

Reason codes with List of valid proofs

Dispute Types	Dispute details	Revised suggested documents
Fraud/Authorization	<ul style="list-style-type: none"> - Fraudulent payment - Authorization not requested /declined 	<ul style="list-style-type: none"> • A copy of your latest communication with the cardholder • A copy of the transaction information, e.g. invoice, shipping/delivery status • Proof that the customer made the purchase from the registered device and IP address • Proof that the transaction was part of an instalment plan, or that the transaction wasn't a recurring transaction made by the same customer • Proof that the merchant has already accepted a previous dispute for the same transaction, with evidence of past decisions • If you've already processed a refund for the transaction: evidence that you've credited the cardholder's account • If the cardholder no longer wishes to dispute the transaction: documentation showing your communication with the cardholder or buyer
Processing errors	Issues with payment processing e.g. inaccurate amount, inaccurate currency or duplicate	<ul style="list-style-type: none"> • Proof that the merchant processed the transaction in the correct currency, with documentation that proves the transaction currency and the cardholder consented to the total payment, e.g. a copy of the receipt or order confirmation • Proof that the additional charge wasn't a duplicate, with documentation showing two separate transactions were processed and they weren't the same item or service • Proof that the transaction was only processed on the payment card, with documentation showing no other form of payment was offered • A copy of your latest communication with the cardholder

	payment	<ul style="list-style-type: none"> ● If the merchant already processed a refund for the transaction: evidence that the cardholder's account was credited ● If the cardholder no longer wishes to dispute the transaction: documentation showing your communication with the cardholder or buyer
Fulfilment	<p>Delivery concerns:</p> <p>Non-delivery ,</p> <p>defective delivery,</p> <p>cancelled delivery or misrepresentation</p>	<ul style="list-style-type: none"> ● Proof that you delivered the goods or service, with documentation showing the cardholder received the goods or service, like proof of delivery or tracking number, and if the merchandise is shipped but not delivered due to any reason ● Proof that the agreed delivery date hasn't passed yet, with documentation showing the accurate delivery schedule ● A copy of your latest communication with the cardholder ● If the merchant already processed a refund for the transaction: evidence that the cardholder's account was credited ● If the cardholder no longer wishes to dispute the transaction: documentation with evidence of your communication with the cardholder or buyer ● Evidence to show that the merchandise is not counterfeit, with documentation that proves the quality of the product ● Evidence to show that the merchandise or services were not misrepresented, with documentation to prove the originally agreed terms and how you fulfilled those terms ● Evidence to show that the cardholder hasn't attempted to return the faulty merchandise or cancel services, with documentation proving the cardholder hasn't been cooperating ● Evidence to show that the cardholder agreed to accept repaired or replacement merchandise and the goods were delivered, with documentation that proves the action taken ● Proof that you received returned merchandise but didn't accept it because it violated your returns policy, with documentation showing you refused delivery for the merchandise and why. Share your returns policy, detail how it was displayed to the customer, with evidence that the cardholder agreed to the terms at the time of the purchase

		<ul style="list-style-type: none">• Proof that the cardholder didn't follow your cancellation policy, with documentation showing why you didn't fulfil the cancellation requisition. Share your cancellation policy, detail how it was displayed to the customer, with evidence that the cardholder agreed to the terms at the time of the purchase
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