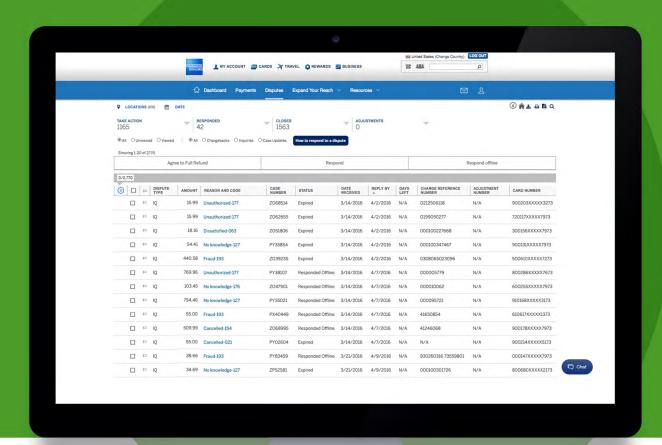
# Managing Your Disputes Online

Accessing and Responding to Disputes



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# Welcome to Managing Your Disputes Online

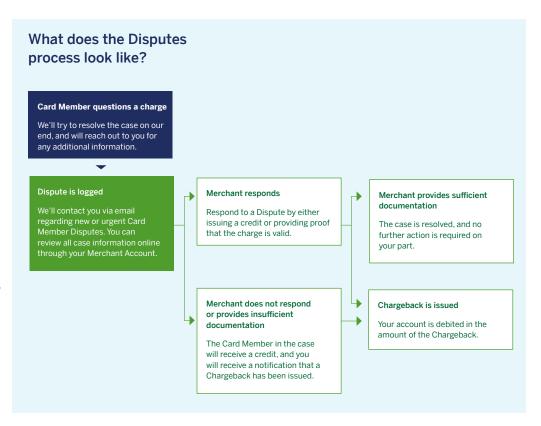
Use your online Merchant Account to access details and respond to Disputes quickly and easily, so you can get back to business.

Managing and responding to Card Member Disputes is easy to do online through your Merchant Account.

Managing your Disputes online allows you to see all open and urgent Disputes for your business locations, with the ability to respond and upload documentation directly through your Merchant Account.

### Why resolve Disputes online?

- Get news and alerts for your business locations quickly and easily
- View all of your Disputes in one place
- Respond directly online rather than sending documentation by fax or mail
- Avoid "no-reply" Chargebacks
- Track the status of your Disputes throughout the entire response process



## What are Disputes and Chargebacks?

**Dispute:** A Dispute is when a Card Member questions the validity of a Transaction. When a Card Member contacts American Express and questions a charge on their Card, we assign a case number and review the charge. This case number and corresponding information about the Dispute will appear on your Disputes page via the Merchant site.

Chargeback: A Chargeback is 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.

**Note:** Every Dispute has a Reply By date noted online. This is 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. You can view all Chargebacks online through your Merchant Account.



View and respond to Disputes directly through your Account Dashboard.

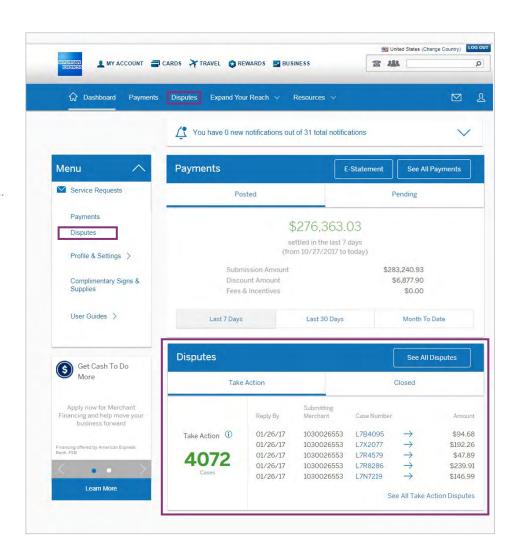
1

To view your Dashboard, go to americanexpress.com/merchant and follow the prompts to enter your User ID and password.

2

Access your Disputes by clicking on 'Disputes' in the Merchant Menu at the top of your screen or in the Side Menu on the lefthand side of your screen.

You can also access your Disputes from the Disputes module, visible in the center of your screen below the Payments module. Click 'See All Disputes' to go to your Disputes page.



### **GOOD TO KNOW:**

If you've registered your Account but didn't opt in to access your Disputes information, you can do so now by scrolling down to the Disputes module on your Dashboard and clicking 'Activate Now.' If you do not see the option to 'Activate Now,' call your American Express Account administrator.



Set up and manage email notifications to let you know when a Card Member has disputed a charge, when a case has been updated, and when a case is close to its Reply By date.

