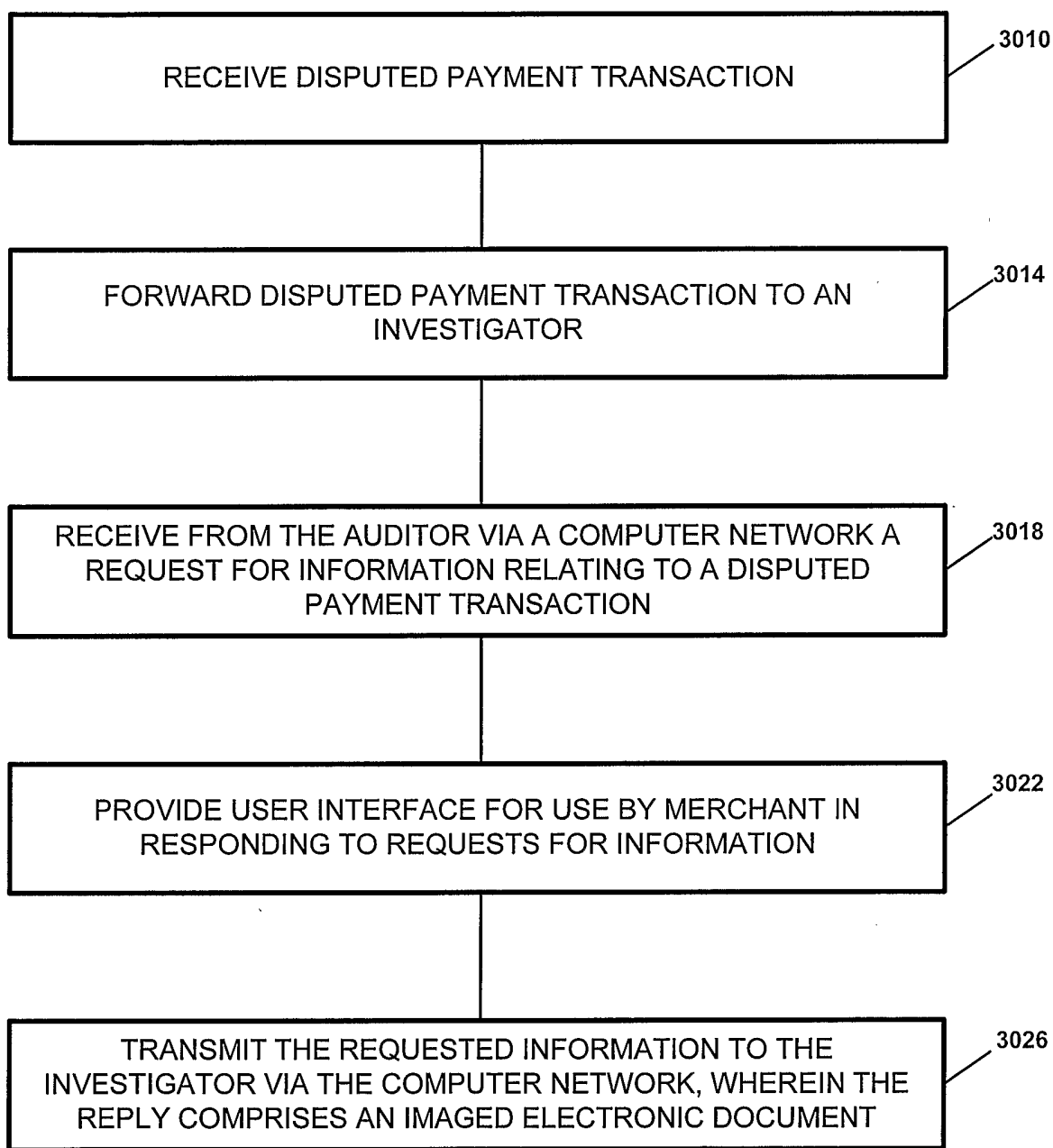


Fig. 29

