



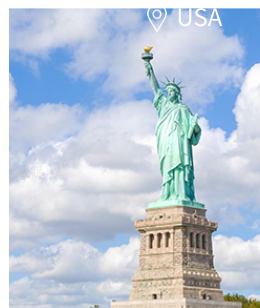
Guidelines for Merchant to Submit Representment



2025/11/06



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- 01 Representment Process
- 02 Document Requirements
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Representment Process

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Shenzhen

Chargeback Notification Email



- ◆ Order Information
- ◆ Chargeback Reason
- ◆ Chargeback Explanation
- ◆ Operational Instructions
- ◆ Guidelines for Representation

Dear Merchant ([REDACTED]):

We have received chargeback notification associated with 1 transaction(s) under your account. Please find details as follow:

Chargeback Reason	Payment ID	Terminal	Order No.	Refund Status	Deadline	Payment Method	Note
Not as Described or Defective Merchandise/Services	[REDACTED]	[REDACTED]	[REDACTED]	No Refund	2025-10-19 23:59:59	Credit Card	

What is chargeback?

- A chargeback is the reversal of a card transaction, typically initiated by a customer (the cardholder), who disputes a transaction charged on his or her card.
- The timeframe of chargeback: Generally, cardholders have a 180-day chargeback filing window after the transaction processing date. However, Card Schemes may allow a longer chargeback timeframe for some specific industries.
- When a chargeback has been received, the acquirer will deduct the disputed transaction amount and charge an additional chargeback processing fee.

How to deal with Chargeback Notification?

- Accept chargeback: If you have no objection to the chargeback transaction, please click **[Accept chargeback]** before the deadline. For more details, please refer to the attached file to operate "Accept chargeback" in Oceanpayment Merchant Portal.
- Representation: If you do not agree to the chargeback transaction, please click **[Representation]** before the deadline. For more details, please refer to the attached file to operate "Representation" in the Oceanpayment Merchant Portal.
- If you have not responded to the notification by the deadline, the chargeback will be deemed to be accepted by you, and no further Representation would be allowed.

How to improve the chance of successful representation?

- The representation materials must be submitted in English.
- If you provide more comprehensive and useful materials, you may have much higher chance of successful representation.
- For detailed representation process, please refer to the representation guideline of the Oceanpayment Merchant Portal, or the attached files **[ODPM Digital Platform Guidelines Manual-All Exceptions]**.

Submit Representment Materials through the System



- ◆ **Response Deadline:** Submit representment materials before this time
- ◆ **Accepted:** Accept the chargeback, do not submit representment
- ◆ **Chargeback Recall:** If the consumer has already recalled the chargeback, a verification request can be initiated.
- ◆ **Re-presentment:** Click to enter the representment page and submit the representment materials according to the guidelines
- ◆ **Download Voucher:** View the uploaded representment images

Query result

Amount of statistical

Download

Batch Representment

List Settings

OP Payment ID	Email	Chargeback Amount	Chargeback Date	Chargeback Status	Chargeback Type	Chargeback Recall	Chargeback Reason	Response Deadli...	Operation
3508		USD 0.01	2025-10-10	Unresolved	Chargeback	Not Applied	Cardholder Disput...	2025-11-11 23:59:59	Accepted Order Details Chargeback Recall Re-presentment

Document Requirements

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Hongkong

Document Requirements

Important Representment Documents

- Order Details: Transaction date of the order, consumer's relevant information (name, email, communication screenshot materials, etc.)
- Logistics Information: Proof of delivery/service provision, it is recommended to provide a signed delivery proof.
- Policy: Explanation of digital goods or services purchased on the merchant's website or app, the term/usage policy of such goods or services, as well as the refund/cancellation policy.
- If necessary, you can add a textual description of the situation, but it must be supported by screenshots (order/consumption records, etc.).
- Provide corresponding supporting documents according to different chargeback scenarios

Representment Document Submission Requirements

- All representment documents and images must be in English.
- Limit to 5 images or less – select images that are relevant and highlight content that supports the representment.
- Avoid long images, blurry images, images with text that is too small, and avoid capturing entire web pages.
- Submit the corresponding representment materials before response deadline.