1

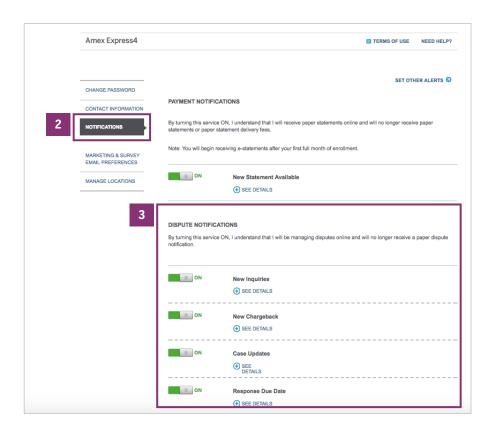
By default, Disputes email notifications are turned on. To change your email notification settings, go to your Account Dashboard, the screen you see when you log in.

2

Click 'Profile & Settings,' then click 'Notifications.'

3

Scroll down to 'Dispute Notifications,' where you can toggle different types of notifications on or off: New Inquiries; New Chargeback; Case Updates; and Response Due Date (denoting Disputes for which a response is required within the next seven days).

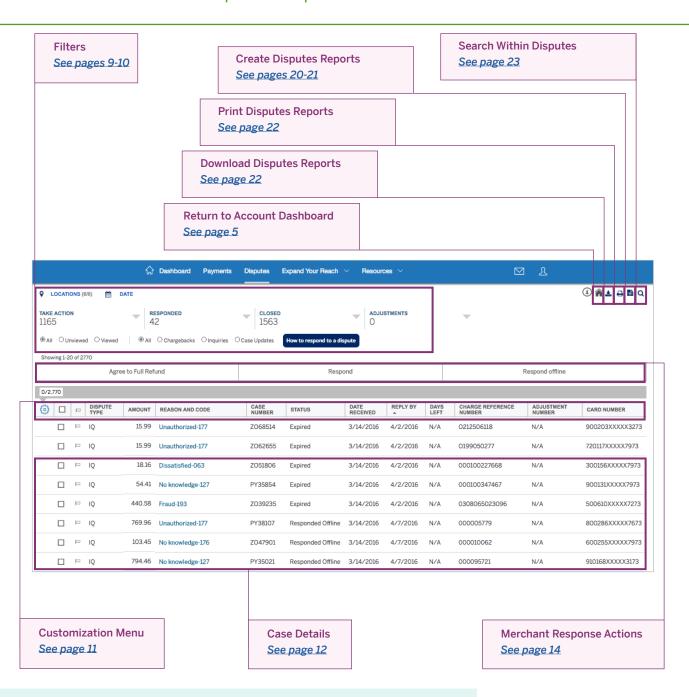


### **GOOD TO KNOW:**

You can provide a specific email address for Disputes notifications, separate from all other notifications you receive regarding your Merchant Account. Click 'Contact Information,' then click 'Edit.' Make sure American Express is added as a trusted sender to avoid missing any notifications.



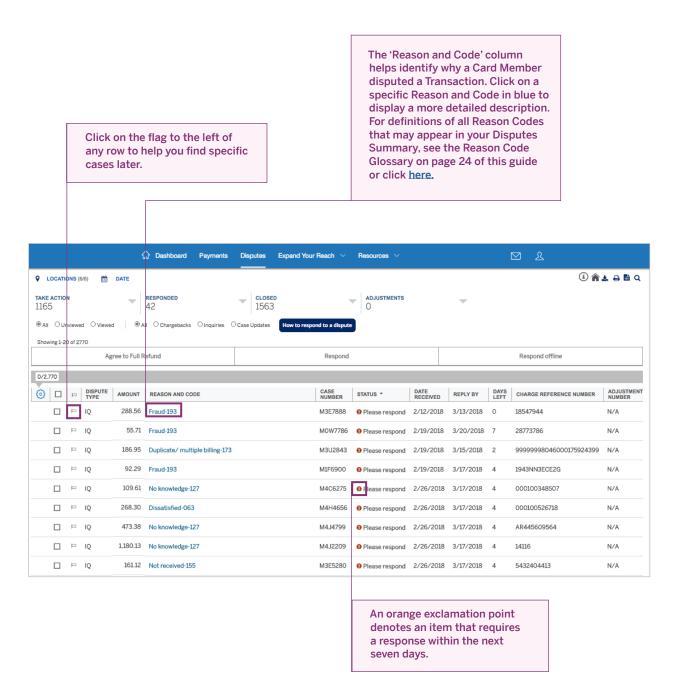
Find Summary information, search for details on specific cases, and create and download Disputes reports.



### **GOOD TO KNOW:**

Looking for a specific case? Click the to search within specific Disputes categories or criteria within your Account. For more information on using the Search function, go to page 23 of this guide or click <u>here.</u>





### **GOOD TO KNOW:**

Flags are unique to each User ID on a Merchant Account; any cases you flag while logged in with your User ID will not appear flagged to other users within the same Account.



