



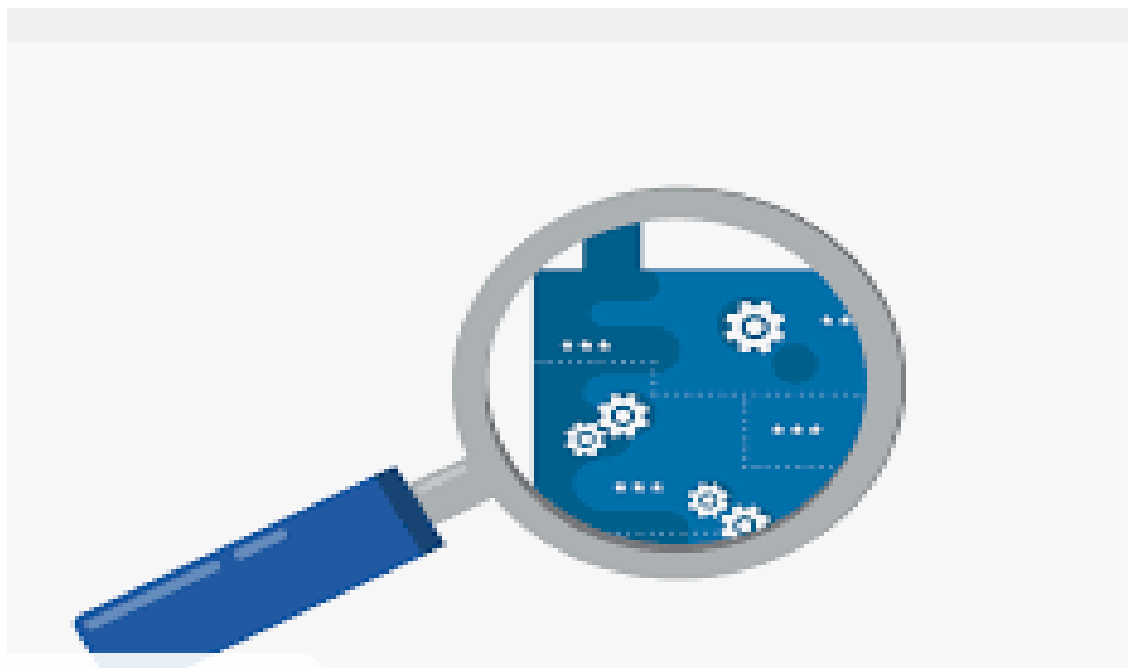
Electronic Payment • Technology Integration • Digital Commerce • Advisory Services

THE INTERSWITCH DISPUTE MANAGEMENT MODULE

- Overview
- Login and Navigation
- Creating New Users on Arbiter 2.0
- How to Raise a Dispute/Refund
- How to Respond to a Dispute/Refund
- Disputing a Claim into Arbitration/Good Faith
- Settlement Management and Reports

September 2023

Overview



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.



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

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)

