



Visa Product and Service Rules: Dispute Resolution



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V1.1

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11 Dispute Resolution

11.1 Responsibilities for Dispute Resolution

11.1.1 Mutual Assistance Between Members

A Member must attempt to offer mutual assistance to other Members to resolve disputes between both:

- Its Cardholder and another Member's Merchant
- Its Merchant and another Member's Cardholder

If a Cardholder or Merchant accepts financial liability for a Transaction, its Member must reimburse the other Member directly.

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11.1.2 Issuer Responsibilities to Cardholders for Dispute Resolution

An Issuer must resolve Cardholder disputes under the Visa Rules by extending to Cardholders all protections provided on any Visa Card under applicable laws or regulations and by utilizing the Issuer's customary practices to resolve Cardholder disputes, regardless of which type of Visa Card was used.¹ Thus, the resolution of such Cardholder disputes will be the same in similar circumstances regardless of which type of Visa Card was used. The foregoing applies only with respect to Transactions on Cards using the Visa Brand Mark, not to Transactions using any other payment card brand even if such brand is on the Visa Card.

An Issuer must not process invalid Disputes and must conduct an adequate due diligence review of the Dispute to ensure compliance with the Visa Rules.

¹ An Issuer must establish enhanced customer support practices to service Visa Signature, Visa Signature Preferred, and Visa Infinite Cardholders during the dispute resolution process.

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11.1.3 Visa Right to Grant Exceptions to Dispute Processing Requirements

If a Member misses a deadline or does not submit documentation electronically because of Visa back office service platform failure, Visa may negate the impact by granting an exception to Visa dispute processing deadlines or documentation requirements.

A Member must submit its inquiry to Visa within 15 calendar days from the date of the Visa back office service platform failure.

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11.2 Dispute Resolution General Requirements

11.2.1 Dispute Resolution Process General Requirements

For the purpose of calculating a dispute-related timeframe or time limit, the Processing Date of the preceding event (Transaction, Dispute, Dispute Response, pre-Arbitration attempt, Arbitration, or Compliance) is not counted as one day.

An Issuer must not initiate a Dispute for the same Transaction more than once, except for a Dispute initiated under Dispute condition 10.5 (Visa Fraud Monitoring Program).

An Acquirer must not do either of the following:

- Process a Transaction as a first Presentment if the Issuer has previously submitted a Dispute for the same Transaction
- Respond more than once to the original Dispute

If a Member does not respond through Visa Resolve Online (VROL) within the specified timeframe for an action,¹ or accepts responsibility for the Dispute, the Dispute cycle will be considered closed and that Member will be responsible for last amount received by the opposing Member.

A Member may submit Dispute financials as follows:

- Allow VROL to submit the Dispute financial on its behalf
- Process the Dispute financials through VisaNet

VROL validates all financials whether submitted directly to VisaNet or via VROL. A Member that submits Dispute financials directly to VisaNet must process the Dispute financial on the same day as a Dispute action (Dispute, Dispute Response, pre-Arbitration acceptance, Compliance acceptance) was submitted on VROL.

A Member must not submit a Fee Collection Transaction for an acceptance of a Dispute, including a reversal of a Dispute financial.

¹ This also applies when the Member does not respond to a pre-Compliance attempt.

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11.2.2 Dispute Resolution Process – Dispute Category 10 (Fraud) and 11 (Authorization)

A Member must comply with the following table to process Disputes under Dispute category 10 (Fraud) and Dispute category 11 (Authorization) and related activity.

Table 11-1: Dispute Resolution Process Steps – Category 10 (Fraud) and Category 11 (Authorization)

| Dispute Process Stage | Description |
|--|---|
| Dispute Time limit: See Dispute condition | <p>After receiving a Presentment, an Issuer may initiate a Dispute only if all applicable conditions for the applicable Dispute condition are met.</p> <p>If a credit was processed before the Dispute, the Issuer must either:</p> <ul style="list-style-type: none"> • Apply the credit(s) to the disputed Transaction • Provide the Transaction Identifier(s) or Acquirer Reference Number(s) and the Transaction Date that the credit(s) was applied to and why the credit(s) does not resolve the Dispute |
| Pre-Arbitration Attempt Time limit: 30 calendar days from the Dispute Processing Date ^{1,2,3} | <p>In response to a Dispute, the Acquirer may make a pre-Arbitration attempt as specified under the applicable Dispute condition.</p> <p>This does not apply if the Merchant accepted the Dispute through Rapid Dispute Resolution.</p> |
| Pre-Arbitration Response Time limit: 30 calendar days from the Processing Date of the pre-Arbitration attempt ⁴ | <p>An Issuer may respond to the pre-Arbitration attempt as follows:</p> <ul style="list-style-type: none"> • The Issuer may accept financial responsibility. • The Issuer may decline the pre-Arbitration attempt if either: <ul style="list-style-type: none"> – The Acquirer provided either: <ul style="list-style-type: none"> ▪ Compelling Evidence, as specified in <i>Section 11.5.2, Use of Compelling Evidence</i>. ▪ Evidence that the Cardholder no longer disputes the Transaction – The Issuer provides new documentation or information about the Dispute. <p>If the Acquirer has supplied Compelling Evidence with its pre-Arbitration attempt, the Issuer must certify that either:</p> <ul style="list-style-type: none"> • The contact information provided (for example: first name, last name, telephone |

Table 11-1: Dispute Resolution Process Steps – Category 10 (Fraud) and Category 11 (Authorization) (continued)

| Dispute Process Stage | Description |
|--|---|
| | <p>number, or email address) does not match the Cardholder's information in its records.</p> <ul style="list-style-type: none"> The Issuer has contacted the Cardholder to review the Compelling Evidence and provide an explanation of why the Cardholder continues to dispute the Transaction. <p>If the Acquirer has supplied Compelling Evidence to support the merchandise was delivered to the same physical address for which the Merchant received an Address Verification Service (AVS) match of Y, provide an explanation of why AVS result code of Y was provided.</p> <p>An Issuer may pursue pre-Arbitration under the same Dispute condition if both:</p> <ul style="list-style-type: none"> After the Dispute was initiated, the Merchant issued a credit for the full Transaction amount in the Merchant's local currency. The Issuer suffered a financial loss due to the exchange rate difference between the credit and the debit Transaction amount. |
| Arbitration Time limit: 10 calendar days from the Processing Date of the pre-Arbitration response | <p>The Acquirer may file for Arbitration when either:</p> <ul style="list-style-type: none"> The Dispute and Pre-Arbitration cycle has been completed and the Member has not been able to resolve the Dispute. The opposing Issuer has not met the requirements specified in the Visa Rules. |

¹ In the CEMEA Region (Nigeria): For a Domestic Transaction, 2 business days

² In the Europe Region (Poland): For a domestic ATM Transaction, 20 calendar days

³ In the CEMEA Region (Tanzania): For a Domestic Transaction, 20 calendar days

⁴ In the CEMEA Region (Tanzania): For a Domestic Transaction, 10 calendar days

11.2.3 Dispute Resolution Process – Dispute Category 12 (Processing Errors) and 13 (Consumer Disputes)

A Member must comply with the following table for processing Disputes under Dispute category 12 (Processing Errors) and Dispute category 13 (Consumer Disputes) and related activity.

Table 11-2: Dispute Resolution Process Steps – Category 12 (Processing Errors) and Category 13 (Consumer Disputes)

| Dispute Process Stage | Description |
|--|--|
| Dispute Time limit: See Dispute condition | <p>After receiving a Presentment, an Issuer may initiate a Dispute only if all applicable conditions for the applicable Dispute condition are met.</p> <p>If a credit was processed before the Dispute, the Issuer must either:</p> <ul style="list-style-type: none"> • Apply the credit(s) to the disputed Transaction • Provide the Transaction Identifier(s) or Acquirer Reference Number(s) and the Transaction Date that the credit(s) was applied to and why the credit(s) does not resolve the Dispute |
| Dispute Response Time limit: 30 calendar days from the Dispute Processing Date ^{1,2,3,4,5} | <p>The Acquirer may initiate a Dispute Response as specified under the applicable Dispute condition.</p> <p>This does not apply if the Merchant accepted the Dispute through Rapid Dispute Resolution.</p> |
| Pre-Arbitration Attempt Time limit: 30 calendar days from the Dispute Response Processing Date ⁶ | <p>A pre-Arbitration attempt is the stage of the Dispute cycle that the Issuer must address information or evidence provided by the Acquirer in the Dispute Response (see applicable dispute condition for examples).</p> <p>After receipt of a Dispute Response, the Issuer may make a pre-Arbitration attempt for any of the following reasons:</p> <ul style="list-style-type: none"> • The Issuer can provide new documentation or information to the Acquirer about the Dispute. • The Issuer changes the Dispute condition after receiving the Dispute Response. The Issuer may change it only if the original Dispute condition was valid and if it meets a new Dispute condition based on the new information or documentation provided by the Acquirer in its Dispute Response. • If the Acquirer provided evidence that the Cardholder no longer disputes the Transaction, the Issuer certifies that the Cardholder still disputes the Transaction. |

Table 11-2: Dispute Resolution Process Steps – Category 12 (Processing Errors) and Category 13 (Consumer Disputes) (continued)

| Dispute Process Stage | Description |
|--|---|
| | <p>An Issuer may pursue pre-Arbitration under the same Dispute condition if both:</p> <ul style="list-style-type: none"> After the Dispute was initiated, the Merchant issued a credit for the full Transaction amount in the Merchant's local currency. The Issuer suffered a financial loss due to the exchange rate difference between the credit and the Dispute Response amount. |
| Pre-Arbitration Response Time limit: 30 calendar days from the Processing Date of the pre-Arbitration Attempt ⁶ | <p>An Acquirer may respond to the pre-Arbitration attempt as follows:</p> <ul style="list-style-type: none"> The Acquirer may accept financial responsibility. The Acquirer may decline the pre-Arbitration attempt. |
| Arbitration Time limit: 10 calendar days from the Processing Date of the pre-Arbitration response | <p>The Issuer may file for Arbitration when one of the following occurs:</p> <ul style="list-style-type: none"> The Dispute and Pre-Arbitration cycle has been completed and the Issuer has not been able to resolve the dispute. The Acquirer has not met the requirements specified in the Visa Rules. |

¹ In the CEMEA Region (Egypt): For a domestic ATM Transaction, for Dispute conditions 12.6 (Duplication/Paid by Other Means) and 13.9 (Non-Receipt of Cash), 10 calendar days

² In the AP Region (India): For a domestic ATM Transaction for Dispute conditions 12.6 (Duplication/Paid by Other Means) and 13.9 (Non-Receipt of Cash), 6 calendar days

³ In the CEMEA Region (Nigeria): For a Domestic Transaction, 2 business days

⁴ In the Europe Region (Poland): For a domestic ATM Transaction, for Dispute conditions 12.6 (Duplication/Paid by Other Means) and 13.9 (Non-Receipt of Cash), 20 calendar days

⁵ In the CEMEA Region (Tanzania): For a Domestic Transaction, 20 calendar days

⁶ In the CEMEA Region (Tanzania): For a Domestic Transaction, 10 calendar days

11.3 Use of Visa Systems

11.3.1 Use of Visa Systems for Dispute Processing

A Member must use VisaNet or Visa Resolve Online (VROL) to process a financial message arising from a dispute (either Dispute, Dispute Response, pre-Arbitration, or pre-Arbitration response) that has been accepted by VROL.¹ This requirement does not apply to domestic Interchange processed under a Private Agreement.

