

Processing Errors Dispute Category

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The processing errors dispute category is one of the four [dispute categories](#) for all first-time disputes. This category of disputes is used when the cardholder claims or the issuing bank finds an inaccuracy related to the transaction posted to their account. Examples include:

- Duplicate transactions.
- Incorrect transaction amounts (customer receipt has a different amount to what was processed).
- Credit transactions posted as debit.
- Transactions presented past the allowed time frame once an authorization is obtained.
- Scenarios in which the customer has paid using another form of payment.

When responding to these types of disputes in Merchant Manager, you will be prompted for additional evidence and [supporting documentation](#). Include in the supporting documentation 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 supporting compelling evidence such as proof of:
 1. Valid authorization code for the amount of the transaction on the transaction date;
 2. Transaction by providing a copy of receipts, invoices, or contracts, including a description of any products or services provided;
 3. The transaction posted to the cardholder account matches the transaction receipt, invoice or contract agreed to by the cardholder;
 4. The transaction was processed within 30 days from the date the valid authorization was obtained;
 5. Proof that the cardholder was billed after merchandise was shipped;
 6. Any communication with the cardholder regarding the purchase, including the cardholder's email address.

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
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Reason Code Description	Visa VCR	MasterCard	Discover	American Express
Late Presentment	12.1	4842	LP	P07
Incorrect Transaction Code	12.2	4831	DA	P03 P04 P05
Incorrect Currency	12.3	4846	EX	P23
Incorrect Account Number	12.4		IN	P22
Duplicate Processing	12.6.1	4834	DP	P08
Paid by Other Means	12.6.1	4831	C14	
Invalid Data	12.7			