Available Features On Arbiter 2.0

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

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

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

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

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



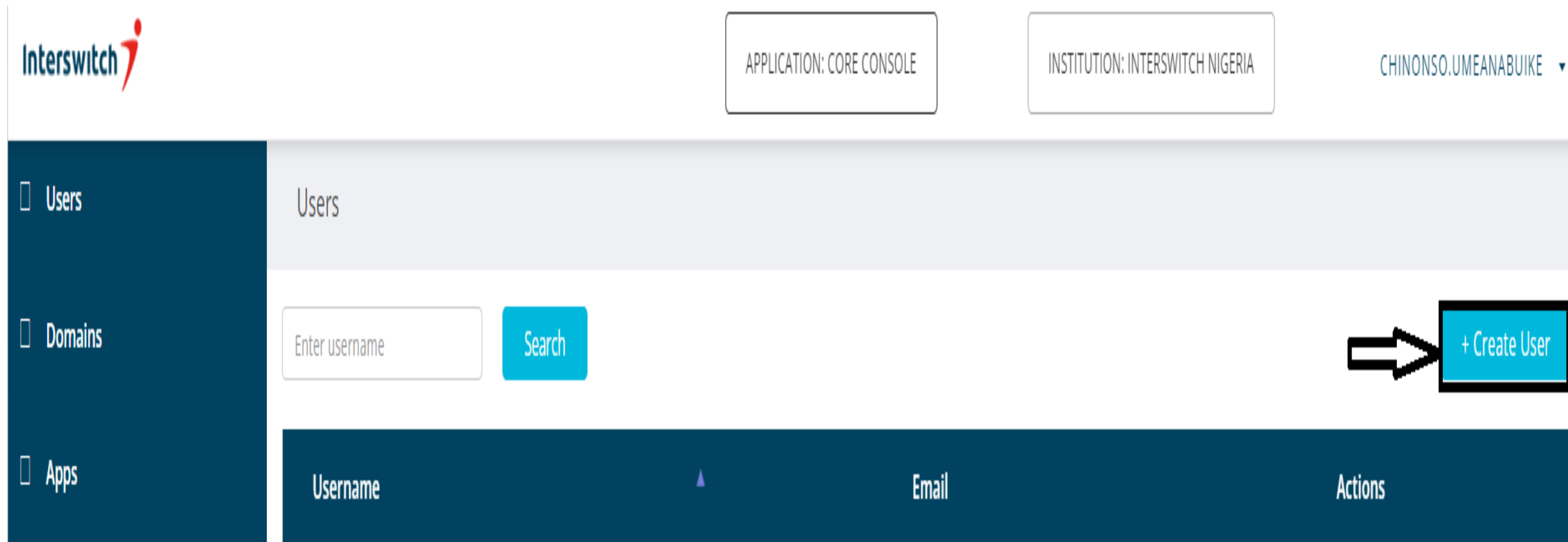
Creating New Users on Arbiter 2.0

How to

Interswitch 

How to Create Users

Step 1 : After logging on to core console (<https://portal.interswitchng.com/portal/core>) please click on Create User



The screenshot displays the Interswitch Core Console interface. At the top left is the Interswitch logo. The top right shows the application context: 'APPLICATION: CORE CONSOLE' and 'INSTITUTION: INTERSWITCH NIGERIA', along with the user 'CHINONSO.UMEANABUIKE'. A dark blue sidebar on the left contains navigation links for 'Users', 'Domains', and 'Apps'. The main content area is titled 'Users' and features a search bar with the placeholder 'Enter username' and a blue 'Search' button. A large black arrow points to a blue button labeled '+ Create User' on the right side of the page. Below the search bar is a table header with columns for 'Username', 'Email', and 'Actions'.

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.

Create User

First Name*

Last Name*

Email*

Phone Number

Domains

[Back](#)[Create](#)

How to Create Users

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

Interswitch

APPLICATION: CORE CONSOLE

INSTITUTION: INTERSWITCH NIGERIA

Users

Enter username Search

Username	Email	Action
Abisola	abisola...ing.ng	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.

Manage User Roles

Username
Abisola . [redacted]

Apps
Arbiter

Domain
Sterling

Roles

Unassigned Roles		Assigned Roles
[redacted]	>>	STE_SSP_ADMIN
	<<	

Login and Navigation

Login Process


Interswitch 

Login Process

- Visit the link
<https://portal.interswitchng.com/portal/arbiter>
- Enter your email address
(Not Username)
- Enter your password
- Click **Sign In**



Login with your Interswitch account. [What's this?](#)

 test@testbank.com

Sign in

[Forgot your password](#)

How to Raise a Dispute/Refund

Dispute Resolution Timelines
Dispute status and the meaning

Interswitch 

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

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

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.

Dispute types and their different statuses

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

	Chargeback	Refund	Good Faith	Co-acquired
Statuses	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			

How to Raise a Dispute/Refund

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

Interswitch 

How to Raise a Dispute

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

The screenshot displays the Interswitch Arbitrator interface. On the left is a dark blue sidebar navigation menu with the following items: Dispute Management, New Dispute, Dispute Batches, Disputes, Bulk Updates, Bulk Updates Status, Discover Case Management, Settlement Management, System Management, Reports, and Help. Red arrows point to 'Dispute Management' and 'New Dispute'. The main content area is titled 'Arbiter' and includes a 'Quick Links' section. Below this, there are three columns of links. The first column, under 'Dispute Management', contains 'New Dispute' (highlighted with a red arrow), 'Dispute Batches', 'Disputes', 'Bulk Updates', and 'Bulk Updates Status'. The second column, under 'Discover Case Management', contains 'Create New Case', 'Case Requests', and 'Manage Cases'. The third column, under 'Settlement Management', contains 'Requests' and 'Settlements'. At the bottom of the main area are two buttons: 'System Management' and 'Help'.

