

## Visa Dispute Resolution Certification Exam (VIS-DR101) Examination Guide

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### [About the exam](#)

Candidates are encouraged to use this document to help prepare for the Visa Dispute Resolution Certification Exam (VIS-DR101).

The Visa Dispute Resolution Certification Exam is intended for individuals who have 6-12 months of dispute resolution experience (or equivalent training) in roles such as dispute resolution analyst, associate analyst, dispute representative or 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 understand Visa rules, essential workflows, fee structures and a foundational level of arbitration and compliance.

### [Recommended Visa University training](#)

- Dispute Resolution I
- Dispute Resolution II

### [Exam details](#)

**Number of questions: 70**

**Types of questions: multiple choice and multiple response**

**Length of test: 110 minutes**

**Passing score: 649 (score range: 100-1000)**

### **Exam results**

The Visa Dispute Resolution Certification Exam (VIS-DR101) 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 100–1000, with a minimum passing score of 649. Your score shows how you performed on the examination as a whole and whether or not you passed.

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[Content outline](#)

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

Subject	Percentage of examination
1.0: Dispute Resolution	14%
2.0: Fraud	19%
3.0: Authorization	5%
4.0: Processing Errors	15%
5.0: Consumer Disputes	34%
6.0: Pre-Compliance and Compliance	11%
7.0: Arbitration	2%
<b>TOTAL</b>	<b>100%</b>

[Exam objectives](#)**1.0 : Dispute Resolution**

- 1.1 Given a scenario for Dispute Category 10: Fraud or 11: Authorization, identify the next step in the process, including the timeframes for each step.
- 1.2 Given a scenario for Dispute Category 12: Processing Errors or 13: Consumer Disputes, identify the next step in the process, including the timeframes for each step.
- 1.3 Given a scenario where a merchant has issued a partial credit prior to the dispute, identify the action the issuer should take in its dispute.
- 1.4 Identify the timeframe for filing an arbitration case.
- 1.5 Given an allegation of non-receipt of merchandise/services, provide a valid remedy to the dispute.

**2.0 : Fraud**

- 2.1 Given a transaction, which was processed at a non EMV-compliant terminal, with a chip-enabled card that the cardholder had in their possession, identify the potential fraud dispute condition.
- 2.2 Explain the fraud types that support Dispute Condition 10.2: EMV Liability Shift Non-Counterfeit Fraud Dispute.
- 2.3 Given a scenario that is an unauthorized card-present transaction, identify the potential fraud dispute condition.
- 2.4 Given a scenario that is an unauthorized card-absent transaction, identify the potential fraud dispute condition.

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- 2.5 Identify the information to determine a valid Visa Secure transaction.
- 2.6 Given a scenario where an issuer initiates a dispute for Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud, identify the acquirer's recourse.
- 2.7 Define the fallback transaction.
- 2.8 Given a scenario, identify examples of compelling evidence.

### 3.0 : Authorization

- 3.1 Given a scenario where authorization was at first approved, then a merchant attempts to obtain an authorization again and receives a decline, and finally the transaction is settled; identify the potential dispute condition.
- 3.2 Given a scenario with an approved authorization for a given amount, followed by an authorization reversal with a given replacement amount, identify the amount the issuer could potentially dispute.
- 3.3 Given a scenario, identify the timeframe for a valid authorization.

### 4.0 : Processing Errors

- 4.1 Given a scenario where a processing error occurred and a credit posted as a debit, no other transaction was processed by the merchant, identify the amount of the potential dispute.
- 4.2 Identify the information needed to determine if a cardholder was given an active choice for dynamic currency conversion.
- 4.3 Given a scenario where a cardholder indicates they were billed in the wrong currency, identify the documentation that could be provided to support a dispute response.
- 4.4 Given a scenario with a transaction receipt where a cardholder was billed in a foreign currency for more than what was agreed to, identify the amount of the potential dispute.
- 4.5 Given a scenario for Dispute Condition 12.6: Duplicate Processing/Paid by Other Means, identify the documentation that could be provided to support a dispute response.

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- 4.6 Identify the technical requirements and documentation needed to initiate a dispute under Dispute Condition 12.6: Duplicate Processing/Paid by Other Means.
- 4.7 Identify the timeframe to initiate a dispute under Dispute Condition 12.7: Invalid Data.

