

Retrieval Process Guidelines



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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.

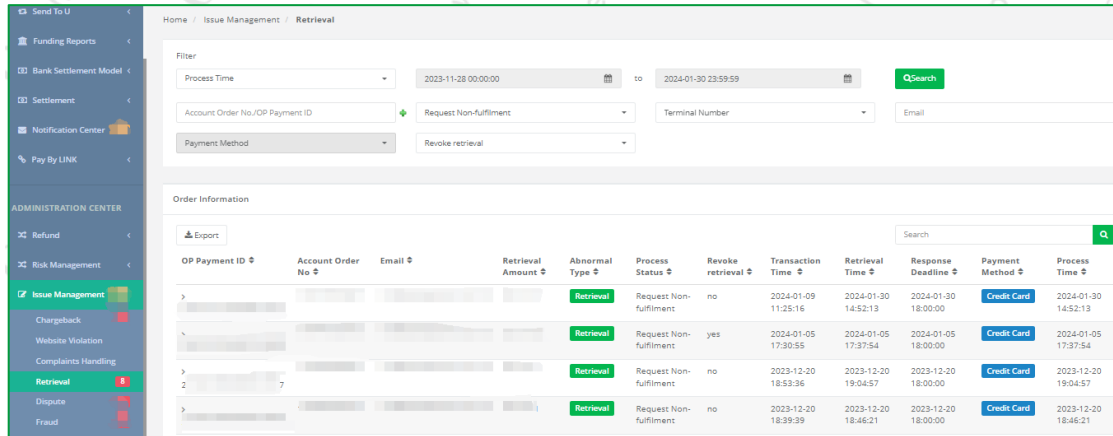
1.2. Retrieval reasons

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

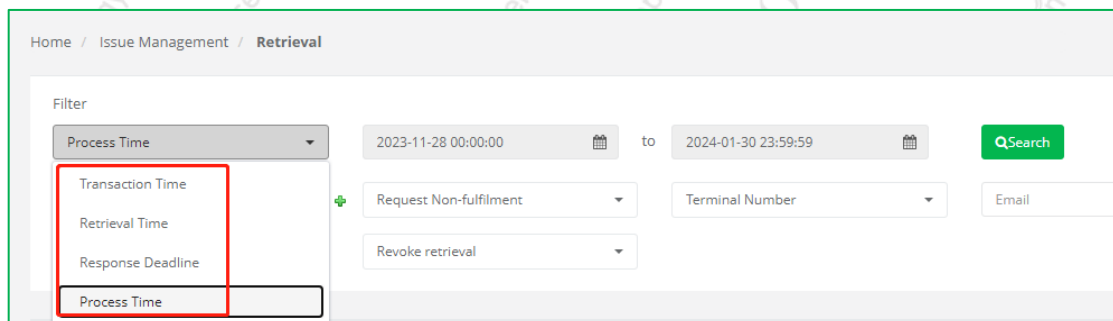
1. After logging in the account backend, click [Issue Management - Retrieval], you can enter the retrieval process section.



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]

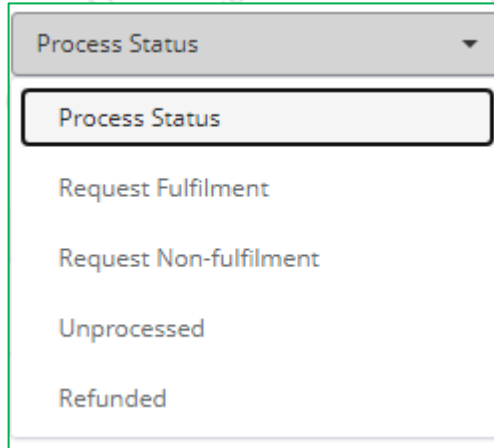
The screenshot shows the 'Retrieval' section of the Oceanpayment interface. The filter section includes a 'Process Time' dropdown set to '2023-11-28 00:00:00' to '2024-01-30 23:59:59'. Below this, there are three input fields: 'Account Order No./OP Payment ID' (highlighted with a red box and a '+' icon), 'Request Non-fulfilment' (a dropdown menu), and 'Terminal Number'. A 'Payment Method' dropdown is set to 'Revoke retrieval'. A modal window titled 'Account Order No./OP Payment ID' is open, displaying a green message: 'Supports input of multiple account order number and payment IDs, separated by commas, up to 100.' Below the message is a large red-bordered text input area. At the bottom of the modal are three buttons: 'Add', 'Close', and 'Reset'.

