



Visa Dispute Management Guide for Merchants

Best Practices, Tools and Resources



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Introduction

Purpose

The Visa Dispute Management Guide for Merchants is a reference designed to help you understand key dispute concepts, common dispute conditions, and practical considerations when responding to disputes. It is intended to translate Visa dispute concepts into practical, merchant focused guidance and does not replace the Visa Rules, or your merchant agreement, independent assessment or consultation with your acquirer.

This guide explains dispute conditions, evidence requirements, and compliance expectations to help you protect revenue and reduce operational friction.

Audience

This guide is intended for all businesses that accept Visa transactions, including:

- Merchants of all sizes and industries who are responsible for processing Visa payments and managing transaction-related issues
- Back-office and operations staff who handle transaction reconciliation, fraud monitoring, and dispute resolution

How to Use This Guide

This guide is structured to support both new and experienced users in understanding and managing Visa transaction disputes effectively. It is organized in a logical sequence that is intended to mirror the merchant experience, moving from understanding what disputes are, to preventing them, and finally to responding when they occur.

How to Read This Guide Effectively

This guide is intended to help merchants make informed, practical decisions when managing disputes. As you read each section, consider not only what evidence is requested, but why it matters.

In general, successful dispute responses focus on one or more of the following:

- Clearly linking the transaction to the cardholder
- Demonstrating the cardholder's participation in, or benefit from, the transaction
- Showing that the transaction was processed and fulfilled according to agreed terms
- Not all disputes result in the same outcome. Some dispute outcomes are primarily influenced by how the transaction was processed rather than the documentation provided.

This guide is intended to help you understand when a response may be supported by relevant information and when outcomes are driven by rule-based conditions. You should assess each dispute based on the facts of the transaction and consult your acquirer when determining whether and how to respond.

This guide is designed to be used as a practical working tool. You may read it from start to finish to build a complete understanding of Visa disputes or navigate directly to specific sections based on the type of dispute, transaction environment, or business model you are managing.

- [**Section 1: Understanding Disputes**](#)
Learn why disputes occur, how the dispute process works, and the roles of the cardholder, issuer, acquirer, and merchant.
- [**Section 2: How Disputes Are Reviewed in the Dispute Process**](#)
Understand how information is evaluated during each stage of the dispute process and why timing, relevance, and dispute-specific requirements matter when responding.
- [**Section 3: Visa Dispute Categories and Conditions**](#)
Learn how Visa classifies disputes and understand the requirements, response options, and common scenarios associated with fraud, authorization, processing error, and consumer dispute conditions, as well as situations where dispute rights may not apply.
- [**Section 4: Compelling Evidence 3.0 \(CE3.0\)**](#)
Learn when CE3.0 may apply to eligible card-absent fraud disputes, the information typically required, and how historical transaction activity may be evaluated.
- [**Section 5: Best Practices to Minimize Disputes**](#)
Explore practical strategies for reducing disputes through effective transaction processing, customer communication, fraud prevention, dispute monitoring, and early resolution practices.
- [**Section 6: Conclusion and Next Steps**](#)
Review key concepts from the guide and identify practical next steps for improving dispute prevention, monitoring, and response readiness within your business.
- [**Section 5: Appendix: Dispute Handling Checklist**](#)
Use a practical step-by-step checklist to assess disputes, evaluate available information, and determine appropriate response considerations.

This guide is intended to be a working reference. Consult it regularly to stay aligned with Visa's evolving dispute management standards. This does not replace the Visa Rules. Instead, it helps you understand when a dispute response may be supported by relevant information and when outcomes are primarily driven by rule-based requirements.

In this guide, the term dispute is used to reflect Visa's official terminology. However, merchants may also hear disputes referred to as chargebacks in operational or industry contexts.

In this guide, references to your acquirer may include your bank, payment processor, or other provider that supports your Visa acceptance and dispute processes, depending on your merchant arrangement.

What This Guide Does Not Replace

- This guide does not replace Visa Core Rules or Product and Service Rules.
- This guide does not replace your merchant agreement, acquirer requirements, or applicable laws and regulations.
- This guide does not guarantee dispute outcomes.
- This guide does not expand dispute rights, response eligibility, or remedies beyond what is permitted under the Visa Rules.
- This guide is intended to support your understanding of disputes and does not replace your independent assessment of the facts and circumstances of a transaction.
- Merchants should consult their acquirer when determining the appropriate response, documentation requirements, and dispute management approach for their specific business model and transaction environment.

Understanding Disputes

What's Covered

- [What is a Dispute?](#)
- [Why Do Disputes Occur?](#)
- [Dispute Life Cycle](#)
- [General Guidance: How to Respond to a Dispute](#)

As a merchant, you play a critical role in the global payments ecosystem. A clear understanding of how disputes arise and how to manage them effectively is essential to protecting your revenue, reducing operational friction, and maintaining customer trust.

This section provides a foundational overview of the Visa dispute process. It introduces key concepts such as what a dispute is, why disputes occur, the typical lifecycle of a dispute, and how merchants are expected to respond. Whether you're new to dispute handling or looking to refresh your knowledge, this section will help you build a solid understanding of the process.

By gaining a solid grasp of the dispute process, you'll be better equipped to prevent avoidable losses, respond confidently when disputes occur, and align your operations with Visa's expectations.

What is a Dispute?

A dispute happens when a customer (also called the cardholder) questions a transaction and contacts their bank (known as the issuer) to request assistance. This can happen for several reasons. For example, the cardholder may not recognize the charge, may not have received the product or service, or may believe something went wrong during the transaction.

Once the issuer receives the claim, they evaluate whether the dispute meets the criteria for further action. If it does, the transaction is sent back through the payment network to your bank or processor (the acquirer) for review.

As a merchant, you may have the opportunity to respond to the dispute by providing supporting documentation to your acquirer. Depending on the dispute condition and the information available, your acquirer may use this information as part of the dispute process.

Understanding this process is key to protecting your business and keeping your customers' trust. By knowing how disputes are initiated and handled, you can take proactive steps to prevent them and respond effectively when they arise.

Why Do Disputes Occur?

Disputes can happen for many reasons, and while you can't avoid them completely, you can take steps to reduce them.

Many disputes are caused by simple, preventable issues. These include:

- Incorrect or missing transaction details
- Unclear return or refund policies
- Delays in shipping or delivery
- Customers not recognizing the business name on their statement

By following proper transaction procedures and making sure your policies are clear, you can avoid many of these problems.

But not all disputes are caused by merchant mistakes. Sometimes, the issue may come from the cardholder, the card issuer, or even your acquirer or processor.

From a process point of view, disputes are usually handled between the cardholder's bank (the issuer) and your acquirer. The issuer starts the dispute and sends it to the acquirer, who may then contact you for more information. Even if you're not contacted every time, you're still responsible for helping resolve the issue and preventing future ones. Your responsibilities are usually explained in your merchant agreement.

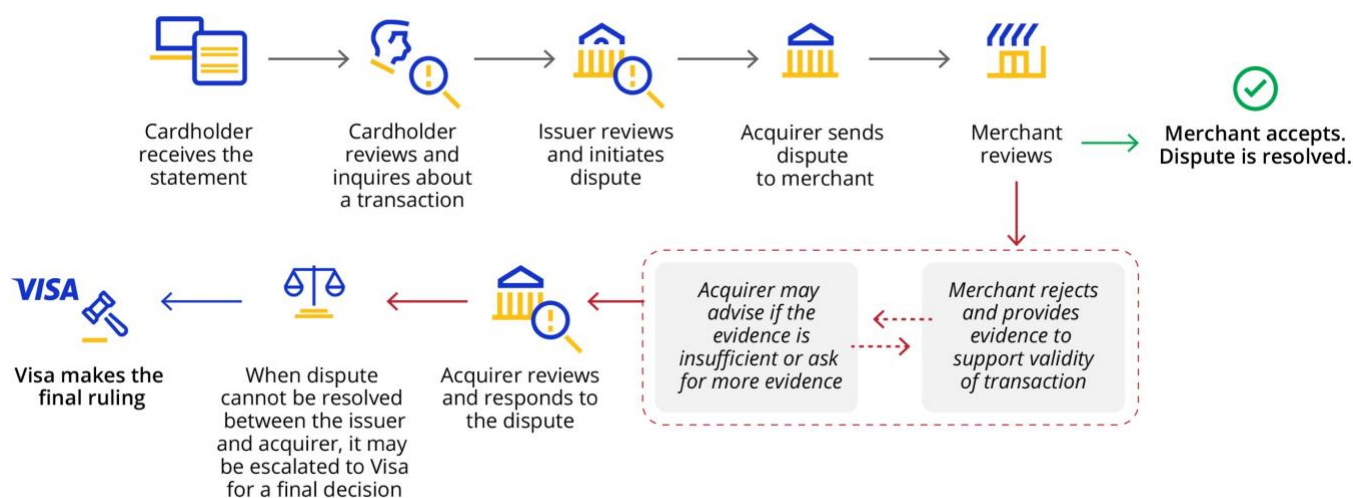
If a customer reaches out to you directly with a concern, respond quickly. If a refund is needed and legitimate, issue it as soon as possible and let the customer know it's been processed. This can help avoid a formal dispute altogether.

Dispute Life Cycle

The Visa dispute lifecycle is designed to provide a structured process for resolving transaction disputes between issuers, acquirers, and merchants (you). It helps support consistency and timely handling by defining stages, responsibilities, and timeframes.

For you, the lifecycle provides an opportunity to review disputes and decide whether responding is appropriate. In some cases, you may be able to submit evidence that supports the validity of the transaction. If the available evidence does not directly address the dispute condition, consult your acquirer to determine the appropriate next step.

The diagram below illustrates a simplified view of the Visa dispute resolution.



To help you and acquirers manage disputes more effectively, Visa has grouped dispute reasons into four main categories:

- Fraud (Category 10)
- Authorization (Category 11)
- Processing Errors (Category 12)
- Consumer Disputes (Category 13)

Each category includes specific dispute conditions that explain why the dispute was raised and what kind of evidence is needed to respond. In the next section, we'll walk through each category, explain the conditions it covers, and provide practical tips on how to respond.

General Guidance: How to Respond to a Dispute

When a dispute is raised, you may have the opportunity to respond by submitting information through your acquirer in a timely manner. Your ability to respond, and the effectiveness of that response, depend on the dispute condition, transaction details, and the requirements defined in the Visa Rules.

When a dispute is reviewed, issuers assess whether the information provided clearly supports the validity of the transaction. Effective responses focus on relevance and clarity, not volume.

In general, evidence is most effective when it does one or more of the following:

- Clearly links the transaction to the cardholder
- Demonstrates the cardholder's participation in, or benefit from, the transaction
- Confirms the transaction was processed, fulfilled, and billed according to agreed terms

Providing additional information that falls outside the scope of the dispute condition does not strengthen a response and may delay review. You should review each dispute carefully and decide whether providing a response is appropriate before submitting documentation.

Understanding the Dispute

You should not approach disputes with a one-size-fits-all response. The same transaction may require different evidence depending on the dispute condition, transaction environment (card-present vs card-absent), and how the cardholder described their claim. Understanding the true nature of the dispute is critical to determining whether a response is likely to be successful.

Gather the Right Documents

Collect any records that support your case. For example, if a customer claims they didn't receive a refund, you can often resolve the issue by showing proof that the refund was processed, such as the amount and date.

Your evidence should be:

- Clear and easy to read (e.g., a good-quality scan or screenshot)
- In English, or include an English translation

Providing more documents does not necessarily improve the outcome. Submitting excessive or unrelated information can make it harder for issuers to identify the key facts. You should focus on concise documentation that directly supports the disputed transaction and addresses the cardholder's claim.

With complete and timely information, your acquirer may be able to respond to the card issuer and resolve the dispute in your favor.

Timeliness Matters

Each step in the dispute process has a strict deadline. If you or your acquirer misses the response window, the case may be automatically lost even if your evidence is strong. Check with your acquirer to understand the timelines.

Assess Whether the Evidence Supports a Response

If the available evidence does not directly address the dispute condition, consult your acquirer to determine the appropriate next step.

While each dispute category has its own specific conditions and response requirements, there are a few important practices that apply across the board. Keeping these in mind can help you respond more effectively and avoid unnecessary losses.

Before responding, consider the following questions:

- Do I have documentation that directly links the cardholder to this transaction?
- Can I demonstrate that the cardholder received or benefited from the goods or services?
- Does the evidence address the specific reason the dispute was raised?

If the available evidence does not directly address the dispute condition, consult your acquirer to determine the appropriate next step.

If You've Already Issued a Refund or Reversal

Some dispute conditions allow you to demonstrate that the transaction has already been resolved through a refund or reversal. This approach is only applicable when the dispute condition and the timing of the refund permit it.

If applicable, provide documentation that clearly shows the refund or reversal was processed and directly linked to the disputed transaction, including:

- The date and amount of the refund
- The transaction identifier or acquirer reference number
- A refund receipt or system record that clearly relates to the disputed transaction

If the Customer No Longer Disputes the Transaction

Some dispute conditions allow you to submit evidence that the cardholder has withdrawn their dispute. This option is only available where permitted by the applicable dispute condition.

If allowed, you must provide documentation that includes all of the following:

- A dated communication from the cardholder, such as an email or signed statement
- A clear statement that the cardholder accepts the transaction and no longer wishes to dispute it
- Information that links the communication to the disputed transaction, including the transaction date, amount, and reference details

The communication must be dated after the dispute was initiated.



Important to note

Cardholder withdrawal is not applicable to all dispute conditions, such as:

- **10.5: Visa Monitoring Program** – because this condition is based on fraud patterns and thresholds, not individual cardholder claims.
- **All Authorization Disputes (Category 11)** – since these disputes are based on whether proper authorization was obtained at the time of the transaction, not on the cardholder's intent.
- **13.8: Original Credit Transaction Not Accepted** – because this condition relates to rejected credit transactions, and cardholder withdrawal does not change the outcome.

Where withdrawal is not permitted under the rules, submitting this documentation will not affect the outcome.

How Disputes Are Reviewed in the Dispute Process

What's Covered

- [How Disputes Progress Through the Review Process](#)
- [How Information is Reviewed During the Dispute Process](#)
- [Why Dispute Category, Condition, and Timing Matter](#)
- [Roles and Responsibilities in the Process](#)

Visa's dispute process is designed to resolve transaction disagreements in a consistent manner by applying the applicable dispute rules to information submitted by issuers and acquirers.

Dispute outcomes largely depend on whether rules and conditions are met and not documentation volume.

This section explains how disputes progress through the dispute process and how information is reviewed at different stages. It focuses on the framework and requirements defined by Visa Rules, rather than on any single party's evaluation.

Disputes are reviewed within the process based on eligibility, timing, and the information submitted by issuers and acquirers or processors.

How Disputes Progress Through the Review Process

A dispute generally moves through a series of structured stages, beginning with the initial dispute and, in some cases, progressing to additional review stages as defined in the Visa Rules.

At each stage:

- The dispute must meet the eligibility and timing requirements defined for that stage
- Information submitted by the parties is reviewed against the applicable dispute rules

If the requirements for a particular stage are not met, the dispute may be resolved at that stage and not proceed further.

Many disputes are resolved early in the process based on the dispute condition applied and whether required information is present.

How Information is Reviewed During the Dispute Process

Information submitted during the dispute process, including supporting evidence such as documentation and transaction data, is reviewed in relation to the applicable dispute condition, the transaction details, and the requirements defined in the Visa Rules.

In general, reviews focus on whether:

- The dispute was raised under an applicable dispute condition
- Eligibility and timing requirements are satisfied
- Required information or documentation for each stage is present

Reviews are focused on whether the applicable dispute rules and conditions are met. They are not based on intent, level of effort, or transaction sentiment.

When documentation is applicable to a dispute condition, it is assessed in accordance with the Visa Rules and evaluated within the context of the dispute, including whether:

- The documentation is required or permitted for that condition
- Necessary information elements are present
- The documentation addresses the cardholder's claim, supports the validity of the transaction, or responds to information submitted by the other party, where applicable

In practice, information is most effective when it:

- Clearly relates to the dispute condition
- Is complete based on what is permitted or required at each stage
- Is consistent with the transaction details
- Directly addresses the cardholder's claim

Providing additional documentation beyond what is required does not necessarily influence the outcome unless it is relevant to the dispute condition and the transaction.

Information is reviewed in accordance with the dispute rules applicable to that stage of the process. Only information permitted for the applicable stage may be considered.

Information that falls outside the scope of the dispute condition or is submitted outside the permitted stage may not be taken into consideration.

Because dispute outcomes are determined based on whether the applicable rules and requirements are met, ensuring that the information you provide is accurate, complete, and submitted at the appropriate stage is important.

Why Dispute Category, Condition, and Timing Matter

Each dispute category and condition addresses a specific type of transaction issue. The Visa Rules define:

- What types of information are relevant
- When a dispute may be initiated
- Whether documentation is required and, if so, what type

Timing is a critical aspect of dispute processing. Information must be provided within the defined timeframes and at the appropriate stage of the dispute, as set out in the Visa Rules.

Information / evidence that is incomplete, inaccurate, or provided outside the applicable stage may not be eligible for further consideration later in the process.

Correct identification of the dispute category, condition, and timing helps ensure the dispute is evaluated within the appropriate framework from the outset.

Roles and Responsibilities in the Process

While Visa administers the dispute framework, disputes are processed through issuers and acquirers.

When requested by your acquirer, you may be required to provide information or documentation relevant to addressing a cardholder's claim. This information should be accurate, complete, and provided within applicable timeframes.

If you are uncertain about what information is required or whether a dispute is eligible for response at a particular stage, you should rely on guidance from your acquirer before submitting information.

Visa Dispute Categories and Conditions

What's Covered

- [How to Use This Section](#)
- [Fraud Disputes \(Category 10\)](#)
- [Authorization Disputes Category \(Category 11\)](#)
- [Processing Errors Disputes Category \(Category 12\)](#)
- [Consumer Disputes Category \(Category 13\)](#)

Visa groups disputes into categories and conditions to reflect the primary reason a transaction is being disputed. While each dispute is assigned to a specific condition, your focus should be on understanding why the dispute was raised, not just the condition code itself.

When reviewing a dispute, you should first assess the cardholder's claim and the transaction details, then determine whether the assigned condition accurately reflects the issue. Successful responses are based on addressing the true nature of the dispute, rather than relying solely on technical requirements.

This section helps you understand how disputes are classified, what each dispute condition represents, and what type of evidence or action may be appropriate in response. It also highlights situations where dispute rights do not apply, so you can avoid unnecessary effort and focus on cases where a response is more likely to be effective.

Although issuers must meet specific requirements to initiate a dispute, your response should prioritize providing clear, relevant evidence that supports the validity of the transaction. Focusing on substance rather than form can help prevent unnecessary escalation and reduce repeat issues.

Some disputes, particularly in card-absent and account-based environments, may also be assessed using compelling evidence frameworks that rely on transaction history and usage patterns. Later sections of this guide explain when and how these approaches may apply so you can determine whether responding is appropriate.

