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Electronic Payment · Technology Integration · Digital Commerce · Advisory Services

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Overview

WHY
Arbiter?

Arbiter is a dispute resolution system for handling all disputes that arise from transactions done via the Interswitch network and other partners. Disputes are divided into two categories:

• **V.A.S:** This includes values added services like Recharge Quickteller Web, Bill payment etc

We currently run two parallel Arbitration platforms:

Arbiter 1.0 and **Arbiter 2.0**

Arbiter 2.0 was created in response to changing Industry needs. Hence, we embarked on the migration journey of all arbitration services to the new **Arbiter 2.0** platform.

• **Non-V.A.S:** This comprises of ATM transactions, POS transactions and Web transactions.

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Transactions Available On Arbiter 2.0

Newly Migrated Transaction Categories

- ❖ Cash Withdrawal
- ❖ Transfers
- ❖ Purchase (POS & WEB)
- ❖ Agency Banking
- ❖ Paycode

Existing Transaction Categories

- ❖ Billpayments
- ❖ Web purchase (IPG)
- ❖ Transfers (Transfer Service)

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Available Features On Arbiter 2.0

Improved reporting in form of extensive Audit trail and settlement breakdown availability

Improvement of the Arbiter 2.0 platform to guaranty better stability and availability of settled transactions.

Provision of a bulk upload feature. This feature would allow you log your disputes in bulk

Increased access to update claim status after additional information is available to the Acquirer.

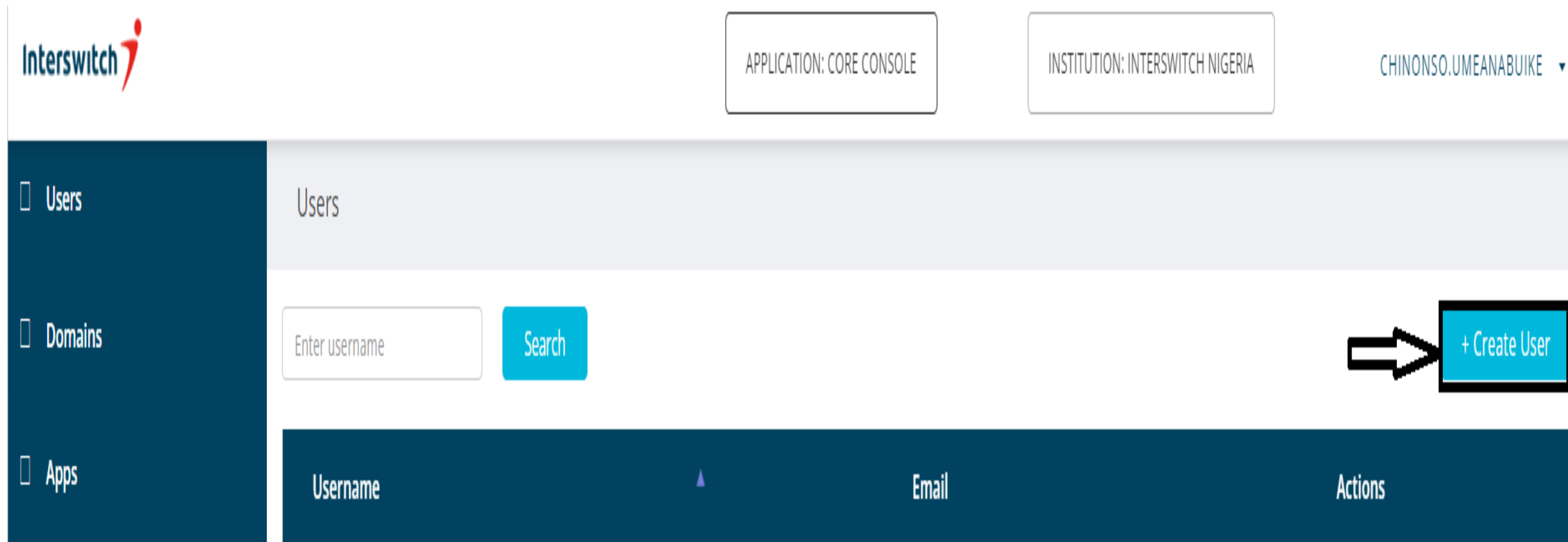Analytical reports that give insights into Dispute performance of terminals, merchants and cardholders.