A Member must use VROL¹ to do all of the following:

- Process a Dispute, Dispute Response, or Dispute reversal
- Send Dispute-related documentation or information
- Make a pre-Arbitration or pre-Compliance attempt
- Process a pre-Arbitration or pre-Compliance response
- File an Arbitration or Compliance case²
- Withdraw an Arbitration or Compliance case
- File an appeal of an Arbitration or a Compliance decision

VROL questions must be answered in English and any dispute-related documentation must be provided in English, or accompanied by an English translation. For Domestic cases where the Issuer and the Acquirer share a common language, the English translation is only required to be presented at the filing of the Arbitration or Compliance case.

¹ In the Europe Region: This rule does not apply to a Member that chooses a Visa Scheme Processor that is not Visa. Where a Member chooses a Visa Scheme Processor that is not Visa but would like to use Visa for Arbitration and Compliance services, it must send all applicable information to Visa in an electronic format.

² A Member must not combine more than 10 disputed Transactions in the same case. The Payment Credential, Acquirer, Merchant name, Merchant location, and Dispute condition must be the same in each Dispute.

11.3.2 Transaction Processing Requirements

A Member must process financial messages related to Disputes as follows:

Table 11-3: Financial Message Types – Category 10 (Fraud) and Category 11 (Authorization)

| Dispute Process Stage | Transaction Type |
|-----------------------|---|
| Dispute | The Issuer must process a Dispute Financial for the Dispute amount. |

Table 11-3: Financial Message Types – Category 10 (Fraud) and Category 11 (Authorization) (continued)

| Dispute Process Stage | Transaction Type |
|----------------------------|---|
| Pre-arbitration Acceptance | The Issuer must process a Dispute Financial Reversal on the same Processing Date as the Pre-arbitration acceptance. |

Table 11-4: Financial Message Types – Category 12 (Processing Errors) and Category 13 (Consumer Disputes)

| Dispute Process Stage | Transaction Type |
|----------------------------|---|
| Dispute | The Issuer must process a Dispute Financial for the Dispute amount. |
| Dispute Response | The Acquirer must process a Dispute Financial Response. |
| Pre-arbitration Acceptance | The Acquirer must process a Dispute Financial Response Reversal. |

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11.3.3 Reversal of a Dispute

If the opposing Member has not already moved to the next stage of the Dispute cycle and neither Member has accepted financial liability, a Member may reverse an action (a Dispute, a Dispute Response, a pre-Arbitration attempt, or a response to a pre-Arbitration attempt) no later than 3¹ calendar days after the Processing Date of that action.²

A Member must not submit a Fee Collection Transaction as a financial message arising from a Dispute (either Dispute, Dispute Response, pre-Arbitration, or pre-Arbitration response) or for an acceptance of a Dispute.

¹ One calendar day for a Dispute involving an Original Credit Transaction

² The 3 calendar days timeframe does not apply if the Cardholder has contacted the Issuer to confirm that they no longer dispute the Transaction

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11.4 Dispute Amount

11.4.1 Dispute and Dispute Response Amount General Requirements

The Dispute amount (specified in the Billing Currency)¹ must be either:

- The actual billed amount
- The Partial Transaction amount equal to the disputed amount

The Dispute amount must not exceed the Transaction amount except for Dispute condition 12.2 (Incorrect Transaction Code) where a debit was processed as a credit or a credit was processed as a debit.

If the Dispute is for a partial amount, any surcharge amount must be pro-rated.

The amount contained in a Dispute Response or a pre-Arbitration attempt made by an Acquirer must contain one of the following:

- The same amount in the same Transaction Currency as in the original Presentment
- A partial amount to remedy the Dispute
- The same or corrected amount in the Settlement Currency as received by the Acquirer for the Dispute

¹ In the LAC Region (Venezuela): For an International Transaction, must be in either the Transaction Currency or the Issuer's Settlement Currency

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11.4.2 Currency Conversion Difference

The party that is assigned or accepts final liability for a Dispute is responsible for the difference between the original Transaction amount and the final Dispute amount that may be caused by a change to the Currency Conversion Rate.

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11.4.3 Minimum Dispute Amounts

Minimum Dispute amounts apply as follows:

Table 11-5: Minimum Dispute Amount

| Transaction Type | Applicable Dispute Condition | Minimum Dispute Amount | Country/Region |
|------------------|---|--|----------------|
| T&E | All except the following Dispute conditions: <ul style="list-style-type: none"> • 10.1 (EMV Liability Shift Counterfeit Fraud) | USD 25 ³ (or local currency equivalent) | All |

Table 11-5: Minimum Dispute Amount (continued)

| Transaction Type | Applicable Dispute Condition | Minimum Dispute Amount | Country/Region |
|------------------|--|------------------------|----------------|
| | <ul style="list-style-type: none"> • 10.2 (EMV Liability Shift – Non-Counterfeit Fraud)¹ • 10.3 (Other Fraud – Card-Present Environment)¹ • 10.4 (Other Fraud – Card Absent Environment)¹ • 10.5 (Visa Fraud Monitoring Program) • 13.3 (Not as Described or Defective Merchandise/Services)² • 13.8 (Original Credit Transaction) • 13.9 (Non-Receipt of Cash at an ATM) | | |

¹ This only applies to Disputes using a Visa Commercial Choice Travel Product.

² This only applies to Disputes where a travel agency using a Visa Commercial Card Virtual Account has a contractual agreement with a T&E Merchant that covers the terms for specified services

³ In the LAC Region (Brazil): This does not apply to a domestic Installment Transaction.

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11.5 Dispute Rights and Restrictions

11.5.1 Prohibition of Multiple Transactions in a Dispute

An Issuer must dispute each Transaction separately.

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11.5.2 Use of Compelling Evidence

An Acquirer must not process an invalid pre-Arbitration and must conduct an adequate due diligence review of the pre-Arbitration to ensure compliance with the Visa Rules.

An Acquirer may submit Compelling Evidence with a pre-Arbitration attempt, as follows:

Table 11-6: Allowable Compelling Evidence

| Item # | Allowable Compelling Evidence | Applicable Dispute Condition | | |
|--------|---|--|---|--|
| | | 10.1 (EMV Liability Shift Counterfeit Fraud) | 10.3 (Other Fraud – Card-Present Environment) | 10.4 (Other Fraud – Card-Absent Environment) |
| 1 | Photographic or email evidence to prove a link between the person receiving the merchandise or services and the Cardholder, or to prove that the Cardholder disputing the Transaction is in possession of the merchandise and/or is using the merchandise or services. | | | X |
| 2 | For a Card-Absent Environment Transaction in which the merchandise is collected from the Merchant location, any of the following: <ul style="list-style-type: none"> • Cardholder signature on the pick-up form • Copy of identification presented by the Cardholder¹ • Details of identification presented by the Cardholder | | | X |
| 3 | For a Card-Absent Environment Transaction in which the merchandise is delivered, evidence that the item was delivered to the same physical address for which the Merchant received an AVS match of Y or M. A signature is not required as evidence of delivery. | | | X |
| 4 | For an Electronic Commerce Transaction representing the sale of digital goods downloaded from a Merchant's website or application, description of the merchandise or services successfully downloaded, the date and time such merchandise or services were downloaded, and 2 or more of the following: | | | X |

Table 11-6: Allowable Compelling Evidence (continued)

| Item # | Allowable Compelling Evidence | Applicable Dispute Condition | | |
|--------|--|--|---|--|
| | | 10.1 (EMV Liability Shift Counterfeit Fraud) | 10.3 (Other Fraud – Card-Present Environment) | 10.4 (Other Fraud – Card-Absent Environment) |
| | <ul style="list-style-type: none"> • Purchaser's IP address and the device geographical location at the date and time of the Transaction • Device ID number and name of device (if available) • Purchaser's name and email address linked to the customer profile held by the Merchant • Evidence that the profile set up by the purchaser on the Merchant's website or application was accessed by the purchaser and has been successfully verified by the Merchant before the Transaction Date • Evidence that the Merchant's website or application was accessed by the Cardholder for merchandise or services on or after the Transaction Date • Evidence that the same device and Card used in the disputed Transaction were used in any previous Transaction that was not disputed | | | |
| 5 | For a Transaction in which merchandise was delivered to a business address, evidence that the merchandise was delivered and that, at the time of delivery, the Cardholder was working for the company at that address. A signature is not required as evidence of delivery. | | | X |
| 6 | For a Mail/Phone Order Transaction, a signed order form | | | X |
| 7 | For a passenger transport Transaction, evidence that the services were provided and any of the | | | X |

Table 11-6: Allowable Compelling Evidence (continued)

| Item # | Allowable Compelling Evidence | Applicable Dispute Condition | | |
|--------|--|--|---|--|
| | | 10.1 (EMV Liability Shift Counterfeit Fraud) | 10.3 (Other Fraud – Card-Present Environment) | 10.4 (Other Fraud – Card-Absent Environment) |
| | <p>following:</p> <ul style="list-style-type: none"> • Evidence that the ticket was received at the Cardholder's billing address • Evidence that the ticket or boarding pass was scanned at the gate • Details of frequent flyer miles relating to the disputed Transaction that were earned or redeemed, including address and telephone number, that establish a link to the Cardholder • Evidence of any of the following additional Transactions related to the original Transaction: purchase of seat upgrades, payment for extra baggage, or purchases made on board the passenger transport | | | |
| 8 | <p>For a T&E Transaction, evidence that the services were provided and either:</p> <ul style="list-style-type: none"> • Details of loyalty program rewards earned and/or redeemed including address and telephone number that establish a link to the Cardholder • Evidence that an additional Transaction or Transactions related to the original Transaction, such as the purchase of T&E service upgrades or subsequent purchases made throughout the T&E service period, were not disputed | | | X |
| 9 | For a virtual Card Transaction at a Lodging Merchant, evidence of the Issuer's payment instruction sent through Visa Payables | | | X |

Table 11-6: Allowable Compelling Evidence (continued)

| Item # | Allowable Compelling Evidence | Applicable Dispute Condition | | |
|--------|---|--|---|--|
| | | 10.1 (EMV Liability Shift Counterfeit Fraud) | 10.3 (Other Fraud – Card-Present Environment) | 10.4 (Other Fraud – Card-Absent Environment) |
| | Automation, containing all of the following: <ul style="list-style-type: none"> • Issuer statement confirming approved use of the Card at the Lodging Merchant • Payment Credential • Guest name • Name of the company (requestor) and either their phone number, fax number, or email address | | | |
| 10 | For a Card-Absent Environment Transaction, evidence that 3 or more of the following had been used in an undisputed Transaction, or an Original Credit Transaction (OCT): <ul style="list-style-type: none"> • Customer account/login ID • Delivery address • Device ID/device fingerprint • Email address • IP address • Telephone number | | | X |
| 11 | Evidence that the Transaction was completed by a member of the Cardholder's household or family | | | X |
| 12 | Evidence of one or more non-disputed payments for the same merchandise or service | | | X |
| 13 | For a Recurring Transaction, evidence of all of the following: <ul style="list-style-type: none"> • A legally binding contract held between the | | | X |