How to Use This Section

Each dispute condition in this section is organized using a consistent structure to help you quickly understand the nature of the dispute, assess the available information, and identify practical steps to help reduce future occurrences.

What this dispute is about

Provides an overview of the dispute condition and explains the issue being raised by the cardholder or issuer.

When this dispute typically occurs

Highlights common situations that may result in the dispute condition being used and helps you understand the circumstances that may have contributed to the dispute.

Can you respond to this dispute?

Explains the information that may be relevant to the dispute condition and outlines common response considerations based on the applicable Visa Rules requirements.

What you can do to help prevent this dispute

Provides practical guidance that may help reduce the likelihood of similar disputes occurring in the future through improved transaction processing, customer communication, documentation, or fraud prevention practices.

Not every dispute condition has the same response options or evidentiary requirements. Always assess the specific facts of the transaction and consult your acquirer if you are unsure what information may be relevant to a dispute response.

Fraud Disputes (Category 10)

Fraud disputes occur when a cardholder claims they did not authorize or participate in a transaction. These disputes may arise from lost, stolen, or compromised credentials, or from situations where the cardholder does not recognize or recall the transaction.

When reviewing a fraud dispute, you should first determine how the transaction was processed. This includes whether the transaction occurred in a card-present or card-absent environment, whether the card or credentials was electronically read, and whether chip technology or authentication or security controls were applied. These factors may influence how the dispute is assessed under the Visa Rules.

Fraud disputes are reviewed within a framework that considers transaction processing, authentication methods, and the applicable dispute condition. In some scenarios, the ability to respond depends on whether the transaction meets specific requirements defined in the Visa Rules.

Before responding, you should assess the transaction details and determine whether the information available is relevant to the dispute condition. This may include evaluating whether the transaction can be reasonably linked to the cardholder or whether it aligns with recognized patterns of prior cardholder activity, where applicable.

An approved authorization does not, on its own, eliminate the risk of a fraud dispute. The relevance of the information including supporting documentation you provide depends on how the transaction was processed and whether evidence exists that links the transaction to the cardholder.

This section explains the different types of fraud dispute conditions and what types of information may be relevant when addressing fraud-related disputes.

The dispute conditions in this category distinguish between counterfeit fraud, non-counterfeit fraud, and other fraud scenarios. Because outcomes often depend on how the transaction was processed, understanding the transaction environment, authentication methods, and security controls is a critical first step when assessing a fraud dispute.

Understanding EMV Liability Shift

If you accept in-person payments, it's important to understand how the EMV liability shift affects fraud disputes. EMV is a global standard designed to reduce counterfeit fraud by requiring chip-based transactions instead of magnetic stripe or manual entry.

When a chip-enabled card is used, but the transaction is not processed by reading the chip such as when the card is swiped or key-entered instead, you may be held financially responsible for certain types of fraud. This is known as the EMV liability shift.

Whether the liability shift applies depends on how the transaction was processed and the circumstances of the dispute. In general, using EMV-compliant terminals correctly and avoiding fallback to swipe when a chip is present may help reduce exposure to fraud disputes in card-present environments. For information on how EMV liability shift applies to specific dispute conditions and transaction scenarios, refer to the sections that follow or consult your acquirer for local and regional considerations.

Condition 10.1 — EMV Liability Shift Counterfeit Fraud

What this dispute is about

This dispute applies when a counterfeit card is used in a card-present transaction and the transaction is not processed by reading the chip on a chip-enabled card. If the card is swiped or key-entered instead of processed through a chip-reading device, liability for counterfeit fraud may shift to you.

In these situations, the issuer may file a dispute even if the transaction was authorized at the time of purchase. Authorization alone does not protect you from liability when EMV processing requirements are not met.

When this dispute typically occurs

You may see this dispute when:

- A counterfeit chip-enabled card is used in-store
- The transaction is processed using magnetic stripe or manual entry
- The chip was present but not read, including unnecessary fallback to swipe
- The cardholder later reports the transaction as unauthorized

Because the chip was not used, liability generally shifts to you under Visa rules, even if the card appeared valid at the time.

Can you respond to this dispute?

When the chip on a chip-enabled card is not processed correctly, liability generally shifts to you by design.

You may have a limited opportunity to respond only in specific scenarios defined by Visa rules, such as certain Travel & Entertainment delayed charge situations, where you can demonstrate that the card was read by a chip-reading device during the same stay, trip, or rental.

Related Guidance

As applicable, you may also refer to *General Guidance: How to Respond to a Dispute*, specifically:

- [If You've Already Issued a Refund or Reversal](#)
- [If the Customer No Longer Disputes the Transaction](#)

If you are unsure whether a response is appropriate or what information may be relevant, consult your acquirer before submitting documentation.

What you can do to help prevent this dispute

The following practices may help reduce the risk of disputes under this condition:

- Ensure your terminals are EMV-compliant and functioning correctly
- Always insert the chip when a chip-enabled card is presented
- Avoid fallback to swipe unless the chip genuinely cannot be read
- Train staff to recognize chip cards and follow proper procedures

Condition 10.2 — EMV Liability Shift Non-Counterfeit Fraud

What this dispute is about

This dispute applies when a chip-enabled, PIN-preferring card is used in a card-present environment and the cardholder later claims the transaction was not authorized. The transaction may have been approved, and the chip may have been read, but the transaction did not meet EMV PIN requirements or required chip data was not properly transmitted.

In these cases, the card is genuine rather than counterfeit, but liability may still shift to you because the transaction was not processed in full compliance with EMV standards.

When this dispute typically occurs

You may see this dispute when:

- A PIN-preferring chip card is used in-store
- The chip is read but the transaction is not processed using online PIN when required
- The terminal does not support EMV PIN or is not configured correctly
- Required chip data is missing from the authorization request
- The cardholder later reports the transaction as unauthorized

Although the transaction may appear valid at the time of purchase, failures in how the chip transaction was processed can result in liability for non-counterfeit fraud.

Can you respond to this dispute?

When a PIN-preferring chip card is not processed using the required EMV PIN method or when full chip data is not properly transmitted, liability generally shifts to you.

In certain scenarios defined by Visa rules, such as certain Travel and Entertainment delayed charge situations, you may be able to respond if you can demonstrate that:

- The card was read using an EMV PIN-compliant chip-reading device during the same stay, trip, or rental, and
- The delayed charge is directly related to that original transaction

Related Guidance

As applicable, you may also refer to *General Guidance: How to Respond to a Dispute*, specifically

- [If You've Already Issued a Refund or Reversal](#)
- [If the Customer No Longer Disputes the Transaction](#)

If you are unsure whether a response is appropriate or what information may be relevant, consult your acquirer before submitting documentation.

What you can do to help prevent this dispute

The following practices may help reduce the risk of disputes under this condition:

- Use EMV-compliant terminals that support online PIN for PIN-preferring cards
- Ensure terminals are correctly configured to transmit full chip data
- Do not bypass or suppress PIN entry when it is required
- Avoid fallback to swipe or non-PIN processing unless permitted and appropriate
- Train staff to follow correct chip and PIN procedures consistently

Proper EMV PIN compliance may help reduce fraud disputes in this category.

Condition 10.3 — EMV Liability Shift Counterfeit Fraud

What this dispute is about

This dispute applies when a cardholder claims they did not authorize or participate in a card-present transaction, and the transaction does not qualify for EMV liability shift protection. This typically occurs when the card was physically present, but it was not electronically read, such as when the transaction was key-entered¹.

Because the transaction was completed without chip or magnetic stripe reading, issuers may raise a fraud dispute even if the transaction was approved at the time of purchase.¹

When this dispute typically occurs

You may see this dispute when:

- The card was present, but the transaction was key-entered
- The terminal was unable to read the chip or magnetic stripe
- An electronic read of the card cannot be demonstrated
- The cardholder later reports the transaction as unauthorized

In short, even if the card was present, you may still receive a fraud dispute if the card was not electronically read such as swiped or dipped and the cardholder denies the transaction.

Can you respond to this dispute?

To respond under this dispute condition, you must provide evidence of a valid imprint that connects the cardholder and the transaction. Acceptable evidence includes:

- A manual imprint obtained using a physical imprinter (where the card's embossed details are physically pressed onto a slip)
- An electronic imprint

Copies of the card, handwritten card numbers, or pencil rubbings are not considered valid imprints.

¹ If the merchant category code does not indicate a card-absent environment, the POS Entry Mode is 01 (key entered), and there is no mail order/telephone order/e-commerce indicator, Visa Resolve Online (VROL) relies on the POS condition code (Field 25) to classify the transaction. For example, POS condition codes 01, 05, 08, or 59 indicate a card-absent environment.

Travel and Entertainment delayed charge scenarios

If the transaction relates to a delayed charge associated with a hotel stay, car rental, or similar service, you may be able to respond if you can demonstrate that:

- Proof that the charge is related to the original stay, trip, or rental (such as a dated incident report or invoice), and
- Evidence that an imprint was obtained during the same stay, trip, or rental. This can be:
 - A manual imprint
 - An approved authorization that includes an electronic imprint (e.g., chip or swipe read)

This may include an approved authorization that contains an electronic read of the card during the original transaction.

Compelling Evidence for U.S. Domestic Key-Entered Transactions

In limited situations, Visa allows specific compelling evidence to be used for U.S. domestic, card-present transactions that were key-entered and not processed through a chip-reading device.

This type of response is only applicable when EMV liability shift does not apply and when you can clearly demonstrate that the cardholder participated in the transaction.

To respond under this scenario, you may submit one of the following:

- Evidence of a prior or subsequent undisputed transaction
- You can show that the same card was used in a previous or later card-present transaction that was not disputed. This helps demonstrate that the cardholder was in possession of the card and actively using it around the time of the disputed transaction.
- The undisputed transaction must be clearly linked to the disputed transaction and demonstrate genuine cardholder participation.
 - Identification and transaction documentation
 - You may submit copies of both of the following:
 - Identification presented by the cardholder (e.g., driver's license, passport)
 - Receipt, invoice, or contract that includes information linking it to the ID (e.g., name, signature, or reference number)

These documents must clearly connect the cardholder to the transaction and demonstrate that they were present and involved at the time of purchase.

Related Guidance

As applicable, you may also refer to *General Guidance: How to Respond to a Dispute*, specifically:

- [If You've Already Issued a Refund or Reversal](#)
- [If the Customer No Longer Disputes the Transaction](#)

If you are unsure whether a response is appropriate or what information may be relevant, consult your acquirer before submitting documentation.

What you can do to help prevent this dispute

The following practices may help reduce the risk of disputes under this condition:

- Whenever possible, electronically read the card rather than key-entering transaction information.
- If you are unable to swipe or read the chip, obtain a manual imprint of the card
- Ensure procedures are in place for handling fallback or terminal read failures
- Train staff to understand when and how a valid imprint is required

Condition 10.4 — Other Fraud – Card-Absent Environment

What this dispute is about

This dispute applies when a cardholder claims they did not authorize or participate in a transaction completed in a card-absent environment, such as online, phone, or mail order. Because the physical card is not presented, the risk of fraud is generally higher and the evidence needed to support a response is different from card-present transactions.

This dispute often involves situations where credentials were compromised, security controls were limited, or the cardholder does not recognize the transaction.

Terminology Note

Throughout this guide, the term card-absent is used to align with Visa Rules terminology. Card-not-present (CNP) is an equivalent industry term used to describe transactions where the physical card is not presented, such as e-commerce, mail order, telephone order, and certain in-app transactions.

When this dispute typically occurs

You may see this dispute when:

- The cardholder’s payment credentials may have been compromised through phishing, malware, or data breaches and used to make purchases without their knowledge
- The transaction was processed without additional authentication, such as 3-D Secure
- Address or card verification checks were not used, or mismatches were not reviewed as part of your risk process
- The cardholder does not recognize the charge or does not recall what they agreed to, including subscription or account-based purchases where terms were not clear at checkout

Since the card wasn’t present and the transaction appears unauthorized, the bank files a dispute under reason code 10.4.

Can you respond to this dispute?

Before preparing a response, assess whether you have evidence that directly addresses the dispute condition and supports a clear link between the transaction and the cardholder.

For many card-absent fraud disputes, outcomes are influenced by how the transaction was authenticated, transaction risk factors, and issuer fraud reporting behavior rather than documentation alone. Even when some evidence is available, it may not change the outcome if it does not meet the specific requirements of the dispute condition.

A response is generally dependent on whether the information submitted directly addresses the dispute condition and satisfies the applicable Visa Rules requirements. If you are unsure what evidence may be relevant, consult your acquirer before submitting documentation.

For many card-absent disputes, responses are strongest when you can show one of the following:

- A consistent purchase or usage pattern linked to the cardholder
- Proof of delivery, access, or benefit linked to the disputed transaction
- Clear linkage between your records and the disputed transaction, including identifiers such as the payment credential or token, transaction amount, and cardholder or account information, where applicable

Depending on the facts of the dispute and the type of transaction, there may be different ways to address a card-absent fraud claim under this dispute condition.

Prior undisputed transactions (historical footprint under CE3.0)

Visa Rules allow historical transaction information to be considered in limited scenarios when eligibility criteria are met. This approach is referred to as [Compelling Evidence 3.0 \(CE3.0\)](#). It focuses on transaction history and usage patterns to assess whether activity can reasonably be linked to the cardholder.

In limited circumstances defined by the Visa Rules, prior transaction history may be evaluated as part of the CE3.0 framework. This may include scenarios where the disputed transaction and at least two earlier undisputed transactions can be linked through qualifying identifiers and meet the applicable timing and eligibility requirements.

Historical transaction activity may only be considered when the applicable Visa Rules requirements are met. Eligibility depends on the specific facts of the dispute and all applicable criteria.

To qualify:

- The earlier transactions must not have been reported as fraud by the issuer before the disputed transaction was processed
- The earlier transactions must have been processed within the 365 days before the disputed transaction.
- The earlier transactions must generally have occurred more than 120 calendar days before the disputed transaction was processed. This 120-day requirement does not apply if the earlier transactions were original credit transactions.

When using this approach, be prepared to provide information, depending on the facts of the dispute, such as:

- Description of the products or services for the disputed and the two earlier transactions
- Date the products or services were provided
- The device ID / fingerprint, or IP address used in the earlier transactions
- Matching identifiers such as customer login ID or delivery address, where applicable

This information may help demonstrate that the disputed transaction is consistent with prior undisputed cardholder activity.

Airline Transactions

If the dispute is for an airline ticket, you can respond with proof that the cardholder's name appears on the flight manifest and that the name matches the purchased itinerary. This confirms that the cardholder traveled and used the service.

Travel & Entertainment (T&E) delayed charges

If the charge was added after a hotel stay, car rental, or similar service (like minibar use, parking fines, or damage fees), you can provide both of the following:

- Proof that the charge is related to the original stay, trip, or rental (e.g., invoice, incident report)
- Evidence that an imprint was obtained during that stay, trip, or rental, either a manual imprint or an approved authorization that includes an electronic imprint such as a chip or swipe read

A pencil rubbing or photocopy of the card is not accepted as a valid imprint.

Compelling Evidence

Visa allows you to respond to a dispute by submitting compelling evidence. Compelling evidence is not a remedy or a guarantee of a dispute outcome. Instead, it allows you to respond to the dispute and provide information that helps demonstrate the cardholder's participation in, or benefit from, the transaction so the cardholder can better recognize the charge.

Compelling evidence must be clearly linked to the disputed transaction. This means it should include:

- The payment credential (e.g., last 4 digits of the card number or token)
- The transaction amount
- The cardholder's information (e.g., name, email, address)

Clear and well-linked evidence can help the issuer and cardholder understand the circumstances of the transaction when reviewing the dispute.

For ease of use, the examples below are grouped by common business models.

Delivered goods and in-store pickup

- Photos or emails that help show the cardholder received the item, picked it up, or is using the merchandise or service.
- Proof the item was delivered to the same address where address verification (AVS) matched, when applicable
- For in-store pickup, cardholder signature on pickup form, or copy or details of identification shown at pickup
- For business address deliveries: Proof the item was delivered and the cardholder worked at that address

Digital goods, apps, and online accounts

Provide a description of what was purchased, when goods or services were provided, and identifiers that link activity to the cardholder profile. Examples include:

- IP address
- Device ID or device fingerprint
- Cardholder name and email address linked to the customer profile
- Evidence of profile setup or login activity that you successfully verified before the transaction date
- Evidence your website or app was accessed by the cardholder on or after the transaction date

For mail/phone orders

- A signed order form

Travel, transport, and related services

Examples may include:

- Ticket sent to billing address, boarding pass scanned, frequent flyer activity
- Loyalty rewards earned or used, additional purchases during the stay or trip that were not disputed
- For virtual card lodging: Issuer's payment instruction with payment credential, guest name, company name, and contact info, and confirmation that the card was approved for use at the lodging merchant

Evidence of undisputed transactions

- If 3 or more of the following matches a previous undisputed transaction: Login ID, delivery address, device ID / fingerprint, email, IP, or phone number
- Proof of other non-disputed payments for the same item/service
- Subscriptions and recurring payments: A valid contract, proof of usage, and a previous undisputed charge
- For crypto or NFTs: Wallet address, blockchain hash, or proof of prior undisputed transactions under the same payment credential

Proof the transaction was made by a family or household member

For transactions related to a reversal or adjustment of a tax refund (such as VAT, GST, or similar taxes) processed by licensed providers, you must provide evidence showing all of the following:

- The cardholder received the tax refund before exporting the goods
- The cardholder agreed to be charged back if refund requirements were not completed
- Certification that the cardholder did not meet the required refund conditions, such as failing to complete or return required forms within the allowed timeframe

For Europe only, evidence showing the cardholder set up a digital wallet using Visa Secure, along with wallet activity in later transactions that were not disputed. This can help demonstrate that the cardholder had control of the wallet and continued using it after the disputed transaction.

Compelling evidence is not a guaranteed remedy, but it provides an opportunity to show that the transaction is linked to the cardholder or someone authorized by them. Providing these examples does not ensure the evidence will be accepted or that the dispute outcome will change.

Related Guidance

As applicable, you may also refer to *General Guidance: How to Respond to a Dispute*, specifically:

- [If You've Already Issued a Refund or Reversal](#)
- [If the Customer No Longer Disputes the Transaction](#)

If you are unsure whether a response is appropriate or what information may be relevant, consult your acquirer before submitting documentation.

What you can do to help prevent this dispute

The following practices may help reduce the risk of disputes under this condition:

- Use 3-D Secure (e.g., Verified by Visa) to authenticate the cardholder
- Enable Address Verification Service (AVS) and CVV2 checks when supported by your acquirer
- Monitor for suspicious activity such as billing and shipping mismatches or unusual order patterns
- Send order confirmations and shipping updates to the cardholder's email used at checkout
- Keep detailed records of the transaction and customer communication

Condition 10.5 — Visa Monitoring Programs

What this dispute is about

This dispute condition applies when Visa has identified a transaction through the Visa Monitoring Programs, and the issuer has not successfully resolved the transaction under another dispute condition.

Unlike other fraud disputes, this condition is not based solely on how the transaction was processed and is not tied to a single cardholder claim. A transaction may be included in the Visa Monitoring Programs regardless of whether it was originally processed as a secured or unsecured transaction.

