New Dispute Process Requirements
The Card Organizations have announced redesigns of their dispute resolution processes. These changes significantly reduce resolution timeframes and require that merchants respond to all chargebacks, regardless of whether they accept liability or not.

In order to meet these new requirements, merchants currently providing chargeback responses through mail or fax should migrate to an electronic dispute response system, such as Dispute Manager, prior to April 2018.

Migrating to Dispute Manager will help prepare your business to meet the reduced response times, respond to all cases and manage dispute activities.

Dispute Manager Overview
Dispute Manager offers an easy, efficient way to manage disputes and help reduce risk. It facilitates the management of retrieval and chargeback disputes via the internet. As a web-based tool, Dispute Manager enables the exchange of information and documentation between you and Bank of America Merchant Services.

Dispute Manager expedites the advice and fulfillment processes, and it offers online help, providing you with detailed dispute information for educational purposes and possible preventative point-of-sale practices.

Now, with the enhanced technology of Dispute Manager, you have the ability to conduct your business with greater efficiency, security and effectiveness.

How it Works
Easy to use, Dispute Manager provides a high-level of automation for your dispute management process. It serves as an archive of all dispute documentation, enabling the exchange of timely information between you and Bank of America Merchant Services, so you can work more efficiently and better protect your business from loss.

Dispute Manager simplifies back-office tasks associated with the management of chargebacks and retrievals, and delivers faster response times for dispute items.

You may demo Dispute Manager using the following link. Please note the technical requirements mentioned below. https://www.firstdataclients.com/dmdemo/login.htm

Features
- Welcome screen with quick links to frequently used resources
  - Dispute Manager User Guide
  - New Merchant Dispute Guide (Best Practices)
  - New Bulletin section announcing enhancements, system updates, etc.
  - Online help and product demo
• Broad range of file types supported
• Queue worklist functionality with new data elements: request date, transaction date, merchant name and chargeback cycle
• Case download functionality
• Message and Queue screens
• Optional email dispute alert functionality
• User administration and self-enrollment
• Work Tracker with automatic logging of daily record of cases as they are worked
• Search feature with flexible filtering options, including chargeback or retrieval case type, cardholder number and dispute amount

Frequently Asked Questions

1. How will my users gain access to Dispute Manager?
   Users can self-enroll in Dispute Manager at www.businesstrack.com by selecting “Enroll.” Users will receive an email with instructions on how to log in to the Business Track portal. Users with current access to Business Track/ClientLine may request access to Dispute Manager via the Business Track portal application dropdown.

2. What can users access once they are set up with the new dispute management tools?
   Users can log in to the Business Track portal where they will have access to Dispute Manager, where they can manage disputes and provide acceptance or responses to cases.

3. What if a user forgets their user ID and/or password?
   If a user forgets their user ID, they can go into the Business Track merchant login page and select “Forgot User ID.” They will be asked to enter their email address and their user ID will be emailed to them.

   If a user forgets their password they can go into the Business Track merchant login page and select “Forgot Password.” They will be asked to enter their user ID and answer their security question.

4. Who can I contact for help with Business Track, Dispute Manager or ClientLine?
   Your Bank of America Merchant Services contact should be able to assist you, but you can always contact the Technical Support Help Desk at 800.285.3978 for help with user IDs, passwords and system navigation.

5. What are the technical requirements for Dispute Manager?
   Users need to meet the following requirements:
   • Preferred browsers: Google Chrome or Mozilla Firefox. Internet Explorer requires Java 1.6 with Compatibility Mode disabled.
   • Users may use Java (version 6, update 80 or later) or HTML to view images or upload documents.
   • Images can be imported to Dispute Manager as .tiff, .gif, .pdf, .bmp, .jpeg or .jpg files with a 200 dpi resolution. Images should be black and white and 8 ½ x 11 inches (portrait).