Document Requirements



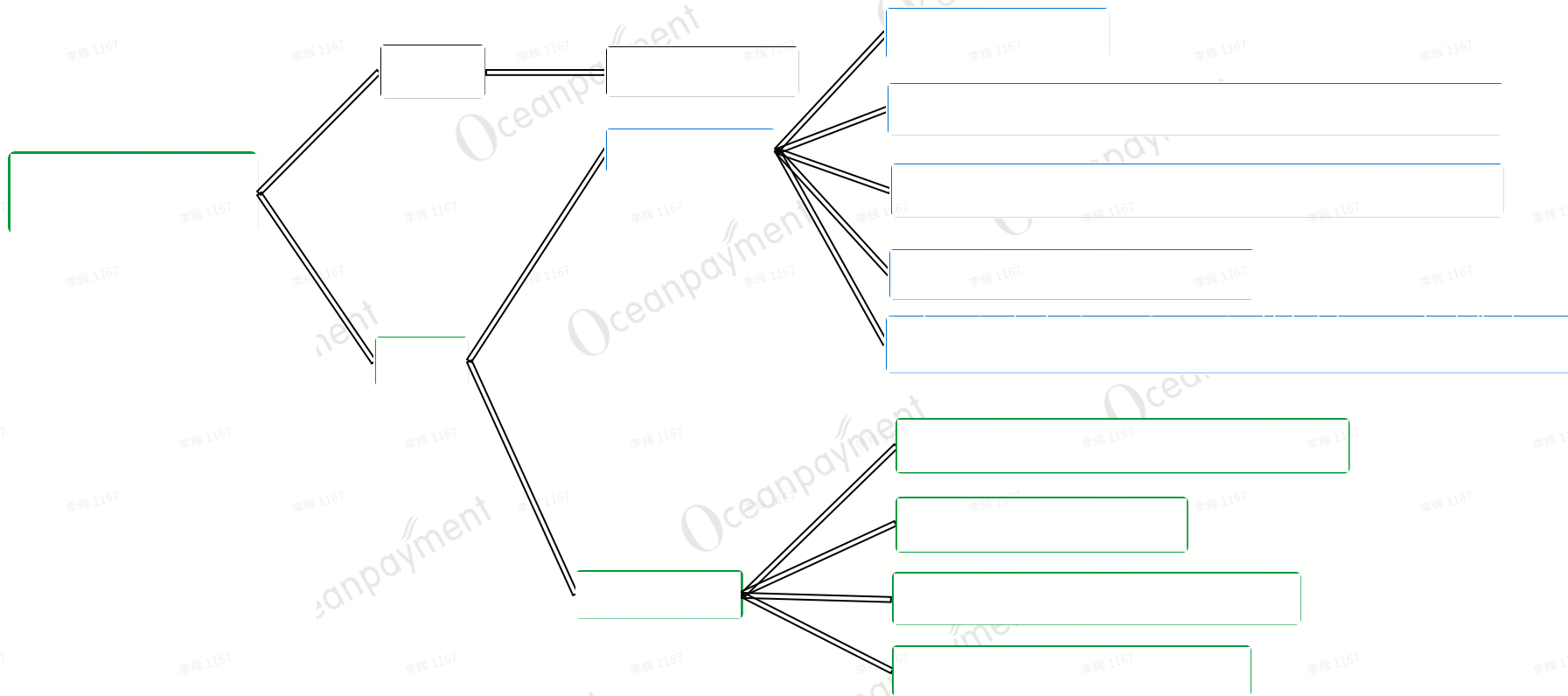
Upload the re-presentment documents & Description (The * option is required.)

- ☒ Cardholder received merchandise at the agreed upon location or by the agreed date/time. *
- ☐ Merchandise or Service matched what was described. *
- ☐ Merchandise delivered the same as the order. *
- ☐ Chargeback has been settled with Cardholder
- ☐ the order is made by the cardholder himself, it is Authorized. Please refer to attachment(s) (like Card information and identity information and emails with customer)
- ☐ the amount is right, Please refer to attachment(s) (like order details and invoice)
- ☐ Customer did not pay by other means.

Important Representment Documents

- Product Description
- Order Details
- Logistics: Dispatch Note, Shipping Screenshot, Delivery Confirmation Screenshot
- Policies: Refund, Return, Cancellation Policies
- Representment materials must be in English, with text and images.
- Up to 5 images allowed – Select images that are specific and highlight content beneficial to the representment.
- Avoid long images, blurry images, small text, and avoid capturing entire web pages.