Visa makes information about transactions listed in the Visa Monitoring Programs available to issuers through Visa Resolve Online. Based on this listing, issuers may dispute a transaction under Condition 10.5.

When this dispute typically occurs

You may see this dispute when:

- Visa has notified the issuer that the transaction was identified through the Visa Monitoring Programs
- The transaction was not successfully disputed under another dispute condition
- The transaction was initially disputed under a different condition, but that dispute was successfully defended by you or your acquirer

Even if you successfully defended an earlier dispute on the same transaction, the issuer may still raise a new dispute under 10.5 if the transaction is listed in the Visa Monitoring Programs.

Can you respond to this dispute?

Response rights under this dispute condition are limited and apply only in specific circumstances defined in the Visa Rules.

You may respond **only if the same transaction was previously disputed and that earlier dispute was accepted**, meaning the funds were already debited from you as the merchant.

If the transaction was previously disputed and you or your acquirer successfully defended that earlier dispute, Visa still allows the issuer to dispute the transaction under Condition 10.5 if it appears in the Visa Monitoring Programs. In these situations, transaction-level evidence alone is generally not sufficient to address the basis of this dispute condition.

Related Guidance

As applicable, you may also refer to *General Guidance: How to Respond to a Dispute*, specifically:

- [If You've Already Issued a Refund or Reversal](#)

If you are unsure whether a response is appropriate or what information may be relevant, consult your acquirer before submitting documentation.

What you can do to help prevent this dispute

Since response options are extremely limited, prevention and monitoring are critical.

To reduce the likelihood of disputes under the Visa Monitoring Programs:

- Monitor your fraud and dispute activity regularly through your acquirer and Visa Resolve Online
- Identify transaction patterns that may increase exposure, such as:
 - Sudden increases in volume
 - Repeated fraud disputes across similar transaction types or channel
- Strengthen fraud prevention controls, particularly for card-absent transactions, including:
 - Visa Secure (3-D Secure)
 - Address Verification Service (AVS), where supported
 - CVV2 checks
- Work closely with your acquirer to understand any monitoring program notifications and recommended remediation actions

Reducing overall exposure identified through the Visa Monitoring Programs may help minimize disputes under this condition.

Key Takeaways for Fraud Disputes

Fraud disputes are assessed based on how the transaction was processed, the authentication or security controls used, and the requirements of the specific dispute condition. The ability to respond and the information that may be relevant can vary significantly depending on the circumstances of the transaction.

Understanding how liability may apply, maintaining appropriate transaction records, and implementing effective fraud prevention controls can help reduce fraud-related disputes and improve your ability to address them when they occur.

The next section covers **Authorization Disputes (Category 11)**, which involves situations where the authorization required was not obtained or was not valid under the Visa Rules.

Authorization Disputes (Category 11)

Authorization disputes happen when a transaction was processed without meeting Visa's authorization requirements. This can include completing a transaction after a decline, processing a transaction without obtaining the required authorization, or failing to follow applicable authorization requirements.

These disputes are usually decided based on process. Authorization disputes focus on whether the required approval, indicators, and timing requirements were met at the time of the transaction. Evidence that a cardholder received or benefited from the goods or services generally does not override missing, expired, or incorrectly used authorization. Even if the cardholder received the goods or services, you may still be held liable if the transaction was not authorized or was not processed according to the required steps.

Authorization approval helps confirm the account status at the time the transaction is authorized and is a key control that supports valid transaction processing. If authorization requirements are not followed, your ability to address an authorization dispute may be limited.

By understanding how authorizations work, you can:

- Make better decisions at the point of transaction, such as when to proceed, decline, or request additional verification
- Process transactions correctly the first time, reducing errors that can lead to disputes
- Improve your ability to address disputes by ensuring transactions meet authorization and authentication requirements

The dispute conditions in this category distinguish between transactions involving card recovery controls, declined authorizations, and transactions where authorization was not obtained or used correctly. Understanding how the transaction was authorized and processed is therefore a critical first step when assessing an authorization dispute.

What's a Floor Limit?

A floor limit is the maximum transaction amount that can be completed without online authorization from the issuer.

Even if your terminal allows a transaction to proceed without online approval, this does not guarantee protection from an authorization dispute. If a transaction required authorization and approval was not obtained or not used correctly, you may still be held liable.

Check with your acquirer to understand how your floor limit is configured and how your systems handle offline or fallback scenarios. Understanding these details can help ensure transactions are processed in accordance with Visa Rules and applicable authorization requirements.

Authorization Requirements

Authorization disputes are evaluated based on whether the required authorization steps were followed at the time of the transaction. The authorization type used and how the transaction is processed may affect your ability to address a dispute under the applicable dispute condition.

Here are the different ways you can request authorization, depending on your situation:

- **Final Authorization** applies when you know the full amount of the sale. If it's over your floor limit, you must get approval for the exact amount before completing the transaction.
- **Estimated Authorization** applies when the final amount is not known at the time of authorization. These transactions require:
 - The estimate is realistic
 - You tell the customer the amount is estimated and may change
 - You don't include extra amounts for potential damage, theft, insurance, or tips
 - You include the estimated authorization indicator in the authorization request
 - You don't use this for transactions like account funding transactions, cash advances, recurring payments, or installment plans or quasi-cash transactions
- **Incremental Authorization** applies when the final amount ends up being more than your original estimate, you can request additional authorization. These transactions require:
 - You use the same transaction ID used for the initial estimated authorization request
 - You include the Incremental Authorization Indicator
 - You only ask for what's needed to cover the final amount (no extras like potential damage, theft or insurance)
- **Automated Fuel Dispensers (AFD)** applies when you run a gas station and process automated fuel dispenser transactions, you can use a status check or Initial authorization. You don't need to include the estimated indicator or request more later. But you must send a final confirmation of the amount within 2 hours of receipt of an approval response. Refer to Visa Rules ID#s 0030939 / 0031022 for further details.



Important Reminders

- Don't split a sale into multiple receipts unless it's for:
 - Advance payments
 - Airline, cruise, or train tickets
 - Installment plans
 - Mixed payments (e.g., part Visa, part cash)
 - Service fees (in Canada/US)
- Process transactions quickly. Even if you got approval, you need to complete the sale within the time allowed by your payment provider. If you wait too long:
 - The approval might expire
 - The bank might reject the charge
 - You could lose a dispute even if the customer made the purchase

Condition 11.1 — Card Recovery Bulletin

What this dispute is about

This dispute applies when you accept a transaction without meeting the required authorization steps, and the card was listed in a Card Recovery Bulletin (CRB). A CRB is a list of cards reported as lost, stolen, or otherwise high risk.

If a transaction is processed when the card is listed on the CRB and required controls were not followed, the issuer may dispute the transaction under this condition

When this dispute typically occurs

You may see this dispute when:

- A card flagged in the CRB is used at your store
- You process the transaction without the required authorization steps
- The issuer disputes the transaction because the card was already identified as high risk at the time of the transaction

Can you respond to this dispute?

Authorization disputes are assessed based on whether required authorization steps were followed, not on whether the cardholder received or was satisfied with the goods or services. Authorization disputes are evaluated based on whether the required authorization requirements were met at the time of the transaction.

To respond, you generally need to show that the card was not listed on the CRB on the key date used for this dispute condition. If the card was listed on the CRB on the applicable key date, your ability to address the dispute may be limited.

Transactions at Lodging, Car Rental, or Cruise Line Merchants

If you are a lodging, car rental, or cruise line merchant and you obtained multiple authorizations during the stay or rental, you may have a limited ability to respond. You must be able to demonstrate that the card was clear (not listed on the CRB) on the relevant key date:

- For lodging: the check-in date
- For car rental: the rental start date
- For cruise lines: the embarkation date

Related Guidance

As applicable, you may also refer to *General Guidance: How to Respond to a Dispute*, specifically:

- [If You've Already Issued a Refund or Reversal](#)

If you are unsure whether a response is appropriate or what information may be relevant to the dispute condition, consult your acquirer before submitting documentation.

What you can do to help prevent this dispute

To reduce the likelihood of disputes under this condition:

- Always request authorization, including for low-value transactions where required
- Work with your acquirer to confirm your systems are configured to handle risk responses appropriately
- If your authorization systems are unavailable, follow your acquirer's fallback guidance rather than assuming you can proceed safely

Condition 11.2 — Declined Authorization

What this dispute is about

This dispute applies when you attempt to authorize a transaction, receive a decline response from the issuer, but still complete the transaction.

An authorization decline means the issuer did not approve the transaction. Completing the transaction after a decline bypasses the issuer's decision not to approve the transaction.

For this dispute condition, a transaction is considered completed when you proceed with the sale and provide the goods or services after receiving a decline response. This can include finalizing the transaction at the point of sale by submitting the transaction for settlement despite the decline.

When this dispute typically occurs

You may see this dispute when:

- An authorization request is declined and the transaction is still completed
- A declined transaction is completed due to system error, manual override, or staff action
- A decline response is misunderstood or ignored at the point of sale
- The transaction is completed offline after an online decline was received

Even if the cardholder received the goods or services, issuers may dispute the transaction because approval was never granted.

Can you respond to this dispute?

Authorization disputes are assessed based on whether required authorization steps were followed, not on whether the cardholder received or was satisfied with the goods or services. A response is generally dependent on whether you can demonstrate that the applicable authorization requirements were satisfied.

For **Mobility and Transport Transactions (MTT)**, such as ride-hailing, bike or scooter rentals, and similar services, issuers may raise a dispute if a transaction is completed after a decline and the final transaction amount exceeds the limits defined by Visa rules for MTTs.

Because MTTs are often completed before the final amount is known, limited authorization tolerance may apply. However, if a decline response is received and the transaction amount exceeds the permitted limit, the transaction may still be disputed under this condition.

If you process MTTs, work with your acquirer to understand the applicable authorization limits and how decline responses are handled for these transactions.

To respond, you must be able to demonstrate that valid authorization was obtained, despite the issuer indicating a decline. This is possible only in very limited scenarios, such as:

- The transaction was chip-initiated and offline-authorized by the terminal, meaning the approval was generated by the chip rather than by the issuer
- You are a lodging, car rental, or cruise line merchant and can demonstrate that valid authorizations were obtained as part of the stay, rental, or voyage

- For lodging, car rental, or cruise line transactions, you must be able to provide:
 - The check-in, embarkation, or rental start date
 - The check-out, disembarkation, or vehicle return date
 - The dates, amounts, and approval codes for all successful authorizations

Related Guidance

As applicable, you may also refer to *General Guidance: How to Respond to a Dispute*, specifically:

- [If You've Already Issued a Refund or Reversal](#)

If you are unsure whether a response is appropriate or what information may be relevant to the dispute condition, consult your acquirer before submitting documentation.

What you can do to help prevent this dispute

To reduce the risk of declined authorization disputes:

- Never complete a transaction after receiving a decline response
- Train staff to understand that a decline ends the transaction, regardless of the amount
- Ask the customer for a different form of payment if a decline occurs
- Work with your acquirer to ensure decline responses are clearly displayed and not overridden

Preventing completion of declined transactions may help reduce the risk of disputes under this condition.

Condition 11.3 — No Authorization / Late Presentment

What this dispute is about

This dispute applies when a transaction was processed without valid authorization or when authorization was obtained but not used correctly or within the required timeframe.

Even if an authorization approval was originally received, issuers may raise this dispute if the transaction was completed, submitted, or settled in a way that does not meet Visa's authorization requirements.

When this dispute typically occurs

You may see this dispute when:

- No authorization was obtained for a transaction that required one
- Authorization was obtained, but the transaction was settled outside the allowed timeframe
- An estimated authorization was obtained for one amount, but a higher amount was submitted without proper incremental authorization
- A transaction requiring online authorization was processed offline beyond permitted limits
- Required indicators for estimated, incremental, or delayed authorizations were missing or used incorrectly.

In many cases, the dispute amount may be limited to the portion of the transaction that was not properly authorized.:

Can you respond to this dispute?

Authorization disputes are assessed based on whether required authorization steps were followed, not on whether the cardholder received or was satisfied with the goods or services. A response may be possible only if you can demonstrate that valid authorization requirements were met.

You may be able to respond if you can show one or more of the following:

- Authorization was obtained on the correct transaction date, and the date was recorded incorrectly
- Receipt or record showing the transaction was completed within the allowed timeframe.
- Estimated and incremental authorization procedures were followed correctly, including:
 - Using the Estimated Authorization Indicator on the first request
 - Using the Incremental Authorization Indicator on follow-up requests
 - Using the same transaction ID for all requests
 - Submitting everything on time
 - Providing proof of when the transaction started and ended and the dates, amounts, and approval codes for all authorizations
- Proper authorization was obtained for offline or chip-initiated transactions within permitted limits

Related Guidance

As applicable, you may also refer to *General Guidance: How to Respond to a Dispute*, specifically:

- [If You've Already Issued a Refund or Reversal](#)

If you are unsure whether a response is appropriate or what information may be relevant to the dispute condition, consult your acquirer before submitting documentation.

This dispute often arises when the issuer is unable to recover the transaction amount from the cardholder after processing, typically due to missing authorization or transactions being processed outside the allowed timeframes.

What you can do to help prevent this dispute

To reduce the risk of disputes under this condition:

- Always obtain authorization before completing a sale, especially if the amount is above your floor limit
- Settle transactions promptly, ideally on the same day
- Ensure your systems:
 - Use the correct transaction dates
 - Apply the correct indicators for estimated and incremental authorizations
 - Submit final amounts within required timeframes
 - Avoid offline processing unless specifically permitted
 - Work with your acquirer to confirm authorization validity periods and submission requirements

Maintaining accurate authorization and submission practices may help reduce the risk of disputes under this condition.

Key Takeaways for Authorization Disputes

Authorization disputes focus on whether the required authorization steps were followed at the time of the transaction. These disputes are generally evaluated based on transaction processing, approval status, authorization indicators, and applicable timing requirements rather than on whether the cardholder received or benefited from the goods or services.

Obtaining valid authorizations, using the correct authorization type, and submitting transactions within the required timeframes can help reduce authorization-related disputes and improve your ability to address them when they occur.

The next section covers **Processing Error Disputes (Category 12)**, which typically arise when a transaction is processed incorrectly, such as when a transaction is duplicated, processed for the wrong amount, or contains other transaction processing errors.

Processing Errors Disputes (Category 12)

Processing errors happen when something goes wrong while handling a transaction, for example charging the wrong amount, submitting the wrong type of transaction, or making a mistake during a refund or adjustment. These errors can lead to disputes even if the customer made the purchase and received the product or service.

This category includes a variety of issues, such as:

- Using the wrong transaction type (e.g., refund vs. sale)
- Charging the wrong amount
- Charging the same transaction more than once
- Not completing a reversal or adjustment properly
- Errors in currency conversion or transaction data

Processing errors are usually unintentional, but they can still cost you money. The good news? Most of them are preventable with the right training, tools, and attention to detail. Many of these disputes come down to whether the transaction was processed correctly, so fixing the underlying processing issue is often more effective than sending extra documentation.

By understanding how these errors happen, you can:

- Avoid unnecessary disputes
- Train your team to spot and fix issues early
- Keep your customers and their banks confident in your business

Processing error disputes are typically driven by how a transaction was entered, adjusted, or finalized. When reviewing these disputes, the most relevant information is usually documentation showing how the transaction was processed, corrected, reversed, or adjusted, where applicable.

The dispute conditions in this category distinguish between transaction coding errors, currency errors, payment credential errors, amount discrepancies, duplicate processing, and invalid transaction data. Understanding how the transaction was processed, corrected, or adjusted is therefore a critical first step when assessing a processing error dispute.

Condition 12.2 — Incorrect Transaction Code

What this dispute is about

This dispute happens when the wrong type of transaction is processed. Common examples include:

- A refund (credit) is mistakenly processed as a sale (debit)
- A charge is processed as a refund
- A new transaction is used to correct an error instead of a reversal or adjustment, resulting in a financial difference for the cardholder.

When this dispute typically occurs

You may see this dispute when:

- A staff member selects the wrong transaction type on the terminal or POS (sale vs refund)
- A refund is processed to fix a mistake that should have been handled as a reversal (before settlement) or an adjustment
- A cross-border or multi-currency transaction is corrected using a new transaction, and the cardholder's bank claims the customer did not receive the full intended value

Even small errors in how a transaction is entered can confuse the customer and lead to a dispute from their bank.

Can you respond to this dispute?

A response is generally dependent on whether you can demonstrate that the transaction was processed correctly or subsequently corrected.

If the wrong transaction type was processed and it has not been corrected, work with your acquirer to determine whether a correction, reversal, adjustment, or supporting documentation is appropriate based on the transaction and dispute condition.

For a credit processed as a debit or debit processed as a credit

- Proof you issued a reversal or credit that corrects the issue, including the date, amount, and reference identifiers (such as Transaction ID or Acquirer Reference Number (ARN)), and evidence that it relates to the disputed transaction
- A transaction receipt or system record showing the transaction was coded correctly, and that meets Visa's receipt content requirements. Your acquirer can help you confirm whether your receipts and records meet these requirements.

For a credit refund used instead of a reversal or adjustment:

- Proof a reversal was issued (if applicable) and the issuer did not take it into account, or
- Documentation showing why a credit refund was used instead (for example, the cardholder requested to cancel the transaction)

Review the available information and assess whether it directly addresses the dispute condition and applicable requirements. If you are unsure what documentation may be relevant, consult your acquirer before submitting a response.

What you can do to help prevent this dispute

To reduce the risk of disputes under this condition:

- Train staff to confirm whether they are processing a sale, refund, reversal, or adjustment before completing the transaction
- Use reversals for cancellations before settlement, where supported by your acquirer
- Use adjustments when correcting a settled transaction, where supported by your acquirer
- Keep clear records of corrections so your acquirer can quickly link them to the original transaction if a dispute is filed

Condition 12.3 — Incorrect Currency

What this dispute is about

This dispute applies when a transaction was processed in a currency that was not agreed to or expected by the cardholder at the time of purchase. This means the transaction was submitted using the wrong currency code, not simply that currency conversion resulted in a different amount.

Incorrect Currency disputes are about how the transaction was processed, not about changes in exchange rates or issuer conversion methods.

When this dispute typically occurs

You may see this dispute when:

- The terminal, POS system, or online checkout submits the transaction using the wrong currency code
- The customer was charged in a foreign currency without being clearly informed or given a choice
- Dynamic Currency Conversion (DCC) was applied without the cardholder's explicit acceptance
- A system configuration or integration error caused transactions to default to an unintended currency

It does not apply to differences caused by exchange rate movement, issuer currency conversion, foreign transaction fees, or refunds or credits that result in a different amount due to FX changes.

Can you respond to this dispute?

A response may be appropriate if you can demonstrate that the transaction was processed in the correct currency, or that the cardholder clearly agreed to the currency used at the time of purchase.

If the transaction was submitted using the wrong currency code, work with your acquirer to determine whether a correction, reversal, adjustment, or supporting documentation is appropriate based on the transaction and dispute condition.

How you respond depends on whether you can demonstrate that the currency used was correct and agreed to.

