

Dispute Reasons

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American Express, Discover, Visa, and MasterCard use separate dispute reason codes for [retrieval requests](#) and first-time disputes. They also have different requirements for supporting documentation. While there are many different reason codes between all of the card brands, the dispute reason codes for first-time disputes fall within four main categories:

- [Fraud](#)
- [Authorization](#)
- [Processing Errors](#)
- [Consumer Disputes](#)

For Visa, these categories are grouped into two workflow categories - [Allocation and Collaboration](#). These workflows were introduced on April 14, 2018, along with Visa Claims Resolution (VCR) process. These workflows determine money movement and the options available to respond to first-time disputes.

When disputes occur, you can challenge them by providing a dispute response. Amongst the four categories listed above, [five reasons are the most common](#). As you understand the dispute's reasons, you can form your business strategy to respond. Providing a timely response to disputes (within [16 days](#) from the incoming date for [first-time, second-time, and pre-arbitration disputes](#)) can help you to attempt to recover disputed funds. To view disputes and their associated reason code, login to Merchant Manager, select *Reports, Dispute History*, and view any of the dispute cases and the reason code. Each dispute reason code is displayed numerically. The description can be viewed by hovering over the value with a cursor. To respond to a dispute, select *Disputes*, and from the **Quick Links** section, click on the dispute type you want to work. View all the new disputes of the selected type and respond by choosing an action from the Action column.

Respond to a dispute only if you are within the time frame and have:

- Issued a credit to the cardholder (*never issue a credit once the dispute has been initiated/received, the cardholder has already received credit from the dispute*).
- Proof that the cardholder participated in or benefited from the transaction.
- Proof that the cardholder is no longer disputing the transaction and the issue has been resolved.
- Proof that the cardholder is disputing the charge to benefit from fraudulently denying knowledge of the transaction.

Subsequent [dispute types](#), such as second-time and pre-arbitration disputes, will adopt the same reason code utilized in the first-time dispute.