Main Reason for Chargeback – Additional Supporting Documents



Main Reason for Chargeback - Additional Supporting Documents



Chargeback Reason	Additional Representment Documents
Not as Described or Defective Merchandise/Services	➤ Buyer's record of product issues reported before the chargeback (including chat logs, email correspondence, product reviews, etc.) ➤ Provide quality inspection certificates or authorization certificates from third-party authoritative institutions (such as CE certification)
Credit Not Processed	➤ Provide communication content with the buyer before receiving the chargeback (such as proof that the buyer did not cancel the order, proof that no return from the buyer was received)
Cancelled Merchandise/Services	➤ Email or communication record of buyer canceling the product/service
Duplicate Processing/Paid by Other Means	➤ Clarify no payments besides credit card were received during the transaction. ➤ Check for similar orders by the buyer based on the chargeback details. ➤ If duplicates exist: List shipping, tracking, and delivery details for each, noting the duplicates. ➤ If not: Provide the shipping manifest, tracking number, delivery confirmation, and other transaction details for this order, while also stating that no other similar orders were found for this buyer.
Other Fraud-Card Absent Environment	➤ Email communication records with the buyer ➤ If the buyer has made multiple purchases of the same product and has chargeback, please inform the buyer of any other payment IDs that were not charged back

Instructions and Precautions

In the following scenarios, Visa and MC may levy a technical violation fee, and it is necessary to redact sensitive information.

- In the event that representation materials include documents **such as personal identification cards, passports, Visa cards**, or other documents that contain personal identity information, these documents need to be redacted for the protection of sensitive data.
- Visa charges a technical violation fee of **250.00 EUR** per violation.
- MasterCard charges a technical violation fee of **200.00 EUR** per violation.

