



Your guide to
**managing
disputes online**

AMERICANEXPRESS.COM/MERCHANT

AXP Internal

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How to manage your disputes online

This guide provides 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

It's faster and easier. Using the online Disputes tool on our website allows you to quickly and easily respond to Cardmember disputes. You can immediately see all open and urgent disputes for all your business locations, upload any documents you need, and even respond online.

Why resolve disputes online ?

It's faster, it's simpler, and it can help you avoid 'no-reply' Chargebacks. Use the online Disputes tool and you can:

Receive email notifications whenever you have new, updated, or urgent disputes

See all disputes in a central place - instead of in numerous letters

Respond online without having to use email

Track the status of disputes throughout the entire process

The benefits of managing disputes online - Continued

What are disputes and Chargebacks?

When a Cardmember contacts American Express to question a charge on their Card, it's called a dispute. Information about each dispute will appear in your online Disputes tool.

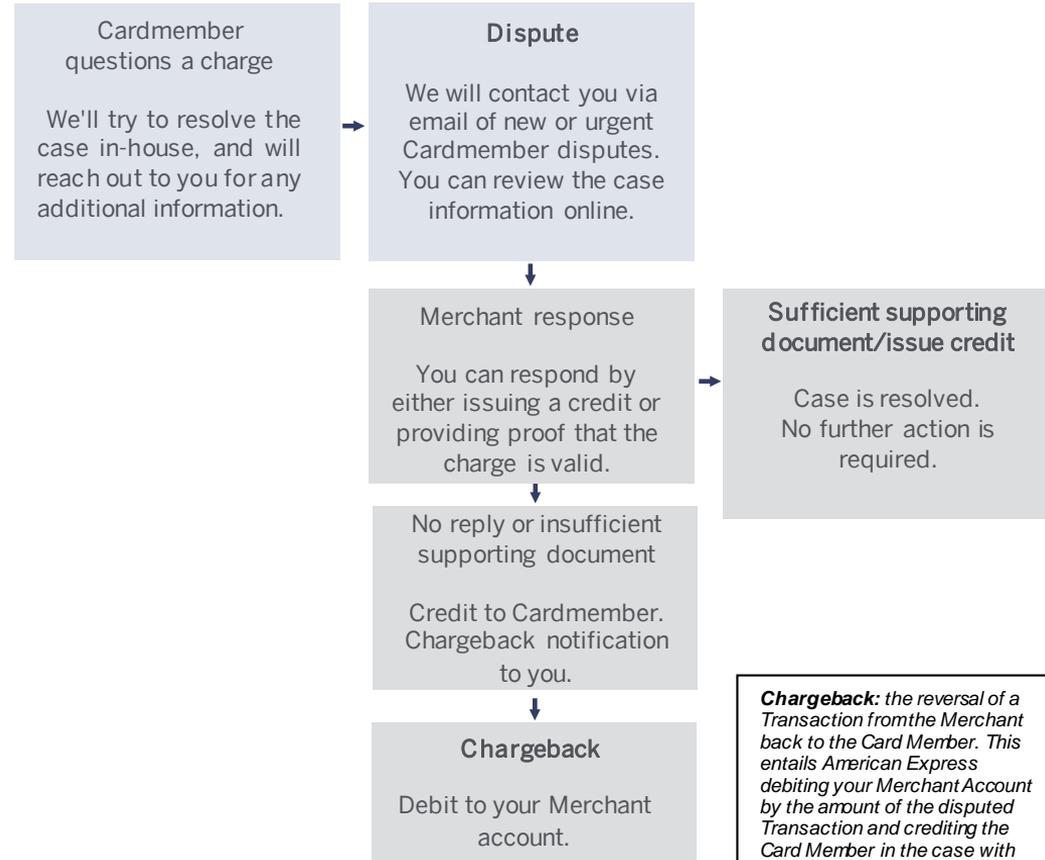
Common disputes:

- The Cardmember does not remember making the purchase
- An error in billing
- The product/service order was cancelled or not received
- The product was returned

Responding to a dispute

You must respond to a dispute by the "reply-by" date shown in your tool. If you cannot prove the validity of the charge by the reply-by date, a Chargeback will be issued to your account. You can view your Chargebacks online.

Disputes Process Overview



Chargeback: the reversal of a Transaction from the Merchant back to the Card Member. This entails American Express debiting your Merchant Account by the amount of the disputed Transaction and crediting the Card Member in the case with the same amount.

Logging in and enrolling in disputes

1. **Logging in** – Visit americanexpress.com/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 not yet registered, click '**Register now**' and follow the 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. There are two ways to do this. 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.

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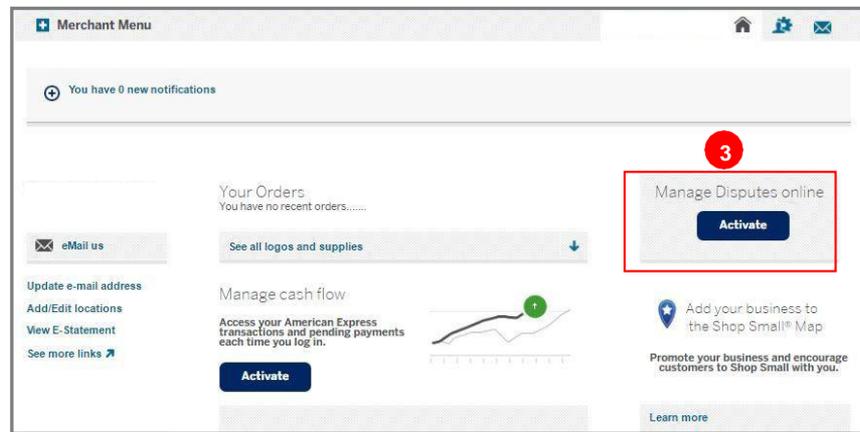
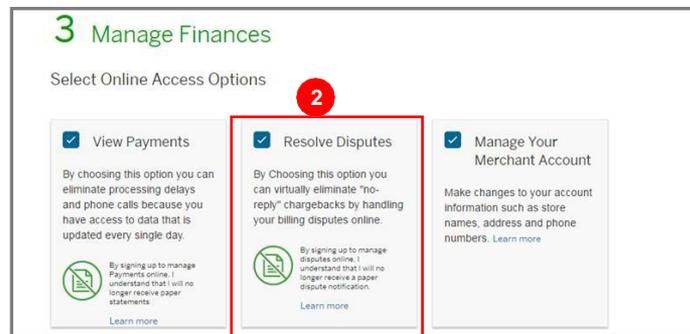
The screenshot shows the American Express Merchant login page. The navigation bar includes links for 'MY ACCOUNT', 'CARDS', 'TRAVEL', 'REWARDS', and 'BUSINESS'. A search bar is in the top right. Below the navigation bar is a 'Merchant Menu' section. The main content area features a login form with fields for 'User ID' and 'Password', a 'Merchant log in' button, and a 'Remember me' checkbox. A red box highlights the login form. To the right of the form is a promotional message: 'We're going paperless with your Card Acceptance Agreement in October 2016.' Below this message is an 'Update Your Business Email Address' button. At the bottom of the page, there are links for 'E-COMMERCE' and 'CUSTOMERS'.

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. Check the 'Resolve Disputes' box to enroll and 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. 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 arrive at your Account Summary page. If you are not enrolled to manage disputes online you will be prompted to do so. Click 'Activate' and follow the steps to enroll.



Your summary view

Your summary view is the first page you will see when you arrive at your disputes section of the Merchant website. This page provides consolidated overview of all your inquiries¹ and Chargebacks².