Dispute Management	Discover Case Management	Settlement Management
New Dispute	Create New Case	Requests
Dispute Batches	Case Requests	Settlements
Disputes	Manage Cases	
Bulk Updates		
Bulk Updates Status		

System Management Help

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							

How to Raise a Dispute

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

☐ Dispute Management

- New Dispute
- Dispute Batches
- Disputes
- Bulk Updates
- Bulk Updates Status

☐ Discover Case Management
 ☐ Settlement Management
 ☐ System Management

Arbiter Home / New Dispute

Search Transactions

Transaction Group *
Bill Payment

Channel *
All

From *
2023-06-06

To *
2023-06-06

SEARCH

Additional parameters

Phone Number
Phone Number

Payment Reference
Payment Reference

Pan
Pan

☐ Dispute Management

- New Dispute
- Dispute Batches
- Disputes
- Bulk Updates
- Bulk Updates Status

☐ Discover Case Management
 ☐ Settlement Management
 ☐ System Management
 ☐ Reports

Arbiter Home / New Dispute

Search Transactions

Transaction Group *
IPG

Channel *
All

From *
2023-06-06

To *
2023-06-06

SEARCH

Additional parameters

Merchant Code
Merchant Code

Channel Transaction Reference
Channel Transaction Reference

Transaction Reference
Transaction Reference

Stan
Stan

Masked Card Pan
Masked Card Pan

Retrieval Reference Number
Retrieval Reference Number

How to Raise a Dispute

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

- Dispute Management
- New Dispute
- Dispute Batches
- Disputes
- Bulk Updates
- Bulk Updates Status
- Discover Case Management
- Settlement Management
- System Management
- Reports

Arbiter Home / New Dispute

Search Transactions

Transaction Group *
Transfer Service

Channel *
All

From *
2023-06-06

To *
2023-06-06

SEARCH

Additional parameters

Transaction Reference
Transaction Reference

Client Reference
Client Reference

Destination Institution Domain Code
Destination Institution Domain Co

Destination Account Number
Destination Account Number

Source Institution Domain Code
Source Institution Domain Code

Source Account Number
Source Account Number

Interswitch

APPLICATION: ARBITER

INSTITUTION: INTERSWITCH NIGERIA

RUKIYAT.IRIVBOJE

- Dispute Management
- Discover Case Management
- Settlement Management
- System Management
- Reports
- Help

Arbiter Home / New Dispute

Search Transactions

Transaction Group *
CASH WITHDRAWAL

Channel *
ALL

From *
2023-09-29

To *
2023-09-29

SEARCH

Required parameters

Terminal
Terminal

Pan
Pan

Additional parameters

Stan
Stan

Account
Account

Rrn
Rrn

How to Raise a Dispute

Step 4 : Enter the transaction details as shown below:

Interswitch

APPLICATION: ARBITER INSTITUTION: INTERSWITCH AIGBOKHAI.ISIRAMEN ▾

Arbiter Home / New Dispute

Search Transactions

Enter transaction details then click search:
- Tran Group, Date Range, Customer Ref

Transaction Group * IPG × ▾ Channel * All × ▾ From * 2019-12-10 To * 2019-12-10 **SEARCH**

Required parameters

Transaction Reference
4402330670

Additional parameters

Merchant Code Masked Pan Stan Retrieval Reference Number

Merchant Code Masked Pan Stan Retrieval Reference Number

Click on the transaction to fully open the claims page.

