

Retrieval and Dispute Time Frames

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Each card brand has its own defined retrieval and dispute workflows and response times. In table 1, we have created a recommended time frame, as well as the time frame that Qualpay Manager aligns with. The recommended time frame enables Qualpay to have a window to make changes or discuss fine-tuning updates to your responses. Once the time frame in the table expires for an individual item, the status of a retrieval or a dispute will be updated to “Time frame Expired (E)” if no response has been made. Within the window of time, action buttons will appear, allowing you to work an item within Qualpay Manager.

The Expiry Date appears in the [Dispute History report](#). It displays the last day before the status of a dispute is updated to **Time Frame Expired**.

Table 1: Card Brand Response Time frames

Dispute Type	Recommended	Visa	MasterCard	Discover	American Express
Retrievals	10	28	28	28	10
First-Time Disputes	16	16	40	40	16
Pre-Arbitration	14	14	14	14	N/A
Arbitration	N/A	10	N/A	N/A	N/A