

**Dispute Resolution Department**  
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Knoxville TN 37920-6612  
USA  
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SERVER CENTER  
628 12 AVE SW UNIT 201  
CALGARY AB T2R 0H6  
Canada

**Case Number: 1066066925**  
**Date of Advice: 04/27/2026**

### **Merchant Credit Advice**

**Please be advised that we issued a credit for 250.00 USD to your account for the transaction dispute below. It should post within three to five business days.**

#### **Merchant Information**

Merchant Name: SERVER CENTER  
Merchant Number: 8032733555

Ref No.: 33936883083

#### **Transaction Information**

Cardholder Account #: 512107\*\*\*\*\*9465  
Acquirer Reference #: 55259565340123406331853  
Transaction Date: 12/05/2025  
Dispute Type: First Chargeback

Dispute Amount: 250.00 USD  
Original Transaction Amount: 250.00 USD  
Dynamic Currency Amount: 250.00 USD  
Authorization Code: 00511B  
Ticket #:

Reason Code: 98-Good Faith Collection

Comments:

Although we issued a credit, even if you submit a response regarding the transaction dispute mentioned above, the cardholder or issuing bank may continue to dispute it.



## United States and Europe Impact: Changes to Mastercard Arbitration Fees

Effective April 1, 2024, Mastercard will increase the Arbitration Fees as outlined below:

Billing Event	Old Rate (USD)	New Rate USD
Filling Fee	\$150	\$200
Administration Fee	\$250	\$350
Processing Fee Arbitration Case	\$20	\$25
Technical Violation	\$100	\$200

**Impact to your business:** When a Mastercard dispute goes to Arbitration and the ruling is in favor of the cardholder, the merchant will be assessed the dispute amount plus any Arbitration fees.

Effective April 1, 2024, Mastercard will increase the Arbitration Fees as outlined below:

Billing Event	Old Rate (EUR)	New Rate EUR
Filling Fee	150EUR	200EUR
Administration Fee	250EUR	350EUR
Processing Fee Arbitration Case	20EUR	25EUR
Technical Violation	100EUR	200EUR

**Impact to your business:** When a Mastercard dispute goes to Arbitration and the ruling is in favor of the cardholder, the merchant will be assessed the dispute amount plus any Arbitration fees.

## TIPS FOR PROCESSING TRANSACTIONS AND AVOIDING DISPUTES

### For all transactions

- You can avoid disputes by responding to copy requests for drafts. In addition, the transaction date listed on the retrieval request may not be exact; therefore, you should always check for the transaction receipt at least three days prior and three days after the date listed on the letter.
- Obtain authorization for the full amount of the sale. Do not split a declined transaction into smaller increments to obtain an authorization. If an authorization request is declined, request another form of payment. An authorization code does not guarantee that a payment transaction will not be disputed later.
- The card issuer is required to supply only the date, transaction amount, and the card number on all retrieval or dispute requests. The card issuer is not required to provide the cardholder's name.
- Quality disputes can best be resolved directly with the cardholder as the information provided as rebuttal to a dispute is considered to be compelling evidence and not a true remedy.
- If you wish to process a refund for a transaction, refunds should be issued to the card that was previously charged, not refunded via cash, check or another credit or debit card.
- Do not issue credit if you have already received a dispute and have been debited. Funds credited after the dispute may not be able to be recovered.

- Do not store CVV, CVV2 or CID codes or make copies of credit or debit cards.

### **For EMV chip transactions**

- To avoid disputes on EMV chip transactions, ensure you have EMV chip-enabled point of sale equipment. EMV chip cards must be dipped or inserted into the device for proper transaction authorization.
- If you accept chip cards at a non-chip enabled device, you will be financially liable for the dispute.
- If you choose to defend the dispute, the Issuer has the option to skip the Pre-Arbitration Stage and file Arbitration.

### **Face-to-Face transactions**

- If you have a special policy or provisions regarding returns or refunds, be sure any limitations on refunds or refunds are printed on the sales receipt in letters approximately ¼ inch high and in close proximity to the card holder's signature line.

### **For mail, telephone and Electronic Commerce (where card is not present) transactions**

- Use the address verification system (AVS) to help verify the cardholder's identity. Verify the card verification value (CVV2) printed on the back of the card. Use of CVV2 and AVS can reduce a mail order/telephone order//Internet business's risk of disputes by providing better information to the business.
- Charge the payment card account at the time the merchandise is shipped.
- If you have a special policy regarding returns or refunds, the terms, conditions and limitations for returns or refunds should be displayed on the 'check out' screen for authorization of payment for the customer's transaction, and the appropriate click to accept rules should be followed.
- To validate a transaction with shipment to a foreign country or with shipment fees paid by the merchant, utilize the Code 10 system by calling into your Voice Authorization center.