Technical Document

Dispute Best Practices

A complete merchant guide to help manage disputes

Credit networks:
Mastercard®, Visa®, Discover, American Express, STAR

June 2026

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Disputes unlocked

The Dispute Best Practices Guide is designed to help merchants and their teams better understand transaction processing and the dispute lifecycle. It provides practical, educational guidance on how disputes work, what to expect when they occur and steps you can take to reduce financial loss and manage liability.

Disputes can feel overwhelming and complicated, but you do not have to navigate them alone. This guide brings together the tools and information you need to respond to disputes efficiently. With a clear, step-by-step approach, you can spend less time managing disputes and more time focused on running your business.

This guide is provided as a courtesy and is to be used for general information purposes only. This guide has been assembled from materials supplied by the networks; therefore, Fiserv is not responsible for any inaccurate or incomplete information. Furthermore, the matters contained herein are subject to change; individual circumstances may vary, and these procedures may be amended or supplemented by the networks. This document is not intended to be a complete listing of all applicable guidelines and/or procedures.

All chargebacks should be reviewed and presented as individual cases. Although the reason codes may be the same, supporting documentation required to remedy individual chargeback scenarios may vary. You should always refer to the relevant network rules and procedures when handling matters addressed in this manual.

Information in this guide does not alter or amend any existing contractual obligations between Fiserv and its clients.

Authorization overview

Authorizations are a key part of how card payments work. When a customer makes a purchase, you submit an authorization to confirm the card is valid and that funds are available. Approval comes as a six-digit code confirming the issuing bank will allow the transaction amount to be charged to the cardholder.

Most purchases have a final amount right away, but some transactions don't (for example, when the total changes during the customer experience). In those cases, estimated and incremental authorizations help you secure funds up front and adjust as needed.

At authorization time, you can reduce risk by checking the same signals the networks and issuers rely on when evaluating fraud and disputes. These indicators can help you decide whether to approve, decline or send an order for review before you ship or fulfill.

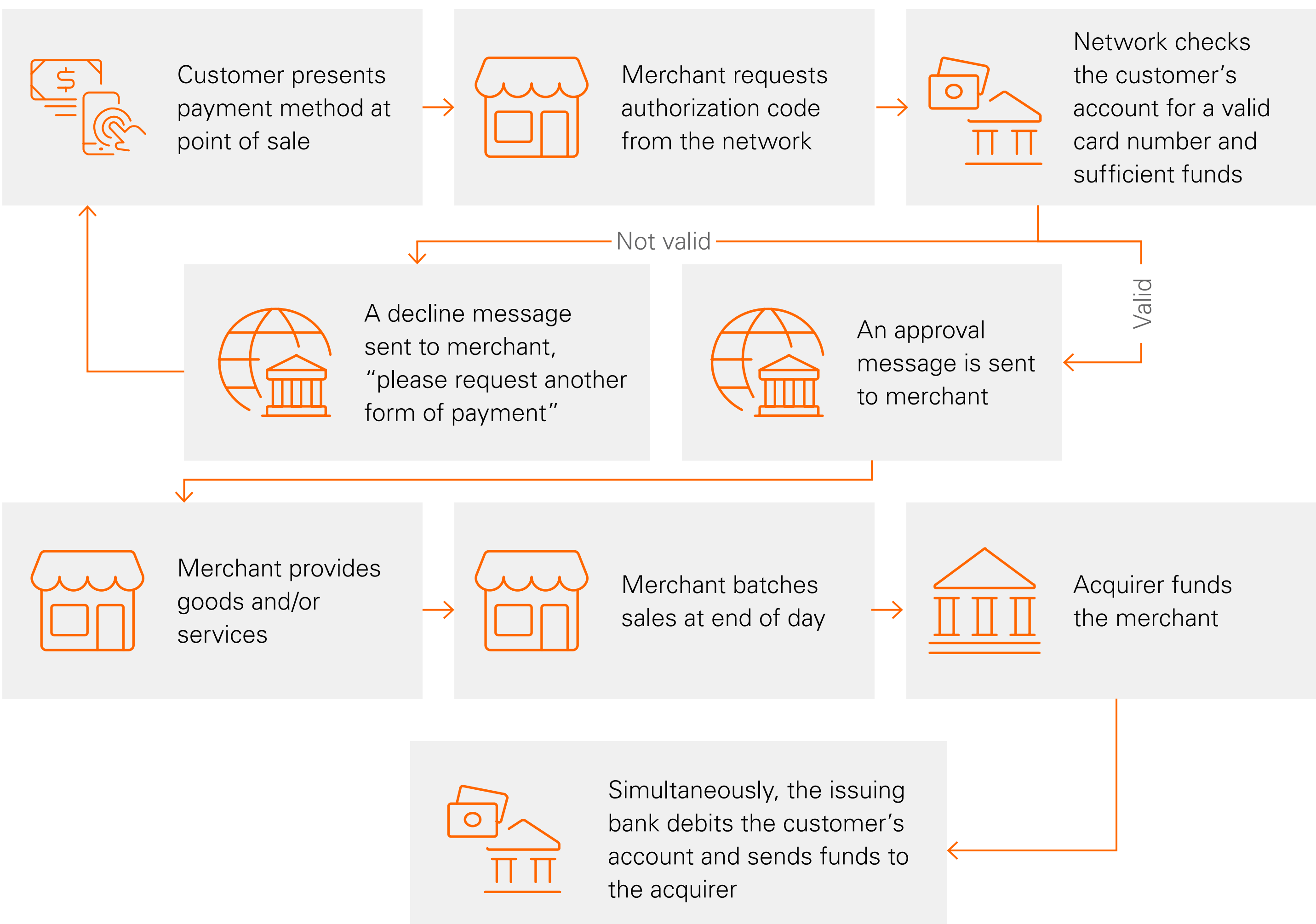
- → **3D Secure (3DS) results (CNP):** 3DS is one of the strongest tools available to reduce fraud risk and, when requirements are met, support fraud liability shift. To get the benefit, you must capture and pass the full 3DS authentication data with the authorization, especially the ECI (Electronic Commerce Indicator) and the required authentication values (for example, CAVV and related fields, when applicable). An ECI that suggests 3DS without matching authentication data can prevent the transaction from qualifying for program protections and may result in liability shifting back to the merchant. It is also critical to correctly identify the transaction type: CIT (Cardholder-Initiated Transaction) versus MIT (Merchant-Initiated Transaction). 3DS (including customer step-up methods like biometrics) generally occurs during a CIT because the cardholder is present to authenticate. Subsequent charges such as recurring, installment or delayed charges are typically MITs and rely on the original CIT/consent and proper MIT indicators. Incorrectly flagging CIT/MIT or missing the required 3DS/ECI data can weaken fraud defenses and impact dispute outcomes
- → **Issuer authorization response:** An approval means the issuer is allowing the charge, but it is not a guarantee the transaction won't later be disputed. Declines and issuer risk responses are a strong signal to stop and reassess (for example, avoid repeated retries or splitting transactions to "force" an approval)
- → **AVS (address verification):** For eCommerce and other CNP transactions, AVS can be a practical decision point. Consider holding or reviewing orders where AVS is a mismatch or unavailable, especially for high-value goods or when the shipping address differs from the billing address
- → **Amount/"$ checks" and velocity:** Use simple thresholds (order amount, number of attempts, unusual purchasing patterns) to trigger step-up authentication (like 3DS challenge), manual review or a decline
- → **EMV and entry mode (CP):** How the card was captured matters – chip/contactless generally provides stronger protections than swipe or keyed entry. If you see fallback from chip to swipe or a keyed transaction when a chip read is expected, consider treating it as higher risk and follow proper fallback procedures

Transaction overview

A transaction is an interaction between a customer and a merchant that results in an exchange of funds for goods or services. In card payments, a transaction is more than the moment of sale – it is a sequence of steps that begins when the customer provides a payment method and continues through authorization, fulfillment and settlement. When you accept card payments, several parties work together to move the transaction through the system. The customer's issuing bank approves (or declines) the purchase, the card network routes the message, and your acquiring bank/ processor helps you submit the transaction and receive funding.

At a high level, most transactions follow this lifecycle: **Authorization** (the issuer approves and may place a hold), **Settlement** (the final amount is submitted for payment) and **Funding** (proceeds are deposited to your account, minus fees, on your payout schedule). After settlement, a transaction can still have follow-up activity – such as refunds or disputes/chargebacks, so keeping clear records and consistent customer communication is important.

Transaction process flow

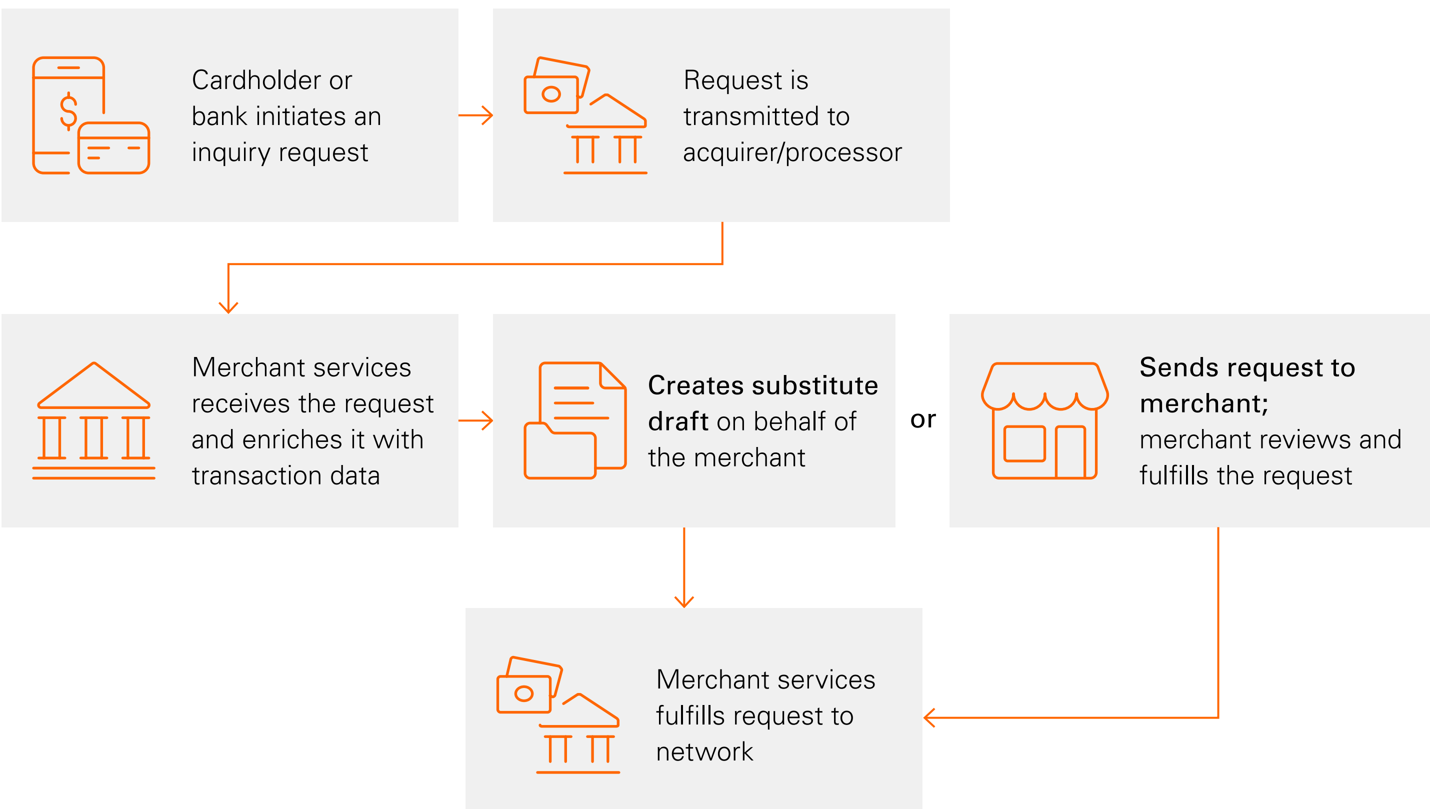


Inquiry overview

An inquiry is a request for transaction documentation. An inquiry received from a network does not mean that your account will be debited; however, if an inquiry Request is not fulfilled properly, the request could result in a non-representable chargeback.

Your account may be debited if you receive a non-representable chargeback, and you will not be able to recover funds through the dispute process. If that happens, the next step would be to pursue alternate methods to recover funds from the cardholder.

Inquiry process flow



Inquiry reason codes

Currently, American Express, Discover and STAR are the only credit networks that support the inquiry cycle. The customer's bank submits an inquiry request to satisfy a customer's need or to support a chargeback right. Each inquiry request includes a reason code explaining why the request was initiated.

Reason code	
127, 176	Not recognized by customer
147, 177, 693	No customer authorization
169	Correct currency code not provided
193	Fraud investigation
154, 170	Customer canceled
691	Request for copy
155, 158, 173, 175, 680, 684, 004, 021, 024, 059, 061, 062, 063	Customer dispute
6023-01	Transaction documentation request
6042-03	Transaction documentation request due to cardholder dispute
6041-04	Transaction documentation request due to fraud analysis
6040-05	Good faith request
1000	Cardholder inquiry
1100	Fraud investigation
1200	Healthcare

Causes

- Customer does not recognize the transaction
- Customer needs details for expense reports or personal records
- Bank to validate a transaction before deciding to pursue a chargeback

Prevention

- Make business name clear on your invoices
- Always post your return and refund policies
- Process corrections or credits timely

How should I respond?

- Include the original notification and the case number with each response
- Write the case number on each page when submitting multiple pages
- Reply before the due date to fulfill the request in a timely manner
- Provide clear and legible copies that support the transaction
- Save proof of completion for your records

Merchant response time frame

You have 20 days to respond to your inquiry requests

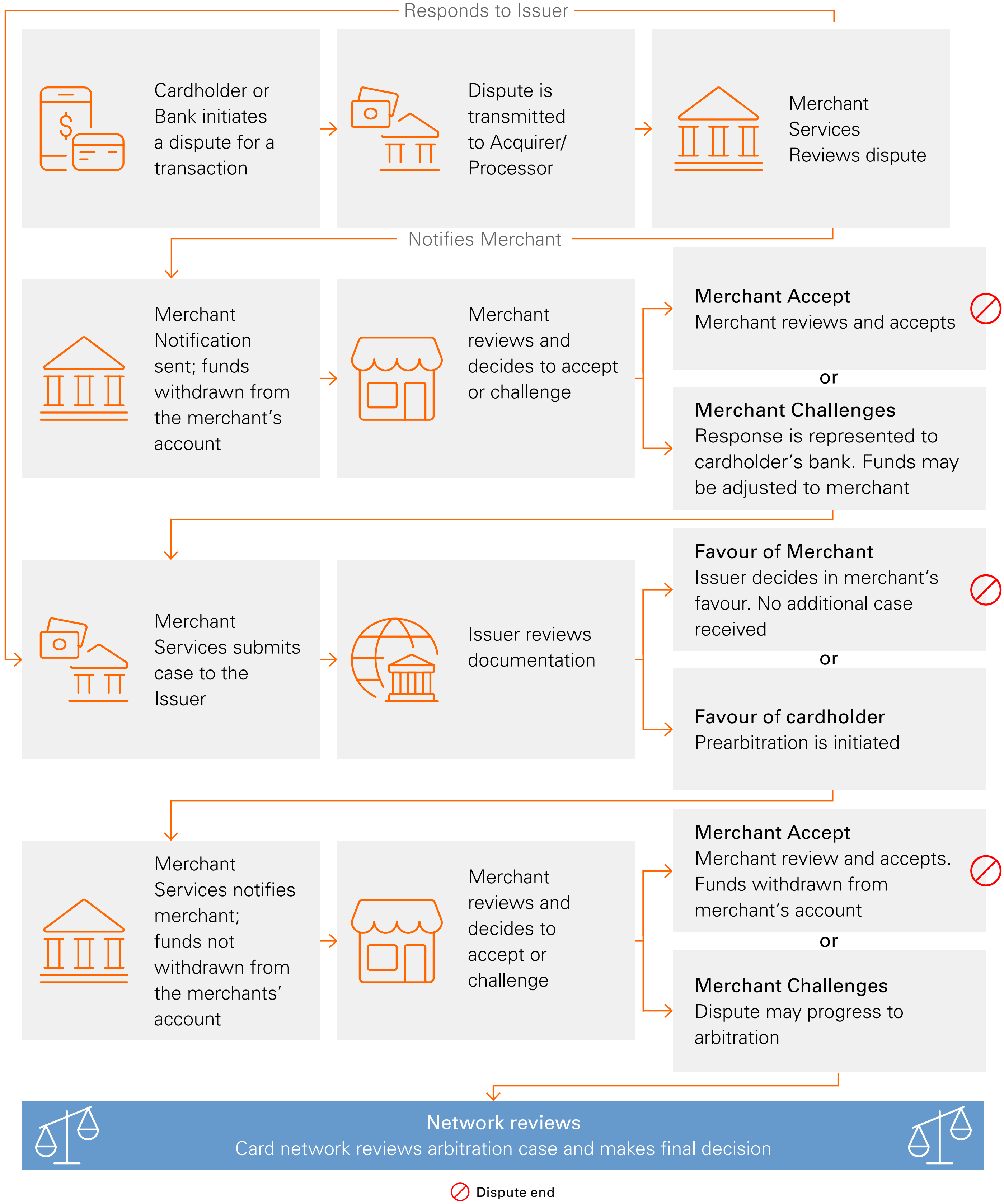
Chargeback process overview

Chargeback overview

A chargeback occurs when the customer or the customer's bank challenges all or part of a purchase. An adjustment may be applied to your account.

There are various reasons that a transaction can be disputed and returned through the chargeback process. However, the customer's bank must first confirm that a chargeback right applies. The networks have rules outlining rights and processing requirements for the customer's bank and for you. The customer's bank is responsible for ensuring that the chargeback is submitted using the correct reason code within the predetermined time frame. The bank must provide all required documentation and meet all regulatory requirements.

Chargeback process flow



Exception overview

An exception occurs when the issuer and acquirer make an additional attempt to resolve a dispute outside of the initial chargeback process because the issuer maintains the transaction violated a Payment Card Network rule or regulation. If a resolution cannot be reached, issuers and acquirers will rely on the Payment Card Networks to rule on a case and to assign the liability of the dispute.

Each Payment Card Network utilizes different exception types and each type is handled differently based on the Network regulations and guidelines by Reason Code. The merchant's ability to resolve the dispute at this stage is dependent on various technical and regulation-specific factors. Should Fiserv receive an exception case from a customer's bank, all the appropriate steps will be taken to remedy that dispute. This process can be done with or without requesting additional documentation from the merchant. The outcome of the case is based on the validity of the dispute as well as the documentation that was provided to remedy the dispute. Whether the case is won or lost, the chargeback will be adjusted accordingly.

Exception case types

Pre-arbitration – incoming and outgoing:

- Process where the Issuer and Acquirer continue the dispute after the initial chargeback
- A pre-arbitration case may follow a chargeback; however, it cannot precede a chargeback
  - For Mastercard EMV fraud and authorization reason codes, a Pre-Arbitration is not required
- By challenging an incoming Pre-Arbitration the issuer may submit a Filed Arbitration, which could come with fees in excess of $450 if ruled in favor of the issuer by the Payment Card Network

Arbitration – incoming and outgoing:

- Process where the Payment Card Network determines financial liability between members for transactions that have been charged back
- An Arbitration case may be filed without a prior Pre-Arbitration
- For Mastercard EMV fraud and authorization reason codes, a Pre-Arbitration is not required
- If a lost ruling is received from the Payment Card Network, fees in excess of $450 could be incurred

Pre-compliance – incoming and outgoing:

- Process where the issuer and acquirer identify a rule violation has occurred and no chargeback rights exist for the merchant or client
- Notification of these types of disputes allows the member to address the problem and attempt to settle the dispute; however, notification is not required prior to filing a compliance case

Compliance – incoming and outgoing:

- Process by which the Payment Card Networks resolve disputes between members arising from violations of the operating regulations. The requesting member certifies that a financial loss has occurred or that a financial loss will occur for a specific amount and that there are no chargeback rights available

Good faith collections – incoming and outgoing:

- A collection case is sent to the Customer's bank or acquirer on a reciprocal basis when additional information is supplied beyond chargeback time frames
- This process is not monitored or regulated by the networks

NYCE utilization of reason codes NC and R3

- NYCE will utilize reason code NC – Non-Compliant or reason code R3 – Representment Denial as a fatal chargeback reason code when the merchant has responded to the first chargeback, but the issuing bank is continuing to dispute the transaction
- Representments for reason codes NC and R3 will not be permitted by NYCE

Exceptions chart

Network	Incoming pre-arbitration	Outgoing pre-arbitration	Filed arbitration	Pre-compliance	Filed compliance
American Express	No Exceptions Apply				
Discover	30-Days from 1CB Reversal		15-Days from Acquirer Pre-Arbitration Decline	30-Days from the Dispute Notice issue date	
Mastercard	30-Days from 1CB Reversal		Within 15-Days of the date the Pre-Arbitration was rejected or Mastercard Authorization/EMV chargeback was challenged	Within 120-Days of the violation date or date of discovery	Within 30-Days from the non-response or response to the Pre-Compliance attempt
STAR	30-Days from Chargeback Reversal	30-Days from Chargeback Central Processing Date	30-Days from acquirer or issuer response to Pre-Arbitration	90-Days from the violation date or date of discovery	30-Days from the acquirer or issuer denial of the Pre-Compliance
Visa	30-Days from 1CB Reversal	30-Days from 1CB Central Processing Date	10-Days from Issuer/Acquirer Pre-Arbitration Decline	90-Days from the processing, violation date or date of discovery	Within 30-Days of response or non-response to Pre-Compliance attempt

Good Faith Collections No timelines; Fiserv does have internal guidelines for initiating GFC requests.

Best practices to avoid disputes

Reducing chargebacks ties directly to the priorities every business cares about most: keeping customers satisfied, protecting revenue, minimizing losses and reducing risk. Even organizations with strong prevention practices will still encounter disputes as part of day-to-day operations. While there isn't a single solution that eliminates chargebacks entirely, understanding what they are, why they happen and how to prevent them makes the impact far more manageable.

