

# United Dealer Solutions L.L.C. Dealer Chargeback Recovery On-Line Software Training Manual

This Training Manual is designed to quickly get you started using all the benefits of the Chargeback Recovery On-Line Software.

*If you have any questions after reviewing this training manual, please email us at [info@udsnow.com](mailto:info@udsnow.com)*

## Chargeback Recovery

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Log on to the Chargeback Recovery site: **udslogin.com**

**Enter Your Email:** Your login credentials were sent to you when you signed up for the service.

**Enter Your Password.**



### Login

Enter your email address and password to login.

Email Address

Password (forgot?)

Remember me

Sign In

*If you are having difficulty logging on, please contact our office at 800-880-4615.*

# Welcome Screen

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Account Settings:

**Change Your Email or Password:** On the right side of the screen, click the **Account Settings Tab**.

- 1. Change Email:** Enter your New Email, click the **Submit Tab**.
- 2. Change Password:** Enter your Old Password first. Then Enter your New Password and confirm. Click the **Submit Tab**.



## The Dealer Dashboard Tab

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**Click on the Dealer Dashboard Tab located on the Upper Tabs.** A menu tab will scroll down, giving you the option of either: Going to the Dealer Dashboard or Submitting a New Chargeback into the system.

**The Dealer Dashboard View:** This view allows you to monitor all chargebacks you have submitted.

- 1.** Allows you to see a list view of the chargebacks you have submitted by date and status.
- 2.** To view or edit a chargeback submission, click on **Review / Edit Submission** icon.
- 3.** Once the system has processed a chargeback, hit the **View Results** icon to get instructions on how to handle the Chargeback.

# Managing Your Dashboard

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**Select What Chargebacks You Want to Manage:** You can decide what type of Chargeback you want to appear on your dashboard. Choose from: **1) Recent Chargebacks, 2) Open Chargebacks, 3) Closed Chargebacks, 4) All Chargebacks.** Click on the appropriate tab to change what chargebacks appear.

**Sort Your List View:** You can sort your chargeback submissions in five ways. Sort by: **1) Chargeback Number, 2) Registered Owner(s), 3) Submission Date, 4) Submission By, 5) Chargeback Status.** Click on the header of each column to change the way your list order appears.

**Try It:** Click on the Submission Date Header to resort your data. Now Click on the Chargeback Number Header to return to the previous order of appearance.

## Chargeback Status

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The Chargeback Status field is designed to assist you in managing your chargebacks, assist you in determining what chargebacks have been processed by the system and if any errors have been found.

**Status:** Chargebacks have been arranged in four different status groups.

- 1. Not Worked:** These are chargebacks which are waiting in the queue for processing by the system.
- 2. Working:** These are chargebacks which are currently being processed by the system. The average processing time is 24 hours.
- 3. Closed Error Found:** These are chargebacks which the system identified are in error and need to be processed using the information available to you through the results tab. Simply click on the results icon located to the right of the Chargeback in the list view for instructions on what information you should use to cancel with your contract provider.
- 4. Closed Valid Chargeback:** The system found no errors with the Chargeback. These chargebacks should be processed according to the information provided on the Chargeback which you submitted.

# Chargebacks: Real-time or Historic Data

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**First, decide which type of Chargeback it is:** There are two types of chargeback records that the system is going to process for you.

**Real-time Chargebacks:** These are chargebacks in which you can cancel the contract with your provider. **DO NOT INPUT CHARGEBACKS IN REAL-TIME IF THE BANK CANCELS THE CONTRACT ON ITS OWN AND HAS SENT YOU NOTIFICATION.**

**Historical Chargebacks:** These are chargebacks in which the lender cancelled the product stated on the Chargeback with the provider, independent of any action taken by your dealership staff.

Historical Chargebacks are only for the purpose of historical review. You should limit the number of chargebacks to 25 in a single year, and spread out over lenders. The maximum number of years going back should be no more than five years.

