

Visa Advanced Dispute Resolution Exam (VIS-DR200-21) Examination Guide

Table of Contents

Visa Advanced Dispute Resolution Exam (VIS-DR200-21) Examination Guide	1
<i>About the exam</i>	<i>2</i>
<i>Recommended Visa University training.....</i>	<i>2</i>
<i>Exam details</i>	<i>2</i>
Unscored content	2
Exam results	2
<i>Content outline</i>	<i>3</i>
<i>Exam Objectives.....</i>	<i>3</i>
1.0: Fraud.....	3
2.0: Authorization.....	3
3.0: Processing Errors	4
4.0: Consumer Disputes.....	4
5.0: Pre-Compliance and Compliance.....	5
6.0: Arbitration	6
<i>Gap Analysis Worksheet</i>	<i>7</i>

About the exam

Candidates are encouraged to use this document to help prepare for the Visa Advanced Dispute Resolution Exam (VIS-DR200-21). In order to earn the Visa Dispute Resolution Certified Professional Certification, you must pass two exams: the Visa Intermediate Dispute Resolution Exam (VIS-DR100-21) and the Visa Advanced Dispute Resolution Exam (VIS-DR200-21).

The Visa Advanced Dispute Resolution Exam (VIS-DR200-21) is intended for individuals who have more than two years of dispute resolution experience (or equivalent training) in roles such as dispute resolution analyst, arbitration/compliance specialist, dispute representative and fraud analyst.

This exam will show that the candidate has the knowledge and skills necessary to effectively demonstrate an overall understanding of the Visa dispute resolution process. Successful candidates should be able to apply Visa rules, understand all workflows, fee structures and return on investment (ROI). Additionally, successful candidates will be able to understand all elements of arbitration and compliance.

Recommended Visa University training

- Intermediate Dispute Resolution course
- Advanced Dispute Resolution course

Exam details

Number of questions: 65

Types of questions: multiple choice and multiple response

Length of test: 110 minutes

Passing score: 750 (score range: 100–1,000)

Unscored content

Your examination may include unscored items that are placed on the exam to gather statistical information. These items are not identified on the form and do not affect your score.

Exam results

The Visa Advanced Dispute Resolution Exam (VIS-DR200-21) is a pass or fail exam. The examination is scored against a minimum standard established by professionals who are guided by certification industry best practices and guidelines.

Your results for the examination are reported as a score from 100–1,000, with a minimum passing score of 750. Your score shows how you performed on the examination as a whole and whether or not you passed.

[Back to Top](#)

Content outline

This exam guide includes six subjects. It is not a comprehensive listing of all the content in the examination.

Subject	Percentage of examination
1.0: Fraud	23%
2.0: Authorization	12%
3.0: Processing Errors	11%
4.0: Consumer Disputes	32%
5.0: Pre-Compliance and Compliance	12%
6.0: Arbitration	10%
TOTAL	100%

Exam Objectives

1.0: Fraud

- 1.1 Given a scenario, including transaction details and a graphic of the transaction details about a 3D Secure transaction, identify the potential dispute condition.
- 1.2 Given a scenario, identify examples of compelling evidence.
- 1.3 Given a scenario where a travel and entertainment merchant provides a folio that supports charges for damages the cardholder did not agree to, identify the issuer's potential recourse.
- 1.4 Given a scenario where a travel and entertainment merchant charges the cardholder after services are provided and the cardholder claims unauthorized transactions, identify what the acquirer must provide to validate the charge.
- 1.5 Identify the fields used to determine if dispute rights exist under Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud.

2.0: Authorization

- 2.1 Given a scenario with a travel and entertainment merchant, identify how to determine if the merchant is allowed special variance and additional days based on the authorization details.
- 2.2 Given a scenario where a cardholder made an online purchase for merchandise that will be shipped, identify the timeframe for the authorization to remain valid.
- 2.3 Given a scenario where an authorization date and the transaction date are the same, but transaction and clearing dates are outside of the validity timeframes, identify the potential dispute condition.

[Back to Top](#)

- 2.4 Identify the type of merchants permitted to get a single authorization and clear multiple transactions.
- 2.5 Given a scenario where a merchant obtained a valid authorization for a given amount, followed by one original reversal that has a partial replacement amount, followed by multiple debits, identify the potential dispute condition and the amount the issuer can dispute.

3.0: Processing Errors

- 3.1 Given a scenario where the acquirer provides a receipt in their dispute response with a given date and an approved authorization log, identify the issuer's potential recourse.
- 3.2 Given a scenario for fraudulent multiple transactions that started as a processing error dispute, identify the potential recourse.
- 3.3 Given a scenario where the cardholder booked a package with one payment type and was charged on a different payment type at check-in, identify how the acquirer can support a valid charge.