You may be able to respond by providing:

- A transaction receipt or system record that clearly shows the correct currency and amount, and confirms how the transaction was processed
- Evidence that the cardholder was informed of and agreed to the currency before completing the transaction

For Dynamic Currency Conversion (DCC) transactions, you must be able to show that:

- The cardholder was given a clear choice between currencies
- The cardholder actively selected the DCC option
- The receipt or system record reflects the selected currency

You can work with your acquirer to confirm whether your receipts and transaction records meet Visa's currency disclosure requirements.

Related Guidance

As applicable, you may also refer to *General Guidance: How to Respond to a Dispute*, specifically:

- [If You've Already Issued a Refund or Reversal](#)
- [If the Customer No Longer Disputes the Transaction](#)

What you can do to help prevent this dispute

To reduce the risk of Incorrect Currency disputes:

- Confirm that your terminals, gateways, and checkout pages are configured to submit the correct currency
- Clearly display the transaction currency before the customer completes the purchase
- For DCC, ensure the customer is given a clear and fair choice, and that acceptance is captured and recorded
- Train staff to recognize when currency selection applies and to avoid making the selection on the customer's behalf
- Periodically review transaction data to identify unexpected currency patterns

Condition 12.4 — Incorrect Account Number

What this dispute is about

This dispute applies when a transaction is processed using the wrong card number or payment credential. This means the transaction was posted to an account the cardholder did not intend to use, or to a payment credential that does not match the cardholder's account on the issuer's records.

This condition focuses on whether the correct payment credential was transmitted, not on whether the purchase itself was valid or whether the cardholder received the goods or services.

This condition applies only in limited scenarios defined by Visa rules and does not replace authorization-based dispute rights in cases where authorization was required.

When this dispute typically occurs

You may see this dispute when:

- An unintended payment credential is selected, entered, or transmitted during transaction processing
- A saved card on file is selected or used by mistake
- A card number or payment credential is entered incorrectly and does not match the cardholder's account
- A transaction is processed to a payment credential that does not exist on the issuer's records and authorization was not required or obtained

This dispute is not about whether the purchase itself was valid. It focuses on whether the correct card or payment credential was used. If the transaction required authorization and a valid authorization was obtained, or if the issue relates to authorization approval or timing, a different dispute category may apply instead.

Even if the transaction amount is correct, a dispute can still happen if the cardholder sees a charge on a card they didn't expect to be used, or if the charge was posted to an account that doesn't exist in the bank's system, and authorization wasn't required

Can you respond to this dispute?

A response may be appropriate if you can demonstrate that the correct payment credential was transmitted in the transaction.

If the wrong card number or payment credential was actually used, work with your acquirer to determine whether a correction, reversal, adjustment, or supporting documentation is appropriate based on the transaction and dispute condition.

How you respond depends on whether you can show that the correct payment credential was processed.

You may be able to respond by providing:

- A transaction receipt, transaction log, or system record showing that the payment credential transmitted matches the cardholder's account
- Evidence that the transaction was authorized for the same payment credential that appears in your records
- For cardholder-activated terminals or unattended environments, a transaction log or substitute record showing that the correct payment credential was transmitted

You can review your receipts and transaction records with your acquirer to confirm that they meet Visa's requirements and accurately reflect the payment credential used.

Related Guidance

As applicable, you may also refer to *General Guidance: How to Respond to a Dispute*, specifically:

- [If You've Already Issued a Refund or Reversal](#)
- [If the Customer No Longer Disputes the Transaction](#)

What you can do to help prevent this dispute

To reduce the risk of this dispute:

- Always obtain authorization when required and avoid skipping authorization, even for low-value transactions
- For card-present transactions, confirm the last four digits of the card with the customer when appropriate
- For card-on-file transactions, ensure customers clearly select or confirm the card they intend to use
- Configure systems to validate payment credentials and prevent manual entry errors
- Train staff to recognize when a payment credential mismatch may occur and how to correct it before settlement

Condition 12.5 — Incorrect Amount

What this dispute is about

This dispute applies when the amount charged to the cardholder does not match the amount they agreed to pay at the time of the transaction. This includes situations where the transaction amount was entered incorrectly or finalized for more than what was authorized or disclosed.

This condition focuses on whether the correct amount was processed, not on whether the cardholder received the goods or services.

When this dispute typically occurs

You may see this dispute when:

- The wrong amount is entered into the terminal or online checkout (e.g., \$1,200 instead of \$120)
- A decimal point is misplaced (e.g., \$10.00 entered as \$1000)
- Numbers are transposed (e.g., 93 instead of 39)
- Tip, gratuity, or add-on amounts are added incorrectly
- The final amount exceeds what the cardholder was informed of or agreed to

This dispute focuses on the amount processed at the time of transaction. It does not apply to differences caused solely by currency exchange rates, issuer-applied fees, or refunds that result in a different amount due to FX movement.

Can you respond to this dispute?

A response may be appropriate if you can demonstrate that the amount charged matches what the cardholder agreed to at the time of purchase.

If the transaction was processed for an incorrect amount and the error has not been corrected, work with your acquirer to determine whether a correction, reversal, adjustment, or supporting documentation is appropriate based on the transaction and dispute condition.

How you respond depends on whether you can clearly show the agreed-upon amount.

You may be able to respond by providing:

- A transaction receipt or system record that shows the correct amount and reflects the cardholder's confirmation or acceptance
- Order confirmations, invoices, or checkout screens that clearly display the agreed-upon amount
- For transactions that allow amount adjustments (such as tips), documentation showing how and when the final amount was determined and disclosed

You can review your receipts and transaction records with your acquirer to confirm that they accurately reflect the amount processed and the customer's acceptance.

Related Guidance

As applicable, you may also refer to *General Guidance: How to Respond to a Dispute*, specifically:

- [If You've Already Issued a Refund or Reversal](#)
- [If the Customer No Longer Disputes the Transaction](#)

What you can do to help prevent this dispute

To reduce the risk of this dispute:

- Double-check the amount before completing the sale
- Ensure customers can clearly see and confirm the final amount before paying
- Use POS systems that prompt amount review and confirmation
- Clearly explain any variable charges, tips, or add-ons before finalizing the transaction
- Correct errors immediately using reversals or adjustments where supported
- Train staff to pause and verify when amounts change from the original quote or authorization

Condition 12.6 — Duplicate Processing / Paid by Other Means

What this dispute is about

This dispute applies when a cardholder claims they were charged more than once for the same goods or services, or that the transaction was already paid using another method. While these scenarios are grouped under the same dispute condition, they typically fall into two common situations explained below.

The key under both scenarios is whether the same purchase was paid more than once, or whether the charges represent separate and distinct transactions.

When this dispute typically occurs

Duplicate Processing applies only when the details of both transactions are the same, including:

- The same card
- The same amount
- The same transaction date

This typically happens when a transaction is processed twice in error, such as when a terminal issue or system message results in the transaction being reprocessed.

Paid by Other Means applies when the cardholder claims they have already paid for the same goods or services using a different method, or when the card was charged again on a different date or different amount for what the cardholder believes is the same purchase. This includes situations where:

- Payment was made using cash, check, bank transfer, another card, or another network
- The same card was charged for a different amount, even on the same day
- The same card and amount were charged but on different dates
- A customer pays with a voucher or third-party method, but the merchant also charges their card (often when the third-party payment fails or is delayed)

If the cardholder sees multiple identical charges, or a charge after they believe they already paid, they may contact their bank to dispute it. In many cases, the transactions may look similar or involve the same type of purchase but still represent separate orders or invoices.

Even when the same card is used and the amounts are similar or identical, the transactions may still be valid if they represent separate purchases, such as:

- Different orders or invoices
- Different service dates
- Repeat purchases that the cardholder received or used

Can you respond to this dispute?

When responding to Duplicate Processing or Paid by Other Means disputes, you should address both transactions involved. This means providing documentation for the claimed valid (accepted) transaction and the disputed transaction, because the outcome depends on whether the two charges represent the same purchase or separate purchases. Documentation should address both the disputed transaction and the transaction or payment method the cardholder claims satisfied the purchase.

For Paid by Other Means claims, your response should also directly address the payment method the cardholder claims to have used. If the cardholder states they paid by cash, check, voucher, or a third-party service, your documentation should show that no such payment was received, or that the voucher or third-party payment was not accepted, failed, or was never completed for the disputed goods or services.

A response may be appropriate if you can demonstrate either of the following:

- Each charge represents a separate and distinct purchase
- Payment was not already received by another method for the same goods or services

If the same transaction was charged more than once and not corrected, documentation showing how the duplicate charge was corrected or why the transactions represent separate purchases will typically be most relevant.

To support your response, provide documentation that clearly explains what each charge represents, such as:

- Separate receipts, invoices, or order confirmations
- Different order numbers, invoice numbers, service dates, or delivery details
- Evidence showing the cardholder received or accessed each purchase
- For Paid by Other Means claims, evidence that no prior payment covered the disputed charge, including showing that a voucher or third-party payment was not accepted, failed, or was never received

Related Guidance

As applicable, you may also refer to *General Guidance: How to Respond to a Dispute*, specifically:

- [If You've Already Issued a Refund or Reversal](#)
- [If the Customer No Longer Disputes the Transaction](#)

What you can do to help prevent this dispute

To reduce the risk of Duplicate Processing or Paid by Other Means disputes:

- Avoid reprocessing transactions unless you are certain the first attempt failed
- Train staff to handle error messages, declines, and reversals correctly
- Clearly explain to customers when a transaction is successful
- Issue confirmations, receipts, or order references for each purchase

- Clearly document partial payments, repeat orders, or follow-up charges
- Ensure your staff understands how to handle voucher-based or third-party payments and when not to charge the card
- Correct duplicate charges promptly using reversals or refunds where supported
- Use tools that flag potential duplicates before settlement.

Condition 12.7 — Invalid Data

What this dispute is about

This dispute applies when a transaction is approved using incorrect, inconsistent, or invalid information. A common example is when the data sent to the cardholder's bank during authorization does not match the information sent later when the transaction is finalized or settled.

Even if the transaction itself was legitimate, using incorrect data can cause the bank to approve a transaction it would have otherwise declined, which may result in a dispute.

A frequent example involves the Merchant Category Code (MCC) used at authorization not matching the MCC used at settlement.

When this dispute typically occurs

You may see this dispute when:

- The authorization request includes incorrect or inconsistent transaction data
- The MCC or other key data sent at authorization does not match what is used for settlement
- A transaction is approved based on incorrect data and later questioned by the cardholder
- System configuration or processing changes cause data to differ between authorization and settlement

When a customer pays, your terminal or system sends an authorization request to the cardholder's bank. If that request contains incorrect or mismatched data, the bank may approve a transaction it would have declined had the correct information been provided. This mismatch can later lead to a dispute, especially if the cardholder questions the charge.

Can you respond to this dispute?

A response may be appropriate if you can demonstrate that the authorization request contained accurate and valid data and that no invalid or mismatched information was used to obtain approval.

If incorrect or inconsistent data was used during authorization, documentation alone usually cannot resolve the dispute.

To support your response, you should be able to demonstrate that:

- The data submitted at authorization matches the data used at settlement, and
- The authorization did not rely on incorrect, inconsistent, or invalid information

This may include system records or logs showing that key data elements (such as MCC or transaction identifiers) were correct and consistent throughout the transaction flow.

If you are unsure whether your authorization data was submitted correctly, working with your acquirer to review system configurations and transaction data may be more effective than attempting to respond to the dispute.

Related Guidance

As applicable, you may also refer to *General Guidance: How to Respond to a Dispute*, specifically:

- [If You've Already Issued a Refund or Reversal](#)
- [If the Customer No Longer Disputes the Transaction](#)

What you can do to help prevent this dispute

To reduce the risk of this dispute:

- Ensure your terminals, gateways, and payment systems are configured correctly
- Avoid switching transaction data, business types, or system settings between authorization and settlement
- Confirm that the correct MCC and other key data are consistently applied
- Work with your acquirer to review system changes or updates that could affect transaction data
- Train your team to understand why sending the correct information from the start is important

When correct and consistent data is submitted during the authorization request, the cardholder's bank can properly assess the transaction and may decline it if something appears incorrect. This helps prevent disputes before they occur.

Key Takeaways for Processing Error Disputes

Processing error disputes focus on whether a transaction was processed correctly. These disputes are generally evaluated based on transaction records, processing activity, adjustment history, and whether the information submitted accurately reflects what occurred during the transaction.

Many processing error disputes arise from incorrect transaction data, duplicate processing, currency selection issues, or adjustment and reversal errors. Maintaining accurate transaction records and correcting issues promptly can help reduce the likelihood of these disputes and support your ability to address them when they occur.

The next section covers **Consumer Disputes (Category 13)**, which typically arise when cardholders believe there was an issue with the goods or services received, the cancellation or refund process, or other aspects of the merchant-cardholder relationship.

Consumer Disputes (Category 13)

Consumer disputes apply when a cardholder participated in the transaction but later claims that something went wrong with the goods or services received, or with the cancellation or refund outcome. These disputes are not related to fraud or processing errors. Instead, they focus on whether the transaction met the cardholder's expectations based on what was disclosed, delivered, or agreed to at the time of purchase.

This category includes disputes related to non-receipt, cancellations, defects, misrepresentation, refunds, and other service- or merchandise-related issues.

Unlike fraud or authorization disputes, consumer disputes are often influenced by how clearly expectations were set and whether you can demonstrate that your policies, disclosures, and actions were followed correctly. Outcomes typically depend on whether your documentation clearly shows what the cardholder agreed to and what was delivered, made available, or refunded.

Because these disputes involve transactions the cardholder participated in, responses generally focus on policies, disclosures, timelines, delivery or usage evidence, and how the issue was handled after the sale.

The dispute conditions in this category distinguish between non-receipt, cancellation, quality concerns, authenticity, misrepresentation, refund processing, and other consumer-related issues. Understanding what was disclosed, agreed to, delivered, used, canceled, or refunded is therefore a critical first step when assessing a consumer dispute.

Condition 13.1 — Invalid Data

What this dispute is about

This dispute applies when the cardholder claims they did not receive the merchandise or services they paid for. It covers physical goods, digital goods, and services such as travel bookings, event access, lodging, or other future-dated services.

This condition focuses on whether the merchandise or service was delivered, made available, or used as agreed. It is not based on fraud or transaction processing errors.

The ability to address this dispute generally depends on whether you can demonstrate that the merchandise or service was delivered, made available, or used as agreed.

When this dispute typically occurs

You may see this dispute when:

- The cardholder states the item never arrived or the service was not provided
- A booking confirmation was not received or access details were unclear
- Merchandise was delivered to the wrong address
- Goods are delayed, lost, or held by customs
- A third party (like a courier or service provider) failed to complete delivery or access.

Important to note

The cardholder is not required to accept an alternate date, time, or replacement service. If the original service was not provided as agreed, and the cardholder did not accept an alternative, the dispute may be valid.

If merchandise is delayed, held, or not released by customs in your country, you are still responsible for ensuring the cardholder receives the purchase.

Even when a third party is involved, you remain responsible for ensuring the cardholder receives what they paid for.

Can you respond to this dispute?

To respond to 13.1 Merchandise/Services Not Received, you must be able to clearly demonstrate that the merchandise or service was delivered, made available, or used as agreed at the time of purchase.

Before responding, assess whether your records clearly show that the goods or services were provided as agreed. It is important to understand exactly what the cardholder is claiming, as this determines both whether a response is appropriate and what evidence will be relevant.

If you choose to respond, you must provide documentation that clearly demonstrates delivery, availability, or usage. Evidence should be specific to the cardholder's claim and directly support how the transaction was fulfilled.

Responses are generally strong when documentation clearly demonstrates delivery, availability, or usage of the merchandise or service.

Here are some examples depending on the cardholder's claim:

If the customer's bank describes the purchase incorrectly

Provide documentation that clearly shows both of the following:

- What was actually purchased
- That the merchandise or service was delivered, made available, or used as agreed

Your evidence should directly align the transaction details with the disputed charge.

For face-to-face card-present transactions that do not involve any future delivery arrangements or deferred services

If the transaction occurred in person and did not involve any future delivery or deferred service, you may certify that the transaction occurred in person, and one of the following applies:

- The cardholder left the store with the purchased merchandise, or
- The cardholder received the purchased service at the time of the charge

It must be clear that the purchase was completed and fulfilled at the point of sale.

For delivery of physical goods

Provide proof of delivery (POD). A valid POD should include:

- The full delivery address, which must match the invoice or purchase agreement
- Delivery status details from the courier
- It can also include:
 - A signature from the recipient
 - A delivery photo showing where the item was delivered

If possible, you may also provide confirmation of receipt sent to the cardholder via email or SMS, provided the contact details match those supplied at the time of purchase.

For services

Provide records, service logs, or signed acknowledgement showing that the cardholder received the service.

Any documentation that clearly links the cardholder to receipt of the service can help support your response.

For digital goods like cryptocurrency or NFTs

Provide evidence showing the digital product was delivered to the destination specified by the cardholder. This should include:

- The destination wallet address
- The blockchain transaction hash (must be traceable on a public site)

For travel and entertainment (T&E) transactions:

- If the customer claims the flight or service didn't happen:
 - Provide evidence that the flight took place / departed
 - Where applicable, evidence that the ticket or booking was used
- If the customer says they didn't receive a booking confirmation:
 - Provide the actual email showing the sender and recipient email addresses, date sent, and booking details.
 - Ensure the email was sent to the same email address provided during booking
- If the service was used, provide evidence such as:
 - **Usage Logs:** These include scanned tickets at entry points (e.g., theme parks), hotel check-in records, or boarding passes for flights. They demonstrate that the service was actually used.
 - **Room Charges:** For hotels, charges to the room such as restaurant or spa usage can serve as indirect proof of stay.
 - **Manifest Alternatives:** Flight manifest or any documentation that shows the passenger's name associated with a departed flight (e.g., internal airline logs, OTA confirmations).
- If the cardholder claims the airline or hotel canceled the service, and you can show it's still available:
 - Provide proof such as a flight status report or an active reservation showing the service was still available

For future services

Provide evidence that:

- The service remains available
- You are ready and able to provide it

Examples include:

- A flight schedule showing the flight is still active
- A hotel reservation that remains confirmed

If the original service date, location, or format could not be honored, documentation should clearly demonstrate any alternative arrangements offered and whether they were accepted by the cardholder.