Ways to avoid

Recognizable transactions

Make your business name clear on invoices, so customers know precisely who is billing them and for what

Customer experience

Deliver a smoother customer experience through timely, accurate responses

Strong security

Robust fraud detection, use of payment network protection programs (3DS); ensure terminals are EMV compliant for CP transactions

Transaction documentation

Generate detailed, itemized receipts that list each product and specifications

Refund policy

Create a concise return policy that specifies timelines, conditions and refund options

Efficient delivery

Provide reliable, timely fulfillment for goods/services

Monitor activity

Process payments timely. Analyzing transactions and orders for potentially suspicious activity

Contactability

Provide contact information, so customers can quickly contact you before disputing a transaction

Chargeback reason code categories

Chargeback reason codes are unique codes provided by card networks that indicate why a customer or bank initiated a chargeback.

Chargebacks are categorized into four main category types, each with its own set of reasons and implications for merchants and cardholders: fraud, authorization, processing errors and cardholder disputes.

Four categories

Fraud

Fraud refers to any reason codes tied to fraudulent transactions. This category is used when a cardholder claims the transaction was made without their knowledge or consent, often due to stolen card details or a case of friendly fraud.

Authorization

Authorization chargebacks reflects instances where issues were encountered with the transaction authorization process.

Processing errors

Processing errors refers to chargebacks caused by technical mistakes in how the transaction was processed. This would be used for duplicate-processing, incorrect charge amount and so on.

Cardholder disputes

Cardholder disputes occurs when the cardholder is unhappy with the fulfillment and/or the transaction outcome. Includes products not being delivered, product not meeting expectations and processing errors.

Compelling evidence

Compelling evidence supports information used to prove a chargeback is invalid, the original transaction is valid and that the merchant followed policies and procedures when processing the transaction.

According to network regulations, compelling evidence is not a remedy for a chargeback; however, compelling evidence will be strongly considered when a customer's bank is deliberating the validity of a chargeback.

Compelling evidence is primarily used to defend claims of fraud in a CNP environment. Some networks will allow merchants to use compelling evidence to respond to customer dispute with specific reason codes.

It is important to remember that providing compelling evidence does not provide a remedy; therefore, the customer's bank may continue to dispute the case by processing an exception item such as a second chargeback or a pre-arbitration.

Note: See individual reason code guidelines for what documentation can be used for compelling evidence.

What can I supply as acceptable compelling evidence?

Fraud – CNP

Evidence type	What could be supplied
Sales draft showing customer's name that matches customer letter	Signed sales draft by customer
Evidence of one or more non-disputed payments for same merchandise or service	ARN, transaction amount, transaction date and at least one of the following: → IP address → Email address → Physical address → Phone number → Customer account/login ID → Device ID → Device fingerprinting ID
Proof of authorized signer known by customer	Documentation that proves signer is a member of customer's household or family
Signed mail order/phone order form	Copy of original order information
Legitimate spend across multiple payment types for same merchandise	Invoice proving transaction processed for full amount across multiple payment types and other payment types not in dispute
Evidence the cardholder is using the goods/services	Photographic or email evidence Documentation to prove cardholder is in possession of and/or using the merchandise or services. For recurring transaction with binding contract or previous undisputed recurring transactions and proof the cardholder is using the merchandise or service
Positive Address Verification Services (AVS) code and proof of delivery	Evidence showing positive AVS and proof of delivery showing the merchandise was delivered to the defined shipping address
Proof the cardholder picked up the goods at a merchant location	Signed Delivery form or copy of/details of identification from cardholder as proof goods were picked up at merchant location

Chargeback reason codes: Fraud

Chargeback reason codes: Fraud – card-not-present (CNP)

A card-not-present (CNP) dispute happens when a cardholder says they did not authorize or take part in a transaction where the physical card was not used. This can include phone/mail orders, online purchases, subscriptions, recurring payments and prepayments.

Chargeback reason codes

	Reason code	
mastercard	37	Fraudulent transaction, no cardholder authorization
	49	Questionable merchant activity
VISA	1040	Other fraud card absent environment
	1050	Visa fraud monitoring program
STAR	6000	Unauthorized/fraud dispute
DISCOVER	4752-AA	Cardholder does not recognize the transaction
	4868-UA02	Fraudulent transaction – card-not-present
AMERICAN EXPRESS	FR4	Immediate chargeback program
	FR5	No further recourse immediate chargeback program
	FR6	Partial immediate chargeback program
	FR2	Fraud full recourse agreement
	F14	Multiple ROCs
	F29	Fraudulent transaction card-not-present

Causes

- Stolen/lost card or account hacked and used for fraud
- Friendly fraud, a family member makes purchase without the cardholder's knowledge
- Unauthorized transactions
- Cardholder falls victim to scams
- Unclear or confusing merchant name

Prevention

- Use clear merchant name for billing
- Obtain issuer authorization for every transaction
- Implement internal fraud policies and procedures for monitoring suspicious activity
- Participate in network protection programs for eCommerce fraud detection
- Confirm AVS and ship only to the verified address
- Cancel sales/returns when appropriate if a prior fraud dispute exists
- Validate and pass required values in settlement using tools like CVV, CAVV, CID and UCAF during authorization

Initiation time frame

Cardmembers have up to **120** days from the transaction date to dispute the charge

Merchant response time frame

You have 15 days to respond to your chargeback notifications for Visa, Mastercard and Discover, and 14 days for American Express

How should I respond?

- Proof of refund if already processed
- Copy of transaction document with details
- Customer details obtained with transaction
- Proof authorization was obtained
  - For AMEX and Discover, provide evidence of CID validation attempt
  - For Visa, provide evidence CVV2 validation attempt
  - For Mastercard, provide evidence CVC2 validation attempt
- Prove use of fraud protection programs
  - Visa 3D Secure
  - Mastercard SecureCode
  - Discover ProtectBuy
  - American Express SafeKey
- Proof of delivery showing the merchandise/services was delivered to the defined address
- Other undisputed transactions for same cardholder account

Examples

- **If you already processed a reversal or issued a credit:** Submit documentation of the credit reversal, including the amount of the credit and the date it was processed
- **If Visa transaction:** Provide documentation showing the transaction was authenticated using Visa Secure. Alternatively, provide evidence the cardholder completed at least two non-fraud transactions that settled more than 120 calendar days before the dispute, and those transactions share at least two matching data elements with the disputed transaction (device ID, device fingerprint or IP address)
- **If the transaction was online:** Submit proof of cardholder participation, purchase details, transaction documentation, signed proof of delivery (matched full street address and zip code), digital download, screenshots of checkout flow (where the customer entered billing info and agreed to terms) or confirmation of goods or services usage. In addition, provide evidence of one or more undisputed transactions for the same cardholder account
- **If the transaction was mail/phone:** Submit proof of cardholder participation, purchase details, transaction documentation, signed proof of delivery (full street address and zip code) or confirmation of goods or services usage
- **If the transaction was travel and entertainment:** Submit proof of cardholder participation which may include a signature or imprint obtained during the stay/trip/rental. In addition, you may provide evidence of one or more undisputed transactions for the same cardholder account
- **If the transaction was a recurring charge:** Submit copy of the subscription agreement, with timestamps showing opt-in and the cardholder agreed to the terms and conditions
- **If the transaction was processed with AVS:** Submit copy of the receipt with complete transaction details, and proof address verification (AVS) was used during authorization and proof that goods were delivered to the shipping address with cardholder signature and other documents explaining the product documents explaining the product
- **If the transaction is no longer disputed by the cardholder:** Submit email, letter or other documentation from the cardholder stating they no longer dispute the charge

Response template: Fraud – card-not-present (CNP)

Sample fraud CNP merchant response:

Page 1 – The dispute compelling response form should be completed with the appropriate selections

DISPUTE RESPONSE - Compelling **C01E**

Case Number: Amount: 49.99 Reason Code: 1040 Merchant Number:

☐ Merchant Accepts Liability
☐ Credit Issued: Credit Issued Amount: ________ Date Credit Issued (MM/DD/CCYY): ___/___/______
Credit Issued ARN: ________

Please select all applicable reasons and data conditions for challenging this dispute. Additionally, include all supporting documentation as required by the Issuer. Please ensure the case number is written in the upper right-hand corner of each page.

☐ CE 01 Evidence of photographic or email evidence, documentation to prove cardholder is in possession of and/or using the merchandise or services
☐ CE 02 Evidence of signed delivery form, or copy/details of cardholder identification as proof goods were picked up at merchant site
☐ CE 03 Evidence that Address Verification (AVS) was used during authorization and the Issuer returned a value of Y or M, and proof that goods were delivered to the shipping address (date and time)
☐ CE 04 Evidence that Digital goods were downloaded Download Date *(MM/DD/CCYY): ___/___/_____ Time *(HH:MM): ___:___

Select at least TWO of the following and provide data:

☐ Purchaser IP Address: ________ and Device Geographic Location: ________
☐ Device ID: ________ and Device Name: ________
☐ Purchaser Name: ________ and Purchaser Email: ________
☐ Proof of Profile Setup or Application Access Supplied ☐ Proof of Merchant Website or Application Access Supplied
☐ Same Device was used by cardholder for previous undisputed transaction on same card
ARN*: ________ Transaction Amount*: ________ Transaction Date* (MM/DD/CCYY): ___/___/_____

☐ CE 05 Evidence that merchandise was delivered to cardholder at their place of employment
☐ CE 06 Evidence that T&E Loyalty reward transactions were undisputed for the same cardholder account related to purchase
☐ CE 07 Evidence that additional undisputed T&E purchases were made throughout service period
☐ CE 08 Evidence that Passenger Transport ticket was received, and scanned at gate or other information (e.g. frequent flyer miles)
☐ CE 09 Evidence of one or more undisputed payments for the same cardholder, including Original Credit Transaction (OCT)
ARN*: ________ Transaction Amount*: ________ Transaction Date* (MM/DD/CCYY): ___/___/_____

Select at least THREE of the following and provide data:

☐ IP Address: ________ ☐ Phone Number: ________
☐ Physical Address: ________ ☐ Email Address: ________
☐ Device ID: ________ ☐ Device Fingerprint: ________
☐ Customer Account / Login ID: ________

☐ CE 10 Evidence that a virtual card transaction was used at a lodging merchant
☐ CE 11 Evidence of a signed mail order/phone order form returned by the cardholder
☐ CE 12 Evidence the transaction was a wallet set up, and other undisputed transactions contained all wallet-related data
☐ CE 13 Evidence of undisputed recurring transaction with contract or previous undisputed recurring transactions and proof the cardholder is using the merchandise or service
ARN*: ________ Transaction Amount*: ________ Transaction Date* (MM/DD/CCYY): ___/___/_____
☐ CE 14 Evidence the transaction was completed by member of cardholder's household

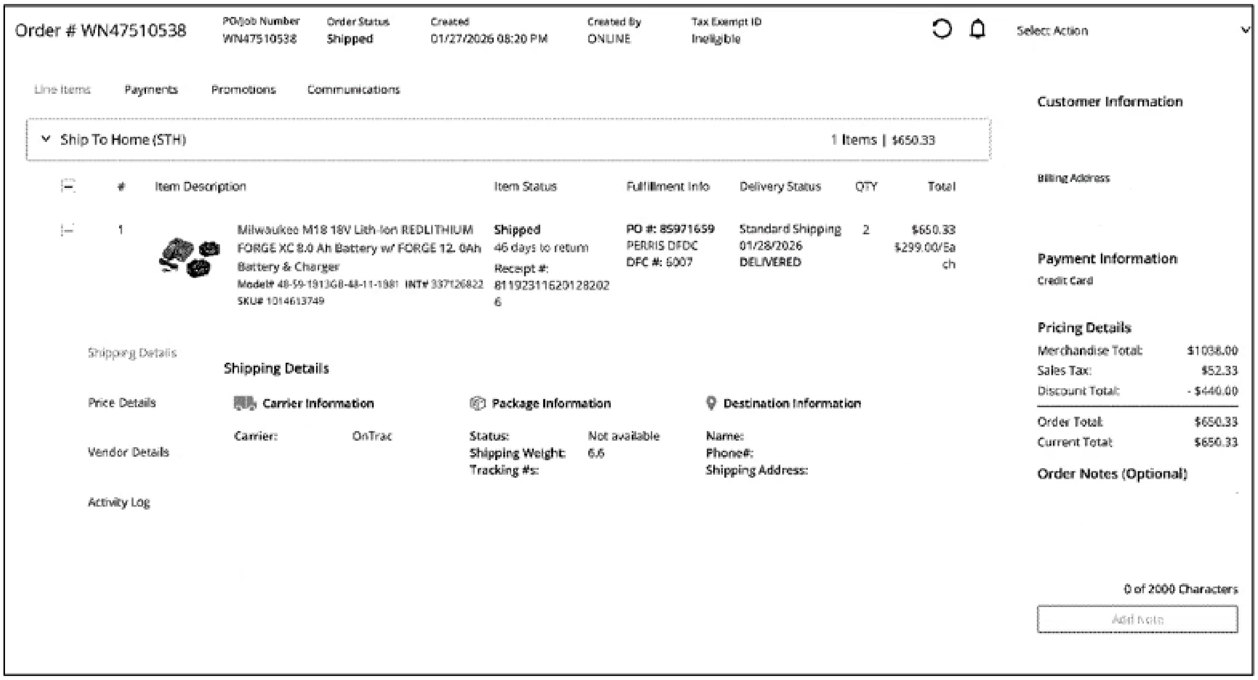
☐ CE 16 Evidence the transaction was for the purchase of non-fiat currency or non-fungible token
Destination Wallet Address*: ________ Blockchain Transaction Hash*: ________

☐ CE 19 Evidence of one or more undisputed payments for same merchandise or service
☐ CE 20 Evidence that the transaction is related to a Value Added Tax Refund

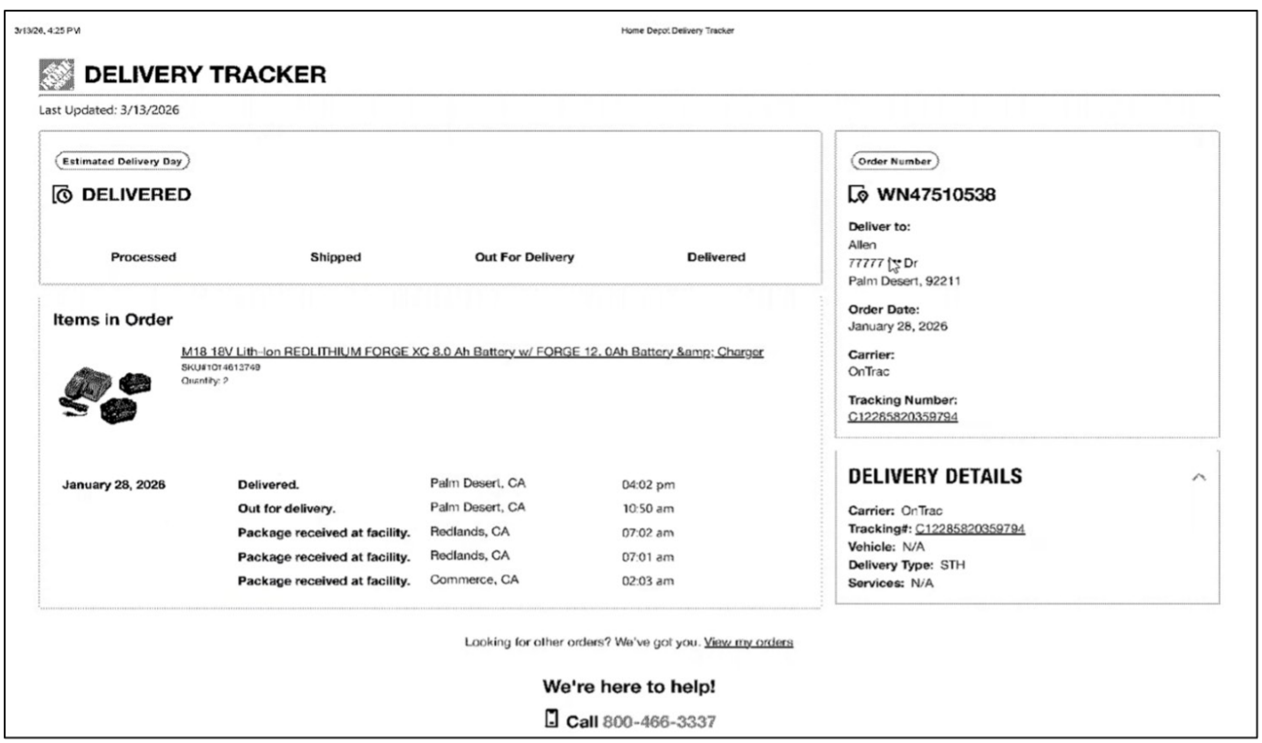
☐ Evidence of Verified by Visa, MasterCard Secure Code, Amex Safe Key, or Discover Protect Buy

*** - Required Data if condition is checked**
FOR FAST PROCESSING SIGN INTO Commerce Control Disputes WWW.COMMERCECONTROL.COM
OR FAX YOUR RESPONSE TO: 402-315-5427

Page 2 – Transaction details, shipping name and address, order number



Page 3 – Delivery tracking information with order number and delivery address



Page 4 – Return policy

Online Return Policy

Most merchandise can be returned within 90 days of purchase unless noted in our Return Policy Exceptions. Refunds will be issued to the original form of payment (credit card, Pay Pal, etc.). Original shipping charges will be deducted from the refund unless the return is the result of an error by Homedepot.com. Please note bundled items need to be returned with all components for a full refund.

Online Return Options

Return to Store
For your convenience, items purchased on homedepot.com can be returned to any of our retail stores nationwide.

Credit will be issued at time of return and no return shipping charges will be incurred. *

To enable quick processing of your return, please bring with you a copy of your bar coded shipping confirmation email or the credit card used to make the purchase.

By Mail
For most orders delivered by UPS or Fed Ex, you can use the enclosed small parcel return label to mail your return. Alternately, you can arrange to return on your own, using the address specified on the return label.**

For most orders, credit will be issued at the time the merchandise is successfully picked up by the return carrier. For remaining orders, credit will be issued at the time the merchandise is received in our warehouse. *

Return shipping costs will be the responsibility of the customer unless the return is the result of an error by Homedepot.com.

Preparing Your Return by Mail

Fill out and include with your return the Return Form located on the lower section of your packing slip.

Pack the item carefully in the original packaging.

Page 6 – Refund policy

General Refund Policy

This is The Home Depot's General Refund Policy for Store and Online Purchases.

Getting your refund is easy.

For the quickest refund, just bring your return items back to the store.

For returns sent to us by mail or carrier, we'll process your refund after we receive and verify your return. It typically takes about 7 business days to process your return.

Once we're done, it may take up to 10 business days for your bank to put funds back into your account.

See Seller Return Processing Times and Bank Refund Processing Times below for more details.

Chargeback reason codes: Fraud – card-present (CP)

A card-present (CP) dispute happens when a cardholder says the transaction was processed without their permission or participation.

Chargeback reason codes

	Reason code	
mastercard	37	Fraudulent transaction, no cardholder authorization
	70	Chip liability shift
	71	Chip/PIN liability shift
VISA	1010	EMV liability shift counterfeit fraud
	1020	EMV liability shift non-counterfeit fraud
	1030	Other fraud card-present environment
STAR	6000	Unauthorized/fraud dispute
	6500	Counterfeit chip card fraud
DISCOVER	4752 AA	Cardholder does not recognize the transaction
	4866 UA05	Chip card counterfeit transaction
	4867 UA06	Fraud-chip and PIN transaction
	4537 UA01	Fraudulent transaction – card-present
AMERICAN EXPRESS	F10	No swipe – keyed transaction
	F14	Multiple ROCs
	F30	EMV counterfeit
	F31	EMV lost/stolen/non-received
	FR2	Fraud – full recourse agreement
	M49	Unauthorized charge – car rental

Causes

- Card was not swiped or the chip was not read
- Key-entered transaction
- Card imprint not obtained
- Counterfeit card, cardholder claims they did not participate in the transaction
- Unauthorized transaction

Prevention

- Use clear merchant name for billing
- Process all transactions with EMV compliant devices, obtain a PIN when required
- Obtain magnetic swipe when applicable
- Obtain issuer authorization for every transaction
- Do not key-enter transactions, if you do then make a manual imprint of the card
- Implement internal fraud policies and monitoring for suspicious activity
- Double-check all transaction receipts before depositing
- Train staff on how to identify potentially fraudulent behaviors or counterfeit cards during transactions

Initiation time frame

Cardmembers have up to **120** days from the transaction date to dispute the charge

Merchant response time frame

You have 15 days to respond to your chargeback notifications for Visa, Mastercard and Discover, and 14 days for American Express

How should I respond?

- Proof of refund if already processed
- Sales draft with proof the transaction was electronically captured
- Video/photographic proof the cardholder participated in the transaction
- Customer signature on transaction receipt
- Submit the authorization record as proof that your payment terminal read the card's magnetic stripe or chip
- Evidence the transaction was processed using a PIN enabled terminal; however, customer presented a non-PIN card
- A copy of the identification presented by the customer along with either receipt, contract or invoice
- Other undisputed transactions for same cardholder account
- Provide a copy of the manual imprint if obtained for the transaction

Examples

- **If you already processed a reversal or issued a credit:** Submit documentation of the credit reversal, including the amount of the credit and the date it was processed
- **If the transaction was completed at an EMV or EMV/PIN compliant terminal:** Submit specific information that shows the transaction took place at an EMV compliant terminal
- **If the dispute was received for EMV liability shift and transaction was not completed at an EMV terminal:** You must accept the dispute
- **If the transaction was key-entered:** Submit documentation of an imprint of the card-present transaction
- **If the original transaction involves a card-present transaction and subsequent were key-entered:** Submit documentation showing all transactions related to the same service and provide evidence of an imprint for the initial card-present transaction
- **If the transaction is no longer disputed by the cardholder:** Submit email, letter or other documentation from the cardholder stating they no longer dispute the charge

Response template: Fraud – card-present (CP)

Sample fraud CP merchant response:

Page 1 – The dispute compelling response form should be completed with the appropriate selections

DISPUTE RESPONSE - Compelling **C01E**

Case Number: Amount: 35.50 Reason Code: 1030 Merchant Number:

☐ Merchant Accepts Liability
☐ Credit Issued: Credit Issued Amount: ______________ Date Credit Issued (MM/DD/CCYY): ___/___/________
Credit Issued ARN: ____________________

Please select all applicable reasons and data conditions for challenging this dispute. Additionally, include all supporting documentation as required by the Issuer. Please ensure the case number is written in the upper right-hand corner of each page.

