



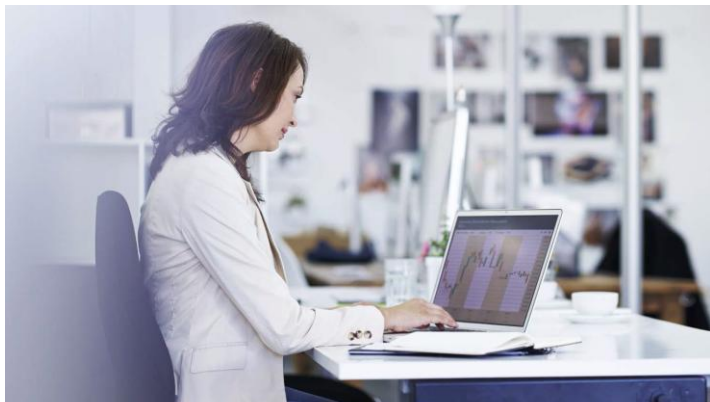
Your guide to managing disputes online

AMERICANEXPRESS.CO.NZ/MERCHANT

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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.



This guide explains:

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The benefits of managing disputes online

Managing and responding to Card Member 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*

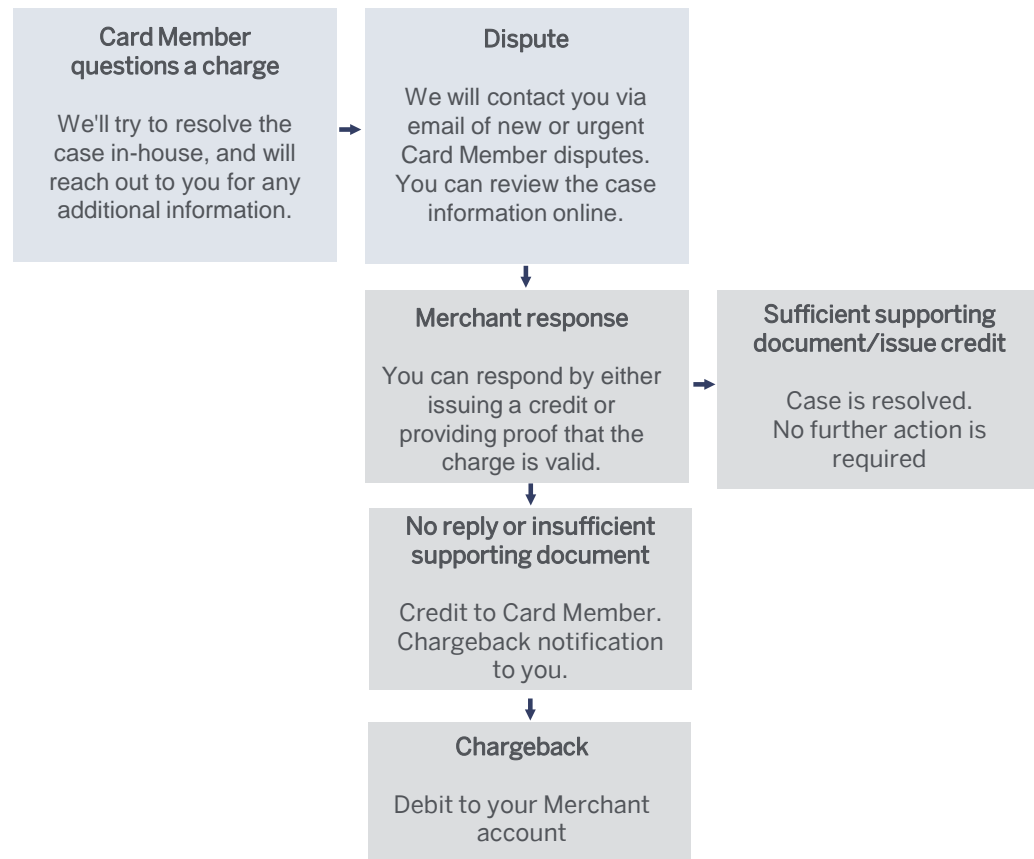
What are disputes and chargebacks?

A dispute occurs when a Card Member contacts American Express questioning 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 Card Member 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.



Logging in and enrolling to disputes

1. **Logging in** – Visit americanexpress.co.nz/merchant. 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 summary page. See the steps for each option on the next page:



Logging in and enrolling to disputes - *Continued*

2. **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 summary page** – After logging into your account (via step 1) you will land on your account summary page. If you are not enrolled to manage disputes online you will see a prompt to do so. Click '**Activate**' and follow the steps to enrol in online disputes.

3 Manage Finances

Select Financial Services

☒ View Payments
By choosing this option you can eliminate processing delays and phone calls because you have access to data that is updated every single day.
 By signing up to manage Payments online, I understand that I will no longer receive paper statements. [Learn more](#)

☒ Resolve Disputes
By Choosing this option you can virtually eliminate "no-reply" chargebacks by handling your billing disputes online.
 By signing up to manage Disputes online, I understand that I will no longer receive a paper dispute notification. [Learn more](#)

☒ Manage Merchant Account
Make Changes to your account such as store names, address, and phone numbers. [Learn more](#)

☒ Update Bank Account
View and update bank account information online.

LAUD POTASG TZZUM...

For 3 Locations

eMail us

Update email address

Add/Edit locations

View E-Statement

Respond to enquiries

See all

Recent Payments

Deposited on: 0.00

Total Payments this month: 0.00

No data to display

Manage enquiries online

Activate

Order Point of Purchase Materials

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.

1. **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 Card Member disputes quickly and efficiently. [See page 16.](#)
3. **Summary table** gives you a full list of all Card Members disputes and can be customised based on your preferences. [See page 13.](#)
4. **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.](#)

The screenshot shows the 'Disputes' section of a merchant website. It features a top navigation bar with icons for home, user, download, and search. Below this is a filter section (1) with tabs for 'TAKE ACTION' (903), 'RESPONDED' (4), 'CLOSED' (0), and 'ADJUSTMENTS' (0). There are also radio buttons for 'All', 'Unviewed', 'Viewed', 'All', 'Chargebacks', 'Inquiries', and 'Case Updates'. A secondary filter section (2) shows 'Showing 1-20 of 903' and three action buttons: 'Agree to Full Refund', 'Respond', and 'Respond offline'. The main area (3) is a table of disputes. The table has columns for Case Number, Status, Date Received, Reply By, Case Type, Amount, Reason, Reason Code, Card Number, and Transaction Date. The first six rows of the table are visible, showing various dispute cases. A global controls section (4) is located in the top right corner, containing icons for home, user, download, and search.