Table 11-6: Allowable Compelling Evidence (continued)

| Item # | Allowable Compelling Evidence | Applicable Dispute Condition | | |
|--------|--|--|---|--|
| | | 10.1 (EMV Liability Shift Counterfeit Fraud) | 10.3 (Other Fraud – Card-Present Environment) | 10.4 (Other Fraud – Card-Absent Environment) |
| | <p>Merchant and the Cardholder</p> <ul style="list-style-type: none"> • The Cardholder is using the merchandise or services • A previous Transaction that was not disputed | | | |
| 14 | In the Europe Region: Evidence that the initial Transaction to set up a wallet was completed using Visa Secure but any subsequent Transaction from the wallet that was not completed using Visa Secure contained all wallet-related Transaction data. | | | X |
| 15 | <p>For a US Domestic Card-Present Environment Transaction that is key-entered and did not take place at a Chip-Reading Device, either:</p> <ul style="list-style-type: none"> • Evidence that the same Card used in the disputed Transaction was used in any previous or subsequent Transaction that was not disputed • Copy of both: <ul style="list-style-type: none"> – Identification presented by the Cardholder¹ – Receipt, invoice, or contract with information that links to the identification presented by the Cardholder | X | X | |
| 16 | For Transactions for the acquisition of non-fiat currency (for example: cryptocurrency) or purchase of a non-fungible token (NFT), any of the following: | | | X |
| | <ul style="list-style-type: none"> • Destination wallet address | | | |

Table 11-6: Allowable Compelling Evidence (continued)

| Item # | Allowable Compelling Evidence | Applicable Dispute Condition | | |
|---|--|--|---|--|
| | | 10.1 (EMV Liability Shift Counterfeit Fraud) | 10.3 (Other Fraud – Card-Present Environment) | 10.4 (Other Fraud – Card-Absent Environment) |
| | <ul style="list-style-type: none"> • Blockchain transaction hash, which must be searchable/traceable on an open-source website • Prior approved similar Transactions using the same Payment Credential | | | |
| ¹ A Merchant must not require positive identification as a condition of Card acceptance, unless it is required or permitted elsewhere in the Visa Rules. | | | | |

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11.6 Dispute Categories and Conditions

11.6.1 Dispute Categories Table Format

The Dispute categories and conditions are organized in tables to show the applicable Dispute condition and geographical scope for different rules.

The tables consist of one or 2 columns. The first column typically shows the rule language. The second column, if present, specifies the country or region for which the rule is applicable and uses the following labels:

Table 11-7: Dispute Country/Region Descriptions

| Country/Region Label | Description |
|--------------------------|---|
| All | The rule applies to a Transaction between Members anywhere in the world. |
| All excluding Europe | The rule applies only to a Transaction that does not involve a Europe Member. |
| Europe and Interregional | The rule applies to both: |

Table 11-7: Dispute Country/Region Descriptions (continued)

| Country/Region Label | Description |
|------------------------------|---|
| including Europe | <ul style="list-style-type: none"> A Transaction in the Europe Region An Interregional Transaction between a Member outside the Europe Region and a Member in the Europe Region. |
| [Region names] Interregional | The rule applies only to an Interregional Transaction between the named Visa Regions (for example: a rule labeled as "Canada/US Interregional" applies only to an Interregional Transaction between the Canada Region and the US Region). |
| [Region name] | The rule applies only to a Transaction within the named Visa Region (for example: a rule labeled as "AP" applies only to an Intraregional Transaction or Domestic Transaction in the AP Region). |
| [Country name] Domestic | The rule applies only to a Domestic Transaction within the named country (for example: a rule labeled as "Brazil Domestic" applies only to a Domestic Transaction in Brazil). |

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11.7 Dispute Category 10: Fraud

11.7.1 Dispute Category 10: Cardholder Letter or Certification Requirements

If the Dispute requires an Issuer to provide certification on behalf of the Cardholder, the Issuer may only certify if it obtained the Dispute information through a secure method that results in a valid representation of the Cardholder signature, for example:

- Secure online banking: Any method used by the Cardholder that establishes their unique identity through use of a password and/or other login identification method
- Secure telephone banking: A method where the Cardholder was identified using the same level of security needed to complete a transfer of funds to another financial institution

Instead of an Issuer certification, an Issuer may support the Dispute with a Cardholder¹ letter denying authorization of or participation in a Transaction. If provided to support the Dispute, the letter must be signed by the Cardholder¹ and include all of the following:

- Cardholder's¹ complete or partial Payment Credential
- Merchant name(s)

- Transaction amount(s)

¹ Or Virtual Account holder

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11.7.2 Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud

11.7.2.1 Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud – Dispute Reasons

An Issuer may initiate a Dispute under Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud for the following reason:

Table 11-8: Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud – Dispute Reasons

| Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud Dispute Reasons | Country/Region |
|---|----------------|
| <p>The Transaction qualifies for the EMV liability shift, as specified in <i>Section 1.10.1.2, EMV Liability Shift Participation</i>, and all of the following:</p> <ul style="list-style-type: none"> • The Transaction was completed with a Counterfeit Card in a Card-Present Environment. • The Cardholder denies authorization of or participation in the Transaction. • The Card is a Chip Card. • Any of the following: <ul style="list-style-type: none"> – The Transaction did not take place at a Chip-Reading Device (terminal entry capability code was not 5). – The Transaction was Chip-initiated and, if the Transaction was authorized Online, the Acquirer did not transmit the Full-Chip Data to Visa in the Authorization Request. – The Transaction was approved offline, and the Acquirer did not transmit the Full-Chip Data to Visa in the Clearing Record. | All |

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11.7.2.2 Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud – Dispute Rights

Table 11-9: Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud – Dispute Rights

| Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud Dispute Rights | Country/Region |
|--|----------------|
| Before initiating a Dispute, an Issuer must report the Fraud Activity to Visa using fraud type code 4 (counterfeit). | All |

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11.7.2.3 Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud – Invalid Disputes

A Dispute is invalid under Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud for any of the following:

Table 11-10: Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud – Invalid Disputes

| Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud Invalid Disputes | Country/Region |
|--|----------------|
| <ul style="list-style-type: none"> • A Chip-initiated Transaction • An Emergency Cash Disbursement • A Fallback Transaction • A Mobile Push Payment Transaction • A Transaction for which the Authorization record contains POS Entry Mode code 90 and the Service Code encoded on the Magnetic Stripe does not indicate the presence of a Chip. • A Transaction for which the Authorization Request contains the CVV but either: <ul style="list-style-type: none"> – CVV verification was not performed – The Authorization record indicates that the CVV failed verification • A Transaction that was approved using a Payment Credential for which the Issuer had reported Fraud Activity¹ • Effective for Disputes processed on or after 18 October 2025 For a delayed | All |

Table 11-10: Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud – Invalid Disputes (continued)

| Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud Invalid Disputes | Country/Region |
|---|----------------------|
| charge Transaction that relates to a prior stay, trip or rental period and both: <ul style="list-style-type: none"> – An Authorization Request that contains both of the following: <ul style="list-style-type: none"> ▪ A delayed charge Transaction indicator message code 3902 ▪ A Transaction ID that links to a prior stay, trip, or rental (field 125 or field 62.2) – An Imprint that was obtained at a Chip-Reading Device during the same stay, trip, or rental • A Visa Commercial Choice Omni Product Transaction | |
| A Transaction that contained a Token | All excluding Europe |
| ¹ This does not apply if the reported fraud type was code C (merchant misrepresentation) or D (manipulation of account holder). | |

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11.7.2.4 Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud – Dispute Time Limit

An Issuer may initiate a Dispute under Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud according to the following time limit:

Table 11-11: Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud – Dispute Time Limit

| Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud Dispute Time Limit | Country/Region |
|---|----------------|
| 120 calendar days from the Transaction Processing Date | All |

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11.7.2.5 Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud – Dispute Processing Requirements

An Issuer must provide the following documentation or certification for a Dispute under Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud:

Table 11-12: Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud – Dispute Processing Requirements

| Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud Supporting Documentation/Certification | Country/Region |
|--|----------------|
| <p>Both:</p> <ul style="list-style-type: none"> • Certification that the Cardholder denies authorization of or participation in the Transaction • For key-entered Transactions, certification that the Card is a Chip Card <p>For Transactions where the original Fraud Activity was not listed as fraud type code 4 (counterfeit), an explanation of why the change occurred.</p> | All |

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11.7.2.6 Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud – Pre-Arbitration Processing Requirements

An Acquirer must provide the following documentation or certification for a pre-Arbitration attempt under Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud:

Table 11-13: Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud – Pre-Arbitration Processing Requirements

| Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud Supporting Documentation/Certification | Country/Region |
|---|------------------|
| <p>Evidence of one of the following:</p> <ul style="list-style-type: none"> • A credit or Reversal issued by the Merchant was not addressed by the Issuer in the Dispute. • The Dispute is invalid. • The Cardholder no longer disputes the Transaction. • For a delayed charge Transaction both: | All excluding US |

Table 11-13: Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud – Pre-Arbitration Processing Requirements (continued)

| Dispute Condition 10.1: EMV Liability Shift Counterfeit Fraud Supporting Documentation/Certification | Country/Region |
|--|----------------|
| <ul style="list-style-type: none"> – Evidence that the Transaction relates to a prior stay, trip, or rental period (for example: a parking violation that occurred during the rental) – Evidence that an Imprint was obtained at a Chip reading device during the same stay, trip, or rental (including any approved Authorization containing an Electronic Imprint) | |
| <p>Evidence of one of the following:</p> <ul style="list-style-type: none"> • A credit or Reversal issued by the Merchant was not addressed by the Issuer in the Dispute. • The Dispute is invalid. • The Cardholder no longer disputes the Transaction. • Compelling Evidence • For a delayed charge Transaction both: <ul style="list-style-type: none"> – Evidence that the Transaction relates to a prior stay, trip, or rental period (for example: a parking violation that occurred during the rental) – Evidence that an Imprint was obtained at a Chip-Reading device during the same stay, trip, or rental (including any approved Authorization containing an Electronic Imprint) | US |

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11.7.3 Dispute Condition 10.2: EMV Liability Shift – Non-Counterfeit Fraud

11.7.3.1 Dispute Condition 10.2: EMV Liability Shift Non-Counterfeit Fraud – Dispute Reasons

An Issuer may initiate a Dispute under Dispute Condition 10.2: EMV Liability Shift Non-Counterfeit Fraud for the following reason:

Table 11-14: Dispute Condition 10.2: EMV Liability Shift Non-Counterfeit Fraud – Dispute Reasons

| Dispute Condition 10.2: EMV Liability Shift Non-Counterfeit Fraud Dispute Reasons | Country/Region |
|---|----------------|
| <p>The Transaction qualifies for the EMV liability shift, as specified in <i>Section 1.10.1.2, EMV Liability Shift Participation</i>, and all of the following:</p> <ul style="list-style-type: none"> • The Transaction was completed in a Card-Present Environment. • The Cardholder denies authorization of or participation in the Transaction. • The Card is a PIN-Preferring Chip Card. • One of the following: <ul style="list-style-type: none"> – The Transaction did not take place at a Chip-Reading Device. – A Chip-initiated Transaction took place at a Chip-Reading Device that was not EMV PIN-compliant. – The Transaction was Chip-initiated without online PIN and both: <ul style="list-style-type: none"> ▪ The Transaction was authorized Online ▪ The Acquirer did not transmit the Full-Chip Data to Visa in the Authorization Request. | All |