## 5.0 : Consumer Disputes

- 5.1 Given a scenario where a cardholder has not received purchased merchandise and has been notified by customs that additional fees are due, identify the next step for the issuer/acquirer.
- 5.2 Given a scenario that involves a recurring transaction where the acquirer has provided evidence that services were provided after the cancellation date, identify the potential recourse.
- 5.3 Given a scenario where a cardholder has had ongoing negotiations, identify the requirements to support a timeframe extension.
- 5.4 Identify the technical requirements the issuer must meet when there is a dispute regarding damaged or defective merchandise by a cardholder.
- 5.5 Given a scenario where a cardholder received services that were not as described, identify the information that should be provided in the dispute response.
- 5.6 Given a scenario where a cardholder disputes the quality of services received and the acquirer has addressed and refuted the cardholder's claim, identify the information the issuer should provide in pre-arbitration.
- 5.7 Identify what should be provided to validate counterfeit merchandise.
- 5.8 Identify merchant types that are allowed under Dispute Condition 13.5: Misrepresentation.
- 5.9 Identify requirements for a valid credit transaction receipt.
- 5.10 Given a scenario for a cancelled guaranteed reservation transaction, identify if the merchant properly disclosed the cancellation policy.
- 5.11 Given a scenario for a timeshare transaction, identify the date an issuer uses to calculate timeframes to initiate a dispute and how many days a cardholder has in order to cancel.

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- 5.12 Given a scenario where a cardholder made an online purchase for merchandise, and subsequently cancelled and returned the merchandise, identify the required elements that support proper disclosure.
- 5.13 Given a scenario for Dispute Condition 13.7: Cancelled Merchandise/Services, where a cardholder received damaged merchandise, identify the acquirer's potential recourse.
- 5.14 Identify required documentation to resolve a dispute under Dispute Condition 13.9: Non-Receipt of Cash.
- 5.15 Identify the conditions when the Issuer must provide a cardholder letter when a cardholder has disputed three or more transactions from the same merchant within 30 calendar days.

## 6.0 : Pre-Compliance and Compliance

- 6.1 Identify valid and invalid amended amounts and delayed charges.
- 6.2 Identify how a merchant can support a cardholder who has agreed to an amended amounts or delayed charges after services were received.
- 6.3 Given a scenario about amended amounts and delayed charges, identify the timeframe for pre-compliance and compliance.
- 6.4 Identify when it is appropriate to use “Other” when citing a rule violation.
- 6.5 Identify when it is appropriate to initiate pre-compliance.
- 6.6 Identify when it is appropriate for the issuer/acquirer to move from a dispute to a pre-compliance.

## 7.0: Arbitration

- 7.1 Identify when it is appropriate to combine transactions when filing arbitration.

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## 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 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 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 one pre-study gap analysis before you start, one roughly during the middle of your preparation (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 helps to make your study time more effective and assists you in passing the exam.

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Exam Objective	Self-Analysis 1	Self-Analysis 2	Self-Analysis 3
<b>1.0: Dispute Resolution</b>			
1.1 Given a scenario for Dispute Category 10: Fraud or 11: Authorization, identify the next step in the process, including the timeframes for each step.			
1.2 Given a scenario for Dispute Category 12: Processing Errors or 13: Consumer Disputes, identify the next step in the process, including the timeframes for each step.			
1.3 Given a scenario where a merchant has issued a partial credit prior to the dispute, identify the action the issuer should take in its dispute.			
1.4 Identify the timeframe for filing an arbitration case.			
1.5 Given an allegation of non-receipt of merchandise/services, provide a valid remedy to the dispute.			
<b>2.0: Fraud</b>			
2.1 Given a transaction, which was processed at a non EMV-compliant terminal, with a chip-enabled card that the cardholder had in their possession, identify the potential fraud dispute condition.			
2.2 Explain the fraud types that support Dispute Condition 10.2: EMV Liability Shift Non-Counterfeit Fraud Dispute.			
2.3 Given a scenario that is an unauthorized card-present transaction, identify the potential fraud dispute condition.			
2.4 Given a scenario that is an unauthorized card-absent transaction, identify the potential fraud dispute condition.			
2.5 Identify the information to determine a valid Visa Secure transaction.			
2.6 Given a scenario where an issuer initiates a dispute for Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud, identify the acquirer's recourse.			
2.7 Define a fallback transaction.			
2.8 Given a scenario, identify examples of compelling evidence.			