Related Guidance

As applicable, you may also refer to *General Guidance: How to Respond to a Dispute*, specifically:

- [If You've Already Issued a Refund or Reversal](#)
- [If the Customer No Longer Disputes the Transaction](#)



Key Reminder before responding

- The cardholder is not required to accept alternate services, dates, or replacements
- Verbal explanations without documentation are usually insufficient
- Evidence must link directly to the cardholder and the disputed transaction

What you can do to help prevent this dispute

To reduce the risk of non-receipt of merchandise or services disputes:

- Provide a clear purchase or booking confirmation with key details (item, date, time, access method)
- Use reliable fulfillment and delivery providers and retain full delivery records
- For delivery of physical goods, ensure the delivery address is correct and matches the invoice or order details
- For services, make sure customers know how and when to access what they paid for
- Clearly communicate delays, reschedules, or cancellations as soon as possible and obtain cardholder's agreement
- Do not charge for services or goods you cannot yet deliver
- Keep strong records, such as receipts, customer acknowledgements, confirmation emails, or any document that shows the customer agreed to or received the product or service

If you are a travel agency or booking intermediary

You are often considered the merchant of record, which means you are the official seller listed on the cardholder's statement. As the merchant of record, you are responsible for making sure the service the cardholder paid for, like a flight, hotel stay, or event, is actually provided by your supplier (such as an airline, hotel, or amusement park). Therefore, if a dispute is raised, you are expected to respond and provide the necessary documents, even if the issue was caused by the supplier or service provider.

- Confirm that your suppliers are ready and able to deliver the service
- Communicate clearly with customers about who is providing the service and how to access it or it will be fulfilled
- Have an agreement in place with your suppliers that allows you to quickly gather the documents you need if a dispute arises

If you are processing an account funding transaction (AFTs)

- Work with your acquirer or processor to ensure these transactions are correctly identified and processed using the appropriate account funding indicator.
- Good preparation and documentation can help prevent disputes and make it easier to respond if one is filed

Condition 13.2 — Cancelled Recurring Transaction

What this dispute is about

This dispute occurs when a cardholder says you continued to charge them for a recurring transaction after they cancelled the agreement. Recurring transactions include subscriptions, memberships, installment plans, or any arrangement where charges repeat over time.

Cardholders are generally responsible for charges incurred before the effective cancellation date. Charges processed after a valid cancellation are typically considered invalid.

When this dispute typically occurs

Depending on the circumstances, this dispute may also apply when:

- The cardholder withdrew permission for you to bill their Visa account
- A cancellation request was submitted, but billing continued after the effective date
- The transaction was processed after the notification that the cardholder's account was closed

In the **Europe region**, this dispute condition may also apply to installment payments when a cardholder cancels and charges continue to be billed to the Visa account, or when you have notified that the facilities were withdrawn or the cardholder passed away.

Can you respond to this dispute?

Before responding, you should first confirm:

- When the cancellation or withdrawal request was received
- The effective cancellation date communicated to the cardholder
- Whether the charge occurred before or after that effective date

A response may be appropriate only if you can demonstrate that billing was valid based on timing or continued use.

Below are common response approaches that may apply depending on your business model and the facts of the case.

Cancellation effective at a future date

- Provide evidence to show the cardholder requested cancellation for a future date, and
- Document to demonstrate the disputed charge relates to services provided before that effective cancellation date

Billing after service usage

- Provide evidence to show that the customer received the service before the charge was made, and
- Records that prove the cardholder accessed or used the service before the charge was processed

No notice of account closure

- Provide evidence that no record or notice of the account closure received as of the time the transaction was processed

Continued use after withdrawal of billing permission

- Provide evidence of communication to the cardholder of the effective date or end date, and
- Records to show the cardholder continued using the service until a clearly communicated end date

For example, if the customer canceled a movie subscription on April 22, 2026, and was told they could use it until April 30, 2026, then April 30 is the valid cancellation date.

Remember, your documentation should clearly show:

- The cancellation request date
- The effective cancellation date
- Evidence of service usage, if applicable
- That the disputed charge aligns with the allowed billing period

Documentation should clearly establish the cancellation request date, effective cancellation date, service usage (if applicable), and how the disputed charge relates to the billing period.

Related Guidance

As applicable, you may also refer to *General Guidance: How to Respond to a Dispute*, specifically:

- [If You've Already Issued a Refund or Reversal](#)
- [If the Customer No Longer Disputes the Transaction](#)

What you can do to help prevent this dispute

To reduce the risk of cancelled recurring transaction disputes:

- Make it easy for customers to cancel recurring payments
- Confirm their cancellation in writing (email or SMS), including the effective date
- Clearly communicate the final or last date the service may be used after cancellation
- Stop billing immediately after the effective cancellation date
- Maintain clear records of all cancellation requests, confirmations, and service usage
- Stop billing as soon as you receive notice of account closure or cardholder's death
- For recurring services billed after use (e.g., monthly subscriptions), make sure you only charge for the period the service was actually used

Condition 13.3 — Not as Described or Defective Merchandise/Services

What this dispute is about

This dispute applies when the cardholder claims that the merchandise or services they received were materially different from what was described, defective, damaged, or did not perform as reasonably expected based on what was presented at the time of purchase.

This dispute is about expectations versus delivery. It is not related to fraud or transaction processing errors.

When this dispute typically occurs

You may see this dispute when:

- Product descriptions, images, or specifications created expectations that were not met
- Goods arrived damaged or defective and the issue was not resolved through repair, replacement, or refund
- Services were poorly performed or did not match the agreed scope
- Digital goods, subscriptions, or virtual assets failed to perform as the cardholder reasonably expected
- The cardholder contacted you about a quality issue but assessed the resolution offered was inadequate or unclear

These disputes often result from expectation gaps, where the cardholder believes the product or service did not align with what was presented before purchase.

Can you respond to this dispute?

Before responding, assess whether your records clearly show that what you delivered matched what you represented at the time of purchase.

This assessment step is critical. Carefully assess whether your descriptions, images, terms, and communications support your position and directly address the cardholder's claim.

A response may be appropriate if you can demonstrate one of the following:

- The goods or services materially matched the description, images, and terms presented before purchase
- The issue raised by the cardholder was addressed according to your disclosed policies through repair, replacement, or refund, and that resolution was completed or offered correctly

Examples of relevant documentation may include:

- Screenshots or copies of the exact product or service description shown at checkout
- Images or specifications that match what was delivered
- Quality assurance or inspection records that show the item was in acceptable condition before shipment
- Service terms that define scope, limitations, or performance standards
- Records showing a repair, replacement, or refund was offered in line with your disclosed policy

If you are unsure whether a response is appropriate or what documentation may be relevant, consult your acquirer before submitting evidence.



Important reminders

- Statements like “the item is as described” are not sufficient without documentation
- Verbal explanations or internal notes do not replace customer-facing disclosures
- Evidence must directly address the specific claim raised by the cardholder
- Internal quality or inspection records are supporting only and do not replace customer-facing descriptions or terms

Related Guidance

As applicable, you may also refer to *General Guidance: How to Respond to a Dispute*, specifically:

- [If You’ve Already Issued a Refund or Reversal](#)
- [If the Customer No Longer Disputes the Transaction](#)

What you can do to help prevent this dispute

To reduce the risk of *Not as Described* or *Defective* disputes:

- Ensure product and service descriptions are accurate, current, and not misleading – especially for online or phone sales. Use photos, specs, and terms that match what the customer will actually receive
- Avoid using images or marketing language that overstate quality, features, or outcomes
- Clearly disclose limitations, exclusions, and conditions before checkout
- Inspect merchandise before shipping – and make sure this is documented. Keep records like inspection checklists or photos to show the item was in good condition when sent.
- For services like lodging or use of facilities (e.g., hotel rooms, spas, gyms), regularly inspect and clean the premises. Keep detailed logs of these inspections and cleanings to show that the environment was safe, clean, and in good condition. If a third party handles these services, make sure you keep their service records too. These records help prove that the place was well-maintained and suitable for customer use at the time of service.
- For travel agencies using a commercial card virtual account with a service provider, clearly document the agreed service terms and what is included in the coverage. This helps ensure both parties understand the expectations and provides a record in case of disputes.
- Ask for customer confirmation – when possible, get written feedback that the product or service was received in good condition
- Respond quickly to complaints – if a customer raises an issue, address it right away. Document all communication, any arrangements made, and whether the issue was resolved.

If you are processing an account funding transaction (AFTs), work with your acquirer or processor to ensure these transactions are correctly identified and processed using the appropriate account funding indicator.

For intermediaries or booking agencies where you are the merchant of record, ensure you can obtain relevant documentation if a dispute arises.

Condition 13.4 — Counterfeit Merchandise

What this dispute is about

This dispute applies when the cardholder claims that the merchandise they received is counterfeit. This means the item is not genuine or not produced or authorized by the brand it was represented as at the time of purchase.

This dispute focuses on authenticity, not on quality, condition, or customer satisfaction. It applies only to physical merchandise and does not relate to fraud or transaction processing errors.

Visa Rules do not require the cardholder to return suspected counterfeit merchandise before raising this dispute.

When this dispute typically occurs

You may see this dispute when:

- The cardholder receives the item and believes it is not genuine
- The cardholder obtains confirmation from a brand owner, customs authority, law enforcement agency, or other third party that is qualified to assess or confirm product authenticity
- Branding, packaging, serial numbers, or product characteristics do not align with what was represented
- The listing or description implied brand authenticity that cannot be substantiated

Can you respond to this dispute?

To respond to 13.4 Counterfeit Merchandise, you must clearly show that the merchandise was authentic and sourced as represented at the time of purchase.

Before responding, assess whether you can demonstrate that the product was genuine based on information disclosed to the cardholder. It is important to understand exactly what the cardholder is claiming, as authenticity disputes are assessed strictly against evidence.

When responding, your documentation must directly support authenticity.

If you rely on third-party documentation to support authenticity, you should also be able to demonstrate that the entity providing the notice is qualified to do so. This may include information showing the entity's relationship to the brand, its regulatory or enforcement role, or its recognized authority to assess product authenticity.

Examples of relevant documentation may include:

- Manufacturer certificates of authenticity or brand documentation
- Supplier invoices or agreements that identify authorized sources
- Serial numbers or product identifiers that can be independently verified
- Brand confirmations or inspection records from an authorized party, along with information that supports the party's authority to assess or confirm authenticity
- Detailed product descriptions and images from your website or listing that match what was delivered

If you are unsure whether a response is appropriate or what documentation may be relevant, consult your acquirer before submitting evidence.

Important reminders

- Cardholders are not required to return counterfeit merchandise
- Internal statements or assurances are not sufficient without supporting documentation
- Evidence must support authenticity, not just possession or delivery
- Third-party statements should be credible and traceable to an entity with a clear basis to assess authenticity

Related Guidance

As applicable, you may also refer to *General Guidance: How to Respond to a Dispute*, specifically:

- [If You've Already Issued a Refund or Reversal](#)
- [If the Customer No Longer Disputes the Transaction](#)

What you can do to help prevent this dispute

To reduce the risk of counterfeit merchandise disputes:

- Only source products from trusted suppliers and keep records of where your merchandise comes from
- Maintain clear records that document where merchandise was obtained
- Keep invoices, supplier agreements, and product certifications to show that the items are genuine
- Ensure your listings, images, and descriptions accurately reflect the product and brand
- Avoid implying brand authorization or authenticity unless you can support it
- Respond promptly to authenticity concerns and resolve the issue before it becomes a dispute
- If you sell branded goods, make sure you have the right to do so and that your listings clearly state whether the item is new, used, or refurbished

Strong sourcing controls and accurate representations may help prevent disputes under this condition.

Condition 13.5 — Misrepresentation

What this dispute is about

This dispute applies when the cardholder claims they were misled about the nature of the goods or services, the terms of the transaction, or what would occur after the purchase. It focuses on whether the information presented before the transaction was completed was clear, accurate and complete.

Misrepresentation disputes are assessed based on what was communicated or implied at the time of purchase, not on subsequent explanations or internal intent. This condition does not relate to fraud or transaction processing errors.

When this dispute typically occurs

You may see this dispute when:

- Key terms, conditions, or limitations were not clearly disclosed before checkout
- Trial, promotional, or one-time offers where the customer wasn't clearly told they'd be charged again later
- Sales involving timeshare resellers or advisers who don't own the property
- Services that claim to help with debt, credit, mortgage, or foreclosure but don't deliver as promised
- Technical support or software sold through misleading ads or that includes harmful downloads
- Business opportunities that promise income or require extra purchases to "unlock" more earnings
- Services that claim to recover lost funds but fail to do so
- Marketing or sales materials created expectations that were not supported by the actual offer
- Investment services (like forex or binary options) where the customer can't withdraw their money

In many cases, the customer may not have realized they were signing up for ongoing charges, or they were promised something that wasn't delivered. If they can't resolve the issue with you, they may go to their bank to dispute the charge.

Can you respond to this dispute?

Before responding, assess whether you can clearly demonstrate that the information presented to the cardholder before the transaction was completed was accurate, complete, and not misleading.

If you are unsure whether a response is appropriate or what documentation may be relevant, consult your acquirer before submitting evidence.

You can realistically respond only if you can show that:

- The material terms of the offer were clearly disclosed before the transaction was completed, and
- The cardholder acknowledged or agreed to those terms at the time of purchase

When responding, your documentation should reflect exactly what the cardholder saw or was told before paying. Later explanations or clarifications do not address the dispute.

Examples of relevant documentation may include:

- Screenshots of the offer, checkout page, or terms as presented at the time of purchase
- Copies of advertisements, landing pages, or promotional materials shown to the cardholder
- Terms and conditions that were displayed and acknowledged before checkout
- Call recordings, chat transcripts, or written communications that show what was explained prior to billing
- Proof that the cardholder was notified of future charges or ongoing services
- Records showing the cardholder's acceptance of recurring charges, renewals, or future billing
- Documentation of services provided, including timelines and outcomes
- Evidence that the customer used the service or accessed the product after purchase
- For investment-related transactions, provide clear documentation showing:
 - The customer was informed of the withdrawal process, including any restrictions or conditions.
 - If the withdrawal was delayed or denied, explain the reasons such as no available balance in the investment account at the time of the request or that the request was handled according to the agreed terms.



Important reminders

- Verbal explanations are insufficient unless they can be documented
- Internal policies do not replace customer-facing disclosures
- Evidence must reflect pre-transaction communication, not post-purchase justification

Related Guidance

As applicable, you may also refer to *General Guidance: How to Respond to a Dispute*, specifically:

- [If You've Already Issued a Refund or Reversal](#)
- [If the Customer No Longer Disputes the Transaction](#)

What you can do to help prevent this dispute

To reduce the risk of misrepresentation disputes:

- Clearly present all material terms, limitations, and conditions before checkout
- Avoid vague or promotional language that could overstate benefits or outcomes
- Ensure trial periods, renewals, and ongoing charges are clearly disclosed and acknowledged
- Keep records of customer-facing content as it appeared at the time of sale
- Use plain language in your ads, website, and sales materials. Avoid vague or misleading claims.
- Train sales and support teams to communicate offers consistently and accurately
- Promptly correct or update materials that could cause confusion or false expectations

- For services like credit repair, debt help, or investment advice, clearly explain what you offer and what results the customer can expect.
- If you sell software or technical support, make sure your ads are accurate and your downloads are safe.
- Avoid making income promises unless you can back them up with real data.
- For telemarketing sales, make sure your agents follow a clear script and that calls are recorded and stored.
- If you offer fund recovery services, document what was promised and what was delivered.
- If you offer investment services, clearly state how and when customers can withdraw their funds. Make sure any restrictions or conditions are easy to understand and are shown before the transaction.

Clear, consistent, and verifiable disclosures may help prevent disputes under this condition.

Condition 13.6 — Credit Not Processed

What this dispute is about

This dispute applies when the cardholder claims that a credit or refund they were entitled to was not processed to their Visa account.

It focuses on whether a credit was due and, if so, whether it was processed within the timeframe and conditions disclosed to the cardholder.

When this dispute typically occurs

You may see this dispute when:

- You agreed to issue a refund for returned merchandise or a cancelled service, but the credit did not post to the cardholder's account
- A refund was promised or confirmed, but was not processed
- A credit was delayed beyond the timeframe disclosed to the cardholder
- You voided the transaction, but the cardholder's account was still charged
- You reversed the authorization request but later submitted a charge that was not intended for the cardholder
- You issued a voucher or confirmation that a credit would be applied, but it never appeared on the cardholder's statement

These disputes usually arise from delays, missed processing, or misunderstandings about refund timing, rather than disagreement about the original purchase itself.

Can you respond to this dispute?

Before responding, assess whether a credit was due and whether it was processed in accordance with the terms and timeframe you disclosed to the cardholder.

If you are unsure whether a response is appropriate or what documentation may be relevant, consult your acquirer before submitting evidence.

You can realistically respond only if you can clearly show one of the following:

- The credit was processed correctly and on time
- No credit was due based on your disclosed policy and the cardholder did not meet the conditions required for a refund

When responding, your documentation should address timing, entitlement, and processing, not the quality or use of the goods or services.

Examples of relevant documentation may include:

- Proof that the refund or credit was issued, including the date, amount, and method. For example:
 - Bank or processor records showing the credit was applied to the cardholder's account
 - A signed voucher confirming receipt of a cash refund
 - Confirmation from your bank that a successful transfer was made to the cardholder's bank account, matching the details they provided
- If no credit is due, clearly explain why and provide evidence to support this claim
- Refute the cardholder's evidence if it does not apply to the transaction in (e.g., it refers to a different purchase or refund)



Important reminders

- Promising a credit creates an expectation that it will be processed as disclosed
- Internal processing delays do not override disclosed refund timelines
- Evidence must relate to refund entitlement and processing, not to the underlying transaction

Related Guidance

As applicable, you may also refer to *General Guidance: How to Respond to a Dispute*, specifically:

- [If You've Already Issued a Refund or Reversal](#)
- [If the Customer No Longer Disputes the Transaction](#)

What you can do to help prevent this dispute

To reduce the risk of Credit Not Processed disputes:

- Clearly disclose refund eligibility and processing timelines before purchase
- Process refunds and credits promptly, ideally within the timeframe you communicated to the customer
- Avoid issuing refund confirmations unless the credit is actually being processed
- Confirm the refund or credit with the cardholder once processed, and let them know when it should appear on their account
- Maintain clear documentation of all refund or credit transactions, including the date, amount, method, and any related communications
- Ensure voided transactions and reversed authorizations are not mistakenly submitted as charges
- Respond quickly to cardholder inquiries about refunds or credits, and keep a record of all interactions
- Train your staff thoroughly in how to handle refund requests and follow through on commitments

Clear refund policies and consistent processing may help to prevent disputes under this condition.

Condition 13.7 — Cancelled Merchandise or Services

What this dispute is about

This dispute applies when the cardholder claims they cancelled merchandise or services but were still charged or did not receive a refund they believe was due after cancellation.

It focuses on whether the cancellation was handled in accordance with the terms disclosed at the time of purchase, including eligibility, timing, and refund conditions. This condition does not relate to fraud or transaction processing errors.

When this dispute typically occurs

You may see this dispute when:

- A cancellation request was made in accordance with disclosed terms, but billing continued
- A cancellation was accepted, but a refund was not processed
- Your return or cancellation policy wasn't clearly shown at checkout, or it wasn't followed
- The cardholder cancelled within a legally protected or disclosed cancellation period
- For timeshares, the customer canceled within 14 days of signing or receiving the contract
- A guaranteed reservation or service was cancelled, but a charge or fee was still applied
 - The cardholder canceled according to your policy but was still charged a no-show fee
 - They were charged for more than one night despite canceling or not showing up
 - They canceled within 24 hours of receiving the reservation confirmation but were still billed

These disputes commonly arise from unclear cancellation rules, timing misunderstandings, or inconsistent application of disclosed policies.