S/N	Issuer	Acquirer	Customer Ref.	Merchant Ref.	PAN	Terminal ID	STAN	Tran. Date	Tran. Type	Tran. Amount
1	FIRST BANK...		4402330670		561233*****1120	3PXM0001	000008	2019-12-10 1...	WEB	NGN 1.00

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

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: 129423053023510657306DCTXH

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

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

Interswitch 

APPLICATION: ARBITER INSTITUTION: INTERSWITCH NIGERIA AIGBOKHAI.ISIRAMEN

Arbiter Home / Dispute Batches

Dispute Batches

Files

Transaction Group *
 Bill Payment
 Bill Payment
 IPG
 Transfer Service

Channel *
 All


Category *
 Category

DOWNLOAD TEMPLATE

UPLOAD BATCH

* Maximum Number of Records Allowed: 1000

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

Interswitch 

APPLICATION: ARBITER INSTITUTION: INTERSWITCH NIGERIA AIGBOKHAI.ISIRAMEN

Arbiter Home / Dispute Batches

Dispute Batches

Files

Transaction Group *
 Bill Payment

Channel *
 All

Category *
 Category
 Chargeback
 Co Acquired
 Good Faith
 Government Biller
 Inquiry

DOWNLOAD TEMPLATE

UPLOAD BATCH

Upload File *
 Choose File No file chosen

* File Formats Allowed: Microsoft Excel [XLS][XLSX]
 * Maximum File Size Allowed: 500 KB
 * Maximum Number of Records Allowed: 1000

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.

Interswitch

APPLICATION: ARBITER INSTITUTION: INTERSWITCH NIGERIA AIGBOKHAI.ISIRAMEN

Arbiter Home / Dispute Batches

Dispute Batches

Files

Transaction Group * Channel * Category *

Transfer Service All Chargeback

Upload File *

Choose File Dispute-Batch-Template-CHARGEBACK-2020-02-27-3EF39177-F64A-4736-8F62-7610B06CC92B.xls

* File Formats Allowed: Microsoft Excel [XLS][XLSX]
 * Maximum File Size Allowed: 500 KB
 * Maximum Number of Records Allowed: 1000

DOWNLOAD TEMPLATE

UPLOAD BATCH

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.

Interswitch

APPLICATION: ARBITER INSTITUTION: INTERSWITCH NIGERIA AIGBOKHAI.ISIRAMEN

Dispute Batches

Files

Transaction Group * Channel * Category *

Transfer Service All Chargeback

Upload File *

Choose File Dispute-Batch-Template-CHARGEBACK-2020-02-27-3EF39177-F64A-4736-8F62-7610B06CC92B.xls

* File Formats Allowed: Microsoft Excel [XLS][XLSX]
 * Maximum File Size Allowed: 500 KB
 * Maximum Number of Records Allowed: 1000

DOWNLOAD TEMPLATE

UPLOAD BATCH

Batches

S/N	Domain	File	Status	Records	Processed	Errors	Created By	Created On	Error File
11	Smile Communicatio...	SMILE-2020-03-02-06202CB0-1CDB-42C0-83...	Completed	174	174	57	Omotola.Olowofeso...	2020-03-02 20:09:26	Download

How to Respond to a Dispute/Refund

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

Interswitch 

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.

- ☐ Dispute Management
- ☐ Discover Case Management
- ☐ Settlement Management
- ☐ System Management
- ☐ Reports
- ☐ Help

Arbiter Home / Disputes

Disputes

Log Code
Log Code

Dispute Category

Dispute Category

- Chargeback
- Co Acquired
- Good Faith
- Government Biller
- Inquiry
- Refund
- TSA Biller

Dispute Status
Dispute Status

Dispute Region
Dispute Region

Due Date
Due Date

Transaction Date
From Date

Transaction Date
To Date

Created On
From Date

Created On
To Date

SEARCH

Advanced Options

S/N	Log Code	Issuer	Customer Ref.	Merchant	Account Num.	PAN	Terminal Id	STAN	RR
-----	----------	--------	---------------	----------	--------------	-----	-------------	------	----

- ☐ Dispute Management
- ☐ Discover Case Management
- ☐ Settlement Management
- ☐ System Management
- ☐ Reports
- ☐ Help

Arbiter Home / Disputes

Disputes

Log Code
Log Code

Dispute Category

Chargeback

Dispute Status
Dispute Status

Dispute Region
Dispute Region

Due Date
Due Date

Transaction Date
To Date

Created On
To Date

SEARCH

Advanced Options

S/N	Log Code	Issuer	Acquirer	Customer Ref.	Merchant	Account Num.	PAN	Terminal Id	STAN	RR
-----	----------	--------	----------	---------------	----------	--------------	-----	-------------	------	----

How to Respond to a Dispute

Step 2 : Search and export to excel.