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11.7.3.2 Dispute Condition 10.2: EMV Liability Shift Non-Counterfeit Fraud – Dispute Rights

Table 11-15: Dispute Condition 10.2: EMV Liability Shift Non-Counterfeit Fraud – Dispute Rights

| Dispute Condition 10.2: EMV Liability Shift Non-Counterfeit Fraud Dispute Rights | Country/Region |
|---|----------------|
| Before initiating a Dispute, an Issuer must report the Fraud Activity using fraud type code 0 (lost), 1 (stolen), or 2 (Card not received as issued [NRI]). | All |

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11.7.3.3 Dispute Condition 10.2: EMV Liability Shift Non-Counterfeit Fraud – Invalid Disputes

A Dispute is invalid under Dispute Condition 10.2: EMV Liability Shift Non-Counterfeit Fraud for any of the following:

Table 11-16: Dispute Condition 10.2: EMV Liability Shift Non-Counterfeit Fraud – Invalid Disputes

| Dispute Condition 10.2: EMV Liability Shift Non-Counterfeit Fraud Invalid Disputes | Country/Region |
|---|----------------|
| <ul style="list-style-type: none"> • An ATM Cash Disbursement • A Contactless Transaction • An Emergency Cash Disbursement Transaction • A Mobile Push Payment Transaction • A Transaction that was correctly processed at an EMV PIN-Compliant Acceptance Device • A Visa Easy Payment Service (VEPS) Transaction • A Fallback Transaction • A Transaction that was approved using a Payment Credential for which the Issuer had reported Fraud Activity¹ • A Visa Commercial Choice Omni Product Transaction • A Mobility and Transport Transaction • Effective for Disputes processed on or after 18 October 2025 For a delayed charge Transaction that relates to a prior stay, trip or rental period and both: <ul style="list-style-type: none"> – An Authorization Request that contains both of the following: <ul style="list-style-type: none"> ▪ A delayed charge Transaction indicator message code 3902 ▪ A Transaction ID that links to a prior stay, trip, or rental (field 125 or field 62 .2) – An Imprint that was obtained at a Chip-Reading Device that is EMV PIN-Compliant during the same stay, trip, or rental | All |

¹ This does not apply if the reported fraud type was code C (merchant misrepresentation) or D (manipulation of account holder).

11.7.3.4 Dispute Condition 10.2: EMV Liability Shift Non-Counterfeit Fraud – Dispute Time Limit

An Issuer may initiate a Dispute under Dispute Condition 10.2: EMV Liability Shift Non-Counterfeit Fraud according to the following time limit:

Table 11-17: Dispute Condition 10.2: EMV Liability Shift Non-Counterfeit Fraud – Dispute Time Limit

| Dispute Condition 10.2: EMV Liability Shift Non-Counterfeit Fraud Dispute Time Limit | Country/Region |
|--|----------------|
| 120 calendar days from the Transaction Processing Date | All |

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11.7.3.5 Dispute Condition 10.2: EMV Liability Shift Non-Counterfeit Fraud – Dispute Processing Requirements

An Issuer must provide the following documentation or certification for a Dispute under Dispute Condition 10.2: EMV Liability Shift Non-Counterfeit Fraud:

Table 11-18: Dispute Condition 10.2: EMV Liability Shift Non-Counterfeit Fraud – Dispute Processing Requirements

| Dispute Condition 10.2: EMV Liability Shift Non-Counterfeit Fraud Supporting Documentation/Certification | Country/Region |
|---|----------------|
| <p>Both:</p> <ul style="list-style-type: none"> • Certification that the Card was a PIN-Preferring Chip Card • Certification that the Cardholder denies authorization of or participation in the Transaction <p>For Transactions where the original Fraud Activity was not listed as fraud type code 0 (lost), 1 (stolen), or 2 (Card not received as issued [NRI]), an explanation of why the fraud type code change occurred.</p> | All |

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11.7.3.6 Dispute Condition 10.2: EMV Liability Shift Non-Counterfeit Fraud – Pre-Arbitration Processing Requirements

An Acquirer must provide the following documentation or certification for a pre-Arbitration attempt under Dispute Condition 10.2: EMV Liability Shift Non-Counterfeit Fraud:

Table 11-19: Dispute Condition 10.2: EMV Liability Shift Non-Counterfeit Fraud – Pre-Arbitration Processing Requirements

| Dispute Condition 10.2: EMV Liability Shift Non-Counterfeit Fraud Supporting Documentation/Certification | Country/Region |
|--|----------------|
| <p>Evidence of one of the following:</p> <ul style="list-style-type: none"> • A credit or Reversal issued by the merchant was not addressed by the Issuer in the Dispute. • The Dispute is invalid. • The Cardholder no longer disputes the Transaction. • For a delayed charge Transaction both: <ul style="list-style-type: none"> – Evidence that the Transaction relates to a prior stay, trip, or rental period (for example: a parking violation that occurred during the rental) – Evidence that an Imprint was obtained at a Chip reading device that was EMV PIN-Compliant during the same stay, trip, or rental (including any approved Authorization containing an Electronic Imprint) | All |

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11.7.4 Dispute Condition 10.3: Other Fraud – Card-Present Environment

11.7.4.1 Dispute Condition 10.3: Other Fraud – Card-Present Environment – Dispute Reasons

An Issuer may initiate a Dispute under Dispute Condition 10.3: Other Fraud – Card-Present Environment for the following reason:

Table 11-20: Dispute Condition 10.3: Other Fraud – Card-Present Environment – Dispute Reasons

| Dispute Condition 10.3: Other Fraud – Card-Present Environment Dispute Reasons | Country/Region |
|--|----------------|
| The Cardholder denies authorization or participation in a key-entered Transaction conducted in a Card-Present Environment. | All |

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11.7.4.2 Dispute Condition 10.3: Other Fraud – Card-Present Environment – Dispute Rights

Table 11-21: Dispute Condition 10.3: Other Fraud – Card-Present Environment – Dispute Rights

| Dispute Condition 10.3: Other Fraud – Card-Present Environment Dispute Rights | Country/Region |
|--|----------------|
| Before initiating a Dispute, an Issuer must report the Fraud Activity to Visa. | All |

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11.7.4.3 Dispute Condition 10.3: Other Fraud – Card-Present Environment – Invalid Disputes

A Dispute is invalid under Dispute Condition 10.3: Other Fraud – Card-Present Environment for any of the following:

Table 11-22: Dispute Condition 10.3: Other Fraud – Card-Present Environment – Invalid Disputes

| Dispute Condition 10.3: Other Fraud – Card-Present Environment Invalid Disputes | Country/Region |
|---|----------------|
| <ul style="list-style-type: none"> • An ATM Cash Disbursement • An Emergency Cash Disbursement Transaction • A Mobile Push Payment Transaction • A Transaction that was approved using a Payment Credential for which the Issuer had reported Fraud Activity¹ • Visa Commercial Choice Omni Product Transaction | All |

Table 11-22: Dispute Condition 10.3: Other Fraud – Card-Present Environment – Invalid Disputes (continued)

| Dispute Condition 10.3: Other Fraud – Card-Present Environment Invalid Disputes | Country/Region |
|--|----------------|
| <ul style="list-style-type: none"> • A Payment Credential on which the Issuer reported Fraud Activity using fraud type code 3 (fraudulent application), C (merchant misrepresentation), or D (manipulation of account holder) • A Mobility and Transport Transaction • For Merchants in the US Region, an Automated Fuel Dispenser (AFD) Transaction that occurred at a Chip-Reading Device • An Electronic Imprint • Effective for Disputes processed on or after 18 October 2025 For a delayed charge Transaction that relates to a prior stay, trip or rental period and both: <ul style="list-style-type: none"> – An Authorization Request that contains both of the following: <ul style="list-style-type: none"> ▪ A delayed charge Transaction indicator message code 3902 ▪ A Transaction ID that links to a prior stay, trip, or rental (field 125 or field 62 .2) – An Electronic Imprint that was obtained during the same stay, trip, or rental <p>¹ This does not apply if the reported fraud type was code C (merchant misrepresentation) or D (manipulation of account holder).</p> | |

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11.7.4.4 Dispute Condition 10.3: Other Fraud – Card Present Environment – Dispute Time Limit

An Issuer may initiate a Dispute under Dispute Condition 10.3: Other Fraud – Card-Present Environment according to the following time limit:

Table 11-23: Dispute Condition 10.3: Other Fraud – Card-Present Environment – Dispute Time Limit

| Dispute Condition 10.3: Other Fraud – Card-Present Environment Dispute Time Limit | Country/Region |
|--|----------------|
| 120 calendar days from the Transaction Processing Date | All |

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11.7.4.5 Dispute Condition 10.3: Other Fraud – Card-Present Environment – Dispute Processing Requirements

An Issuer must provide the following documentation or certification for a Dispute under Dispute Condition 10.3: Other Fraud – Card-Present Environment:

Table 11-24: Dispute Condition 10.3: Other Fraud – Card-Present Environment – Dispute Processing Requirements

| Dispute Condition 10.3: Other Fraud – Card-Present Environment Supporting Documentation/Certification | Country/Region |
|---|----------------|
| Certification that the Cardholder denies authorization of or participation in the Transaction | All |

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11.7.4.6 Dispute Condition 10.3: Other Fraud – Card-Present Environment – Pre-Arbitration Processing Requirements

An Acquirer must provide the following documentation or certification for a pre-Arbitration attempt under Dispute Condition 10.3: Other Fraud – Card-Present Environment:

Table 11-25: Dispute Condition 10.3: Other Fraud – Card-Present Environment – Pre-Arbitration Processing Requirements

| Dispute Condition 10.3: Other Fraud – Card-Present Environment Supporting Documentation/Certification | Country/Region |
|---|------------------|
| Either: <ul style="list-style-type: none">• Evidence that one of the following:<ul style="list-style-type: none">– A credit or Reversal issued by the Merchant was not addressed by the Issuer in the Dispute.– The Dispute is invalid.– The Cardholder no longer disputes the Transaction.– For a delayed charge Transaction both:<ul style="list-style-type: none">▪ Evidence that the Transaction relates to a prior stay, trip, or rental period | All excluding US |

Table 11-25: Dispute Condition 10.3: Other Fraud – Card-Present Environment – Pre-Arbitration Processing Requirements (continued)

| Dispute Condition 10.3: Other Fraud – Card-Present Environment Supporting Documentation/Certification | Country/Region |
|--|----------------|
| <p>(for example: a parking violation that occurred during the rental)</p> <ul style="list-style-type: none"> ▪ Evidence that an Imprint¹ was obtained during the same stay, trip, or rental (including any approved Authorization containing an Electronic Imprint) • Evidence of an Imprint¹ | |
| <p>Either:</p> <ul style="list-style-type: none"> • Evidence of one of the following: <ul style="list-style-type: none"> – A credit or Reversal issued by the Merchant was not addressed by the Issuer in the Dispute. – The Dispute is invalid. – The Cardholder no longer disputes the Transaction. – Compelling Evidence – For a delayed charge Transaction both: <ul style="list-style-type: none"> ▪ Evidence that the Transaction relates to a prior stay, trip, or rental period (for example: a parking violation that occurred during the rental) ▪ Evidence that an Imprint¹ was obtained during the same stay, trip, or rental (including any approved Authorization containing an Electronic Imprint) • Evidence of an Imprint¹ | US |

¹ A pencil rubbing or photocopy of a Card is not considered a valid Imprint.