### Filter Disputes by location or date range.

1

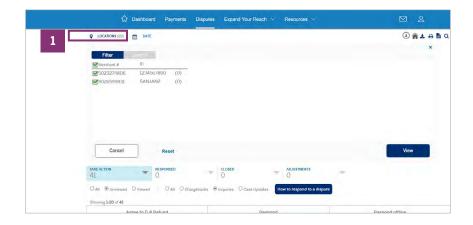
### Filtering by location:

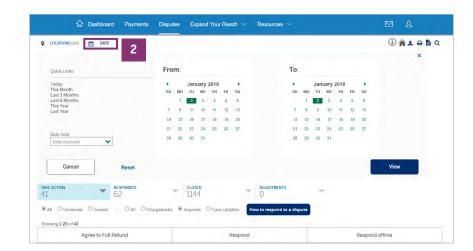
Click on 'Locations' in the upper lefthand corner of your screen to view Disputes details for specific locations within your business. Your locations will be displayed hierarchically. You'll be able to review all locations that have been registered to the same User ID.



### Filtering by date:

Click on 'Date' in the upper lefthand corner of your screen to view Disputes details from today, this month, the last 3-6 months, this year, or last year. You can also choose a specific date range.





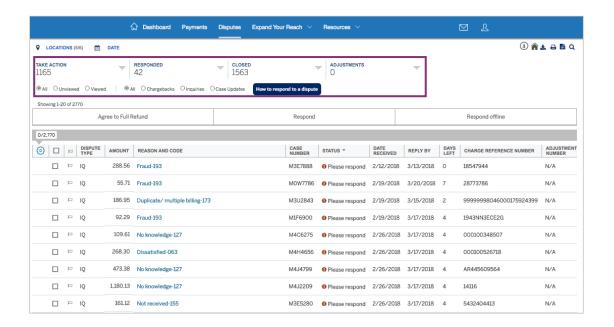
### **GOOD TO KNOW:**

The default date filter tool is based on Date Received, but you can change this by clicking on 'Date Field' and selecting your preferred field from the dropdown menu.



### Filter Disputes by case type or status.

At the top of your Summary, you'll see a numerical breakdown of the different types of Disputes in your Account. We include distinct status titles so that you can track each stage of your disputed Transactions. Click on the options at the top to filter the Disputes by any of the below criteria:



- Take Action: Cases that require a response (e.g. 'Agree to full refund')
- Responded: Cases to which you or your business have already responded
- Closed: Cases that have already received a decision, or that have expired
- Adjustments: The actual crediting or debiting that occurs once a case has been closed
- Unviewed: Disputes you haven't yet viewed

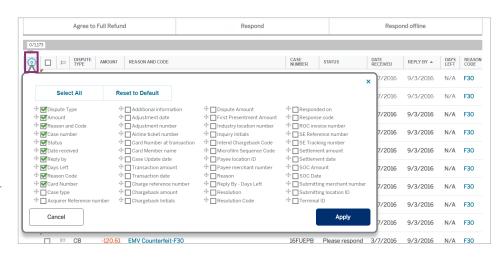
- Viewed: Disputes you have already viewed
- Chargebacks: Entails American Express debiting your Merchant Account by the amount of a disputed Transaction and crediting the Card Member in the case with the same amount
- Inquiries: Open Disputes that are being investigated
- Case Updates: Updates to a case regarding credit or debit adjustments (in favor of the Merchant or Card Member) before the case is closed



Adjust how case details appear in your Disputes Summary to create a comprehensive view that meets your needs.

1

Your Disputes Summary is organized by various criteria, including Case Number, Status, Date Received, and Reason Code; but, not all of the information about a Dispute is automatically displayed. Add or remove columns by clicking on the in the far left column of your Summary.



2

Change the order in which the columns appear by clicking on the and dragging your desired criteria up or down.

3

Sort each column in ascending or descending order by clicking on its header.

### **GOOD TO KNOW:**

Use the horizontal scroll bar at the bottom of the screen or the arrows at either side to view additional columns.



### Easily access details on any individual case.

1

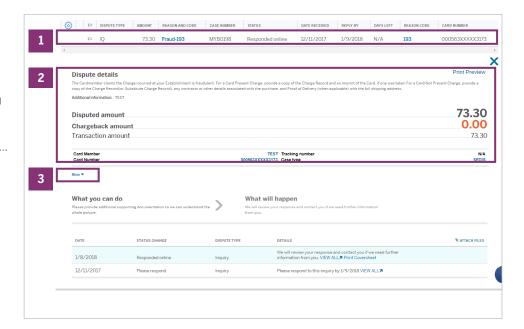
To view details of a specific case, click on the row for that case within your Disputes Summary.

2

This will load a new screen displaying details of the case, such as why the Card Member has disputed the Transaction, the Disputed Amount, which may include all or part of the original Transaction, the Chargeback Amount (if applicable), and what action is required on your part.

3

To view additional details on the Card Member involved in the disputed Transaction, click on 'More' below the Transaction details.