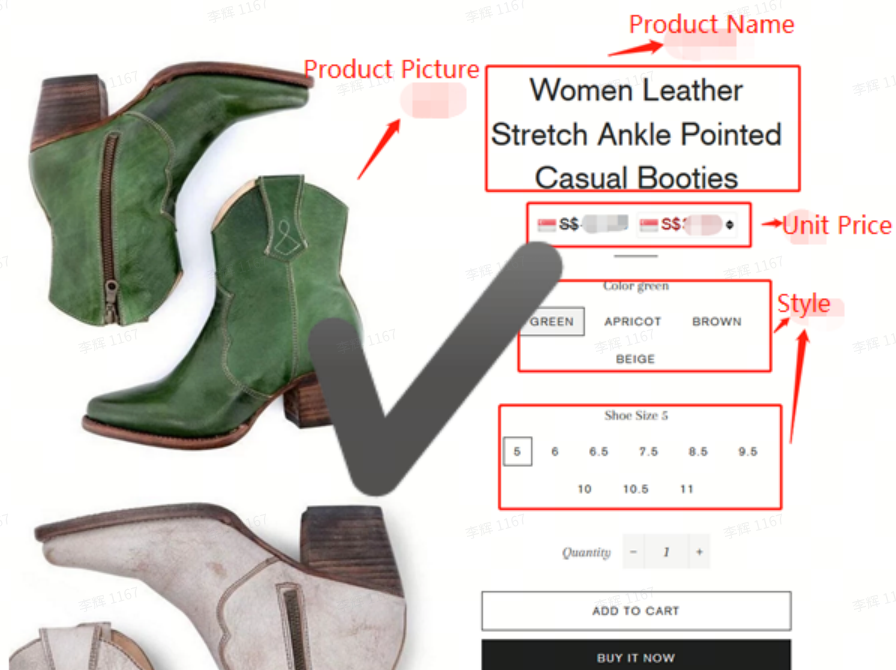
*

Redaction Example

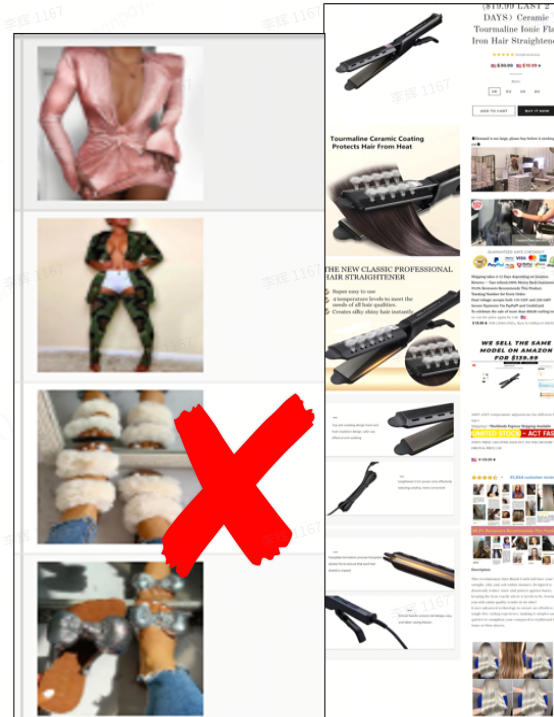
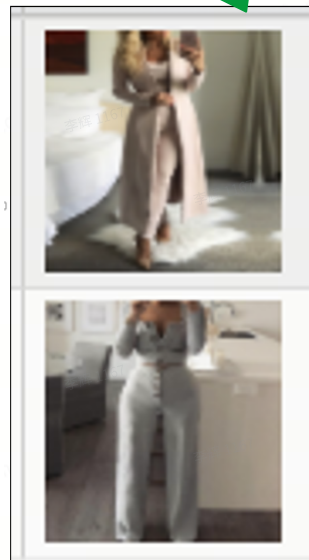


Representment Materials——Product Description

Oceanpayment



Blurry Image,
Long Image



Representment Materials——Order Details

Product Name, model, Unit Price,
Quantity, Total Price

- Recipient's Name, Address
- Display the Tracking Number
- Order Placement Time
- The information must not be erased and must be presented in its entirety.

Transaction
n Date

Tracking
Number

Unit Price,
Quantity

Customer's
Information

Product
Specifications

Invoice Composition
and Total Price



Representment Materials - Dispatch Note

Oceanpayment

THZXR	
SE	R
 YT192552	
SHIP TO: Mahdi Mahdi Salihi Södra Alingså 44191 SWEDEN	
Tel: 073-773 83 81	
 11875	
LSX-26-BL-XSMAX,1,H-1010-01,iPhone678P*1 /	

Shipping Manifest

Product Style

<https://www.dhl.com/en/express/tracking.html?AWB=2518009531&brand=DHL>

Official Logistics Website

Order Number

Logistics Link

15 October 2019

Customer,

We are pleased to provide you with a proof of delivery / statement of final status for the shipment with waybill number 2518009351.

Thank you for choosing DHL Express.

www.dhl.com

Your shipment 2518009351 was delivered on 29 October 2019 at 12.58

Signed

H SANTOS

Destination Service Area

MILWAUKEE
UNITED STATES OF
AMERICA

Shipment Status

Delivered

Piece ID(s)