11.7.5 Dispute Condition 10.4: Other Fraud – Card-Absent Environment

11.7.5.1 Dispute Condition 10.4: Other Fraud – Card-Absent Environment – Dispute Reasons

An Issuer may initiate a Dispute under Dispute Condition 10.4: Other Fraud – Card-Absent Environment for the following reason:

Table 11-26: Dispute Condition 10.4: Other Fraud – Card-Absent Environment – Dispute Reasons

| Dispute Condition 10.4: Other Fraud – Card-Absent Environment Dispute Reasons | Country/Region |
|--|----------------|
| The Cardholder denies authorization of or participation in a Transaction conducted in a Card-Absent Environment. | All |

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11.7.5.2 Dispute Condition 10.4: Other Fraud – Card-Absent Environment – Dispute Rights

Table 11-27: Dispute Condition 10.4: Other Fraud – Card-Absent Environment – Dispute Rights

| Dispute Condition 10.4: Other Fraud – Card-Absent Environment Dispute Rights | Country/Region |
|---|----------------|
| Before initiating a Dispute, an Issuer must report the Fraud Activity to Visa. | All |
| The Dispute applies, regardless of the Electronic Commerce Indicator value, for Electronic Commerce Transactions conducted by Merchants assigned the following MCCs: <ul style="list-style-type: none"> • 4829 (Wire Transfer Money Orders) • 5967 (Adult Content and Services) • 6051 (Non-Financial Institutions – Foreign Currency, Liquid and Cryptocurrency Assets [for example: Cryptocurrency], Money Orders [not Money Transfer], Travelers Cheques, and Debt Repayment) • 6540 (Non-Financial Institutions: Stored Value Card Purchase/Load) • 7801 (Government Licensed On-Line Casinos [On-Line Gambling]) • 7802 (Government-Licensed Horse/Dog Racing) | US Domestic |

Table 11-27: Dispute Condition 10.4: Other Fraud – Card-Absent Environment – Dispute Rights (continued)

| Dispute Condition 10.4: Other Fraud – Card-Absent Environment Dispute Rights | Country/Region |
|--|----------------|
| • 7995 (Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks) | |

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11.7.5.3 Dispute Condition 10.4: Other Fraud – Card-Absent Environment – Invalid Disputes

A Dispute is invalid under Dispute Condition 10.4: Other Fraud – Card-Absent Environment for any of the following:

Table 11-28: Dispute Condition 10.4: Other Fraud – Card-Absent Environment – Invalid Disputes

| Dispute Condition 10.4: Other Fraud – Card-Absent Environment Invalid Disputes | Country/Region |
|---|----------------|
| <ul style="list-style-type: none"> An Emergency Cash Disbursement A Straight Through Processing Transaction A Transaction that was approved using a Payment Credential for which the Issuer had reported Fraud Activity¹ A Transaction on an Account Number for which the Issuer has initiated more than 35 Disputes^{2,3} within the previous 120 calendar days Effective for Transactions on or after 18 April 2026 A debt recovery transaction under the Mobility and Transport Transaction framework or debt recovery under the Known Fare Transaction framework, as specified in the <i>Visa Urban Mobility Implementation Guide</i> A Card-Absent Environment Transaction for which both: <ul style="list-style-type: none"> The CVV2 result code in the Authorization message is U (Issuer not participating in CVV2 program). The CVV2 presence indicator in the Authorization Request is one of the following: <ul style="list-style-type: none"> 1 (CVV2 value is present) 2 (CVV2 value is on the Card but is illegible) | All |

Table 11-28: Dispute Condition 10.4: Other Fraud – Card-Absent Environment – Invalid Disputes (continued)

| Dispute Condition 10.4: Other Fraud – Card-Absent Environment Invalid Disputes | Country/Region |
|--|----------------|
| <ul style="list-style-type: none"> ▪ 9 (Cardholder states CVV2 is not present on the Card) • Effective for Disputes processed on or after 18 October 2025 For a delayed charge Transaction that relates to a prior stay, trip or rental period and both: <ul style="list-style-type: none"> – An Authorization Request that contains both of the following: <ul style="list-style-type: none"> ▪ A delayed charge Transaction indicator message code 3902 ▪ A Transaction ID that links to a prior stay, trip, or rental (field 125 or field 62 .2) – An Electronic Imprint that was obtained during the same stay, trip, or rental • A Mobile Push Payment Transaction • A Secure Electronic Commerce Transaction processed with Electronic Commerce Indicator (ECI) 5 in the Authorization Request, if both of the following: <ul style="list-style-type: none"> – The Issuer responded to an Authentication Request with an Authentication Confirmation using Visa Secure with EMV 3-D Secure (EMV 3DS). – The Cardholder Authentication Verification Value (CAVV) was included in the Authorization Request. • A Secure Electronic Commerce Transaction processed using both an Authenticated Payment Credential and Electronic Commerce Indicator (ECI) 5 in the Authorization Request, if both: <ul style="list-style-type: none"> – The Token Authentication Verification Value (TAVV) was included in the Authorization Request. – The Issuer or Token Requestor approved a Cardholder Verification request with an approved Cardholder Verification Method. • A Non-Authenticated Security Transaction processed using EMV 3DS with Electronic Commerce indicator value 6 in the Authorization Request, if all of the following apply: <ul style="list-style-type: none"> – A Cardholder Authentication Verification Value (CAVV) was included in the Authorization Request. – The Issuer, or Visa on behalf of the Issuer, responded to an Authentication Request with an Attempt Response using Visa Secure and a Cardholder Authentication Verification Value (CAVV) was included. | |

Table 11-28: Dispute Condition 10.4: Other Fraud – Card-Absent Environment – Invalid Disputes (continued)

| Dispute Condition 10.4: Other Fraud – Card-Absent Environment Invalid Disputes | Country/Region |
|---|----------------|
| <ul style="list-style-type: none"> – The Transaction is not a Non-Reloadable Prepaid Card Transaction. • A Payment Credential on which the Issuer reported Fraud Activity using fraud type code 3 (fraudulent application), C (merchant misrepresentation), or D (manipulation of account holder) • A Visa Commercial Choice Omni Product Transaction • For a Transaction for the acquisition of non-fiat currency (for example: cryptocurrency) or purchase of a non-fungible token (NFT), if the Cardholder participated in the Transaction but subsequently claims they were deceived into sending the non-fiat currency or NFT to a fraudulent recipient. • The same Payment Credential (for example: Visa Account Number or Token) was used in 2 previous Transactions that the Issuer did not report as Fraud Activity⁴ to Visa and was processed more than 120 calendar days,^{5,6} if both: <ul style="list-style-type: none"> – Either: <ul style="list-style-type: none"> ▪ A detailed description of the merchandise or services purchased for both disputed Transactions and the 2 previous Transactions is provided ▪ For Electronic Commerce Transactions processed using Visa Secure and with both Electronic Commerce Indicator (ECI) 7 and Cardholder Authentication Verification Value (CAVV) (for example: Visa data only [VDO] Transactions), a purchase order number, as specified in the <i>Visa Secure – Compelling Evidence Implementation Guide</i>, can be used instead of a detailed description for the disputed Transactions and the 2 previous Transactions – The device ID, device fingerprint, or the IP address and an additional one or more of the following in the undisputed Transaction(s) are the same as the disputed Transaction, as applicable: <ul style="list-style-type: none"> ▪ Customer account or login ID must be a unique identifier that the Cardholder uses to authenticate on the Merchant's e-commerce site or application at the time of the Transaction, and must be a value that the Cardholder recognizes in clear text and not hashed ▪ Full delivery address must be the Cardholder's full shipping address, including street address, city, state/province, and postal code (or country equivalent) and country, and must be in clear text and not hashed ▪ Device ID must be a unique identifier of the Cardholder's device that the | |

Table 11-28: Dispute Condition 10.4: Other Fraud – Card-Absent Environment – Invalid Disputes (continued)

| Dispute Condition 10.4: Other Fraud – Card-Absent Environment Invalid Disputes | Country/Region |
|--|--|
| <p>Cardholder can verify, such as a device serial number (for example: International Mobile Equipment Identity or IMEI), and must be at least 15 characters, in clear text, and not hashed</p> <ul style="list-style-type: none"> ▪ Device fingerprint must be a unique identifier of the Cardholder's device derived from at least two software or hardware properties of the device (such as browser version, operating system version), and must be at least 20 characters, and may be hashed ▪ IP address must be the Cardholder's public IP address, and must be in clear text, not hashed, and meet current industry formats (Internet Protocol version 4 [IPV4] and Internet Protocol version 6 [IPV6]) • All of the following: <ul style="list-style-type: none"> – The Card Verification Value 2 (CVV2) presence indicator in the Authorization Request is 1 (CVV2 value is present) – The CVV2 results code in the Authorization message is N (No Match) – The Authorization Request was approved | |
| An Airline or passenger railway Transaction, if either: <ul style="list-style-type: none"> • The Issuer response to an Address Verification Service inquiry was Y and tickets were mailed to the Cardholder billing address on the Issuer file. • The Issuer was not a participant in the Address Verification Service on the Transaction Date. | US Domestic |
| A Transaction for which an Authorization was obtained if both: <ul style="list-style-type: none"> • The Acquirer attempted to authenticate the Cardholder through the Address Verification Service • Acquirer received an Address Verification Service Result Code U⁷ | Canada Domestic, UK Domestic, and US Domestic |
| A Transaction in a Card-Absent Environment that was initiated by reading a QR code when the terminal entry capability code was 3. | Kazakhstan Domestic |

¹ This does not apply if the reported fraud type was code C (merchant misrepresentation) or D (manipulation of account holder).

² In the LAC Region (Brazil): This does not apply to a domestic Installment Transaction. The 35-Dispute limit applies based on the original Authorization.