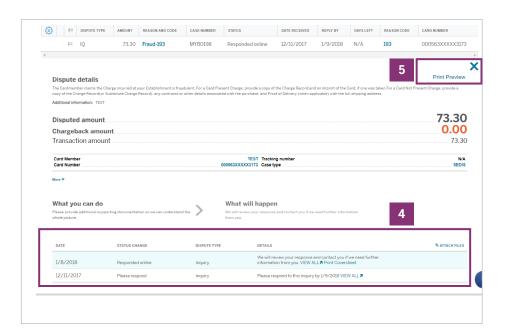


4

Click on 'View All' within your response details at the bottom of the screen to see your Case History, which includes full details of all responses logged on the case thus far, such as comments and supporting documentation.

5

To return to your Disputes
Summary, click on the above
your Chargeback details. To print a
detailed report of this Dispute,
click 'Print Preview.'



### **GOOD TO KNOW:**

To view the Adjustment on your Account resulting from this case, click on 'View Adjustment' towards the bottom of the screen. Please note that this will take you to the Adjustments & Chargebacks section of your **Payments** page.



Choose how you'd like to respond to each Dispute directly from your Disputes Summary page.

1

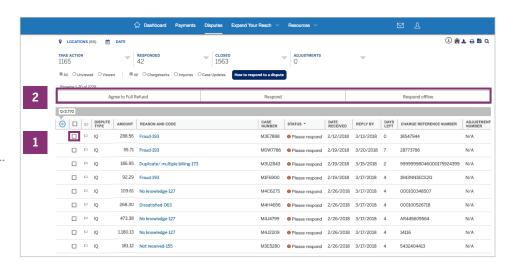
Select the case to which you'd like to respond by clicking on the box to its left or anywhere in its row.

2

You will have the option to 'Agree to Full Refund,' 'Respond,' or 'Respond Offline.' Click the action you'd like to take at the top of your screen.

You'll find more information on each of these options on the following pages.

Whether you choose to fully refund a Card Member or respond to a Dispute, we recommend you take all action online in order to best manage and track your Disputes activity.



### **GOOD TO KNOW:**

You can save time by responding to Disputes in batches of up to 20 cases at once. For more information on this process, go to page 19 of this guide or click <u>here.</u>



If you agree with a Dispute, you can refund the Card Member the full disputed amount online.

1

Select the Reason Code for why you agree with the Dispute from the dropdown menu.

2

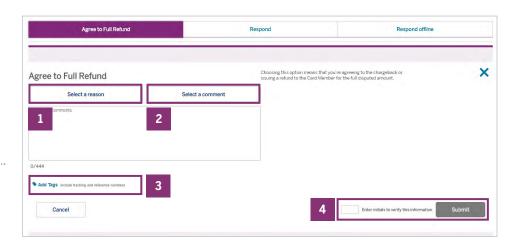
Select a previously saved comment from the dropdown menu, or enter a new comment in the box below.

3

Add up to two tags (such as tracking or reference numbers) to help you find this response later.

4

When you're done, enter your initials in the small box at the bottom and click 'Submit.' This refund will result in a Chargeback, which will be automatically deducted from your Payments Submissions.

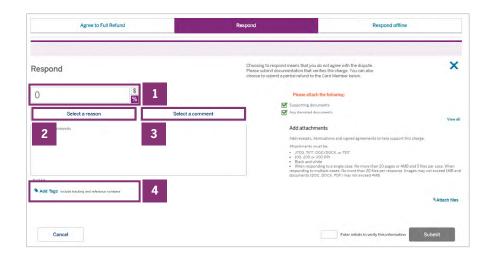




If you disagree with a Dispute or would like to provide a partial refund, click 'Respond' to submit an online response directly from your Merchant Account.

1

Enter the dollar amount or percentage of the full amount you are willing to refund. Make sure to select whether you've entered a dollar amount or percentage. If you do not wish to refund any amount at this time, enter '0.'



2

Select the Reason Code for why you disagree with the Dispute from the dropdown menu.

3

Select a previously saved comment from the dropdown menu, or enter a new comment in the box below.

4

Add up to two tags (such as tracking or reference numbers) to help you find this response later.



5

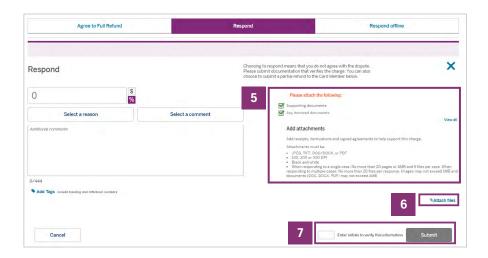
The specific supporting documentation required for the case, including any receipts, itemizations, or signed agreements that help support the charge, will appear under 'Add attachments' on the righthand side of your screen.

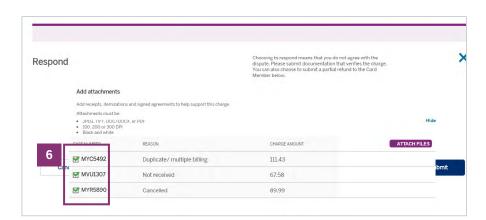


When you're ready to attach your supporting documentation, click 'Attach files' and select the files you'd like to include.

7

When you're done, enter your initials in the small box at the bottom and then click 'Submit.'