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Exam Objective	Self-Analysis 1	Self-Analysis 2	Self-Analysis 3
<b>3.0: Authorization</b>			
3.1 Given a scenario where authorization was at first approved, then a merchant attempts to obtain an authorization again and receives a decline, and finally the transaction is settled; identify the potential dispute condition.			
3.2 Given a scenario with an approved authorization for a given amount, followed by an authorization reversal with a given replacement amount, identify the amount the issuer could potentially dispute.			
3.3 Given a scenario, identify the timeframe for a valid authorization.			
<b>4.0: Processing Errors</b>			
4.1 Given a scenario where a processing error occurred and a credit posted as a debit, no other transaction was processed by the merchant, identify the amount of the potential dispute.			
4.2 Identify the information needed to determine if a cardholder was given an active choice for dynamic currency conversion.			
4.3 Given a scenario where a cardholder indicates they were billed in the wrong currency, identify the documentation that could be provided to support a dispute response.			
4.4 Given a scenario with a transaction receipt where a cardholder was billed in a foreign currency for more than what was agreed to, identify the amount of the potential dispute.			
4.5 Given a scenario for Dispute Condition 12.6: Duplicate Processing/Paid by Other Means, identify the documentation that could be provided to support a dispute response.			
4.6 Identify the technical requirements and documentation needed to initiate a dispute under Dispute Condition 12.6: Duplicate Processing/Paid by Other Means			
4.7 Identify the timeframe to initiate a dispute under Dispute Condition 12.7: Invalid Data.			

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Exam Objective	Self-Evaluation 1	Self-Evaluation 2	Self-Evaluation 3
<b>5.0: Consumer Disputes</b>			
5.1 Given a scenario where a cardholder has not received purchased merchandise and has been notified by customs that additional fees are due, identify the next step for the issuer/acquirer.			
5.2 Given a scenario that involves a recurring transaction where the acquirer has provided evidence that services were provided after the cancellation date, identify the potential recourse.			
5.3 Given a scenario where a cardholder has had ongoing negotiations, identify the requirements to support a timeframe extension.			
5.4 Identify the technical requirements the issuer must meet when there is a dispute regarding damaged or defective merchandise by a cardholder.			
5.5 Given a scenario where a cardholder received services that were not as described, identify the information that should be provided in the dispute response.			
5.6 Given a scenario where a cardholder disputes the quality of services received and the acquirer has addressed and refuted the cardholder's claim, identify the information the issuer should provide in pre-arbitration.			
5.7 Identify what should be provided to validate counterfeit merchandise.			
5.8 Identify merchant types that are allowed under Dispute Condition 13.5: Misrepresentation.			
5.9 Identify requirements for a valid credit transaction receipt.			
5.10 Given a scenario for a cancelled guaranteed reservation transaction, identify if the merchant properly disclosed the cancellation policy.			
5.11 Given a scenario for a timeshare transaction, identify the date an Issuer uses to calculate timeframes to initiate a dispute and how many days a cardholder has in order to cancel.			

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Exam Objective	Self-Evaluation 1	Self-Evaluation 2	Self-Evaluation 3
5.12 Given a scenario where a cardholder made an online purchase for merchandise, and subsequently cancelled and returned the merchandise, identify the required elements that support proper disclosure.			
5.13 Given a scenario for a Dispute Condition 13.7: Cancelled Merchandise/Services, where a cardholder received damaged merchandise, identify the acquirer's potential recourse.			
5.14 Identify required documentation to resolve a dispute under Dispute Condition 13.9: Non-Receipt of Cash.			
5.15 Identify the conditions when the Issuer must provide a cardholder letter when a cardholder has disputed three or more transactions from the same merchant within 30 calendar days.			
<b>6.0: Pre-Compliance and Compliance</b>			
6.1 Identify valid and invalid amended amounts and delayed charges.			
6.2 Identify how a merchant can support a cardholder who has agreed to an amended amounts or delayed charges after services were received.			
6.3 Given a scenario about amended amounts and delayed charges, identify the timeframe for pre-compliance and compliance.			
6.4 Identify when it is appropriate to use "Other" when citing a rule violation.			
6.5 Identify when it is appropriate to initiate pre-compliance.			
6.6 Identify when it is appropriate for the issuer/acquirer to move from a dispute to a pre-compliance.			
<b>7.0: Arbitration</b>			
7.1 Identify when it is appropriate to combine transactions when filing arbitration			

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