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Creating New Users on Arbiter 2.0

How to

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How to Create Users

Step 1 : After logging on to core console (https://portal.interswitchng.com/portal/core)

please click on Create User

How to Create Users

Step 2 : Populate the data below.

- **Ensure to include a valid phone number and Email.**

- **Ensure not to include a space or dot character when filling the first name and the last name.**

How to Create Users

Step 3 : Click users, paste the email address and search. Then click on manage user roles.

How to Create Users

Step 3 : Select Apps Arbiter

- **Then validate that the Domain is populated.**

- **Move the role under unassigned roles to the assigned role.**

- **Then the new user added can test.**

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Login and Navigation

Login Process

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Login Process

- **Visit the link**

  https://portal.interswitchng.com/portal/arbiter

- **Enter your email address**

  (Not Username)

- **Enter your password**

- **Click Sign In**

How to Raise a Dispute/Refund

Dispute Resolution Timelines
Dispute status and the meaning

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Dispute Resolution Timelines

The table below shows the timelines for dispute resolution of various disputes types on the Arbiter 2.0 platform.

Dispute type	Dispute Timelines	Dispute Platform
Bill payments	24 hours	Arbiter 2.0
Interswitch Payment Gateway (IPG)	48 hours	Arbiter 2.0
Transfers (Transfer Service)	48 hours	Arbiter 2.0
VISA CO Acquired	24 hours	Arbiter 2.0
Domestic ATM Transfer	48 hours	Arbiter 2.0
Domestic Quickteller Transfers	48 hours	Arbiter 2.0
Domestic Mobile Transfers	48 hours	Arbiter 2.0
Domestic Pos Transfers	48 hours	Arbiter 2.0
Domestic Web Transfers	48 hours	Arbiter 2.0
Domestic Agency Transfers	48 hours	Arbiter 2.0
Domestic ATM Withdrawal	24 hours	Arbiter 2.0
Domestic Purchase	48 hours	Arbiter 2.0
Domestic Paycode	48 hours	Arbiter 2.0

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Transaction Category Search On Arbiter

S/N	Transaction type	Brief Description	Category on Arbiter 2.0
1.	ATM Cash Withdrawal	The is for search of cash withdrawal transactions done via Automated Teller Machine .	Cash Withdrawal
2.	POS Cash Withdrawal	The search is for cash withdrawal transactions done via Point of Sale.	Cash Withdrawal
3.	Pos Purchase	This is for search of purchase transactions done vis point of sale machine	Purchase
4.	Web purchase	This is for search of purchase transaction done via web	Purchase
5.	ATM Transfer	Transfer transactions done via ATM are in this category	Transfer
6.	Pos Transfer	Transfer transactions done via POS machine	Transfer
7.	Agency banking	The search is for all agency banking transactions.	Agency Banking
8.	Web transfer	Transfer transactions done via Web. This is also inclusive of transactions done via mobile(USSD)	Transfer
9.	Visa Co acquired	These are Visa processed transactions.	Visa_COA

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Dispute Status and their Meaning

Before we review how to raise a dispute, there is need to understand what each dispute status mean.

Kindly refer to the table below;

Dispute status	Meaning
Chargeback	A dispute logged will maintain the status chargeback until it is either accepted or declined.
Representment	A dispute declined successfully by the acquirer or merchant.
Pre-Arbitration	Issuer contesting the evidence provided by the acquirer when they rejected the chargeback.
Pre-Arbitration II	Acquirer's decline response to a Pre-Arbitration.
Arbitration	Issuer contesting the evidence provided by the acquirer when they rejected the Pre-Arbitration.
Accepted	The acquirer/system/ISW accepts a dispute with previous status chargeback or Arbitration.
Declined	This implies that the dispute initial life cycle has ended in favour of the acquirer/merchant.
Refund	An acquirer/merchant-initiated refund in favour of the issuer.
Good faith (Issuer)	An issuer not satisfied with the evidence provided by the acquirer and status Declined.
Good faith (Acquirer)	An acquirer/merchant requesting to reopen a dispute wrongly accepted which should have been declined.