3000**Fig. 30**

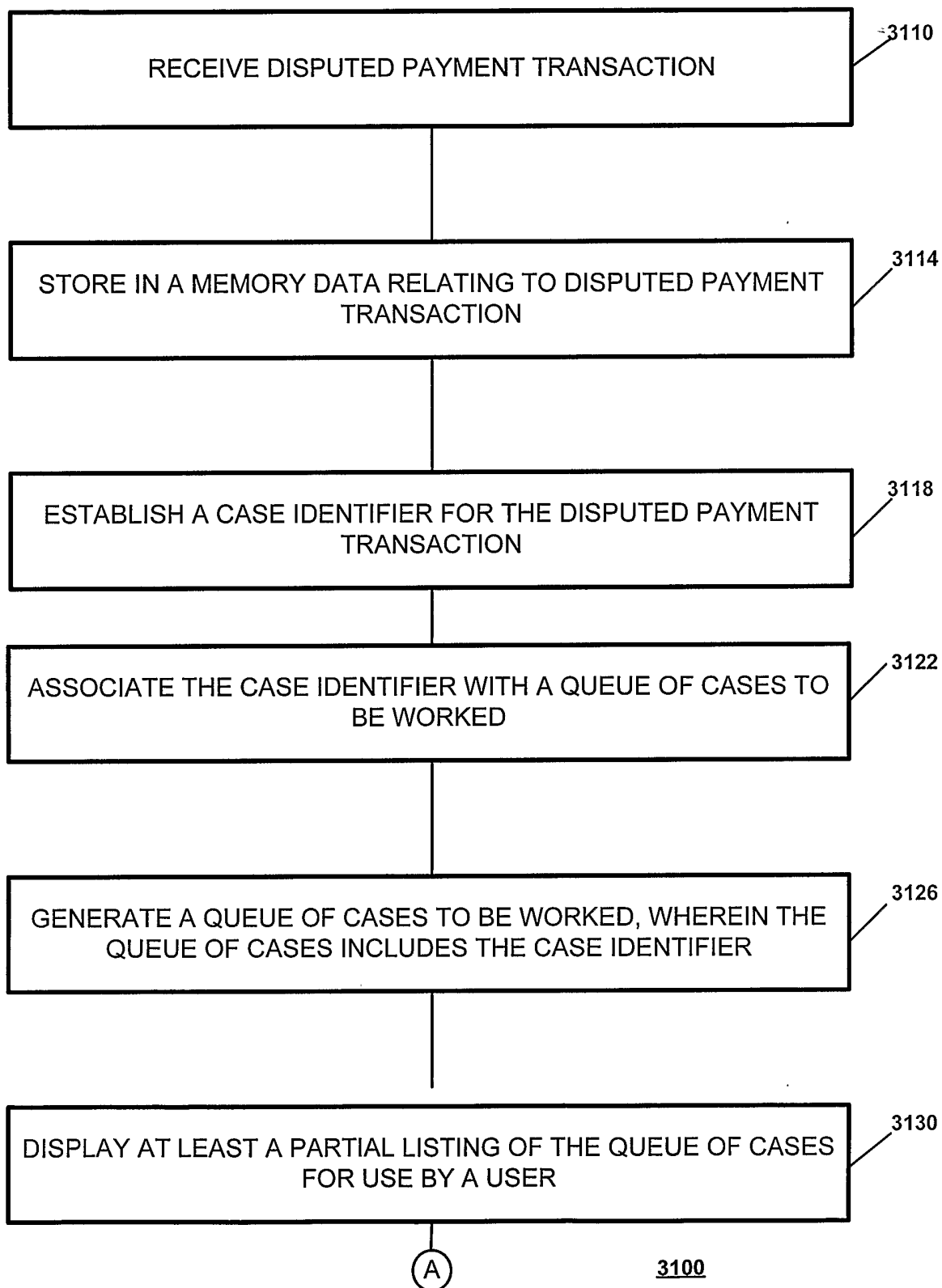
