

AMERICANEXPRESS.COM/LACMERCHANT



How to manage your disputes online

This guide will give you a general overview about disputes followed by guidance on how to manage your American Express® disputes online, from finding your way around the site and locating the information you need, to taking the actions you want.



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The benefits of managing disputes online

Managing and responding to Cardmember disputes is easy with the online disputes tool available on the Merchant website. Online disputes allows you to see all open and urgent disputes for your business locations with the ability to upload documents and respond online.

Why resolve disputes online?

Managing disputes online is quicker and can also help you avoid 'no-reply' chargebacks. Some of the benefits to managing online include:

- Receiving notifications by email when you have new, updated or urgent disputes.
- Viewing all disputes in one place (rather than numerous letters).
- Responding online without the need to respond via mail.
- Tracking the status of disputes throughout the whole process.

The benefits of managing disputes online - Continued

What are disputes and chargebacks?

A dispute occurs when a Cardmember contacts American Express and questions a charge on their Card. We assign a case number and review the charge. This case number and information about the dispute will appear in your online disputes tool.

The most frequent disputes are:

- The Cardmember does not recall the purchase
- Billing error
- · Cancelled or not received product/service
- Returns

The amount of time that you have to respond to a dispute depends on the type of dispute. You can find out by checking the 'reply-by' date online. If you are unable to provide proof that the charge is valid before the reply-by date, we will issue a chargeback to your Account. You can view your chargebacks online.

Cardmember questions a charge

We'll try to resolve the case in-house, and will reach out to you for any additional information. .

Dispute

We will contact you via email of new or urgent Cardmember disputes. You can review the case information online.

Merchant response

You can respond by either issuing a credit or providing proof that the charge is valid.

No reply or insufficient supporting document

Credit to Cardmember. Chargeback notification to you.

Chargeback

Debit to your Merchant Account

Sufficient supporting document/issue credit

Case is resolved. No further action is required

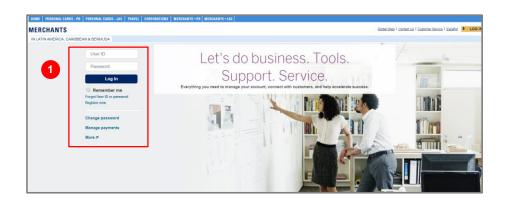
Logging in and enrolling to disputes

 Logging in – Visit <u>americanexpress.com/lacmerchant</u>. If you already have a User ID and password to manage your Merchant Account online, enter your details and click 'log in'.

If you are yet to register online, click 'Register now' and follow the three easy steps to create a new profile and access your Merchant Account online.

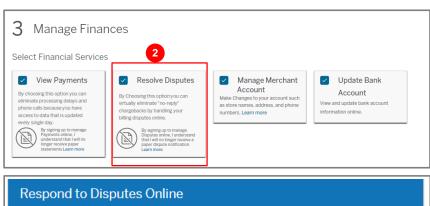
Enrolling in disputes

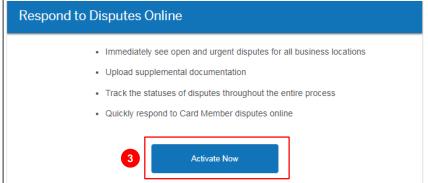
You will only be able to manage disputes online if you are enrolled to do so. There are two ways you can enrol in disputes. The first is during the registration process and the second is from your Account dashboard page. See the steps for each option on the next page:



Logging in and enrolling to disputes - Continued

- Registration After completing steps 1 and 2 of registration, you will reach the final step – Manage Finances. Tick the box titled 'Resolve Disputes' option to enrol to manage your disputes online.
 - By doing so you will no longer receive disputes letters in the mail. They will only appear in your online Account. So please make sure to check your online Account regularly. You can also set up email notifications to let you know when you have new or updated disputes. See page 21.
- 3. Account dashboard page After logging into your Account (via step 1) you will land on your Account dashboard page. If you are not enrolled to manage disputes online you will see a prompt to do so. Click 'Activate Now' and follow the steps to enrol in online disputes.

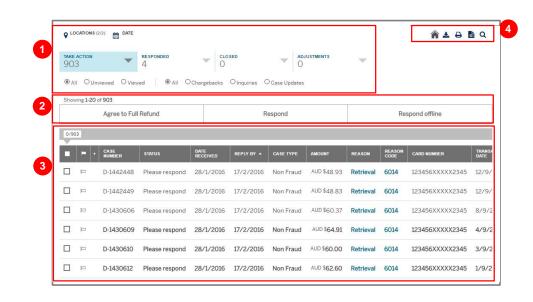




Your summary view

Your summary view is the first page you will see on entering your disputes section of the Merchant website. This page gives you a consolidated overview of all your enquiries¹ and chargebacks².

