

Chargebacks – General Timelines

All disputes/inquiries

- Merchants have 10 days from receipt of the Chargeback notification to respond with documents.
- If no response is received the case is closed and no further action is available.

Provisional credits and case results

Visa Collaboration, Mastercard, and Discover:

- Provisional credits are issued to merchant when documents are forwarded to the issuing card bank for review.
 - o This credit does not indicate a win, it is temporary while the issuer reviews the merchant's documents.
- The issuer has 30-45 days to respond and issue a second time Chargeback.
 - o If a second time Chargeback for the transaction is not received within 45 days, the case is likely closed in the merchant's favor.
 - o If a second case is received and the merchant is debited for the chargeback, merchant will need to decide if they wish to continue to Arbitration, which will put them at risk for filing and review fees.

Amex and Visa Allocation:

- Amex and Visa Allocation cases do not receive provisional credits.
 - o If the case is ruled for the Merchant, the merchant will receive a credit and the case will close in merchant favor.
 - o If the case is ruled the Cardholder, the case will be closed in the cardholders favor and the merchant will remain debited.

Additional Information:

Visa Chargeback Guidance:

- <https://usa.visa.com/support/small-business/dispute-resolution.html>
- <https://usa.visa.com/run-your-business/merchant-support/merchant-disputes.html>

Mastercard Chargeback Guidance:

- <https://www.mastercard.us/content/dam/mccom/global/documents/chargeback-guide.pdf>