1. **Filters** help you find and view the information that matters most to you. You can apply a combination of filters at the same time to personalize the disputes summary table and show as little or as much information as you need. [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. **The summary table** gives you a full list of all Cardmember disputes and can be customized to your preferences. [See page 13.](#)
4. **Global controls** allow you to download and generate reports, create print previews, search, or return to your account summary or 'home' page at any time. [See page 15.](#)

The screenshot displays the American Express Merchant website interface. At the top, there is a navigation bar with links for MY ACCOUNT, CARDS, TRAVEL, REWARDS, and BUSINESS. Below this is the Merchant Menu. The main content area is titled 'Disputes Summary' and features a filter section (1) with dropdowns for 'TIME ACTION' (392), 'RESPONDED' (119), 'CLOSED' (2471), and 'ADJUSTMENTS' (739). Below the filters are action buttons (2) for 'Agree to Full Refund', 'Respond', and 'Respond offline'. The central part of the page is a table (3) listing disputes with columns for Case Number, Status, Reply By, Disputed, Reason and Code, Dispute Type, Case Type, and Amount. A global controls bar (4) is located at the top right, containing icons for Home, Account, Reports, Search, and Logout.

	CASE NUMBER	STATUS	REPLY BY	DISPUTED	REASON AND CODE	DISPUTE TYPE	CASE TYPE	AMOUNT
<input type="checkbox"/>	XTB4136	Expired	6/15/2014	N/A	Other-COB	CB	Non Fraud	-84.53
<input type="checkbox"/>	218ABWQ	Responded online	6/17/2014	N/A	Fraud-193	IQ	Fraud	124.90
<input type="checkbox"/>	14DFK2P	Expired	6/17/2014	N/A	Other-M36	CB	Fraud	136.09
<input type="checkbox"/>	0135794	Responded online	6/18/2014	N/A	Duplicate/ multiple billing-173	IQ	Non Fraud	124.50
<input type="checkbox"/>	231ABXI	Responded online	6/30/2014	N/A	No knowledge-127	IQ	Non Fraud	68.47
<input type="checkbox"/>	0184173	Expired	7/3/2014	N/A	Incomplete response-R03	CB	Non Fraud	-303.01
<input type="checkbox"/>	233ADMC	Responded online	7/3/2014	N/A	No knowledge-127	IQ	Non Fraud	93.48
<input type="checkbox"/>	233ABUL	Responded online	7/3/2014	N/A	No knowledge-127	IQ	Non Fraud	114.53
<input type="checkbox"/>	233ADMC	Responded online	7/3/2014	N/A	No knowledge-127	IQ	Non Fraud	93.48
<input type="checkbox"/>	233ABUL	Responded online	7/3/2014	N/A	No knowledge-127	IQ	Non Fraud	114.53

¹Inquiry: American Express asks the merchant to provide documentation before American Express debits the merchant's account.

²Chargeback: American Express automatically debits the merchant's account, then asks the merchant to provide supporting documentation.

The disputes summary table

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

The summary table features a range of default columns. These show key information about each inquiry 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 customized to suit your needs.
- 2 Orange exclamation marks show items that require a response within the next seven days.
- 3 The reason and code column 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.
- 4 Use the horizontal scroll bar and arrows to view more details about each case.

The screenshot shows a table with columns: CASE NUMBER, STATUS, REPLY BY, DATE RECEIVED, REASON AND CODE, DISPUTE TYPE, CASE TYPE, AMOUNT, TRANSACTION PRODUCT, ACQUIRER REFERENCE NUMBER, ADDITIONAL INFORMATION, ADJUSTMENT DATE, ADJUSTMENT REASON, and CARD MEMBER. Annotations include: 1. A red box around the table header. 2. A red circle with an exclamation mark next to the status 'Please respond' for case LUDD007. 3. A red box around the cardmember name 'M D BOSCH' for case LUB8140. 4. A red box around the horizontal scroll bar at the bottom of the table.

Case #	Case Number	Status	Reply By	Date Received	Reason and Code	Dispute Type	Case Type	Amount	Transaction Product	Acquirer Reference Number	Additional Information	Adjustment Date	Adjustment Reason	Card Member
1	Q483828	Please respond	7/26/2016	N/A	Card not present fraud-F29	CB	Fraud	-231.70 231.70	N/A		THIS IS A DISPUTE... More+	7/5/2016	506555	CLAIRE A.
	LT13354	Please respond	7/27/2016	N/A	No knowledge-127	IQ	Non Fraud	125.43 125.43	N/A		THIS IS A D... More+	N/A	N/A	CHRISTIE
	H00768AUT	Please respond	7/28/2016	N/A	Charge amount exceeds authorization amount-A01	IQ	Fraud	-1239.00 1697.00	N/A		CARD MEMBER DONT RECOGNIZ... More+	7/2/2016	ADJ912	Rahul 308
2	LUDD007	Please respond	7/29/2016	N/A	Disatisfied-063	IQ	Non Fraud	48.76 68.25	N/A		THIS IS A DISPUTE... More+	N/A	N/A	LISA BEA
	LUB8140	Please respond	7/29/2016	N/A	Card not present fraud-F29	CB	Fraud	-67.25 67.25	N/A		THIS IS A DISPUTE... More+		655835	M D BOSCH
	DB3202AUT	Please respond	7/29/2016	N/A	Charge amount exceeds authorization amount-A01	IQ	Fraud	-1740.00 1969.00	N/A		CARD MEMBER DONT RECOGNIZ... More+	7/3/2016	ADJ962	Rahul 305
	H38813AUT	Please respond	7/30/2016	N/A	Charge amount exceeds authorization amount-A01	IQ	Fraud	-183.00 1156.00	N/A		CARD MEMBER DONT RECOGNIZ... More+	7/4/2016	ADJ969	Rahul 304

1 Case number: The unique number that is allocated by American Express to each individual inquiry 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 Cardmember disputed the charge and was allocated to your account.

4 Reply by: The date by which you must submit a response to American Express

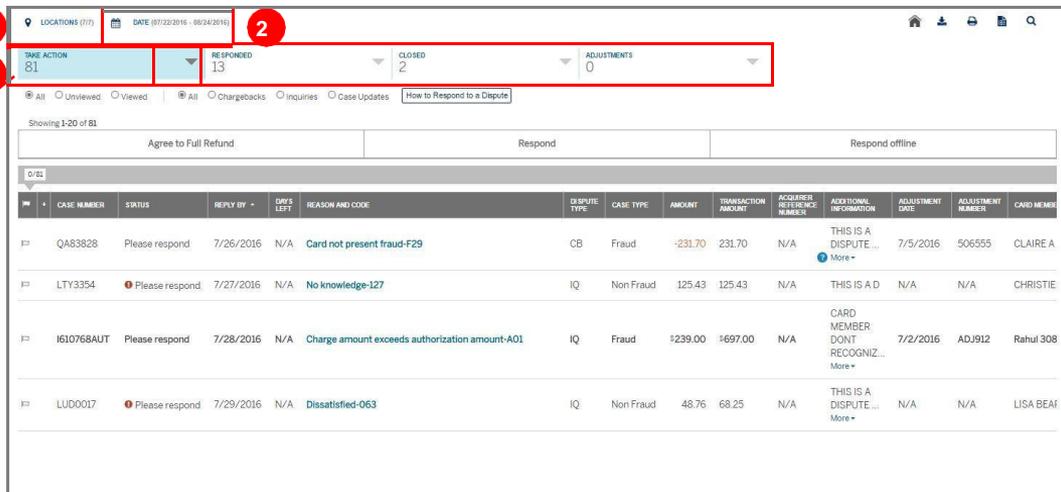
5 Amount: The \$ amount that the Cardmember has disputed. This can be all or part of the original transaction.