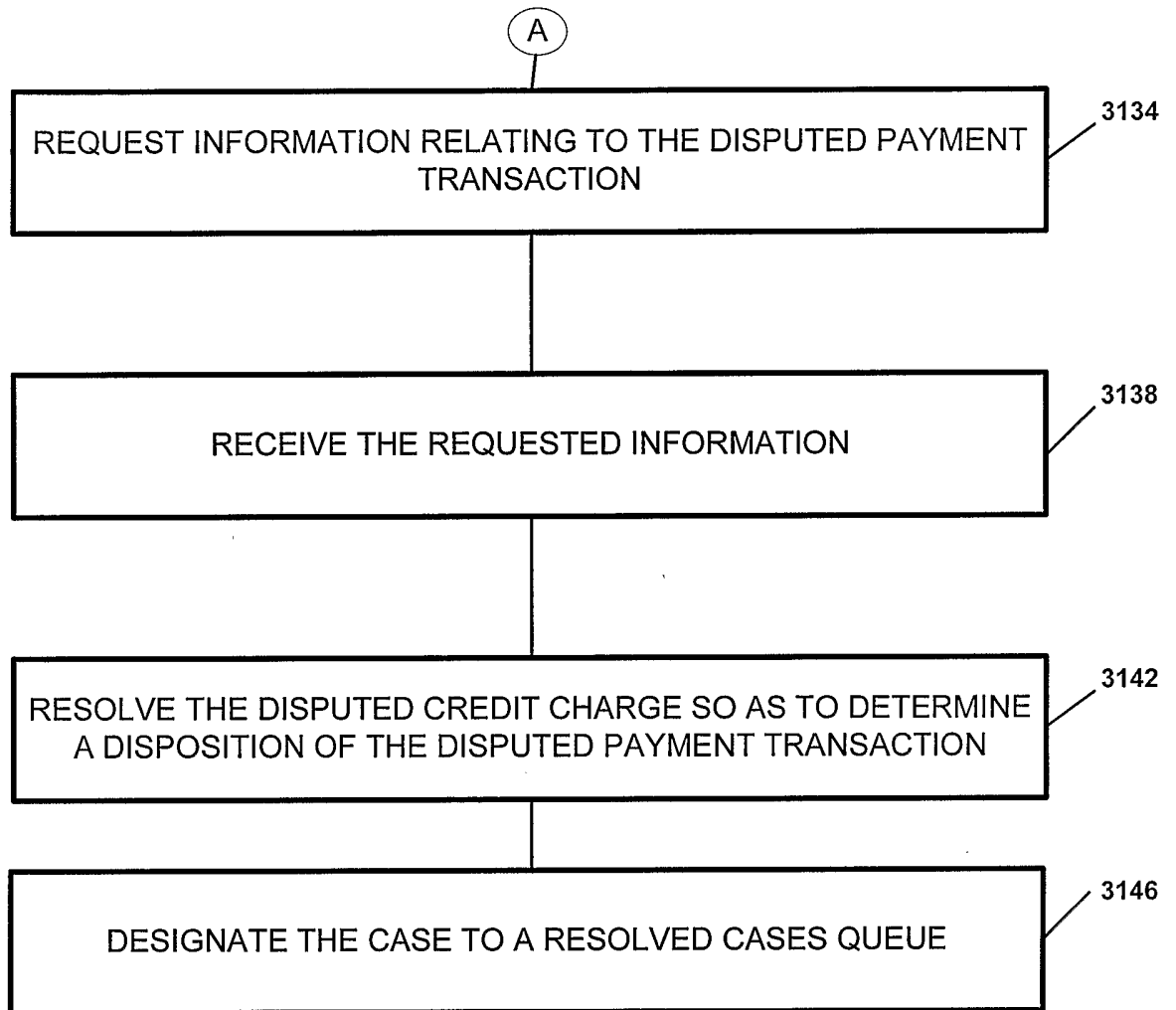