☐ CE 01 Evidence of photographic or email evidence, documentation to prove cardholder is in possession of and/or using the merchandise or services
☐ CE 02 Evidence of signed delivery form, or copy/details of cardholder identification as proof goods were picked up at merchant site
☐ CE 03 Evidence that Address Verification (AVS) was used during authorization and the Issuer returned a value of Y or M, and proof that goods were delivered to the shipping address (date and time)
☐ CE 04 Evidence that Digital goods were downloaded Download Date *(MM/DD/CCYY): ___/___/_____ Time *(HH:MM): ___:___

Select at least TWO of the following and provide data:

☐ Purchaser IP Address: ____________________ and Device Geographic Location: ____________________
☐ Device ID: ____________________ and Device Name: ____________________
☐ Purchaser Name: ____________________ and Purchaser Email: ____________________
☐ Proof of Profile Setup or Application Access Supplied ☐ Proof of Merchant Website or Application Access Supplied
☐ Same Device was used by cardholder for previous undisputed transaction on same card
ARN*: ____________________ Transaction Amount*: ____________ Transaction Date* (MM/DD/CCYY): ___/___/_____

☐ CE 05 Evidence that merchandise was delivered to cardholder at their place of employment
☐ CE 06 Evidence that T&E Loyalty reward transactions were undisputed for the same cardholder account related to purchase
☐ CE 07 Evidence that additional undisputed T&E purchases were made throughout service period
☐ CE 08 Evidence that Passenger Transport ticket was received, and scanned at gate or other information (e.g. frequent flyer miles)
☐ CE 09 Evidence of one or more undisputed payments for the same cardholder, including Original Credit Transaction (OCT)
ARN*: ____________________ Transaction Amount*: ____________ Transaction Date* (MM/DD/CCYY): ___/___/_____

Select at least THREE of the following and provide data:

☐ IP Address: ____________________ ☐ Phone Number: ____________________
☐ Physical Address: ____________________ ☐ Email Address: ____________________
☐ Device ID: ____________________ ☐ Device Fingerprint: ____________________
☐ Customer Account / Login ID: ____

☐ CE 11 Evidence of a signed mail order/phone order form returned by the cardholder
☐ CE 12 Evidence the transaction was a wallet set up, and other undisputed transactions contained all wallet-related data
☐ CE 13 Evidence of undisputed recurring transaction with contract or previous undisputed recurring transactions and proof the cardholder is using the merchandise or service
ARN*: ____________________ Transaction Amount*: ____________ Transaction Date* (MM/DD/CCYY): ___/___/_____
☐ CE 14 Evidence the transaction was completed by member of cardholder's household

☐ CE 17 Evidence that the same card used in the disputed transaction was used in another transaction that was not disputed
☐ CE 18 Evidence of cardholder identification matching the cardholder name on either receipt, contract or invoice

☐ CE 20 Evidence that the transaction is related to a Value Added Tax Refund

☐ Evidence of Verified by Visa, MasterCard Secure Code, Amex Safe Key, or Discover Protect Buy
*** - Required Data if condition is checked**
FOR FAST PROCESSING SIGN INTO Commerce Control Disputes WWW.COMMERCECONTROL.COM
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Page 2 – Transaction details, shipping name and address, order number

logo

Merchant Name
Merchant Address
Merchant Phone Number

Account:	998780815
Date:	8/18/25
Room:	120
Arrival Date:	7/15/25
Departure Date:	7/17/25
Check In Time:	7/15/25 3:30 PM
Check Out Time:	7/17/25 11:42 AM
Rewards Program ID:	
You were checked in by:	nshaik
You were checked out by:	mpatel
Total Balance Due:	**$0.00**

Post Date	Description	Comment	Amount
7/15/25	Room Charge		$84.00
7/15/25	Occupancy Tax		$7.14
7/15/25	Sales / Misc tax		$5.04
7/15/25	Other Tax		$0.84
7/15/25	Tourism Levy		$1.26
7/16/25	Visa Payment	XXXXXXXXXXXX3067	($98.28)
7/16/25	Room Charge		$79.00
7/16/25	Occupancy Tax		$6.72
7/16/25	Sales / Misc tax		$4.74
7/16/25	Other Tax		$0.79
7/16/25	Tourism Levy		$1.19
7/17/25	Visa Payment	XXXXXXXXXXXX3067	($92.44)

Folio Summary 7/15/25 - 7/17/25

Room Charge	$163.00
Occupancy Tax	$13.86
Other Tax	$1.63
Sales / Misc tax	$9.78
Tourism Levy	$2.45
Visa Payment	($190.72)
Balance Due:	**$0.00**

With this rate you are able to earn
points to redeem for free nights and other rewards!

Have a great day!

x_______________________________________

Earn reward nights at **Join** **today at**
Earn reward nights faster with the
Learn more at

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Page 3 – Transaction details, shipping name and address, order number

logo

Merchant Name
Merchant Address
Merchant Phone Number

Email:
Phone:

Rewards Program ID:

Hotel:	KY149
Room:	120
Account:	998780815
Arrival:	07/15/25
Departure:	07/17/25
Adults:	1
Children:	0
Room Type:	NK

BC I hereby acknowledge that smoking is not allowed in my guest room. I will be charged for smoking in guest room or unauthorized area.

BC We require a cash or credit card deposit at check in that is fully refundable once room is inspected after check-out. Please note Credit card deposits may take up to 15 days to go back to your account.

BC WE DO NOT ACCEPT PET.

BC PARKING: parking is $5 per night per vehicle with one vehicle per room limited. Any additional parking will be charged $10 per night, and it is based on availability.

Your rate(s) are as follows:

Rate	Date(s)
84.00	07/15/25 - 07/15/25
79.00	07/16/25 - 07/16/25

*Does not include taxes or any other nightly fees

Signature:

Date Created: [illegible]2025, 3:15:18 PM (GMT)

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Chargeback reason codes: Authorization

Chargeback reason codes: No-valid-authorization

A no-valid-authorization dispute happens when the customer's bank is claiming that the transaction was processed without sufficient electronic authorization or account verification.

Chargeback reason codes

	Reason code	
mastercard	07	Warning bulletin file
	08	Authorization-related chargeback
	12	Account not on file
	37	No cardholder authorization
VISA	1110	Card recovery bulletin
	1120	Declined authorization
	1130	No authorization
STAR	2000	Authorization
	6500	Counterfeit chip card fraud
DISCOVER	4863 AT	No authorization
	6050 DC	Dispute compliance
AMERICAN EXPRESS	A01	Transaction amount exceeds authorization amount
	A02	No authorization/invalid approval code
	A08	Authorization approval code expired
	P01	Non-matching account number
	F22	Expired/invalid card

Causes

- Merchant did not request authorization from issuer before processing transaction
- Transaction was processed after authorization code expired
- Using an authorization code that was declined or invalid
- Transaction amount exceeds the authorized amount
- Device failures resulting in invalid auth code
- Duplicate processing

Prevention

- Obtain valid six-digit authorization code for all transactions
- Discontinue processing a transaction if a card has been declined
- Avoid splitting transaction amounts into separate, smaller amounts to obtain authorizations after a "Decline" has been received
- Avoid processing an authorization for more than the allowed tolerance level for the applicable MCC
- Validate card has not expired by checking the expiration date on the card presented for the transaction
- Avoid processing a transaction past the allowable authorization time frame (the time frame depends on the type of authorization)
- Ask for an alternate form of payment
- Avoid including tip on a previously authorized amount

Initiation time frame

Cardmembers have up to **120** days for Visa, American Express and Discover, and 90 or 120 days for Mastercard from the transaction date to dispute the charge

Merchant response time frame

You have 15 days to respond to your chargeback notifications for Visa, Mastercard and Discover, and 14 days for American Express

How should I respond?

- Provide documentation supporting that the transaction was processed using a chip terminal and that the transaction was authorized
- Provide proof that the card had not expired on the transaction date
- Provide proof that the charge was incurred prior to the card expiration date
- Provide proof that a valid six-digit authorization approval was obtained and the date of the authorization approval
- Provide proof showing that the transaction was settled while the authorization approval obtained was still valid

Examples

- **If you already processed a reversal or issued a credit:** Submit documentation of the credit reversal, including the amount of the credit and the date it was processed
- **If the transaction was authorized:** Submit evidence the transaction was authorized, provide documentation showing transaction details with authorization approval code and date
- **If the transaction required special authorization procedures:** Submit the following for each authorization event, date/time submitted, amount requested and amount approved, response code and approval code and transaction identifier number tying the authorizations together
- **If the transaction was not authorized:** Accept the chargeback
- **If the transaction was a late presentment:** Submit proof that the transaction date initially used to process the transaction was incorrect, or a copy of the receipt showing the transaction was completed within the time limit
- **If the transaction is no longer disputed by the cardholder:** Submit email, letter or other documentation from the cardholder stating they no longer dispute the charge

Response template: No-valid-authorization

Sample no-valid-authorization merchant response

Page 1 – The dispute compelling response form should be completed with the appropriate selections

DISPUTE RESPONSE **R01E**

Case Number: Amount: 19.99 Reason Code: 1320 Merchant Number:

☐ Merchant Accepts Liability
☐ Credit Issued: Credit Issued Amount: ____________ Date Credit Issued (MM/DD/CCYY): ____/____/________
Credit Issued ARN: ______________

Please select all applicable reasons and data conditions for challenging this dispute. Additionally, include all supporting documentation as required by the Issuer. Please ensure the case number is written in the upper right-hand corner of each page.

- ☐ Evidence of a signed and/or electronically captured sales slip
- ☐ Evidence of a signed return or cancellation policy or order form
- ☐ Evidence of a signed order form
- ☐ Evidence that an Address Verification Service of Y or M and SIGNED proof of delivery to AVS confirmed address
- ☐ Evidence of a Signed rental agreement or Hotel/Motel folio
- ☐ Evidence of the Recurring billing agreement
- ☐ Evidence of T & E Documentation showing loyalty transactions related to this purchase
- ☐ Evidence of T & E Documentation showing subsequent purchases made throughout the service period
- ☐ Evidence that the ticket was received for passenger transport
- ☐ Evidence the name on the flight manifest matches the Cardholder name on purchased itinerary FOR AIRLINE MERCHANTS ONLY
- ☐ Evidence that a valid CVC2 (Cardholder Validation Code) was obtained in lieu of imprint
- ☐ Evidence that the customer authorized the transaction to be completed
- ☐ Evidence that a 3D Secure authentication approval was received through use of Verified by Visa, MasterCard Secure Code, AMEX Safe Key, or Discover Protect Buy

☐ Other documentation (Please Describe):

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OR FAX YOUR RESPONSE TO: 402-933-1525

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Page 2 – Transaction details including merchant information, transaction date and time, approval code, truncated card number, transaction amount and itemized description

logo

Merchant Name
Merchant Address
Merchant Phone Number

PITCHER		$12.00
JAMESON IRISH x 2		$10.00
DOUBLE		$10.00
REDBULL VODKA		$6.00
Subtotal		$38.00
Beer	0.00 %	$0.00
Liquor	0.00 %	$0.00
Non Cash Adjust (3.5%)		$1.33
Order total		$39.33

Total paid $43.00

October 11, 2025 8:44 pm

Payment

VISA	Order amount	$39.33
	Tip	$3.67

Hide Details

Method: EMV
Authorizing Network: VISA
CVM: SIGNATURE

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THANK YOU FOR YOUR BUSINESS!

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Page 3 – Transaction details including merchant information, transaction date and time, approval code, truncated card number, transaction amount and itemized description

logo

Merchant Name
Merchant Address
Merchant Phone Number

Dine In

Cashier: Makenzi
11-Oct-2025 8:44:44P

Transaction 532391

Subtotal	$38.00
Total Taxes	$0.00
Non-Cash Adjust (3.5%)	$1.33
Total	$39.33
DEBIT CARD AUTH VISA 0924	$39.33
Tip	3.67
Total	43.00

I agree to pay the above amount per the cardholder and/or merchant agreement
Station: Station 2

11-Oct-2025 8:44:46P
$39.33 | Method: EMV
US DEBIT XXXXXXXXXXXX0924

Reference ID: 528500545420
Auth ID: 448351
MID: ***********1104
AID: A0000000980840
AthNtwkNm: VISA
RtInd:CREDIT
SIGNATURE

THANK YOU FOR YOUR BUSINESS!
Merchant Copy

Clover ID: DCPEXQB57HYVJ
Payment CAY9KQEK8TV2M

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https://clover.com/privacy

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Chargeback reason codes: Late presentment

A late presentment dispute happens when the customer's bank claims that the transaction was not processed within the required time frame

Chargeback reason codes

	Reason code	
mastercard	08	Authorization related chargeback
VISA	1330	No authorization/late presentment
STAR	3000	Processing error
DISCOVER	4542 LP	Late presentation
AMERICAN EXPRESS	P07	Late presentment

Causes

- Authorization was not obtained for a transaction
- Merchant processed a transaction for an amount greater than what was authorized
- Merchant did not submit a transaction for processing in time before the authorization expired
- Merchant did not submit timely and the account has since been closed
- Transaction posted after the permitted days of the original transaction date

Prevention

- Deposit order receipt with your processor as soon as possible, preferably the day of the sale
- Process all transactions within the required time frames
- Obtain authorization on the day of the transaction
- Always authorize every transaction in accordance with card network rules
- Do not include a tip on a previously authorized amount

Initiation time frame

Cardmembers have up to **75** days from the transaction date with a maximum of **120** calendar days to dispute the charge

Merchant response time frame

You have 15 days to respond to your chargeback notifications for Visa, Mastercard and Discover, and 14 days for American Express

How should I respond?

- Provide proof that the transaction was deposited and processed within the required time limit
- Submit evidence demonstrating the transaction received authorization

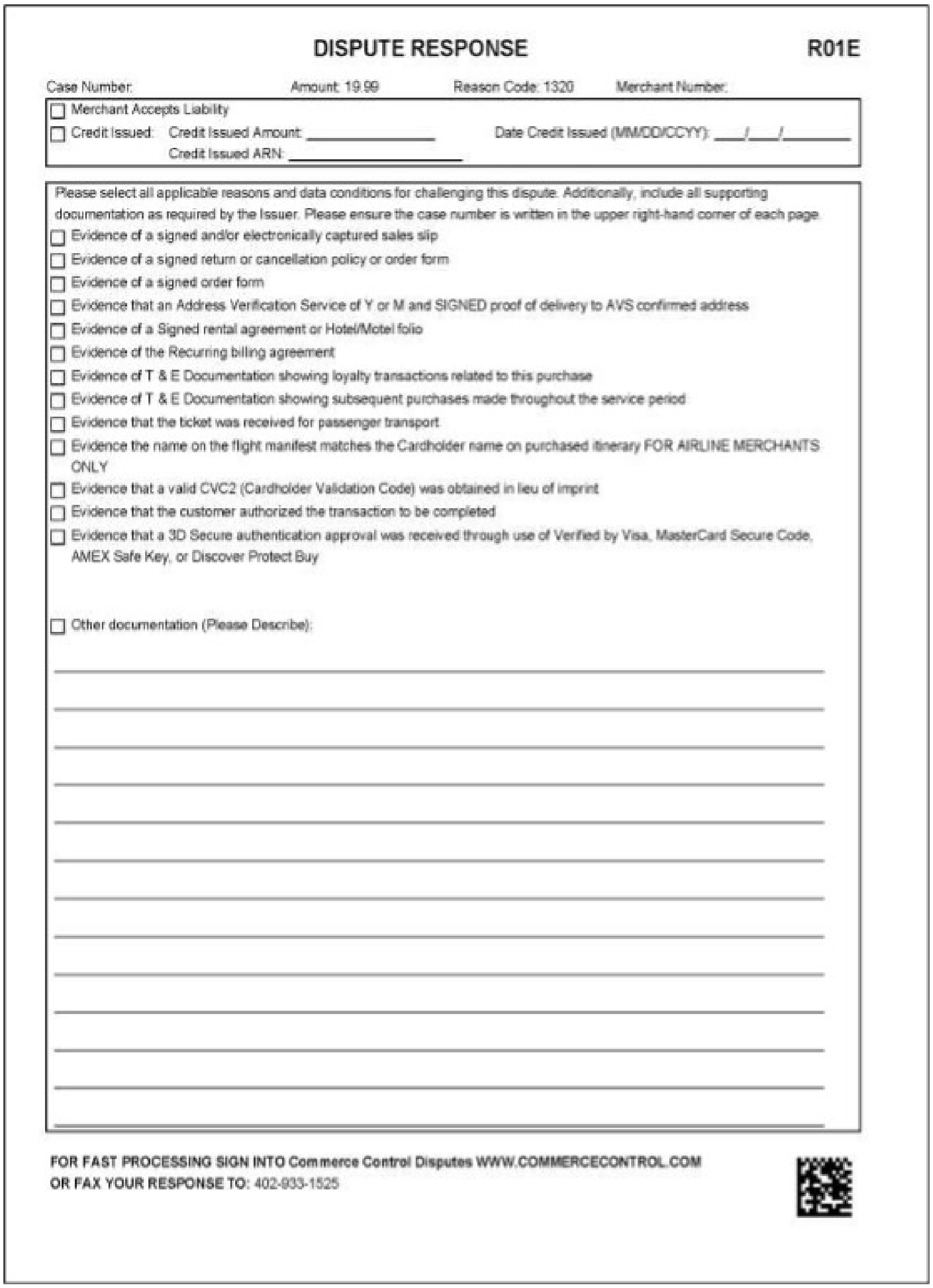
Examples

- **If you already processed a reversal or issued a credit:** Submit documentation of the credit reversal, including the amount of the credit and the date it was processed
- **If the transaction was authorized:** Submit evidence authorization was obtained timely for the transaction
- **If the transaction was processed within network time frame:** Submit evidence of authorization and transaction logs showing authorized and settled dates
- **If the transaction was not properly authorized or settled:** Accept the dispute
- **If the transaction is no longer disputed by the cardholder:** Submit email, letter or other documentation from the cardholder stating they no longer dispute the charge

Response template: Late presentment

Sample late presentment merchant response

Page 1 – The dispute compelling response form should be completed with the appropriate selections



DISPUTE RESPONSE R01E

Case Number: Amount: 19.99 Reason Code: 1320 Merchant Number:

☐ Merchant Accepts Liability
☐ Credit Issued: Credit Issued Amount: ______________ Date Credit Issued (MM/DD/CCYY): ____/____/________
Credit Issued ARN: __________________

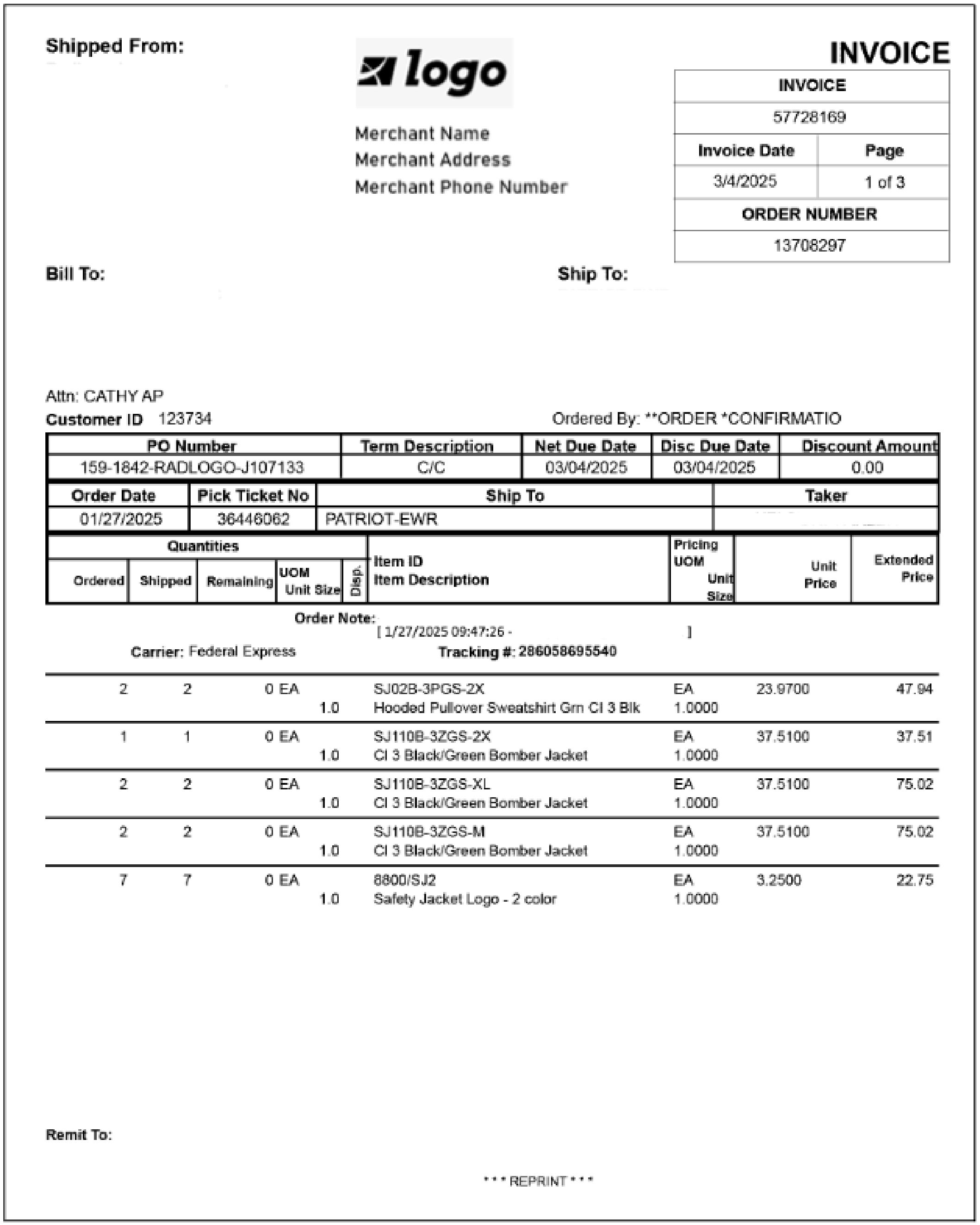
Please select all applicable reasons and data conditions for challenging this dispute. Additionally, include all supporting documentation as required by the Issuer. Please ensure the case number is written in the upper right-hand corner of each page.