Can you respond to this dispute?

Before responding, assess whether the cancellation request met the conditions and timing requirements disclosed at the time of purchase, and whether billing or refund handling aligned with those terms.

This assessment is critical. If you are unsure whether a response is appropriate or what documentation may be relevant, consult your acquirer before submitting evidence.

You can realistically respond only if you can clearly show one of the following:

- The cancellation did not meet the disclosed conditions or timing requirements
- The charge or fee applied was permitted under the disclosed cancellation policy
- A refund was issued in accordance with the disclosed terms and timeframe

When responding, your documentation should address policy disclosure, timing, and application, not the quality or enjoyment of the merchandise or service.

Examples of relevant documentation may include:

- Proof that the merchandise or service was not canceled, or that the cardholder used the service before canceling
- Evidence that a refund or credit was issued, including the date, amount, and method (e.g., card refund, bank transfer confirmation)
- Your return or cancellation policy, demonstrating that the cancellation was made outside the timeframe that was properly disclosed at the time of purchase
- For guaranteed reservations, provide your cancellation terms and proof that the no-show fee was charged correctly



Important reminders

- Cancellation terms must be disclosed before purchase to be relied upon
- Charges or fees must align with the disclosed policy and timing rules
- Internal exceptions or discretionary decisions do not replace customer-facing disclosures

Related Guidance

As applicable, you may also refer to *General Guidance: How to Respond to a Dispute*, specifically:

- [If You've Already Issued a Refund or Reversal](#)
- [If the Customer No Longer Disputes the Transaction](#)

What you can do to help prevent this dispute

To reduce the risk of Cancelled Merchandise or Services disputes:

- Display your policies clearly. Ensure your return and cancellation policies are prominently shown at checkouts, especially for online or phone transactions. Refer to the [Returns, Exchanges, and Cancellations](#) section of this guide or consult your acquirer or processor to meet Visa's disclosure requirements
- Ensure cardholders can easily access and understand cancellation instructions
- Stick to your policies. If you allow cancellations within a certain time, honor that
- Apply cancellation rules consistently and document all requests and outcomes
- For transactions in the Europe Region involving off-premises or distance-selling contracts, ensure cancellation rights are handled in accordance with the applicable Visa Rules requirements, including the 14-day cancellation period where applicable.
- For timeshare transactions:
 - Visa Rules provide cancellation rights for timeshare transactions within 14 calendar days of the contract date. Any merchant cancellation policy should be applied in accordance with the applicable Visa Rules requirements.

- Honor cancellation requests made within Visa's 14-day cancellation policy. If a cardholder cancels during this period, you must process the cancellation and any applicable refund accordingly
- Maintain clear documentation of the cardholder's acknowledgment of your cancellation policy at the time of purchase to support your case if a cancellation request is made after Visa's 14-day period from the contract date
- For guaranteed reservations:
 - Make cancellation terms clear and accessible.
 - Only charge a no-show fee if the customer didn't cancel properly
 - Do not charge for more than one night unless agreed.
- Keep detailed records. Maintain thorough documentation of all cancellations, confirmations, and refunds. Ensure customers acknowledge your policies to support compliance and reduce dispute risk
- Train your staff. Ensure your team is trained to handle cancellations correctly and document all interactions

Maintaining clear records and following disclosed procedures can help reduce dispute risk and support your ability to address disputes when they occur.

Condition 13.8 — Original Credit Transaction Not Accepted

What this dispute is about

This dispute applies when an Original Credit Transaction (OCT) was submitted, but the credit was not accepted because:

- The recipient refused the Original Credit Transaction, or
- Original Credit Transactions are prohibited by applicable laws or regulations

This condition focuses solely on acceptance of the OCT itself. It does not determine whether a credit was owed, nor does it evaluate alternative refund options.

When this dispute typically occurs

You may see this dispute when:

- The cardholder or recipient explicitly refused the Original Credit Transaction
- Local laws or regulations prohibit Original Credit Transactions to the recipient's account

These disputes do not arise from refund quality, service satisfaction, or processing delays. They arise because the OCT could not be accepted for permitted reasons under the rules.

Can you respond to this dispute?

Before responding, assess whether the OCT was refused by the recipient or prohibited by applicable laws or regulations.

If you are unsure whether a response is appropriate or what documentation may be relevant, consult your acquirer before submitting evidence.

When responding, your documentation should focus only on OCT acceptance, not on refund entitlement, customer satisfaction, or alternative refund logic.

Examples of relevant documentation may include:

- Proof that the OCT was accepted, such as communication with the recipient confirming acceptance or refusal of the OCT
- Evidence showing the OCT failure reason does not align with refusal or legal prohibition

Related Guidance

As applicable, you may also refer to *General Guidance: How to Respond to a Dispute*, specifically:

- [If You've Already Issued a Refund or Reversal](#)

What you can do to help prevent this dispute

To reduce the risk of Original Credit Transaction Not Accepted disputes:

- **Verify eligibility:** Before initiating an OCT, confirm that the recipient's account can accept such transactions and are legally permitted in the recipient's country or region.
- **Communicate clearly:** Inform the recipient in advance that they will receive a credit via OCT and confirm their ability to accept it.
- **Use alternative methods if needed:** If there's any doubt about OCT acceptance, consider issuing the refund or credit through another method (e.g., reversal or standard refund).
- **Keep records:** Maintain documentation showing the OCT was initiated correctly and in compliance with applicable rules.

Selecting a refund method that can be accepted by the recipient may help to prevent disputes under this condition.

Condition 13.9 — Non-Receipt of Cash at an ATM

What this dispute is about

This dispute applies when a cardholder initiates a cash withdrawal at an ATM but either:

- Did not receive any cash, or
- Received only a partial amount of the funds requested.

Important Note

This condition does not apply to merchants, as it involves ATM transactions. It is included here for informational purposes only.

When this dispute typically occurs

You may see this dispute when:

- An ATM malfunction prevented cash from being dispensed
- The ATM dispensed less cash than the amount requested
- A technical or mechanical issue occurred during the cash withdrawal process

These disputes relate exclusively to ATM operations and are handled between issuers and ATM operators.

Can you respond to this dispute?

As a merchant, you cannot respond to this dispute.

This dispute condition applies to ATM cash withdrawals and does not apply to merchant transactions. It is included for informational purposes only. Evidence related to goods, services, or merchant transactions does not address this dispute.

If you receive inquiries related to ATM cash withdrawal issues, the appropriate resolution path is for the cardholder to work directly with their card issuer.

Related Guidance

As applicable, you may also refer to *General Guidance: How to Respond to a Dispute*, specifically:

- [If You've Already Issued a Refund or Reversal](#)
- [If the Customer No Longer Disputes the Transaction](#)

What you can do to help prevent this dispute

This dispute is managed by an ATM operator, not the merchant. However, for informational awareness only:

- ATM operators are responsible for maintaining ATM equipment and transaction accuracy
- Issuers handle investigation and resolution using ATM transaction records and reconciliation data

Key Takeaways for Consumer Disputes

Consumer disputes focus on what the cardholder agreed to, what was delivered or made available, and how any post-purchase issues such as cancellations, refunds, replacements, or complaints were handled. These disputes are often assessed based on disclosures, customer communications, delivery records, usage evidence, cancellation records, and refund documentation.

Clear expectations, transparent policies, accurate descriptions, timely communication, and well-maintained records can help reduce consumer disputes and support your ability to address them when they occur.

Before responding to any consumer dispute, consider whether your documentation directly addresses the cardholder's claim and demonstrates how the transaction, service, cancellation, or refund was handled in accordance with the terms disclosed at the time of purchase.

Compelling Evidence 3.0 (CE3.0)

What's Covered

- [What is Compelling Evidence 3.0 \(CE3.0\)?](#)
- [What Information is Typically Required for CE3.0?](#)
- [How to Assess Whether CE3.0 May Apply](#)
- [How CE3.0 Evaluates Prior Cardholder Activity](#)
- [Common Scenarios Where CE3.0 May Be Relevant](#)
- [How CE3.0 May Be Used During the Dispute Process](#)
- [Frequently Asked Questions](#)

Compelling Evidence 3.0 (CE3.0) is part of the dispute remedy framework for [Dispute Condition 10.4 Other Fraud – Card-Absent Environment](#). When applicable requirements are met, CE3.0 allows qualifying historical transaction information and identifying data elements to be evaluated to determine whether a disputed transaction is consistent with prior cardholder activity.

CE3.0 provides a structured framework that may be used in limited scenarios to assess whether a transaction reflects prior, undisputed cardholder activity with you. The evaluation focuses on historical transaction patterns and consistent identifying information, rather than on proving cardholder intent.

Depending on the circumstances, CE3.0 may be used during supported pre-dispute solutions, such as Order Insight, or as part of a response after a dispute has been initiated.

This section explains when CE3.0 may apply, the information typically required, and how historical transaction information may be evaluated during the dispute process.

Important to Remember

- CE3.0 applies only to eligible *Dispute Condition 10.4* disputes
- Meeting one CE3.0 requirement does not automatically satisfy all requirements
- Historical transaction information must meet the applicable Visa Rules criteria
- CE3.0 does not guarantee that a dispute will be prevented, that a dispute response will be accepted, or that a specific outcome will occur
- If you are unsure whether CE3.0 may apply, consult your acquirer before submitting documentation

What is Compelling Evidence 3.0 (CE3.0)?

Compelling Evidence 3.0 (CE3.0) is a framework available for Dispute Condition 10.4 Other Fraud – Card-Absent Environment. When the applicable requirements are met, CE3.0 allows qualifying transaction information to be used to demonstrate that a disputed transaction is consistent with the cardholder's prior activity with your business.

Unlike traditional fraud dispute responses that focus primarily on the disputed transaction, CE3.0 may consider historical transaction information and identifying data elements that demonstrate a pattern of prior cardholder interaction with your business. This may include information related to previous transactions, customer accounts, delivery details, or device and access information, where applicable.

Depending on the circumstances, CE3.0 may be used to help address fraud concerns before a dispute is filed through supported pre-dispute solutions, or as part of a response to a dispute that has already been initiated.

The following sections explain when CE3.0 may be available, the information typically required, and how qualifying transaction data may be used during a CE3.0 evaluation.

What Information Is Typically Required for CE3.0?

CE3.0 relies on historical transaction information that demonstrates a consistent pattern of cardholder activity with your business. To support a CE3.0 evaluation, you should be prepared to provide information about the disputed transaction and qualifying prior transactions.

In general, CE3.0 requires at least two prior transactions that:

- Were processed using the same payment credential and other qualifying identifiers, subject to the applicable Visa Rules requirements.
- Were not reported as fraudulent by the issuer before the disputed transaction occurred

These prior transactions must generally:

- Have been processed within 365 calendar days before the disputed transaction
- Have been processed more than 120 calendar days before the dispute was submitted by the issuer

Note: The 120-day requirement does not apply when the prior transactions were Original Credit Transactions.

You must also be able to demonstrate consistent Device ID or device fingerprint or IP address and additional identifying elements or information across the disputed transaction and the prior transactions. This may include:

- Customer account or login identifiers used to authenticate the cardholder
- Full delivery or shipping address information
- Device- or access-related information, or network information such as IP address

In addition, you should provide a clear description of the goods or services purchased in both the disputed transaction and the prior transactions. This helps establish a consistent pattern of cardholder activity with your business.

All applicable CE3.0 requirements must be met, including transaction eligibility, timing requirements, issuer fraud reporting requirements, and consistency of the supporting data provided.

How to Assess Whether CE3.0 May Apply

Before gathering documentation, you should first determine whether CE3.0 may be applicable to the dispute you are reviewing.

As an initial assessment, consider the following questions:

- Is the dispute a 10.4 – Other Fraud, Card-Absent Environment dispute?
- Do you have at least two prior transactions that meet the applicable CE3.0 requirements?
- Were the prior transactions processed using the same payment credential?
- Can you demonstrate consistent identifying data across the disputed transaction and prior transactions?
- Can you provide information that links the transactions to the same cardholder activity?

If the answer to these questions is yes, you may have information that could be relevant to a CE3.0 evaluation, subject to all applicable eligibility and timing requirements.

CE3.0 is generally less likely to be applicable when:

- The transaction is a first-time purchase
- There is limited or no prior transaction history
- Consistent identifying information cannot be demonstrated across the transactions
- The dispute is not a 10.4 – Other Fraud, Card-Absent Environment dispute

Meeting the initial assessment criteria does not by itself satisfy CE3.0 requirements. All applicable eligibility, timing, and data consistency requirements must still be met.

The next section explains how CE3.0 evaluates prior cardholder activity and the role historical transaction information plays in that evaluation.

How CE3.0 Evaluates Prior Cardholder Activity

CE3.0 evaluates whether the disputed transaction is consistent with the cardholder's prior activity with your business. Rather than focusing solely on the disputed transaction, CE3.0 considers whether qualifying historical transactions demonstrate a pattern of prior cardholder interaction.

As part of this evaluation, historical transaction information is reviewed to determine whether the disputed transaction shares consistent characteristics with prior transactions that were not reported as fraudulent before the disputed transaction occurred. These characteristics may include:

- The payment credential used
- Device ID or device fingerprint
- Network or access information, such as an IP address
- Customer account or login information
- Delivery or shipping information
- The goods or services purchased

The purpose of this evaluation is to determine whether the disputed transaction aligns with an established pattern of prior cardholder activity. The evaluation considers whether the disputed transaction and qualifying prior transactions demonstrate consistent identifying information and transaction characteristics.

For example, a cardholder may have previously used the same account, device, delivery address, or payment credential for prior purchases with your business. When qualifying historical transactions share these characteristics, they may help demonstrate that the disputed transaction is consistent with prior activity.

Because CE3.0 relies on historical transaction patterns, maintaining accurate customer, transaction, and fulfillment records can help ensure the information needed for a CE3.0 evaluation is available when a dispute arises.

The next section provides examples of business models and transaction types where CE3.0 may be particularly relevant.

Common Scenarios Where CE3.0 May Be Relevant

CE3.0 is most effective in business models where repeat customer activity creates a transaction history that can be linked to the same cardholder over time. In these situations, you may have access to historical transaction information and consistent identifying data that can support a CE3.0 evaluation.

These examples are illustrative and do not determine CE3.0 eligibility on their own.

- **E-commerce business:** Online merchants often maintain customer accounts, store delivery information, and retain records of previous purchases. When the same customer returns to make additional purchases, this information may help establish a pattern of prior cardholder activity.
- **Subscription and Recurring Service Businesses:** Businesses that offer subscriptions, memberships, or recurring services often have an ongoing relationship with the cardholder. Customer account information, service usage records, and previous transactions may provide information relevant to a CE3.0 evaluation.
- **Digital Goods and Online Services:** Merchants that provide digital content, software, gaming services, streaming services, or other online products may have access to account activity, login information, device information, and usage records that can help demonstrate prior cardholder interaction with the service.

- **Online Marketplaces and Platform-Based Businesses:** Marketplaces and platform businesses frequently maintain customer profiles, purchase histories, saved payment credentials, and delivery information across multiple transactions. These records may provide information that can be used in a CE3.0 evaluation.
- **Travel and Other Account-Based Services:** Businesses that maintain customer profiles, loyalty accounts, booking histories, or repeat purchasing activity may also have historical transaction information that can support a review of prior cardholder activity.

CE3.0 may be more difficult to apply when there is limited or no prior transaction history, such as first-time purchases, guest checkout transactions, or business models that do not retain sufficient information to establish a connection between the disputed transaction and prior cardholder activity.

The next section explains how CE3.0 may be used before a dispute is filed and during the dispute process.

How CE3.0 May Be Used During the Dispute Process

CE3.0 may be used at different stages of the fraud dispute process, depending on whether a dispute has already been initiated and the solutions available to you through your acquirer.

Before a Dispute Is Filed

Merchants participating in Order Insight may be able to provide qualifying transaction information before a dispute is initiated. Order Insight allows participating issuers to request additional transaction information, such as receipts and order details, when a cardholder questions a transaction. This typically occurs when the cardholder contacts their issuer about a transaction, but a dispute has not yet been reported to Visa.

In these situations, qualifying CE3.0 information may be used to demonstrate that the transaction is consistent with the cardholder's prior activity with your business. When the applicable CE3.0 requirements are met, this information may help resolve the inquiry without a dispute being initiated.

This can be particularly beneficial when a cardholder identifies a transaction as potentially fraudulent, but the matter has not yet progressed to a formal dispute. By providing additional transaction information, merchants may help issuers and cardholders better understand and recognize the transaction before a dispute is filed.

If you do not currently participate in Order Insight, contact your acquirer to learn more about availability, participation requirements, and how Order Insight may support your dispute management strategy.

After a Dispute Has Been Initiated

If a Dispute Condition 10.4 – Other Fraud, Card-Absent Environment dispute has already been initiated, qualifying CE3.0 information may be included as part of your dispute response. Historical transaction information and consistent identifying data may be used to demonstrate that the disputed transaction aligns with the cardholder's prior activity with your business.

When preparing a response, ensure that the information submitted clearly links the disputed transaction to the qualifying prior transactions and demonstrates the required consistency across the available data elements. Your acquirer can provide guidance on the information required to support a CE3.0 response.

Understanding how CE3.0 may be used both before and after a dispute is initiated can help you identify opportunities to use qualifying transaction data more effectively when managing card-absent fraud disputes.

Frequently Asked Questions

The questions below address common points of confusion about how CE3.0 is evaluated. They are intended to clarify common scenarios and limitations. They do not create new dispute rights and do not replace guidance from your acquirer.

1. What types of identifying information may be considered when CE3.0 is evaluated?

When CE3.0 is evaluated, Visa may review whether certain identifying information appears consistently across the disputed transaction and your prior, undisputed transactions. This information is used to assess whether the cardholder previously interacted with you using the same account, device, or access context.

The specific data elements considered and how they are assessed are defined by Visa Rules and automated validation. You are not expected to determine which elements apply or how they are evaluated.

2. Does CE3.0 apply to recurring or merchant-initiated transactions?

CE3.0 may be evaluated in connection with recurring or merchant-initiated transactions when those transactions relate back to an earlier cardholder-initiated interaction and meet applicable Visa Rules.

For example, if a recurring transaction follows an earlier cardholder-initiated transaction that was not disputed, Visa may consider whether that prior activity helps establish a historical relationship. Eligibility depends on the applicable Visa Rules requirements and the specific facts of the transaction.

3. Can an email address or phone number be treated as a login or account identifier?

An email address or phone number may be considered an account or access identifier only if you use that information to authenticate the cardholder as part of the transaction.

If the cardholder used a different form of credential, such as a username or account ID, that credential is what may be considered for CE3.0 evaluation.

4. How does guest checkout affect CE3.0 evaluation?

When you offer guest checkout, the cardholder completes the transaction without logging into or creating an account. Because there is no ongoing account or login relationship, guest checkout transactions may provide limited information for CE3.0 evaluation.

In these situations, CE3.0 may be less likely to apply, depending on the available transaction history and other rule-based considerations.

