

Dispute Types

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American Express, Discover, Visa, and MasterCard typically use the same dispute types. However, the dispute flows, [reason codes](#), and statuses differ across the card brands.

Use the [dispute notification email](#) to track new dispute types. Alternatively, use a Webhook or the Dispute API to get disputes. The various dispute types are described below. Log in to Merchant Manager and visit **Reports**, *Dispute History* and apply a *Dispute Type* filter to view the various dispute types within Merchant Manager. Each dispute type is assigned a letter within reports. The description can be viewed by hovering over the value with a cursor. Access the [Dispute Dashboard](#) to view new dispute types by viewing the **Quick Links** section and the associated options on the left-hand side for ease of use.

Dispute Type	Description
Retrieval Request (V)	<p>A retrieval request is a non-monetary request from an issuing bank to retrieve a sales draft (receipt). Generally, these are at the request of a cardholder. To assist the cardholder in recognizing the transaction, provide all the pertinent documentation, including transaction receipts, contracts, and agreements proving the cardholder participated in the transaction. If a credit has been issued to the cardholder, please provide information about the credit.</p> <p>Respond to retrieval requests as soon as you receive notification and no later than 10 days from the incoming date. Failure to respond to these requests may impact your dispute rights when a first-time dispute is received. Respond by logging into Merchant Manager, selecting <i>Disputes</i>, and from the Quick Links section, click on <i>New Retrievals</i>. View all new retrievals and select the <i>Respond</i> button available in the Action column for each new retrieval. By selecting <i>Respond</i>, you will be prompted with options to complete.</p>

Dispute Type	Description
Chargeback (C)	<p>The cardholder initiates a disputed transaction charge via an issuing bank. Each first-time chargeback is associated with a reason code and will drive what information is required to submit a rebuttal for this dispute type.</p> <p>Respond to chargeback requests as soon as you receive notification and no later than 16 days from the incoming date. Respond by logging into Merchant Manager, selecting <i>Disputes</i>, and from the Quick Links section, click on <i>New Chargebacks</i>. View all new chargebacks and select either the <i>Accept</i> or <i>Respond</i> button available in the Action column for each new dispute. By selecting <i>Respond</i>, you will be prompted with options to complete. By accepting the dispute, you agree to withdraw from challenging this dispute.</p>
Second-Time Dispute (S)	<p>A response to a MasterCard first-time chargeback is rejected. The issuing bank continues to dispute the original transaction charge by issuing a second-time dispute. As of July 17, 2020, this type of response from the issuing bank will now be a Pre-Arbitration.</p> <p>Respond to second-time dispute requests as soon as you receive notification and no later than 16 days from the incoming date. Respond by logging into Merchant Manager, selecting <i>Disputes</i>, and from the Quick Links section, click on <i>New Pre-Arbitration/Second-Time</i>. View all new second-time and pre-arbitration disputes and select either the <i>Accept</i> or <i>Challenge</i> button in the Action column for each new dispute. By accepting the dispute, you agree to withdraw from challenging this dispute. By challenging, you agree to allow us to represent you if the issuing bank files an arbitration case.</p>

Dispute Type	Description
Pre-Arbitration (P)	<p>A response to a Visa, MasterCard, or Discover first-time chargeback is rejected. The issuing bank continues to dispute the original transaction charge by issuing a pre-arbitration dispute.</p> <p>Respond to pre-arbitration dispute requests as soon as you receive notification and no later than 16 days from the incoming date. Respond by logging into Merchant Manager, selecting <i>Disputes</i>, and from the Quick Links section, click on <i>New Pre-Arbitration/Second-Time</i>. View all new second-time and pre-arbitration disputes and select either the <i>Accept</i> or <i>Challenge</i> button in the Action column for each new dispute. By accepting the dispute, you agree to withdraw from challenging this dispute. By challenging, you agree to allow us to represent you if the issuing bank files an arbitration case.</p>
Arbitration (A)	<p>Once the MasterCard, Visa, or Discover Pre-Arbitration process is initiated, the issuing bank may choose to move the decision-making process to the card brand. During Arbitration, the final decision of who wins and loses falls to MasterCard, Visa, or Discover.</p>
Compliance Notification (M)	<p>A compliance notification is used by Visa and Discover when a transaction violates a network association rule. These cases are initiated by the issuer, usually for technical reasons. You and Maast coordinate the management of these disputes.</p>
Chargeback Reversal (R)	<p>The issuing bank may select to process a chargeback reversal when the reason code for the dispute is incorrect, or the cardholder reversed a dispute.</p>