		CASE NUMBER	STATUS	DATE RECEIVED	REPLY BY	CASE TYPE	AMOUNT	REASON	REASON CODE	CARD NUMBER	TRANSACTION DATE
<input type="checkbox"/>		D-1442448	Please respond	28/1/2016	17/2/2016	Non Fraud	NZ\$48.93	Retrieval	6014	123456XXXXX2345	12/9/2
<input type="checkbox"/>		D-1442449	Please respond	28/1/2016	17/2/2016	Non Fraud	NZ\$48.83	Retrieval	6014	123456XXXXX2345	12/9/2
<input type="checkbox"/>		D-1430606	Please respond	28/1/2016	17/2/2016	Non Fraud	NZ\$60.37	Retrieval	6014	123456XXXXX2345	8/9/2
<input type="checkbox"/>		D-1430609	Please respond	28/1/2016	17/2/2016	Non Fraud	NZ\$64.91	Retrieval	6014	123456XXXXX2345	4/9/2
<input type="checkbox"/>		D-1430610	Please respond	28/1/2016	17/2/2016	Non Fraud	NZ\$60.00	Retrieval	6014	123456XXXXX2345	3/9/2
<input type="checkbox"/>		D-1430612	Please respond	28/1/2016	17/2/2016	Non Fraud	NZ\$62.60	Retrieval	6014	123456XXXXX2345	1/9/2

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 is 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.

1. **Columns Preferences**, their order, and the level of data displayed can be customised 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 Card Member 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.
4. **Use the horizontal scroll bar and arrows** to view more details about each case.

Showing 1-20 of 903

Agree to Full Refund			Respond				Respond offline				
0/903											
<input type="checkbox"/>	<input type="checkbox"/>	CASE NUMBER	STATUS	DATE RECEIVED	REPLY BY	CASE TYPE	AMOUNT	REASON	REASON CODE	CARD NUMBER	TRANS DATE
<input type="checkbox"/>	<input type="checkbox"/>	D-1442448	Please respond	28/1/2016	17/2/2016	Non Fraud	NZ\$48.93	Retrieval	6014	123456XXXXX2345	12/9/
<input type="checkbox"/>	<input type="checkbox"/>	D-1442449	Please respond	28/1/2016	17/2/2016	Non Fraud	NZ\$48.83	Retrieval	6014	123456XXXXX2345	12/9/
<input type="checkbox"/>	<input type="checkbox"/>	D-1430606	Please respond	28/1/2016	17/2/2016	Non Fraud	NZ\$60.37	Retrieval	6014	123456XXXXX2345	8/9/2
<input type="checkbox"/>	<input type="checkbox"/>	D-1430607	Please respond	28/1/2016	17/2/2016	Non Fraud	NZ\$64.91	Retrieval	6014	123456XXXXX2345	4/9/2
<input type="checkbox"/>	<input type="checkbox"/>	D-1430610	Please respond	28/1/2016	17/2/2016	Non Fraud	NZ\$60.37	Retrieval	6014	123456XXXXX2345	3/9/2
<input type="checkbox"/>	<input type="checkbox"/>	D-1430612	Please respond	28/1/2016	17/2/2016	Non Fraud	NZ\$62.60	Retrieval	6014	123456XXXXX2345	1/9/2
<input type="checkbox"/>	<input type="checkbox"/>	D-1430613	Please respond	28/1/2016	17/2/2016	Non Fraud	NZ\$60.68	Retrieval	6014	123456XXXXX2345	31/8/
<input type="checkbox"/>	<input type="checkbox"/>	D-1430615	Please respond	28/1/2016	17/2/2016	Non Fraud	NZ\$61.94	Retrieval	6014	123456XXXXX2345	30/8/
<input type="checkbox"/>	<input type="checkbox"/>	D-1430616	Please respond	28/1/2016	17/2/2016	Non Fraud	NZ\$59.70	Retrieval	6014	123456XXXXX2345	30/8/
<input type="checkbox"/>	<input type="checkbox"/>	D-1430617	Please respond	28/1/2016	17/2/2016	Non Fraud	NZ\$64.91	Retrieval	6014	123456XXXXX2345	27/8/

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Go

¹**Case 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:** We include distinct status titles so that you can track each stage of the disputed transaction. This way, everyone understands what the current situation is and what the next steps are.

³**Date received:** This is the date that the Card Member disputed the charge and was allocated to your account.

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

⁵**Amount:** The \$ amount that the Card Member 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.

1. **Filtering by location** - Click on **location** to filter the information on the page based on your different business locations. [See page 11.](#)
2. **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.

