Oceanpayment
Global Digital Payment Solution Provider

Retrieval Process Guidelines

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Content

Retrieval Process Guidelines

1. Retrieval request process

1.1. What is retrieval request?

➢ When cardholders are unsure whether a transaction on issuer's statement was made by themselves, they usually request a copy of the relevant transaction document from their card issuer to determine whether the transaction was made by them. The above behavior is called retrieval.

➢ After the retrieval request occurs, the issuer freezes the transaction amount and waits for further verification before deciding whether to unfreeze it.

➢ If the retrieval is not upgraded to a chargeback, the transaction funds will generally be unfrozen 180 days after the transaction. However, for some industries and some issuers, it may take longer to unfreeze the transaction funds.

1.2. Retrieval reasons

调单原因	Retrieval reasons
欺诈交易	Other Fraud-Card Absent Environment
触发伪冒监控程序	Visa Fraud Monitoring Program
持卡人未授权	No Authorization
交易清算延迟	Late Presentment
错误交易代码	Incorrect Transaction Code
错误交易币种	Incorrect Currency
错误账户	Incorrect Account Number
错误交易金额	Incorrect Amount
重复处理/已用其他方式支付	Duplicate Processing/Paid by Other Means
无效数据	Invalid Data
服务未提供或未收到商品	Merchandise/Services Not Received
已取消的循环交易	Cancelled Recurring
货物损坏/货不对版	Not as Described or Defective Merchandise/Services
虚假商品	Counterfeit Merchandise
虚假描述	Misrepresentation

| 未收到退款	Credit Not Processed
已取消的商品/服务	Cancelled Merchandise/Services
其他	Others

2. Introduction to the Retrieval process function

1. After logging in the account backend, click [Issue Management - Retrieval], you can enter the retrieval process section.
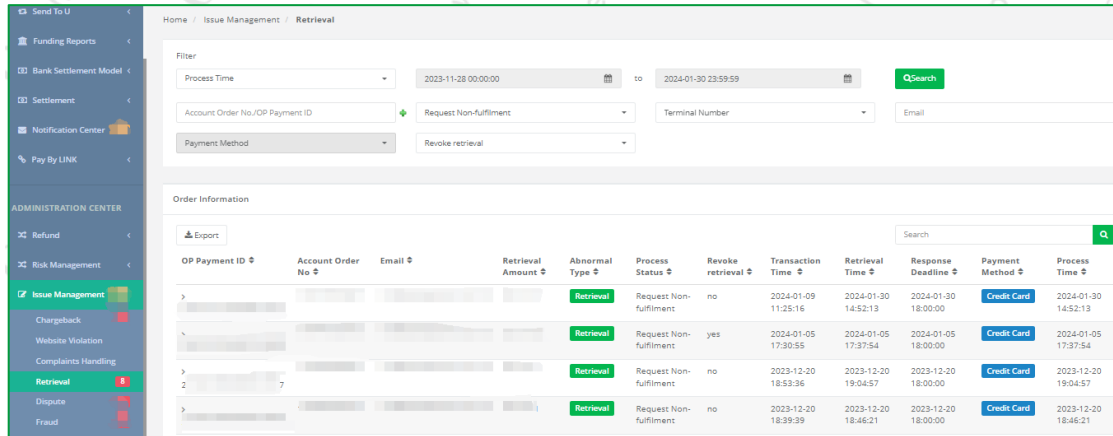
2.1. Search

1. Time: Default Process Time

   ➢ Transaction Time: When this transaction occurred

   ➢ Retrieval Time: When this transaction was retrieval

   ➢ Response Deadline: The deadline for submitting retrieval response letter for this transaction