- Dispute Management
- Discover Case Management
- Settlement Management
- System Management
- Reports
- Help

Arbiter Home / Disputes

Disputes

Change to category CO-Acquired and respool

Log Code

Dispute Category

Dispute Status

Dispute Region

Due Date

SEARCH

☐ Advanced Options

Pan

Account Number

Transaction Date

Transaction Date

Issuer

Acquirer

Created On

Created On

Generate Report as:

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.

☐ Dispute Management

- New Dispute
- Dispute Batches
- Disputes
- Bulk Updates
- Bulk Updates Status

☐ Discover Case Management

☐ Settlement Management

☐ System Management

☐ Reports

☐ Help

Arbiter Home / Disputes

Disputes

Log Code
OPA00II21

Dispute Category
Dispute Category

Dispute Status
Dispute Status

Dispute Region
Dispute Region

Due Date
Due Date

SEARCH

Pan
Pan

Account Number
Account Number

Transaction Date
From Date

Transaction Date
To Date

Advanced Options

Issuer
Issuer

Acquirer
Acquirer

Created On
From Date

Created On
To Date

Generate Report as:

PDF

Excel

S/N	Log C...	Issuer	Acquirer	Custo...	Merchant	Account...	PAN	Terminal Id	STAN	RRN	Tran. ...	Tran. Date	Tran. Amo...	Categ...	Status
1	OPA00...	OPAY NIG...	Providu...	XCRO...	FlwPayme...	1002480...	507872***...	3IPG0001	003380	5601640...	10757...	2023-06-...	NGN 8,319...	Charg...	Chargeback

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

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

Details

Dispute logged: Chargeback

Next

ACCEPT

COMMENT

DECLINE

CLOSE

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.

☐ Dispute Management

- New Dispute
- Dispute Batches
- Disputes
- Bulk Updates**
- Bulk Updates Status

☐ Discover Case Management
 ☐ Settlement Management
 ☐ Reports
 ☐ Help

Arbiter Home / Bulk Updates

Bulk Updates

Dispute Category
 Chargeback

x

▲

▼

Chargeback

Created On
 From Date

Created On
 To Date

SEARCH

Acquirer	Customer Ref.	Terminal Id	STAN	RRN	Tran. Ref.	Tran. Date

Tick the box close to the log code and accept.

☐ Dispute Management

- New Dispute
- Dispute Batches
- Disputes
- Bulk Updates**
- Bulk Updates Status

☐ Discover Case Management
 ☐ Settlement Management
 ☐ Reports
 ☐ Help

Arbiter Home / Bulk Updates

Bulk Updates

Dispute Category
 Chargeback

x

▼

↺

Created On
 From Date

Created On
 To Date

SEARCH

ACCEPT

	Log Code	Issuer	Acquirer	Custo...	Termi...	STAN	RRN	Tran. ...	Tran. Date	Tran. Amount	Category	Status	Creat...	Statu...	Region
<input type="checkbox"/>	IBTC0II2...	Stanbic ...	Zenith Inte...	+23480...	2ISW...			23276...	2023-03-30 ...	NGN 6,067.75	Chargeback	Chargeback	2023-...	2023-...	Domestic Niger
<input checked="" type="checkbox"/>	IBTC0II2...	Stanbic ...	Zenith Inte...	+23480...	2ISW...			23708...	2023-05-08 ...	NGN 7,657.00	Chargeback	Chargeback	2023-...	2023-...	Domestic Niger
<input checked="" type="checkbox"/>	FCMB0II...	First Cit...	Zenith Inte...	+23470...	2ISW...			23345...	2023-04-05 ...	NGN 10,140.87	Chargeback	Chargeback	2023-...	2023-...	Domestic Niger

Disputing a Claim into Arbitration/Good Faith

How to Raise an Arbitration
How to raise a Good faith



Interswitch 

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

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.