5. Can a store location be treated as a delivery address for CE3.0 purposes?

No. If an online purchase is picked up in store, there is no cardholder delivery address associated with that transaction. A merchant location is not treated as a delivery address for CE3.0 evaluation.

For transactions delivered to a residential, office, or similar address that belongs to the cardholder, that address may be considered as part of the historical transaction review, subject to Visa Rules.

6. What level of address detail may be considered when CE3.0 is evaluated?

When delivery information is reviewed, Visa may consider whether the delivery details across transactions are consistent and reasonably linked to the cardholder.

The specific address elements evaluated and how they are validated are defined by Visa Rules and system logic. You are not expected to determine address formatting or completeness requirements as part of your dispute response.

7. How does CE3.0 consider device or access information?

Device or access information may be reviewed to assess whether the disputed transaction occurred in a similar access context as your prior undisputed transactions. This helps determine whether the transaction pattern is consistent with previous cardholder behavior.

The technical composition of device or access identifiers is evaluated by Visa systems. You do not need to generate or design device identifiers for CE3.0 purposes.

8. What level of detail is expected for product or service descriptions when CE3.0 is evaluated?

When product or service information is reviewed, the description should clearly reflect what the cardholder purchased. Descriptions that explain the nature of the goods or services generally provide more clarity than generic labels.

This information helps Visa understand whether prior undisputed transactions involved similar activity, but it does not determine the outcome on its own.

9. Do refunded or credited historical transactions still count for CE3.0 evaluation?

Yes. Prior transactions that were not disputed may still be considered as part of CE3.0 evaluation even if you later refunded or credited them.

The purpose of CE3.0 is to assess whether the cardholder previously interacted with you using consistent identifying information. Whether the goods or services were later returned or credited does not, by itself, negate that historical interaction.

10. Should you rely on CE3.0 whenever a card-absent fraud dispute is raised?

No. You should view CE3.0 as one possible evaluation framework that may apply in certain card-absent fraud disputes under Dispute Condition 10.4.

Before relying on CE3.0, assess whether the dispute involves qualifying historical cardholder activity and whether the applicable CE3.0 requirements can be satisfied based on the available information. CE3.0 does not guarantee a favorable outcome and does not apply to all fraud scenarios.

Best Practices to Minimize Disputes

What's Covered

- [Training Your Staff](#)
- [Transaction Processing Tips](#)
- [Ensuring Transaction and Business Recognition](#)
- [Returns, Exchanges, and Cancellations](#)
- [Post Purchase Customer Care](#)
- [Fraud Prevention](#)
- [Dispute Monitoring](#)
- [Early Resolution Tools](#)
- [Deciding Whether to Respond to the Dispute](#)

Preventing transaction issues before they become disputes may help reduce dispute activity and improve the customer experience. The practices in this section complement the information provided throughout this guide and are intended to help merchants reduce common causes of fraud, authorization, processing error, and consumer disputes.

Whether you accept payments in person or online, applying these practices consistently can help reduce transaction issues and improve your ability to respond when disputes occur.

These practices do not guarantee that disputes can be avoided. However, they can help reduce risk, improve customer understanding of transactions, and strengthen your ability to support a response when it is appropriate.

Training Your Staff

Your employees are your first line of defense against disputes. From sales associates to customer service and back-office teams, every interaction with a customer and every transaction processed can either reduce or increase the risk of a dispute.

Transaction Processing Training

Sales staff and frontline employees must be trained to process transactions accurately and consistently. This includes:

- Understanding how to operate your point-of-sale (POS) terminals or e-commerce systems
- Understanding applicable authorization, authentication, and transaction processing requirements
- Handling exceptions such as declined transactions, partial authorizations, or duplicate charges

If your business is new to card acceptance, work closely with your acquirer or processor to ensure your team receives proper onboarding and system training. Customers expect a seamless and familiar experience when using their Visa cards regardless of where they shop. When transactions are processed quickly and correctly, customers are less likely to raise concerns or file disputes.

Customer Service Training

Customer service associates play a critical role in setting expectations and resolving concerns before they escalate. Training should emphasize:

- Clear communication of billing descriptors, return policies, and delivery timelines
- Professional and empathetic handling of customer inquiries or complaints
- Proactive follow-up to ensure customer satisfaction after the sale

Clear communication and timely issue resolution can help reduce misunderstandings that may lead to disputes. A well-trained team can turn a potentially negative experience into a positive one, preserving both revenue and reputation.

Post-Sale and Dispute Handling Training

Employees responsible for refunds, reversals, and dispute responses must be equipped with the knowledge and tools to act quickly and accurately. Training should cover:

- When and how to issue credits or reversals to avoid confusion or duplicate charges
- How to document customer interactions and transaction adjustments to create a clear audit trail
- What evidence is needed to support a response to a dispute, such as proof of delivery, refund confirmations, or signed receipts
- How to escalate complex cases appropriately, including when to involve your acquirer or legal team
- Understanding when to involve an acquirer, processor, fulfillment provider, or other partner can help ensure issues are addressed efficiently

Onboarding for New Hires

Training should begin on day one. New employees, whether in sales, support, or operations, must receive structured onboarding that includes:

- An introduction to Visa card acceptance policies and your internal procedures
- Hands-on training with your payment systems and tools
- Guidance on how to handle common customer scenarios and exceptions
- Awareness of their role in preventing disputes and protecting the business

Pairing new hires with experienced team members and providing job aids or quick-reference guides can accelerate learning and reduce early-stage errors.

Ongoing Learning and Support

Training should be continuous, not a one-time event. Regular refreshers, updates on Visa policy changes, and scenario-based learning can help your team stay sharp and confident. Encourage cross-training between departments to ensure coverage and consistency across all customer touchpoints.

Transaction Processing Tips

Getting the basics right at the point of sale may help reduce the risk of disputes under this condition. Whether you're accepting card payments in person, online, or over the phone, following these simple practices can help protect your business and reduce the risk of transaction issues.

Set Clear Expectations Before Purchase

What to do: Clearly disclose pricing, cancellation terms, refund eligibility, delivery timelines, recurring billing arrangements, and any important limitations before the customer completes the transaction.

Why it matters: Many disputes arise because the cardholder believes they were not informed of key terms or because expectations about the product or service were not aligned with what was ultimately delivered.

Always Get Authorization

What to do: Request and receive an authorization approval before completing any sale. Make sure your terminal, gateway, or payment system includes all required transaction details and accurate Visa transaction indicators in the authorization request. Transaction processing requirements and indicators may vary depending on the transaction type, so work closely with your acquirer or processor to understand which fields your business must supply.

Why it matters: Requesting authorization helps confirm the status of the account and allows issuers to evaluate the transaction based on the information submitted. Providing accurate and complete transaction details, including the required indicators and processing codes, allows issuers to make informed authorization decisions. This is essential for correct transaction processing, dispute prevention, and compliance with Visa rules.

If your terminal is offline or the authorization system is unavailable, follow your acquirer's fallback procedures. Never assume approval without confirmation.

Never Complete a Declined Transaction

What to do: If the authorization request is declined, do not proceed with the sale.

Why it matters: A declined authorization means the issuer has not approved the transaction. Completing it anyway puts you at risk of losing the funds.

If a customer insists on completing the sale, offer an alternative payment method instead of forcing the transaction through.

Verify Card Status and Authorization

What to do: Ensure the transaction receives a valid authorization response and follow your acquirer's procedures when a card appears expired or invalid. If there are questions about the card's status, request authorization and rely on the authorization response provided through the payment system.

Why it matters: A card's printed expiration date does not always determine whether a transaction can be approved. In some situations, issuers may continue to authorize transactions on cards that appear expired. Proper authorization helps confirm the status of the account at the time of the transaction and supports correct transaction processing.

If a card cannot be authorized or the authorization is declined, ask the customer to use an alternative payment method.

Enter Each Transaction Only Once

What to do: Make sure each transaction is entered into your point-of-sale (POS) system just once and deposited only once.

Why it matters: Duplicate transactions are a common cause of disputes. They can happen if:

- You enter the same transaction more than once
- You deposit both the merchant and bank copies of a receipt
- You submit the same transaction to more than one acquirer

Review any terminal or gateway error messages before resubmitting a transaction.

Use Accurate Transaction Details

What to do: Double-check that the card number, transaction amount, and currency code are entered correctly before completing the sale.

Why it matters: Mistakes in these details can confuse customers and lead to disputes. For example:

- A wrong amount may look like an overcharge
- An incorrect currency code can result in unexpected conversion fees

Even small errors can create big problems, accuracy at the point of sale helps avoid unnecessary losses and builds customer trust.

Handle Receipts Carefully

What to do: Ensure incorrect or duplicate transaction records are voided, reversed, or corrected as appropriate for your processing environment.

Why it matters: Processing the wrong receipt or more than one can confuse customers and lead to disputes for duplicate or incorrect charges.

Always provide a copy of the final, correct receipt to the customer. Keep your copy securely stored in case you need to respond to a dispute later.

Settle the Transaction Promptly

What to do: Complete and settle transactions in accordance with your acquirer's requirements and applicable authorization validity periods.

Why it matters: Delayed settlement can confuse customers when charges appear late on their statements, increasing the risk of disputes.

Depending on your setup, this may include:

- **Terminal-based merchants:** Ensure your point-of-sale (POS) terminal is set to automatically settle transactions daily or manually initiate settlement at the end of each business day.
- **Online or integrated systems:** Confirm that your payment gateway or processor is configured to settle transactions promptly after authorization.
- **Manual processes (if applicable):** If you use paper receipts or batch files, submit them to your acquirer promptly, preferably on the same day.

Prompt settlement helps ensure that the transaction appears on the customer's billing statement while the purchase is still fresh in their mind, reducing the chance of confusion or disputes.

Process Refunds Quickly

What to do: As soon as a customer is owed a refund, whether due to a return, cancellation, or service issue, process the credit without delay. If a transaction was processed incorrectly (e.g., wrong amount or duplicate), issue a reversal instead of waiting for the customer to request one.

Why it matters: Delays in issuing refunds or reversals can frustrate customers and lead them to contact their bank, which may result in a dispute, even if you intended to resolve the issue. Acting quickly shows good faith and helps avoid unnecessary losses.

Key tips:

- When possible, process refunds promptly after eligibility has been confirmed
- If a transaction was processed in error, where supported, use the appropriate correction method, such as a reversal or adjustment, according to your acquirer's procedures
- Keep records of all refunds and reversals in case you need to show proof of resolution

Maintain Complete Transaction Documentation

What to do: Ensure all documents related to the transaction are reviewed for completeness. When applicable, obtain and retain customer acknowledgments or signatures, especially for high-value, recurring, or service-based transactions.

Maintain organized records of all transaction-related documents, including receipts, invoices, and correspondence. Where possible, ensure that these documents can be linked to each other using a consistent reference, such as an order number, invoice number, or transaction ID.

Key documents, such as invoices or receipts, should also clearly link to the card payment, for example by including the transaction date, amount, and a truncated version of the payment credential, such as the last four digits.

Retain records for the period required by applicable Visa Rules, local laws, and your acquirer's requirements.

Why it matters: Proper documentation can be critical in defending against disputes. A signed receipt, delivery confirmation, or service agreement can help demonstrate that the transaction was valid and authorized.

When documents are clearly linked and consistent, it is easier to show how the transaction relates to the cardholder. This reduces the risk of delays or challenges caused by incomplete or disconnected information during review.

Ensuring Transaction and Business Recognition

One of the most common reasons customers contact their bank is because they do not recognize a transaction on their statement. In many cases, the transaction itself was valid, but the business name, billing descriptor, or transaction details were unfamiliar to the cardholder. Ensuring your business is easily identifiable before, during, and after the purchase can help reduce confusion and unnecessary disputes.

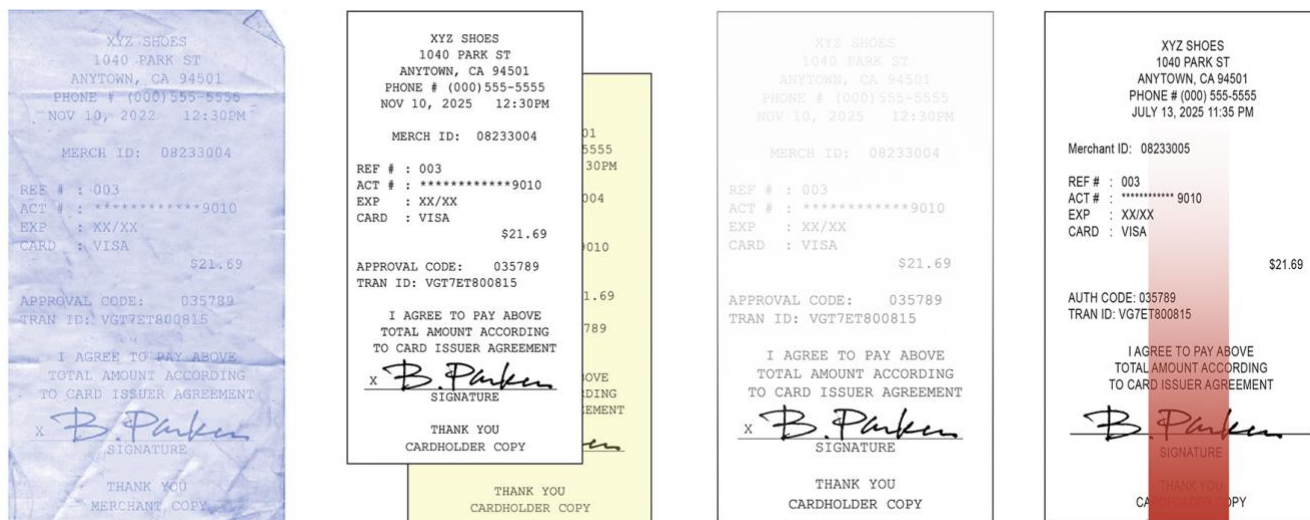
Improving transaction recognition can help reduce disputes that arise when customers do not recognize a charge on their statement.

Make Receipts Clear and Easy to Read

Receipts, invoices, order confirmations, and transaction records should be clear, complete, and easy to understand. Key information such as your business name, transaction date, amount, currency, order reference, and customer service contact details should be easy to locate.

Customers often refer to receipts and confirmation emails when reviewing transactions on their statement. Clear transaction records help customers recognize legitimate purchases and reduce confusion that can lead to disputes.

The examples below illustrate how receipt quality and readability can affect transaction recognition.



Poorly printed, incomplete, or difficult-to-read receipts may make it harder for customers to identify a legitimate purchase and can complicate dispute reviews.

Use a Business Name Customers Will Recognize

Customers are more likely to question a charge when the business name appearing on their statement differs from the name they recognize from your website, store, booking confirmation, or invoice.

Review your billing descriptor regularly and ensure it aligns with the brand name customers see during the purchase process. Consistent use of your business name across customer touchpoints can help reduce disputes caused by transaction recognition issues.

Use Consistent Branding Across Customer Touchpoints

Using the same business name, logo, website address, and customer support information across your website, receipts, invoices, emails, booking confirmations, and billing descriptors helps customers recognize transactions more easily.

When the information appearing on a billing statement matches what the customer saw during the purchase journey, confusion is less likely to occur.

Add Contact Information

Providing clear and accessible contact information gives customers an opportunity to resolve questions directly with you before contacting their issuer.

Include customer service contact details such as a telephone number, email address, website, or support portal on receipts, invoices, confirmation emails, and account communications whenever possible.

Send Transaction Confirmations Promptly

Transaction confirmations provide customers with a record of what they purchased, when the purchase occurred, and how to contact you if they have questions.

For online, subscription, travel, and digital goods transactions in particular, confirmation emails or other transaction records can help reduce disputes caused by unrecognized charges or forgotten purchases.

Returns, Exchanges, and Cancellations

Clear return, refund, exchange, and cancellation policies help set customer expectations before purchase and may reduce misunderstandings that can lead to disputes. As a merchant, you're responsible for setting these policies and making sure your customers see and understand them before completing a purchase.

General Guidelines

- Your policies should be easy to understand and clearly communicated at the time of purchase
- For in-person and online sales, customers must see the policy before they pay
- For phone orders or guaranteed reservations, you may send the policy by email, text, or mail, but you must be able to prove the customer received and acknowledged it
- Your policies should be applied consistently and retained as part of your transaction documentation. When a dispute arises, you may need to demonstrate what policy was disclosed to the cardholder at the time of purchase.

Disclosure for Card-Present Transactions

For card-present transactions, policy disclosure may be demonstrated through methods such as:

- Clearly printed on the front of the transaction receipt near the signature line, or
- Displayed in a visible location at the point of sale, or
- Printed on the back of the receipt with a space for the customer's signature or initials.

If your receipts don't include pre-printed policies, you can write or stamp the policy near the signature line, just make sure it's legible on all copies.

Use clear and specific language when disclosing your policy so customers understand what to expect. Below are common examples of disclosure statements and what they mean:

- **No Refunds or Returns:** This means your business generally does not offer discretionary refunds, returns, or exchanges. The policy must be clearly disclosed before purchase and does not limit any refund, cancellation, or other rights that may apply under applicable laws, Visa Rules, your merchant agreement, or any contractual obligations you may have with the customer.
- **Exchange Only:** You allow customers to return merchandise, but only for an exchange of similar items of equal value. No refunds are provided.
- **In-Store Credit Only:** Returned merchandise is accepted, but instead of a refund, the customer receives store credit for the value of the return.

- **Additional Terms and Conditions:** In some cases, specific transaction terms may apply, such as restocking fees, cancellation charges, special-order merchandise conditions, delivery commitments, or other transaction-specific requirements. These terms should be clearly disclosed and acknowledged by the customer before the transaction is completed.
- **Timeshare:** Visa Rules provide cancellation rights for certain timeshare transactions within 14 calendar days of the contract date or the date the contract is received, as applicable. Refer to your acquirer regarding the applicable requirements.

Disclosure for Card-Absent Transactions

When a customer makes a purchase without being physically present, such as by phone, online, or through an app, it's important not only to clearly present your return, refund, or cancellation policy, but also to ensure the customer acknowledges it. Proper disclosure and confirmation of acceptance help prevent misunderstandings and reduce the risk of disputes.

Mail or Phone Orders

You may send your return or refund policy to the customer by email, text message, or mail. However, you must be able to prove that the customer received and acknowledged the policy before or at the time of the transaction.

Online or App Purchases

Your website or app must clearly display the policy in one of the following ways:

- Before checkout, with a checkbox, “click to accept” button, or other form of acknowledgment
- On the checkout page, near the “submit” or “place order” button
- Retain records showing how and when the cardholder acknowledged the policy

You may link the disclosure to a separate page, as long as the link is part of the “click to accept” acknowledgement and refers to the return, refund, or cancellation policy.

If your policies change over time, retain records of prior versions and the dates they became effective. When responding to a dispute, the relevant policy is generally the policy that was presented to the customer at the time of purchase.

The image below is an example of policy disclosure presented through a hyperlink and click-to-accept acknowledgement.

☒ I accept that I have read & agreed to the [Internet Sales Conditions](#) and the [Cancellation Policy](#) for the rate.