   ➢ Process Time: Time for this transaction to be processed by Oceanpayment
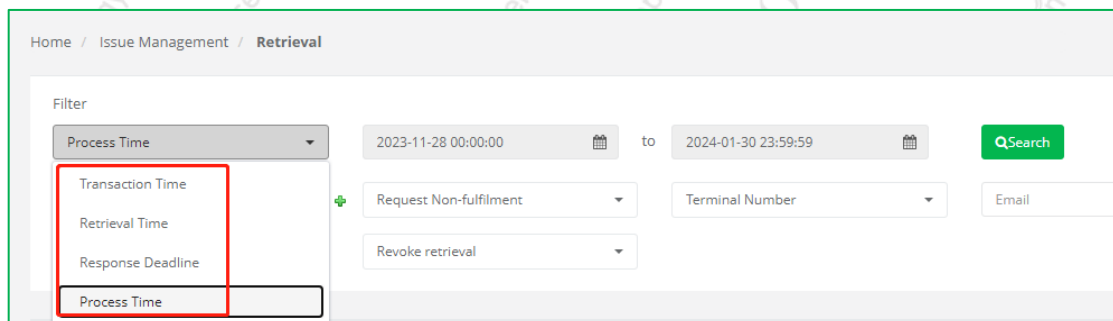
2. Account order number/Payment ID: You can enter the Account Order Number, or Payment ID to search

➤ You can enter multiple Account Order Numbers or multiple Payment IDs via [red box +]

➤ Either enter the Account Order Number or Payment ID at the same time; do not enter the Account Order Number and Payment ID at the same time

➤ Multiple Account Order Numbers (or multiple Payment IDs) must be separated by [English format commas]

3. Status: Check the processing status of the retrieval order

➤ Request Fulfilment: This transaction has been submitted with [Retrieval Response] material in the backend

➤ Request Non-Fulfilment: This transaction has not been submitted with [Retrieval Response] material in the backend

➤ Unprocessed: The retrieval amount is 0; or the response deadline has expired when the retrieval order is updated (i.e., retrieval orders that do not need to be

processed, mainly Klarna's retrieval data)

➢ Refunded: This transaction has a refund record
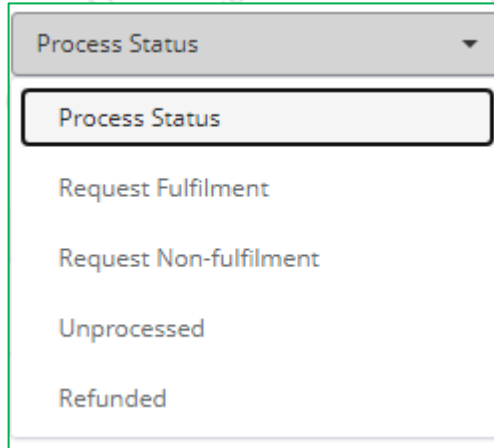
4. Terminal Number: Multiple selections, allows for searching multiple terminal numbers

5. E-mail: Case insensitive, accurate search

6. Payment method: Option to select multiple payment methods at the same time

7. Revoke retrieval: Whether this transaction has a record of revoke retrieval

2.2. Unresolved Reminder

1. Click on the above picture [Retrieval, or the red word], you can view [Retrieval] all the status of the [Request Non-Fulfilment], [Not refunded] orders.

2. After re-selecting the [Conditional Filter], click [Search] to find the data according to the updated search conditions.

2.3. Export

1. Click [Export], you can download the search result

2.4. Accept Refund

Accept refund: It indicates to accept this retrieval and submit a refund request at the same time.
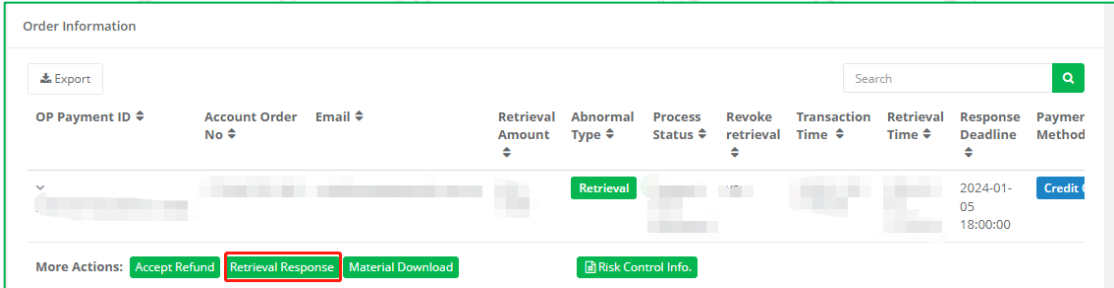
➢ As shown above: To accept the refund, click [Accept Refund] to refund the transaction. [Accept Refund] is not restricted by the response deadline; even if the response deadline is exceeded, the retrieval transaction can still be refunded.