### **GOOD TO KNOW:**

All formatting requirements for file attachments can be found in the bottom righthand corner of your screen. If any of your attachments fail to upload, an alert will appear at the top of your Disputes Summary page as well as in your Case History. It's a good idea to check your Case History often so you don't miss any important alerts.



If you disagree with a Dispute but want to respond offline rather than submit an online response, click 'Respond Offline.'

Once you respond to a Dispute offline, you will no longer be able to track that Dispute online.

1

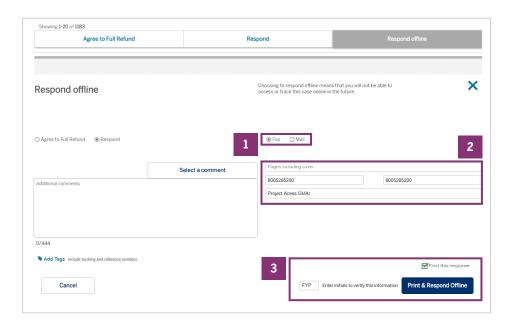
Follow Steps 1-4 as outlined on page 16 of this guide ('Responding to Disputes: Online'). Then, select whether you'll be sending your response by fax or mail.

2

Enter the number of pages you are submitting (including the cover page), your phone number, and your business name.

3

When you're done, enter your initials in the small box at the bottom and then click 'Print & Respond Offline.' This will generate a cover sheet for you to download and print. Fax or mail your documentation and cover sheet to the destination supplied on your screen.

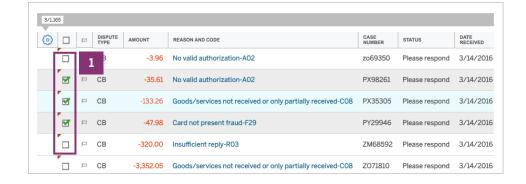




Save time by responding to multiple Disputes at once.

1

Select up to 20 cases to which you'd like to provide full refunds or respond simultaneously. Keep in mind that all cases in the same response batch must have the same Reason Code and comment.



2

Follow the same response process as outlined on page 14 of this guide. If you choose to Respond online, you'll be able to attach individual supporting documentation for each case within the same response. Don't forget to select the case(s) to which each attachment applies.

### **GOOD TO KNOW:**

When responding to multiple cases at once, no more than 20 total files may be uploaded in your response.



### Create custom Disputes reports to fit your reporting needs.

1

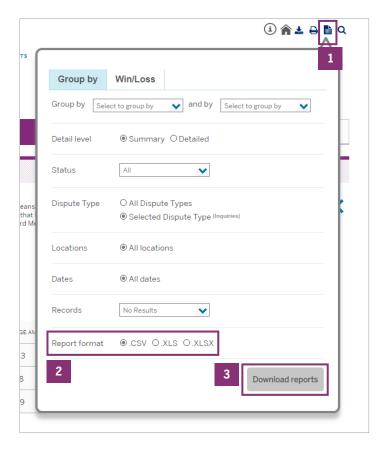
To create a custom Disputes
Report, click the (a) in the top
righthand corner of your screen and
then click the 'Group by' tab. This
will allow you to sort how you want
certain information, like date and
location, to appear in your report.

2

Select which cases you'd like included and your desired format.

3

When you're done, click 'Download reports.'





### Create Win/Loss Reports to measure Chargebacks.

1

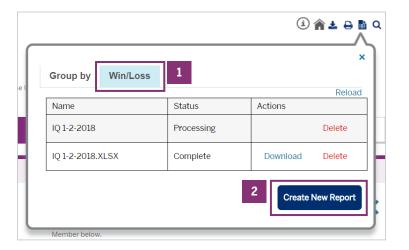
To create a Win/Loss Report, click the and then click the 'Win/Loss' tab, where you'll see all of your previous Win/Loss Reports.

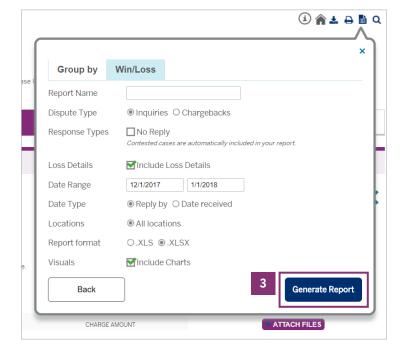
2

Click 'Create New Report.'

3

Follow the prompts, including entering the Report Name, the Dispute Type, and your desired format. When you're done, click 'Generate Report.'





### **GOOD TO KNOW:**

Search 'Win/Loss' in the WalkMe tab located on the righthand side of your screen for a step-by-step walkthrough on creating a Win/Loss Report.



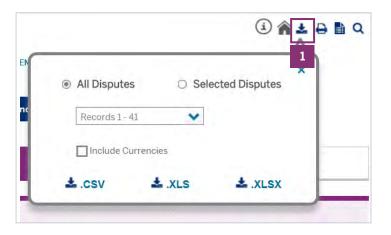
### Download and print Disputes reports.