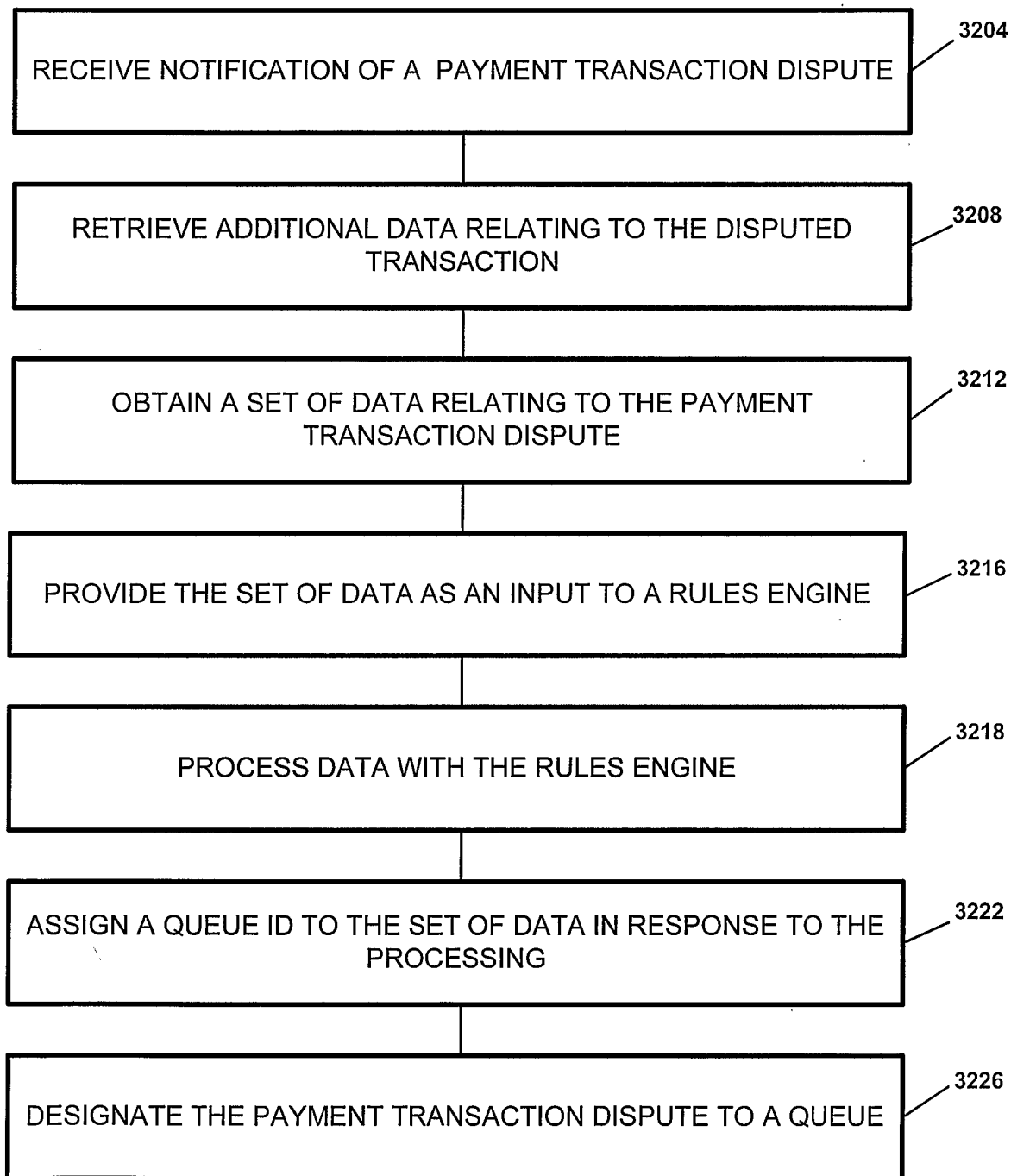


