

Mandate Changes to the QFD® Platform



— Fraud Notification System (FNS) Enhancement

Mastercard will increase the number of fraud chargebacks from 15 to 35 for each unique combination of primary account number (PAN), PAN expiration date, token, and virtual card number (VCN).



— Intake Questionnaire Updates

Updates have been made to a couple of questionnaires to ensure alignment with mandate changes.

We've added additional questions to the Merchandise/Services Not Received (13.1) questionnaire to determine if the merchant canceled the merchandise/service and the merchant's cancellation date.

Additional questions have been added to the Not as Described/Quality (13.3) questionnaire to determine if the dispute concerns the quality of food purchased. Disputes processed on or after October 14th, 2023, will be invalid for the quality of food received from eating places or restaurants.

— Reason Code 12.6 Duplicate Processing Dispute Condition Change

An Issuer will be allowed to dispute a single transaction as Duplicate only if the transaction was processed with the same payment credential, on the same transaction date, and for the same transaction amount

— Required Documentation

Documentation is needed for recovery on Credit Not Processed (13.6) and Incorrect Amount (12.5) claims. Credit Not Processed claims will require a receipt, and Incorrect Amount claims will require proof that the transaction was placed for an incorrect amount. To support this requirement, the QFD® Documentation Requested screen will be displayed to users during claim intake.

— Behind-the-Scenes Changes

We've made several changes to QFD® backend processes to conform with the latest mandate updates. Multiple validations for Fraud Recovery Reasons have been removed; the Dispute Validation Rules have been tuned to set the Chargeback Rights Indicator and the RTSI DPS Schema has been updated. We've added a new domain value for closed accounts when an Exception File Listing is created and we've made changes to the recovery delay for Merchandise/Services Not Received claims.

For all product release notes, visit Quavo's QFD® Knowledge Base [online](https://www.quavo.com/knowledge-base).