1

To download a report detailing cases in your Disputes Summary, click the and choose which cases you'd like to include. You can download details for all Disputes, or only the ones that are selected in your Disputes Summary.

When you're done, click on your desired format. Your report will automatically begin downloading.

All Disputes criteria will be included in this report.



2

To view a print preview of your Disputes Summary or specific case details, click the and select Print Summary or Print Details. Click 'Customize dispute summary information' to choose which criteria/columns will appear in your report. When you're done, click 'Print Preview.'



### **GOOD TO KNOW:**

When creating a print preview of specific case details, make sure to check the box next to the case you wish to see before clicking the 🖨.

When creating a print preview of your Disputes Summary, please note that only the first 8 selected columns will be printed in the Summary view.



### Easily locate specific cases within your Disputes.

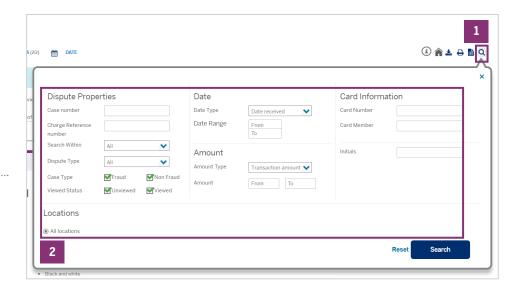
1

Narrow down the case results in your Summary view by clicking on the **Q** in the top righthand corner of your screen.

2

The easiest way to locate an exact case is to enter its
Case Number and/or Charge
Reference Number. A Case
Number is the unique number that is allocated by American
Express to each individual Inquiry or Chargeback. This helps track and identify cases throughout the process.

If you don't have that information on hand or would like to locate multiple cases containing the same criteria, you can enter other information such as Dispute Type, Date Range, Amount, and Card Information.



### **GOOD TO KNOW:**

You can reset your Summary view by clicking the again, then clicking 'Reset' followed by 'Search.'



See definitions and required actions for various Reason Codes found in your Disputes Summary.

CODES - INQUIRIES	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 Cardmember claims the goods/services were canceled/expired or the Cardmember has been unsuccessful in an attempt to cancel the goods/services.	Please issue Credit, or provide a copy of your cancellation policy or, if applicable, contract approved in writing by the Cardmember 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.
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 goods / services were canceled and /or refused.	Please issue Credit or provide Proof of Delivery, proof that the Card Member was made aware of your cancellation policy and an explanation why Credit is not due.
155	The Cardmember has requested Credit for goods / services that were not received from your Establishment.	Please issue Credit or provide Proof of Delivery, or a copy of the purchase agreement indicating provided in writing to the Cardmember the cancellation policy and an explanation of why Credit is not due.
158	The Card Member has requested Credit for goods that were returned to your Establishment.	Please issue Credit or explain why Credit is not due along with a copy of your return policy.
173	The Card Member requests Credit from your Establishment for a duplicate billing.	If your records show this is correct, please issue Credit. If Credit is not due, provide support and itemization of both charges and explain fully in the space below.
175	The Card Member claims that a Credit is due but has not appeared on his/her account.	Please issue Credit or provide support for the charge and an explanation of 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.



CODES - INQUIRIES	WHAT IT MEANS	WHAT YOU CAN DO
193	The Card Member claims the charge incurred at your Establishment is fraudulent.	For a Card Present Charge, provide a copy of the Charge Record and an imprint of the Card, if one was taken. 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 Credit or explain why Credit is not due.
684	The Card Member claims the charge was paid by another form of payment.	Please issue 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 at this time, but is requesting support and itemization.	Please provide this requested documentation.
693	The Card Member has questioned the charge for damages / theft or loss.	Please issue credit or provide a copy of the following documentation: itemized rental agreement, itemized documentation to support the Charge, proof that the Cardmember agreed in writing to accept responsibility for the Charge, and proof that the Cardmember agreed in writing to select American Express as the payment method for the Charge.



CODES - CHARGEBACKS	WHAT IT MEANS	WHAT YOU CAN PROVIDE TO APPEAL THE CHARGEBACK
A01 Charge amount exceeds authori- zation amount	The amount of the authorization approval was less than the amount of the charge you submitted. Certain exceptions for Restaurants and Travel Industries apply.	<ul> <li>Proof that a valid authorization approval was obtained for the full amount of the charge in accordance with the Agreement unless exceptions apply, or</li> <li>Proof that a credit which directly offsets the disputed charge has already been. Authorization time limits apply to certain charges from Merchants in specified industries.</li> </ul>
A02 No valid authori-	The charge you submitted did not receive a valid authorization approval; it was declined	Proof that a valid authorization approval was obtained in accordance with the Agreement, or
zation	or the Card was expired. Certain exceptions for Restaurants and Travel Industries apply.	Proof that a credit which directly offsets the disputed charge has already been processed.
		For a Transit Contactless Transaction, proof that:
		» Authorization was obtained within the Authorization Time Period for any Aggregated Charge that caused the com- bined taps since the most recent approved Authorization to exceed the Chargeback Protection Threshold, or
		» A new Account Status Check Authorization was obtained at the time when the most recent approved Authorization exceeded the Authorization Time Period.
		For "expired or not yet valid Card", the following support is also acceptable:     Proof that the charge was incurred prior to the Card expiration date or within the valid dates on the Card.
A08 Authorization	The strange trans contribution and	Proof that a valid authorization approval was obtained in accordance with the Agreement, or
approval expired time limits apply to certain charges from Merchants in specified industries.	Proof that a credit which directly offsets the disputed charge has already been processed.	