- ☐ Evidence of a signed and/or electronically captured sales slip
- ☐ Evidence of a signed return or cancellation policy or order form
- ☐ Evidence of a signed order form
- ☐ Evidence that an Address Verification Service of Y or M and SIGNED proof of delivery to AVS confirmed address
- ☐ Evidence of a Signed rental agreement or Hotel/Motel folio
- ☐ Evidence of the Recurring billing agreement
- ☐ Evidence of T & E Documentation showing loyalty transactions related to this purchase
- ☐ Evidence of T & E Documentation showing subsequent purchases made throughout the service period
- ☐ Evidence that the ticket was received for passenger transport
- ☐ Evidence the name on the flight manifest matches the Cardholder name on purchased itinerary FOR AIRLINE MERCHANTS ONLY
- ☐ Evidence that a valid CVC2 (Cardholder Validation Code) was obtained in lieu of imprint
- ☐ Evidence that the customer authorized the transaction to be completed
- ☐ Evidence that a 3D Secure authentication approval was received through use of Verified by Visa, MasterCard Secure Code, AMEX Safe Key, or Discover Protect Buy

☐ Other documentation (Please Describe):

FOR FAST PROCESSING SIGN INTO Commerce Control Disputes WWW.COMMERCECONTROL.COM
OR FAX YOUR RESPONSE TO: 402-933-1525

Page 2 – Transaction details, shipping name and address, order number



Shipped From:

Merchant Name
Merchant Address
Merchant Phone Number

INVOICE

INVOICE	
57728169	
Invoice Date	Page
3/4/2025	1 of 3
ORDER NUMBER	
13708297	

Bill To:

Ship To:

Attn: CATHY AP

Customer ID 123734

Ordered By: **ORDER *CONFIRMATIO

PO Number	Term Description	Net Due Date	Disc Due Date	Discount Amount
159-1842-RADLOGO-J107133	C/C	03/04/2025	03/04/2025	0.00

Order Date	Pick Ticket No	Ship To	Taker
01/27/2025	36446062	PATRIOT-EWR	

Quantities: Ordered	Shipped	Remaining	UOM Unit Size	Disp.	Item ID / Item Description	Pricing UOM / Unit Size	Unit Price	Extended Price
2	2	0	EA 1.0		SJ02B-3PGS-2X Hooded Pullover Sweatshirt Grn Cl 3 Blk	EA 1.0000	23.9700	47.94
1	1	0	EA 1.0		SJ110B-3ZGS-2X Cl 3 Black/Green Bomber Jacket	EA 1.0000	37.5100	37.51
2	2	0	EA 1.0		SJ110B-3ZGS-XL Cl 3 Black/Green Bomber Jacket	EA 1.0000	37.5100	75.02
2	2	0	EA 1.0		SJ110B-3ZGS-M Cl 3 Black/Green Bomber Jacket	EA 1.0000	37.5100	75.02
7	7	0	EA 1.0		8800/SJ2 Safety Jacket Logo - 2 color	EA 1.0000	3.2500	22.75

Order Note: [1/27/2025 09:47:26 -]

Carrier: Federal Express **Tracking #:** 286058695540

Remit To:

*** REPRINT ***

Page 3 – Transaction details, shipping name and address, order number

Shipped From:

Merchant Name
Merchant Address
Merchant Phone Number

INVOICE

INVOICE	
57728169	
Invoice Date	**Page**
3/4/2025	2 of 3
ORDER NUMBER	
13708297	

Quantities								
Ordered	Shipped	Remaining	UOM Unit Size	Disp.	Item ID Item Description	Pricing UOM Unit Size	Unit Price	Extended Price

Card: VISA/MC
Tran Type: Final Sale
Name: **ORDER *CONFIRMATIO
Account Number: 5490
Authorization Number: 06179G
Reference Number: 753815
Batch Number: 3862
Merchant ID: ****3798
Authorization Amount: 11.58
Amount Applied To Invoice: 11.58
Retrieval Number: 1599323141

X________________________________

I agree to pay above total amount according to card issuer

Card: VISA/MC
Tran Type: Prior Auth
Name: **ORDER *CONFIRMATIO
Account Number: 5490
Authorization Number: 08891G
Reference Number: 748555
Batch Number: 3862
Merchant ID: ****3798
Authorization Amount: 258.24
Amount Applied To Invoice: 258.24

Remit To:

* * * REPRINT * * *

Page 4 – Transaction details, shipping name and address, order number

Shipped From:

logo

Merchant Name
Merchant Address
Merchant Phone Number

INVOICE

INVOICE	
57728169	
Invoice Date	**Page**
3/4/2025	3 of 3
ORDER NUMBER	
13708297	

Quantities								
Ordered	Shipped	Remaining	UOM Unit Size	Disp.	Item ID Item Description	Pricing UOM Unit Size	Unit Price	Extended Price

Retrieval Number: 1599323037

X________________________________

I agree to pay above total amount according to card issuer

Total Lines:5
Total Freight In:0.00
Total Freight Out: 11.58

SUB-TOTAL:	258.24
TOTAL FREIGHT:	11.58
TAX:	0.00
VISA/MC:	269.82
AMOUNT DUE:	**0.00**
	U.S. Dollars

Remit To:

* * * REPRINT * * *

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Chargeback reason codes: Cardholder disputes

Chargeback reason codes: Credit-not-processed

A credit-not-processed dispute happens when the customer is claiming that a credit was not issued, even though the merchant issued a credit transaction receipt or provided a refund acknowledgment. Or, the customer is claiming that a credit was not issued, even though the merchandise was returned or the services were cancelled.

Chargeback reason codes

	Reason code	
mastercard	53	Cardholder dispute
	60	Credit-not-processed
VISA	1360	Credit-not-processed
STAR	5000	Cancellations and returns
DISCOVER	4560 RN2	Credit-not-processed
AMERICAN EXPRESS	C02	Credit-not-processed
	C04	Credit-not-processed/returned merchandise
	C05	Credit-not-processed/cancelled transaction

Causes

- Failure to process refund
- Merchant did not acknowledge the return or cancellation
- Merchant issued credit but was not processed in time or incorrect amount, there was a delay in processing
- Voided transaction error
- Unclear refund policy
- Issuers do not allow original credit transactions (OCT) on certain types of cards due to local law

Prevention

- Simplify return and refund policies and post them prominently
- Disclose the refund policy for returned/canceled merchandise or services to the customer at the time of the transaction
- In a CP environment, the customer must sign the transaction receipt containing the disclosure
- In an electronic environment, provide disclosure on the website on the same page as the checkout, and require the customer to "click-to-accept" the disclosure prior to completion of the transaction
- Issue credit to the customer for the correct amount, in a timely manner and on the same account as the purchase
- Ensure delivery of the merchandise or services ordered to the customer on or before expected delivery date
- Process all transactions using the proper transaction code

How should I respond?

- Show that a credit is not due by providing proof that the disclosure was accepted by the customer at the time of the transaction
- Provide an explanation of why the credit is not due
- If the cardholder did not attempt to cancel the transaction, ensure your challenge response outlines this information. This will explain to the issuing bank that their customer did not attempt to cancel the payment prior to disputing the transaction
- If the cardholder returned the merchandise in an altered state, therefore making the return illegible for a refund, supply evidence to support the merchandise returned by the cardholder was altered when responding to the dispute

Initiation time frame

Cardmembers have up to **120** days from the transaction date with a maximum of **540** calendar days to dispute the charge

Merchant response time frame

You have 15 days to respond to your chargeback notifications for Visa, Mastercard and Discover, and 14 days for American Express

Examples

- **If you already processed a reversal or issued a credit:** Submit documentation of the credit reversal, including the amount of the credit and the date it was processed
- **If the transaction was processed in card-present environment:** Submit proof the cardholder participated in the transaction with the order receipt showing cardholder’s signature and clearly disclosed the return/cancellation policy
- **If the transaction was online and no credit is due:** Submit proof of cardholder participation, purchase details, transaction documentation, signed proof of delivery (matched full street address and zip code), digital download, screenshots of checkout flow (where the customer entered billing info and agreed to terms/cancellation policy) or confirmation of goods or services usage, evidence the customer did not meet refund conditions, return never received, cancellation outside allowed time frame or non-refundable item/service already provided
- **If the transaction is no longer disputed by the cardholder:** Submit email, letter or other documentation from the cardholder stating they no longer dispute the charge

Response template: Credit-not-processed

Sample credit-not-processed merchant response

Page 1 – The dispute compelling response form should be completed with the appropriate selections

DISPUTE RESPONSE **R01E**

Case Number: Amount: 50.00 Reason Code: 53 Merchant Number:

☐ Merchant Accepts Liability
☐ Credit Issued: Credit Issued Amount: ______________ Date Credit Issued (MM/DD/CCYY): ____/____/________
Credit Issued ARN: ____________________

Please select all applicable reasons and data conditions for challenging this dispute. Additionally, include all supporting documentation as required by the Issuer. Please ensure the case number is written in the upper right-hand corner of each page.

- ☐ Evidence of a signed and/or electronically captured sales slip
- ☐ Evidence of a signed return or cancellation policy or order form
- ☐ Evidence of a signed order form
- ☐ Evidence that an Address Verification Service of Y or M and SIGNED proof of delivery to AVS confirmed address
- ☐ Evidence of a Signed rental agreement or Hotel/Motel folio
- ☐ Evidence of the Recurring billing agreement
- ☐ Evidence of T & E Documentation showing loyalty transactions related to this purchase
- ☐ Evidence of T & E Documentation showing subsequent purchases made throughout the service period
- ☐ Evidence that the ticket was received for passenger transport
- ☐ Evidence the name on the flight manifest matches the Cardholder name on purchased itinerary FOR AIRLINE MERCHANTS ONLY
- ☐ Evidence that a valid CVC2 (Cardholder Validation Code) was obtained in lieu of imprint
- ☐ Evidence that the customer authorized the transaction to be completed
- ☐ Evidence that a 3D Secure authentication approval was received through use of Verified by Visa, MasterCard Secure Code, AMEX Safe Key, or Discover Protect Buy
- ☐ Evidence that the cardholder altered or falsified documentation to support the dispute
- ☐ Evidence that the cardholder replaced or altered original merchandise when returned
- ☐ Other documentation (Please Describe):

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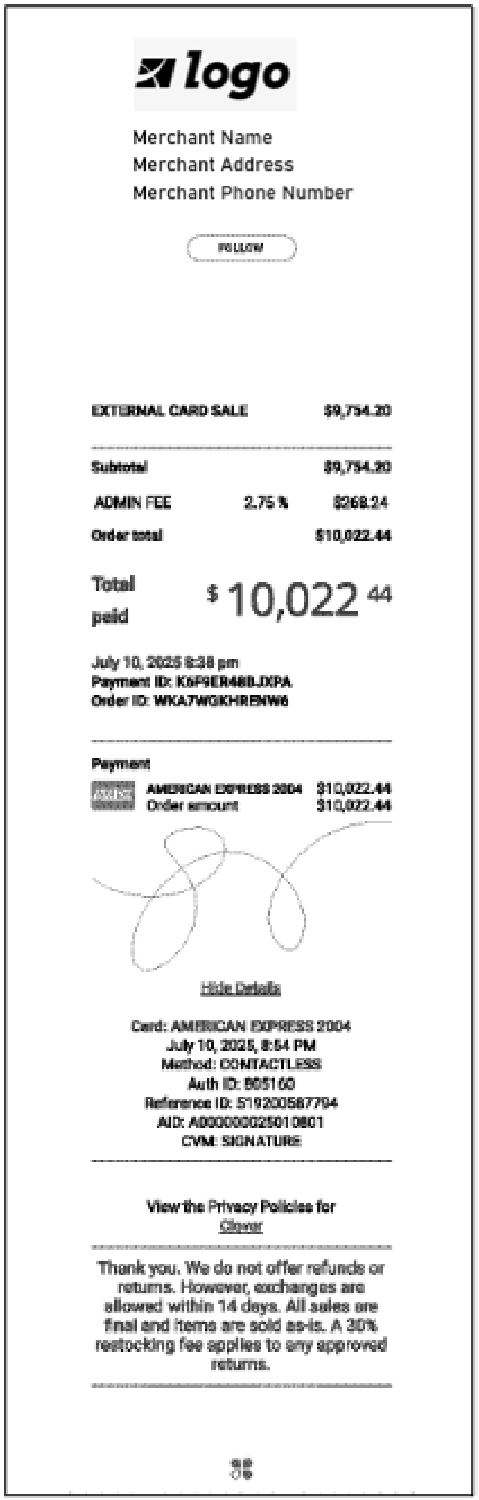
Page 2 – Transaction details including merchant information, transaction date and time, approval code, truncated card number, transaction amount and itemized description


logo

Merchant Name
Merchant Address
Merchant Phone Number

FOLLOW

EXTERNAL CARD SALE	$9,754.20
Subtotal	$9,754.20
ADMIN FEE 2.75 %	$268.24
Order total	$10,022.44

Total paid $10,022.44

July 10, 2025 8:38 pm
Payment ID: K6F9ER48BJXPA
Order ID: WKA7WGKHRENW6

Payment

AMERICAN EXPRESS 2004	$10,022.44
Order amount	$10,022.44

Hide Details

Card: AMERICAN EXPRESS 2004
July 10, 2025, 8:54 PM
Method: CONTACTLESS
Auth ID: 805160
Reference ID: 519200587704
AID: A000000025010801
CVM: SIGNATURE

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Thank you. We do not offer refunds or returns. However, exchanges are allowed within 14 days. All sales are final and items are sold as-is. A 30% restocking fee applies to any approved returns.

Page 3 – Transaction details including merchant information, transaction date and time, approval code, truncated card number, transaction amount and itemized description

logo

Merchant Name
Merchant Address
Merchant Phone Number

Invoice #: 31009 Salesperson: John Date: 7-10-25

Shipping Information (Please Print Only)

To (First and Last name):

Address:

City/State/ Zip Code Country: U.S.A.

Cell Phone: Secondary Phone:

Email for the Tracking Info:

REFUND POLICY FOR ELECTRONICS

- **ALL SALES ARE FINAL. No refunds are available for electronics purchases.**
- **Exchanges** are permitted under the following conditions. The request must be made within **14 days** of the purchase date. **Opened or used items** are not eligible for exchange.
- **Delivery time**: 7 to 15 business days (longer for international orders).
- **Customs**: Customers are responsible for any customs fees, we are not responsible for any delays.
- **Return Shipping**: Customers are responsible for return shipping fees.
- **Tracking**: Tracking numbers are generated within 3-5 business days.
- **30% Restocking fees** will be applied to returned products or in the event of a refused delivery.

REFUND POLICY FOR MASSAGE CHAIR ONLY

1. **Cancellation Period**: Customers may cancel their massage chair order within 48 hours of purchase for a full refund.
2. **Restocking Fee**: Cancellations made after the initial 48-hour period will incur a 30% restocking fee.
3. **Final Sale**: After 48 hours, all sales are final. No returns will be accepted.
4. **Requesting a cancellation for MASSAGE CHAIR by email ONLY**: To initiate a cancellation within the 48-hour window, please contact our customer service team at info@gadgetssupport.com
5. **Should you fail to cooperate with scheduling, or third party fail to reach you, you are responsible for a 30% restocking fee.**

Please Initial LW I read, acknowledged and understand the terms of this agreement.

Please Initial LW I agree and acknowledge that products will be shipped to me, and I agree the package may be left at the front door if necessary.

Name: Signature Date 7/10/25

Customer Support

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Page 4 – Transaction details including merchant information, transaction date and time, approval code, truncated card number, transaction amount and itemized description

logo
Merchant Name
Merchant Address
Merchant Phone Number

Invoice #: 31009

Date: Thursday, 10 July 2025 8:58 PM

Product	Qty	Price
Ai Pro 15000 Smart Projector ID-220	1	$10,000.00
	*Discount:	-$1,000.00
		$9,000.00
Ai Pro 13000 Smart Projector ID-219	3	$8,500.00
	*Discount:	-$25,500.00
		$0.00
Ai Pro Headphones ID-212	22	$499.99
	*Discount:	-$10,999.78
		$0.00
Ai Pro Speaker ID-213	8	$599.99
	*Discount:	-$4,799.92
		$0.00
LIFETIME WARRANTY&FREE UPGRADE	34	$0.00

Total Discount - 82.46% $42,299.70

Subtotal:	$9,000.00
Tax:	$754.20
Tip:	$0.00
Total:	$9,754.20

Payment Method(s):
Credit Card $9,754.20
Amex

Your sales representative(s):
Javier
John
Olga

X

Thank you for shopping with us!

All sales are final, with no refunds or returns. Exchanges are permitted within 14 days. If a return is exceptionally approved, a 30% restocking fee will be charged.

31009

Chargeback reason codes: Services/merchandise defective or not as described

A services/merchandise defective or not as described dispute happens when the customer is claiming that the goods or services received were not as described on the transaction receipt or other documentation presented to the customer at the time of the purchase, or that the merchandise was received damaged, defective or otherwise unsuitable for the purpose sold.

Chargeback reason codes

	Reason code	
mastercard	53	Cardholder dispute
VISA	1330	Not as described or defective merchandise/services
	1340	Counterfeit merchandise
	1350	Misrepresentation
STAR	4000	Cardholder dispute
DISCOVER	4553 RM	Cardholder disputes quality of goods or services
AMERICAN EXPRESS	C31	Cardholder dispute – not as described
	C32	Cardholder dispute – defective
	M10	Capital damages

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Causes

- Merchandise was damaged in transit
- Merchandise does not match description
- Cardholder disputes the quality of the product
- Product descriptions are vague, inaccurate or insufficient
- Merchant shipped wrong merchandise to cardholder
- Merchant did not perform the services as described

Prevention

- Provide merchandise or services as described to the customer
- Double-check orders to ensure correct orders are shipped
- Obtain the customer's signature to validate merchandise was received in good condition
- Resolve the issue with the customer at first contact, if the customer received defective merchandise or the merchandise received was not as described
- Make sure accommodations are available to the customer as reserved
- Ensure that customer is aware that returned merchandise must be in same condition as it was when received
- Create detailed product descriptions, add photos/videos to descriptions
- Implement best practices for packing/shipping

Initiation time frame

Cardmembers have up to **120** days from the transaction date with a maximum of **540** calendar days to dispute the charge

Merchant response time frame

You have 15 days to respond to your chargeback notifications for Visa, Mastercard and Discover, and 14 days for American Express

How should I respond?

- Provide a written rebuttal addressing all of the customer's concerns and include copies of all transaction receipts, order forms, invoices or contracts if applicable
- Supply evidence that customer was aware that the merchandise was purchased in "as-is" condition (that is, signed disclosure, screen print for electronic environment or customer's admission they purchased merchandise "as-is")
- Provide proof that replacement merchandise was shipped
- Provide a shipping date, if replacement merchandise is in the process of being shipped
- Supply proof that the goods/services were not returned to the merchant
- Supply proof that an attempt was made to repair or replace damaged or defective goods or provide replacement services
- State how customer did not comply with the clearly documented cancellation policy, return policy or applicable law if merchandise was returned or services cancelled
- Document in a rebuttal that even though the customer states that defective or not as described merchandise was returned, there is no record of receiving the merchandise
- If the cardholder returned the merchandise in an altered state, therefore making the return illegible for a refund, supply evidence to support the merchandise returned by the cardholder was altered when responding to the dispute

Examples

- **If you already processed a reversal or issued a credit:** Submit documentation of the credit reversal, including the amount of the credit and the date it was processed
- **If the transaction was online and no credit is due:** Submit proof of cardholder participation, purchase details, transaction documentation, signed proof of delivery (matched full street address and zip code), digital download, screenshots of checkout flow (where the customer entered billing info and agreed to terms/cancellation policy) or confirmation of goods or services usage or confirmation goods or services were delivered and were not damaged and cardholder accepted
- **If the merchandise or service was as described:** Submit detailed information to refute the cardholder's claims, with a signed invoice or contract
- **If cardholder claims goods were returned but not received:** Submit records showing there is no evidence the cardholder attempted to return or cancel services
- **If the transaction is no longer disputed by the cardholder:** Submit email, letter or other documentation from the cardholder stating they no longer dispute the charge

Response template: Services/Merchandise defective or not as described

Sample services/merchandise defective or not as described merchant response

Page 1 – The dispute compelling response form should be completed with the appropriate selections

DISPUTE RESPONSE **R01E**

Case Number: Amount: 50.00 Reason Code: 53 Merchant Number:

☐ Merchant Accepts Liability
☐ Credit Issued: Credit Issued Amount: ______________ Date Credit Issued (MM/DD/CCYY): ____/____/________
Credit Issued ARN: ____________________

Please select all applicable reasons and data conditions for challenging this dispute. Additionally, include all supporting documentation as required by the Issuer. Please ensure the case number is written in the upper right-hand corner of each page.