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 update the table to display all disputes associated with the selected filters.

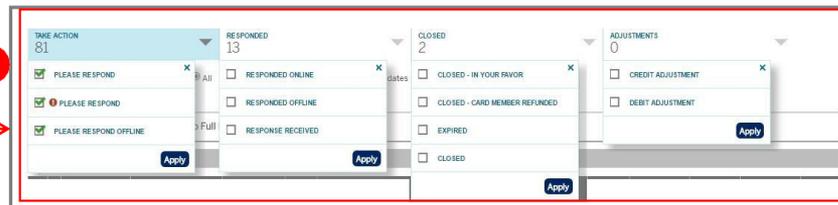
- 1 Filtering by location - Click on location to filter the information on the page based on your different business locations. [See page 11.](#)
- 2 Filtering by date- Click date to view cases for certain date ranges. [See page 12.](#)
- 3 Filtering by status - You can filter your disputes summary table 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.



The screenshot shows a web interface for managing disputes. At the top, there are filters for 'LOCATIONS (7/7)', 'DATE (07/22/2016 - 09/24/2016)', and a search icon. Below these are four main filtering buttons: 'TAKE ACTION 81', 'RESPONDED 13', 'CLOSED 2', and 'ADJUSTMENTS 0'. A red box highlights these buttons, with a red arrow pointing from the '3' in the list to the 'TAKE ACTION' button. Below the filters, there are radio buttons for 'All', 'Unviewed', 'Viewed', 'All', 'Chargebacks', 'Inquiries', and 'Case Updates', along with a 'How to Respond to a Dispute' link. The main table displays a list of disputes with columns for Case Number, Status, Reply By, Days Left, Reason and Code, Dispute Type, Case Type, Amount, Transaction Amount, Acquirer Reference Number, Additional Information, Adjustment Date, Adjustment Number, and Card Member. The table shows four rows of dispute data.

#	CASE NUMBER	STATUS	REPLY BY	DAYS LEFT	REASON AND CODE	DISPUTE TYPE	CASE TYPE	AMOUNT	TRANSACTION AMOUNT	ACQUIRER REFERENCE NUMBER	ADDITIONAL INFORMATION	ADJUSTMENT DATE	ADJUSTMENT NUMBER	CARD MEMBER
F#	QAB3828	Please respond	7/26/2016	N/A	Card not present fraud-F29	CB	Fraud	-231.70	231.70	N/A	THIS IS A DISPUTE... More+	7/5/2016	506555	CLAIRE A
F#	LTY3354	Please respond	7/27/2016	N/A	No knowledge-127	IQ	Non Fraud	125.43	125.43	N/A	THIS IS A D	N/A	N/A	CHRISTIE
F#	IS1076BAUT	Please respond	7/28/2016	N/A	Charge amount exceeds authorization amount-A01	IQ	Fraud	\$239.00	\$697.00	N/A	CARD MEMBER DONT RECOGNIZ... More+	7/2/2016	AD.912	Rahul 308
F#	LUD0017	Please respond	7/29/2016	N/A	Dissatisfied-063	IQ	Non Fraud	48.76	68.25	N/A	THIS IS A DISPUTE... More+	N/A	N/A	LISA BEAF



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

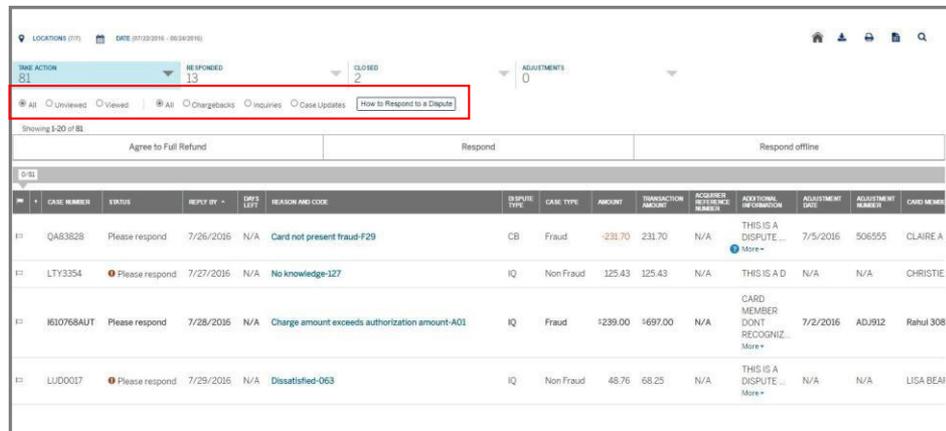
² **Responded:** cases that the you have responded to

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

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 'un-viewed' cases to easily sort those you have already opened or haven't viewed yet. You will also notice that all un-viewed 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'.



The screenshot shows a web interface for managing disputes. At the top, there are filters for 'TIME ACTION' (81), 'RESPONDED' (13), and 'CLOSED' (2). A red box highlights the filter menu, which includes options for 'All', 'Unviewed', 'Viewed', 'Chargebacks', 'Inquiries', 'Case Updates', and 'How to Respond to a Dispute'. Below the filters, there are buttons for 'Agree to Full Refund', 'Respond', and 'Respond offline'. The main table displays a list of disputes with columns for Case Number, Status, Reply By, Date Left, Reason and Code, Dispute Type, Case Type, Amount, Transaction Amount, Acquirer Reference Number, Additional Information, Adjustment Date, Adjustment Number, and Case Name.

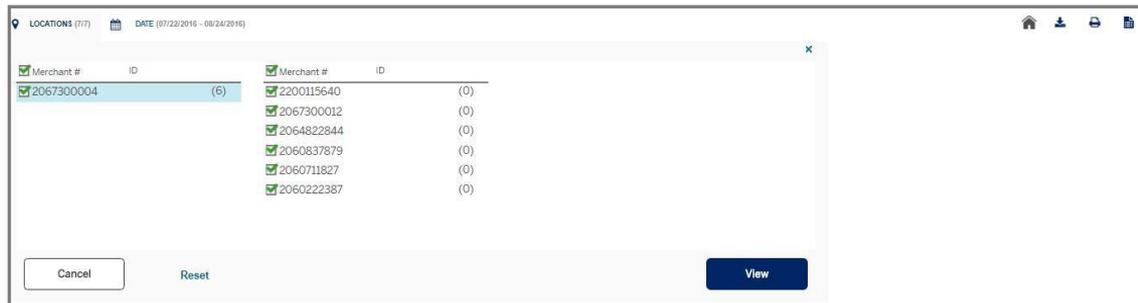
	CASE NUMBER	STATUS	REPLY BY	DATE LEFT	REASON AND CODE	DISPUTE TYPE	CASE TYPE	AMOUNT	TRANSACTION AMOUNT	ACQUIRER REFERENCE NUMBER	ADDITIONAL INFORMATION	ADJUSTMENT DATE	ADJUSTMENT NUMBER	CASE NAME
13	QA83828	Please respond	7/26/2016	N/A	Card not present fraud-F29	CB	Fraud	-231.70	231.70	N/A	THIS IS A DISPUTE... More+	7/5/2016	506555	CLAIRE A
13	LTY3354	Please respond	7/27/2016	N/A	No knowledge-127	IQ	Non Fraud	125.43	125.43	N/A	THIS IS A D	N/A	N/A	CHRISTIE
13	IS10768AUT	Please respond	7/28/2016	N/A	Charge amount exceeds authorization amount-A01	IQ	Fraud	1239.00	1697.00	N/A	CARD MEMBER DONT RECOGNIZ... More+	7/2/2016	ADJ912	Rahul 308
13	LUD0017	Please respond	7/29/2016	N/A	Dissatisfied-063	IQ	Non Fraud	48.76	68.25	N/A	THIS IS A DISPUTE... More+	N/A	N/A	LISA BEAF

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.