- Filters help you find and view the information that matters most to you. You can apply a wide range of filters in combination with each other to personalise the disputes summary table and show as little or as much as you like. See page 9.
- 2. Action buttons are clearly marked above the summary table to enable you to respond to all Cardmember disputes quickly and efficiently. See page 16.
- 3. Summary table gives you a full list of all Cardmember disputes and can be customized based on your preferences. See page 13.
- Global controls allow you to download, generate reports, create print previews, search, or return to your Account summary or 'home' page at any time. See page 15.



¹ Enquiry: In some cases, you may instantly receive a chargeback without the option to respond, such as when fraudulent activity is suspected.

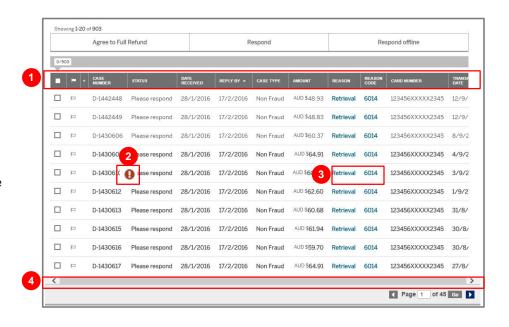
² Chargeback: A chargeback is where after investigation of the dispute, we debit your Account by the amount of the disputed transaction and credit the Cardmember with the same amount. Sometimes you may instantly receive a chargeback without the option to respond usually when fraudulent activity if suspected.

The disputes summary table

This is a table of all transactions that have been disputed.

The summary table features a range of default columns. These show key information about each enquiry or chargeback, including case number¹, status², date received³, reply by⁴, and amount⁵.

- Columns Preferences, their order, and the level of data displayed can be customized to suit your needs.
- 2. Orange exclamation marks show urgent responses that require a response within the next 7 days.
- 3. The reason and code helps you identify why the Cardmember has disputed the transaction. Simply click on the blue reason and code on any line item and a detailed description of the reason will appear.
- Use the horizontal scroll bar and arrows to view more details about each case.



¹Case number: The unique number that is allocated by American Express to each individual enquiry or chargeback. This helps to track and identify cases throughout the process.

² Status: Disputed transactions go through various stages between you and American Express so it is important to track each stage which is why we have distinct status titles. This way, everyone understands what the current situation is and what the next steps are.

³ Date received: This is the date that the Cardmember disputed the charge and was allocated to your Account.

⁴Reply by: This is the date you need to respond to American Express by.

⁵Amount: The \$ amount that the Cardmember has disputed. This can be all or part of the original transaction.

Filtering the disputes summary table

You can filter your summary table by **location**, **date**, **status** or **type** simply by clicking on the relevant filtering buttons. This will then update the table to display all disputes associated with the selected filters.

- Filtering by location Click on location to filter the information on the page based on your different business locations. See page 11.
- Filtering by date- Click date to view cases for certain date ranges. See page 12.
- 3. Filtering by status You can filter your disputes summary table by the status of the dispute. There are four main options to filter by; Take Action¹, Responded², Closed³ and Adjustments⁴.

You can also drill down further into each status by clicking on each arrow.

ADJUSTMENTS

CLOSED

O LOCATIONS (2/2)

903

★ + • • Q

All O Unviewed O Viewed Showing 1-20 of 903 Agree to Full Refund Respond Respond offline 0/903 123456XXXXX2345 12/9/ D-1430609 Please respond 28/1/2016 17/2/2016 Non Fraud AUD \$64.91 123456XXXXX2345 4/9/2 D-1430610 Please respond 28/1/2016 123456XXXXX2345 3/9/2 D-1430612 Please respond 28/1/2016 17/2/2016 Non Fraud 123456XXXXX2345 1/9/2 CLOSE 984 309 100 CLOSED - IN YOUR FAVOR (17) X RESPONDED ONLINE (0) CREDIT ADJUSTMENT (62) PLEASE RESPOND (0) CLOSED - CARD MEMBER REFUNDED (102) PLEASE RESPOND (0) RESPONDED OFFLINE (309) DEBIT ADJUSTMENT (38) EXPIRED (0) RESPONSE RECEIVED (0) PLEASE RESPOND OFFLINE (0) Apply CLOSED (865) Apply Apply Apply

¹Take Action: cases that require your response

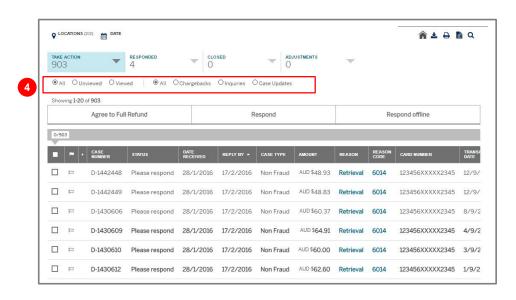
²Responded: cases that the you have responded to

³Closed: this status represents the verdict/decision made on the case, or if the case has expired

⁴Adjustments: after a case is closed, the adjustment status represents the actual crediting or debiting that occurs

Filtering the disputes summary table - continued

4. Filtering by type - One of the most useful ways to filter is by type. You can choose to look at all your 'viewed' or 'unviewed' cases to easily sort cases that you have already opened or are yet to view. You will also notice in the summary table that all unviewed cases will be bold and viewed cases will be unbolded, to give you a clear picture of the cases that require attention. Alternately you can filter by 'inquiries' or 'chargebacks'.



