

Authorization Dispute Category

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The authorization dispute category is one of the four first-time [dispute categories](#). These disputes are initiated when no authorization was obtained or if the authorization code is otherwise invalid. If you did not receive a valid authorization, accept the dispute. When responding to these types of disputes in Merchant Manager, you will be prompted for additional evidence and [supporting documentation](#). Include the following information:

- A one-page concise review of why you are responding to the dispute:
 1. Summarize the supporting information you are including;
 2. Address specific complaints or points made in the cardholder documentation (viewable in the Dispute Detail);
 3. Highlight key timeline points, customer interactions, or relevant, compelling information that provides evidence that authorization is valid.
- Include evidence that the transaction received a valid authorization code for the amount of the transaction on the transaction date.

As a matter of best practice, when processing a transaction, authorize as close as possible to the full amount of the merchandise or services. When capturing and settling the payment, void the outstanding amount if the amount is less than the authorization. To optimize your dispute outcome, capture the authorization within [7 days](#). If the amount is greater than the authorization amount and you are not in an industry where tips are enabled, void the previous authorization and create a sale transaction for the total amount.

The following table provides the reason description and the reason code used by a particular card brand:

Reason Code Description	Visa VCR	MasterCard	Discover	American Express
No Authorization	11.3	4808	NA	A02
Declined Authorization	11.2	4808	DA	
Card Recovery Bulletin	11.1	4807		
Expired Card			EX	