

New Visa rule:

# Evidence of Cardholder Participation

Effective for transactions processed on or after 31 March 2005, fraud-related chargebacks may be represented by providing other evidence than an imprinted and signed transaction receipt or proof of PIN verification to demonstrate that the cardholder participated in the transaction.

The evidence documentation must be related to the disputed transaction and provide information that was not addressed by the issuer in the original chargeback, including, but not limited to, the following:

## **ALL TRANSACTIONS**

Documentation showing that the cardholder acknowledged the validity of the transaction.

- A signed mail-order form showing the cardholder's details.

## **ADDITIONAL EVIDENCE FOR AIRLINE TRANSACTIONS**

- Ticket received at cardholder's billing address.
- A copy or record of identification of the cardholder (such as passport).
- Details of frequent flyer miles claimed, including address and telephone number to establish link to cardholder.

- Flight manifest showing the cardholder's name.
- Boarding pass showing the cardholder's name.
- Additional transactions related to the ticket in dispute, such as purchase of seat upgrades, payment of extra baggage, or purchases made on board the aircraft.

*For more details, please contact our Charge back department, telephone +46 8 14 71 90.*