Fig. 31a

**Fig. 31b**

3200**Fig. 32**

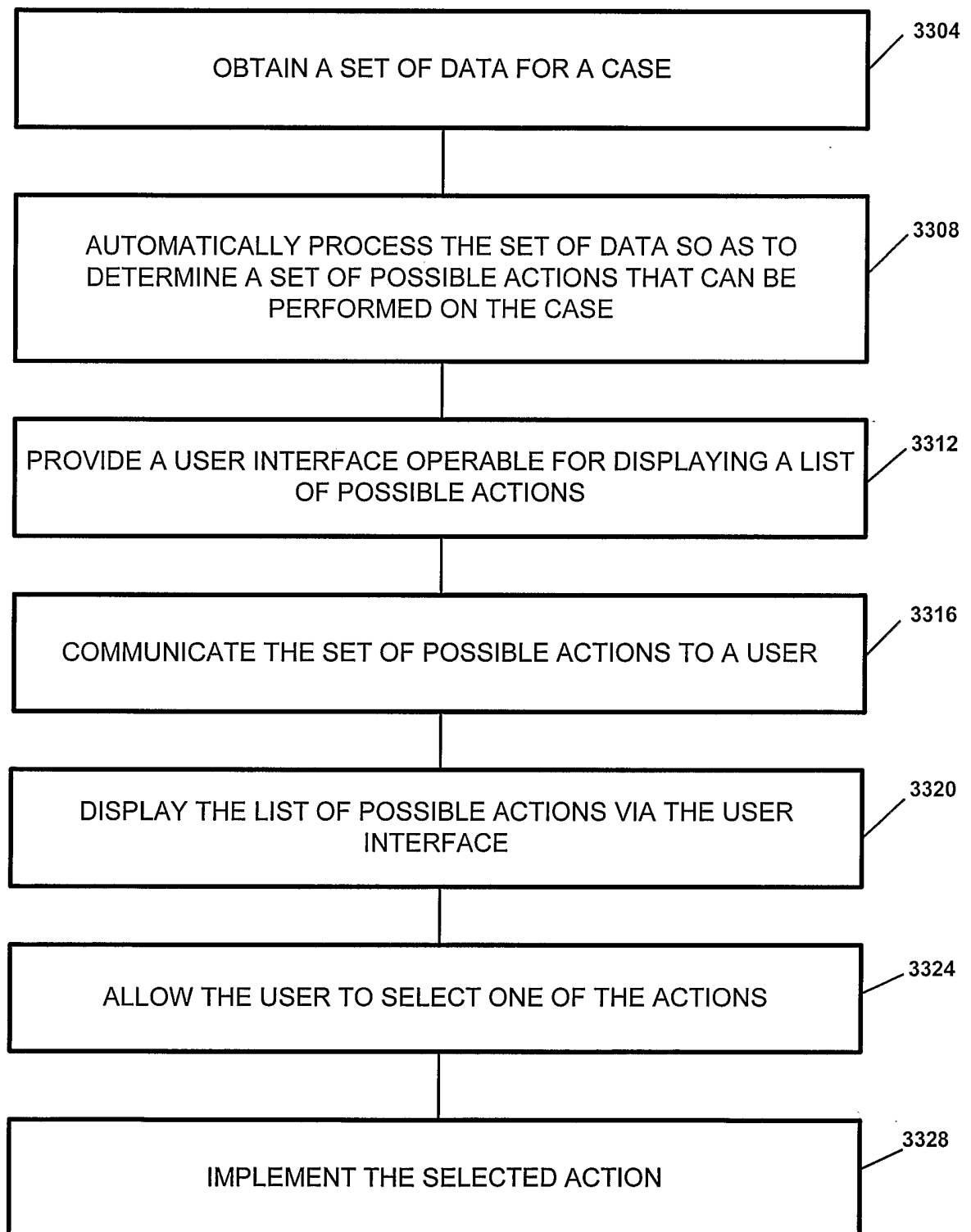
