

DISPUTE MANAGEMENT TIPS

If you need help with disputes, we have your back!



**WHEN IT COMES TO DISPUTES,
TIME IS OF THE ESSENCE**

Merchants need to respond to disputes within 20 days.

Understanding best practices can help you manage disputes quickly and with confidence.

NOTE: Card Members are limited to just 2 disputes per charge in most cases.

BEST PRACTICES

DEADLINES

To help resolve disputes, timely responses are key. Merchants have **20 days to respond** to disputes, so be sure to review cases quickly and submit all documentation before the deadline.



Quick Tip: Assigning a dedicated point person or team helps to address complex or high-value disputes promptly.

DOCUMENTATION

Clear documentation is vital, so be sure everything you submit is legible and relevant. Always include copies of:

- **Charge record**
- **Credit record**
- **Terms**
- **Proof of delivery**, such as a signature, photo or timestamp of digital download
- **Cancellation returns**
- **Return refund policies**
- **Contracts**



Quick Tip: Establish a repository of claim documents for easy access during the disputes process.

EXPLANATION

Help the reviewer understand what happened by providing a **written overview** of the reason for the dispute, **steps taken** to resolve it and any **changes** made to your original purchase agreement.



Quick Tip: Include a cover page to summarize your response and highlight page numbers for key policies in your documentation.

Need more help?

Try Accelerated Dispute Resolution,
our enhanced, online tool for managing disputes.