4.0: Consumer Disputes

- 4.1 Given a scenario where a cardholder requested delivery on a certain date and dispute response shows the cardholder agreed to a delivery window, identify the issuer's potential recourse.
- 4.2 Given a scenario about a peer-to-peer transaction, identify the fields the issuer should verify when the cardholder is claiming non-receipt of merchandise or services.
- 4.3 Given a scenario where the merchant is willing and able to provide the service or merchandise, but the cardholder was unable to use the services or merchandise, identify the potential recourse.
- 4.4 Given a scenario about Dispute Condition 13.3: Not as Described or Defective Merchandise/Services where return merchandise authorization was provided, the merchant claims that the merchandise returned was received not in its original condition, identify who is liable.
- 4.5 Given a scenario where a merchant causes damages to the cardholder's property while providing services, identify the potential dispute condition.
- 4.6 Given a scenario involving a dispute for damages, identify the elements that may lead to an unfavorable ruling.
- 4.7 Identify the elements recommended when providing a neutral third-party opinion.

[Back to Top](#)

- 4.8 Given a scenario involving merchandise sold "as-is," identify the technical requirements the issuer must meet to initiate the dispute.
- 4.9 Given a scenario where a cardholder cancels not-as-described services, then continues to utilize the service, identify the next steps to resolve the dispute.
- 4.10 Given a scenario about Dispute Condition 13.4: Counterfeit Merchandise, where the merchant claims the cardholder did not attempt to resolve or return the merchandise, identify the potential recourse.
- 4.11 Given a scenario with a dispute involving binary/investment/cryptocurrency, identify the documentation the acquirer should provide to show support services were not misrepresented.
- 4.12 Given a scenario involving Dispute Condition 13.7: Cancelled Merchandise/Services, where the merchant has provided evidence of disclosure, identify the documentation that supports proper disclosure.
- 4.13 Given a scenario involving original credit transaction that was refused by the recipient, identify the potential dispute condition that should be followed.
- 4.14 Given a scenario involving Dispute Condition 13.9: Non-Receipt of Cash, identify the information that could potentially invalidate the issuer's dispute.

5.0: Pre-Compliance and Compliance

- 5.1 Given a scenario where a non-travel and entertainment merchant has charged a cardholder damages, identify the potential recourse.
- 5.2 Identify the technical requirements to initiate pre-compliance for a merchant processing fraudulent credits.
- 5.3 Identify the required documentation for a chargeback reduction service returned or Visa Resolve Online (VROL) prevented valid dispute, dispute response or pre-arbitration attempt.
- 5.4 Given a scenario where a member has accepted pre-compliance but failed to send the funds, identify the potential recourse.
- 5.5 Given a diagram showing a fee collection cycle, identify at which point a cardholder can submit pre-compliance for limits of fee collection returns.

[Back to Top](#)

6.0: Arbitration

- 6.1 Given a scenario where the issuer has initiated arbitration for Dispute Condition 13.3: Not As Described or Defective Merchandise/Services, identify the elements that led to the ruling.
- 6.2 Given a scenario where the Issuer has initiated arbitration for Dispute Condition 13.1: Merchandise/Services Not Received, identify the elements that led to the ruling.

[Back to Top](#)

Gap Analysis Worksheet

Purpose:

The purpose of this gap-analysis worksheet is to help you assess your own readiness to sit for the certification exam. By thinking about and evaluating your own competence and confidence in your knowledge, skills and abilities for each objective (i.e. 1.0, 2.0, etc.) and sub-objective (i.e. 1.1, 1.2, 2.1,2.2,2.3, etc.) you can identify areas where you feel confident and competent in your abilities and knowledge versus areas where you may feel less prepared. This can help you better decide where to spend your valuable time studying for the exam. Although you should spend time understanding and studying every objective and sub-objective the gap analysis can help you understand how to focus more time where you are weak and less time where you are strong. It can also help you understand whether you should take a Visa University training course or whether you can self-study for the exam.

Instructions:

Three blank columns have been provided so you can conduct a periodic gap-analysis throughout your preparation. At a minimum it is recommended that you do a pre-study gap analysis before you start, one roughly during the middle of your process (to help gauge your progress and refocus your efforts) and again once you are about ready to sit for the exam (to help you finalize your preparation).

The process is as follows:

1. Evaluate each sub-objective (i.e. 1.1, 1.2, 2.1,2.2,2.3, etc.) one by one. Ask yourself questions like this: “Do I understand this topic and if so, how well? Do I have experience with this topic (in my job)? If someone were to ask me about this topic could I explain it well?” Based up on your answers rate yourself on a scale of 1 though 5 – 1 being very weak/need significant study and 5 being very strong/need minimal study (2, 3 and 4 would be somewhere in between depending upon how you feel).
2. Based upon your results plan your study time, accordingly, focusing more time and effort on weaker areas.
3. Repeat the process periodically throughout your preparation efforts (at least 3 times is recommended).

We hope this tool help make your study time more effective and assists in helping you pass the exam.

Good luck!