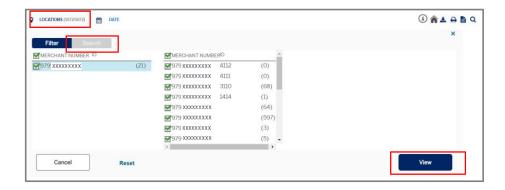
Filtering by location

After clicking on the '**locations**' button, you will be presented with further location filtering options. This will be a list of all the business locations you have already registered and set up with American Express. The number of locations you see will depend on your user ID set up.

The locations will be displayed hierarchically. Select or deselect the check boxes next to the locations you wish to see and then click 'View' to update the disputes summary table.

If you are registered at a higher level head office Account you will see all locations underneath that Account. Alternatively if your user ID is set up for a single location you will only see what appear.

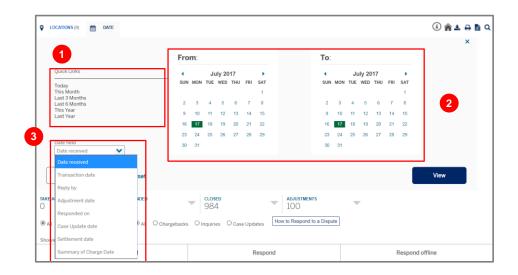
Additionally, you can use 'search' tab to find specific location(s). Click on 'search' tab under 'location' button and type in the location number (minimum 10 digits).



Filtering by date

Click on the 'date' button to reveal further date filtering options.

- Quickly sort by predefined time periods such as 'This Month', 'Last 3 months', 'Last 6 months', 'This year' or 'Last year'.
- Alternatively, you can choose a custom date range using the 'from' and 'to' function within the interactive calendar.
- 3. Filter by a wide range of status dates including the key ones 'Date received' and 'Transaction date'. See the footnote for the full range of dates options and their meanings:



Date received: The date that the dispute is raised and added to your Account.

Transaction date: The date when the disputed transaction was processed in your business.

Reply by: The date by which you must submit a response to American Express to ensure your response can be reviewed and taken into Account to avoid a chargeback.

Adjustment date: The date in which an adjustment amount is deducted from your Account due to a dispute or chargeback.

Responded on: The date that you responded to a dispute.

Case update date: The date in which the case was updated by American Express.

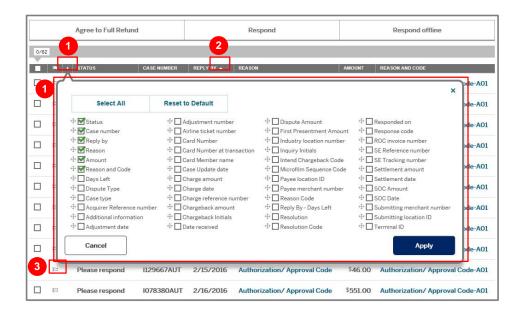
Settlement date: The date in which the disputed transaction was paid to you by American Express. All payments are paid based on submissions, so the disputed transaction will be paid to you as part of the payment for the wider submission.

SOC date: The date in which the disputed transaction was submitted to American Express for payment.

Customizing the disputes summary table

There is a lot of information on each case that isn't automatically displayed in the summary table. Further columns can be accessed by scrolling to the right of the table using the horizontal scroll bar. If you prefer you can customize the table to automatically display the information you want.

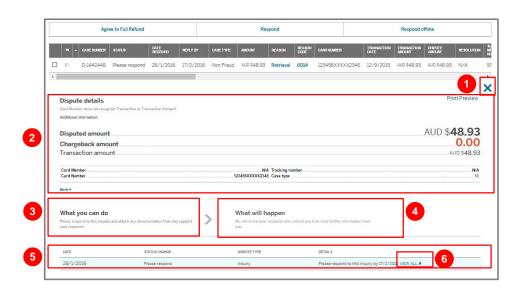
- 1. Add or delete columns Click the [+] button in the table header to see the full range of columns available. To add or remove a column in the table, simply select or deselect the relevant check boxes. You can re-order your columns by dragging the column titles up and down the list. The highest in the list will be displayed in the first column in the summary table, the second in column two, etc. Once you're happy with the selection, click 'Apply'.
- 2. Sorting data in the columns In many of the columns you can use the white triangle icon to sort and order the information.
- 3. Flag disputes You can flag disputes as you go along by clicking on the flag icon. This will help you quickly find specific cases for future reference. The flags are unique to each User ID on the Account, for instance if you have five different users from your business accessing the Account, each user can have their own flags and they will not appear across all users on the Account.



