DISPUTE RESOLUTION POLICY

This policy serves as a guide for all actors in CashCart in the event that there are disputes arising over a transaction.

1. From shopper

Shopper must open a dispute within 24 hours upon receipt of the item. This is to preserve the integrity of the item on dispute. To open a dispute, one must:

a. Go to the Order history and select the transaction;

b. Look for the button that says, "Open a Dispute" and click it. The system will create an open case.

c. On the left side of the screen look for "Resolution Center" then click. You should see your transaction on dispute.

d. Take a photo of the item and upload it to the upload section. State your reason why you are disputing the item and click submit. The merchant is given 24 hours to respond to the dispute and may resolve the dispute in three ways: (i) REFUND the item with no "item return" requirements; (ii) RETURN the item before issuing a REFUND; (iii) NEGOTIATE with the buyer.

2. By merchant

Once the member-shopper opens a dispute against your item, you will receive a notification in your email, SMS, and in your CashCart Merchant account. You must check the dispute details and buyer's message/s at the Resolution Center. Please be aware that you have only 72 hours to resolve the issue.

As a merchant, you have the freedom on how to settle the dispute with the buyer. You are given two preset options for resolution. First, you can issue a refund with no return needed. Second, you can ask the buyer to return the item before s/he gets the refund. Third, you can initiate your own customized resolution.

a. REFUND – The Refund button is available within the Resolution Center where you can issue a refund for dispute resolution. By default, the refunds will be deducted from your business wallet, but in the event that the fund is not enough, the system will deduct from your available balance. Once the refund is fulfilled the system will auto close the dispute. If you resolved the issue within 72 hours you will receive an early resolution reward of 5 CCNX.

b. RETURN & REFUND – Once you press this button, the system will auto-generate a confirmation notification and will appear via email and SMS, and will be sent to your registered email and your buyer's registered email indicating that you have approved the return of the item. Once you confirmed the return through QR code the system will auto refund your buyer. If you resolve the issue within 72 hours you will receive an early resolution reward of 5 CCNX. In this case, you will receive the ERR

(Early Resolution Reward), right after the system confirms that the refund has been received in the buyer's end.

c. NEGOTIATION – Once you click this button, the buyer will be notified that you are willing to negotiate for another solution aside from refund or return. If you resolved the issue within 72 hours and buyer confirms the resolution by closing the dispute, you will receive an early resolution reward of 5 CCNX.

d. CLOSE DISPUTE – Once you have agreed with a resolution you must click the button; however, the buyer must click the button as a confirmation of the issue being resolved.

Please be aware that after 72 hours and you have not closed the dispute, the issue will automatically escalate to our dispute resolutions team. This means you have lost the ERR. A dispute agent will contact you via email.

3. Escalation

There are two type of escalations:

a. When the dispute between you and the buyer has not been resolved within 72 hours, the issue will be investigated. Any decision made is final;

b. When you as the merchant did not respond to any of the buyer's attempt to contact you via dispute resolution center, we will issue a refund to your buyer and you will receive a notification to reload your account with the equivalent amount of the item and credit to CashCart's nominated account. In the event that you do not have funds available in your business wallet and available balance, we will suspend your account. Any future reward that you will receive will be taken until you reactivate your account.