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

OP Payment ID	Account Order No	Email	Retrieval Amount	Abnormal Type	Process Status	Revoke retrieval	Transaction Time	Retrieval Time	Response Deadline	Paymer Method
>				Retrieval	Request Non-fulfilment	yes			2024-01-05 18:00:00	Credit
>				Retrieval	Request Non-fulfilment	no			2023-12-20 18:00:00	Credit
>				Retrieval	Request Non-fulfilment	no			2023-12-20 18:00:00	Credit
>				Retrieval	Request Non-fulfilment	yes			2023-12-08 18:00:00	Credit
>				Retrieval	Request Non-fulfilment	yes			2023-12-20 23:59:59	Credit
>				Retrieval	Request Non-fulfilment	no			2023-12-30 18:00:00	Credit
>				Retrieval	Request Non-fulfilment	no			2023-11-28 18:00:00	Credit

7 Result(s) found

10 / page

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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

The screenshot shows the 'Order Information' section of the Oceanpayment interface. An 'Export' button with a download icon is highlighted with a red box. Below it is a table with columns: OP Payment ID, Account Order No, Email, Retrieval Amount, Abnormal Type, Process Status, Revoke retrieval, Transaction Time, Retrieval Time, Response Deadline, and Paymer Method. A row of data is visible, with a green 'Retrieval' button highlighted in the 'Abnormal Type' column.

2.4. Accept Refund

Accept refund: It indicates to accept this retrieval and submit a refund request at the same time.

The screenshot shows the 'Issue Management / Retrieval' section of the Oceanpayment interface. It includes a filter section with 'Process Time' (2023-11-28 00:00:00 to 2024-01-30 23:59:59), 'Account Order No./OP Payment ID', 'Request Non-fulfilment', 'Terminal Number', 'Payment Method', and 'Revoke retrieval'. Below the filter is the 'Order Information' section, which is identical to the one in the previous screenshot. At the bottom, a 'More Actions' bar contains several buttons, with 'Accept Refund' highlighted in a red box.

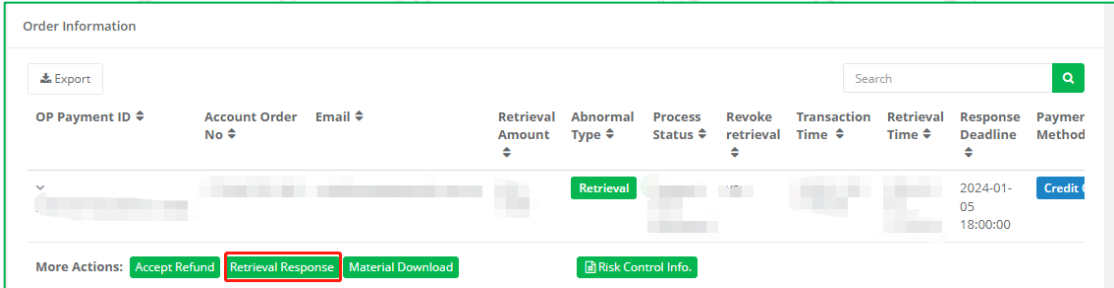
- As shown above: To accept the refund, click [Accept Refund] to refund the transaction. [Accept Refund] is not restricted by the response deadline; even if the response deadline is exceeded, the retrieval transaction can still be refunded.

- 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

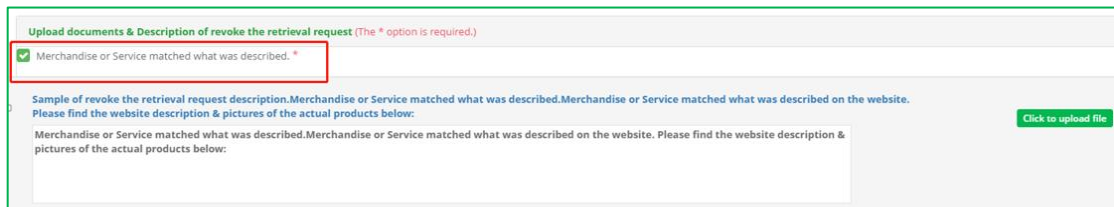
Retrieval response: Submit the documents related to the retrieval order to the bank to fulfil the retrieval request, thereby applying for cancellation of the retrieval.

1. Click [Retrieval Response]



The screenshot displays the 'Order Information' section of the Oceanpayment interface. It features a table with columns for 'OP Payment ID', 'Account Order No', 'Email', 'Retrieval Amount', 'Abnormal Type', 'Process Status', 'Revoke retrieval', 'Transaction Time', 'Retrieval Time', 'Response Deadline', and 'Paymer Method'. A row of data is visible, with a green 'Retrieval' button next to the 'Abnormal Type' column. Below the table, there are 'More Actions' including 'Accept Refund', 'Retrieval Response' (highlighted with a red box), 'Material Download', and 'Risk Control Info.'.