- ☐ Evidence of a signed and/or electronically captured sales slip
- ☐ Evidence of a signed return or cancellation policy or order form
- ☐ Evidence of a signed order form
- ☐ Evidence that an Address Verification Service of Y or M and SIGNED proof of delivery to AVS confirmed address
- ☐ Evidence of a Signed rental agreement or Hotel/Motel folio
- ☐ Evidence of the Recurring billing agreement
- ☐ Evidence of T & E Documentation showing loyalty transactions related to this purchase
- ☐ Evidence of T & E Documentation showing subsequent purchases made throughout the service period
- ☐ Evidence that the ticket was received for passenger transport
- ☐ Evidence the name on the flight manifest matches the Cardholder name on purchased itinerary FOR AIRLINE MERCHANTS ONLY
- ☐ Evidence that a valid CVC2 (Cardholder Validation Code) was obtained in lieu of imprint
- ☐ Evidence that the customer authorized the transaction to be completed
- ☐ Evidence that a 3D Secure authentication approval was received through use of Verified by Visa, MasterCard Secure Code, AMEX Safe Key, or Discover Protect Buy
- ☐ Evidence that the cardholder altered or falsified documentation to support the dispute
- ☐ Evidence that the cardholder replaced or altered original merchandise when returned
- ☐ Other documentation (Please Describe):

FOR FAST PROCESSING SIGN INTO Commerce Control Disputes WWW.COMMERCECONTROL.COM
OR FAX YOUR RESPONSE TO: 402-933-1525

Page 2 – Detailed explanations and findings

logo

Merchant Name
Merchant Address
Merchant Phone Number

Name:
Guests: 2
Suite: VN 24134 Res ID: 458366250659
Arrive: 07/09/2025 Depart: 07/14/2025
TOTAL NIGHTS:
RATES: Refer to reservation for rate details.
Nightly Chgs: RESORT FEE $55+TAX PER NIGHT
$50/50/50/50/50+tax
city view

I accept the suite information, including rates, presented and acknowledge that conditions apply to any and all complimentaries.

CHECK-OUT TIME IS 11:00AM

A departure after 11:00AM will incur a late check-out fee. Check outs prior to the scheduled departure date will result in a charge of $100+tax for each remaining night on the reservation. Rates are based on double occupancy. Depending on the suite, additional guests (13 and older) will be charged $50 or $75 per person, per night. Limit of 4 guests per suite. The nightly suite rate and resort fee plus tax for the entire stay will be due at check in.

A minimum incidental deposit of $150 for the stay or $150 per night for open charging privileges will be held. Unused amounts of the incidental deposit will be released upon check out. For debit cards, charges will be posted immediately and credited funds may take up to 10 business days to be refunded.

Movies and snacks/beverages from mini-bars are available for purchase at the prices available in the suite. Mini-bars use weight sensors and fees are charged immediately upon removing items. A fee is assessed per call for all outside telephone calls, including toll free and calling card calls, made from the suite.

is authorized to charge the credit or debit card provided for all incurred charges for goods, services, property damages, excessive in-suite debris, smoking (as determined by in-suite sensors and will be subject to a minimum $500 charge), and unauthorized movement of furniture subsequent to check out. Exhibiting and/or sale of goods, products or services are not permitted in the suites.

Use, possession, sale of or attempt to sell marijuana, in any amount or for any reason, is strictly prohibited anywhere on the property. For the safety and security of everyone, no person, including a firearms licensee or permit holder, is permitted to carry or store any firearms anywhere on property. Any person with a firearm must immediately contact Security to check in the firearm at the Security podium located on the casino floor. For the safety and security of all guests, a visual suite inspection will be conducted after 2 days of a Do Not Disturb sign being placed on a suite door or declined housekeeping service.

Pursuant to , the hotel is not responsible for the theft, loss, damage, or destruction of any property, money, jewelry, documents, clothing, or articles brought on the property or left in the suite or suite safe during or after a stay. Self and valet parking will be charged daily at the then-current rate as posted. Event parking rates may be in effect and are subject to change.

For more details about our information practices and your rights, please see our Privacy Notice available at or contact us at

I have read and understand the above information.

Name:
Credit Card: *************0269 Exp.Date: 0/00

By signing below, I accept the terms and conditions presented.

X

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Page 3 – Transaction details including merchant information, transaction date and time, approval code, truncated card number, transaction amount and itemized description

CO: MAID CI: FDDARRSA

7/09/25	458469106586	RESORT FEE RESORT FEE - $55+TAX P/NT	62.36	
7/09/25	458469106587	ROOM CHARGE UPGRADE VEN UPGRADE CHARGE - ADDITION	56.69	
7/10/25	458479107035	RESORT FEE RESORT FEE - $55+TAX P/NT	62.36	
7/10/25	458479107036	ROOM CHARGE UPGRADE VEN UPGRADE CHARGE - ADDITION	56.69	
7/11/25	458489107234	RESORT FEE RESORT FEE - $55+TAX P/NT	62.36	
7/11/25	458489107235	ROOM CHARGE UPGRADE VEN UPGRADE CHARGE - ADDITION	56.69	
7/12/25	458499107051	RESORT FEE RESORT FEE - $55+TAX P/NT	62.36	
7/12/25	458499107052	ROOM CHARGE UPGRADE VEN UPGRADE CHARGE - ADDITION	56.69	
7/13/25	458509106571	RESORT FEE RESORT FEE - $55+TAX P/NT	62.36	
7/13/25	458509106572	ROOM CHARGE UPGRADE VEN UPGRADE CHARGE - ADDITION	56.69	
7/14/25	458513241526	VISA		595.25

Page 4 – Transaction details including merchant information, transaction date and time, approval code, truncated card number, transaction amount and itemized description

FOLIO BALANCE	.00
TOTAL BILLED TO SUITE	595.25
TOTAL DEPS/PYMTS/CRDTS	595.25-

VN 24134
KVNM
2
458366250659
07/09/2025
07/14/2025
************0269

5
458462332698
01

CAMPOSR

Chargeback reason codes: Services-not-provided; merchandise-not-received

A services-not-provided or merchandise-not-received dispute happens when the customer is claiming that the services were not provided, or that the merchandise was never received.

Chargeback reason codes

	Reason code	
mastercard	53	Cardholder dispute
	55	Goods or services not provided
VISA	1310	Merchandise/services not received
	1390	Non-receipt of cash
STAR	4000	Cardholder dispute
DISCOVER	4555 RG	Services/MDSE/cash not received
	4590 NF	Non-receipt of cash from ATM
AMERICAN EXPRESS	C08	Non-receipt of merchandise/services

Causes

- Merchant failed to ship the merchandise or service as agreed
- Merchant failed to ship the merchandise by the promised delivery date/time
- Merchant ships on time but does not inform the cardholder
- Cardholders fraudulently claim the goods or services did not arrive
- Merchant has gone out of business

Prevention

- Provide services/merchandise as agreed upon to the customer
- Contact the customer in writing if the merchandise or service cannot be provided or is delayed
- Offer the customer the option to cancel, if your policies allow
- Indicate the expected delivery date on the transaction receipt or invoice
- Deliver the merchandise to the specified location by the expected delivery date
- Issue credit to the customer if you are unable to deliver merchandise or provide services; do not issue credit once chargeback is received
- Obtain signed POD for shipped merchandise
- Charge the customer after the merchandise is shipped
- Issue refunds as applicable, when you cancel the services
- Make sure accommodation is available to the customer as reserved
- Ensure the customer has been billed only once, if alternate accommodation is provided

Initiation time frame

Cardmembers have up to **120** days from the transaction date with a maximum of **540** calendar days to dispute the charge

Merchant response time frame

You have 15 days to respond to your chargeback notifications for Visa, Mastercard and Discover, and 14 days for American Express

How should I respond?

- Provide a signed POD for shipped merchandise
- Provide a written rebuttal addressing the customer's concerns and providing proof that services were:
  - Rendered in full
  - Available but were refused by the customer
  - Provided and acknowledged by the customer
  - Available but were not utilized by the customer
- Supply form/waiver signed by the customer that allows packages to be left at the customer's residence without requiring a signature, and provide an unsigned POD
- Provide a rebuttal addressing the customer's claims, if stating merchandise was returned but was not received
- Provide proof that services were rendered or merchandise was received by customer
- Provide one of the following for internet electronic delivery:
  - Proof that the customer's IP address at the time of purchase matches the IP address where the digital goods were downloaded
  - Proof that the customer's email address at the time of purchase matches the email address used to deliver the digital goods
  - Proof that the merchant's website was accessed by the customer for services after the transaction
- For purchases of non-fiat currency or non-fungible tokens, provide evidence of the destination wallet address and/or blockchain transaction hash (which must be searchable on an open-source website). Additionally, supply proof of similar approved transactions using the same cardholder account
- Provide photo evidence showing the goods were delivered to the customer
- Provide evidence showing the cardholder was provided with a QR code, PIN or similar one-time access code to a physical mailbox or merchandise locker where the goods were delivered to the customer

Examples

- **If you already processed a reversal or issued a credit:** Submit documentation of the credit reversal, including the amount of the credit and the date it was processed
- **If the merchandise was delivered on time and at correct location:** Submit delivery receipt, the carrier's delivery confirmation or anything showing the cardholder received the merchandise/services
- **If the order was cancelled by cardholder:** Submit proof the cardholder cancelled prior to delivery date
- **If the transaction was travel and entertainment:** Submit addendum or "no-show" hotel charges are valid
- **If the transaction was a recurring charge:** Submit copy of the subscription agreement, with timestamps showing opt-in and the cardholder agreed to the terms and conditions

- **If the transaction was airlines or transportation:** Submit proof the designated passenger boarded the flight, permissible documents such as boarding pass. Additional documents could include seat upgrade, baggage payment or payments made on board
- **If the transaction was for digital goods**: Submit proof IP address was used by cardholder at the time of purchase matches the IP address of the point at which the digital good were downloaded or assessed. Additionally, provide the email address to which the digital goods were delivered, along with the description, date and time the digital goods were downloaded or assessed
- **If the transaction is no longer disputed by the cardholder:** Submit email, letter or other documentation from the cardholder stating they no longer dispute the charge

Response template: Services-not-provided; merchandise-not-received

Sample services-not-provided; merchandise-not-received merchant response

Page 1 – The dispute compelling response form should be completed with the appropriate selections

DISPUTE RESPONSE **R01E**

Case Number: Amount: 23.79 Reason Code: 34 Merchant Number:

☐ Merchant Accepts Liability
☐ Credit Issued: Credit Issued Amount: ____________ Date Credit Issued (MM/DD/CCYY): ___/___/______
Credit Issued ARN: ________________

Please select all applicable reasons and data conditions for challenging this dispute. Additionally, include all supporting documentation as required by the Issuer. Please ensure the case number is written in the upper right-hand corner of each page.

☐ Evidence of a signed and/or electronically captured sales slip
☐ Evidence of a signed return or cancellation policy or order form
☐ Evidence of a signed order form
☐ Evidence that an Address Verification Service of Y or M and SIGNED proof of delivery to AVS confirmed address
☐ Evidence of a Signed rental agreement or Hotel/Motel folio
☐ Evidence of the Recurring billing agreement
☐ Evidence of T & E Documentation showing loyalty transactions related to this purchase
☐ Evidence of T & E Documentation showing subsequent purchases made throughout the service period
☐ Evidence that the ticket was received for passenger transport
☐ Evidence the name on the flight manifest matches the Cardholder name on purchased itinerary FOR AIRLINE MERCHANTS ONLY
☐ Evidence that a valid CVC2 (Cardholder Validation Code) was obtained in lieu of imprint
☐ Evidence that the customer authorized the transaction to be completed
☐ Evidence that a 3D Secure authentication approval was received through use of Verified by Visa, MasterCard Secure Code, AMEX Safe Key, or Discover Protect Buy
☐ Evidence that the cardholder altered or falsified documentation to support the dispute

☐ Other documentation (Please Describe):

FOR FAST PROCESSING SIGN INTO Commerce Control Disputes WWW.COMMERCECONTROL.COM
OR FAX YOUR RESPONSE TO: 402-933-1525

Page 2 – Transaction details, shipping name and address, order number

Store :
Transaction Start Time: 07/14/2025 05:57:47 PM
Invoice Number : 000304187820
Customer Number :
Customer Name :

Transaction End Time: 07/14/2025 05:58:30 PM
Original Terminal : 4 : R03LR04
Current Terminal : 4 : R03LR04
Receipt Number : 187820
Cashier : 228116 .

Item ID	Receipt Alias	Quantity Sold	Unit Price	Extended Price
015000045296	GERBER FRT.PU 1.48OZ	1.000	1 / $2.89	$2.89
611269991000	RED BULL ORIG 8.4 OZ	1.000	1 / $2.49	$2.49
611269991000	RED BULL ORIG 8.4 OZ	1.000	1 / $2.49	$2.49
015000074395	GERBER 2ND OR 3.5 OZ	1.000	1 / $1.89	$1.89
052200011065	BEECHNUT BFST 3.5 OZ	1.000	1 / $1.45	$1.45
052200011065	BEECHNUT BFST 3.5 OZ	1.000	1 / $1.45	$1.45
052200011058	BEECHNUT FRT 3.5 OZ	1.000	1 / $1.45	$1.45
074752606018	DISTILLATA WAT 1 GAL	1.000	1 / $1.09	$1.09
074752606018	DISTILLATA WAT 1 GAL	1.000	1 / $1.09	$1.09
030772158227	LUVS DIAPERS P 24 CT	1.000	1 / $7.99	$7.99
015000005351	GERBER GRAD MW 6 OZ	1.000	1 / $2.39	$2.39
015000005368	GERBER GRAD MW 6 OZ	1.000	1 / $2.39	$2.39
034000004409	REESE'S PB CU 1.5 OZ	1.000	1 / $1.37	$1.37
	Credit Card			$30.83
	SUBTOTAL			$30.43
	TAX 8%			$0.40
	TOTAL			$30.83
	TOTAL TENDERED			$30.83
	Change			$0.00
	--- Card Information ---			
	Card Type: Visa Insert			
	Account #: XXXXXXXXXXXX6410			
	Exp Date : 0230			
	Amount: 30.83			
	Approval #: 005817			
	Date: 7/14/25, 5:58:30 PM EDT			
	Reference #: 345187820001			

Chargeback reason codes: No-shows

A no-show dispute happens when the customer is claiming that a no-show transaction was billed to their account or that an addendum charge was added to an original valid transaction from the same merchant.

Chargeback reason codes

	Reason code	
mastercard	53	Cardholder dispute
	59	Addendum, no-show or ATM dispute
VISA	1370	Canceled merchandise/services
AMERICAN EXPRESS	C18	Guaranteed reservations canceled
DISCOVER	4863 AT	No authorization

Causes

- Merchant has not yet issued due credit
- Merchant issued credit, but has not yet posted to cardholder's account
- Customer misunderstood or was never clear on the return policy
- Customer was billed for lodging services that were eligibly cancelled
- Merchant added a "no-show fee" to the original transaction, without informing the cardholder
- Merchant added an additional charge, without informing the cardholder

Prevention

- Ensure the customer is aware of all terms and conditions and costs prior to completing the transaction
- Ensure the customer is aware of the cancellation and no-show policy at the time of the reservation
- For online booking, ensure cancellation policies are clearly displayed
- Respond to cancelling requests in a timely manner, and confirm with the customer
- Issue credit upon cancellation of reservation by the customer
- Notify customer when the credit has been issued
- Provide a cancellation number for all cancellations
- Train staff on proper handling of cancellation or reservation changes

Initiation time frame

Cardmembers have up to **120** days from the transaction date with a maximum of **540** calendar days to dispute the charge

Merchant response time frame

You have 15 days to respond to your chargeback notifications for Visa, Mastercard and Discover, and 14 days for American Express

How should I respond?

- Prove that the cancellation policy was properly disclosed to the Customer at the time of the reservation
- Provide a rebuttal of the validity of the cancellation code
- Prove that the cancellation policy and or no-show was properly disclosed to the Customer at the time of the reservation, and the customer acknowledged/accepted the terms and conditions
- Provide a rebuttal of the validity of the cancellation code provided by the customer if the cancellation code is not valid

Examples

- **If you already processed a reversal or issued a credit:** Submit documentation of the credit reversal, including the amount of the credit and the date it was processed
- **If the transaction was processed in a card-present environment:** Submit documentation showing the return/ cancellation policy is clearly visible on transaction documents
- **If the transaction was processed in a card-not-present environment:** Submit proof of cardholder participation, purchase details, transaction documentation, digital download, screenshots of checkout flow where the customer acknowledged the refund policy and the click-to-accept button/check box was selected additionally, provide a written explanation stating that the transaction was not canceled in accordance with the disclosed policy
- **If the goods/merchandise was never received or returned:** Submit documentation and explain why you never received or refused the merchandise return
- **If the cancellation did not adhere to your policy:** Submit documentation demonstrating your policies were properly disclosed, and show how the cardholder did not adhere to the policy
- **If the transaction is no longer disputed by the cardholder:** Submit email, letter or other documentation from the cardholder stating they no longer dispute the charge

Response template: No-shows

Sample no-show merchant response

Page 1 – The dispute compelling response form should be completed with the appropriate selections

DISPUTE RESPONSE **R01E**

Case Number: Amount: 50.00 Reason Code: 53 Merchant Number:

☐ Merchant Accepts Liability
☐ Credit Issued: Credit Issued Amount: ________________ Date Credit Issued (MM/DD/CCYY): ___/___/________
Credit Issued ARN: ____________________

Please select all applicable reasons and data conditions for challenging this dispute. Additionally, include all supporting documentation as required by the Issuer. Please ensure the case number is written in the upper right-hand corner of each page.

- ☐ Evidence of a signed and/or electronically captured sales slip
- ☐ Evidence of a signed return or cancellation policy or order form
- ☐ Evidence of a signed order form
- ☐ Evidence that an Address Verification Service of Y or M and SIGNED proof of delivery to AVS confirmed address
- ☐ Evidence of a Signed rental agreement or Hotel/Motel folio
- ☐ Evidence of the Recurring billing agreement
- ☐ Evidence of T & E Documentation showing loyalty transactions related to this purchase
- ☐ Evidence of T & E Documentation showing subsequent purchases made throughout the service period
- ☐ Evidence that the ticket was received for passenger transport
- ☐ Evidence the name on the flight manifest matches the Cardholder name on purchased itinerary FOR AIRLINE MERCHANTS ONLY
- ☐ Evidence that a valid CVC2 (Cardholder Validation Code) was obtained in lieu of imprint
- ☐ Evidence that the customer authorized the transaction to be completed
- ☐ Evidence that a 3D Secure authentication approval was received through use of Verified by Visa, MasterCard Secure Code, AMEX Safe Key, or Discover Protect Buy
- ☐ Evidence that the cardholder altered or falsified documentation to support the dispute
- ☐ Evidence that the cardholder replaced or altered original merchandise when returned
- ☐ Other documentation (Please Describe):

FOR FAST PROCESSING SIGN INTO Commerce Control Disputes WWW.COMMERCECONTROL.COM
OR FAX YOUR RESPONSE TO: 402-933-1525

Page 2 – Detailed explanation and findings

To whom it concerns:

In reference to claim case # created on 08/29/25, by our mutual customer for a total of $277.50.

Upon our investigation we found booked a reservation online on 07/07/2025, to stay with us from 07/21/2025 to 07/22/2025. After that, received a confirmation email to but never cancelled the reservation, therefore, is being charged a No-show penalty. Guests or the third party must have cancelled reservation 3 days prior to arrival date to waive penalty. Due to our cancellation policy, we are entitled to charge $250 (1 night), plus Tourism Room Tax of $27.50.

See receipt of charges, cancelation policy details attached, and cancelation information advised to guests upon booking on

Hope this information is helpful. If additional information is needed, please feel free to contact us.

Best regards,

Page 3 – Transaction details including merchant information, transaction date and time, approval code, truncated card number, transaction amount and itemized description

logo

Merchant Name
Merchant Address
Merchant Phone Number

Cardholder Name
Address
United States

670159276

Arrive: 07/21/25 Time: Depart: 07/22125
T 781.791.0404 F 737.791.1460

Room:
Room Type: JSTM
No. of Guests: I
Rate: $ 250.00 Agent: 369
CRS Number 82807736

Folio Number: 902361

Date	Description	Charges	Credits
07/22/25	No Show	250.00	
07122/25	Tourism Room Tax	27.50	
07/22/25	Visa		277.50
	card # XXXXXXXXXXXX8515		
	Amount: *277.50 Auth: 01297D Signature on File		
	Balance		0.00 USD

As a Member, you could have earned points toward your free dream vacation today. Start earning points and elite status, plus enjoy exclusive member offers. Enroll today at the front desk.

Page 4 – Terms and conditions, cancellation policy

What Ch read/agreed to when making reservation:

Rate Details

Member Rafe Flexible

Guarantee policy

We will need a credit card number to reserve your room.

When You Check In

Please be prepared 10 show proof of eligibility for your rate (such as a membership card, corporate or government'\t identification card. or proof of your age.)

Modifying Your Reservation

Change in the length or dates of a reservation may result in a rate change.

Cancellation Policy

You may cancel your reservation for no charge before 1 1 PM local hotel time on May 10, 2022 (2 days before arrival). If you fail to cancel within this timeframe, you will be billed a No-Show fee, applicable to a one-night stay.

Must click this box, that you accept/acknowledge these terms, to continue/complete your booking.

Chargeback reason codes: Cancelled-recurring-transaction

A cancelled-recurring-transaction dispute happens when the customer is claiming that the merchant billed a transaction to the same account number after the recurring payment plan expired, or after the customer canceled or withdrew permission to charge the account as part of the recurring payment plan.

Chargeback reason codes

	Reason code	
mastercard	53	Cardholder dispute
	41	Canceled recurring or digital goods transactions
VISA	1320	Canceled recurring transactions
STAR	5000	Cancellations and returns
DISCOVER	4541 AP	Recurring payments
AMERICAN EXPRESS	C28	Canceled recurring

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Causes

- Customer did not understand original terms of transaction
- Customer received goods/used services after cancelling the transaction
- Merchant did not cancel the transaction
- Merchant failed to set the cardholder up with an account for minimal controls and could be used for digital goods/services
- Customer withdraws permission to charge the account or cancels payment for subscription
- Cardholder/issuing bank cancels the account
- Merchant neglects to cancel a recurring transaction after being notified the cardholder's account was closed
- Merchant increases charge amount without informing the cardholder

Prevention

- Cancel the recurring billing as soon as notification is received from the customer
- Do not increase transaction amount without the cardholder's consent
- Do not prematurely bill the cardholder's account
- Send notifications for upcoming charges
- Issue a credit as needed to the customer in a timely manner
- Ensure billing and cancellation terms are clear in the contract
- Discontinue billing the customer's account after a chargeback has been received; You may pursue collecting from the customer through another form of payment

Initiation time frame

Cardmembers have up to **120** days from the transaction date to dispute the charge

Merchant response time frame

You have 15 days to respond to your chargeback notifications for Visa, Mastercard and Discover, and 14 days for American Express

How should I respond?