➢ If before the response deadline: neither [Accept Refund] nor [Retrieval Response] has been submitted, the order will be accepted by default. There may be a risk of chargeback. If a chargeback occurs, in addition to deducting the transaction amount, the bank will also need to charge an additional chargeback processing fee.

➢ If the retrieval is not processed in time, **Amex will directly upgrade it to a chargeback order**; merchants need to process the retrieval in time to avoid chargeback.

➢ If the retrieval is not processed in time, **Discover will no longer support the submission of chargeback representment if a chargeback occurs**; merchants need to process the retrieval in time to avoid chargeback.

➢ To [Accept Refund] for Discover's retrieval order, **please process Discover's retrieval within 30 days from the date it was placed,** after 30 days [Accept Refund] will not be supported.

2.5. Retrieval Response
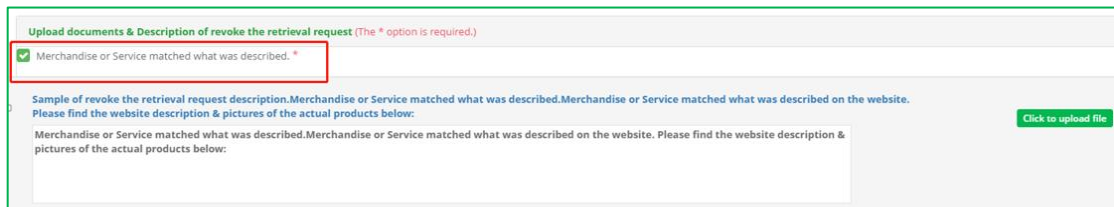
Retrieval response: Submit the documents related to the retrieval order to the bank to fulfil the retrieval request, thereby applying for cancellation of the retrieval.

1. Click [Retrieval Response]

2. According to the retrieval reasons, select the corresponding retrieval materials
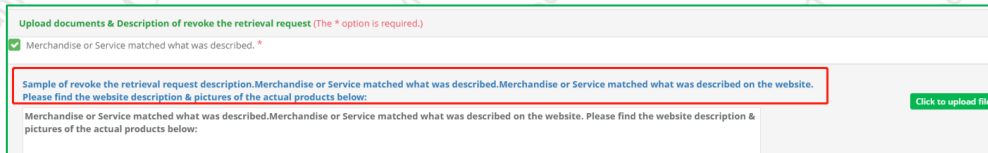
3. Click the example, and the text description of the [Retrieval Response] will be automatically obtained, and the sample text will be supplemented.
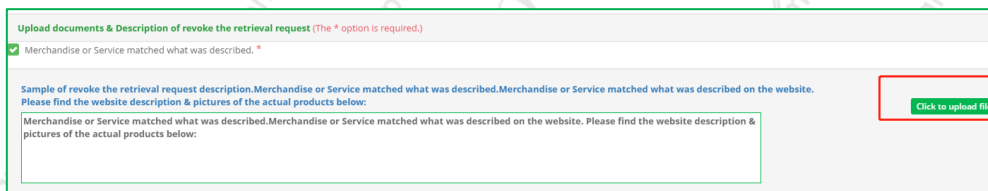

4. Upload supporting documents (only image format is supported)
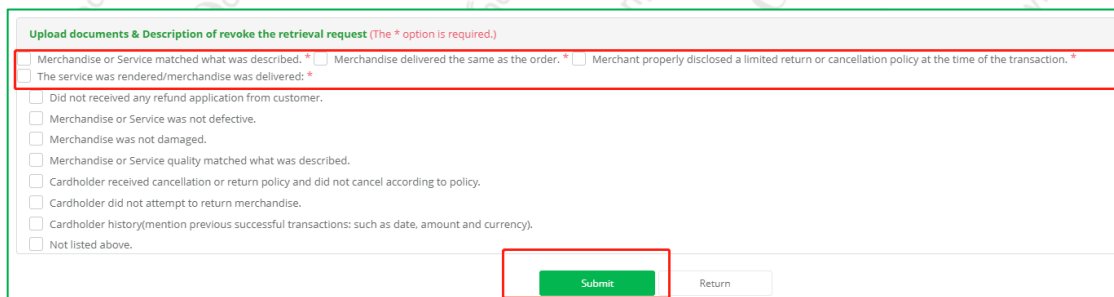
5. Complete all required options (other options can be submitted according to the situation), and click Submit to complete all operations of [Retrieval Response].