**Choose Real-time or Historic Chargeback:** Simply choose Real-time or Historic Chargeback in the choices in the Chargeback Submission Portal.

The screenshot shows a web form with three main sections:

- Submission Type \***: Two radio button options: "Real Time" (selected) and "Historic".
- Reason For Chargeback \***: A dropdown menu with "Select.." as the current selection. Below the dropdown is the text "What is the reason this chargeback was issued?".
- Chargeback Documentation \***: A "Choose File" button followed by the text "No file chosen".

## Real-time Chargeback Data Entry

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The Dealer Chargeback screen allows you to enter the chargeback information and submit it to the system for processing. You are required to load a readable pdf file copy of the actual Chargeback along with all the necessary data in the fields. **Do not cancel any items before submission to the system. Only cancel products with your product provider after the system has evaluated the Chargeback for errors.** You must complete all the fields to get the most up to date processing accuracy from the system. Incomplete submissions will not be processed until they are complete.

## Entering in the chargeback fields

**Accuracy is vital:** The more accurate the information, the more the system will save your dealership in costly chargeback errors!

The screenshot shows a web form for entering chargeback information. It includes the following sections:

- Submission Type \***: Radio buttons for "Real Time" (selected) and "Historic".
- Reason For Chargeback \***: A dropdown menu with "Select..." and a question "What is the reason this chargeback was issued?".
- Chargeback Documentation \***: A "Choose File" button and "No file chosen" text, with a note "Please upload a copy of the chargeback request from the lender."
- Vehicle Identification Number \***: A text input field with a note "Enter the vehicle identification number."
- Registered Vehicle Owner \***: Two text input fields labeled "First" and "Last" with a note "Enter the first and last name of the registered owner of the vehicle."
- Contract Start Date \***: A date input field with a note "Enter the date the contract(s) were purchased (started)."
- Contract Start Mileage \***: A text input field with a note "Enter the original mileage of the vehicle at the time the contract(s) were purchased (started)."
- Cancellation Date on Chargeback \***: A date input field with a note "Enter the cancellation date given on the chargeback request."

**Under the hood:** Dealer Chargeback Recovery Software has one of the most advanced series of algorithms designed specifically to detect chargeback errors common to the industry. The software is designed for use with Repossession Chargebacks, Total Loss Chargebacks, and Equipment Discrepancies.

## Data Entries of the Chargeback

- 1.** Select from the list the reason the lender is issuing the Chargeback. Your choices are **Repossession, Charge Off, Total Loss, Equipment Discrepancy, or Other.**
- 2.** Load a copy of the Chargeback.
- 3.** Input the Vehicle Vin Number.
- 4.** Enter the Registered Vehicle Owner's Name.
- 5.** Enter the Contract Start Date.
- 6.** Enter the Mileage at Start of Contract.

7. Enter the Cancellation Date of the Contract, as stated on the Chargeback.
8. Enter the Cancellation Miles of the Vehicle.
9. Enter in the Amount Requested by the Lender if the Chargeback gives a Specified Amount.

## Cancellation Product List

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Select the Appropriate Boxes for the products which the lender requests you cancel on the Chargeback. This screen will show up once you have submitted the data on the previous page.

### Contract Types \*

- VSC (Mileage Term)
- VSC (Months Term)
- GAP
- Maintenance
- Equipment Discrepancy
- Other (Specify)

Select all contract types associated with this chargeback.

**Fill in the Required Fields:** Time of Contract and Mileage where required.

For example, type:

- **VSC Contract:** Requires both Mileage and Term.
- **Gap:** Term required only.
- **Maintenance:** Could require both and may not. In most cases, your finance department knows if there is a mileage cap on the program and not just a term date expiration.

# Historic Chargebacks

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Select the Historic Box from the Menu in the Chargeback Submission Form.

**Submission Type \***

Real Time

Historic

**Reason For Chargeback \***

Select...

What is the reason this chargeback was issued?