- Provide valid legible copies of all transaction documentation which may include:
  - A receipt or invoice signed by the customer indicating that the customer authorized each of the card transactions charged to the account
  - Evidence that the customer did not cancel the Recurring Payment Plan in accordance with the merchant's policy
  - Supporting documentation that the customer did not cancel the Recurring Payment Plan at least 15 calendar days prior to the posting of the card transaction
  - Proof that the cancellation number provided by the customer is invalid and that the disputed card transaction was processed correctly
  - A record that a credit was processed to the account
  - Proof that the terms of the Recurring Payment Plan require the customer to pay the amount(s) subject to dispute, notwithstanding the termination or cancellation of the Recurring Payment Plan
  - Confirmation from the buyer that they read and agreed to terms
- Provide a copy of the cancellation policy, an explanation of the procedures for disclosing it to the customer and details explaining how the customer did not follow the cancellation policy
- Provide copies of any emails or any phone/text conversations with the buyer
- Proof the cardholder did not cancel or canceled in violation of terms
- Give proof that the customer has not canceled and continues to use the services or receive the goods
- Supply proof that the cancellation occurred during the same month as the billing and that partial services were rendered
- Records of previous, undisputed transactions from the same buyer

Examples

- **If you already processed a reversal or issued a credit:** Submit documentation of the credit reversal, including the amount of the credit and the date it was processed
- **If the transaction was a recurring charge:** Submit copy of the subscription agreement, with timestamps showing opt-in and the cardholder agreed to the terms and conditions
- **If the transaction was canceled, but goods/services were used prior to cancellation:** Submit evidence the transaction in question was payment for services used by the customer prior to the cancellation date
- **If the transaction was online:** Submit proof of cardholder participation, purchase details, transaction documentation, signed proof of delivery (matched full street address and zip code), digital download, screenshots of checkout flow (where the customer entered billing info and agreed to terms) or confirmation of goods or services usage
- **If the transaction is no longer disputed by the cardholder:** Submit email, letter or other documentation from the cardholder stating they no longer dispute the charge

Response template: Cancelled-recurring-transaction

Sample cancelled-recurring-transaction

Page 1 – The dispute compelling response form should be completed with the appropriate selections

DISPUTE RESPONSE **R01E**

Case Number: Amount: 50.00 Reason Code: 53 Merchant Number:

- ☐ Merchant Accepts Liability
- ☐ Credit Issued: Credit Issued Amount: ________________ Date Credit Issued (MM/DD/CCYY): ____/____/________
  Credit Issued ARN: ______________________

Please select all applicable reasons and data conditions for challenging this dispute. Additionally, include all supporting documentation as required by the Issuer. Please ensure the case number is written in the upper right-hand corner of each page.

- ☐ Evidence of a signed and/or electronically captured sales slip
- ☐ Evidence of a signed return or cancellation policy or order form
- ☐ Evidence of a signed order form
- ☐ Evidence that an Address Verification Service of Y or M and SIGNED proof of delivery to AVS confirmed address
- ☐ Evidence of a Signed rental agreement or Hotel/Motel folio
- ☐ Evidence of the Recurring billing agreement
- ☐ Evidence of T & E Documentation showing loyalty transactions related to this purchase
- ☐ Evidence of T & E Documentation showing subsequent purchases made throughout the service period
- ☐ Evidence that the ticket was received for passenger transport
- ☐ Evidence the name on the flight manifest matches the Cardholder name on purchased itinerary FOR AIRLINE MERCHANTS ONLY
- ☐ Evidence that a valid CVC2 (Cardholder Validation Code) was obtained in lieu of imprint
- ☐ Evidence that the customer authorized the transaction to be completed
- ☐ Evidence that a 3D Secure authentication approval was received through use of Verified by Visa, MasterCard Secure Code, AMEX Safe Key, or Discover Protect Buy
- ☐ Evidence that the cardholder altered or falsified documentation to support the dispute
- ☐ Evidence that the cardholder replaced or altered original merchandise when returned
- ☐ Other documentation (Please Describe):

FOR FAST PROCESSING SIGN INTO Commerce Control Disputes WWW.COMMERCECONTROL.COM
OR FAX YOUR RESPONSE TO: 402-933-1525

Page 2 – Order details including merchant information, transaction date, truncated card number, transaction amount and itemized description

logo

Merchant Name
Merchant Address
Merchant Phone Number

July 20, 2025

To:

Visa

Case Number:

Customer Name:

Card Ending In:

0371

Chargeback Amount:

104.01

To whom it may concern,

Thank you for contacting and allowing us to assist in resolving this issue. The disputed payment was applied to the customer's account for services rendered and has been deemed valid. The images below are intended to clarify the reason for the charge. We look forward to this case being resolved in favor with the chargeback being reversed and the original payment upheld.

The attached documentation shows that the incurred charge is owed to

A credit card qualification authorizing to charge this credit card with valid charges.

Date	Promotion	Address	CSG Account	CC Number
3/18/2025	DHA24 ELITE		8255909928419065	⊙
3/18/2025	NEW CUSTOMER DHA24 ELITE		8255909928419065	⊙

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Page 3 – Transaction details including merchant information, transaction date and time, approval code, truncated card number, transaction amount and itemized description

Acct Number	Run Date	Payment Acct Number	Payment Type	Amount
8255909928419065	7/6/2025	0371	Visa	$104.01
8255909928419065	6/5/2025	0371	Visa	$104.01
8255909928419065	5/6/2025	0371	Visa	$104.01
8255909928419065	4/5/2025	0371	Visa	$104.01

Create date	From	To	Description	Amount	Balance
07/18/25			CARD CHARGEBACK	$104.01	$548.18
07/12/25	07/13/25	08/12/25	BALANCE DUE - 07/27/25	-	$444.17
07/12/25			EARLY TERMINATION TV	$420.00	$444.17
07/12/25	07/12/25	07/19/25	AMERICA'S TOP 120	-$20.11	$24.17
07/12/25			BOX RETURN FEE	$25.00	$44.28
07/12/25	07/12/25	07/19/25	HOPPER DVR SERVICE	-$3.87	$19.28
07/12/25	07/13/25	07/19/25	TV 2 YEAR GUARANTEE	-	$23.15
07/12/25	07/12/25	07/19/25	DISH PROTECT	-$3.34	$23.15
07/12/25	07/12/25	07/19/25	LOCAL CHANNELS	-$3.61	$26.49
07/12/25			EAUTOPAY SAVINGS 4 OF24	$1.29	$30.10
07/12/25			HOPPER SAVINGS 4 OF 24	$1.29	$28.81
07/12/25	07/12/25	07/19/25	NETFLIX - STANDARD	-$4.64	$27.52
07/12/25			DISH PROTECT 4 OF 6	$3.35	$32.16
07/12/25			STATE/LOCAL TAX (SALES)	$28.81	$28.81
07/06/25			VISA PAYMENT	-$104.01	-
06/20/25	06/20/25	07/19/25	BALANCE DUE - 07/05/25	-	$104.01

Chargeback reason codes: Processing errors

Chargeback reason codes: Duplicate-processing

A duplicate-processing dispute happens when the customer is claiming that a single transaction was processed more than once to the same card number, at the same merchant location, for the same amount and on the same date; and the customer did not receive the benefit of more than one transaction

Chargeback reason codes

	Reason code	
mastercard	34	Point-of-interaction error
VISA	1261	Duplicate processing
STAR	3000	Processing errors
DISCOVER	4534 DP	Duplicate processing
AMERICAN EXPRESS	P08	Duplicate transaction

Causes

- Merchant tried to submit multiple batches at one time
- Merchant deposited both copies of the sales receipt (merchant and sales copy)
- Merchant created two sales receipts for a single transaction
- Transaction duplicated in the merchant's system

Prevention

- Ensure transactions are not processed multiple times. If a transaction is processed more than once in error, immediately issue a void, a transaction reversal or a credit
- Accept only one form of payment per transaction. If two or more forms of payment are accepted for one transaction, document each form of payment on one transaction receipt confirming that the total of all payments does not exceed the total of the purchase
- Ensure the customer is billed only once per transaction
- Reconcile transaction reporting daily
- Ensure only one copy of sales draft is submitted, if you submit paper drafts for processing
- Void/Credit any duplicate transactions

Initiation time frame

Cardmembers have up to **120** days from the transaction date to dispute the charge

Merchant response time frame

You have 15 days to respond to your chargeback notifications for Visa, Mastercard and Discover, and 14 days for American Express

How should I respond?

- Provide valid, legible copies of all transaction documentation which may include:
  - Two distinct transaction receipts
  - Two invoices
  - Itemization reflecting different transactions
- Provide evidence that the transactions were not for the same service or merchandise, if two separate transaction receipts are not available
- Provide evidence that a credit was issued to the account to correct duplicate billing
- Provide proof of a transaction reversal to correct duplicate billing
- Provide documentation to support transactions were processed as chip transactions (for example, application counters are different)

Examples

- **If you already processed a reversal or issued a credit:** Submit documentation of the credit reversal, including the amount of the credit and the date it was processed
- **If the transaction was duplicated:** Accept the dispute
- **If the transactions are not duplicates:** Submit evidence the two transactions are separate and do not represent the same goods/services
- **If the transaction is no longer disputed by the cardholder:** Submit email, letter or other documentation from the cardholder stating they no longer dispute the charge

Response template: Duplicate-processing

Sample duplicate-processing merchant response

Page 1 – The dispute compelling response form should be completed with the appropriate selections

DISPUTE RESPONSE **R01E**

Case Number: Amount: 23.79 Reason Code: 34 Merchant Number:

☐ Merchant Accepts Liability
☐ Credit Issued: Credit Issued Amount: ______________ Date Credit Issued (MM/DD/CCYY): ___/___/________
Credit Issued ARN: ______________

Please select all applicable reasons and data conditions for challenging this dispute. Additionally, include all supporting documentation as required by the Issuer. Please ensure the case number is written in the upper right-hand corner of each page.

☐ Evidence of a signed and/or electronically captured sales slip
☐ Evidence of a signed return or cancellation policy or order form
☐ Evidence of a signed order form
☐ Evidence that an Address Verification Service of Y or M and SIGNED proof of delivery to AVS confirmed address
☐ Evidence of a Signed rental agreement or Hotel/Motel folio
☐ Evidence of the Recurring billing agreement
☐ Evidence of T & E Documentation showing loyalty transactions related to this purchase
☐ Evidence of T & E Documentation showing subsequent purchases made throughout the service period
☐ Evidence that the ticket was received for passenger transport
☐ Evidence the name on the flight manifest matches the Cardholder name on purchased itinerary FOR AIRLINE MERCHANTS ONLY
☐ Evidence that a valid CVC2 (Cardholder Validation Code) was obtained in lieu of imprint
☐ Evidence that the customer authorized the transaction to be completed
☐ Evidence that a 3D Secure authentication approval was received through use of Verified by Visa, MasterCard Secure Code, AMEX Safe Key, or Discover Protect Buy
☐ Evidence that the cardholder altered or falsified documentation to support the dispute

☐ Other documentation (Please Describe):

FOR FAST PROCESSING SIGN INTO Commerce Control Disputes WWW.COMMERCECONTROL.COM
OR FAX YOUR RESPONSE TO: 402-933-1525

Page 2 – Transaction details including merchant information, transaction date and time, approval code, truncated card number, transaction amount and itemized description

Transaction: 042124

08/23/2025 7:14PM

logo

Merchant Name
Merchant Address
Merchant Phone Number

```
Transaction: 042124
Car: White BMW -          (STANDARD)
Enter: 08/23/2025 10:31AM
Exit: 08/23/2025 7:14PM
Stay: 00d08hr42min
Total: $25.00
Payments
-CreditVisa: $25.00
Rate: Special Rates - Weekend
Special 012.0hr

TRANS TYPE: SALE
DATETIME: 08/23/2025 7:14PM
AMOUNT: 25.0
PAN: ************0772
EXP: 0928
APPROVAL: 03412G
NAME:
APP: VISA CREDIT
TYPE: Visa
CVM: Signature
CARD PRESENT: true
TRANS ID: 235542469286
ENTRY: Chip Read
HOST CODE: 000
HOST RESPONSE: A
INVOICE: 847g001340292124t00
MESSAGE: Approval
TERM REF NUM: 235542469286
```


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Page 3 – Transaction details including merchant information, transaction date and time, approval code, truncated card number, transaction amount and itemized description

Transaction: 042128

08/23/2025 7:15PM

logo

Merchant Name
Merchant Address
Merchant Phone Number

Transaction: 042128
Car: Gray MERCEDES -
(STANDARD)
Enter: 08/23/2025 11:27AM
Exit: 08/23/2025 7:15PM
Stay: 00d07hr47min
Total: $25.00
Payments
-CreditVisa: $25.00
Rate: Special Rates - Weekend
Special 012.0hr

TRANS TYPE: SALE
DATETIME: 08/23/2025 7:15PM
AMOUNT: 25.0
PAN: ************0772
EXP: 0928
APPROVAL: 06538G
NAME:
APP: VISA CREDIT
TYPE: Visa
CVM: Signature
CARD PRESENT: true
TRANS ID: 235425969351
ENTRY: Chip Read
HOST CODE: 000
HOST RESPONSE: A
INVOICE: 847g0019cc592128t00
MESSAGE: Approval
TERM REF NUM: 235425969351

Page 4 – Transaction details including merchant information, transaction date and time, approval code, truncated card number, transaction amount and itemized description

Merchant Name
Merchant Address
Merchant Phone Number

8/23/25 7:14:47 PM
Ref #: R235542469286
Authorization Code: 03412G

Total: $25.00 USD

Card Number: XXXXXXXXXXXX0772
Card Holder:
Card Brand: VISA
AID: A0000000031010
IAD: 06021203A0A002
TVR: 0080008000
Application Preferred Name: CHASE VISA
Entry Method: Chip Read
Authorization Mode: Issuer

Page 5 – Transaction details including merchant information, transaction date and time, approval code, truncated card number, transaction amount and itemized description

Merchant Name
Merchant Address
Merchant Phone Number

8/23/25 7:15:51 PM
Ref #: R235425969351
Authorization Code: 06538G

Total: $25.00 USD

Card Number: XXXXXXXXXXXX0772
Card Holder:
Card Brand: VISA
AID: A0000000031010
IAD: 06021203A0A002
TVR: 0080008000
Application Preferred Name: CHASE VISA
Entry Method: Chip Read
Authorization Mode: Issuer

Page 6 – Transaction details including merchant information, transaction date and time, approval code, truncated card number, transaction amount and itemized description

Vehicle Claim Ticket #: 042124
DCA: 2097103

EST Exit
08/23 07:14PM
Enter: 08/23 10:31AM
White BMW

STANDARD

Rates & Hours as Posted
042124

See posted sign/back for disclaimer
TXT 042124 to to schedule
pickup 1 hr before arrival

Vehicle Claim Ticket #: 042128
DCA: 2097103

EST Exit
08/23 07:15PM
Enter: 08/23 11:27AM
Gray MERCEDES

STANDARD

Rates & Hours as Posted
042128

See posted sign/back for disclaimer
TXT 042128 to to schedule
pickup 1 hr before arrival

Chargeback reason codes: Paid-by-other-means

A paid-by-other-means dispute happens when the customer is claiming that the transaction in dispute was paid by another form of payment.

Chargeback reason codes

	Reason code	
mastercard	34	Point-of-interaction error
VISA	1262	Paid by other means
STAR	3000	Processing error
DISCOVER	4865 PM	Paid by other means
AMERICAN EXPRESS	C14	Paid by other means

Causes

- Merchant charged customer's card, but customer used a different payment method, and the first transaction was not cancelled
- Merchant did not void multiple transactions
- Cardholder had card saved on file, but made a purchase using alternate payment method, and the saved card was still charged

Prevention

- Accept only one form of payment per transaction or, if multiple forms of payment are accepted, then document each form of payment on the transaction receipt, confirming the total of payments does not exceed transaction total
- Double-check totals and final transaction amount before processing
- Ensure the customer is billed only once per transaction
- Void any transactions if cardholder uses a different payment method
- Implement training to ensure staff understands proper procedures for processing transactions with multiple forms of payment

Initiation time frame

Cardmembers have up to **120** days from the transaction date to dispute the charge

Merchant response time frame

You have 15 days to respond to your chargeback notifications for Visa, Mastercard and Discover, and 14 days for American Express

How should I respond?

- Provide proof that the transaction was not paid by an alternate form of payment
- Provide evidence that a credit was issued to the account
- Prove that the alternate form of payment was not valid
- Provide documentation to prove that the merchant did not receive payment by other means for the same merchandise or service
- Provide proof that there are two or more separate transactions along with an explanation of each transaction

Examples

- **If you already processed a reversal or issued a credit:** Submit documentation of the credit reversal, including the amount of the credit and the date it was processed
- **If the cardholder used two different payment methods:** Submit documentation showing proof of two distinct transactions
- **If the first transaction was voided:** Submit documentation showing proof the transaction was voided
- **If the transaction is no longer disputed by the cardholder:** Submit email, letter or other documentation from the cardholder stating they no longer dispute the charge

Response template: Paid-by-other-means

Sample paid-by-other-means merchant response

Page 1 – The dispute compelling response form should be completed with the appropriate selections

DISPUTE RESPONSE **R01E**

Case Number: Amount: 19.99 Reason Code: 1320 Merchant Number:

- [ ] Merchant Accepts Liability
- [ ] Credit Issued: Credit Issued Amount: ______________ Date Credit Issued (MM/DD/CCYY): ____/____/________
  Credit Issued ARN: ________________

Please select all applicable reasons and data conditions for challenging this dispute. Additionally, include all supporting documentation as required by the Issuer. Please ensure the case number is written in the upper right-hand corner of each page.

- [ ] Evidence of a signed and/or electronically captured sales slip
- [ ] Evidence of a signed return or cancellation policy or order form
- [ ] Evidence of a signed order form
- [ ] Evidence that an Address Verification Service of Y or M and SIGNED proof of delivery to AVS confirmed address
- [ ] Evidence of a Signed rental agreement or Hotel/Motel folio
- [ ] Evidence of the Recurring billing agreement
- [ ] Evidence of T & E Documentation showing loyalty transactions related to this purchase
- [ ] Evidence of T & E Documentation showing subsequent purchases made throughout the service period
- [ ] Evidence that the ticket was received for passenger transport
- [ ] Evidence the name on the flight manifest matches the Cardholder name on purchased itinerary FOR AIRLINE MERCHANTS ONLY
- [ ] Evidence that a valid CVC2 (Cardholder Validation Code) was obtained in lieu of imprint
- [ ] Evidence that the customer authorized the transaction to be completed
- [ ] Evidence that a 3D Secure authentication approval was received through use of Verified by Visa, MasterCard Secure Code, AMEX Safe Key, or Discover Protect Buy

- [ ] Other documentation (Please Describe):

FOR FAST PROCESSING SIGN INTO Commerce Control Disputes WWW.COMMERCECONTROL.COM
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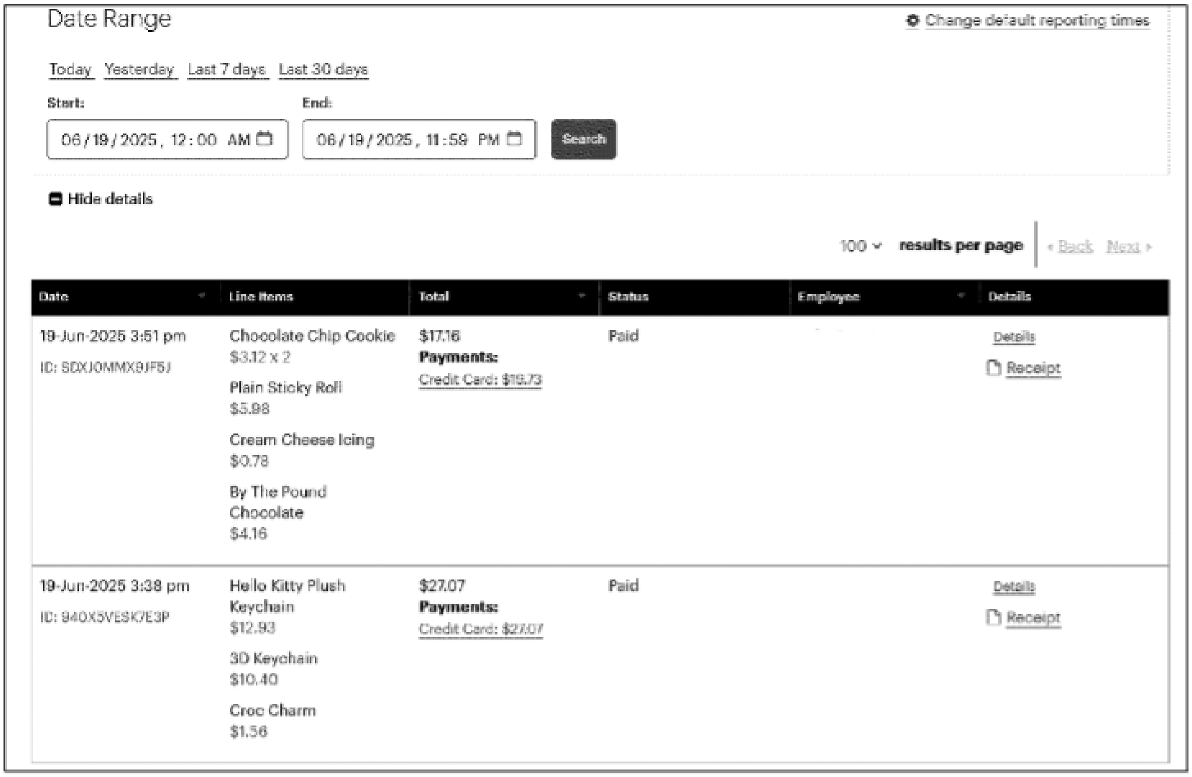
Page 2 – Transaction details showing evidence of payment by alternate means for both transactions


Date Range

Change default reporting times

Today Yesterday Last 7 days Last 30 days

Start: 06/19/2025, 12:00 AM

End: 06/19/2025, 11:59 PM

Search

Hide details

100 results per page ‹ Back Next ›

Date	Line Items	Total	Status	Employee	Details
19-Jun-2025 3:51 pm ID: SDXJOMMX9JF5J	Chocolate Chip Cookie $3.12 x 2 Plain Sticky Roll $5.98 Cream Cheese Icing $0.78 By The Pound Chocolate $4.16	$17.16 **Payments:** Credit Card: $16.73	Paid		Details Receipt
19-Jun-2025 3:38 pm ID: 940X5VESK7E3P	Hello Kitty Plush Keychain $12.93 3D Keychain $10.40 Croc Charm $1.56	$27.07 **Payments:** Credit Card: $27.07	Paid		Details Receipt

Page 3 – Transaction details showing evidence of payment by alternate means for both transactions

logo

Merchant Name
Merchant Address
Merchant Phone Number

ORDER #

N129

Hello Kitty Plush Keychain		**$12.93**
3D Keychain		**$10.40**
Croc Charm		**$1.56**
Subtotal		**$24.89**
Sales Tax	8.75 %	$2.18
Order total		**$27.07**

Total paid $ 27 07

June 19, 2025 3:38 pm
Payment ID: XK3BDWGC4WXMR
Order ID: 940X5VESK7E3P
Order Employee: Virginia

Payment

VISA	**VISA CREDIT 5285**	$27.07
	Order amount	$27.07
	Cashier: Virginia	

Page 4 – Transaction details showing evidence of payment by alternate means for both transactions

logo

Merchant Name
Merchant Address
Merchant Phone Number

ORDER #

B105

Chocolate Chip Cookie x 2	$6.24
Plain Sticky Roll	$5.98
Cream Cheese Icing	$0.78
By The Pound Chocolate	$4.16
Subtotal	$17.16
Total Taxes	$0.00
Order total	$17.16

Total paid $ 19 73

June 19, 2025 3:51 pm
Payment ID: ECY2XZ4ZP70ME
Order ID: SDXJ0MMX9JF5J
Order Employee: Luke

Payment

Chargeback reason codes: Data-entry-error

A data-entry-error dispute happens when the customer is claiming that a data-entry-error was made at the point of sale. The items incorrectly entered may include, but are not limited to, the following: a credit entered as a debit; a debit entered as a credit; transaction amount; transaction code; card number; account number or currency code.

