

Dispute Reasons

Last Modified on 07/20/2020 4:53 pm PDT

American Express, Discover, Visa, and MasterCard each use their own set of dispute reason codes for [retrieval requests](#) and first-time disputes, and have different requirements for supporting documentation. While there are many different reason codes between all of the card brands, the dispute reason codes for first-time disputes fall within four main categories:

- [Fraud](#)
- [Authorization](#)
- [Processing Errors](#)
- [Consumer Disputes](#)

For Visa, these categories are grouped into two workflow categories - [Allocation and Collaboration](#). These workflows were introduced as of April 14, 2018, along with Visa Claims Resolution (VCR) process. Any first-time disputes prior to April 14, 2018, are considered part of the Standard workflow and any disputes subsequent to the date are either designated as either **Allocation** or **Collaboration**. These workflows determine money movement and the options available to respond to first-time disputes.

When disputes occur, you can challenge them by providing a dispute response. Amongst the four categories listed above, [5 reasons are most common](#). As you build your understanding of the dispute reasons, you can form your business strategy to respond. Providing a timely response to disputes (within **16 days** from the incoming date for [first-time, second-time and pre-arbitration disputes](#)), can help you to attempt to recover disputed funds. To view disputes and their associated reason code, login to Qualpay Manager, select **Reports, Dispute History** and view any of the dispute cases and the reason code. Each dispute reason code is displayed numerically, and the description can be viewed by hovering over the value with a cursor. To respond to a dispute, select **Disputes** and from the **Quick Links** section click on the dispute type you are working on. View all the new disputes of the selected type and respond by choosing an action from the Action column.

Respond to a dispute only if you are within the time frame and have:

- Issued a credit to the cardholder (*never issue a credit once the dispute has been initiated/received, the cardholder has already received credit from the dispute*).
- Proof that the cardholder participated in or benefited from the transaction.
- Proof that the cardholder is no longer disputing the transaction and the issue has been resolved.
- Proof that the cardholder is disputing the charge to fraudulently benefit from denying knowledge of the transaction.

Subsequent [dispute types](#), such as second-time and pre-arbitration disputes will adopt the same reason code utilized in the first-time dispute.
