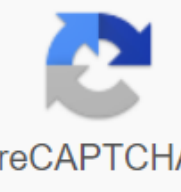


Visa mastercard chargeback guidelines

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Order a reprint of the Guggenheim Securities article last week as MasterCard and Visa announced strategic deals. While the nature of the transactions differed significantly, our key conclusion is that they are partly an effort by payment companies to expand the relevance of their networks in competing payment spaces, and in particular to potentially obtain a share of the payments of the Automated Clearing House (ACH), which, in our view, remain among the most significant opportunities to change the share of global payments. Last Thursday, MasterCard (ticker: MA) announced the acquisition of VocaLink Holdings, a UK-based payment processing and clearing company. VocaLink technology allows most electronic payments without cards in the UK, while outside the UK, VocaLink's core business is processing ACH transactions or licensing ACH technology, including for real-time ACH payments. We believe that VocaLink is strategically related to MasterCard for four reasons. Most importantly, the combination of a card-based payment network with VocaLink's e-payment clearing business should allow MasterCard to participate in a much larger range of electronic payments, especially because ACH-based payments are widely used in the corporate, commercial and public sectors; therefore, the acquisition of VocaLink reflects the ability to expand payments by expanding the nature of the payments it can handle. Second, it may allow MasterCard to offer its analytical and data services to this new set of customers in the commercial and government segments. Third, this transaction significantly increases MasterCard's presence in an important UK market. Finally, this may allow MasterCard to accelerate the expansion of VocaLink's ACH technology to many other markets where MasterCard has an existing presence but currently does not have a mechanism to participate in local ACH-based payments. Visa (V), combined with its third-quarter earnings report, has announced a partnership with PayPal Holdings (PYPL), which includes four key elements. First, PayPal will make it easier for consumers to pay with Visa products and will not encourage consumers to directly link their PayPal account to their bank account through ACH rather than via Visa cards. Similarly, it will allow consumers to move funds from their bank accounts to PayPal and Venmo accounts via a Visa debit card using Visa Direct. PayPal will also join the Visa Digital Enablement Program (VDEP) to expand its current purchase. Finally, PayPal will improve the quality of its data for issuers for Visa-funded transactions, and will also be eligible for voluminous and other economic incentives. In our view, the key element of this partnership is that it more directly integrates Visa into the PayPal payment process and potentially mitigates the foregone conclusion volume that will migrate to ACH, not the Visa network. -- Eric Wasserstrom - Jeff Cantwell should be considered for the Soapbox feature, please submit the original article to less than 1000 words for research@barrons.com with the Soapbox submission in the title. Please have to include your daytime phone number and credentials. The opinions contained in The Investors Soapbox in no way represent those of Barrons.com or Dow Jones and the company, Inc. Opinions expressed are those of a newsletter writer (s) or analysts at research firms. Some research firms have provided or hope to provide investment banking or other services to analyzed companies. Comments? For example, on an email online.editors@barrons.com error occurred, please try again later. Thanks This article was posted on July 25, 2017 at 4:02pm ET Order Reprints Print Articles iStockphoto Visa and Mastercard Hate Cash, so they love that more people are shopping online. The growing number of Amazon.com for large card companies so far, but that could change if Amazon decides it wants more control over how payments work on its website. We believe that Amazon poses a real, albeit long-term, risk to Visa, Mastercard and PayPal, Bernstein analyst Lisa Ellis wrote in a note to clients on Tuesday. It sees several reasons why Amazon could become a payment disrupter, including its large user base, strong cloud technology and huge size, which may account for 2% to 3% of all global card payments. At the very least, Amazon brings the risk of obfuscation of the brand for Visa and Mastercard, as people don't often understand what credit card they use if they pay with a saved card or order something through voice commands. The big threat, however, would happen if Amazon decided to create its own PayPal. If there is a value proposition for consumers to start keeping their day-to-day spending in something like an Amazon Pay wallet, then it poses a long-term risk to Visa and Mastercard, Ellis says, since card companies depend on storage users to spend money on their bank accounts. For PayPal, Amazon Pay's hypothetical wallet will be a new direct competitor. This scenario is doable and reasonably likely over the next few years, according to Ellis, as Amazon has already shown considerable interest in the payments space. The company has received favorable terms on its co-branded credit cards, gives Prime members 2% cash back if they use their checking accounts to store balance, and allows users to download an Amazon account with cash. And Amazon tends to go va-a-a-a-to-effort. Big Picture: Analyst sees significant risks for Mastercard and PayPal if Amazon decides to create its own wallet. Visa and Mastercard hate cash, so they love that more people are shopping online. The bug has Please try again later. Thanks This article has been sent to Visa, Mastercard and American Express there is a handy feature for travelers: an emergency cash advance if you lose your credit card. Lost wallet, stolen bag, stupid mistakes - there are a thousand reasons why you may need this service. Your credit card provider should be able to arrange a temporary replacement card, but, you can still access the money in your account while you wait. Here are three things I learned about the process. Don't get calls. You can get a fee for making incoming calls when you are out of the country. Before you travel, ask for a Visa return charge number to call - or if you can get a call - in case of an emergency. If you are on the phone with Visa and the representative asks to call you back, say no. Tell the representative that you will call the return charge number after an agreed time period. This means you'll probably make one or two calls more than you need, but it's better than charging for receiving calls. The details you tell Visa must be exactly the details that are in your bank. In order for everything to go smoothly, you must have a copy of your information in your email or at hand, so that you can clearly pass the information to Visa. This ensures that you will be able to get a cash emergency or temporary card as soon as possible. If you have a problem directly with Visa, you can ask for help from a customer service representative at your bank. An emergency replacement card is the way to go. It is easier to request an emergency replacement card from Visa or Mastercard than to request emergency cash. Replacing the service usually takes only a day or two to be delivered. If you are with friends and they may spot you within a day or two, you can save precious vacation time rather than phone waiting to get approval for an emergency cash request. Visa and Mastercard emergency services will be useful if something happens to your card, so make sure you have the appropriate emergency contact details on your phone and report the issue as soon as possible. Tip: In case of an emergency, always make sure that more than one travel money option as a backup. If you are using a prepaid travel card, see if you can get an extra card and be sure to have cash and a credit or debit card for emergencies. You can call Visa free from anywhere in the world at 1-303-967-1096. Call 1-800-847-2911 if you are in the United States. These rooms are free and operators will be available at any time of the day or week. A Visa representative will be able to tell you either with an emergency cash request or with a temporary emergency card. Calls to toll-free numbers from mobile phones can still attract international fees for calls. 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