

# Consumer Disputes Category

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The processing errors dispute category is one of the four first-time [dispute categories](#). This category of disputes is used when the cardholder acknowledges participation in the transaction but has a specific complaint about the goods or services. The reasons for this dispute include: an expected credit was not received, services or goods were not delivered, performed as expected or were misrepresented, or recurring payments canceled by the cardholder.

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:
  1. A detailed description of a refund, return, and/or cancellation policy. Include how you properly disclosed the policy at the time of payment. This may include where on your website this information is displayed as well as an invoice or a contract;
  2. A cancellation request has not been received during the time allowed in the disclosed cancellation policy;
  3. Positive Address Verification (AVS) and Card Verification Value (CVV) matches during authorization;
  4. Proof of product delivery to the cardholder (use of a delivery vendor that has tracking and requires signature is advised);
  5. Copy of receipts, invoices, or contracts, including a description of any products or services provided;
  6. Any communication with the cardholder regarding the purchase, including the cardholder's email address;
  7. A detailed description of the goods or services cardholder agreed to at the time of purchase and a specific rebuttal to their claims of those being defective or not as described;
  8. Proof the cardholder downloaded goods from your company's website, including the purchaser's IP address, time, date, and device details;
  9. The card is used in a previously undisputed transaction;

10. The cardholder or a member of their family has received and/or used the merchandise or services;

11. A credit is NOT due to the cardholder.

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
Merchandise/Services Not Received	13.1	4855	RG	C08
Canceled Recurring Transaction	13.2	4841	AP	C28
Not as Described/Defective Merchandise or Services	13.3	4853 4854	RM	C31 C32
Counterfeit Merchandise	13.4			
Misrepresentation	13.5			
Credit Not Processed	13.6	4860	RN2	C02
Canceled Merchandise/Services	13.7			