[Back to Top](#)

Exam Objective	Self-Analysis 1	Self-Analysis 2	Self-Analysis 3
1.0: Fraud			
1.1 Given a scenario, including transaction details and a graphic of the transaction details about a 3D Secure transaction, identify the potential dispute condition.			
1.2 Given a scenario, identify examples of compelling evidence.			
1.3 Given a scenario where a travel and entertainment merchant provides a folio that supports charges for damages the cardholder did not agree to, identify the issuer's potential recourse.			
1.4 Given a scenario where a travel and entertainment merchant charges the cardholder after services are provided and the cardholder claims unauthorized transactions, identify what the acquirer must provide to validate the charge.			
1.5 Identify the fields used to determine if dispute rights exist under Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud.			
2.0: Authorization			
2.1 Given a scenario with a travel and entertainment merchant, identify how to determine if the merchant is allowed special variance and additional days based on the authorization details.			
2.2 Given a scenario where a cardholder made an online purchase for merchandise that will be shipped, identify the timeframe for the authorization to remain valid.			
2.3 Given a scenario where an authorization date and the transaction date are the same, but transaction and clearing dates are outside of the validity timeframes, identify the potential dispute condition.			
2.4 Identify the type of merchants permitted to get a single authorization and clear multiple transactions.			
2.5 Given a scenario where a merchant obtained a valid authorization for a given amount, followed by one original reversal that has a partial replacement amount, followed by multiple debits, identify the potential dispute condition and the amount the issuer can dispute.			

[Back to Top](#)

Exam Objective	Self-Analysis 1	Self-Analysis 2	Self-Analysis 3
3.0: Processing Errors			
3.1 Given a scenario where the acquirer provides a receipt in their dispute response with a given date and an approved authorization log, identify the issuer's potential recourse.			
3.2 Given a scenario for fraudulent multiple transactions that started as a processing error dispute, identify the potential recourse.			
3.3 Given a scenario where the cardholder booked a package with one payment type and was charged on a different payment type at check-in, identify how the acquirer can support a valid charge.			
4.0: Consumer Disputes			
4.1 Given a scenario where a cardholder requested delivery on a certain date and dispute response shows the cardholder agreed to a delivery window, identify the issuer's potential recourse.			
4.2 Given a scenario about a peer-to-peer transaction, identify the fields the issuer should verify when the cardholder is claiming non-receipt of merchandise or services.			
4.3 Given a scenario where the merchant is willing and able to provide the service or merchandise, but the cardholder was unable to use the services or merchandise, identify the potential recourse.			
4.4 Given a scenario about Dispute Condition 13.3: Not as Described or Defective Merchandise/Services where return merchandise authorization was provided, the merchant claims that the merchandise returned was received not in its original condition, identify who is liable.			
4.5 Given a scenario where a merchant causes damages to the cardholder's property while providing services, identify the potential dispute condition.			
4.6 Given a scenario involving a dispute for damages, identify the elements that may lead to an unfavorable ruling.			

[Back to Top](#)

Exam Objective	Self-Analysis 1	Self-Analysis 2	Self-Analysis 3
4.7 Identify the elements recommended when providing a neutral third-party opinion.			
4.8 Given a scenario involving merchandise sold "as-is," identify the technical requirements the issuer must meet to initiate the dispute.			
4.9 Given a scenario where a cardholder cancels not-as-described services, then continues to utilize the service, identify the next steps to resolve the dispute.			
4.10 Given a scenario about Dispute Condition 13.4: Counterfeit Merchandise, where the merchant claims the cardholder did not attempt to resolve or return the merchandise, identify the potential recourse.			
4.11 Given a scenario with a dispute involving binary/investment/cryptocurrency, identify the documentation the acquirer should provide to show support services were not misrepresented.			
4.12 Given a scenario involving Dispute Condition 13.7: Cancelled Merchandise/Services, where the merchant has provided evidence of disclosure, identify the documentation that supports proper disclosure.			
4.13 Given a scenario involving original credit transaction that was refused by the recipient, identify the potential dispute condition that should be followed.			
4.14 Given a scenario involving Dispute Condition 13.9: Non-Receipt of Cash, identify the information that could potentially invalidate the issuer's dispute.			
5.0: Pre-Compliance and Compliance			
5.1 Given a scenario where a non-travel and entertainment merchant has charged a cardholder damages, identify the potential recourse.			
5.2 Identify the technical requirements to initiate pre-compliance for a merchant processing fraudulent credit.			
5.3 Identify the required documentation for a chargeback reduction service returned or Visa Resolve Online (VROL) prevented valid dispute, dispute response or pre-arbitration attempt.			

[Back to Top](#)

Exam Objective	Self-Analysis 1	Self-Analysis 2	Self-Analysis 3
5.5 Given a diagram showing a fee collection cycle, identify at which point a cardholder can submit pre-compliance for limits of fee collection returns.			
6.0: Arbitration			
6.1 Given a scenario where the issuer has initiated arbitration for Dispute Condition 13.3: Not As Described or Defective Merchandise/Services, identify the elements that led to the ruling.			
6.2 Given a scenario where the Issuer has initiated arbitration for Dispute Condition 13.1: Merchandise/Services Not Received, identify the elements that led to the ruling.			

[Back to Top](#)