Previous	Page 1 of 1	5 rows	Next
----------	-------------	--------	------

Audit

Date	User	Details
2020-02-27 14:12:09	aigbokhai.isiramen@FBN	Dispute evidence added: 2F3E788C-7ED9-4412-95E3-B13781F38238.png
2020-02-27 14:14:37	aigbokhai.isiramen@FBN	Dispute status updated: Pre Arbitration to Pre Arbitration II
2020-02-27 14:14:37	aigbokhai.isiramen@FBN	Dispute comment added: Evidence attached showing value was given.

Previous	Page 2 of 2	5 rows	Next
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[ARBITRATE](#)[COMMENT](#)[WITHDRAW](#)[CLOSE](#)

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	isayo@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



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

Settlement Management and Reports

Settlement Adjustment




Interswitch 

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.



APPLICATION: ARBITER

INSTITUTION: INTERSWITCH NIGERIA

AIGBOKHAI.ISIRAMEN

- ☐ Dispute Management
- ☐ Discover Case Management
- ☐ Settlement Management
 - Requests
 - Settlements
- ☐ System Management
- ☐ Reports

[Arbiter Home](#) / Settlement Requests

Settlement Processing Requests

Status

Completed

Pending

Canceled

Mapping

Completed

Log Code

SEARCH

ent Store	Request Reference	Status	Status Message	Created By	Created On
ECT	ARB 371743 REV PAYDIRECT	Completed	Settlements have been processed and all partic...	Andy.Okoh@MCN	2020-07-26 10:4...
ECT	ARB 371742 REV PAYDIRECT	Completed	Settlements have been processed and all partic...	Andy.Okoh@MCN	2020-07-26 10:4...
ECT	ARB 371730 REV PAYDIRECT	Completed	Settlements have been processed and all partic...	Andy.Okoh@MCN	2020-07-26 10:2...
4	ECO00II37... Reversal	PAYDIRECT	ARB 371728 REV PAYDIRECT	Completed	Settlements have been processed and all partic...


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.



APPLICATION: ARBITER

INSTITUTION: INTERSWITCH NIGERIA

- ☐ Dispute Management
- ☐ Discover Case Management
- ☐ Settlement Management
- Requests
- Settlements
- ☐ System Management
- ☐ Reports

Arbiter Home / Settlements

Settlements

Log Code

From

To

SEARCH

Generate Report as:

PDF

Excel

S/N	Log code	Settlement Date	Settlement Type	Participant	Role	Amount
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How to Download Chargeback On Arbiter 2.0

Interswitch 

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

APPLICATION: ARBITER

INSTITUTION: UNITED BANK FOR AFRICA

RUKIYAT.IRIVBOJE

Dispute Management

New Dispute

Dispute Batches

Disputes

Bulk Updates

Bulk Updates Status

Discover Case Management

Settlement Management

Settlements

Reports

Help

Arbiter Home / Disputes

Disputes

Log Code

Log Code

Dispute Category

Chargeback

Dispute Status

Chargeback

Dispute Region

Dispute Region

Due Date

Due Date

SEARCH

Advanced Options

Pan

Pan

Account Number

Account Number

Transaction Date

From Date

Transaction Date

To Date

Issuer

Issuer

Acquirer

United Bank for Africa

Created On

From Date

Created On

To Date

Generate Report as:

PDF

Excel

Reports progress

CLOSE

Search Criteria	File Type	Status	File name	Created On		
View Criteria	Excel	Completed	UBA-Dispute-Report-1696414606378.xls	2023-10-04 11:16:40	Download	Remove

S/N	Log Code	Issuer	Acquirer	Customer Ref.	Merchant	Account Num.	PAN	Terminal Id	STAN	RRN	Tran. Ref.
1	UBN00II243...	Union Bank Nigeria	United Bank for Af...	NewedgeFI20169...	Centric Gateway ...	0159549718	506123*****4173	3IPG0001	208432	716799208432	1149881495
2	OPA00II243...	OPAY NIGERIA	United Bank for Af...	FairMoney241696...	Centric Gateway ...	1005666694487	507872*****9529	3IPG0001	037414	452634037414	1184649924
3	FCMB0II243...	First City Monume...	United Bank for Af...	FairMoney211695...	Centric Gateway ...	0739156017	506108*****8289	3IPG0001	032498	664991032498	1181178330

Thank YOU

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