¹**Take Action**: cases that require your response

²**Responded**: cases that the you have responded to

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

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

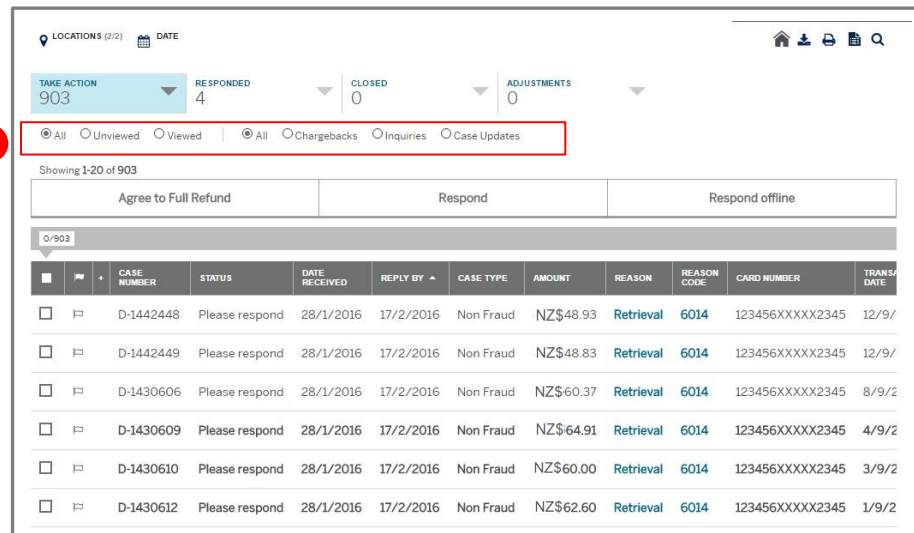
The screenshot shows the disputes summary table interface. At the top, there are filter buttons for **LOCATIONS (2/2)** (callout 1) and **DATE** (callout 2). Below these are four status filters: **TAKE ACTION 903** (callout 3), **RESPONDED 4**, **CLOSED 0**, and **ADJUSTMENTS 0**. Under the status filters, there are radio buttons for **All**, **Unviewed**, **Viewed**, and **All**, **Chargebacks**, **Inquiries**, and **Case Updates**. Below the filters, it says "Showing 1-20 of 903". There are three tabs: **Agree to Full Refund**, **Respond**, and **Respond offline**. Below the tabs, there is a table with columns: **CASE NUMBER**, **STATUS**, **DATE RECEIVED**, **REPLY BY**, **CASE TYPE**, **AMOUNT**, **REASON**, **REASON CODE**, **CARD NUMBER**, and **TRANS DATE**. The table contains 6 rows of data. Below the table, there is a section for **TAKE ACTION 32014**, **RESPONDED 708**, **CLOSED 6446**, and **ADJUSTMENTS 157**. Each section has a list of options with checkboxes and an **Apply** button.

	CASE NUMBER	STATUS	DATE RECEIVED	REPLY BY	CASE TYPE	AMOUNT	REASON	REASON CODE	CARD NUMBER	TRANS DATE
<input type="checkbox"/>	D-1442448	Please respond	28/1/2016	17/2/2016	Non Fraud	NZ\$48.93	Retrieval	6014	123456XXXXX2345	12/9/
<input type="checkbox"/>	D-1442449	Please respond	28/1/2016	17/2/2016	Non Fraud	NZ\$48.83	Retrieval	6014	123456XXXXX2345	12/9/
<input type="checkbox"/>	D-1430606	Please respond	28/1/2016	17/2/2016	Non Fraud	NZ\$60.37	Retrieval	6014	123456XXXXX2345	8/9/2
<input type="checkbox"/>	D-1430609	Please respond	28/1/2016	17/2/2016	Non Fraud	NZ\$64.91	Retrieval	6014	123456XXXXX2345	4/9/2
<input type="checkbox"/>	D-1430610	Please respond	28/1/2016	17/2/2016	Non Fraud	NZ\$60.00	Retrieval	6014	123456XXXXX2345	3/9/2
<input type="checkbox"/>	D-1430612	Please respond	28/1/2016	17/2/2016	Non Fraud	NZ\$62.60	Retrieval	6014	123456XXXXX2345	1/9/2

TAKE ACTION 32014	RESPONDED 708	CLOSED 6446	ADJUSTMENTS 157
<input type="checkbox"/> PLEASE RESPOND	<input checked="" type="checkbox"/> RESPONDED ONLINE	<input type="checkbox"/> CLOSED - IN YOUR FAVOR	<input type="checkbox"/> CREDIT ADJUSTMENT
<input type="checkbox"/> PLEASE RESPOND	<input checked="" type="checkbox"/> RESPONDED OFFLINE	<input type="checkbox"/> CLOSED - CARD MEMBER REFUNDED	<input type="checkbox"/> DEBIT ADJUSTMENT
<input type="checkbox"/> PLEASE RESPOND OFFLINE	<input checked="" type="checkbox"/> RESPONSE RECEIVED	<input type="checkbox"/> EXPIRED	
		<input type="checkbox"/> CLOSED	

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 'enquiries' or 'chargebacks'.



The screenshot shows the Disputes Summary Table interface. At the top, there are filters for 'TAKE ACTION' (903), 'RESPONDED' (4), 'CLOSED' (0), and 'ADJUSTMENTS' (0). Below these, a red box highlights the filter options: 'All' (selected), 'Unviewed', 'Viewed', 'All' (selected), 'Chargebacks', 'Inquiries', and 'Case Updates'. The table shows 1-20 of 903 cases. The table has columns for Case Number, Status, Date Received, Reply By, Case Type, Amount, Reason, Reason Code, Card Number, and Trans Date. The first six rows of data are shown, all with a status of 'Please respond'.

		CASE NUMBER	STATUS	DATE RECEIVED	REPLY BY	CASE TYPE	AMOUNT	REASON	REASON CODE	CARD NUMBER	TRANS DATE
<input type="checkbox"/>	<input type="checkbox"/>	D-1442448	Please respond	28/1/2016	17/2/2016	Non Fraud	NZ\$48.93	Retrieval	6014	123456XXXXX2345	12/9/
<input type="checkbox"/>	<input type="checkbox"/>	D-1442449	Please respond	28/1/2016	17/2/2016	Non Fraud	NZ\$48.83	Retrieval	6014	123456XXXXX2345	12/9/
<input type="checkbox"/>	<input type="checkbox"/>	D-1430606	Please respond	28/1/2016	17/2/2016	Non Fraud	NZ\$60.37	Retrieval	6014	123456XXXXX2345	8/9/2
<input type="checkbox"/>	<input type="checkbox"/>	D-1430609	Please respond	28/1/2016	17/2/2016	Non Fraud	NZ\$64.91	Retrieval	6014	123456XXXXX2345	4/9/2
<input type="checkbox"/>	<input type="checkbox"/>	D-1430610	Please respond	28/1/2016	17/2/2016	Non Fraud	NZ\$60.00	Retrieval	6014	123456XXXXX2345	3/9/2
<input type="checkbox"/>	<input type="checkbox"/>	D-1430612	Please respond	28/1/2016	17/2/2016	Non Fraud	NZ\$62.60	Retrieval	6014	123456XXXXX2345	1/9/2

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.