**Chargeback Documentation \***

No file chosen

Please upload a copy of the chargeback request from the lender.

**Fill in the Required Fields:** Complete just like Realtime Chargeback.

- **Include any copies of cancellation receipts from your provider along with the chargeback pdf file.**
  - **Include both the Chargeback and the receipt as a single document when you upload.**
- **Upload the files into the system:**
- **Fill in the fields just like you would a Realtime Chargeback.**

# Processing Your Closed Chargebacks

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**After UDS has changed the status of the chargebacks you have submitted, do the following:**

- 1) Open, Not Worked: has not been opened yet by UDS**
- 2) Open, Working: Processor is reviewing**
- 3) Closed, Error Found:** These are chargebacks the system identified as in error and need to be processed using the information available to you through the 'results' tab. Simply click on the 'Results' icon located to the right of the Chargeback in the list view for instructions on what information you should use to cancel with your contract provider.

- 4) **Closed, Valid Chargeback:** The system found no error with the Chargeback. Process according to the information provided on the Chargeback which you submitted.
- 5) **Pending Verification:** On the dashboard, select the Review/Edit icon. View the Processor's notes at the top of the page. We may need additional information requested from the lender to process the chargeback, and have included what to ask the lender for in the notes. You will request this information from the lender. If you receive any response, please email immediately to [sally@udsnow.com](mailto:sally@udsnow.com) and reference the chargeback number so we can process it correctly.

All Realtime Chargebacks will normally be processed within 24-48 hours; all Equipment Discrepancies will normally be processed within 7-10 working days but may remain open, working until the case is resolved.

## Equipment Discrepancies

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**If the Lender has requested you cancel and claims there are Equipment Discrepancies, you will select that box in the Cancellation Product List in your submission portal and include the following documentation as separate pdf files:**

- 1) The full documentation the lender has sent regarding that vin, including the letter and any support documentation they included to the dealership.
- 2) The original retail contract with your dealership.

Once an Equipment Discrepancy has been processed by UDS and the status has changed in the portal to "Pending Verification" or "Closed, Error Found", you will copy and paste the letter provided in the processor notes you find under "View Results".

Once you receive a response to your letter from the lender, please forward the email immediately to [lloyd@udsnow.com](mailto:lloyd@udsnow.com) and reference the chargeback number.

If an Equipment Discrepancy is "Closed, Valid Chargeback", you should pay the chargeback according to the lender instructions.

## Cancellation Shield site Cancellations

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**This is a customer cancellation site that your dealership may be using to expedite the process when a customer wishes to cancel contracts. The person may choose in the Cancellation Shield site to either wait the normal period before receiving a refund or**

**choose to pay a \$75 fee directly to the dealership to receive an expedited refund, but both require the customer to input the information required and all documentation before the request can be processed.**

Once a customer fills out a Cancellation Form it will appear in your portal and you will be notified by email.

Once the customer uploads all the required documents it will appear in your portal and you will be notified by email.

You can change the status of the cancellation by using the pen tool, to change the status from the drop-down box and entering.

If the customer did not upload all the necessary documentation, please email the customer to notify them what is needed.

The Cancellation Form states to the customer that the processing cannot be completed until all necessary documentation is uploaded:

- 1) A Notarized Odometer Statement
- 2) Odometer Photo (in the case of a total loss, documentation from the insurance company or lender to that effect showing mileage).

#### **EXPEDITED CANCELLATIONS:**

**You will process the Cancellation Forms that state "Agree" to the \$75 expedited cancellation fee before the non-expedited cancellations.**

These customers are expecting to have the processing expedited and completed within 30 days.

**Make sure your refund is less \$75.00 for the expedited customer cancellation!** UDS will invoice at the end of the month per instance for any expedited cancellations once they are in Closed status.

## Let us know what you think

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Could you give us your feedback? Contact us at [info@udsnow.com](mailto:info@udsnow.com), so we can provide content that's truly useful and helpful. Thanks!