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Dispute types and their different statuses

The below shows the dispute categories that can be raised and their different statuses.

Statuses	Chargeback	Refund	Good Faith	Co-acquired
	Chargeback	Refund (2 days)	Good faith	Chargeback
	Representment (45 days)	Accepted	Accepted	Representment
	Pre arbitration (1 day)	Declined	Declined	Pre-Arbitration
	Pre arbitration II (10 days)			Accepted
	Arbitration			Declined
	Accepted			
	Declined			

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How to Raise a Dispute/Refund

How to Raise a Dispute/Refund
How to Raise a Dispute/Refund Using the Dispute Batches

How to Raise a Dispute

Step 1 : Click on Dispute Management then select New Dispute.

How to Raise a Dispute

Step 2 : Select the required Dispute Transaction type:
e.g Transfer Service, IPG, Billpayment (Paydirect settled transactions) etc

☐ **Dispute Management**

New Dispute
Dispute Batches
Disputes
Bulk Updates
Bulk Updates Status

☐ Discover Case Management

☐ Settlement Management

☐ System Management

☐ Reports

☐ Help

Arbiter Home / New Dispute

Search Transactions

Transaction Group *

Tran. Group   ▲ ↻
AUTOPAY
Agency Banking
Agent Paycode
BATCHCREDITPROCESSOR
Bill Payment
CASH WITHDRAWAL
IPG

Channel *

Channel

From *

2023-06-06

To *

2023-06-06

SEARCH

	Customer Ref.	Merchant Ref.	PAN	Terminal ID	STAN	Tran. Date	Tran. Type	Tran. Amount

No rows found

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How to Raise a Dispute

Step 3 : Select the required dispute transaction type, every transaction type has its unique search parameters as highlighted below:

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How to Raise a Dispute

Step 3 : Select the required dispute transaction type, every transaction type has its unique search parameters as highlighted below:

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How to Raise a Dispute

Step 4 : Enter the transaction details as shown below:

How to Raise a Dispute

Step 5 : Select the dispute type, amount, category and Reason, then log the dispute.

Transaction Details

Issuer :	FIRST BANK OF NIGERIA
Issuer Country :	NG
Acquirer :	ACCESS BANK PLC
Acquirer Country:	-
Merchant :	sadd
Merchant Country:	-
Merchant Type :	Regular
Merchant Ref. :	-
Tran. Date :	2019-12-10 11:56:17
Tran. Type :	WEB
Tran. Amount :	NGN 1.00
Surcharge Amount. :	NGN 0.00
Settlement Amount :	-
Scheme Amount :	-
Tran. Ref. :	3741123
Customer Ref. :	4402330670
PAN :	561233*********1120
Card Scheme :	Verve
STAN :	000008
Terminal Type :	WEB
Terminal ID :	3PXM0001

Card Acceptor Code :	-
Card Acceptor Loc. :	-
Response Code :	00
Response Desc. :	Approved by Financial Institution
Settled :	Yes
Dispute Region :	Domestic Payments
Additional Info :	

Dispute Amount Type : * → Full ▼

Dispute Category * Chargeback ▼

Reason * --- Select --- ▼

--- Select ---
Test Reason
Aragami
Does Not Recognize
Test
Recurring Payments
Authorization Noncompliance
Altered Amount or Partial Dispense
dfgd
Invalid Card Number
Late Presentation
Non-Receipt of Cash from ATM
Paid by Other Means
Test Reason
→ **Non-Receipt of Goods and Services**

☐ Create Another   **CREATE**   **CLOSE**

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How to Raise a Refund

Only merchants/Acquirers can initiate a refund via the Dispute System. Repeat the steps stated earlier, select Dispute Category: Refund , select the refund reason and create the refund. Once logged, a log code will be generated which should be accepted within 24 hour by another user within the merchant/acquirer domain.