Chargeback reason codes

	Reason code	
mastercard	46	Correct transaction currency code
	31	Transaction amount differs
	34	Point-of-interaction error
VISA	1220	Incorrect transaction code
	1230	Incorrect currency
	1240	Incorrect account number
	1250	Incorrect amount
	1270	Invalid data
STAR	3000	Processing error
DISCOVER	4550 CD	Credit posted as a card sale
	4512 IN	Invalid cardholder number
	4586 AW	Altered amount
AMERICAN EXPRESS	P03	Credit posted as a card sale
	P04	Card sale posted as credit
	P05	Incorrect transaction amount
	P22	Card number does not match original charge
	P23	No cardholder authorization

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Causes

- Transaction currency differs from currency submitted
- Processed transaction differently than obtained transaction, for example, processed a debit instead of a credit
- Transaction was processed to a different account number
- An error was made while entering the transaction amount manually, or the transaction amount was changed without the cardholder’s consent
- Merchant submits an authorization request that has an incorrect transaction date, MCC, transaction type indicator, country or state code, or other required fields

Prevention

- Ensure all transactions are processed accurately with proper transaction code
- Process all transactions in the proper currency as stated on the transaction receipt
- Ensure that credit transaction receipts are processed as credits and sale transaction receipts are processed as sales
- Confirm that the transaction amount and account number are correct prior to processing

Initiation time frame

Cardmembers have up to **120** days from the transaction date to dispute the charge

Merchant response time frame

You have 15 days to respond to your chargeback notifications for Visa, Mastercard and Discover, and 14 days for American Express

How should I respond?

- Provide a copy of transaction receipt or other documentation to prove that transaction was processed under the appropriate transaction code
- Provide documentation to prove the transaction was processed utilizing the appropriate currency code
- Provide a copy of the sales draft showing that there was no error in the transaction amount or credit amount processed

Examples

- **If you already processed a reversal or issued a credit:** Submit documentation of the credit reversal, including the amount of the credit and the date it was processed
- **If the transaction was processed in correct currency:** Submit proof showing evidence the cardholder actively chose DCC (Dynamic Currency Conversion) and a copy of the sales receipt
- **If the account number on the dispute and the transaction account number match:** Submit copy of the receipt and, if applicable, a copy of the authorization log
- **If the transaction amount is correct:** Submit a copy of the transaction receipt
- **If the transaction amount is not correct:** Accept the dispute
- **If the transaction is no longer disputed by the cardholder:** Submit email, letter or other documentation from the cardholder stating they no longer dispute the charge

Response template: Data-entry-error

Sample data-entry-error merchant response

Page 1 – The dispute compelling response form should be completed with the appropriate selections

DISPUTE RESPONSE

R01E

Case Number: Amount: 19.99 Reason Code: 1320 Merchant Number:

- ☐ Merchant Accepts Liability
- ☐ Credit Issued: Credit Issued Amount: ______________ Date Credit Issued (MM/DD/CCYY): ____/____/________
  Credit Issued ARN: ____________________

Please select all applicable reasons and data conditions for challenging this dispute. Additionally, include all supporting documentation as required by the Issuer. Please ensure the case number is written in the upper right-hand corner of each page.

- ☐ Evidence of a signed and/or electronically captured sales slip
- ☐ Evidence of a signed return or cancellation policy or order form
- ☐ Evidence of a signed order form
- ☐ Evidence that an Address Verification Service of Y or M and SIGNED proof of delivery to AVS confirmed address
- ☐ Evidence of a Signed rental agreement or Hotel/Motel folio
- ☐ Evidence of the Recurring billing agreement
- ☐ Evidence of T & E Documentation showing loyalty transactions related to this purchase
- ☐ Evidence of T & E Documentation showing subsequent purchases made throughout the service period
- ☐ Evidence that the ticket was received for passenger transport
- ☐ Evidence the name on the flight manifest matches the Cardholder name on purchased itinerary FOR AIRLINE MERCHANTS ONLY
- ☐ Evidence that a valid CVC2 (Cardholder Validation Code) was obtained in lieu of imprint
- ☐ Evidence that the customer authorized the transaction to be completed
- ☐ Evidence that a 3D Secure authentication approval was received through use of Verified by Visa, MasterCard Secure Code, AMEX Safe Key, or Discover Protect Buy

☐ Other documentation (Please Describe):

FOR FAST PROCESSING SIGN INTO Commerce Control Disputes WWW.COMMERCECONTROL.COM
OR FAX YOUR RESPONSE TO: 402-933-1525

Page 2 – Transaction details including merchant information, transaction date and time, approval code, truncated card number, transaction amount and itemized description

DINE IN

**** SEAT 1 ****

1 J DANIELS	5.50
w/ COKE	
1 BURG BBQ MAC	13.00
CHEDDAR	
FRIES	
1 J DANIELS	5.50
TAX 3.11	AMOUNT D 35.89

******* *******

SUBTOTAL	32.18
TAX	3.11
AMOUNT DUE	$35.89

THANK YOU FOR YOUR BUSINESS!

Page 3 – Transaction details including merchant information, transaction date and time, approval code, truncated card number, transaction amount and itemized description

logo

Merchant Name
Merchant Address
Merchant Phone Number

Cashier:

Transaction 300059

Total	**$86.05**
Tip	**$15.49**
DEBIT CARD SALE	$101.54
VISA 5336	

Retain this copy for statement validation

16-Aug-2025 5:14:28P
$101 54 | Method: EMV
US DEBIT XXXXXXXXXXXX5336

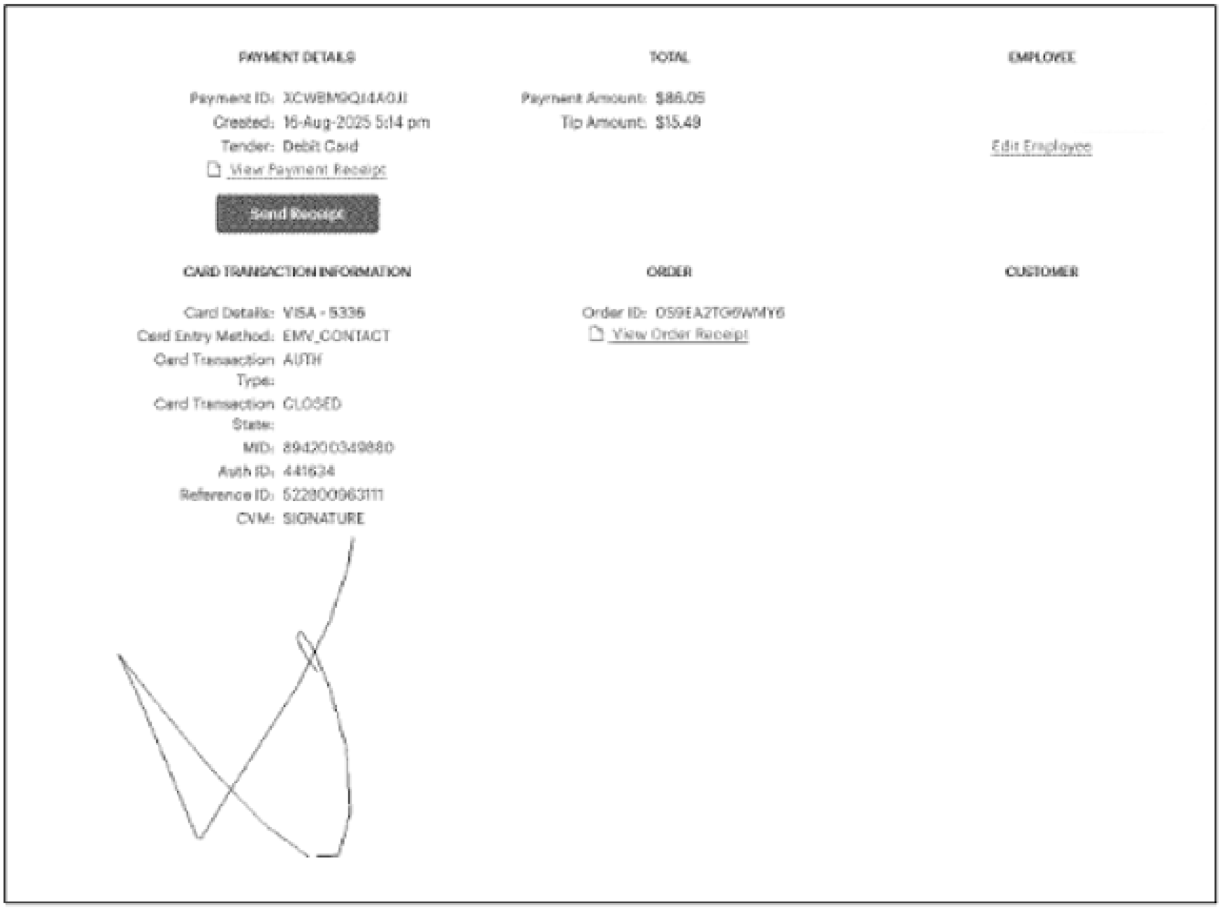
Reference ID: 522800963111
Auth ID: 441634
MID: ********9880
AID: A0000000980840
AthNtwkNm: VISA
RtInd: CREDIT
SIGNATURE

Online

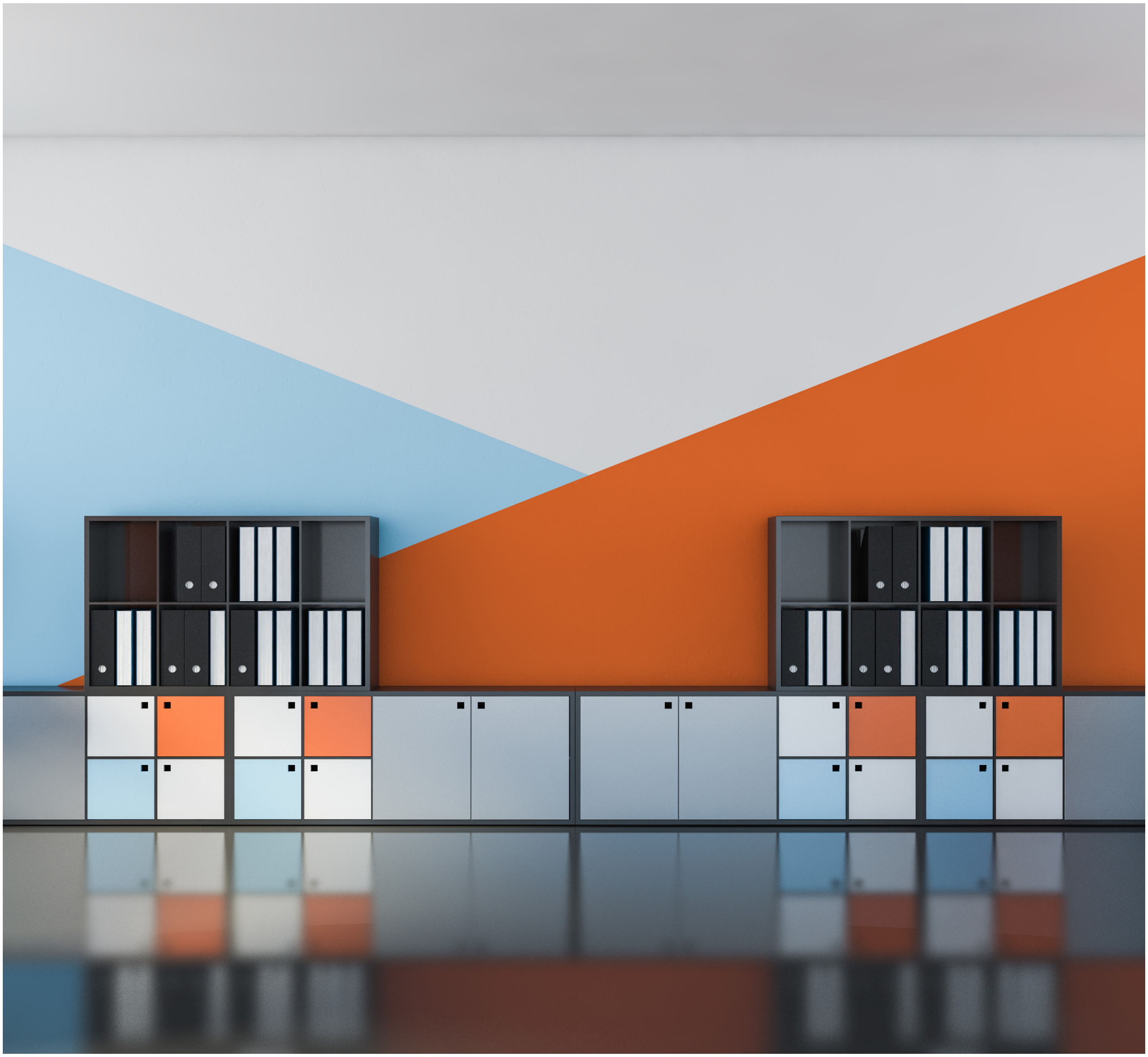
Payment XCWBM9QJ4A0JJ

Clover Privacy Policy
https://clover.com/privacy

Page 4 – Transaction details including merchant information, transaction date and time, approval code, truncated card number, transaction amount and itemized description



Appendix



Merchant messaging by reason code

Mastercard			
Category	**Reason code**	**Reason code description**	**Message description**
Fraud	37	Fraudulent transaction, no cardholder authorization	This transaction has been identified as fraud. To challenge this dispute, provide proof of cardholder participation, purchase details, transaction documentation, signed proof of delivery, digital download, or confirmation of goods or services usage.
Fraud	37	Fraudulent transaction, no cardholder authorization	This transaction has been identified as fraud. This chargeback cannot be challenged with anything other than proof of credit due to payment network rules and regulations.
Fraud	37	Fraudulent transaction, no cardholder authorization	Cardholder states that this key-entered transaction was unauthorized. Therefore, there is no remedy for this dispute. Contact the cardholder directly to resolve.
Fraud	37	Fraudulent transaction, no cardholder authorization	This transaction has been identified as fraud. To challenge this dispute, provide proof of a partial or fully authenticated Mastercard 3D Secure response, as required by payment network rules. Additionally, include evidence of cardholder participation, purchase details, signed proof of delivery, digital download, or confirmation of goods or services usage.
Fraud	37	Fraudulent transaction, no cardholder authorization	To effectively challenge this dispute, provide evidence demonstrating that the cardholder authorized and participated in the transaction. The following items are required: A positive Address Verification Services (AVS) response; proof of delivery indicating that the merchandise was shipped to the address verified by AVS.
Fraud	49	Questionable merchant activity	To effectively challenge this dispute, provide documentation indicating you were not listed in the Questionable Merchant Audit Program, that the disputed transaction was outside the program time frame, was not reported as fraud or did not have chargeback rights.
Fraud	70	Chip liability shift	This transaction was processed without reading the EMV chip and flagged as fraud. This chargeback cannot be challenged with anything other than proof of credit due to payment network rules and regulations.
Fraud	71	Chip/PIN liability shift	This transaction was processed without reading the EMV chip and flagged as fraud. This chargeback cannot be challenged with anything other than proof of credit due to payment network rules and regulations.

Mastercard			
Category	**Reason code**	**Reason code description**	**Message description**
Fraud	71	Chip/PIN liability shift	This transaction was processed without reading the EMV PIN-preferring chip card and flagged as fraud. This chargeback cannot be challenged with anything other than proof of credit due to payment network rules and regulations.
Authorization	07	Warning bulletin file	To effectively challenge this dispute, provide evidence that a valid six-digit authorization approval code was received from the issuing bank. Additionally, include documentation confirming that the transaction was posted to the cardholder within the authorization approval validity time frames as mandated by network regulations.
Authorization	08	Authorization-related chargeback	To effectively challenge this dispute, provide evidence that a valid six-digit authorization approval code was received from the issuing bank. Additionally, include documentation confirming that the transaction was posted to the cardholder within the authorization approval validity time frames as mandated by network regulations.
Authorization	12	Account number not on file	To effectively challenge this dispute, provide evidence that a valid six-digit authorization approval code was received from the issuing bank. Additionally, include documentation confirming that the transaction was posted to the cardholder within the authorization approval validity time frames as mandated by network regulations.
Cardholder dispute	50	Installment billing disputes	To effectively challenge this dispute, provide a signed copy of the contract that clearly outlines the specific terms of the installment billing agreement agreed upon by the cardholder.
Cardholder dispute	53	Cardholder dispute	To effectively challenge this dispute, provide a written explanation that goods/services were delivered as described, a refund was issued if agreed upon, a recurring transaction was not canceled, items/services were not counterfeit, addendum or "no-show" hotel charges were valid, a timeshare agreement was canceled appropriately, or a refund was not incorrectly posted as a purchase.
Cardholder dispute	54	Cardholder dispute not elsewhere classified (US region only)	To effectively challenge this dispute, provide a written explanation that goods/services were delivered as described, a refund was issued if agreed upon, a recurring transaction was not canceled, items/services were not counterfeit, addendum or "no-show" hotel charges were valid, a timeshare agreement was canceled appropriately, or a refund was not incorrectly posted as a purchase.

Mastercard			
Category	**Reason code**	**Reason code description**	**Message description**
Cardholder dispute	55	Goods or services not provided	To effectively challenge this dispute, provide a written explanation that goods/services were delivered as described, a refund was issued if agreed upon, a recurring transaction was not canceled, items/services were not counterfeit, addendum or "no-show" hotel charges were valid, a timeshare agreement was canceled appropriately, or a refund was not incorrectly posted as a purchase.
Cardholder dispute	41	Cardholder dispute	To effectively challenge this dispute, provide a signed copy of the contract that clearly outlines the cardholder's liability and the specific terms of the agreement or cancellation policy. Alternatively, you may submit proof indicating that the transaction is related to an installment billing arrangement.
Cardholder dispute	55	Cardholder dispute	To effectively challenge this dispute, provide a written explanation that goods/services were delivered as described, a refund was issued if agreed upon, a recurring transaction was not canceled, items/services were not counterfeit, addendum or "no-show" hotel charges were valid, a timeshare agreement was canceled appropriately, or a refund was not incorrectly posted as a purchase.
Cardholder dispute	59	Addendum, no-show or ATM dispute	To challenge this dispute, provide a written explanation addressing all of the cardholder's concerns. Ancillary charges require electronically captured documentation for the stay/rental along with an explanation.
Cardholder dispute	59	Addendum, no-show or ATM dispute	To effectively challenge this dispute, provide a written explanation confirming the addendum or "no-show" hotel charge was valid, or that a refund was issued if agreed upon. Additionally, include a copy of the folio and reservation information, including the credit card number, guest name, address, phone number, check-in date and confirmation number.
Cardholder dispute	60	Credit-not-processed	To effectively challenge this dispute, submit a written explanation outlining why credit is not warranted, along with the specific terms of the agreement or cancellation policy. Alternatively, you may provide evidence of a refund issued, if that was agreed upon.

Mastercard			
Category	**Reason code**	**Reason code description**	**Message description**
Processing errors	31	Transaction amount differs	To challenge this dispute, provide copies of all transaction documentation such as sales drafts, invoices, order forms, folios or rental agreements. The documentation must show that the correct amount was charged. If paid-by-other-means, provide a written explanation addressing all of the cardholder's concerns and proof that the transaction was not paid by another payment method.
Processing errors	34	Point-of-interaction error	To effectively challenge this dispute, provide copies of receipts, sales invoices, or order details to prove both transactions identified by the issuer are unique. Detailed transaction information is included in the bank documentation provided.
Processing errors	46	Correct transaction currency code	To effectively challenge this dispute, provide a copy of the receipt, sales invoice, or order details to prove the correct transaction amount and currency code was submitted. Detailed information is included in the bank documentation provided.

