

# Retrieval Requests and Response

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A retrieval request will create a new case within Merchant Manager. It is assigned a unique control number for tracking purposes. A retrieval request is a non-monetary request from an issuing bank to retrieve a sales draft (receipt). These are often generated at the request of a cardholder.

To respond to retrievals or disputes, understand the reason and what is required to challenge and respond. American Express, Discover, Visa, and MasterCard have different reason codes associated with retrieval requests and [first-time disputes](#). To assist the cardholder in recognizing the transaction, provide all the pertinent documentation, including transaction receipts, contracts, and agreements proving the cardholder participated. If credit has already been issued to the cardholder, please provide information about the credit.

Respond to retrieval requests as soon as you receive [notification](#) and no later than the recommended **10 days** from the incoming date. Failure to respond to these requests may impact your dispute rights when a first-time dispute is received. To view retrievals and their associated reason code, log into Merchant Manager, select **Disputes** to view the **Disputes Dashboard**, and select **New Retrievals** from the **Quick Links** selection. The **Expiry Date** provides the last day to respond to the retrieval request. To understand the different time frames, visit [Retrieval and Dispute Time Frames](#).

To respond to a new retrieval item, view the retrieval, and select **Respond**. A modal window will appear. You will upload a supporting PDF document, create a summary in the **Response Description**, and then click **Respond** based on the reason code. The dispute's status will update from "New (N)" to "Doc Under Review (Q)." Within 24 hours, we will process and send the retrieval response to the card brand. The status will automatically update to "Fulfilled (F)."

Only one PDF file can be uploaded per retrieval response, and the file must be less than 10 Mb in size and five pages in length. Do not password protect or otherwise lock the PDF file. If you receive an error during upload, verify that the file meets all of the required criteria.

**IMPORTANT:** Do not include the full credit card number for security reasons and PCI-DSS Compliance.

Below is the list of reason codes broken down by the card brand, detailing what specific evidence or information needs to be provided when responding to a retrieval request.

Card Brand	Reason Code	Description	Documents You Need In Order To Win
Visa	0027	IIAS Request	Provide a legible copy of the transaction receipt.
Visa	0028	Request for a copy bearing the signature	Provide a legible copy of the transaction receipt.
Visa	0029	T&E Document request	In addition to the transaction receipt, provide any folios, rental agreements, or other documents proving the cardholder participated in the transaction.
Visa	0030	Cardholder request due to dispute	Provide a legible copy of the transaction receipt.

Card Brand	Reason Code	Description	Documents You Need In Order To Win
Visa	0033	Fraud analysis request	Provide a legible copy of the transaction receipt.
Visa	0034	Repeat request for a copy	Provide a legible copy of the transaction receipt.
MasterCard	6305	Cardholder does not agree with the amount billed	Provide a legible copy of the original sales transaction that includes the card number, cardholder's name, and signature along with the amount and description of the merchandise. If credit was issued for this transaction, provide the details of the credit transaction.
MasterCard	6321	Cardholder does not recognize the transaction	Provide a legible copy of the original sales transaction that includes the card number, cardholder's name, and signature along with the amount and description of the merchandise. If credit was issued for this transaction, provide the details of the credit transaction.
MasterCard	6322	Request Transaction Certificate for a chip transaction	Provide a legible copy of the original sales transaction that includes the card number, cardholder's name, and signature along with the amount and description of the merchandise. If credit was issued for this transaction, provide the details of the credit transaction.
MasterCard	6323	Cardholder needs information for personal records	Provide a legible copy of the original sales transaction that includes the card number, cardholder's name, and signature along with the amount and description of the merchandise. If credit was issued for this transaction, provide the details of the credit transaction.
MasterCard	6341	Fraud investigation	Provide a legible copy of the original sales transaction that includes the card number, cardholder's name, and signature along with the amount and description of the merchandise. If credit was issued for this transaction, provide the details of the credit transaction.
MasterCard	6342	Potential chargeback or compliance documentation is required	Provide a legible copy of the original sales transaction that includes the card number, cardholder's name, and signature along with the amount and description of the merchandise. If credit was issued for this transaction, provide the details of the credit transaction.
MasterCard	6343	Real-time Substantiation Audit Request	
MasterCard	6390	Identifies a syntax error return	