Transaction Details

Issuer :	Zenith International Bank
Issuer Country :	-
Acquirer :	Zenith International Bank
Acquirer Country:	-
Merchant :	Quickteller Paypoint
Merchant Country:	-
Merchant Type :	Regular
Merchant Ref. :	-
Tran. Date :	2023-05-30 22:52:05
Tran. Type :	BillPayment
Tran. Amount :	NGN 644.62
Surcharge Amount. :	NGN 0.00
Settlement Amount :	-
Scheme Amount :	-
Tran. Ref. :	239297226
Customer Ref. :	+2348063825730
PAN :	506109********2579
Card Scheme :	Verve
STAN :	-
Terminal Type :	POS
Terminal ID :	2ISWG565

Card Acceptor Code :	-
Card Acceptor Loc. :	-
Response Code :	00
Response Desc. :	Approved or completed successfully
Settled :	Yes
Dispute Region :	Domestic Nigeria Bill Payment
Additional Info :	

Payment Reference:	1294230530235106573 06DCTXH

Dispute Amount Type : *	Full
Dispute Category *	Refund
Reason *	Acquirer Initiated Refund - Full

--- Select ---
Acquirer Initiated Refund - Full
Acquirer Initiated Refund - Partial
Merchant Initiated Refund - Full
Merchant Initiated Refund - Partial

☐ Create Another   CREATE   CLOSE

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How to Raise a Dispute/Refund using the Dispute Batches

Step 1 : Click ' Dispute Batches ' under the Dispute Management dropdown. Select the required dispute transaction Type

Step 2 : Select the required dispute category as shown below. Then click on Download Template to get the required excel sheet to be populated.

How to Raise a Dispute/Refund using the Dispute Batches

Step 3 : Click ' Choose file ' under the Upload File tab ' to select the prepared dispute file to be uploaded on the platform from a location on your computer.

Step 4: Status of uploaded files can also be tracked in the batches upload report as seen below: a full error report can also be downloaded.

How to Respond to a Dispute/Refund

How to Respond to a Dispute/Refund
How to Respond to a Dispute/Refund using Bulk Updates

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How to Respond to a Dispute

Step 1 : Click ' Disputes ' under the Dispute Management ' dropdown then click on the dispute to be treated.

Drop down the entity filter to select "Acquired" or "All" to reveal the various disputes available.

Selected disputes can also be downloaded to PDF or Excel formats.

How to Respond to a Dispute

Step 1 : You can also spool the disputes based on the status by selecting the applicable dispute category and status.

Dispute categories not limited to Chargeback and CO-Acquired are meant to be worked on daily.

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How to Respond to a Dispute

Step 2 : Search and export to excel.

How to Respond to a Dispute

Step 3 : Search with the log code and click on any of the transaction details below which will take you to another page to aid reject or accepted the dispute.

How to Respond to a Dispute

Step 3 : Ensure to attach the receipt in JPEG or PNG format before you reject the dispute. You can also add a comment before you accept or reject the dispute.

Comments

Comment:

Add comment here

Details

Dispute logged: Chargeback

Next

Evidence

Select Evidence :

Choose Files   No file chosen

* File Formats Allowed: Image [JPEG|PNG]
* Maximum File Size Allowed: 200 KB
* Maximum Number of Evidence Files Allowed: 5

ACCEPT   COMMENT   DECLINE   CLOSE

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How to Respond to a Dispute/Refund using Bulk Updates

You can only accept in bulk. Decline action requires a journal which should be treated one after the other.

Select Bulk updates, dispute category and search.

Tick the box close to the log code and accept.

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Disputing a Claim into Arbitration/Good Faith

How to Raise an Arbitration
How to raise a Good faith

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How to Raise an Arbitration

If the issuer is not satisfied with the evidence provided by the acquirer during the chargeback stage, the issuer can raise a Pre-Arbitration by selecting the decline action as seen below;

Audit

Date	User	Details
2023-06-04 14:54:54	Mayip@ISW-VCO	Dispute logged: Chargeback
2023-06-05 16:49:00	chukwu@ARPCE	Dispute status updated: Chargeback to Representment
2023-06-05 16:49:00	chukwu@ARPCE	Dispute evidence added: 043411DA-24BF-44D1-80F9-D83C7C0B15F0.png

Previous	Page [1] of 1	5 rows ▼	Next

COMMENT   **DECLINE**   **UPLOAD EVIDENCE**   **CLOSE**

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How to Raise an Arbitration

The Pre-Arbitration raised is pending against the acquirer to either accept or decline with the valid evidence. If the issuer is not satisfied with the acquirer's response i.e dispute status Pre-Arbitration II, the issuer can raise an Arbitration which will be validated within the Arbitration timeline.