Getting the details of a case

To get the full details and history of a dispute, simply click on that particular dispute in the summary table. You will then be shown the details view, including multiple layers of detail and history.

- Return to the summary view at any time by clicking the [X] to close the detail view.
- 2. Dispute details includes dispute amount, Cardmember name, Card number, tracking number and a reason code which puts the key information at your finger tips for quick reference. Click 'More' for a further list of details such as charge date and return location.
- 3. Actions you can take to help resolve the dispute as quickly and as fairly as possible. You can respond to the open case by clicking on any of the 3 response options.
- **4. Next steps** takes you through what to expect and how to proceed in order to resolve and close the case.
- 5. Dispute history gives you a chronological history of the dispute.
- 6. View all allows you to view the full details of any responses that have be logged on the case, including comments and supporting documentation.

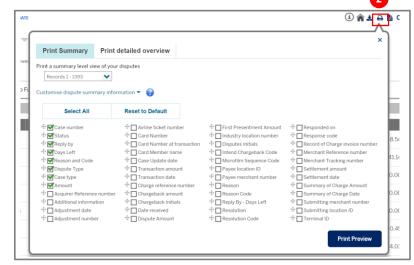


Downloading, printing, reports and searching

The toolbar at the top of the page lets you quickly download and/or print reports, create custom reports, and search.

- Download. When you click on the download button you will be able to create a .CVS, .XLS or .XLSX file that will display up to 10,000 cases. All 30 data points are available in individual columns, which match the labelling in the online system.
- 2. Print preview allows you to view cases in a print friendly format. You can choose to print summary only or full details. If you choose summary only, you can include up to 8 columns in the summary. If you choose full details option, you can print up to 20 cases at one time. Choose the disputes you want to print for details. You can customize the detail information and also choose to include responses and coversheet. Once you see the print preview of the selected records, you can click 'print' button at the top right corner to print out the report.





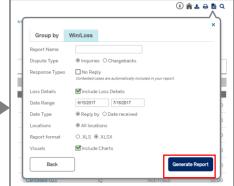
Searching, downloading and printing reports

- Continued

- 3. Custom Report. The report tool gives you the ability to download a customized report in .CVS, .XLS or .XLSX. You simply choose how you want to sort the information such as date, location by clicking the 'Group by' menu.
- 4. Win/Loss Report. This tool assists you to analyse the trend and obtain insights why you are getting chargebacks, and allow you to develop plan to minimise them in future. To create a new report, click on 'Create new report' button and select your preferences on what data to include in the report, then click on 'Generate report' button. The report you generated will be saved in the table under the 'Win/loss' tab.



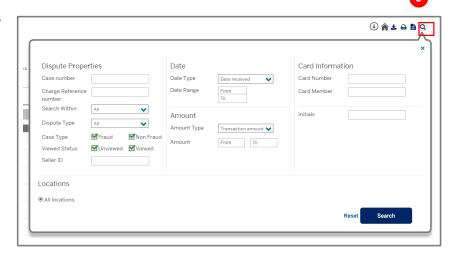




Searching, downloading and printing reports

- Continued

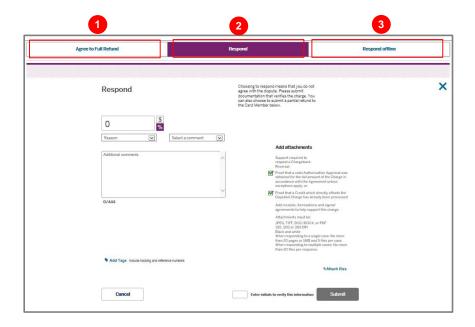
5. Search. You can search for cases by variety of dispute properties such as case number and dispute type, Card number, disputed amount, date and locations. This can help you find the cases and information you need quickly and easily.



Taking action

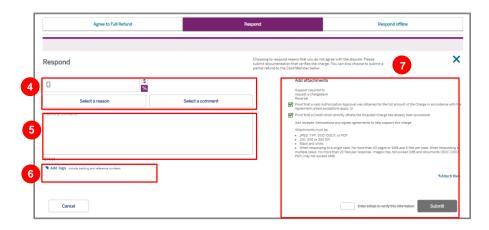
When you are on the summary view or the details view, you will see three ways to respond to a dispute. You can 'Agree to Full Refund', 'Respond', or 'Respond offline'.

- Agree to the full refund Select this to refund the Cardmember the full disputed amount. If American Express refunds the Cardmember on your behalf, it will result in a chargeback, which will be deducted from your submissions.
- Respond Select this if you don't agree with the dispute or only wish to refund a portion of the disputed amount. This option is for online responses only.
- 3. Respond offline If you don't agree with the dispute but want to respond offline rather than submitting an online response, then click 'respond offline' to generate a fax or mail cover sheet which you can then download and print. Once you respond offline you will no longer be able to track this dispute online. Alternatively, you can also email your documentation to American Express using the email address supplied in the 'respond offline' screen.