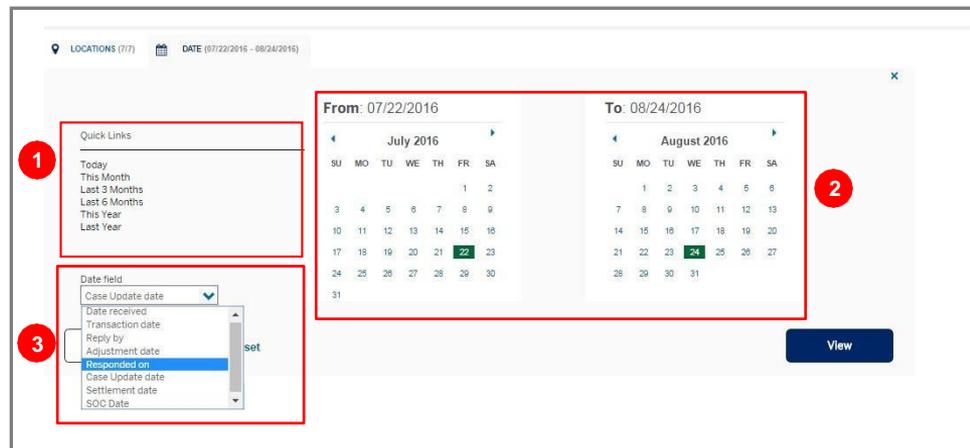
If you are registered at a higher level head office account you will see all locations underneath that account. Alternatively if your user ID is set up for a single location you will only see that appear.



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 'Date received' and 'Transaction date'. See the full list of options and their definitions below.



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.

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.

- 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 reorder your columns by dragging the column titles up and down the list. The highest item in the list will be displayed in the first column in the summary table, the second in column two, etc. When you've finished making your selections, click 'Apply.'
- Sorting data in the columns** - In many of the columns you can use the white triangle icon to sort and order the information.
- 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 the Merchant Menu interface with a disputes summary table. A customization dialog box is open, allowing users to select or deselect columns to display in the table. The dialog box has two tabs: 'Select All' and 'Reset to Default'. The 'Select All' tab is active, and various columns are listed with checkboxes. The table below the dialog box shows a list of disputes with columns for Case Number, Status, Reply ID, Days Left, Reason and Code, Dispute Type, Case Type, and Amount. Red circles and numbers 1, 2, and 3 are overlaid on the image to highlight specific features: 1 points to the [+] button in the table header, 2 points to the 'Apply' button in the dialog box, and 3 points to the flag icon in the table header.

Case Number	Status	Reply ID	Days Left	Reason and Code	Dispute Type	Case Type	Amount
05-A01	IQ				Fraud		-228.47
05-A01	IQ				Fraud		1691.00
05-A01	IQ				Fraud		1309.00
05-A01	IQ				Fraud		1579.00
05-A01	IQ				Fraud		10.00
05-A01	IQ				Fraud		3205.00
05-A01	IQ				Fraud		1427.00
05-A01	IQ				Fraud		1937.00
05-A01	IQ				Fraud		1613.00
05-A01	IQ				Fraud		1876.00
05-A01	IQ				Fraud		1898.00

Getting the details of a case

To get the full details and history of a dispute, simply click on that dispute in the summary table. You will then be shown the details view, which includes 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, Cardmember name, Card number, tracking number and a reason code which puts the key information at your fingertips 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 three 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 the United Mileage Plus website interface. At the top, there are navigation links for 'MY ACCOUNT', 'CARDS', 'TRAVEL', 'REWARDS', and 'BUSINESS'. Below this is a 'Merchant Menu' section with filters for 'LOCATIONS (77)', 'DATE', 'TIME ACTION', 'RESPONDED', 'CLOSED', and 'ADJUSTMENTS'. A table of disputes is visible, with one row highlighted. The details view for this dispute is shown below, with red boxes and numbers 1 through 6 indicating key elements:

- 1. Print Preview and Close buttons.
- 2. Dispute details section, including: Disputed amount (127.93), Chargeback amount (0.00), Transaction amount (127.93), Card Member (LINNETTE SANFARDINO), Card Number (1234567890123456), Tracking number (1234567890123456), and Case type (NIA SEDIS).
- 3. What you can do section, including a 'Please respond to this dispute' button.
- 4. What will happen section, including a 'Please respond to this dispute' button.
- 5. Dispute history table, showing a row for the dispute on 5/11/2016 with a status change of 'Please respond' and a dispute type of 'Inquiry'.
- 6. 'Please respond to this dispute' button in the dispute history table.

Searching, downloading and printing reports

The icon toolbar at the top of the page lets you quickly search, view a print preview, download, or create a 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 labeling in the online system.
- 2. Print preview** allows you to view cases in a print-friendly format. You can choose to print the summary or the full details. If you choose the summary, you can include up to eight 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 customize the detailed information and also choose to include the responses and a cover sheet.
- 3. Report.** The report tool gives you the ability to download a customized 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, use the date function at the top of the page before clicking on the search function.

The screenshot shows a modal window for printing dispute details. It has two tabs: 'Print Summary' and 'Print Details'. Below the tabs, there are options to 'Omit N/A Data' and 'Customize dispute summary information'. There are 'Select All' and 'Deselect All' buttons. A grid of checkboxes allows for customizing the information to be printed, including fields like 'Cancellation date', 'Reservation cancellation', 'Return reason', 'Passenger middle name', etc. At the bottom, there are checkboxes for 'Include Responses' and 'Include Coversheet'. A 'Print Preview' button is located in the bottom right corner. In the background, a table of cases is visible with columns for Case Number, Status, Reply By, Date Left, Reason and Code, and Disputed Amount.

The screenshot shows a modal window for downloading reports. It has a 'Group by' menu with a dropdown arrow. Below it, there are radio buttons for 'Detail level' (Summary selected, Detailed unselected), a 'Status' dropdown menu (All selected), radio buttons for 'Dispute Type' (All Dispute Types selected), radio buttons for 'Locations' (All locations selected), radio buttons for 'Dates' (All dates selected), a 'Records' dropdown menu (1-9341 selected), and radio buttons for 'Report format' (CSV selected, XLS and XLSX unselected). A 'Download reports' button is at the bottom right. In the background, a table of cases is visible with columns for Reply By, Reason, and Disputed Amount.

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 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.
- 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. 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 Merchant Menu interface for a dispute. At the top, there are filters for 'TIME ACTION' (392), 'RESPONDED' (119), 'CLOSED' (2471), and 'ADJUSTMENTS' (739). Below these are buttons for 'All', 'Unresolved', 'Viewed', 'All', 'Chargebacks', 'Requires', 'Case updates', and 'New to Respond to a Dispute'. Three red circles with numbers 1, 2, and 3 are overlaid on the interface: 1 is on the 'Agree to Full Refund' button, 2 is on the 'Respond' button, and 3 is on the 'Respond offline' button. The 'Respond' form is open, showing a 'Respond' title, a warning message, a 'Reason' dropdown, a 'Select a comment' dropdown, an 'Additional comments' text area, and an 'Add attachments' section with a list of requirements. The form also includes 'Add Tags', 'Cancel', and 'Submit' buttons.