Cancellation Policy x

This booking is Non-Refundable and cannot be amended or modified. Failure to arrive at the hotel or property will be treated as a No-Show and will incur a charge of 100% of the booking value.

CONFIRM

[Details behind the hyperlink](#)

Keep Versions of Customer-Facing Terms

If customer-facing terms, policies, or disclosures change over time, retain prior versions and effective dates. When a dispute arises, the relevant documentation is generally the version presented to the customer at the time of purchase.

Post Purchase Customer Care

Your relationship with the customer doesn't end at the point of sale. How you manage communication, delivery, and follow-up after a purchase plays a key role in preventing disputes. By keeping customers informed and confirming their satisfaction, you reduce confusion and build trust and give them fewer reasons to contact their issuer.

Effective post-purchase communication can help reduce disputes by ensuring customers understand what was purchased, when it will be delivered or provided, and how to contact you if questions arise.

Here are key practices to help you deliver great post-purchase care and avoid unnecessary complaints.

Prepayment and Delayed Delivery

If goods or services will not be delivered immediately, clearly communicate the expected delivery date, service date, or availability timeline. Where possible, retain records of these communications.

Out-of-Stock or Unavailable Items

If an item is out of stock or no longer available:

- Inform the customer promptly and clearly
- If it's out of stock, provide an estimated delivery date and confirm that the customer agrees to the new schedule
- If it's unavailable, offer a similar item or the option to cancel
- Always obtain the customer's agreement before substituting any item, changing service dates, or providing alternative arrangements, and retain records of that agreement

Charging Before Fulfillment

Depending on your business model, payment may be collected before goods are shipped or services are provided. When this occurs, clearly communicate delivery dates, service dates, fulfillment timelines, and any applicable cancellation or refund rights to the customer.

Where practical, avoid capturing or depositing payment significantly before goods are shipped or services are made available. If delays occur, communicate them promptly and provide available options to the customer.

Customers may become concerned when charges appear on their statement well before receiving the goods or services they purchased, particularly if expected delivery or service dates are unclear.

Cancel Recurring Charges Promptly

If a customer requests to cancel a recurring charge:

- Process cancellation requests in accordance with the disclosed terms and effective cancellation date communicated to the customer
- Send a written confirmation showing the cancellation and its effective date
- If the customer has withdrawn permission to charge their Visa account, stop billing right away and request another form of payment if needed

Note Europe Region

In the Europe Region, installment arrangements may be subject to additional requirements. If a cancellation request has been received, consult your acquirer regarding the applicable Visa Rules requirements before continuing to bill the Visa account.

Acknowledge Receipt and Confirm Satisfaction

When appropriate for your business model, obtain and retain documentation showing that the customer received, accessed, or used the goods or services purchased. Where possible, also retain records that indicate the goods or services were received in acceptable condition or that the customer did not report concerns at the time of delivery, completion, or acceptance.

Examples may include:

- Signed proof of delivery or service completion
- Customer acknowledgements or acceptance forms
- Check-in, attendance, access, login, or usage records
- Delivery confirmations
- Emails, SMS messages, surveys, or other communications confirming receipt of the goods or services
- Communications showing the customer confirmed the merchandise was received in good condition or that the service was completed as expected

Depending on your business model, these records may help demonstrate:

- The goods or services were delivered, made available, or used
- The customer accepted the merchandise or service at the time it was provided
- No issues were raised at the time of delivery, completion, or acceptance

Maintaining these records can help support your position if questions arise later regarding non-receipt, service access, merchandise condition, or service quality.

Communicate Refund Status

If a refund or credit is being processed, tell the customer when it was issued, the amount, and the expected method of refund. Retain confirmation of the refund or credit, including transaction identifiers where available. Clear refund communication can help reduce confusion and prevent disputes related to delayed or missing credits.

Fraud Prevention

Effective fraud prevention practices can help reduce fraud-related disputes and improve transaction security. The examples below highlight some controls that may help merchants manage fraud risk. Merchants should work with their acquirer and payment service providers to determine which controls are most appropriate for their business.

The fraud prevention tools and controls described below may not be available in all markets or payment environments. Merchants should consult their acquirer or payment service provider for guidance on implementation, eligibility requirements, and best practices.

Card-Present Transactions

Key-Entered Transactions Require a Card Imprint

If you need to key-enter a transaction during a card-present sale, always make a manual imprint of the front of the card using an imprinter. This applies even if the card has a chip and the terminal is chip-enabled.

- Do not use a pencil, crayon, or other writing tool to trace the card; this is not a valid imprint
- Even with authorization and a signed receipt, the transaction may be disputed if fraud occurs and there's no imprint showing the card number and expiration date

If the customer is present but the physical card cannot be presented, additional fraud risk may exist. Follow your acquirer's procedures for processing the transaction and understand the potential dispute liability associated with key-entered transactions.

For guidance on processing key-entered transactions and understanding the associated risks, consult your acquirer or payment service provider.

Ensure Receipts Are Legible

Make sure all transaction receipts are compliant with Visa's requirements under "Required Transaction Receipt Content for All Transactions" (Visa Rules ID# 0027843), accurate, and easy to read. Illegible receipts, or those that produce unreadable copies, can be rejected and may lead to disputes. This is especially important as more receipts are scanned and transmitted electronically.

Your acquirer can provide guidance on receipt requirements and documentation practices that support dispute management.

Card-Absent Transactions

Address Verification Service

The Address Verification Service (AVS) allows card-not-present (CNP) merchants to check a Visa cardholder's billing address with the card issuer in order to reduce risk exposure. An AVS request includes the billing address provided to the merchant by the cardholder (street address and/or zip or postal code). AVS is also used at Automated Fuel Dispenser (AFD) terminals in the U.S.

The address can be transmitted in one of two ways:

- As part of an authorization request: The request can be processed either on a real-time basis or in batch mode using an electronic terminal or personal computer. Real-time requests are typically used for transaction situations where the customer requires an immediate online response. Batch mode is geared more toward low-cost processing in which no immediate response is required, as is usually the case with mail orders.
- As part of an account verification: A merchant may also send a stand-alone AVS request without an accompanying authorization request by using Visa's Account Verification Service, which is available in all regions.
 - To verify the customer's billing address before requesting an authorization
 - When you receive an AVS "try again later" response even though an authorization approval has already been received.

AVS checks the address information and provides a result code to the acquirer and merchant that indicates whether the address given by the cardholder matches the address on file with the issuer.

AVS can provide additional information that may help merchants assess transaction risk in card-absent environments. The effectiveness of AVS depends on market support, issuer participation, transaction type, and how the merchant incorporates AVS results into its overall risk management process.

AVS availability, response codes, and implementation may vary by market and acquirer. Contact your acquirer to understand how AVS can be used within your payment environment.

CVV2 (Card Verification Value 2)

Card Verification Value 2 (CVV2) is a three-digit code that is printed on the signature panel of all Visa cards. Telephone order and Internet merchants use CVV2 to verify that the customer has a legitimate Visa card in hand at the time of the order. The merchant asks the customer for the three-digit code and sends it to the issuer as part of the authorization request. The response can be used to make a risk evaluation.

How CVV2 Works:

1. The customer contacts the merchant to place an order.
2. The merchant asks the customer for the CVV2 three-digit code and sends it to the card issuer as part of the authorization request.
3. The card issuer checks the CVV2 code to determine its validity, and then sends a CVV2 result code back to the merchant along with the authorization decision.
4. Before completing the transaction, the merchant evaluates the CVV2 result code, taking into account the authorization decision and any other relevant or questionable data.

A merchant may also verify CVV2 without an accompanying authorization request by using the Zero Amount Account Number Verification Service, which is available in all regions.

CVV2 provides an additional data point that may help merchants assess transaction risk in card-absent environments. The effectiveness of CVV2 depends on market support, issuer participation, transaction type, and the merchant's overall fraud prevention strategy.

CVV2 requirements and implementation may vary by market, acquirer, and payment platform. Contact your acquirer for guidance on CVV2 processing and applicable requirements.

Visa Secure (3-D Secure Authentication)

Visa Secure may help reduce fraud risk for eCommerce transactions by supporting cardholder authentication. Eligibility for dispute related protection depends on how the transaction is processed and whether required authentication data elements are present.

The scenarios below outline when a transaction may qualify for protection from a fraud-related dispute:

- **Fully Authenticated EMV 3-D Secure Transaction (ECI 5)**

A fully authenticated 3-D Secure transaction must be processed as a secure electronic commerce transaction using electronic commerce indicator (ECI) 5. The issuer must respond to the authentication request with an authentication confirmation under 3-D Secure, and a valid cardholder authentication verification value (CAVV) must be generated. You must ensure that the CAVV and all required 3-D Secure authentication data elements are included in the authorization request. These elements must be present for the transaction to be recognized as fully authenticated and eligible for fraud-related dispute protection.

- **Authenticated Payment Credential (ECI 5)**

For transactions using an authenticated payment credential and processed with electronic commerce indicator (ECI) 5, protection applies when a valid token authentication verification value (TAVV) is included in the authorization request and the issuer or token requestor approves the cardholder verification request using an approved cardholder verification method (CVM). You must ensure that the TAVV and all required 3-D Secure authentication data elements are submitted in the authorization request for the transaction to qualify for fraud-related dispute protection.

- **Attempted Authentication (ECI 6)**

For non-authenticated security transactions processed using electronic commerce indicator (ECI) 6, protection may still apply when a cardholder authentication verification value (CAVV) is included in the authorization request, and the issuer or Visa on the issuer's behalf responds to the authentication request with an attempt response that also contains a CAVV. This protection does not apply to non-reloadable prepaid card transactions. You must ensure that the CAVV and required 3-D Secure authentication data are included in the authorization request for attempted authentication to provide dispute protection.

If you don't participate in Visa Secure, the transaction must be processed using an ECI value of 7. However, transactions submitted with ECI 7 are not protected from fraud-related disputes.

It's important to check with your acquirer to understand how these rules apply to your business.

Also note that if your business is flagged under the Visa Monitoring Program, you may still be subject to disputes under Condition 10.5, even if you're a Visa Secure participant.

Dispute Monitoring

Monitoring your dispute activity is essential to identifying problem areas, improving prevention strategies, and protecting your business from unnecessary disputes. By tracking disputes regularly and understanding the reasons behind them, you can take proactive steps to reduce future occurrences.

Why Monitor Disputes?

Dispute monitoring helps you:

- Spot recurring issues tied to specific products, services, or transaction types
- Understand which dispute conditions are most common in your business
- Measure how effective your prevention and response strategies are
- Detect potential fraud or operational gaps before they escalate

Regular monitoring can help you identify trends and focus improvement efforts where they may have the greatest impact.

What to Track

To get the most value from your monitoring efforts, consider tracking:

- **Disputes by Condition Code:** Each dispute condition relates to a specific issue (e.g., fraud, service not received, duplicate charge). Tracking by code helps you identify root causes and apply targeted fixes.
- **Dispute Activity as a Percentage of Sales:** Monitor dispute volume in relation to your total sales. A rising dispute-to-sales ratio may signal issues with fulfillment, communication, or fraud controls.
- **Response Effectiveness :** Track the number of disputes received and their outcomes over time. Monitoring these trends can help you identify patterns and evaluate the effectiveness of your dispute management processes.
- **Channel-Specific Disputes:** If your business operates across multiple channels, such as in-store, online, or mail/telephone order, track disputes separately for each channel. This can help identify channel-specific risks and improvement opportunities.

Tools and Techniques

- Use internal dashboards or reporting tools to monitor dispute trends over time
- Work with your acquirer to access detailed dispute reports and insights
- Consider tools that help identify transaction trends, recurring dispute patterns, or areas that may benefit from additional controls

Additional Resources and Support

Visa and its partners offer a variety of dispute management, fraud prevention, transaction insight, and customer inquiry solutions that may help merchants reduce disputes and improve operational efficiency. Availability of these products and services may vary by market, acquirer, processor, and business type.

Contact your acquirer or processor to learn which Visa products, services, reporting tools, or dispute management capabilities are available for your market, business model, and transaction environment.

Early Resolution Tools

Visa offers tools that may help reduce disputes by providing issuers with additional transaction details and by enabling automated resolution in eligible cases. Availability and results depend on your acquirer, issuer participation, and how your program is configured.

Verifi Order Insight (Pre-dispute Management)

Order Insight enables participating merchants to share enhanced transaction details with participating issuers when a cardholder questions a transaction. Depending on issuer participation and the information available, this may help resolve cardholder confusion before it becomes a dispute.

What this can help with:

- Helping the cardholder recognize the charge through clearer descriptors and purchase details
- Reducing repeat inquiries by making your transaction data easier to understand

Best Practices:

- Keep transaction descriptors and product or service descriptions clear and consistent
- Maintain accessible customer support channels and respond quickly to inquiries
- Work with your acquirer or service provider to understand integration options and local availability

Rapid Dispute Resolution (RDR)

RDR is an automated option that allows merchants, through their acquirer, to set predefined rules to resolve eligible disputes quickly. When a dispute matches the configured rules, it may be resolved without requiring manual evidence submission.

Important Reminder

After accepting an RDR request, you should not issue a separate refund for the same transaction unless advised by your acquirer. Acceptance of an RDR triggers Visa Resolve Online (VROL) to automatically create a dispute case that transfers financial liability. The acquirer will debit your account accordingly. If you issue a credit after accepting the RDR, you can create a risk of duplicate credits or debits depending on how the case is processed. Confirm with your acquirer how RDR outcomes appear in settlement, reporting, and dispute counts.

Best Practices

- Define rules based on your business model and risk tolerance
- Review your dispute trends regularly and adjust rules where appropriate
- Confirm with your acquirer how RDR outcomes are reflected in reporting and settlement

Deciding Whether to Respond to the Dispute

Before preparing a response, assess whether you have evidence that directly addresses the reason for the dispute and supports your position.

Some disputes are driven by processing requirements or rule-based liability considerations, which may limit the effectiveness of certain types of evidence. Understanding the applicable dispute condition, transaction type, and supporting documentation can help you determine the most appropriate response strategy.

The sections below are designed to help you evaluate your options and prepare the strongest possible response.

Before Responding

Consider the following questions:

- Is the dispute related to processing requirements, such as authorization, approval, or authentication requirements?
- Do you have evidence that directly addresses the specific reason the dispute was raised?

The answers to these questions can help you assess the likelihood that your response will address the issuer's dispute claim and support your position.

If you are unsure how the dispute was classified or whether a response is permitted, consult your acquirer before submitting documentation.

Submitting Evidence

When a dispute allows a response, focus on relevance and clarity rather than volume.

Effective evidence:

- Directly addresses the dispute condition
- Is clearly linked to the disputed transaction
- Shows what the cardholder agreed to, received, or used

Less effective evidence includes:

- Screenshots or records unrelated to the disputed transaction
- Large bundles of documents without clear explanation
- Evidence that does not address the specific claim

Providing relevant, transaction-specific evidence is generally more effective than submitting a large volume of documentation. Clear and focused submissions can help reviewers understand your position and evaluate the dispute more efficiently. If you are unsure what information is most relevant to the dispute, consult your acquirer before submitting documentation.

Using Transaction History Carefully

Prior transaction history may be relevant in limited card-absent fraud disputes under specific conditions. However, transaction history does not apply to all fraud scenarios and does not guarantee a favorable outcome. It is relevant only when:

- The dispute condition allows historical transaction activity to be considered
- The required eligibility and timing criteria are met
- Prior transactions were not reported as fraud and show consistent cardholder activity

Before relying on historical activity, confirm that the dispute meets the applicable eligibility and timing requirements. If you are unsure whether transaction history can be considered, consult your acquirer before submitting a response.

Working with Your Acquirer

Your acquirer plays a central role in the dispute process. Working closely with them can help you make informed decisions and avoid unnecessary effort.

You should work with your acquirer to:

- Confirm the dispute condition and understand why the dispute was raised
- Clarify whether a response is permitted at the current stage
- Identify what evidence is required or allowed for that dispute condition
- Understand applicable timeframes and next steps
- Assess available response options based on the facts and Visa Rules

Your acquirer can also help you:

- Determine the most relevant evidence to support your position
- Understand whether transaction history or other supporting information may be considered
- Identify opportunities to improve transaction processing, disclosures, or fraud controls to reduce future disputes

If you are unsure whether a response is appropriate or what documentation to provide, consult your acquirer before submitting evidence. Early collaboration can help ensure your response is aligned with the applicable rules and dispute requirements.

Conclusion and Next Steps

Disputes are a natural part of doing business in the payments ecosystem. However, with the right knowledge, preparation, and practices, they can be managed more effectively and, in some cases, prevented.

By applying the guidance in this document consistently across your sales, customer service, and operations teams, you can help reduce risk, improve customer understanding, and strengthen your ability to address transaction issues before they become disputes.

While disputes cannot always be prevented, many can be reduced through effective transaction processing, clear customer communication, strong documentation practices, and ongoing monitoring of dispute trends. Working closely with your acquirer can help you understand available dispute management tools, reporting capabilities, and response requirements applicable to your business model and transaction environment.

For additional support, contact your acquirer or processor, or visit [Visa.com](https://www.visa.com) for information about products, services, and dispute-management capabilities available to Visa merchants.

Questions to Ask Your Acquirer

- Which dispute reports or dashboards are available to help monitor dispute trends?
- Which Visa products or services are available to help reduce disputes or improve transaction recognition?
- What documentation should be retained for my business model and transaction types?
- How are refunds, reversals, RDR outcomes, and dispute adjustments reflected in reporting and settlement?
- What are the applicable response timeframes and documentation submission requirements?
- Are there dispute prevention, fraud management, or customer inquiry tools available that may be appropriate for my business?
- What transaction data, indicators, or reporting capabilities are available to help identify dispute trends and root causes?

Appendix: Dispute Handling Checklist

When you receive a dispute, use this checklist to guide your response decision.

Step 1: Understand the dispute

- What is the dispute condition?
- What is the cardholder claiming?

Step 2: Identify the transaction type

- Card-present or card-absent?
- Goods, services, digital, or subscription?

Step 3: Assess response eligibility

- Does the dispute condition allow a response?
- Is the outcome driven by processing or liability rules?

Step 4: Evaluate your evidence

- Can you link the transaction to the cardholder?
- Can you show the cardholder received or used the goods/services?
- Does your evidence directly address the dispute reason?

Step 5: Consider CE3.0 (if fraud – 10.4)

- Do you have at least two prior undisputed transactions?
- Are the timing and data requirements met?

Step 6: Documentation Readiness

- Can the transaction be linked to the cardholder?
- Can the goods or services be linked to the transaction?
- Can the refund, cancellation, or policy disclosure be linked to the transaction?
- Are timestamps, order numbers, transaction IDs, or ARNs available?
- Can the merchant explain what happened clearly and concisely?

Step 7: Make a decision

- If evidence is strong, relevant, and permitted under the applicable dispute condition → Respond
- If evidence is incomplete, unavailable, or not permitted → Consult your acquirer on the appropriate next step
- If you are unsure how the dispute condition applies → Consult your acquirer

Reminder: Submitting more documents does not improve your chances unless the documents directly address the dispute condition.



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