Table 11-28: Dispute Condition 10.4: Other Fraud – Card-Absent Environment – Invalid Disputes (continued)

| Dispute Condition 10.4: Other Fraud – Card-Absent Environment Invalid Disputes | Country/Region |
|--|----------------|
| ³ Individual Transactions that contain a Multiple Clearing Sequence Number that result from the same Authorization are treated as one Transaction toward the 35 Transaction limit. | |
| ⁴ If the Issuer reports Fraud Activity on the previous undisputed Transactions, the fraud reporting must be processed and received by Visa's fraud reporting system prior to the Processing Date of the disputed Transaction. | |
| ⁵ Not to exceed 365 calendar days prior to the Processing Date of the Dispute. | |
| ⁶ The 120 calendar days does not apply if the other undisputed Transactions were Original Credit Transactions. | |
| ⁷ This does not apply if the Issuer was unable to respond to an Address Verification Service Authorization Request because the Transaction was attempted with a Visa Commercial Card or a non-reloadable Prepaid Card. | |

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11.7.5.4 Dispute Condition 10.4: Other Fraud – Card-Absent Environment – Dispute Time Limit

An Issuer may initiate a Dispute under Dispute Condition 10.4: Other Fraud – Card-Absent Environment according to the following time limit:

Table 11-29: Dispute Condition 10.4: Other Fraud – Card-Absent Environment – Dispute Time Limit

| Dispute Condition 10.4: Other Fraud – Card-Absent Environment Dispute Time Limit | Country/Region |
|---|----------------|
| 120 calendar days from the Transaction Processing Date | All |

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11.7.5.5 Dispute Condition 10.4: Other Fraud – Card-Absent Environment – Dispute Processing Requirements

An Issuer must provide the following documentation or certification for a Dispute under Dispute Condition 10.4: Other Fraud – Card-Absent Environment:

Table 11-30: Dispute Condition 10.4: Other Fraud – Card-Absent Environment – Dispute Processing Requirements

| Dispute Condition 10.4: Other Fraud – Card-Absent Environment Supporting Documentation/Certification | Country/Region |
|--|----------------|
| Certification that the Cardholder denies authorization of or participation in the Transaction | All |

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11.7.5.6 Dispute Condition 10.4: Other Fraud – Card-Absent Environment – Pre-Arbitration Processing Requirements

An Acquirer must provide the following documentation or certification for a pre-Arbitration attempt under *Table 11-31, Condition 10.4: Other Fraud – Card-Absent Environment – Pre-Arbitration Processing Requirements*:

Table 11-31: Condition 10.4: Other Fraud – Card-Absent Environment – Pre-Arbitration Processing Requirements

| Dispute Condition 10.4: Other Fraud – Card-Absent Environment Supporting Documentation/Certification | Country/Region |
|--|----------------|
| <p>One of the following:</p> <ul style="list-style-type: none"> • Evidence that one of the following: <ul style="list-style-type: none"> – A credit or Reversal issued by the Merchant was not addressed by the Issuer in the Dispute. – The Dispute is invalid. – The Cardholder no longer disputes the Transaction. • Compelling Evidence, as specified in <i>Section 11.5.2, Use of Compelling Evidence</i> • For a delayed charge Transaction both: <ul style="list-style-type: none"> – Evidence that the Transaction relates to a prior stay, trip, or rental period (for example: a parking violation that occurred during the rental) – Evidence that an Imprint was obtained during the same stay, trip, or rental (including any approved Authorization containing an Electronic Imprint) • The same Payment Credential (for example: Visa Account Number or Token) | All |

Table 11-31: Condition 10.4: Other Fraud – Card-Absent Environment – Pre-Arbitration Processing Requirements (continued)

| Dispute Condition 10.4: Other Fraud – Card-Absent Environment Supporting Documentation/Certification | Country/Region |
|--|----------------|
| <p>was used in 2 previous Transactions that the Issuer did not report as Fraud Activity¹ to Visa and was processed more than 120 calendar days both.^{2,3}</p> <ul style="list-style-type: none"> – A detailed description of merchandise or services purchased for the disputed Transactions and the 2 previous Transactions – Certification of both: <ul style="list-style-type: none"> ▪ Date the merchandise or services were provided ▪ The device ID, device fingerprint, or the IP address and an additional one or more of the following in the undisputed Transaction(s) are the same as the disputed Transaction, as applicable: <ul style="list-style-type: none"> ▪ Customer account or login ID must be a unique identifier that the Cardholder uses to authenticate on the Merchant's e-commerce site or application at the time of the Transaction, and must be a value that the Cardholder recognizes in clear text and not hashed³ ▪ Full delivery address must be the Cardholder's full shipping address, including street address, city, state/province, and postal code (or country equivalent) and country, and must be in clear text and not hashed³ ▪ Device ID must be a unique identifier of the Cardholder's device that the Cardholder can verify, such as a device serial number (for example: International Mobile Equipment Identity or IMEI), and must be at least 15 characters, and must be in clear text and not hashed³ ▪ Device fingerprint must be a unique identifier of the Cardholder's device derived from at least two software or hardware properties of the device (such as browser version, operating system version), and must be at least 20 characters, and may be hashed³ ▪ IP address must be the Cardholder's public IP address, and must be in clear text and not hashed, and must meet current industry formats (IPV4 and IPV6)³ • For an Airline Transaction, evidence that the Cardholder name is included in the manifest for the departed flight and matches the Cardholder name provided on the purchased itinerary. | |

Table 11-31: Condition 10.4: Other Fraud – Card-Absent Environment – Pre-Arbitration Processing Requirements (continued)

| Dispute Condition 10.4: Other Fraud – Card-Absent Environment Supporting Documentation/Certification | Country/Region |
|--|----------------|
| ¹ If the Issuer reports Fraud Activity on the previous undisputed Transactions, the fraud reporting must be processed and received by Visa's fraud reporting system prior to the Processing Date of the disputed Transaction. | |
| ² The 120 calendar days does not apply if the other undisputed Transactions were Original Credit Transactions. | |
| ³ Not to exceed 365 calendar days prior to the Processing Date of the Dispute | |

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11.7.6 Dispute Condition 10.5: Visa Fraud Monitoring Program**11.7.6.1 Dispute Condition 10.5: Visa Fraud Monitoring Program – Dispute Reasons**

An Issuer may initiate a Dispute under Dispute Condition 10.5: Visa Fraud Monitoring Program for the following reason:

Table 11-32: Dispute Condition 10.5: Visa Fraud Monitoring Program – Dispute Reasons

| Dispute Condition 10.5: Visa Fraud Monitoring Program Dispute Reasons | Country/Region |
|---|----------------|
| Visa notified the Issuer that the Transaction was identified by the Visa Fraud Monitoring Program and the Issuer has not successfully disputed the Transaction under another Dispute condition. | All |

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11.7.6.2 Dispute Condition 10.5: Visa Fraud Monitoring Program – Invalid Disputes

A Dispute is invalid under Dispute Condition 10.5: Visa Fraud Monitoring Program for the following:

Table 11-33: Dispute Condition 10.5 Visa Fraud Monitoring Program – Invalid Disputes

| Dispute Condition 10.5: Visa Fraud Monitoring Program Invalid Disputes | Country/Region |
|---|----------------|
| None | All |

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11.7.6.3 Dispute Condition 10.5: Visa Fraud Monitoring Program – Dispute Time Limit

An Issuer may initiate a Dispute under Dispute Condition 10.5: Visa Fraud Monitoring Program according to the following time limit:

Table 11-34: Dispute Condition 10.5: Visa Fraud Monitoring Program – Dispute Time Limit

| Dispute Condition 10.5: Visa Fraud Monitoring Program Dispute Time Limit | Country/Region |
|---|----------------|
| 120 calendar days from the date of the Visa Fraud Monitoring Program report | All |

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11.7.6.4 Dispute Condition 10.5: Visa Fraud Monitoring Program – Pre-Arbitration Processing Requirements

An Acquirer must provide the following documentation or certification for a pre-Arbitration attempt under Dispute Condition 10.5: Visa Fraud Monitoring Program:

Table 11-35: Dispute Condition 10.5: Visa Fraud Monitoring Program – Pre-Arbitration Processing Requirements

| Dispute Condition 10.5: Visa Fraud Monitoring Program Supporting Documentation/Certification | Country/Region |
|--|----------------|
| Evidence of either: <ul style="list-style-type: none"> • A credit or Reversal issued by the Merchant was not addressed by the Issuer in the Dispute. • The Dispute is invalid. | All |

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11.8 Dispute Category 11: Authorization

11.8.1 Dispute Condition 11.1: Card Recovery Bulletin

11.8.1.1 Dispute Condition 11.1: Card Recovery Bulletin – Dispute Reasons

Effective for Disputes processed through 23 October 2026 An Issuer may initiate a Dispute under Dispute Condition 11.1: Card Recovery Bulletin for the following reason:

Table 11-36: Dispute Condition 11.1: Card Recovery Bulletin – Dispute Reasons

| Dispute Condition 11.1: Card Recovery Bulletin Dispute Reasons | Country/Region |
|--|----------------|
| All of the following: <ul style="list-style-type: none"> The Transaction was below the Merchant's Floor Limit. The Merchant did not obtain Authorization. On the Transaction Date, the Account Number was listed in the Card Recovery Bulletin for the Visa Region in which the Merchant Outlet is located.^{1,2} | All |

¹ The Dispute applies even if a specific Account Number in a blocked BIN does not appear in the Card Recovery Bulletin.

² If the Transaction Date was not transmitted in the Clearing Record, the Dispute applies if the Account Number was listed in the Card Recovery Bulletin within the 10 calendar days before the Transaction Processing Date.

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11.8.1.2 Dispute Condition 11.1: Card Recovery Bulletin – Invalid Disputes

Effective for Disputes processed through 23 October 2026 A Dispute is invalid under Dispute Condition 11.1: Card Recovery Bulletin for the following:

Table 11-37: Dispute Condition 11.1: Card Recovery Bulletin – Invalid Disputes

| Dispute Condition 11.1: Card Recovery Bulletin Invalid Disputes | Country/Region |
|---|----------------|
| <ul style="list-style-type: none"> An ATM Cash Disbursement A Mobile Push Payment Transaction | All |

Table 11-37: Dispute Condition 11.1: Card Recovery Bulletin – Invalid Disputes (continued)

| Dispute Condition 11.1: Card Recovery Bulletin Invalid Disputes | Country/Region |
|---|----------------|
| <ul style="list-style-type: none"> • A Transaction completed at a Contactless-Only Acceptance Device • A Transaction that both: <ul style="list-style-type: none"> – Occurred at a Chip-Reading Device – Qualifies for the EMV liability shift, as specified in <i>Section 1.10.1.2, EMV Liability Shift Participation</i> | |

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11.8.1.3 Dispute Condition 11.1: Card Recovery Bulletin – Dispute Time Limit

Effective for Disputes processed through 23 October 2026 An Issuer may initiate a Dispute under Dispute Condition 11.1: Card Recovery Bulletin according to the following time limits:

Table 11-38: Dispute Condition 11.1: Card Recovery Bulletin – Dispute Time Limit

| Dispute Condition 11.1: Card Recovery Bulletin Dispute Time Limit | Country/Region |
|--|----------------|
| 75 calendar days from the Transaction Processing Date | All |

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11.8.1.4 Dispute Condition 11.1: Card Recovery Bulletin – Pre-Arbitration Processing Requirements

Effective for Disputes processed through 23 October 2026 An Acquirer must provide the following documentation or certification for a pre-Arbitration attempt under Dispute Condition 11.1: Card Recovery Bulletin:

Table 11-39: Dispute Condition 11.1: Card Recovery Bulletin – Pre-Arbitration Processing Requirements

| Dispute Condition 11.1: Card Recovery Bulletin Supporting Documentation/Certification | Country/Region |
|--|----------------|
| Either: | All |