Taking action - *continued*

- As part of the Respond option regarding Inquiries, 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 opposed to a previously saved comment). Adding a comment is also mandatory, so you must choose to add a new one or use a pre-saved one, for every response.
- 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.
- Add tags (such as tracking numbers) to your response to help you track the case and make it easy to find this response in the future.
- 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 \$ %

Reason: [v] Select a comment: [v]

5 Additional comments

6 Add Tags include tracking and reference numbers

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.

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

Attachments must be:

- JPEG, TIFF, DOC, DOCX, or PDF
- 100, 300 or 300 DPI
- Black and white
- When responding to a single case: No more than 20 pages or 3MB 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*

- 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.

TIP:

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.

- Sign electronically with your initials to verify the information. Once your response is complete, click 'Submit'. After you submit your response, you will have the option to view the Dispute to which you responded.

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.

0 \$ %

Reason: [v] Select a comment: [v]

Additional comments

0/644

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.

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

Attachments must be:
- JPEG, 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.

8 [Attach files](#)

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

Cancel

Showing 1-20 of 108

Agree to Full Refund | Respond | Respond offline

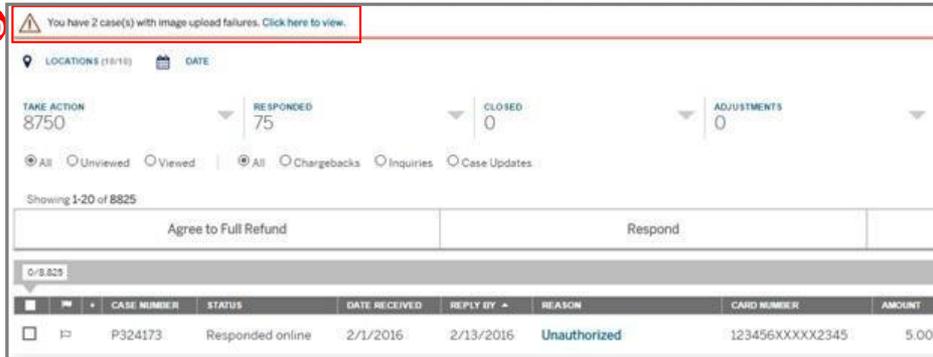
9 Thank you for submitting your response.
Click here to view your responded disputes.

		CASE NUMBER	STATUS	DATE RECEIVED	REPLY BY	REASON	AMOUNT
<input type="checkbox"/>	#3	1484899/AUT	Please respond	5/4/2016	5/25/2016	Charge amount exceeds authorization amount	\$713.00
<input type="checkbox"/>	#7	1239167/AUT	Please respond	5/5/2016	5/26/2016	Charge amount exceeds authorization amount	\$838.00

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 the addition of 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 ensure that the supporting documents you loaded were sent successfully.



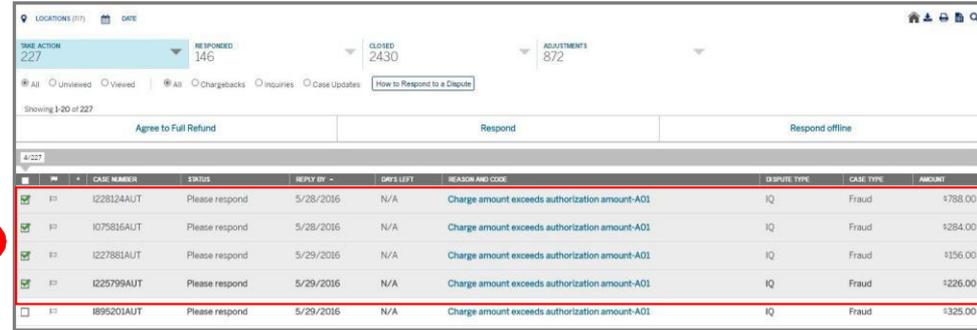
The screenshot displays a dispute management interface. At the top, a red notification banner states: "You have 2 case(s) with image upload failures. Click here to view." Below this, the interface shows filters for "LOCATIONS (18/18)" and "DATE". A summary section displays "TAKE ACTION 8750", "RESPONDED 75", "CLOSED 0", and "ADJUSTMENTS 0". There are also filters for "All", "Unviewed", "Viewed", "All", "Chargebacks", "Inquiries", and "Case Updates". A table below shows "Showing 1-20 of 8825" items. The table has columns for "CASE NUMBER", "STATUS", "DATE RECEIVED", "REPLY BY", "REASON", "CARD NUMBER", and "AMOUNT". The first row in the table is:

CASE NUMBER	STATUS	DATE RECEIVED	REPLY BY	REASON	CARD NUMBER	AMOUNT
P324173	Responded online	2/1/2016	2/13/2016	Unauthorized	123456XXXX2345	5.00

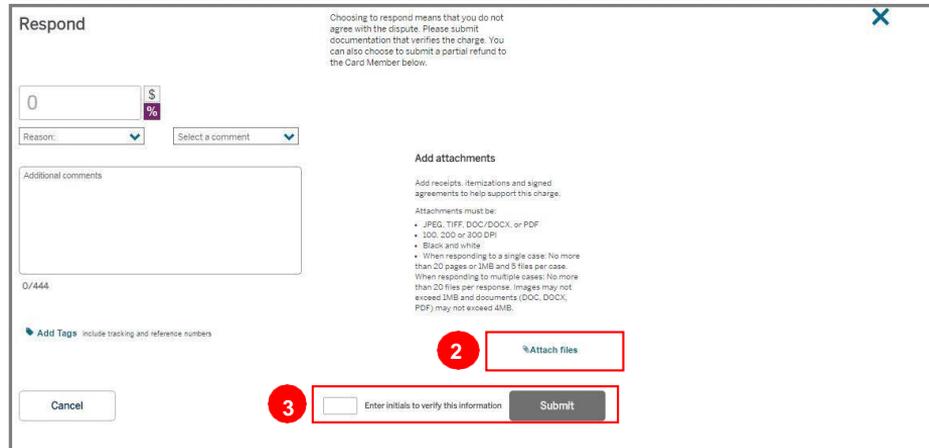
Responding to multiple disputes at once

Rather than replying to several 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 won't be able to tailor your responses; you must use the same reason code and comment for every 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 at one time.
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 at the same time.
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.



	TIME ACTION	REPLIED	CLOSED	ADJUSTMENTS				
	2:27	146	24:30	872				
	All	Unviewed	Viewed	All				
	All	Chargebacks	Inquiries	Case Updates				
	How to Respond to a Dispute							
	Showing 1-20 of 227							
	Agree to Full Refund		Respond		Respond offline			
	2:27							
	CASE NUMBER	STATUS	REPLY BY	DAYS LEFT	REASON AND CODE	DISPUTE TYPE	CASE TYPE	AMOUNT
<input checked="" type="checkbox"/>	I225124AUT	Please respond	5/28/2016	N/A	Charge amount exceeds authorization amount-A01	IQ	Fraud	\$788.00
<input checked="" type="checkbox"/>	I075816AUT	Please respond	5/28/2016	N/A	Charge amount exceeds authorization amount-A01	IQ	Fraud	\$284.00
<input checked="" type="checkbox"/>	I227881AUT	Please respond	5/29/2016	N/A	Charge amount exceeds authorization amount-A01	IQ	Fraud	\$156.00
<input checked="" type="checkbox"/>	I225799AUT	Please respond	5/29/2016	N/A	Charge amount exceeds authorization amount-A01	IQ	Fraud	\$226.00
<input type="checkbox"/>	I895201AUT	Please respond	5/29/2016	N/A	Charge amount exceeds authorization amount-A01	IQ	Fraud	\$325.00



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 Tags include tracking and reference numbers

Add attachments

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

Attachments must be:

- JPEG, 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 3MB and 5 files per case.
- When responding to multiple cases: No more than 20 files per response. Images may not exceed 3MB and documents (DOC, DOCX, PDF) may not exceed 4MB.