JD014600007411427729

Additional Shipment Details

Service

EXPRESS WORLDWIDE nondoc

Origin Service Area

SHANDONG PROVINCE
CHINA, PEOPLES REPUBLIC
JANE ZIJIANZHAN

Picked Up

26 October 2019 at 14.17

Shipper Reference

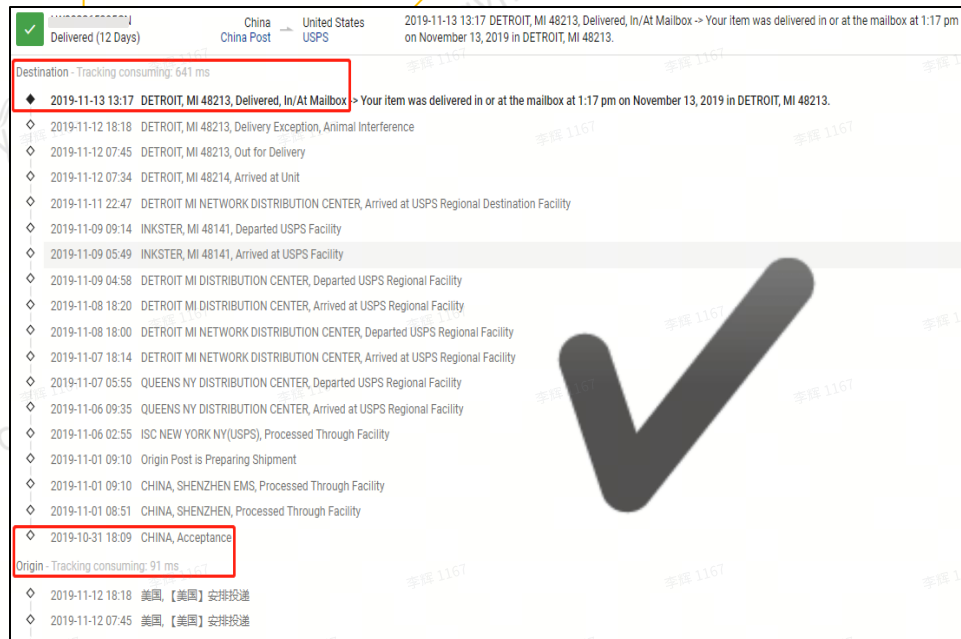
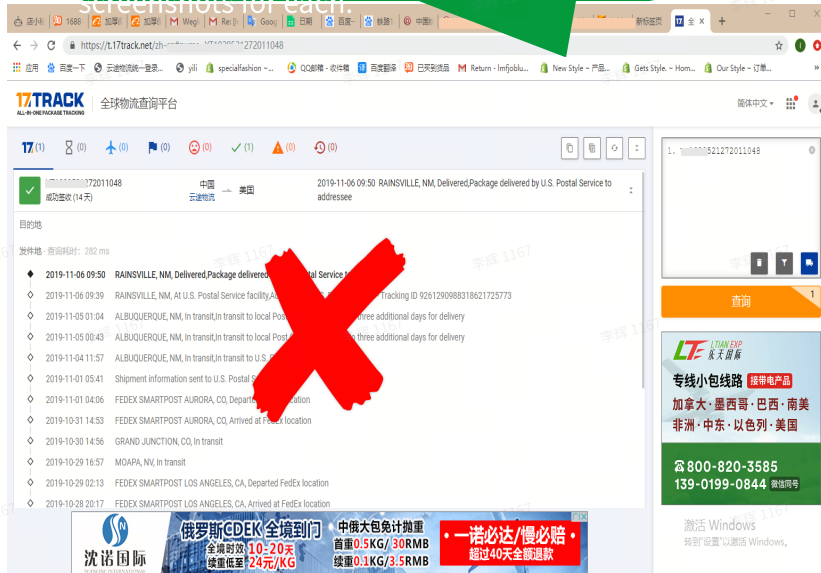
Representment Materials——Logistics Screenshot

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Avoid full page screenshots, for long logistics, shrink the page and capture with start and end included. For multiple logistics in one order, take separate screenshots for each.

Correspond with the order logistics information and attach it in the text box

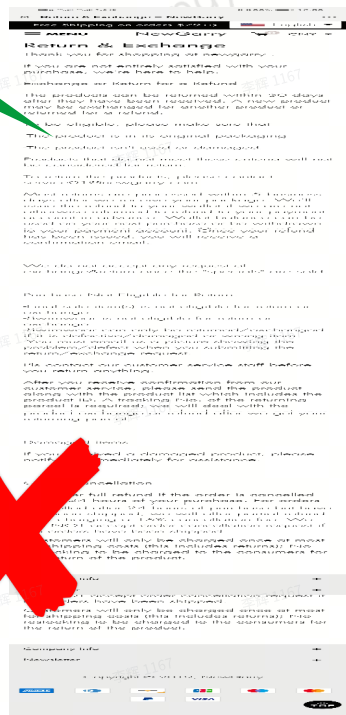
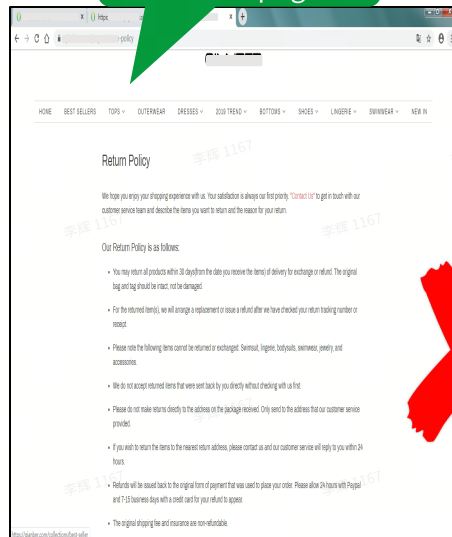
Logistics screenshots must display the origin and destination of the shipment