CODES - CHARGEBACKS	WHAT IT MEANS	WHAT YOU CAN PROVIDE TO APPEAL THE CHARGEBACK
CO2 Credit not processed	We have not received the credit (or partial credit) you were to apply to the Card.	<ul> <li>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</li> <li>Proof that a credit which directly offsets the disputed charge has already been processed.</li> </ul>
C04 Goods/services returned or refused	The goods or services were returned or refused but the Card Member did not receive credit.	<ul> <li>Written explanation refuting the Card Member's claim that goods were returned to your business, or</li> <li>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</li> <li>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</li> <li>If goods/services refused: proof that the goods/services were accepted (e.g. signed delivery slip if the goods were delivered, screen print showing use of the service if service was provided via internet), or</li> <li>Proof that a credit which directly offsets the disputed charge has already been processed.</li> </ul>
C05 Goods/services canceled	The Card Member claims that the goods /services ordered were canceled.	<ul> <li>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</li> <li>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</li> <li>Proof that a credit which directly offsets the disputed charge has already been processed.</li> </ul>



CODES - CHARGEBACKS	WHAT IT MEANS	WHAT YOU CAN PROVIDE TO APPEAL THE CHARGEBACK
CO8 Goods/services not received or only partially	The Card Member claims to have not received (or only partially received) the goods/services.	Proof that the goods or services were received in their entirety by the Card Member or the Card Member's authorized represen-tative, or
received		Proof that the goods or services were delivered to the address specified by the Card Member, or
		Work order showing the Card Member received the services and dates that the services were used/provided, or
		Proof refuting Card Member's claim that services were canceled or that the goods were returned to the Merchant, or
		Proof that a Credit which directly offsets the Disputed Charge has already been processed, or
		Compelling Evidence for goods/services not received or only partially received
C14 Paid by other	The Card Member has provided us with proof of payment by another method.	Documentation showing that the Card Member's other form of payment was not related to the disputed charge, or
means		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	The Card Member claims to have canceled an Assured Reservation or a credit for a CARDepos-	Documentation that supports the validity of the "no show" reservation or CARDeposit charge, or
CARDeposit can- celed	it charge was not received by the Card Member.	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.	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.



CODES - CHARGEBACKS	WHAT IT MEANS	WHAT YOU CAN PROVIDE TO APPEAL THE CHARGEBACK
C31 Goods/services	Goods/services goods/ services that are different than the	Proof refuting the Card Member's claim that the written description differs from the goods/services received, or
not as described		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).
		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:
		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 "as is."
C32 Goods/services damaged or defective	The Card Member claims to have received damaged or defective goods/services.	<ul> <li>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</li> <li>Proof that an attempt was made to repair or replace damaged or defective goods or to provide replacement services, or</li> <li>Proof that the Card Member did not comply with your clearly documented cancellation and return policies or Applicable Law (provided that, in the case of goods, they were returned to you), or</li> <li>Proof that the Card Member agreed to accept the goods as delivered, or</li> <li>Proof that the goods/services were not returned to you, or</li> <li>Proof that a Credit which directly offsets the Disputed Charge hasalready been processed</li> </ul>
M10 Vehicle rental capital damages,	The Cardmember claims to have been incorrectly billed for Capital Damages, theft, or loss of use.	Proof that the Charge submitted was within the specific estimate of the Capital Damages agreed in writing by the Cardmember, plus 15%.
use.	theft, or loss of use.	Proof refuting Cardmember's claim that they were covered by the Merchant's insurance (i.e., rental agreement evidencing Cardmember's waiver of insurance or documentation that shows the Cardmember purchased insurance that was not sufficient to pay for the Capital Damages).
		Proof that the Charge was valid and not for theft or loss of use.
		Proof that the Cardmember agreed in writing to accept liability for the Capital Damages.
		Proof that a credit which directly offsets the Disputes Charge has already been processed.