Table 11-39: Dispute Condition 11.1: Card Recovery Bulletin – Pre-Arbitration Processing Requirements (continued)

| Dispute Condition 11.1: Card Recovery Bulletin Supporting Documentation/Certification | Country/Region |
|--|----------------|
| <ul style="list-style-type: none"> • Evidence that either: <ul style="list-style-type: none"> – A credit or Reversal issued by the Merchant was not addressed by the Issuer in the Dispute. – The Dispute is invalid. • For a Dispute involving a Transaction at a Car Rental Merchant, a Cruise Line Merchant, or a Lodging Merchant for which multiple Authorizations were obtained, evidence that the Account Number was not listed on the Card Recovery Bulletin on the following dates, as applicable: <ul style="list-style-type: none"> – For a Lodging Merchant, the check-in date – For a Car Rental Merchant, the vehicle rental date – For a Cruise Line, the embarkation date | |

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11.8.2 Dispute Condition 11.2: Declined Authorization

11.8.2.1 Dispute Condition 11.2: Declined Authorization – Dispute Reasons

An Issuer may initiate a Dispute under Dispute Condition 11.2: Declined Authorization for the following reason:

Table 11-40: Dispute Condition 11.2: Declined Authorization – Dispute Reasons

| Dispute Condition 11.2: Declined Authorization Dispute Reasons | Country/Region |
|---|----------------|
| An Authorization Request received a Decline Response or Pickup Response and the Merchant completed the Transaction. | All |

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11.8.2.2 Dispute Condition 11.2: Declined Authorization – Dispute Rights

Table 11-41: Dispute Condition 11.2: Declined Authorization – Dispute Rights

| Dispute Condition 11.2: Declined Authorization Dispute Rights | Country/Region |
|--|----------------|
| A Dispute of a Mobility and Transport Transaction is valid for the full Transaction amount if a Decline Response was sent and the Transaction amount was greater than the amount specified in <i>Section 5.8.19.2, Mobility and Transport Transaction Requirements</i> . | All |

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11.8.2.3 Dispute Condition 11.2: Declined Authorization – Invalid Disputes

A Dispute is invalid under Dispute Condition 11.2: Declined Authorization for either of the following:

Table 11-42: Dispute Condition 11.2: Declined Authorization – Invalid Disputes

| Dispute Condition 11.2: Declined Authorization Invalid Disputes | Country/Region |
|--|----------------|
| <ul style="list-style-type: none"> An ATM Cash Disbursement A Mobile Push Payment Transaction A Transaction for which Authorization was obtained after a Decline Response was received for the same purchase. This does not include an Authorization Request that received a Pickup Response 04 (pick up card), 07 (pick up card special condition), 41 (pick up card, lost card), or 43 (pick up card, stolen card). | All |

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11.8.2.4 Dispute Condition 11.2: Declined Authorization – Dispute Time Limit

An Issuer may initiate a Dispute under Dispute Condition 11.2: Declined Authorization according to the following time limits:

Table 11-43: Dispute Condition 11.2: Declined Authorization – Dispute Time Limit

| Dispute Condition 11.2: Declined Authorization Dispute Time Limit | Country/Region |
|--|----------------|
| 75 calendar days from the Transaction Processing Date | All |

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11.8.2.5 Dispute Condition 11.2: Declined Authorization – Documentation/Certification

Table 11-44: Dispute Condition 11.2: Declined Authorization – Documentation/Certification

| Dispute Condition 11.2: Declined Authorization Documentation/Certification | Country/Region |
|---|----------------|
| Certification on the Dispute Processing Date, the Cardholder account status was flagged as one of the following: <ul style="list-style-type: none">• Credit Problem• Closed• Fraud¹ | All |

¹ This does not apply to an ATM Deposit Adjustment.

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11.8.2.6 Dispute Condition 11.2: Declined Authorization – Pre-Arbitration Processing Requirements

An Acquirer must provide the following documentation or certification for a pre-Arbitration attempt under Dispute Condition 11.2: Declined Authorization:

Table 11-45: Dispute Condition 11.2: Declined Authorization – Pre-Arbitration Processing Requirements

| Dispute Condition 11.2: Declined Authorization Supporting Documentation/Certification | Country/Region |
|---|----------------|
| Evidence of one of the following: <ul style="list-style-type: none">• A credit or Reversal issued by the Merchant was not addressed by the Issuer in the Dispute | All |

Table 11-45: Dispute Condition 11.2: Declined Authorization – Pre-Arbitration Processing Requirements (continued)

| Dispute Condition 11.2: Declined Authorization Supporting Documentation/Certification | Country/Region |
|--|----------------|
| <ul style="list-style-type: none"> • The Dispute is invalid • The Transaction was Chip-initiated and offline-authorized, if applicable • For a Dispute involving a Transaction at a Car Rental Merchant, a Cruise Line Merchant, or a Lodging Merchant for which multiple Authorizations were obtained, certification of all of the following: <ul style="list-style-type: none"> – The check-in date, embarkation date, or vehicle rental date – The check-out date, disembarkation date, or vehicle return date – The dates, authorized amounts, and Authorization Codes of the approved Authorizations | |

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11.8.3 Dispute Condition 11.3: No Authorization/Late Presentment

11.8.3.1 Dispute Condition 11.3: No Authorization/Late Presentment – Dispute Reasons

An Issuer may initiate a Dispute under Dispute Condition 11.3: No Authorization/Late Presentment for the following reason:

Table 11-46: Dispute Condition 11.3: No Authorization/Late Presentment – Dispute Reasons

| Dispute Condition 11.3: No Authorization/Late Presentment Dispute Reasons | Country/Region |
|---|----------------|
| <p>One of the following:</p> <ul style="list-style-type: none"> • A valid Authorization was required but was not obtained as specified in <i>Section 5.7.4.4, Approval Response Requirements</i>. • A valid Authorization was obtained but the Transaction was not processed within the timeframe specified in <i>Section 5.7.4.5, Transaction and Processing Timeframes</i>. • An Authorization was not required and the Transaction was not processed as | All |

Table 11-46: Dispute Condition 11.3: No Authorization/Late Presentment – Dispute Reasons (continued)

| Dispute Condition 11.3: No Authorization/Late Presentment Dispute Reasons | Country/Region |
|--|---|
| specified in <i>Section 5.7.4.5, Transaction and Processing Timeframes.</i> | |
| The Acquirer processed an Adjustment of an ATM Deposit Transaction and either: <ul style="list-style-type: none"> The ATM Deposit Adjustment posted to a "closed" or "credit problem" account and the Adjustment was processed more than 10 days after the Transaction Date. The ATM Deposit Adjustment, was processed more than 45 days after the Transaction Date. | All |
| The Acquirer processed an Adjustment of an ATM Cash Disbursement ¹ and either: <ul style="list-style-type: none"> The Adjustment posted to a "closed," "credit problem," or "fraud" account and the Adjustment was processed more than 10 days after the Transaction Date. The Adjustment was processed more than 45 days after the Transaction Date. | All excluding India Domestic and Nepal Domestic |
| The Acquirer processed an Adjustment of an ATM Cash Disbursement more than 4 days after the Transaction Date and the Adjustment was posted to a "closed," "credit problem," or "fraud" account. | India Domestic |
| The Acquirer processed an Adjustment of an ATM Cash Disbursement more than 3 days after the Transaction Date and the Adjustment was posted to a "closed," "credit problem," or "fraud" account. | Nepal Domestic |

¹ In the US Region: For US Domestic Transaction, this includes Adjustment of a PIN-Authenticated Visa Debit Transaction.

11.8.3.2 Dispute Condition 11.3: No Authorization/Late Presentment – Dispute Rights

Table 11-47: Dispute Condition 11.3: No Authorization/Late Presentment – Dispute Rights

| Dispute Condition 11.3: No Authorization/Late Presentment Dispute Rights | Country/Region |
|---|----------------|
| <ul style="list-style-type: none"> The Dispute is limited to the amount above the applicable Floor Limit for a Chip-initiated, Offline-Authorized Transaction. If Authorization was obtained for an amount less than the Transaction amount, the Dispute is limited to either: <ul style="list-style-type: none"> The amount that was not authorized The difference between the Transaction amount and the amount for which Authorization was required The Dispute applies to a Chip-initiated Transaction that included an Authorization Request Cryptogram (ARQC) in the Clearing Record but was not authorized Online by the Issuer or the Issuer's agent. | All |

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11.8.3.3 Dispute Condition 11.3: No Authorization/Late Presentment – Invalid Disputes

A Dispute is invalid under Dispute Condition 11.3: No Authorization/Late Presentment for any of the following:

Table 11-48: Dispute Condition 11.3: No Authorization/Late Presentment – Invalid Disputes

| Dispute Condition 11.3: No Authorization/Late Presentment Invalid Disputes | Country/Region |
|---|----------------|
| <ul style="list-style-type: none"> A Mobile Push Payment Transaction Where a valid Authorization was required but not obtained for a Credit Transaction with one of the following MCCs: <ul style="list-style-type: none"> 3000-3350 (Airlines, Air Carriers) 4111 (Local and Suburban Commuter Passenger Transportation, Including Ferries) 4112 (Passenger Railways) 4131 (Bus Lines) 4511 (Airlines and Air Carriers [Not Elsewhere Classified]) | All |

Table 11-48: Dispute Condition 11.3: No Authorization/Late Presentment – Invalid Disputes (continued)

| Dispute Condition 11.3: No Authorization/Late Presentment Invalid Disputes | Country/Region |
|---|----------------|
| Where a valid Authorization was required but not obtained for a Transaction that both: <ul style="list-style-type: none">• Is processed with a Visa Drive Card that is an "extra" Card which has a Privately Contracted Agreement associated to it• Contains either of the following MCCs:<ul style="list-style-type: none">– 4784 (Tolls and Bridge Fees)– 7523 (Parking Lots, Parking Meters and Garages) | Europe |

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11.8.3.4 Dispute Condition 11.3: No Authorization/Late Presentment – Dispute Time Limit

An Issuer may initiate a Dispute under Dispute Condition 11.3: No Authorization/Late Presentment according to the following time limits:

Table 11-49: Dispute Condition 11.3: No Authorization/Late Presentment – Dispute Time Limit

| Dispute Condition 11.3: No Authorization/Late Presentment Dispute Time Limit | Country/Region |
|---|----------------------------------|
| 75 calendar days from the Transaction Processing Date ¹ | All |
| For an Adjustment of an ATM Cash Disbursement or a PIN-Authenticated Visa Debit Transaction, 75 calendar days from the Transaction Date of the Adjustment | US Domestic |
| For an Adjustment of an ATM Cash Disbursement, 75 calendar days from the Transaction Date of the Adjustment | India Domestic Nepal Domestic |

¹ In the LAC Region (Brazil): For a domestic Installment Transaction, the Transaction was processed between the approval response date and the Processing Date of the first Installment Transaction.

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11.8.3.5 Dispute Condition 11.3: No Authorization/Late Presentment – Documentation/Certification

Table 11-50: Dispute Condition 11.3: No Authorization/Late Presentment – Documentation/Certification

| Dispute Condition 11.3: No Authorization/Late Presentment – Documentation/Certification | Country/Region |
|---|----------------|
| Certification on the Dispute Processing Date, the Cardholder account status was flagged as one of the following: <ul style="list-style-type: none"> • Credit Problem • Closed • Fraud¹ | All |

¹ This does not apply to an ATM Deposit Adjustment.

