

Processing Errors Dispute Category

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The processing errors dispute category is one of the four [dispute categories](#) that all first-time disputes divide into. This category of disputes is used when the cardholder claims or the issuing bank finds that there is an inaccuracy related to the transaction that posted to their account. Examples include duplicate transactions, incorrect transaction amounts (customer receipt has a different amount to what was processed), credit transaction posted as a debit, transactions that are presented past the allowed time frame once an authorization is obtained, and scenarios in which the customer has paid using another form of payment.

When responding to these types of disputes in Qualpay Manager, you will be prompted for additional evidence, and [supporting documentation](#). Include in the supporting documentation the following information:

- A one-page concise review of why you are responding to the dispute:
 - Summarize the supporting information you are including;
 - Address specific complaints or points made in the cardholder documentation (viewable in the Dispute Detail);
 - Highlight key timeline points, customer interactions, or relevant compelling information that provides evidence that authorization is valid.
- Include supporting compelling evidence such as proof of:
 - Valid authorization code for the amount of the transaction on the transaction date;
 - Transaction by providing a copy of receipts, invoices, or contracts including a description of any products or services provided;
 - The transaction that posted to the cardholder account matches the transaction receipt, invoice or contract agreed to by the cardholder;
 - The transaction was processed within 30 days from the date the valid authorization was obtained;
 - Proof that the cardholder was billed after merchandise was shipped;
 - Any communication with cardholder regarding the purchase including cardholders email address.

The following table provides the reason description and the reason code used by a particular card brand:

Reason Code Description	Visa Pre VCR	Visa Post VCR	MasterCard	Discover	American Express
Late Presentment	74	12.1	4842	LP	P07
Incorrect Transaction Code	76	12.2	4831	DA	P03 P04 P05
Incorrect Currency	77	12.3	4846	EX	P23
Incorrect Account Number	80	12.4		IN	P22
Duplicate Processing	82	12.6.1	4834	DP	P08
Paid by Other Means	86	12.6.2	4831	C14	

Reason Code Description	Visa Pre VCR	Visa Post VCR	MasterCard	Discover	American Express
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Invalid Data		12.7			
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