2

3 Enter initials to verify this information

Checking your email for notifications

In addition to managing your disputes online, you can set up a range of notifications sent directly to you via email. These notifications can let you know when a Cardmember has disputed a charge, when a case is updated, and 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 when you log in to the Merchant site). When you get to 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 summarizing the case details within the email. This allows you to easily find and respond to the cases at hand.

The screenshot shows the 'ACCOUNT SUMMARY' page with a sidebar on the left containing 'CHANGE PASSWORD', 'CONTACT INFORMATION', 'NOTIFICATION' (highlighted with a red box and a '1' in a red circle), and 'MANAGE LOCATIONS'. The main content area is titled 'Payment Notifications' and includes a toggle switch for 'New Statement Available' (currently off) and a 'SEE DETAILS' link. Below this, it states 'Dispute notifications will be sent to retail_banking@next.co.uk' with an 'EDIT' link. Further down, there is a 'DISPUTE NOTIFICATIONS' section with another toggle switch for 'New Inquiries' (currently on) and another 'SEE DETAILS' link, also highlighted with a red box and a '1' in a red circle.

The screenshot shows an email notification with the following details:

To: Merchant
Subject: Inquiry Notice: You have a new Inquiry

Dear Merchant:

You have received at least one new Inquiry. [View Inquiry details now.](#)

Case Number	Merchant Account	Respond by	Type	Reason	Charge Amount	Disputed Amount
XQ49040	631xxxxxxx	07/15/2014	Non-Fraud	Cancelled(154)	\$7,136.30	\$7,136.30
NP35733	631xxxxxxx	01/19/2014	Non-Fraud	No knowledge(127)	\$185.90	\$185.90
14DF6LH	631xxxxxxx	06/24/2014	Non-Fraud	Duplicate/multiple billing(173)	\$56.64	\$56.64
14DF6LH	631xxxxxxx	07/22/2014	Non-Fraud	Duplicate/multiple billing(173)	\$56.64	\$56.64
14DF6LH	631xxxxxxx	07/22/2014	Non-Fraud	Duplicate/multiple billing(173)	\$125.00	\$0.00

And 00000 more...

To access and respond to an Inquiry please go to americanexpress.com/newinquiries and follow these easy steps:

INQUIRY AND CHARGEBACK CODES AND HOW TO RESPOND:

ADDENDUM TO DISPUTES USER GUIDE

AMERICAN EXPRESS 2016

INQUIRIES

You'll receive an Inquiry notification if a Card Member disputes a charge from your business and we cannot resolve it using the documents we have on file. This is the full list of Inquiry codes paired with suggestions for what kinds of documents you should submit to help avoid a Chargeback. To help avoid a "No reply" or "Insufficient reply" Chargeback, respond within 20 days with the suggested documents.

Code	What It Means	What You Can Do
004	The Card Member has requested the delivery of an item(s) or service(s) that was ordered but not received.	Please provide the service, ship the order, or provide proof of delivery/services rendered.
021	The Card Member claims the item(s)/service(s) was canceled/expired, or the Card Member has been unsuccessful in an attempt to cancel the item(s)/service(s).	Please issue a credit, or provide a copy of your cancellation policy/contract signed by the Card Member and discontinue future billings.
024	The Card Member claims the order arrived damaged or defective and requests return authorization.	If a return is not permitted, please provide a copy of your return or refund policy.
059	The Card Member has requested the repair or replacement of an order that was damaged or defective.	Please provide return instructions and make the appropriate repairs, or provide a copy of your return/replacement policy and explain why the order cannot be repaired/replaced.
062	The Card Member claims the referenced charge should have been submitted as a credit.	Please issue a credit, or provide support and itemization for the charge and an explanation of why credit is not due.
063	The Card Member has requested replacement for an item(s)/service(s) that was not as your business described, or credit for the item(s)/service(s) as the Card Member is dissatisfied with the quality.	Please replace the item or issue credit for the item(s)/service(s), or proof that a credit has been issued.

INQUIRIES

Code	What It Means	What You Can Do
127	The Card Member does not recognize the charge.	Please provide support and itemization. In addition, if the charge relates to items that were shipped, please include proof of delivery with the full delivery address. If this documentation is not available, please issue a credit.
154	The Card Member claims the item(s)/service(s) was canceled and/or refused.	Please issue a credit, or provide proof of delivery, proof that the Card Member was made aware of your cancellation policy and explain why credit is not due.
155	The Card Member has requested credit for an item(s)/service(s) that was not received.	Please issue a credit, or provide proof of delivery or a copy of the signed purchase agreement indicating the cancellation policy and explain why credit is not due.
158	The Card Member has requested credit for an item(s) that was returned to your business.	Please issue a credit, or provide a copy of your return policy and explain why credit is not due.
173	The Card Member has requested credit for a duplicate billing.	Please issue a credit, or provide support and itemization of both charges and explain why credit is not due.
175	The Card Member claims that a credit was expected but has not appeared on his/her account.	Please issue a credit, or provide support for the charge and explain why credit is not due.
176	The Card Member does not recognize the referenced Card Not Present charge(s).	Please issue a credit, or provide signed support and itemization and explain why credit is not due.

INQUIRIES

Code	What It Means	What You Can Do
193	The Card Member claims the referenced charge is fraudulent.	For a Card Present charge, provide a copy of the charge record and an imprint of the Card, if available. For a Card Not Present charge, provide a copy of the charge record (or substitute charge record), any contracts or other details associated with the purchase, and proof of delivery (when applicable) with the full shipping address.
680	The Card Member claims the charge amount you submitted differs from the amount the Card Member agreed to pay.	Please issue a credit or explain why credit is not due.
684	The Card Member claims this charge was paid for by another form of payment.	Please issue a credit, or provide proof that the Card Member's payment by other means was not related to the disputed charge or that you have no record of the Card Member's other payment.
691	The Card Member is not disputing the charge(s), but is requesting support and itemization.	Please provide the requested documentation.

CHARGEBACKS

If we charge back your account, for any reason, you can use this section to learn more about what actions you can take.

Remember to always respond within 20 days.