2.6.   Material Download

1. Click [Material Download] to download the image files uploaded by the merchant retrieval response.

2.7. Risk Control information

1. Click [Risk Control Info.] to view the transaction and risk control details of this transaction.

2.8. Klarna retrieval transaction

1. Klarna retrieval transactions do not need to be processed in the [Retrieval] section, and the content of more operations is blank. Merchants process Klarna Dispute related orders in the [Dispute Process] section.
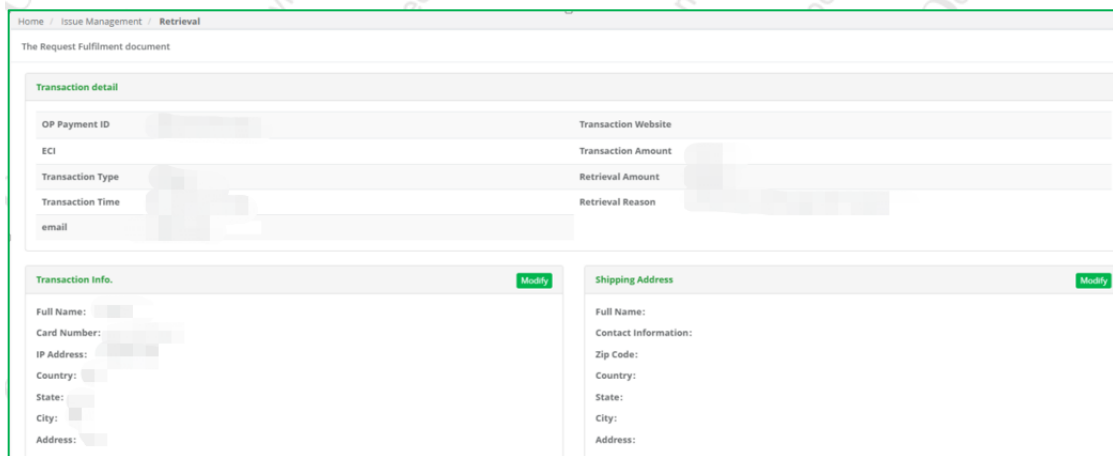
3. Requirements for the document

3.1. Information is correct and complete

➢ Click [Retrieval Response] to enter the [The Request Fulfilment document] submission interface. As shown below [Transaction Information] and [Shipping Address], please click the [Modify] button to fill in the corresponding information correctly and completely.

3.2. The request fulfilment document should be in English

➢ Since the working language of the acquiring bank is English, in addition to the information filled in by the cardholder, the Request Fulfilment document submitted by the merchant should also be in English. Please do not use Chinese.

3.3. More comprehensive information submission

➢ After the online upgrade of the Request Fulfilment document, it not only provides a more comprehensive selection of materials, but also provides corresponding sample text for merchants to use. Please refer to the following illustration:
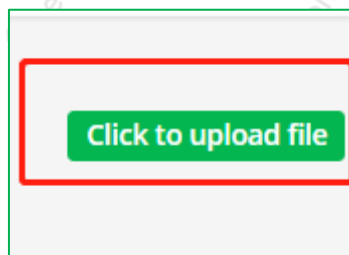
Merchants can submit multiple options and provide corresponding certification materials according to their own circumstances (1 to 5 pictures can be provided for each certification material).

In short, the more comprehensive and effective the information in the request fulfilment document is, the greater the chance of the retrieval response to be approved.

3.4. The supporting materials must be valid pictures

The supporting materials must be pictures, and 1 to 5 pictures can be provided. The picture should be clear, and single picture should be within 3M; the picture should be related to the retrieval response, and is to support it.

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