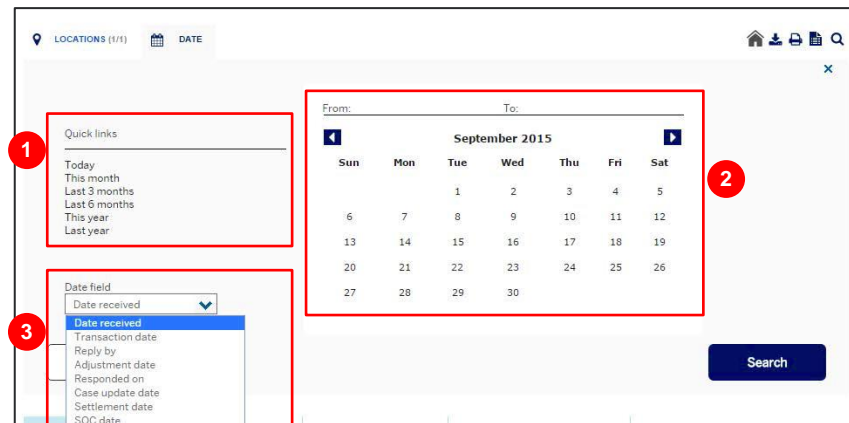
The screenshot shows a modal dialog box titled 'LOCATIONS (1/1)' with a 'DATE' filter icon. It contains a table with two columns: 'Merchant #' and 'ID'. The first row has a checked checkbox, the merchant number '1234XXXX', and the ID '(0)'. At the bottom, there are 'Cancel', 'Reset', and 'View' buttons. The 'View' button is highlighted in blue.

Merchant #	ID
<input checked="" type="checkbox"/> 1234XXXX	(0)

Filtering by date

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

1. Quickly sort by predefined time periods such as 'This Month', 'Last 3 months', 'Last 6 months', 'This year' or 'Last year'.
2. 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 by 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 that 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 that the case was updated by American Express.

Settlement date: The date that 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 that the disputed transaction was submitted to American Express for payment.

Customising 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 customise 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.

The screenshot shows a web interface for managing disputes. At the top, there are three tabs: "Agree to Full Refund", "Respond", and "Respond offline". Below the tabs is a table with columns: "STATUS", "CASE NUMBER", "REPLY BY", "REASON", "AMOUNT", and "REASON AND CODE". A red box highlights the "REPLY BY" column header, which has a small white triangle icon next to it. A red circle with the number "2" is placed over this icon. Another red circle with the number "1" is placed over the "+" button in the table header. A third red circle with the number "3" is placed over the flag icon in the first row of the table. A modal window is open, showing a list of columns that can be added to or removed from the table. The modal has a "Select All" button, a "Reset to Default" button, and an "Apply" button. The columns listed in the modal include: Status, Case number, Reply by, Reason, Amount, Reason and Code, Days Left, Dispute Type, Case type, Acquirer Reference number, Additional information, Adjustment date, Adjustment number, Airline ticket number, Card Number, Card Number at transaction, Card Member name, Case Update date, Charge amount, Charge date, Charge reference number, Chargeback amount, Chargeback Initials, Date received, Dispute Amount, First Presentation Amount, Industry location number, Inquiry Initials, Intend Chargeback Code, Microfilm Sequence Code, Payee location ID, Payee merchant number, Reason Code, Reply By - Days Left, Resolution, Resolution Code, Responded on, Response code, ROC invoice number, SE Reference number, SE Tracking number, Settlement amount, Settlement date, SOC Amount, SOC Date, Submitting merchant number, Submitting location ID, and Terminal ID. The modal also has a "Cancel" button.

Agree to Full Refund			Respond		Respond offline	
0/62						
	STATUS	CASE NUMBER	REPLY BY	REASON	AMOUNT	REASON AND CODE
<input type="checkbox"/>	Please respond	1129667AUT	2/15/2016	Authorization/ Approval Code	\$46.00	Authorization/ Approval Code-A01
<input type="checkbox"/>	Please respond	1078380AUT	2/16/2016	Authorization/ Approval Code	\$551.00	Authorization/ Approval Code-A01

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.

1. **Return to the summary view** at any time by clicking the [X] to close the detail view.
2. **Dispute details** includes dispute amount, Card Member 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 been logged on the case, including comments and supporting documentation.

The screenshot shows a web interface for managing disputes. At the top, there are three tabs: 'Agree to Full Refund', 'Respond', and 'Respond offline'. Below these is a table with columns for Case Number, Status, Date Received, Reply By, Case Type, Amount, Reason, Reason Code, Card Number, Transaction Date, Transaction Amount, Dispute Amount, Resolution, and In Progress. A specific dispute is selected, showing details like 'Dispute details', 'Disputed amount' (NZ\$48.93), 'Chargeback amount' (0.00), and 'Transaction amount' (NZ\$48.93). Below this is a section for 'What you can do' and 'What will happen'. At the bottom, there is a 'Dispute history' table with columns for Date, Status Change, Dispute Type, and Details. A 'VIEW ALL' link is present in the history table.

IN	CASE NUMBER	STATUS	DATE RECEIVED	REPLY BY	CASE TYPE	AMOUNT	REASON	REASON CODE	CARD NUMBER	TRANSACTION DATE	TRANSACTION AMOUNT	DISPUTE AMOUNT	RESOLUTION	IN PROGRESS
<input type="checkbox"/>	D-1442448	Please respond	28/1/2016	17/2/2016	Non Fraud	AUD \$48.93	Retrieval	6014	123456XXXXX2345	12/9/2015	AUD \$48.93	AUD \$48.93	N/A	97

Dispute details
Card Member does not recognise Transaction or Transaction Amount
Additional information:
Disputed amount: NZ\$48.93
Chargeback amount: 0.00
Transaction amount: NZ\$48.93
Card Member: N/A
Card Number: 123456XXXXX2345
Tracking number: N/A
Case type: 13
More

What you can do
Please respond to this dispute and attach any documentation that may support your response.