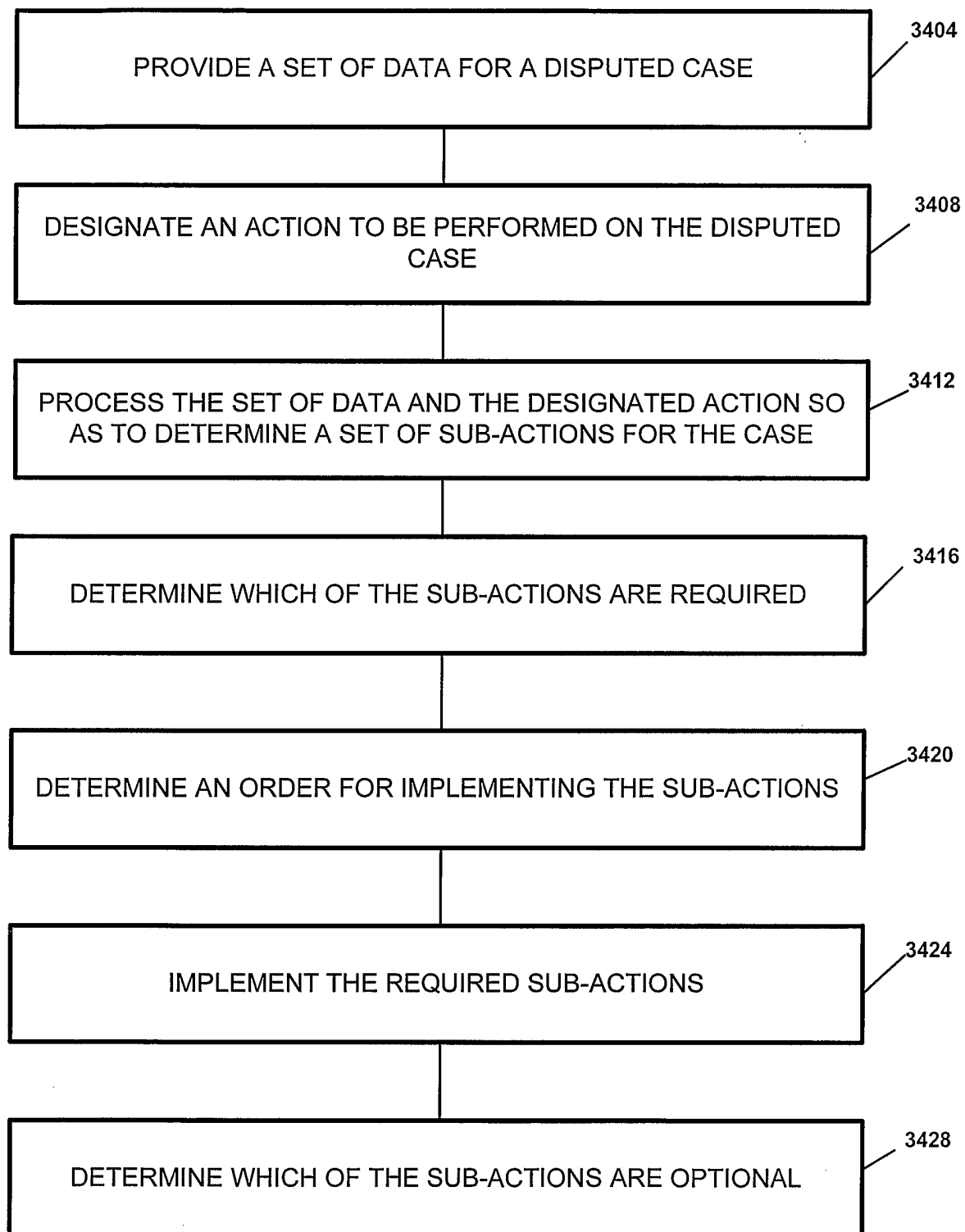