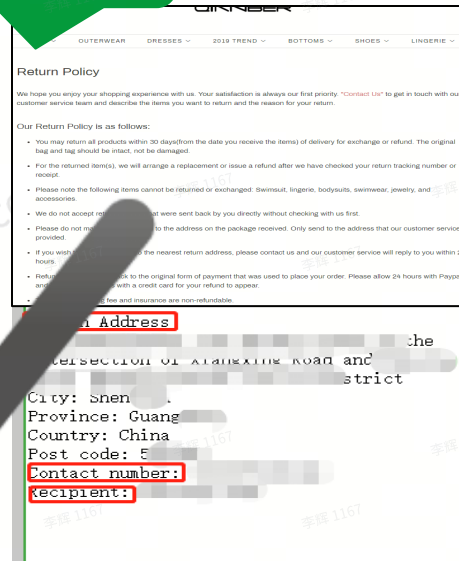
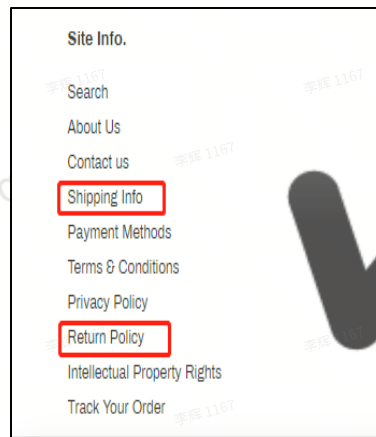
Representment Materials——Refund and Return Policy

Long
screenshot on
mobile

Screenshot of the
whole webpage



Include return address or
email contact information (in
English)



Representment Submission

📍 Hongkong

Initiate Representment



Search Reset

Account Order No./OP Payment ID 2025-10-11 00:00:00 2025-10-24 16:41:05 Processing time Email

Filter

Query result Amount of statistical Download Batch Representation

OP Payment ID	Email	Chargeback Amount	Chargeback Date	Chargeback Status	Chargeback Type	Chargeback Recall	Chargeback Reason	Response Deadl...	Operation
1508		USD 0.01	2025-10-10	Unresolved	Chargeback	Not Applied	Cardholder Disput...	2025-11-11 23:59:59	Accepted Order Details Chargeback Recall Re-presentment

Click on 'Re-presentment'
to enter the representment
document submission page

Document Submission



All Exceptions / Chargeback / Re-presentment

Order Info.

OP Payment ID	2508	Transaction Website
ECI	-	Transaction Amount
Transaction Type	Purchase	Chargeback Amount
Transaction Time	2025-08-14 11:32:13	Chargeback Reason
Email		

The re-presentment page has auto-synchronized the original information of the order. It can be directly edited and modified.

Transaction Info.

* Full Name:

* Card Number:

* IP Address:

* Country:

* State:

* City:

* Address:

Shipping Address

* Full Name:

* Contact Information:

* Zip Code:

* Country:

* State:

* City:

* Address:

Document Submission



afternoon. It's not easy to sit for a long time...

✔ Operation reminder: The changes you made on the current page have been automatically saved for you!



The system automatically saves drafts every 1 minute

Upload documents & Description of re-presentationPlease do not provide repeated images under different text descriptions.

☒ Merchandise or Service matched what was described.

Sample of representation description: Merchandise or Service matched what was described.Merchandise or Service matched what was described on the website. Please find the website description & pictures of the actual products below:

Merchandise or Service matched what was described.Merchandise or Service matched what was described on the website. Please find the website description & pictures of the actual products below:

Click to upload file



The auto-selected sections are required

Upload documents & Description of re-presentationPlease do not provide repeated images under different text descriptions.

☒ Merchandise delivered the same as the order.

Sample of representation description: Merchandise delivered the same as the order.We delivered the Merchandise or Service exactly as the cardholder placed

Please fill in the appeal statement in detail

Click to upload file



Click the green font above can be auto-synchronized to the text box

Oceanpayment



Document Submission

make them available to our customers through links on our home page. The cardholder acknowledged the Cancellation and Return policy by selecting a tick box before checking out. Please find the proof of terms and conditions and/or refund/return policy/only include the relevant sections and leave out the rest below.

Test.png

PDF Preview

50581718.pdf

1 / 2 | 94% | [Icons]

Letter of Representing the CB

To whom might concern,

We don't accept the chargeback for the reason(s) below (Mark "☐" as applicable) :

Chargeback Reason is Cardholder Disputes

Merchandise or Service matched what was described.:

Merchandise or Service matched what was described. Merchandise or Service matched what was described on the website. Please find the website description & pictures of the actual products below:



Cancel OK

Preview Submit Return

After successful submission, you can click 'Preview' to view the representment document. If you need to adjust the format of text and images, you can continue to modify on the current page before resubmitting.



Oceanpayment

THANK YOU



扫一扫，
让全球支付更简单

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- ✉ HK@oceanpayment.com
- 🌐 www.oceanpayment.com
- ☎ +86 4006 290 296