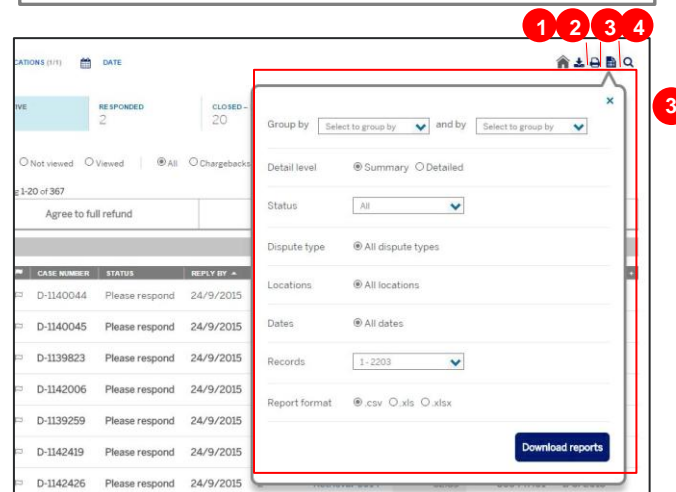
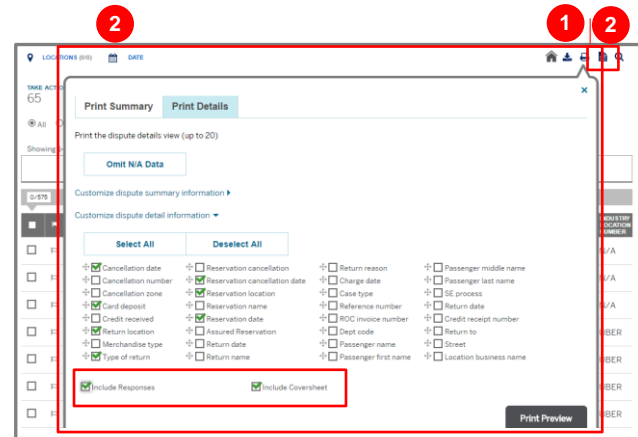
What will happen
We will review your response and contact you if we need further information from you.

DATE	STATUS CHANGE	DISPUTE TYPE	DETAILS
28/1/2016	Please respond	Inquiry	Please respond to this inquiry by 17/2/2016. VIEW ALL

Searching, downloading and printing reports

The toolbar at the top of the page lets you quickly search, print preview, download or report from any page.

- 1. 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 a summary only or the full details. If you choose the summary, you can include up to 8 columns. If you choose the full details option, you can print up to 20 cases at one time. Choose the disputes you want to print. You can customise the detail information and also choose to include the responses and a coversheet.
- 3. Report.** The report tool gives you the ability to download a customised report in .CVS, .XLS or .XLSX. Select how you want to sort the information (date, location, etc.) by using the 'Group by' menu
- 4. Search.** You can search for cases by Cardmember number, disputed amount and/or case number. You can also filter your search by date and location so that you can find the cases and information you need quickly and easily. If you wish to search by a particular date range, you should use the date function at the top of the page before clicking on the search function.



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**'.

1. **Agree to the full refund** - Select this to refund the Card Member the full disputed amount. If American Express refunds the Card Member on your behalf, it will result in a chargeback which will be deducted from your submissions.
2. **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.

The screenshot shows the 'Respond' interface for a dispute. At the top, there are three tabs: 'Agree to Full Refund' (labeled 1), 'Respond' (labeled 2), and 'Respond offline' (labeled 3). The 'Respond' tab is active. Below the tabs, the 'Respond' section is titled. It includes a text box for the amount, currently set to '0', with currency options for '\$' and '%'. Below this is a 'Reason' dropdown and a 'Select a comment' dropdown. There is also an 'Additional comments' text area. To the right, there is a section titled 'Add attachments' with instructions on what to include (proof of authorization, receipts, etc.) and a list of supported file formats (JPEG, TIFF, DOC, DOCX, etc.). At the bottom, there are 'Cancel' and 'Submit' buttons, and a checkbox for 'Enter initials to verify this information'.

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 from the drop down menus. Selecting a reason is mandatory, so you must complete this before you can submit the response. 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.
5. Use the Additional Comments box to add any additional commentary that you believe will assist us in our review. Please do not duplicate a previously saved comment. Adding a comment is mandatory.
6. 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.

Agree to Full Refund Respond Respond offline

Respond

Choosing to respond means that you do not agree with the dispute. Please submit documentation that verifies the charge. You can also choose to submit a partial refund to the Card Member below.

4 0 \$ 0.00

Reason Select a comment

5 Additional comments

6 Add Tags include tracking and reference numbers

7 Add attachments

Support required to request a Chargeback Reversal:

- ✓ Proof that a valid Authorization Approval was obtained for the full amount of the Charge in accordance with the Agreement unless exceptions apply or
- ✓ Proof that a Credit which directly offsets the Disputed Charge has already been processed

Attachments must be:

- JPEG, TIFF, DOC/DOCX, or PDF
- 300, 300 or 300 DPI
- Black and white
- When responding to a single case: No more than 20 pages or 1MB and 5 files per case
- When responding to multiple cases: No more than 20 files per response

Attach files

Cancel Enter initials to verify this information Submit

Taking action - *continued*

8. Additional documentation to support your case (such as receipts) can be added using the '[Attach files](#)' link. This will take you directly to the response screen. It is very important to use an accepted file format and size listed on the page. Otherwise, the attachment will not work and your response will not be processed correctly.
9. 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.

Respond

Choosing to respond means that you do not agree with the dispute. Please submit documentation that verifies the charge. You can also choose to submit a partial refund to the Card Member below.

0 \$ %

Reason: Select a comment

Additional comments 0/444

Add attachments

Support required to request a Chargeback Reversal:

- ☒ Prove that a valid Authorization Approval was obtained for the full amount of the Charge in accordance with the Agreement unless exceptions apply, or
- ☒ Prove that a Credit which directly offsets the Disputed Charge has already been processed

Add receipts, itemizations and signed agreements to help support this charge.

