

Retrieval and Dispute Time Frames

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Each card brand has its own defined retrieval, dispute workflows, and response times. In table 1, we have created a recommended time frame, and Merchant Manager aligns with this time frame. The recommended time frame enables us to have a window to make changes or discuss fine-tuning updates to your responses. Once the time frame passes for an individual item with no response, a retrieval or dispute's status will be updated to "Time frame Expired (E)." Within the window of time, action buttons will appear, which will allow you to work an item within Merchant Manager.

The Expiry Date appears in the [Dispute History report](#). It displays the last day before the status of a dispute is updated to *Time Frame Expired*.

Table 1: Card Brand Response Time Frames

Dispute Type	Recommended	Visa	MasterCard	Discover	American Express
Retrievals	10	28	28	28	10
First-Time Disputes	16	16	40	40	16
Pre-Arbitration	14	14	14	14	N/A
Arbitration	N/A	10	N/A	N/A	N/A