Card Brand	Reason Code	Description	Documents You Need In Order To Win
Discover	01	Transaction Documentation Request	Provide documentation signed by the cardholder indicating that the cardholder agreed to the card transaction. Include delivery confirmation showing the cardholder received the goods and/or services. If credit was issued for this transaction, provide the details of the credit transaction.
Discover	03	Transaction Documentation Request Due to Cardholder Dispute	Provide documentation signed by the cardholder indicating that the cardholder agreed to the card transaction. Include delivery confirmation showing the cardholder received the goods and/or services. If credit was issued for this transaction, provide the details of the credit transaction.
Discover	04	Transaction Documentation Request for Fraud Analysis	Provide documentation signed by the cardholder indicating that the cardholder agreed to the card transaction. Include delivery confirmation showing the cardholder received the goods and/or services. If credit was issued for this transaction, provide the details of the credit transaction.
Discover	05	Good Faith Investigation	Provide documentation signed by the cardholder indicating that the cardholder agreed to the card transaction. Include delivery confirmation showing the cardholder received the goods and/or services. If credit was issued for this transaction, provide the details of the credit transaction.
Discover	6005	Transaction Documentation Request Due to Cardholder Dispute	
Discover	6021	Transaction Documentation Request	
Discover	6040	Good Faith Investigation	
Discover	6041	Transaction Documentation Request for Fraud Analysis	
American Express	004	Card Member requests delivery of goods/services ordered not received	Provide the service, ship the goods, or provide proof of delivery or proof of services rendered.
American Express	021	Card Member claims the goods/services were canceled	Issue credit or provide a copy of your cancellation policy or contract signed by the Card Member and discontinue future billings.
American Express	024	Card Member claims goods received are damaged/ defective	Provide return instructions. If a return is not permitted, provide a copy of the return or refund policy the Card Member agreed to.

Card Brand	Reason Code	Description	Documents You Need In Order To Win
American Express	059	Card Member requests repair/replacement of damaged/defective goods	Provide return instructions and make the appropriate repairs or provide a copy of your return/replacement policy and explain why the goods cannot be repaired/replaced.
American Express	061	Card Member claims the referenced credit should be a charge	Please submit the charge or provide an explanation of why the credit was issued.
American Express	062	Card Member claims the referenced charge should be a credit	Please issue the credit or provide supporting documentation and itemization for the charge and an explanation of why the credit was not issued or due.
American Express	063	Card Member requests replacement of goods/services not as described	If replacement is not available or an option, please issue a credit, as the cardmember is dissatisfied with the quality.
American Express	127	Card Member does not recognize the charge	Provide supporting documentation and itemization of the product and/or service. If goods were shipped, also provide proof of delivery showing the full delivery address. If this information is not available, issue a credit.
American Express	147	Card Member claims the charge will be paid by an insurance company	Provide a copy of the following documentation: itemized rental agreement, itemized repair bill, and acknowledgment of responsibility signed by the Card Member.
American Express	154	Card Member claims goods/services were canceled/refused	Issue credit or provide proof of delivery showing full delivery address, or proof that the Card Member was made aware of your cancellation policy and an explanation of why credit is not due.
American Express	155	Card Member requests credit for goods/services not received	Please issue a credit or provide proof of delivery or a copy of a signed purchase agreement indicating the cancellation policy and an explanation of why credit is not due.
American Express	158	Card Member requests credit for goods that were returned	Please issue a credit or explain why credit is not due along with a copy of your return policy.
American Express	169	Card Member requests credit for a charge with invalid currency	Please issue a credit or explain why credit is not due.
American Express	170	Card Member requests credit for canceled hotel reservation or car deposit	Issue credit or provide a copy of your cancellation policy and explain why credit is not due.
American Express	173	Card Member requests credit for duplicate billing	If your records indicate the Card Member was charged twice, please issue credit for the duplicate charge. If credit is not due, provide support and itemization of both charges and explain the validity of both.

Card Brand	Reason Code	Description	Documents You Need In Order To Win
American Express	175	Card Member claims the expected credit has not appeared	Please issue a credit or provide supporting documentation for the charge and an explanation of why credit is not due.
American Express	176	Card Member does not recognize the referenced CNP charge	Issue credit or provide signed support and itemization for the transaction and explain why credit is not due.
American Express	177	Card Member claims this charge was unauthorized	Issue credit or provide signed support and itemization for the transaction and explain why credit is not due.
American Express	193	Card Member claims the charge is fraudulent	For a card-present transaction, provide a copy of the charge record and imprint of the card. For a card-not-present transaction, provide a copy of the charge record, contract, and/or other details associated with the purchase. When applicable, provide proof of delivery with the full shipping address.
American Express	680	Card Member claims charge amount differs from amount agreed to	Please issue credit or explain why credit is not due and supply supporting documentation.
American Express	684	Card Member claims charge was paid by another form of payment	Please issue credit or provide proof that the other form of payment was not related to the disputed charge or that you have no record of the other form of payment.
American Express	691	Card Member is not disputing charge now but request information	Please provide the requested documentation for this transaction.
American Express	693	Card Member questions charge for damages/theft or loss	Please issue a credit or provide a copy of the following documentation: itemized rental agreement, itemized documentation to support the charge, and acknowledgment of responsibility signed by the Card Member.
American Express	R00	Inquiry Related	
American Express	R03	Insufficient Reply	
American Express	S02	Inquiry Response Received	We have reviewed the response you sent in for the charges in question and will not be debiting your account. Thank you for your timely response to our inquiry.
American Express	S03	Inquiry Response Received	American Express has received the documentation for the inquiry and is reviewing it.