CODES - CHARGEBACKS	WHAT IT MEANS	WHAT YOU CAN PROVIDE TO APPEAL THE CHARGEBACK
F10 Missing imprint	The Card Member claims they did not participate in this Charge that was not processed using Magnetic Stripe or Chip Card Data. Note: Not applicable to Card Not Present Charges, Digital Wallet Payments, or Charges that qualify under the Keyed No Imprint Program.	<ul> <li>Proof that the charge qualifies under the Keyed No Imprint Program, or</li> <li>Proof that this was a Card Not Present charge, or</li> <li>Proof that a credit which directly offsets the disputed charge has already been processed.</li> <li>Proof that the Card was present by providing an imprinted Charge Record or showing capture of the Magnetic Stripe</li> </ul>
F24 No Card Member authorization	The Card Member claims they did not participate in this Charge. You submitted the Charge for payment, but the Charge was not Authorized, was declined or was submitted with an expired Authorization.  Note: If prior Authorization was provided for a lesser amount, the Chargeback amount is restricted to the difference of the Authorized amount and the submitted Transaction amount. For estimated Charge amounts, the Chargeback amount is restricted to the difference of the Authorized amount plus the allowable percentage and the submitted Transaction amount.	Proof that a credit which directly offsets the disputed charge has already been processed, or Proof that you received a valid Authorization for the Charge
F29 Card Not Present	The Card Member denies participation in a mail order, telephone order, application-initiated, or internet charge.	<ul> <li>Proof of Delivery to the Card Member's billing address, or</li> <li>Proof that you attempted to validate the CID and you did not receive a response or you received an "unchecked" response, or</li> <li>Proof that you validated the address via Authorization and shipped goods to the validated address, or</li> <li>Proof that a credit which directly offsets the disputed charge has already been processed, or</li> <li>Compelling Evidence for card not present fraud</li> </ul>



CODES - CHARGEBACKS	WHAT IT MEANS	WHAT YOU CAN PROVIDE TO APPEAL THE CHARGEBACK
F30 EMV Counterfeit	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 chipand-PIN POS system or the Transaction was manually keyed.  Note:  Not applicable to contactless Transactions and Digital Wallet Payments.	<ul> <li>Proof that this was a Card Not Present charge,</li> <li>Proof that the POS system processed a chip Card Transaction, OR</li> <li>Proof that a credit which directly offsets the Disputed Charge has already been processed.</li> </ul>
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 PIN Program. (See Section 4.18, "No PIN Program").	<ul> <li>Proof that this was a Card Not Present charge,</li> <li>Proof that the POS system processed a chip Card Transaction with PIN validated OR</li> <li>Proof that a credit which directly offsets the Disputed Charge has already been processed.</li> </ul>



CODES - CHARGEBACKS	WHAT IT MEANS	WHAT YOU CAN PROVIDE TO APPEAL THE CHARGEBACK
R03 Insufficient reply	Complete support and/or documentation were not provided as requested.	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.	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.	Proof that a credit which directly offsets the disputed charge has already been processed.
P01	You have submitted a charge using an invalid or	Copy of the imprint that confirms Card number, or
Unassigned Card number	otherwise incorrect Card number. Note: You may resubmit the charge to us if you are able to verify and provide the correct Card number.	Proof that you obtained an authorization approval for such Card number, or
	and provide the correct card namper.	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	The Card Member claims the charge you sub-	Proof that the charge was submitted correctly, or
Credit processed as charge	mitted should have been submitted as a credit.	Proof that a credit which directly offsets the charge has already been processed.
P04	The Card Member claims the credit you submit-	Proof that the credit was submitted correctly, or
Charge processed as credit	ted should have been submitted as a charge.	Proof that a charge that directly offsets the credit has already been processed.
P05	The charge amount you submitted differs from	Proof that the Card Member agreed to the amount submitted, or
Incorrect charge amount the Card Member agreed to pay.	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.



CODES - CHARGEBACKS	WHAT IT MEANS	WHAT YOU CAN PROVIDE TO APPEAL THE CHARGEBACK
P07 Late submission	The charge was not submitted within the required timeframe.	<ul> <li>Proof the charge was submitted within the required time-frame, or</li> <li>Proof that a credit which directly offsets the disputed charge has already been processed.</li> </ul>
P08 Duplicate charge	The individual charge was submitted more than once.	<ul> <li>Documentation showing that each charge is valid, or</li> <li>Proof that a credit which directly offsets the disputed charge has already been processed.</li> </ul>
P22 Non-matching Card number	The Card number in the submission does not match the Card number in the original charge.	<ul> <li>Copy of the Card imprint confirming the Card number, or</li> <li>Copy of the charge record from the terminal that electronically read the Card number, or</li> <li>Proof that a credit which directly offsets the disputed charge has already been processed.</li> </ul>
P23 Currency discrepancy	The charge was incurred in an invalid currency.	Proof that a credit which directly offsets the disputed charge has already been processed.
FR2 Fraud Full Recourse Program	The Card Member denies authorizing the charge and your establishment has been placed in the Fraud Full Recourse Program.	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 Charge- back Program	The Card Member has disputed the charge and you have been placed in the Immediate Chargeback Program.	Proof that you had not been placed in the Immediate Charge-back Program at the time of the Chargeback, or Proof that a credit which directly offsets the disputed charge has already been processed.
F46 Partial Immediate Chargeback Program	The Card Member has disputed the charge and you have been placed in the Partial Immediate Chargeback Program.	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.