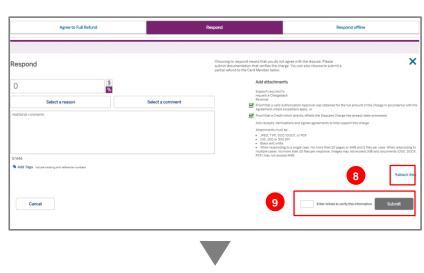
Taking action - continued

- 4. As part of the Respond option, you can refuse to refund the entire disputed amount (in which case you should select \$0 or 0% in the box) or you can enter the amount you are willing to refund. Once the amount field is complete you will then have the option to select a reason or comment that you have saved previously from the drop down menus.
- 5. Alternatively, use this box to add a new unique comment (as apposed to a previously saved comment). Adding a comment is mandatory, so you must choose to add a new one or use a pre-saved one, for every response.
- Add tags (for example, tracking numbers) to your response to help you track the case and make it easy to find this response in the future.
- 7. The supporting material guide will help you determine the best evidence and supporting material that you can submit to us to show that the charge is valid.



Taking action - continued

- 8. Additional documentation to support your case (such as authorisation receipts) can be added using the 'Attach files' link. This will take you directly to the response screen. It is very important to note the accepted file formats and size listed on the page otherwise the attachment will not work and your response cannot be processed correctly.
- Sign electronically by giving your initials to verify the information. Once your response is complete, click 'Submit'. Once you submit your response, you will have the option to view the Dispute you responded to.





Taking action - continued

10. A list of all your unsuccessful attachments will appear as an orange notification on your disputes summary page so you can see which cases require you to add a new file. Unsuccessful uploads will also be listed in the history section of any particular case.

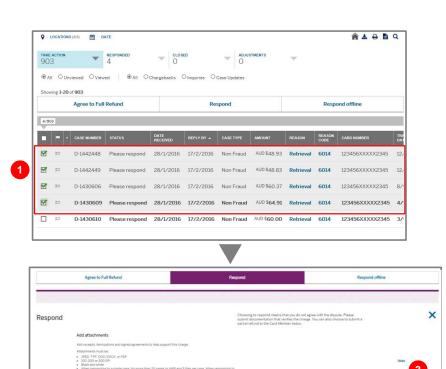
It's important for you to know that it can take up to seven days for an attachment to load correctly after you have sent your response. We recommend that you check your online disputes regularly to keep up to date with all your dispute updates and to check that the supporting documents you loaded were sent successfully.



Responding to multiple disputes at once

Rather than replying to lots of cases individually, you can save time by issuing full refunds or responding to disputes in batches of up to 20 cases at a time. When you respond to cases in a batch you must use the same reason code and comment in the response screen, these cannot be tailored per case.

- Select the checkboxes next to all the cases you want to include. You can then 'Agree to Full Refund' or 'Respond' to all in one go.
- 2. From the respond page, add a reason and comment, and click 'Attach files' to see a list of your selected cases. You will notice that each has its own line. This enables you to upload an attachment to all these cases. This can be repeated if there is more than one attachment. All of the loaded files will then be attached to the one response and submitted in one go.
- Enter your initials to verify the information and sign electronically. Once your response is complete, click 'Submit' and the cases will be responded to in one batch.



1995241TST

1026009TST

Charge amount exceeds authorization amoun

CHARGE AMOUNT

\$842.00

\$632.00

Checking your email for notifications

As well as managing your disputes online, you can set up a range of notifications sent direct to you emails. These notifications can let you know when a Cardmember has disputed a charge, when a case is updated or remind you when cases are close to the reply by date.

1. Click on 'Profile & Setting' and select 'Notifications' from your Account dashboard page – the first page you see upon logging in to the Merchant site. This is where you can select the types of notifications you want to receive, or turn them off completely. There are four types of email notifications that you can activate for disputes: new inquiries, new chargebacks, case updates and urgent cases (those that require a response within the next seven days). In 'Contact information' section within 'Profile & Setting', you can also update your email address specifically for dispute notifications. You can even enter group distribution emails here so dispute emails are sent to multiple team members within your business.

Email notifications will allow you to quickly identify the specific cases that require attention by summarising the case details within the email. This allows you to easily find and respond to the cases at hand.





Chargeback prevention: Preventing chargeback when receiving disputes

The table provides further information on the types of disputes that Cardmembers can raise and the supporting documentation American Express requires to resolve the disputes.

The example documentation provided is the minimum level of support suggested. If there is more evidence available for any individual case, please attach as much supporting material as possible to assist with the dispute resolution.