Fig. 33



A

Fig. 34a

3400



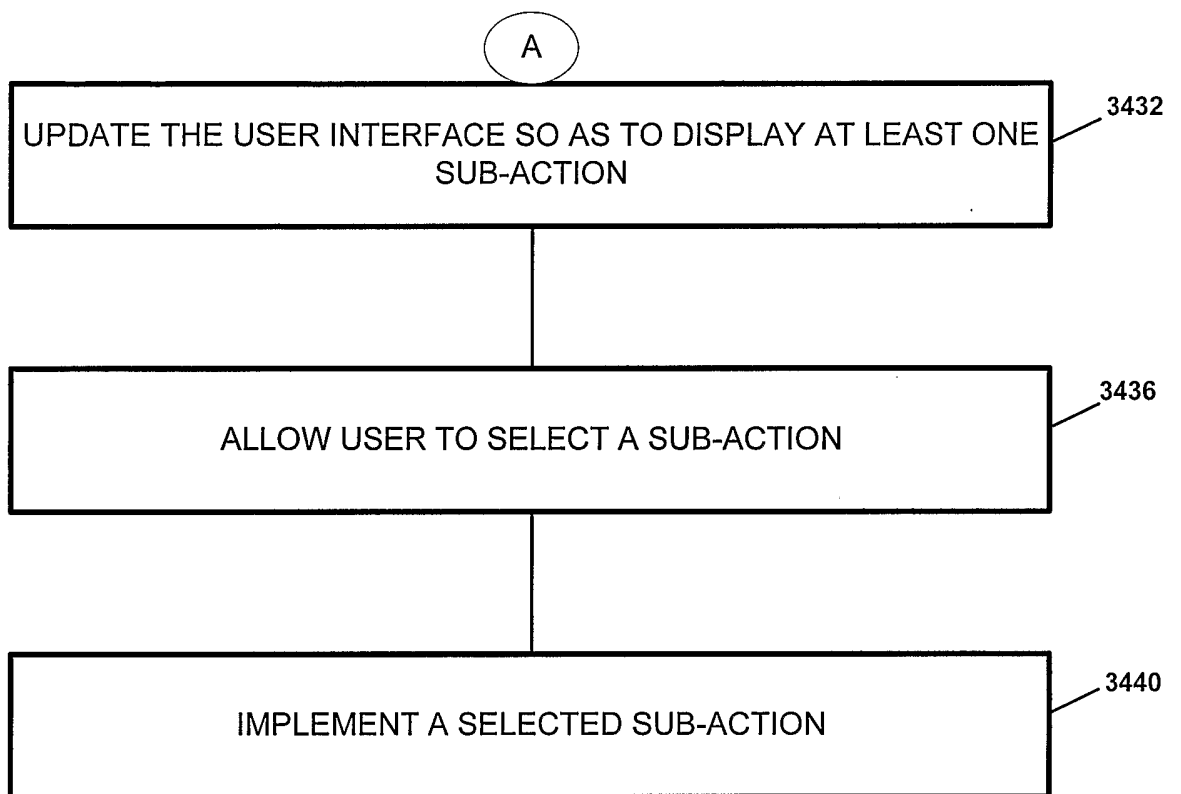


Fig. 34b

# INTERNATIONAL SEARCH REPORT

International application No.

PCT/US03/02920

## A. CLASSIFICATION OF SUBJECT MATTER

IPC(7) : G06/F 17/60

US CL : 705,1,26,75,76,77,78,34,40

According to International Patent Classification (IPC) or to both national classification and IPC

## B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

U.S. : 705,1,26,75,76,77,78,34,40

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched  
Word or phrase search, ProQuest

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)  
Dialog, East, IRS, BRS, Internet

## C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 6,343,279 B1 (BISSONETTE et al) 29 January 2002 (01.29.2002) columns 1-15.	1-23
X	WO 02/01523 A1 (ACTIPAY LIMITED) 03 January 2002 (02.01.02), pages 1-18.	1-23



Further documents are listed in the continuation of Box C.



See patent family annex.

\* Special categories of cited documents:

"A" document defining the general state of the art which is not considered to be of particular relevance

"E" earlier application or patent published on or after the international filing date

"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)

"O" document referring to an oral disclosure, use, exhibition or other means

"P" document published prior to the international filing date but later than the priority date claimed

"T"

later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention

"X"

document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone

"Y"

document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art

"&"

document member of the same patent family

Date of the actual completion of the international search

19 April 2003 (19.04.2003)

Date of mailing of the international search report

30 JUN 2003

Name and mailing address of the ISA/US

Commissioner of Patents and Trademarks  
Box PCT  
Washington, D.C. 20231

Facsimile No. (703)305-3230

Authorized officer

John Weiss

Telephone No. (703)308-1113