Visa			
Category	**Reason code**	**Reason code description**	**Message description**
Fraud	1010	EMV liability shift counterfeit fraud	This transaction was processed without reading the EMV chip and flagged as fraud. This chargeback cannot be challenged with anything other than proof of credit due to payment network rules and regulations.
Fraud	1020	EMV liability shift non-counterfeit fraud	Your request to reverse this dispute has been declined. No further action can be taken on the case. The transaction was disputed as fraud and was missing the EMV chip data required to provide liability shift protection. Please contact the cardholder directly to resolve this matter.
Fraud	1020	EMV liability shift non-counterfeit fraud	This transaction was processed without reading the EMV PIN-preferring chip card and flagged as fraud. This chargeback cannot be challenged with anything other than proof of credit due to payment network rules and regulations.
Fraud	1030	Other fraud – card present environment	This transaction has been identified as fraud. To challenge this dispute, provide proof of cardholder participation, purchase details, transaction documentation, signed proof of delivery, digital download, or confirmation of goods or services usage.
Fraud	1040	Other fraud – card absent environment	This transaction has been identified as fraud. To effectively challenge this dispute, submit proof of a valid 3D Secure response or evidence of a refund if it was agreed upon. Additionally, proof the cardholder participated in the transaction may be provided by following the compelling evidence requirements as outlined by the payment network rules.
Fraud	1040	Other fraud – card absent environment	To effectively challenge this dispute, present evidence showing that the cardholder authorized and participated in the transaction. You will need to provide proof of delivery confirming that the merchandise was sent to the address verified by AVS.
Fraud	1040	Other fraud – card absent environment	This transaction has been identified as fraud. To effectively challenge this dispute, you should provide evidence of a refund if one was agreed upon. Alternatively, proof of the cardholder participated in the transaction may be provided by following the compelling evidence requirements as outlined by the payment network rules.

Visa			
Category	**Reason code**	**Reason code description**	**Message description**
Fraud	1040	Other fraud – card absent environment	To effectively challenge this dispute, present evidence showing that the cardholder authorized and participated in the transaction. You will need to provide one of the following: a positive Address Verification Services (AVS) response; proof of delivery confirming that the merchandise was sent to the address verified by AVS; or the CVV2 of U along with a presence indicator.
Fraud	1050	Visa fraud monitoring program	To effectively challenge this dispute, provide documentation indicating you were not listed in the Visa Fraud Monitoring Program or evidence of a refund if it was agreed upon.
Authorization	1110	Card recovery bulletin	To effectively challenge this dispute, provide evidence that a valid six-digit authorization approval code was received from the issuing bank. Additionally, include documentation confirming that the transaction was posted to the cardholder within the authorization approval validity time frames as mandated by network regulations.
Authorization	1120	Declined authorization	To effectively challenge this dispute, provide evidence that a valid six-digit authorization approval code was received from the issuing bank. Additionally, include documentation confirming that the transaction was posted to the cardholder within the authorization approval validity time frames as mandated by network regulations.
Authorization	1130	No authorization/late presentment	Your request to reverse this dispute has been declined by the Issuing bank. The self-service terminal transaction exceeded the approved threshold. No further action can be taken on the case. Please contact the cardholder directly to resolve this matter.
Authorization	1130	No authorization/late presentment	To effectively challenge this dispute, provide evidence that a valid six-digit authorization approval code was received from the issuing bank. Additionally, include documentation confirming that the transaction was posted to the cardholder within the authorization approval validity time frames as mandated by network regulations.
Cardholder dispute	1310	Merchandise/services not received	To effectively challenge this dispute, provide a written explanation that goods/services were delivered as described or evidence a refund was issued if agreed upon.

Visa			
Category	**Reason code**	**Reason code description**	**Message description**
Cardholder dispute	1320	Cancelled recurring transaction	To effectively challenge this dispute, provide a signed copy of the contract that clearly outlines the cardholder's liability and the specific terms of the agreement or cancellation policy. Alternatively, you may submit proof indicating that the transaction is related to an installment billing arrangement.
Cardholder dispute	1330	Not as described or defective merchandise/services	To effectively challenge this dispute, provide a written explanation that goods/services were delivered as described or evidence a refund was issued if agreed upon.
Cardholder dispute	1340	Counterfeit merchandise	To effectively challenge this dispute, provide a written explanation confirming that the items/services were not counterfeit, or include evidence that a refund was issued if that was agreed upon.
Cardholder dispute	1350	Misrepresentation	To effectively challenge this dispute, provide a written explanation demonstrating that the verbal and/or written terms of the sale, to which the cardholder agreed, were not misrepresented, or evidence a refund was issued if agreed upon.
Cardholder dispute	1360	Credit-not-processed	To effectively challenge this dispute, submit a written explanation outlining why credit is not warranted, along with the specific terms of the agreement or cancellation policy. Alternatively, you may provide evidence of a refund issued, if that was agreed upon.
Cardholder dispute	1370	Cancelled merchandise/services	To effectively challenge this dispute, provide a written explanation stating that the transaction was not canceled in accordance with the disclosed policy, along with proof that the cardholder accepted the cancellation/return policy, demonstrating that a refund is not warranted. Alternatively, you may provide evidence of a refund issued, if that was agreed upon.
Cardholder dispute	1380	Original credit transaction not accepted	You are receiving this credit from the customer's bank because the issuer was unable to process a refund. This chargeback cannot be challenged due to payment network rules and regulations.
Cardholder dispute	1390	Non-receipt of cash	To effectively challenge this dispute, provide proof that services were rendered or cash was dispensed.

Visa			
Category	**Reason code**	**Reason code description**	**Message description**
Processing errors	1220	Incorrect transaction code	To effectively challenge this dispute, provide a copy of the receipt, sales invoice, or order details to prove the correct amount was billed. Detailed transaction information is included in the bank documentation provided.
Processing errors	1230	Incorrect currency	To effectively challenge this dispute, provide a copy of the receipt, sales invoice, or order details to prove the correct amount was billed. Detailed transaction information is included in the bank documentation provided.
Processing errors	1240	Incorrect account number	To effectively challenge this dispute, provide a copy of the receipt, sales invoice, or order details to prove the correct account number was billed. Detailed transaction information is included in the bank documentation provided.
Processing errors	1250	Incorrect amount	To effectively challenge this dispute, provide a copy of the receipt, sales invoice, or order details to prove the correct account number was billed. Detailed transaction information is included in the bank documentation provided.
Processing errors	1261	Duplicate processing	To effectively challenge this dispute, provide copies of receipts, sales invoices, or order details to prove both transactions identified by the issuer are unique. Detailed transaction information is included in the bank documentation provided.
Processing errors	1262	Paid by other means	To effectively challenge this dispute, provide a copy of the receipt, sales invoice, or order details to prove that the transaction was not paid for by another payment method.
Processing errors	1270	Invalid data	To effectively challenge this dispute, provide evidence that a valid six-digit authorization approval code was received from the issuing bank. Additionally, include documentation confirming that the transaction was posted to the cardholder within the authorization approval validity time frames as mandated by network regulations.

Discover			
Category	**Reason code**	**Reason code description**	**Message description**
Fraud	4752	Cardholder does not recognize the transaction	To effectively challenge this dispute, provide evidence that a valid six-digit authorization approval code was received along with proof the cardholder agreed to the transaction and that merchandise or services were delivered. Alternatively, you may provide evidence of a refund issued, if that was agreed upon.
Fraud	4752	Cardholder does not recognize the transaction	Your response to the inquiry was either not received or incomplete. This chargeback cannot be challenged with anything other than proof of credit due to payment network rules and regulations.
Fraud	4866	UA05 chip card counterfeit transaction	This transaction was processed without reading the EMV chip and flagged as fraud. This chargeback cannot be challenged with anything other than proof of credit due to payment network rules and regulations.
Fraud	4867	UA06 fraud chip and PIN transaction	This transaction was processed without reading the EMV PIN-preferring chip card and flagged as fraud. This chargeback cannot be challenged with anything other than proof of credit due to payment network rules and regulations.
Fraud	4537	UA01 fraud – card-present transaction	This transaction has been identified as fraud. To challenge this dispute, provide proof of valid authorization and cardholder participation, purchase details, transaction documentation, signed proof of delivery, digital download, or confirmation of goods or services usage. Alternatively, you may provide evidence of a refund issued, if that was agreed upon.
Fraud	4537	UA01 fraud – card-present transaction	Your response to the inquiry was either not received or incomplete. This chargeback cannot be challenged with anything other than proof of credit due to payment network rules and regulations.
Fraud	4868	UA02 fraud – card-not-present transaction	To effectively challenge this dispute, submit proof of a valid 3D Secure response, delivery to the verified AVS address, valid authorization with a CID response of No Match or No Response, or evidence of a refund if agreed upon. Additionally, proof the cardholder participated in the transaction may be provided by following the compelling evidence rules as outlined by the payment network.

Discover			
Category	**Reason code**	**Reason code description**	**Message description**
Authorization	4863	AT – no authorization	To effectively challenge this dispute, provide evidence that a valid six-digit authorization approval code was received from the issuing bank. Additionally, include documentation confirming that the transaction occurred prior to the card expiration date and was posted to the cardholder within the authorization approval validity time frames as mandated by network regulations.
Cardholder dispute	4541	AP recurring payments	To effectively challenge this dispute, provide a signed copy of the contract that clearly outlines the cardholder's liability and the specific terms of the agreement or cancellation policy. Alternatively, you may submit proof indicating that the transaction is related to an installment billing arrangement.
Cardholder dispute	4553	RM – cardholder dispute quality of goods or services	To effectively challenge this dispute, provide compelling evidence such as transaction documentation showing cardholder approval of goods/services, proof of delivery, signed work orders, attempts to correct quality, or terms confirming goods/services matched the agreement within the required time frame. Alternatively, you may provide evidence of a refund issued, if that was agreed upon.
Cardholder dispute	4555	RM – services/MDSE/cash not received	To effectively challenge this dispute, provide proof that the cardholder agreed to the transaction and a written explanation including any correspondence exchanged with the cardholder that proves goods/services were delivered as described or evidence a refund was issued if agreed upon.
Cardholder dispute	4555	RM – services/MDSE/cash not received	To effectively challenge this dispute, submit a written explanation outlining why credit is not warranted, along with the specific terms of the agreement or cancellation policy. Alternatively, you may provide evidence of a refund issued, if that was agreed upon.
Cardholder dispute	4560	RN2 credit-not-processed	To effectively challenge this dispute, submit a written explanation outlining why credit is not warranted, along with the specific terms of the agreement or cancellation policy. Alternatively, you may provide evidence of a refund issued, if that was agreed upon.
Processing errors	4534	DP duplicate-processing	To effectively challenge this dispute, provide copies of receipts, sales invoices, or order details to prove both transactions identified by the issuer are unique. Detailed transaction information is included in the bank documentation provided.

Discover			
Category	**Reason code**	**Reason code description**	**Message description**
Processing errors	4542	LP – late presentment	To effectively challenge this dispute, provide evidence a valid six-digit authorization approval code was received from the issuing bank within the approval validity time frames as mandated by the network regulations. Additionally, you may provide proof of signed cardholder agreement for late submission once the goods/services are completed.
Processing errors	4550	CD credit posted as a card sale	To effectively challenge this dispute, provide documentation showing the cardholder agreed to the transaction and a copy of the receipt, sales invoice, or order details to prove the correct amount was billed. Alternatively, you may provide evidence of a refund issued, if that was agreed upon.
Processing errors	4586	AW – altered amount	To effectively challenge this dispute, provide transaction documentation or compelling evidence indicating the cardholder agreed to the transaction, or a copy of the receipt, sales invoice, or order details to prove that no alteration was made and the correct amount was billed. Alternatively, you may provide evidence of a refund issued, if that was agreed upon.
Processing errors	4512	IN – invalid cardholder number	To effectively challenge this dispute, provide a copy of the receipt, sales invoice, or order details to prove the correct account number was billed and a valid six-digit authorization approval code was received.
Processing errors	4865	PM – paid-by-other-means	To effectively challenge this dispute, provide a copy of the receipt, sales invoice, or order details to prove the cardholder agreed to the transaction and it was not paid for by another payment method. Alternatively, you may provide evidence of a refund issued, if that was agreed upon.
Other	4864, 4590	Non-receipt of cash from ATM	To effectively challenge this dispute, provide proof the cardholder agreed to the transaction and that services were rendered or cash was dispensed. Alternatively, you may provide evidence of a refund issued, if that was agreed upon
Other	4762	Good faith investigation	This adjustment resulted from your acceptance of the Good Faith Request, and since you accepted financial liability, this dispute cannot be challenged.

American Express			
Category	Reason code	Reason code description	Message description
Fraud	FR4	Immediate chargeback program	To effectively challenge this dispute, provide documentation indicating you were not listed in the Immediate Chargeback Program, or evidence of a refund if it was agreed upon.
Fraud	FR5	Immediate chargeback program	To effectively challenge this dispute, provide documentation indicating you were not listed in the Immediate Chargeback Program, or evidence of a refund if it was agreed upon.
Fraud	FR6	Immediate chargeback program	To effectively challenge this dispute, provide documentation indicating you were not listed in the Immediate Chargeback Program, or evidence of a refund if it was agreed upon.
Fraud	F10	No swipe – keyed transaction	This transaction has been identified as fraud. To challenge this dispute, provide proof of cardholder participation, purchase details, transaction documentation, signed proof of delivery, digital download, or confirmation of goods or services usage.
Fraud	F14	Multiple ROCs	This transaction has been identified as fraud. To challenge this dispute, provide proof of cardholder participation, purchase details, transaction documentation, signed proof of delivery, digital download, or confirmation of goods or services usage.
Fraud	F29	Fraudulent transaction – card-not-present	To effectively challenge this dispute, submit proof of a valid 3D Secure response, delivery to the verified AVS address, valid authorization with a CID response of No Match or No Response, or evidence of a refund if agreed upon. Additionally, proof the cardholder participated in the transaction may be provided by following the compelling evidence rules as outlined by the payment network.
Fraud	F30	EMV counterfeit	This transaction was processed without reading the EMV chip and flagged as fraud. This chargeback cannot be challenged with anything other than proof of credit due to payment network rules and regulations.
Fraud	F31	EMV lost/stolen/non-received	This transaction was processed without reading the EMV PIN-preferring chip card and flagged as fraud. This chargeback cannot be challenged with anything other than proof of credit due to payment network rules and regulations.

American Express			
Category	**Reason code**	**Reason code description**	**Message description**
Fraud	FR2	Fraud – full recourse agreement	To effectively challenge this dispute, provide documentation indicating you were not listed in the Fraud Full Recourse Program, or that the transaction was processed as Contactless Transit for less than or equal to $15.00. Alternatively, you may provide evidence of a refund if it was agreed upon.
Fraud	M49	Unauthorized charge – car rental	To effectively challenge this dispute, provide documentation that the charge was not for theft or loss of use. Alternatively, provide evidence a refund was issued.
Authorization	A01	Transaction amount exceeds authorization amount	To effectively challenge this dispute, provide evidence that a valid six-digit authorization approval code was received from the issuing bank. Additionally, include documentation confirming that the transaction was posted to the cardholder within the authorization approval validity time frames as mandated by network regulations.
Authorization	A02	No authorization/invalid approval code	To effectively challenge this dispute, provide evidence that a valid six-digit authorization approval code was received from the issuing bank. Additionally, include documentation confirming that the transaction was posted to the cardholder within the authorization approval validity time frames as mandated by network regulations.
Authorization	A08	Authorization approval code expired	To effectively challenge this dispute, provide evidence that a valid six-digit authorization approval code was received from the issuing bank. Additionally, include documentation confirming that the transaction was posted to the cardholder within the authorization approval validity time frames as mandated by network regulations.
Authorization	F22	Card expired/invalid	To effectively challenge this dispute, provide evidence that a valid six-digit authorization approval code was received from the issuing bank, or that the transaction occurred prior to the card expiration date. Additionally, you may provide evidence of a refund issued, if that was agreed upon.
Authorization	P01	Non-matching account number	To effectively challenge this dispute, provide a copy of the receipt or sales invoice along with proof a valid six-digit authorization approval code was obtained for the correct account number. Alternatively, provide evidence a refund was issued.

American Express			
Category	**Reason code**	**Reason code description**	**Message description**
Cardholder dispute	C02	Credit-not-processed	To effectively challenge this dispute, submit a written explanation outlining why credit is not warranted, along with the specific terms of the agreement or cancellation policy. Alternatively, you may provide evidence of a refund issued, if that was agreed upon.
Cardholder dispute	C04	Credit-not-processed/returned merchandise	To effectively challenge this dispute, provide a copy of your return policy, along with proof the cardholder accepted and did not adhere to the policy. Additionally, include proof that the goods or services were accepted, or documentation showing that a refund was issued if agreed upon.
Cardholder dispute	C05	Credit-not-processed/cancelled transaction	To effectively challenge this dispute, provide a written explanation stating that the transaction was not canceled in accordance with the disclosed policy, along with proof that the cardholder accepted the cancellation/return policy, demonstrating that a refund is not warranted. Alternatively, you may provide evidence of a refund issued, if that was agreed upon.
Cardholder dispute	C08	Non-receipt of merchandise/ services	To effectively challenge this dispute, provide a written explanation that goods/services were delivered as described or evidence a refund was issued if agreed upon.
Cardholder dispute	C18	Guaranteed reservations canceled	To effectively challenge this dispute, provide a written explanation stating the guaranteed reservations were not canceled in accordance with the disclosed policy, along with proof that the cardholder accepted the cancellation/return policy, demonstrating that a refund is not warranted. Alternatively, you may provide evidence of a refund issued, if that was agreed upon.
Cardholder dispute	C28	Cancelled recurring	To effectively challenge this dispute, provide proof the cardholder did not cancel and continues to use the service. The cancellation policy, proof of disclosure and details proving the cardholder did not follow the policy must be provided. For introductory offers, submit proof requirements were met. Additionally, you may provide evidence of a refund issued, if that was agreed upon.
Cardholder dispute	C31	Cardholder dispute – not as described	To effectively challenge this dispute, provide a written explanation confirming the goods/services were delivered as described, or the cardholder accepted them. Include documentation of any attempts to repair or replace defective items or evidence that the cardholder did not follow the cancellation/return policy. Additionally, you may provide evidence of a refund issued, if that was agreed upon.

American Express			
Category	**Reason code**	**Reason code description**	**Message description**
Cardholder Dispute	C32	Cardholder dispute – defective	To effectively challenge this dispute, provide a written explanation confirming the goods/services were delivered as described, or the cardholder accepted them. Include documentation of any attempts to repair or replace defective items or evidence that the cardholder did not follow the cancellation/return policy. Additionally, you may provide evidence of a refund issued, if that was agreed upon.
Cardholder Dispute	M10	Capital damages	To effectively challenge this dispute, provide the signed rental agreement proving the cardholder agreed to pay capital damages, evidence the charge equals the estimate plus the contractual 15% fee, proof the insurance was waived or, if purchased, was insufficient, or documentation that the charge was not for theft or loss of use. Alternatively, provide evidence a refund was issued.
Processing Errors	C14	Paid by other means	To effectively challenge this dispute, provide a copy of the receipt, sales invoice, or order details to prove that the transaction was not paid for by another payment method.
Processing Errors	P03	Credit posted as a card sale	To effectively challenge this dispute, provide a copy of the receipt, sales invoice, or order details to prove the correct amount was billed. Alternatively, provide evidence a refund was issued.
Processing Errors	P04	Card sale posted as a credit	To effectively challenge this dispute, provide a copy of the receipt, sales invoice, or order details to prove the correct amount was billed. Alternatively, provide evidence a refund was issued.
Processing Errors	P05	Incorrect transaction amount	To effectively challenge this dispute, provide a copy of the receipt, sales invoice, or order details to prove the correct amount was billed, or evidence the cardholder agreed to pay for any additional/delayed transactions. Alternatively, provide evidence a refund was issued.
Processing Errors	P07	Late presentment	To effectively challenge this dispute, provide evidence that the transaction was posted to the cardholder within transaction processing time frames as mandated by network regulations. Alternatively, provide evidence a refund was issued.
Processing Errors	P08	Duplicate transaction	To effectively challenge this dispute, provide copies of receipts, sales invoices, or order details to prove both transactions identified by the issuer are unique. Alternatively, provide evidence a refund was issued.

American Express			
Category	**Reason code**	**Reason code description**	**Message description**
Processing Errors	P22	Card number does not match original charge	To effectively challenge this dispute, provide a copy of the receipt, sales invoice, or order details to prove the correct account number was billed. Alternatively, provide evidence a refund was issued.
Processing Errors	P23	No cardholder authorizations	This chargeback cannot be challenged with anything other than proof of credit due to payment network rules and regulations.
Other	M01	Local regulatory/legal disputes	Based on your acceptance, this dispute has been financially adjusted to your account.
Other	M04	Local regulatory/legal disputes	Based on your acceptance, this dispute has been financially adjusted to your account.
Other	M11	Credit processed	You are receiving this credit from the customer's bank either because a refund was unable to be posted by the issuer, or to offset a prior chargeback that has already been debited to your account.
Other	M36	Dispute other	To effectively challenge this dispute, provide proof the cardholder authorized the transaction, signed confirmation that goods/services were delivered to the approved address, or evidence a recurring payment was not canceled along with applicable terms and conditions. Alternatively, provide evidence a refund was issued.
Other	M19 M23 M27 M38 M43 M44 M45 M46	Offset adjustment	Your account is being adjusted as a result of our review of this dispute.
Other	R03	Insufficient doc	To effectively challenge this dispute, provide proof that you responded to the original inquiry and your response addressed the reason for the dispute. Alternatively, you may provide evidence of a refund issued, if that was agreed upon.
Other	R13	Retrieval response not received	To effectively challenge this dispute, provide proof that you responded to the original inquiry and your response addressed the reason for the dispute. Alternatively, you may provide evidence of a refund issued, if that was agreed upon.

Connect with us

For more information
about Dispute Best Practices:

800-872-7882

getsolutions@fiserv.com

fiserv.com

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