Attachments must be:
JPG, TIFF, DOC/DOCX, or PDF
100, 200 or 300 DPI
Black and white
When responding to a single case: No more than 20 pages or 1MB and 5 files per case.
When responding to multiple cases: No more than 20 files per response.

[Add Tags](#) Include tracking and reference numbers

Cancel **9** Enter initials to verify this information **Submit**

8 %Attach files

Agree to Full Refund Respond Respond offline

9 Thank you for submitting your response.
Click here to view the dispute(s) to which you have just responded.

	STATUS	CASE NUMBER	REPLY BY	REASON	AMOUNT	REASON AND CODE
13	Responded online	1349639AUT	2/8/2016	Authorization/ Approval Code	\$885.00	Authorization/ Approval Code-AD1

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.

1. 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, simply 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.
3. 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.

LOCATIONS (2/2) DATE

TAKE ACTION 903 RESPONDED 4 CLOSED 0 ADJUSTMENTS 0

All Unviewed Viewed All Chargebacks Inquiries Case Updates

Showing 1-20 of 903

Agree to Full Refund Respond Respond offline

4/903

		CASE NUMBER	STATUS	DATE RECEIVED	REPLY BY	CASE TYPE	AMOUNT	REASON	REASON CODE	CARD NUMBER	TRN
<input checked="" type="checkbox"/>		D-1442448	Please respond	28/1/2016	17/2/2016	Non Fraud	AUD \$48.93	Retrieval	6014	123456XXXXX2345	12/
<input checked="" type="checkbox"/>		D-1442449	Please respond	28/1/2016	17/2/2016	Non Fraud	AUD \$48.83	Retrieval	6014	123456XXXXX2345	12/
<input checked="" type="checkbox"/>		D-1430606	Please respond	28/1/2016	17/2/2016	Non Fraud	AUD \$60.37	Retrieval	6014	123456XXXXX2345	8/
<input checked="" type="checkbox"/>		D-1430609	Please respond	28/1/2016	17/2/2016	Non Fraud	AUD \$64.91	Retrieval	6014	123456XXXXX2345	4/
<input type="checkbox"/>		D-1430610	Please respond	28/1/2016	17/2/2016	Non Fraud	AUD \$60.00	Retrieval	6014	123456XXXXX2345	3/

Respond

Choosing to respond means that you do not agree with the dispute. Please submit documentation that verifies the charge. You can also choose to submit a partial refund to the Cardmember below.

0 \$ %

Reason: Select a comment

Additional comments

0/1500

Add tags include tracking and reference numbers

Attach files

Cancel

Enter initials to verify this information Submit

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 Card Member has disputed a charge, when a case is updated or remind you when cases are close to the reply by date.

1. Manage the type of notifications you receive for disputes from your profile (which you can access from your account summary page – the first page you see upon logging in to the Merchant site). Once in your profile area select **'Notifications'**. 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: new inquiries, new chargebacks, case updates and urgent cases (those that require a response within the next seven days). In your profile 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.
2. 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.

ACCOUNT SUMMARY

CHANGE PASSWORD

CONTACT INFORMATION

NOTIFICATION

MANAGE LOCATIONS

Payment Notifications

By turning this service ON, I understand that I will receive paper statements online and will no longer receive paper statements or paper statement postage costs.

Note: You will start receiving online statements after your first full month of enrolment.

☐ OFF ☒ ON **New Statement Available**

[SEE DETAILS](#)

Dispute notifications will be sent to retail_banking@next.co.uk [EDIT](#)

DISPUTE NOTIFICATIONS

By turning this service ON, I understand that I will be managing disputes online and will no longer receive a paper dispute notification.

☐ OFF ☒ ON **New Inquiries**

[SEE DETAILS](#)

EXPRESS

YOUR ENQUIRY HISTORY

You have received at least one new Enquiry. View Enquiry details now.

Case Number	Merchant Account	Respond by	Type	Reason	Charge Amount	Disputed Amount

[And 00000 more...](#)

To access and respond to an Enquiry please go to www.americanexpress.co.uk/newenquiries and follow these easy steps:

1. Enter your user ID and Password.
2. A listing of all New Enquiry Updates will be displayed.
3. Click the Enquiry Number for the corresponding Update to view the details.

Chargeback prevention: Preventing chargeback when receiving disputes

The table provides further information on the types of disputes that Card Members 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 Card Member's claim, for example: credit not received, duplicate billing, goods not received, paid through other means.	1. Clearly signed / authorised and itemised receipt or invoice that supports the transaction	<ul style="list-style-type: none"> Signed receipt and itemised invoice Itemised invoice linking the order to the Card Member and the booking confirmation/ cancellation policy Signed proof of delivery receipt.
ISO 6003		2. Proof that the Card Member agreed to transaction / made the booking or reservation and received confirmation 3. Website name / URL / product description / IP address / cancellation policy 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	Card Member has advised American Express that they believe that the transaction is fraudulent.	<ol style="list-style-type: none"> Clearly signed / authorised and itemised receipt or invoice that supports the transaction Proof that the Card Member agreed to transaction / 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. 	<ul style="list-style-type: none"> Signed receipt and itemised invoice Itemised invoice linking the order to the Card Member and the booking confirmation/ cancellation policy Signed proof of delivery receipt.
ISO 6006			
Card Member requests copy bearing signature	Card Member requests supporting documentation for the charge bearing their authorisation for their records.	<ol style="list-style-type: none"> Clearly signed / authorised and itemised receipt or invoice Signed proof of shipment and/ or delivery with the delivery address and date Signed membership contract indicating the expiration date and renewal policy. 	<ul style="list-style-type: none"> Signed receipt and Itemised invoice Signed proof of delivery receipt Signed contract and policy details.
ISO 6008			
Repeat Documentation Request	Supporting documents for a responded dispute are either not legible, do not relate to the correct Card Member / dispute or have not been received in their entirety.	<ol style="list-style-type: none"> Please re-send clearer documentation in it's entirety to satisfy the requirements of the dispute. 	
ISO 6013			