Code/Reason	What It Means	What You Can Provide To Appeal the Chargeback
Authorization		
A01 Charge amount exceeds authorization amount	The amount of the authorization approval was less than the amount of the charge you submitted.	<ul style="list-style-type: none"> • 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.
A02 No valid authorization	The charge you submitted did not receive a valid authorization approval; it was declined or the Card was expired.	<ul style="list-style-type: none"> • Proof that a valid authorization approval was obtained in accordance with the Agreement, or • Proof that a credit which directly offsets the disputed charge has already been processed. <p>For “expired or not yet valid Card”, the following support is also acceptable:</p> <ul style="list-style-type: none"> • Proof that the charge was incurred prior to the Card expiration date or within the valid dates on the Card.
A08 Authorization approval expired	The charge was submitted after the authorization approval expired.	<ul style="list-style-type: none"> • Proof that a valid authorization approval was obtained in accordance with the Agreement, or • Proof that a credit which directly offsets the disputed charge has already been processed

CHARGEBACKS

Code/Reason	What It Means	What You Can Provide To Appeal the Chargeback
Card Member Disputes		
C02 Credit not processed	We have not received the credit (or partial credit) you were to apply to the Card.	<ul style="list-style-type: none"> • If no credit (or only partial credit) is due, a written explanation of why credit is not due with appropriate documents to support your position, or • Proof that a credit which directly offsets the disputed charge has already been processed.
C04 Goods/services returned or refused	The goods or services were returned or refused but the Card Member did not receive credit.	<ul style="list-style-type: none"> • Written explanation refuting the Card Member's claim that goods were returned to your business, or • If returned: a copy of your return policy, an explanation of your procedures for disclosing it to the Card Member, and details explaining how the Card Member did not follow the return policy, or • A copy of the charge record indicating the terms and conditions of the purchase with details explaining how the Card Member did not follow the policy, or • If goods/services refused: proof that the goods/services were accepted (e.g. signed delivery slip if the goods were delivered, screenprint showing use of the service if service was provided via internet), or • Proof that a credit which directly offsets the disputed charge has already been processed.
C05 Goods/services canceled	The Card Member claims that the goods/services ordered were canceled.	<ul style="list-style-type: none"> • A copy of your cancellation policy, an explanation of your procedures for disclosing it to the Card Member, and details explaining how the Card Member did not follow the cancellation policy, or • A copy of the charge record indicating the terms and conditions of the purchase and details explaining how the Card Member did not follow the policy, or • Proof that a credit which directly offsets the disputed charge has already been processed.

CHARGEBACKS

Code/Reason	What it Means	What Can You Provide To Appeal the Chargeback
<p>C08</p> <p>Goods/services not received or only partially received</p>	<p>The Card Member claims to have not received (or only partially received) the goods/services.</p>	<ul style="list-style-type: none"> • Proof of Delivery including delivery date and full shipping address, or • Proof that the services were provided and the dates the services were provided, or • Signed completion of work order showing the Card Member received the services and dates that the services were used/ provided, or • Proof that a credit which directly offsets the disputed charge has already been processed, or • Evidence to prove that there is a direct connection between the person who received the goods and services and the Card Member (e.g., photographs, emails). <p>For airline transactions, one of the following must be provided:</p> <ul style="list-style-type: none"> • Evidence that the Card Member or designated passenger participated in the flight (e.g., scanned boarding pass or passenger manifest), or • Credits of frequent flyer miles for the flight in question, showing a direct connection to the Card Member, or • Proof flight in question was available during airline bankruptcy proceedings, or • Additional transactions related to the original transaction, such as seat upgrades, baggage payment, or purchases made on board the aircraft. <p>For internet transactions representing the sale of internet electronic delivery charge, one of the following must be provided:</p> <ul style="list-style-type: none"> • Proof that the Card Member's IP address at the time of purchase matches the IP address where the digital goods were downloaded, or • Proof the Card Member's email address provided at the time of purchase matches the email address used to deliver the digital goods, or • Proof that the Merchant's website was accessed by the Card Member for services after the transaction date. <p>Note: In addition to the above, one of the following may also be provided:</p> <ul style="list-style-type: none"> • Description of the digital goods, or • Date and time the digital goods were downloaded. <p>For Card Not Present transactions where the goods are picked up at the Merchant's location:</p> <ul style="list-style-type: none"> • The Merchant must provide the Card Member signature on the pickup form as well as additional proof to demonstrate that the identity of the Card Member was verified at the time of pickup.

CHARGEBACKS

Code/Reason	What It Means	What You Can Provide To Appeal the Chargeback
C14 Paid by other means	The Card Member has provided us with proof of payment by another method.	<ul style="list-style-type: none"> • Documentation showing that the Card Member's other form of payment was not related to the disputed charge, or • Proof that the Card Member provided consent to use the Card as a valid form of payment for the disputed charge, or • Proof that a credit which directly offsets the disputed charge has already been processed.
C18 "No show" or CARDeposit canceled	The Card Member claims to have canceled a lodging reservation or a credit for a CARDeposit charge was not received by the Card Member.	<ul style="list-style-type: none"> • Documentation that supports the validity of the "no show" reservation or CARDeposit charge, or • Proof that a credit which directly offsets the disputed charge has already been processed.
C28 Canceled recurring billing	Card Member claims to have canceled or attempted to cancel recurring billing charges for goods or services. Please discontinue all future billing for this recurring billing charge.	<ul style="list-style-type: none"> • A copy of your cancellation policy, an explanation of your procedures for disclosing it to the Card Member, and details explaining how the Card Member did not follow the cancellation policy, or • Proof that the Card Member has not canceled and continues to use the service or receive the goods, or • Proof that a credit which directly offsets the disputed charge has already been processed.
C31 Goods/services not as described	The Card Member claims to have received goods/services that are different than the written description provided at the time of the charge.	<ul style="list-style-type: none"> • Proof refuting the Card Member's claim that the written description differs from the goods/services received, or • Proof that the Card Member agreed to accept the goods/services as provided, or • Proof that a credit which directly offsets the disputed charge has already been processed, or • Proof that goods and services matched what was described at time of purchase (e.g., photographs, emails). <p>For goods or services purchased by the Card Member that were received in a damaged or defective state, the Merchant must provide one or more of the following items:</p> <ul style="list-style-type: none"> • Show that an attempt was made by the Merchant to repair or replace damaged or defective goods or to provide replacement services. • If returned, state how the Card Member did not comply with the Merchant's clearly documented cancellation, return policy or applicable law and regulations. • Show that the Card Member agreed to accept the goods or services "asis."

CHARGEBACKS

Code/Reason	What It Means	What You Can Provide To Appeal the Chargeback
C32 Goods/services damaged or defective	The Card Member claims to have received damaged or defective goods/services.	<ul style="list-style-type: none"> • Proof refuting the Card Member's claim that the goods/services were damaged or defective (provided that, in the case of goods, they were not returned to you), or • Proof that the Card Member agreed to accept the goods as delivered, or • Proof that the goods/services were not returned to you, or • Proof that a credit which directly offsets the disputed charge has already been processed.
M10 Vehicle rental-capital damages	The Card Member claims to have been incorrectly billed for capital damages.	<ul style="list-style-type: none"> • Proof that the Card Member agreed to and signed an acknowledgment of responsibility for capital damages and that the charge did not exceed 110% of the agreed-upon amount, or • Proof that a credit which directly offsets the disputed charge has already been processed.
M49 Vehicle rental-theft or loss of use	The Card Member claims to have been incorrectly charged for theft, loss of use, or other fees related to theft or loss of use of a rental vehicle.	<ul style="list-style-type: none"> • Proof that the charge was valid and not for theft, loss of use, or other fees related to theft or loss of use of the rental vehicle, or • Proof that a credit which directly offsets the disputed charge has already been processed.

