

Release Notes



No Cardholder Authorization (4837) Chargeback Rights

Chargeback rights are not present under the dispute reason 4837 when Electronic Commerce Security Level Indicator (ECS) has a value of 211, 212, 215, 217, 221, 222, 225, or 242.



Cancelled Recurring Questionnaire Update

Changes have been made to the Cancelled Recurring Intake Questionnaire, notably the ability to gather details about the cancellation method and alternate forms of payment.

Associated Transaction Credit Does Not Apply

An explanation is now required when an associated transaction credit does not apply to a dispute. Additionally, users will need to provide the ARN and transaction date for each charge in which such credit does apply.

New Pre-Arbitration Dispute Reason

A new pre-arbitration dispute reason is available for acquirers: Remedy - Prior Undisputed Non-Fraud Transaction.



Multiple Processing (4512) Chargeback Rights

The intake questionnaire following the "I was charged more than once" response was updated so questions about airline, cruise line, and the lodging industry are prompted.

Backend Changes for Updated Chargeback Rights

Chargeback rights have been updated for several reason codes. QFD's backend logic around dependencies has changed to align with AMEX mandates. Impacted reason codes: 4512, 4513, 4527, 4544, 4763, 4798.

For all product release notes, visit Quavo's QFD™ Knowledge Base [online](#).