DISPUTE	DISPUTE REASON	SUPPORTING DOCUMENTATION	EXAMPLE (S)
Card Member does not recognise Transaction or Transaction Amount	Card Member does not recognise a transaction on their statement and requires further documentation and / or information.	<ol style="list-style-type: none"> 1. Clearly signed / authorised and itemised receipt or invoice that supports the transaction 2. Proof that the Card Member agreed to transaction / made the booking or reservation and received confirmation 3. Website name / URL / product description / IP address / cancellation policy 4. Signed proof of shipment and delivery with the delivery address and date. 	<ul style="list-style-type: none"> • Signed receipt and Itemised invoice • Itemised invoice linking the order to the Card Member and the booking confirmation/ cancellation policy • Signed proof of delivery receipt.
ISO 6014			
Card Member needs for personal records	Card Member is requesting supporting documentation for a particular charge for their personal records.	<ol style="list-style-type: none"> 1. Clearly signed / authorised and itemised receipt or invoice 2. Signed proof of shipment and / or delivery with the delivery address and date 3. Signed membership contract indicating the expiration date and renewal policy. 	<ul style="list-style-type: none"> • Signed receipt and Itemised invoice • Signed proof of delivery receipt • Signed contract and policy details.
ISO 6016			

DISPUTE	DISPUTE REASON	SUPPORTING DOCUMENTATION	EXAMPLE (S)
Incorrect Transaction Amount or Account Number Presented	Card Member advised charges were incorrectly submitted either by being altered after their authorisation or have been submitted using an incorrect Card number or charge amount.	<ol style="list-style-type: none"> 1. Proof that a correcting credit has already been processed 2. Proof that the transaction amount was not in error or that the amount had not been altered 3. Itemised support for the altered amount and that it was approved by the Card Member. 	<ul style="list-style-type: none"> • 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 Card Member agreed to this amount.
ISO 4507			
Multiple Processing	A charge was incorrectly submitted more than once to Card Member's account.	<ol style="list-style-type: none"> 1. Proof that a correcting credit has already been processed 2. Fully itemised documents that links the Card Member to each charge processed and prove that all transactions are valid. 	<ul style="list-style-type: none"> • Date/ amount of credit and reason (if not issuing the full amount) • Itemised invoice that links each good/ service to each charge.
ISO 4512			
Credit not presented	Card Member advised a credit has not been applied to their account for either: goods / services cancelled, an advance deposit / payment or a no show reservation.	<ol style="list-style-type: none"> 1. Proof that a correcting credit has already been processed 2. A copy of your cancellation policy and a statement indicating why the cancellation does not comply with your policy 3. Copy of signed support; itemisation and proof that refutes the Card Member's claim or that their evidence is incorrect or inaccurate. 	<ul style="list-style-type: none"> • Date/ amount of credit and reason (if not issuing full amount) • Itemised invoice linking the order to the Card Member and copy of the cancellation policy highlighting non-compliance and why no credit is due.
ISO 4513			

DISPUTE	DISPUTE REASON	SUPPORTING DOCUMENTATION	EXAMPLE (S)
Paid through other means	Card Member advised a payment for the disputed charge was already made directly to your business by other means.	<ol style="list-style-type: none"> 1. Proof that a correcting credit has already been processed 2. Proof that the Card Member's payment was not related to the disputed transaction. 	<ul style="list-style-type: none"> • 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 Card Member has raised, but did not receive a reply from the Merchant.	<ol style="list-style-type: none"> 1. Proof that a correcting credit has already been processed. 2. Proof original inquiry was replied to 	<ul style="list-style-type: none"> • 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 Card Member query were unclear, not complete or did not link the charge to the Card Member.	<ol style="list-style-type: none"> 1. Proof that a correcting credit has already been processed 2. Fully itemised documents that are clear, complete and directly link the Card Member 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 	<ul style="list-style-type: none"> • Date/ amount of credit and reason (if not issuing the full amount) • Itemised invoice/ receipt that directly links the Card Member to the charge • A successfully completed fax transmission report.
ISO 4517			

DISPUTE	DISPUTE REASON	SUPPORTING DOCUMENTATION	EXAMPLE (S)
Invalid Authorization	A charge was submitted for payment where either the approval code had expired; the authorisation was declined or a single authorisation for the total charge amount was not obtained.	<ol style="list-style-type: none"> 1. Proof that a correcting credit has already been processed 2. Proof that the original transaction was improperly described and did not exceed the network floor limit 3. 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. 	<ul style="list-style-type: none"> • 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			
Unassigned Card Member Account Number	Card number provided was not valid and American Express was not able to assign the charge to the correct account.	<ol style="list-style-type: none"> 1. Proof that a correcting credit has already been processed 2. Evidence a Card carrying the disputed account 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. 	<ul style="list-style-type: none"> • Date/ amount of credit and reason (if not issuing the full amount) • A copy of imprinted slip or receipt showing the account number from the magnetic stripe.
ISO 4523			

DISPUTE	DISPUTE REASON	SUPPORTING DOCUMENTATION	EXAMPLE (S)
Missing Imprint	The Card was not presented at the time of the transaction.	<ol style="list-style-type: none"> 1. Proof that a correcting credit has already been processed 2. Proof the Card was present at the time of the charge by providing an imprinted receipt or showing capture of the magnetic stripe. 	<ul style="list-style-type: none"> • 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	Card Member advised the charge is in a currency that differs from that which they originally agreed upon.	<ol style="list-style-type: none"> 1. Proof that a correcting credit has already been processed 2. Proof the Card Member agreed to be charged in the currency. 	<ul style="list-style-type: none"> • Date/ amount of credit and reason (if not issuing the full amount) • Receipt stating the currency the Card Member agreed to at time of sale.
ISO 4530			
Multiple Rocs	Card Member advised, despite prior charges with you, they dispute this charge.	<ol style="list-style-type: none"> 1. Proof that a correcting credit has already been processed 2. Fully itemised documents that link the Card Member to each charge processed and prove that all transactions are valid. 	<ul style="list-style-type: none"> • Date/ amount of credit and reason (if not issuing the full amount) • Itemised invoice that links each good/ service to each charge.
ISO 4534			