CHARGEBACKS

Code/Reason	What It Means	What You Can Provide To Appeal the Chargeback
<p>Fraud</p>		
<p>F10 Missing imprint</p>	<p>The Card Member claims they did not participate in this charge and you have not provided a copy of an imprint of the Card. Note: Not applicable to Card Not Present charges or charges that qualify under the Keyed No Imprint Program.</p>	<ul style="list-style-type: none"> • Proof that the charge qualifies under the Keyed No Imprint Program, or • Proof that this was a Card Not Present charge, or • Proof that a credit which directly offsets the disputed charge has already been processed.
<p>F14 Missing signature</p>	<p>The Card Member claims they did not participate in this charge and you have not provided a copy of the Card Member's signature to support the charge. Note: Not applicable to Card Not Present charges, Digital Wallet application-initiated transactions, and Digital Wallet contactless-initiated transactions, charges at CATs or charges that qualify under the No Signature/No PIN Program. A Digital Wallet magnetic secure transmission transaction is subject to the missing signature (F14) Chargeback. For these transactions, a signature above the current No Signature/No PIN Program thresholds is required.</p>	<ul style="list-style-type: none"> • Proof that this was a Card Not Present charge, or • Proof that the charge qualifies under the No Signature/No PIN Program, or • Proof that the charge was completed at a customer activated terminal, or • Proof that a credit which directly offsets the disputed charge has already been processed.
<p>F24 No Card Member authorization</p>	<p>The Card Member denies participation in the charge you submitted and you have failed to provide proof that the Card Member participated in the charge.</p>	<ul style="list-style-type: none"> • Proof that a credit which directly offsets the disputed charge has already been processed.

CHARGEBACKS

Code/Reason	What It Means	What You Can Provide To Appeal the Chargeback
<p>F29 Card Not Present</p>	<p>The Card Member denies participation in a mail order, telephone order, or internet charge. Note: Not applicable to Digital Wallet application-initiated transactions.</p>	<ul style="list-style-type: none"> • Proof that the Card Member participated in the charge (e.g., billing authorization, usage details, proof of delivery to the Card Member's billing address, contract), or • Proof that you attempted to validate the CID and you did not receive a response or you received an "unchecked" response, or • Proof that you validated the address via authorization and shipped goods to the validated address, or • Proof that a credit which directly offsets the disputed charge has already been processed, or • Proof that the transaction contains a shipping address that matches a previously used shipping address from an undisputed transaction. <p>For airline transactions, one of the following must be provided:</p> <ul style="list-style-type: none"> • Evidence the Card Member participated in the flight (e.g., scanned boarding pass or passenger manifest), or • Credits of frequent flyer miles for the flight in question, showing a direct connection to the Card Member, or • Proof of receipt of the flight ticket at the Card Member's billing address, or • Proof that the transaction contains the designated passenger name that matches a previously used passenger name from an undisputed transaction.
<p>F30 EMV Counterfeit</p>	<p>The Card Member denies participation in the Charge and a counterfeit chip Card was used at a POS system where the Transaction was not processed as a chip transaction because either the POS system was not an enabled chip-and-PIN POS system or the Transaction was manually keyed. Note: Not applicable for contactless Transactions and Digital Wallet payments.</p>	<ul style="list-style-type: none"> • Proof that this was a Card Not Present charge, • Proof that the POS system processed a chip Card Transaction, OR • Proof that a credit which directly offsets the Disputed Charge has already been processed.

CHARGEBACKS

Code/Reason	What It Means	What You Can Provide To Appeal the Chargeback
F31 EMV lost/stolen/ non-received	The Card Member denies participation in the Charge and chip Card with PIN capabilities was lost/stolen/non-received and was used at a POS system where the transaction was not processed as a chip Card Transaction with PIN validation because either the POS system is not an enabled chip-and-PIN POS system, or the Transaction was manually keyed. Note: Not applicable to contactless transactions and Digital Wallet payments, and Charges that qualify under the No Signature/No PIN Program.	<ul style="list-style-type: none">• Proof that this was a Card NotPresent charge.• Proof that the POS system processed a chip CardTransaction with PIN validated OR <ul style="list-style-type: none">• Proof that a credit which directly offsets theDisputed Charge has already been processed.

CHARGEBACKS

Code/Reason	What It Means	What You Can Provide To Appeal the Chargeback
Inquiry/Miscellaneous		
R03 Insufficient reply	Complete support and/or documentation were not provided as requested.	<ul style="list-style-type: none"> • Proof that a credit which directly offsets the disputed charge has already been processed.
R13 No reply	We did not receive your response to our Inquiry within the specified timeframe.	<ul style="list-style-type: none"> • Proof you responded to the original Inquiry within the specified timeframe, or • Proof that a credit which directly offsets the disputed charge has already been processed.
M01 Chargeback authorization	We have received your authorization to process Chargeback for the charge.	<ul style="list-style-type: none"> • Proof that a credit which directly offsets the disputed charge has already been processed.
Processing Errors		
P01 Unassigned Card number	You have submitted a charge using an invalid or otherwise incorrect Card number. Note: You may resubmit the charge to us if you are able to verify and provide the correct Card number.	<ul style="list-style-type: none"> • Copy of the imprint that confirms Card number, or • Proof that you obtained an authorization approval for such Card number, or • Copy of the charge record from the terminal that electronically read the Card number, or • Proof that a credit which directly offsets the disputed charge has already been processed.
P03 Credit processed as charge	The Card Member claims the charge you submitted should have been submitted as a credit.	<ul style="list-style-type: none"> • Proof that the charge was submitted correctly, or • Proof that a credit which directly offsets the charge has already been processed.
P04 Charge processed as credit	The Card Member claims the credit you submitted should have been submitted as a charge.	<ul style="list-style-type: none"> • Proof that the credit was submitted correctly, or • Proof that a charge that directly offsets the credit has already been processed.
P05 Incorrect charge amount	The charge amount you submitted differs from the amount the Card Member agreed to pay.	<ul style="list-style-type: none"> • Proof that the Card Member agreed to the amount submitted, or • Proof that the Card Member was advised of and agreed to pay for any additional or delayed charges using the Card the charge was submitted to, or • Itemized contract/documentation substantiating the charge amount submitted, or • Proof that a credit which directly offsets the disputed charge has already been processed.

CHARGEBACKS

Code/Reason	What It Means	What You Can Provide To Appeal the Chargeback
P07 Late submission	The charge was not submitted within the required timeframe.	<ul style="list-style-type: none"> • Proof the charge was submitted within the required timeframe, or • Proof that a credit which directly offsets the disputed charge has already been processed.
P08 Duplicate charge	The individual charge was submitted more than once.	<ul style="list-style-type: none"> • Documentation showing that each charge is valid, or • Proof that a credit which directly offsets the disputed charge has already been processed.
P22 Non-matching Card number	The Card number in the submission does not match the Card number in the original charge.	<ul style="list-style-type: none"> • Copy of the Card imprint confirming the Card number, or • Copy of the charge record from the terminal that electronically read the Card number, or • Proof that a credit which directly offsets the disputed charge has already been processed.
P23 Currency discrepancy	The charge was incurred in an invalid currency.	<ul style="list-style-type: none"> • Proof that a credit which directly offsets the disputed charge has already been processed.

Chargeback Programs

FR2 Fraud Full Recourse Program	The Card Member denies authorizing the charge and your establishment has been placed in the Fraud Full Recourse Program.	<ul style="list-style-type: none"> • Proof that you had not been placed in the Fraud Full Recourse Program at the time of the Chargeback, or • Proof that a credit which directly offsets the disputed charge has already been processed.
FR4 Immediate Chargeback Program	The Card Member has disputed the charge and you have been placed in the Immediate Chargeback Program.	<ul style="list-style-type: none"> • Proof that you had not been placed in the Immediate Chargeback Program at the time of the Chargeback, or • Proof that a credit which directly offsets the disputed charge has already been processed.
FR6 Partial Immediate Chargeback Program	The Card Member has disputed the charge and you have been placed in the Partial Immediate Chargeback Program.	<ul style="list-style-type: none"> • Proof that you had not been placed in the Partial Immediate Chargeback Program at the time of the Chargeback, or • Proof that a credit which directly offsets the disputed charge has already been processed.