DISPUTE/ CHARGEBACK	DISPUTE/ CHARGEBACK REASON	SUPPORTING DOCUMENTATION	EXAMPLE(S)
Chargeback Documentation	Support is required to validate Cardmember's claim, for example: credit not received, duplicate billing, goods not received, paid through other means.	 Clearly signed / authorized and itemized receipt or invoice that supports the transaction Proof that the Cardmember agreed to transaction / made the booking or reservation and received confirmation Website name / URL / product description / IP address / cancellation policy 	 Signed receipt and itemised invoice Itemised invoice linking the order to the Cardmember and the booking confirmation/ cancellation policy Signed proof of delivery receipt.
ISO 6003		4. Signed proof of shipment and delivery with the delivery address and date.	

DISPUTE	DISPUTE REASON		SUPPORTING DOCUMENTATION	EXAMPLE (S)
Legal Request or Fraud Analysis	Cardmember has advised American Express that they believe that the transaction is fraudulent.	 2. 	Clearly signed / authorized and itemized receipt or invoice that supports the transaction Proof that the Cardmember agreed to transaction	 Signed receipt and itemised invoice Itemised invoice linking the order to the Cardmember and the booking
ISO 6006	_ maudulent.	3.4.	/ made the booking or reservation and received confirmation Website name / URL / product description / IP address / cancellation policy Signed proof of shipment and delivery with the delivery address and date.	 confirmation/ cancellation policy Signed proof of delivery receipt.
Cardmember requests copy bearing signature	Cardmember requests supporting documentation for the charge bearing their authorization for their records.	1. 2.	Clearly signed / authorized and itemized receipt or invoice Signed proof of shipment and/ or delivery with	 Signed receipt and Itemised invoice Signed proof of delivery receipt
ISO 6008		3.	the delivery address and date Signed membership contract indicating the expiration date and renewal policy.	Signed contract and policy details.
Repeat Documentation Request	Supporting documents for a responded dispute are either not legible, do not relate to the correct Cardmember / dispute	1.	Please re-send clearer documentation in it's entirety to satisfy the requirements of the dispute.	
ISO 6013	or have not been received in their entirety.			

DISPUTE	DISPUTE REASON	SUPPORTING DOCUMENTATION	EXAMPLE (S)
Cardmember does not recognize Transaction or Transaction Amount	Cardmember does not recognize a transaction on their statement and requires further documentation and / or information.	 Clearly signed / authorized and itemized receipt or invoice that supports the transaction Proof that the Cardmember agreed to transaction / made the booking or reservation and received confirmation Website name / URL / product description / IP address / cancellation policy 	 Signed receipt and Itemised invoice Itemised invoice linking the order to the Cardmember and the booking confirmation/ cancellation policy Signed proof of delivery receipt.
ISO 6014		Signed proof of shipment and delivery with the delivery address and date.	
Cardmember needs for personal records	Cardmember is requesting supporting documentation for a particular charge for their personal records.	 Clearly signed / authorized and itemized receipt or invoice Signed proof of shipment and / or delivery with the delivery address and date 	 Signed receipt and Itemised invoice Signed proof of delivery receipt Signed contract and policy details.
ISO 6016		3. Signed membership contract indicating the expiration date and renewal policy.	

DISPUTE	DISPUTE REASON	SUPPORTING DOCUMENTATION	EXAMPLE (S)
Incorrect Transaction Amount or Account Number Presented	Cardmember advised charges were incorrectly submitted either by being altered after their authorization or have been submitted using an incorrect Card number or charge amount.	 Proof that a correcting credit has already been processed Proof that the transaction amount was not in error or that the amount had not been altered Itemized support for the altered amount and that 	 Date/ amount of credit and reason (if not issuing the full amount) Itemised signed receipt/ invoice for the full amount of the charge Statement proving Cardmember
ISO 4507		it was approved by the Cardmember.	agreed to this amount.
Multiple Processing	A charge was incorrectly submitted more than once to Cardmember's Account.	 Proof that a correcting credit has already been processed Fully itemized documents that links the Cardmember to each charge processed and 	 Date/ amount of credit and reason (if not issuing the full amount) Itemised invoice that links each good/ service to each charge.
ISO 4512		prove that all transactions are valid.	ů ů
Credit not presented	Cardmember advised a credit has not been applied to their Account for either: goods / services cancelled, an advance	 Proof that a correcting credit has already been processed A copy of your cancellation policy and a 	 Date/ amount of credit and reason (if not issuing full amount) Itemised invoice linking the order to
ISO 4513	deposit / payment or a no show reservation.	statement indicating why the cancellation does not comply with your policy 3. Copy of signed support; itemization and proof that refutes the Cardmember's claim or that their evidence is incorrect or inaccurate.	the Cardmember and copy of the cancellation policy highlighting non-compliance and why no credit is due.