DISPUTE	DISPUTE REASON	SUPPORTING DOCUMENTATION	EXAMPLE (S)
Late Presentment	A charge was submitted for payment outside the timeframe specified in our agreement with your business.	<ol style="list-style-type: none"> 1. Proof that a correcting credit has already been processed 2. Proof the transaction was submitted within the required timeframe. 	<ul style="list-style-type: none"> • Date/ amount of credit and reason (if not issuing the full amount) • Documents showing the charge was submitted within valid timeframes.
ISO 4536			
Card not present	Card Member denies participation in a mail, telephone or internet type transaction processed by your business, and our investigation confirms that the transaction is a result of fraudulent use of the Card.	<ol style="list-style-type: none"> 1. Proof that a correcting credit has already been processed 2. Evidence that the Card Member did engage in the transaction 3. Proof that the goods were sent to Card Member's billing address and that Card Member's agent signed a carrier delivery receipt for goods. 	<ul style="list-style-type: none"> • Date/ amount of credit and reason (if not issuing the full amount) • Itemised invoice/ receipt that directly links Card Member to the order • An invoice & delivery receipt signed by the Card Member or their agent.
ISO 4540			
Cancellation of recurring goods/services	Card Member advised that their Card account continues to be billed for recurring goods or services that the Card Member has previously cancelled or revoked.	<ol style="list-style-type: none"> 1. Proof that a correcting credit has already been processed 2. Copy of signed support/ itemisation and proof that refutes Card Member'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. 	<ul style="list-style-type: none"> • Date/ amount of credit and reason (if not issuing the full amount) • Itemised invoice linking the order to the Card Member and a copy of the cancellation policy highlighting noncompliance and why no credit is due.
ISO 4544			

DISPUTE	DISPUTE REASON	SUPPORTING DOCUMENTATION	EXAMPLE (S)
Not as Described or Defective Merchandise	Card Member 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.	1. Proof that a correcting credit has already been processed	<ul style="list-style-type: none"> • 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. • Terms and conditions of sale and authenticated value of goods/ service.
ISO 4553		2. Proof that the goods or services are as originally described or documentation that refutes the Card Member's claim 3. Copy of signed support: detailed itemisation of transaction, return / refund policy and authentication or written appraisal or goods (where possible).	
Goods and services not received	Card Member has advised us that the goods or services that were purchased at your business have not been received.	1. Proof that a correcting credit has already been processed	<ul style="list-style-type: none"> • Date/ amount of credit and reason (if not issuing the full amount) • An invoice, signed delivery receipt or proof of use • An invoice and delivery receipt signed by the Card Member 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.
ISO 4554		2. Proof that the goods/ services were received in their entirety by the Card Member or their authorised representative 3. Proof that the goods/ services were delivered to Card Member's billing address 4. Proof refuting that the services were cancelled OR the goods were returned to your business OR seized / held by customs 5. For airline transaction disputes, acquirer may demonstrate that the Card Member was engaged in the transaction.	

DISPUTE	DISPUTE REASON	SUPPORTING DOCUMENTATION	EXAMPLE (S)
Car Rental Charge non qualified or unsubstantiated	Card Member has advised us that the transaction includes a charge, for damage, theft, loss, or related fees for the rental vehicle that were not agreed upon at the time the vehicle was returned.	<ol style="list-style-type: none"> 1. Proof that a correcting credit has already been processed 2. Signed copy of the rental agreement including terms and conditions, cancellation/ refund policy and rate schedule 3. Damage report; itemised repair bill and signed acknowledgement of responsibility agreeing to charges after damage. 	<ul style="list-style-type: none"> • Date/ amount of credit and reason (if not issuing the full amount) • Signed rental agreement with terms and conditions and cancellation policy • Damage report and signed acknowledgement of responsibility.
ISO 4750			
Credit/ debit presentment error	Investigation shows that a charge was submitted as a debit/ credit and but processed as a credit/debit.	<ol style="list-style-type: none"> 1. Proof that a correcting credit has already been processed 2. Proof that the transaction was correct. 	<ul style="list-style-type: none"> • Date/ amount of credit and reason (if not issuing the full amount) • Itemised invoice detailing charge amount submitted.
ISO 4752			
Local regulatory/ legal dispute	Card Member alleges that a law or regulation was not followed	<ol style="list-style-type: none"> 1. Proof that a correcting credit has already been processed 2. Proof that the alleged law or regulation does not exist or does not apply to the type of transaction or business industry. Therefore it is not applicable to the Card Member's dispute. 	<ul style="list-style-type: none"> • Date/ amount of credit and reason (if not issuing the full amount) • Documentation of the application laws or regulations that apply to your business that refute the Card Members claim.
ISO 4754			

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 to submitting the charge.	1. Proof that a correcting credit has already been processed	<ul style="list-style-type: none"> • Date/ amount of credit and reason (if not issuing the full amount) • A valid authorisation code obtained prior to the submission of the charge for the full transaction amount.
ISO 4755		2. Proof that the original transaction was improperly described and did not exceed the network floor limit 3. Proof that a single authorisation for the full amount of the transaction was obtained on the transaction date.	
Fraud Full recourse	Investigation confirms fraud. According to our terms and conditions, we may shift liability to you for all confirmed fraud charges.	1. Proof that a correcting credit has already been processed	<ul style="list-style-type: none"> • SafeKey transactions are exempted • And so are the AEIPS compliant Chip and PIN transactions.
ISO 4763		2. Proof that transaction falls in list of exempted 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.	<ol style="list-style-type: none"> 1. Proof that a correcting credit has already been processed 2. Proof that transaction falls in list of exempted transactions. 	<ul style="list-style-type: none"> • 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 PIN Card).
ISO 4798			
Fraud liability shift lost/stolen	Investigation confirms fraud. According to our terms and conditions, we may shift liability to you for all confirmed fraud charges.	<ol style="list-style-type: none"> 1. Proof that a correcting credit has already been processed 2. Proof a valid transaction was authorised. 	<ul style="list-style-type: none"> • 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 PIN Card).
ISO 4799			