

# Dispute Types

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American Express, Discover, Visa, and MasterCard typically use the same dispute types. However, the dispute flows, [reason codes](#), and statuses differ across the card brands.

Use the [dispute notification email](#) to track new dispute types. Alternatively, use a Webhook or the Dispute API to GET disputes. The various dispute types are described below. Login to Qualpay Manager and visit **Reports, Dispute History** and apply the *Dispute Type* filter to view the various dispute types within Qualpay Manager. Each dispute type is assigned a letter within reports, and the description can be viewed by hovering over the value with a cursor. For ease-of-use, access the [Dispute Dashboard](#), to view new dispute types by viewing the **Quick Links** section and the associated options on the left-hand side.

| Dispute Type          | Description  |
|-----------------------|--|
| Retrieval Request (V) | <p>A retrieval request is a non-monetary request from an issuing bank to retrieve a sales draft (receipt). Generally, these are at the request of a cardholder. To assist the cardholder in recognizing the transaction, provide all the pertinent documentation, including transaction receipts, contracts, and agreements proving the cardholder participated in the transaction. At any time, if a credit has been issued to the cardholder, please provide information about the credit.</p> <p>Respond to retrieval requests as soon as you receive notification and no later than <b>10 days</b> from the incoming date. Failure to respond to these requests may impact your dispute rights when a first-time dispute is received. Respond by logging into Qualpay Manager, selecting <b>Disputes</b>, and from the <b>Quick Links</b> section, click on <b>New Retrievals</b>. View all new retrievals and select the <b>Respond</b> button available in the Action column for each new retrieval. By selecting <b>Respond</b>, you will be prompted with options to complete.</p> |

| Dispute Type            | Description  |
|-------------------------|--|
| Chargeback (C)          | <p>A disputed transaction charge initiated by the cardholder via an issuing bank. Each first-time chargeback is associated with a reason code and will drive what information is required to submit a rebuttal for this dispute type.</p> <p>Respond to chargeback requests as soon as you receive notification and no later than <b>16 days</b> from the incoming date. Respond by logging into Qualpay Manager, selecting <b>Disputes</b>, and from the <b>Quick Links</b> section, click on <b>New Chargebacks</b>. View all new chargebacks and select either the <b>Accept</b> or <b>Respond</b> button available in the Action column for each new dispute. By selecting <b>Respond</b>, you will be prompted with options to complete. By accepting the dispute, you agree to withdraw from challenging this dispute.</p>   |
| Second-Time Dispute (S) | <p>A response to a MasterCard first-time chargeback is rejected, and the issuing bank continues to dispute the original transaction charge by issuing a second-time dispute. As of July 17, 2020, this type of response from the issuing bank will now be a Pre-Arbitration.</p> <p>Respond to second-time dispute requests as soon as you receive notification and no later than <b>16 days</b> from the incoming date. Respond by logging into Qualpay Manager, selecting <b>Disputes</b>, and from the <b>Quick Links</b> section, click on <b>New Pre-Arbitration/Second-Time</b>. View all new second-time and pre-arbitration disputes and select either the <b>Accept</b> or <b>Challenge</b> button available in the Action column for each new dispute. By accepting the dispute, you agree to withdraw from challenging this dispute, and by challenging, you agree to allow Qualpay to represent you if an arbitration case is filed by the issuing bank.</p> |

| Dispute Type                | Description   |
|-----------------------------|---|
| Pre-Arbitration (P)         | <p>A response to a Visa, MasterCard (as of July 17, 2020), or Discover first-time chargeback is rejected, and the issuing bank continues to dispute the original transaction charge by issuing a pre-arbitration dispute.</p> <p>Respond to pre-arbitration dispute requests as soon as you receive notification and no later than <b><u>16 days</u></b> from the incoming date. Respond by logging into Qualpay Manager, selecting <b>Disputes</b>, and from the <b>Quick Links</b> section, click on <b><i>New Pre-Arbitration/Second-Time</i></b>. View all new second-time and pre-arbitration disputes and select either the <b><i>Accept</i></b> or <b><i>Challenge</i></b> button available in the Action column for each new dispute. By accepting the dispute, you agree to withdraw from challenging this dispute, and by challenging, you agree to allow Qualpay to represent you if an arbitration case is filed by the issuing bank.</p> |
| Arbitration (A)             | <p>Once the MasterCard Pre-Arbitration and Visa or Discover Pre-Arbitration response process is initiated, the issuing bank may choose to move the decision-making process to the card brand. During Arbitration, the final decision of who wins and loses falls to MasterCard, Visa or Discover.</p>   |
| Compliance Notification (M) | <p>A compliance notification is used by Visa and Discover when a transaction violates a network association rule. These cases are initiated by the issuer, usually for technical reasons. Management of these disputes is coordinated by Qualpay and you.</p>   |
| Chargeback Reversal (R)     | <p>The issuing bank may select to process a chargeback reversal when either the reason code for the dispute is incorrect, or a dispute was reversed by the cardholder.</p>  |