How to raise a Good Faith

Good faith can either be raised by the issuer or the acquirer.

An issuer can raise a good faith when the dispute status is declined i.e the dispute can no longer be Pre-Arbitrated by the issuer or a dispute previously Pre-Arbitrated was not Arbitrated.

The acquirer or merchant can initiate a good faith for disputes accepted where value was given to the customer.

Step 1 : Select the reopen option as seen below;

Audit

Date	User	Details
2023-05-09 09:58:21	ısayo@UBA	Dispute logged: Chargeback
2023-05-09 13:12:00	national Organi@CROWDF	Dispute status updated: Chargeback to Representment
2023-05-09 13:12:00	national Organi@CROWDF	Dispute evidence added: 01456449-B7D5-4510-91D3-7D90D16469CD.jpg
2023-05-16 10:40:15	seni@UBA	Dispute status updated: Representment to Pre Arbitration
2023-05-18 10:58:21	System@SYS	Dispute status updated: Pre Arbitration to Pre Arbitration II
2023-06-01 10:59:39	System@SYS	Dispute status expiry extended: 2023-06-01 10:58:21 to 2023-06-02 10:58:21
2023-06-02 11:01:34	System@SYS	Dispute status updated: Pre Arbitration II to Declined

Previous	Page 1 of 1	10 rows ▼	Next

REOPEN   CLOSE

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How to raise a Good Faith

Step 2 : Select Dispute Category - Good faith, Reason - Good Faith Investigation and create.

The Issuer/Acquirer/Merchant can engage the parties involved with the applicable evidence via mail to resolve.

FCMB0II2154   - Reopen Dispute

Issuer :	First City Monument Bank
Issuer Country :	NG
Acquirer :	United Bank for Africa
Acquirer Country:	-
Merchant :	
Merchant Country:	-
Merchant Type :	Regular
Merchant Ref. :	-
Tran. Date :	2023-05-19T11:46:56Z
Tran. Type :	WEB
Tran. Amount :	NGN 43,050.00
Surcharge Amount. :	NGN 0.00
Settlement Amount :	-
Scheme Amount :	-
Tran. Ref. :	1062511536
Customer Ref. :	1684496807552
PAN :	524282******7840
Card Scheme :	MasterCard
STAN :	089936
Terminal Type :	WEB
Terminal ID :	3IPG0001

Log Code :	FCMB0II2154
Card Acceptor Code :	-
Card Acceptor Loc. :	-
Response Code :	00
Response Desc. :	Approved by Financial Institution
Settled :	Yes
Dispute Region :	IPG
Additional Info :	

Dispute Amount Type : *	Full
Dispute Category *	Good Faith
Reason *	Good Faith Investigation

CREATE   **CLOSE**

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Settlement Management and Reports

Settlement Adjustment

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Settlement Adjustment Breakdown

Step 1 - Select " Requests " under Settlement Management is used to confirm the settlement reversal status of a disputed transaction by searching with a log code.

➤ Completed - Settlement reversal has been completed and can be seen on settlement reports

➤ Pending - Transaction reversal will be available on settlement reports next day

➤ Mapping - Reversal in progress

➤ Cancelled - Reversal cancelled.

Settlement Adjustment Breakdown

Select Settlement, enter the log code, date, report format, then generate the report.

Please note that the report generated here is for settlement confirmation purpose and not the actual settlement report.

The settlement for each transaction store is embedded in the transaction settlement report as follows;

➤ **Bill payment Dispute reversal - Paydirect Settlement Report.**

➤ **IPG Dispute reversal - IPG Reversal Report.**

➤ **Transfer Service – Transfer Service Settlement Report etc.**

How to Download Chargeback On Arbiter 2.0

How to Download your Chargeback

Step 1 - Select " Disputes" under Dispute Management tab. Please follow the steps below:

➢ **Select 'Chargeback' under the Dispute Category Column**

➢ **Also select 'Chargeback' under the Dispute status column**

➢ **For your acquired transactions, select your bank domain**

➢ **Then select the report type either PDF or Excel**

➢ **Then Click on Download**

Thank YOU

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