2. According to the retrieval reasons, select the corresponding retrieval materials



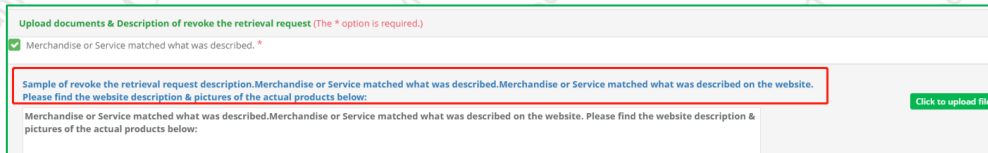
Upload documents & Description of revoke the retrieval request (The * option is required.)

Merchandise or Service matched what was described. *

Sample of revoke the retrieval request 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: Click to upload file

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 the example, and the text description of the [Retrieval Response] will be automatically obtained, and the sample text will be supplemented.



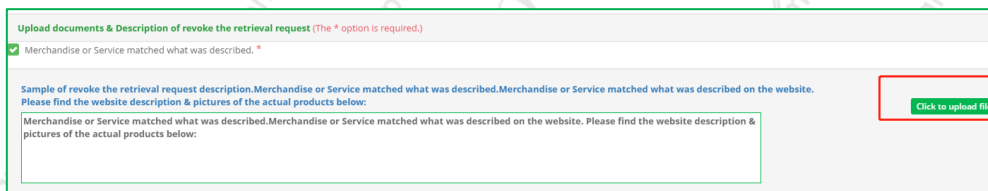
Upload documents & Description of revoke the retrieval request (The * option is required.)

Merchandise or Service matched what was described. *

Sample of revoke the retrieval request 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: Click to upload file

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:

- Upload supporting documents (only image format is supported)



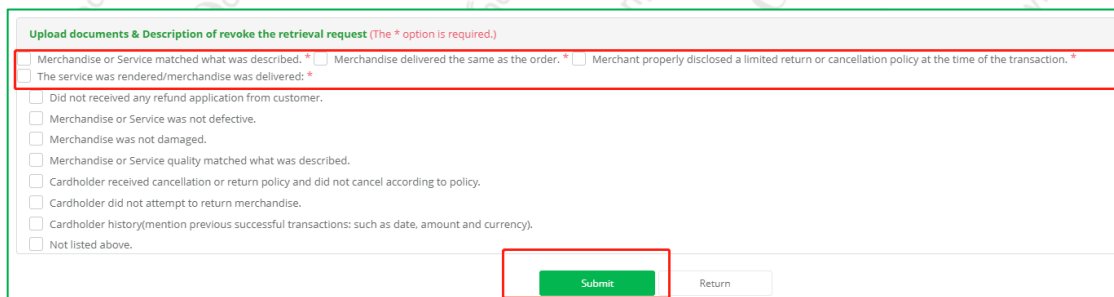
Upload documents & Description of revoke the retrieval request (The * option is required.)

Merchandise or Service matched what was described. *

Sample of revoke the retrieval request 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: Click to upload file

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:

- Complete all required options (other options can be submitted according to the situation), and click Submit to complete all operations of [Retrieval Response].



Upload documents & Description of revoke the retrieval request (The * option is required.)

Merchandise or Service matched what was described. * Merchandise delivered the same as the order. * Merchant properly disclosed a limited return or cancellation policy at the time of the transaction. *

The service was rendered/merchandise was delivered: *

Did not received any refund application from customer.

Merchandise or Service was not defective.

Merchandise was not damaged.

Merchandise or Service quality matched what was described.

Cardholder received cancellation or return policy and did not cancel according to policy.

Cardholder did not attempt to return merchandise.

Cardholder history(mention previous successful transactions: such as date, amount and currency).

Not listed above.

Submit Return

2.6. Material Download

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

Order Information

Export Search

OP Payment ID	Account Order	Email	Retrieval Amount	Abnormal Type	Process Status	Revoke retrieval	Transaction Time	Retrieval Time	Response Deadline	Paymer Method
	No			Retrieval	Request Non-fulfilment	yes			2024-01-05 18:00:00	Credit

More Actions: [Accept Refund](#) [Retrieval Response](#) [Material Download](#) [Risk Control Info.](#)

2.7. Risk Control information

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

Order Information

Export Search

OP Payment ID	Account Order	Email	Retrieval Amount	Abnormal Type	Process Status	Revoke retrieval	Transaction Time	Retrieval Time	Response Deadline	Paymer Method
	No			Retrieval	Request Non-fulfilment	yes			2024-01-05 18:00:00	Credit

More Actions: [Accept Refund](#) [Retrieval Response](#) [Material Download](#) [Risk Control Info.](#)

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.