DISPUTE	DISPUTE REASON	SUPPORTING DOCUMENTATION	EXAMPLE(S)
Paid through other means	Cardmember advised a payment for the disputed charge was already made directly to your business by other means.	 Proof that a correcting credit has already been processed Proof that the Cardmember's payment was not related to the disputed transaction. 	 Date/ amount of credit and reason (if not issuing full amount) Fully itemised invoice/ receipt that links the payment to another charge.
ISO 4515			
Request for Support not Fulfilled	American Express requested documents to support a dispute that a Cardmember has raised, but did not receive a reply from the Merchant.	 Proof that a correcting credit has already been processed. Proof original inquiry was replied to 	Date/ amount of credit and reason (if not issuing full amount).
ISO 4516			
Request for support illegible/incomplete	Supporting documents received from the Merchant for a Cardmember query were unclear, not complete or did not	 Proof that a correcting credit has already been processed Fully itemized documents that are clear, complete 	 Date/ amount of credit and reason (if not issuing the full amount) Itemised invoice/ receipt that
ISO 4517	link the charge to the Cardmember.	 and directly link the Cardmember to the transaction 3. Proof that the documents were sent and received by American Express within the reply by date on the disputes inquiry letter 	 directly links the Cardmember to the charge A successfully completed fax transmission report.

DISPUTE	DISPUTE REASON		SUPPORTING DOCUMENTATION		EXAMPLE (S)
Invalid Authorization	A charge was submitted for payment where either the approval code had expired; the authorization was declined or a single authorization for the total charge amount was not obtained.	2.	Proof that a correcting credit has already been processed Proof that the original transaction was improperly described and did not exceed the network floor limit	•	Date/ amount of credit and reason (if not issuing full amount) A valid authorisation code obtained prior to the submission of the charge for the full transaction amount.
ISO 4521			Proof that a single authorisation for the full amount of the transaction was obtained on the transaction date and submitted in less than 7 days after obtaining authorisation.		
Unassigned Cardmember Account Number	Card number provided was not valid and American Express was not able to assign the charge to the correct Account.	2.	Proof that a correcting credit has already been processed Evidence a Card carrying the disputed Account		Date/ amount of credit and reason (if not issuing the full amount) A copy of imprinted slip or receipt
ISO 4523			number was used at point of sale terminal with a copy of the imprinted slip or copy of the receipt which read the Account number from the magnetic strip, or chip.		showing the Account number from the magnetic stripe.

DISPUTE	DISPUTE REASON	SUPPORTING DOCUMENTATION	EXAMPLE (S)
Missing Imprint	The Card was not presented at the time of the transaction.	 Proof that a correcting credit has already been processed Proof the Card was present at the time of the charge by providing an imprinted receipt or showing capture of the magnetic stripe. 	 Date/ amount of credit and reason (if not issuing full amount) A copy of the imprinted receipt or showing capture of the magnetic stripe.
ISO 4527			
Currency Discrepancy	Cardmember advised the charge is in a currency that differs from that which they originally agreed upon.	 Proof that a correcting credit has already been processed Proof the Cardmember agreed to be charged in 	Date/ amount of credit and reason (if not issuing the full amount) Receipt stating the currency the
ISO 4530		the currency.	Cardmember agreed to at time of sale.
Multiple Rocs	Cardmember advised, despite prior charges with you, they dispute this charge.	Proof that a correcting credit has already been processed	Date/ amount of credit and reason (if not issuing the full amount)
ISO 4534		Fully itemised documents that link the Cardmember to each charge processed and prove that all transactions are valid.	 Itemised invoice that links each good/ service to each charge.

DISPUTE	DISPUTE REASON	SUPPORTING DOCUMENTATION	EXAMPLE (S)
Late Presentment ISO 4536	A charge was submitted for payment outside the timeframe specified in our agreement with your business.	 Proof that a correcting credit has already been processed Proof the transaction was submitted within the required timeframe. 	 Date/ amount of credit and reason (if not issuing the full amount) Documents showing the charge was submitted within valid timeframes.
Card not present	Cardmember denies participation in a mail, telephone or internet type transaction processed by your business, and our investigation confirms that	 Proof that a correcting credit has already been processed Evidence that the Cardmember did engage in the transaction 	 Date/ amount of credit and reason (if not issuing the full amount) Itemised invoice/ receipt that directly links Cardmember to the
ISO 4540	the transaction is a result of fraudulent use of the Card.	3. Proof that the goods were sent to Cardmember's billing address and that Cardmember's agent signed a carrier delivery receipt for goods. Output Description:	 An invoice & delivery receipt signed by the Cardmember or their agent.
Cancellation of recurring goods/services	Cardmember advised that their Card Account continues to be billed for recurring goods or services that the Cardmember	 Proof that a correcting credit has already been processed Copy of signed support/ itemization and proof 	 Date/ amount of credit and reason (if not issuing the full amount) Itemised invoice linking the order to
ISO 4544	has previously cancelled or revoked.	 that refutes Cardmember's claim or that their evidence is incorrect/ inaccurate 3. A copy of your Cancellation policy and a statement indicating why the cancellation does not comply with your policy. 	the Cardmember and a copy of the cancellation policy highlighting noncompliance and why no credit is due.

DISPUTE	DISPUTE REASON	SUPPORTING DOCUMENTATION	EXAMPLE (S)
Not as Described or Defective Merchandise	Cardmember has advised us that goods or services received from your business were either not as described by your business or the price should be lower than that claimed by your business.	 Proof that a correcting credit has already been processed Proof that the goods or services are as originally described or documentation that refutes the Cardmember's claim 	 Date/ amount of credit and reason (if not issuing the full amount) Itemised invoice, product information or marketing information that describes the product/ service and the costs.
ISO 4553		 Copy of signed support: detailed itemization of transaction, return / refund policy and authentication or written appraisal or goods (where possible). 	 Terms and conditions of sale and authenticated value of goods/ service.
Goods and services not received	Cardmember has advised us that the goods or services that were purchased at your business have not been received.	 Proof that a correcting credit has already been processed Proof that the goods/ services were received in their entirety by the Cardmember or their authorized representative 	 Date/ amount of credit and reason (if not issuing the full amount) An invoice, signed delivery receipt or proof of use
ISO 4554		 Proof that the goods/ services were delivered to Cardmember's billing address Proof refuting that the services were cancelled OR the goods were returned to your business OR seized / held by customs For airline transaction disputes, acquirer may demonstrate that the Cardmember was engaged in the transaction. 	 An invoice and delivery receipt signed by the Cardmember or their agent. Documents from customs authorities indicating they currently hold them Copy of boarding pass, credit of frequent flier miles for flight in question.

DISPUTE	DISPUTE REASON	SUPPORTING DOCUMENTATION	EXAMPLE (S)
Car Rental Charge non qualified or unsubstantiated	Cardmember has advised us that the transaction includes a charge, for damage, theft, loss, or related for for the rental	 Proof that a correcting credit has already been processed Signed copy of the rental agreement including 	 Date/ amount of credit and reason (if not issuing the full amount) Signed rental agreement with terms
ISO 4750	or related fees for the rental vehicle that were not agreed upon at the time the vehicle was returned.	 and conditions, cancellation/refund policy and rate schedule Damage report; itemized repair bill and signed acknowledgement of responsibility agreeing to charges after damage. 	and conditions and cancellation policy Damage report and signed acknowledgement of responsibility.
Credit/ debit presentment error	Investigation shows that a charge was submitted as a debit/ credit and but processed as a credit/debit.	 Proof that a correcting credit has already been processed Proof that the transaction was correct. 	 Date/ amount of credit and reason (if not issuing the full amount) Itemised invoice detailing charge
ISO 4752			amount submitted.
Local regulatory/ legal dispute	Cardmember alleges that a law or regulation was not followed	 Proof that a correcting credit has already been processed Proof that the alleged law or regulation does not 	 Date/ amount of credit and reason (if not issuing the full amount) Documentation of the application
ISO 4754		exist or does not apply to the type of transaction or business industry. Therefore it is not applicable to the Cardmember's dispute.	laws or regulations that apply to your business that refute the Cardmembers claim.

Your guide to managing disputes online

DISPUTE	DISPUTE REASON	SUPPORTING DOCUMENTATION	EXAMPLE (S)
No valid authorisation	A charge was submitted for payment that exceeded the agreed floor limit and you were required to obtain approval prior	 Proof that a correcting credit has already been processed Proof that the original transaction was improperly 	 Date/ amount of credit and reason (if not issuing the full amount) A valid authorisation code obtained
ISO 4755	to submitting the charge.	 described and did not exceed the network floor limit 3. Proof that a single authorization for the full amount of the transaction was obtained on the transaction date. 	prior to the submission of the charge for the full transaction amount.
Fraud Full recourse	Investigation confirms fraud. According to our terms and conditions, we may shift liability to you for all confirmed fraud	 Proof that a correcting credit has already been processed Proof that transaction falls in list of exempted 	 SafeKey transactions are exempted And so are the AEIPS compliant Chip and PIN transactions.
ISO 4763	charges.	transactions.	

DISPUTE	DISPUTE REASON	SUPPORTING DOCUMENTATION	EXAMPLE(S)
Fraud liability shift counterfeit	Investigation confirms fraud. According to our terms and conditions, we may shift liability to you for all confirmed fraud charges.	 Proof that a correcting credit has already been processed Proof that transaction falls in list of exempted transactions. 	 Date/ amount of credit and reason (if not issuing the full amount) Proof of Chip and PIN verification OR an authorisation code (non Chip and
ISO 4798			PIN Card).
Fraud liability shift lost/stolen	Investigation confirms fraud. According to our terms and conditions, we may shift liability	Proof that a correcting credit has already been processed	Date/ amount of credit and reason (if not issuing the full amount)
ISO 4799	to you for all confirmed fraud charges.	2. Proof a valid transaction was authorized.	 Proof of Chip and PIN verification OR an authorisation code (non Chip and PIN Card).