Order Information

Export Search

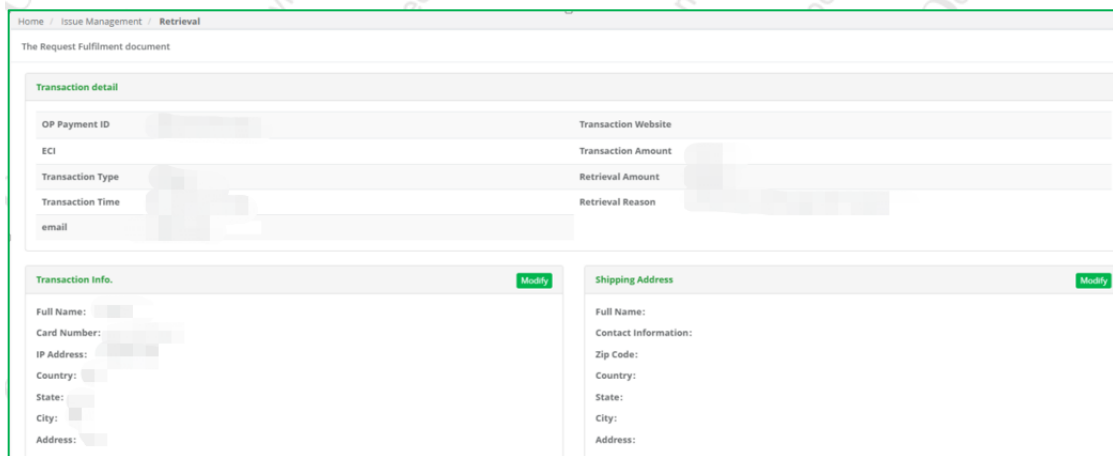
OP Payment ID	Account Order	Email	Retrieval Amount	Abnormal Type	Process Status	Revoke retrieval	Transaction Time	Retrieval Time	Response Deadline	Paymer Method
	No			Retrieval	Request Non-fulfilment	yes			2024-01-05 18:00:00	Credit

More Actions:

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.



The screenshot shows a web interface for submitting a Request Fulfilment document. At the top, there are navigation links: Home, Issue Management, and Retrieval. Below this is the title 'The Request Fulfilment document'. The main content area is divided into two sections: 'Transaction detail' and 'Transaction Info.'.

Transaction detail

OP Payment ID	Transaction Website
ECI	Transaction Amount
Transaction Type	Retrieval Amount
Transaction Time	Retrieval Reason
email	

Transaction Info. Modify

Full Name: [Redacted]
Card Number: [Redacted]
IP Address: [Redacted]
Country: [Redacted]
State: [Redacted]
City: [Redacted]
Address: [Redacted]

Shipping Address Modify

Full Name: [Redacted]
Contact Information: [Redacted]
Zip Code: [Redacted]
Country: [Redacted]
State: [Redacted]
City: [Redacted]
Address: [Redacted]

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:

Upload documents & Description of revoke the retrieval request (The * option is required.)

Merchandise or Service matched what was described. * Merchandise delivered the same as the order. * Merchant properly disclosed a limited return or cancellation policy at the time of the transaction. *

The service was rendered/merchandise was delivered: *

Sample of revoke the retrieval request description.The service was rendered/merchandise was delivered.This order was processed correctly. The products has been sent to the requested address on 07/07/2018, with logistics tracking number 1234567890. All ordered products have been delivered. No customer complaints received. Please find the tracking information and the signed proof of delivery below. [Click to upload file.](#)

The service was rendered/merchandise was delivered.This order was processed correctly. The products has been sent to the requested address on 07/07/2018, with logistics tracking number 1234567890. All ordered products have been delivered. No customer complaints received. Please find the tracking information and the signed proof of delivery below.

Did not received any refund application from customer.

Merchandise or Service was not defective.

Merchandise was not damaged.

Merchandise or Service quality matched what was described.

Cardholder received cancellation or return policy and did not cancel according to policy.

Cardholder did not attempt to return merchandise.

Cardholder history(mention previous successful transactions: such as date, amount and currency).

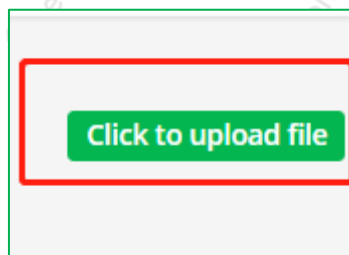
Not listed above.

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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