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11.8.3.6 Dispute Condition 11.3: No Authorization/Late Presentment – Pre-Arbitration Processing Requirements

An Acquirer must provide the following documentation or certification for a pre-Arbitration attempt under Dispute Condition 11.3: No Authorization/Late Presentment:

Table 11-51: Dispute Condition 11.3: No Authorization/Late Presentment – Pre-Arbitration Processing Requirements

| Dispute Condition 11.3: No Authorization/Late Presentment Supporting Documentation/Certification | Country/Region |
|--|----------------|
| Both: <ul style="list-style-type: none"> • Evidence of any of the following: <ul style="list-style-type: none"> – A credit or Reversal issued by the Merchant was not addressed by the Issuer in the Dispute. – The Dispute is invalid. – The Transaction Date in the Clearing Record was incorrect and a valid Authorization was obtained, as specified in <i>Section 5.7.4.5, Transaction and Processing Timeframes</i>. | All |

Table 11-51: Dispute Condition 11.3: No Authorization/Late Presentment – Pre-Arbitration Processing Requirements (continued)

| Dispute Condition 11.3: No Authorization/Late Presentment Supporting Documentation/Certification | Country/Region |
|--|----------------|
| <ul style="list-style-type: none"> – The Transaction Receipt or other record with a Transaction Date that disproves late Presentment and proves that the Acquirer obtained the required authorization. • For a Dispute involving special Authorization procedures where all of the following apply: <ul style="list-style-type: none"> – The first Authorization Request included the Estimated Authorization Request indicator. – Subsequent Authorization Requests included the Incremental Authorization Request indicator. – The same Transaction Identifier was used in all Authorization Requests. – Clearing Records were submitted within the timeframes specified in <i>Section 5.7.4.5, Transaction and Processing Timeframes</i>. – Certification of all of the following: <ul style="list-style-type: none"> ▪ The date the Transaction was initiated ▪ The date the Transaction was completed ▪ The dates, authorized amounts, and Authorization codes of the approved Authorizations | |

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11.9 Dispute Category 12: Processing Errors

11.9.1 Dispute Condition 12.2: Incorrect Transaction Code

11.9.1.1 Dispute Condition 12.2: Incorrect Transaction Code – Dispute Reasons

An Issuer may initiate a Dispute under Dispute Condition 12.2: Incorrect Transaction Code for the following reasons:

Table 11-52: Dispute Condition 12.2: Incorrect Transaction Code – Dispute Reasons

| Dispute Condition 12.2: Incorrect Transaction Code Dispute Reasons | Country/Region |
|---|----------------|
| <p>One of the following:</p> <ul style="list-style-type: none"> • A credit was processed as a debit. • A debit was processed as a credit. • A credit refund was processed instead of a Reversal or an Adjustment (for example: the Merchant charged the wrong amount and processed a Credit Refund instead of a Reversal. Due to the exchange rate difference, the Cardholder was not refunded the full amount). | All |

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11.9.1.2 Dispute Condition 12.2: Incorrect Transaction Code – Dispute Rights**Table 11-53: Dispute Condition 12.2: Incorrect Transaction Code – Dispute Rights**

| Dispute Condition 12.2: Incorrect Transaction Code Dispute Rights | Country/Region |
|---|----------------|
| <ul style="list-style-type: none"> • The Dispute amount should be double the Transaction amount if either: <ul style="list-style-type: none"> – A credit was processed as a debit. – A debit was processed as a credit. • For a credit refund that was processed instead of a Reversal or an Adjustment, the Dispute amount is limited to the difference between the credit refund and the original debit. | All |

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11.9.1.3 Dispute Condition 12.2: Incorrect Transaction Code – Invalid Disputes

A Dispute is invalid under Dispute Condition 12.2: Incorrect Transaction Code for any of the following:

Table 11-54: Dispute Condition 12.2: Incorrect Transaction Code – Invalid Disputes

| Dispute Condition 12.2: Incorrect Transaction Code Invalid Disputes | Country/Region |
|--|----------------|
| A Mobile Push Payment Transaction | All |

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11.9.1.4 Dispute Condition 12.2: Incorrect Transaction Code – Dispute Time Limit

An Issuer may initiate a Dispute under Dispute Condition 12.2: Incorrect Transaction Code according to the following time limits:

Table 11-55: Dispute Condition 12.2: Incorrect Transaction Code – Dispute Time Limit

| Dispute Condition 12.2: Incorrect Transaction Code Dispute Time Limit | Country/Region |
|---|----------------|
| 120 calendar days from either: <ul style="list-style-type: none"> The Transaction Processing Date For a credit refund that was processed instead of a Reversal or an Adjustment, the Processing Date of the credit refund | All |

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11.9.1.5 Dispute Condition 12.2: Incorrect Transaction Code – Dispute Processing Requirements

An Issuer must provide the following documentation or certification for a Dispute under Dispute Condition 12.2: Incorrect Transaction Code:

Table 11-56: Dispute Condition 12.2: Incorrect Transaction Code – Dispute Processing Requirements

| Dispute Condition 12.2: Incorrect Transaction Code Supporting Documentation/Certification | Country/Region |
|---|----------------|
| Certification that either: <ul style="list-style-type: none"> Credit was processed as a debit. Debit was processed as a credit. | All |

Table 11-56: Dispute Condition 12.2: Incorrect Transaction Code – Dispute Processing Requirements (continued)

| Dispute Condition 12.2: Incorrect Transaction Code Supporting Documentation/Certification | Country/Region |
|---|----------------|
| <p>For a credit refund that was processed instead of a Reversal or an Adjustment, both:</p> <ul style="list-style-type: none"> • An explanation of why the credit refund was processed in error • Date of the original Transaction and Credit Transaction | |

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11.9.1.6 Dispute Condition 12.2: Incorrect Transaction Code – Dispute Response Processing Requirements

An Acquirer must provide the following documentation or certification for a Dispute Response under Dispute Condition 12.2: Incorrect Transaction Code:

Table 11-57: Dispute Condition 12.2: Incorrect Transaction Code – Dispute Response Processing Requirements

| Dispute Condition 12.2: Incorrect Transaction Code Supporting Documentation/Certification | Country/Region |
|---|----------------|
| <p>Either:</p> <ul style="list-style-type: none"> • For a credit processed as a debit or a debit processed as a credit, either: <ul style="list-style-type: none"> – Evidence that a credit or Reversal issued by the Merchant was not addressed by the Issuer in the Dispute – Transaction Receipt, as specified in <i>Section 5.9.2.2, Required Transaction Receipt Content for All Transactions</i> or other record that proves that the Transaction code was correct • For a credit refund that was processed instead of a Reversal or an Adjustment, either: <ul style="list-style-type: none"> – Evidence that a Reversal issued by the Merchant was not addressed by the Issuer in the Dispute – A reason that a Credit Transaction was processed instead of a Reversal or an Adjustment | All |

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11.9.2 Dispute Condition 12.3: Incorrect Currency

11.9.2.1 Dispute Condition 12.3: Incorrect Currency – Dispute Reasons

An Issuer may initiate a Dispute under Dispute Condition 12.3: Incorrect Currency for the following reasons:

Table 11-58: Dispute Condition 12.3: Incorrect Currency – Dispute Reasons

| Dispute Condition 12.3: Incorrect Currency Dispute Reasons | Country/Region |
|--|----------------|
| <p>Either:</p> <ul style="list-style-type: none"> The Transaction Currency is different than the currency transmitted through VisaNet. Dynamic Currency Conversion (DCC) occurred and the Cardholder did not expressly agree to DCC or was refused the choice of paying in the Merchant's local currency, the local currency of the country where the Branch is located, the selected ATM currency, or the local currency of the country where the ATM is located. | All |

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11.9.2.2 Dispute Condition 12.3: Incorrect Currency – Dispute Rights

Table 11-59: Dispute Condition 12.3: Incorrect Currency – Dispute Rights

| Dispute Condition 12.3: Incorrect Currency Dispute Rights | Country/Region |
|--|----------------|
| The Dispute applies for the entire Transaction amount. | All |

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11.9.2.3 Dispute Condition 12.3: Incorrect Currency – Invalid Disputes

A Dispute is invalid under Dispute Condition 12.3: Incorrect Currency for the following:

Table 11-60: Dispute Condition 12.3: Incorrect Currency – Invalid Disputes

| Dispute Condition 12.3: Incorrect Currency Invalid Disputes | Country/Region |
|--|----------------|
| <ul style="list-style-type: none"> • A Straight Through Processing Transaction • A Mobile Push Payment Transaction • A Transaction settled in USD originating at an ATM that is located outside the US Region and is connected to the Plus System. This does not include a DCC Transaction. | All |

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11.9.2.4 Dispute Condition 12.3: Incorrect Currency – Dispute Time Limit

An Issuer may initiate a Dispute under Dispute Condition 12.3: Incorrect Currency according to the following time limit:

Table 11-61: Dispute Condition 12.3: Incorrect Currency – Dispute Time Limit

| Dispute Condition 12.3: Incorrect Currency Dispute Time Limit | Country/Region |
|--|----------------|
| 120 calendar days from the Transaction Processing Date | All |

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11.9.2.5 Dispute Condition 12.3: Incorrect Currency – Dispute Processing Requirements

An Issuer must provide the following documentation or certification for a Dispute under Dispute Condition 12.3: Incorrect Currency:

Table 11-62: Dispute Condition 12.3: Incorrect Currency – Dispute Processing Requirements

| Dispute Condition 12.3: Incorrect Currency Supporting Documentation/Certification | Country/Region |
|---|----------------|
| Either: <ul style="list-style-type: none"> • Certification stating the correct Transaction currency code | All |

Table 11-62: Dispute Condition 12.3: Incorrect Currency – Dispute Processing Requirements (continued)

| Dispute Condition 12.3: Incorrect Currency Supporting Documentation/Certification | Country/Region |
|--|----------------|
| <ul style="list-style-type: none"> Certification that the Cardholder did not agree to Dynamic Currency Conversion (DCC) and did not make an active choice or was refused the choice of paying in the Merchant's local currency, the local currency of the country where the Branch is located, the selected ATM currency, or the local currency of the country where the ATM is located | |

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11.9.2.6 Dispute Condition 12.3: Incorrect Currency – Dispute Response Rights

Table 11-63: Dispute Condition 12.3: Incorrect Currency – Dispute Response Rights

| Dispute Condition 12.3: Incorrect Currency Supporting Documentation/Certification | Country/Region |
|---|----------------|
| <p>For a Dynamic Currency Conversion (DCC) Transaction, if the Acquirer cannot provide evidence that the Cardholder expressly agreed to DCC,¹ it may either:</p> <ul style="list-style-type: none"> Process a Dispute Response in the Merchant's local currency, the local currency of the country where the Branch is located, the currency dispensed at the ATM, or the local currency of the country where the ATM is located, for the Transaction amount before DCC occurred, excluding fees or commission charges directly related to DCC that were applied to the Transaction Process the Transaction as a first Presentment instead of processing a Dispute Response. The Acquirer may be responsible for a Dispute for late Presentment. | All |

¹ As specified in the *DCC Guide*

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11.9.2.7 Dispute Condition 12.3: Incorrect Currency – Dispute Response Processing Requirements

An Acquirer must provide the following documentation or certification for a Dispute Response under Dispute Condition 12.3: Incorrect Currency:

Table 11-64: Dispute Condition 12.3: Incorrect Currency – Dispute Response Processing Requirements

| Dispute Condition 12.3: Incorrect Currency Supporting Documentation/Certification | Country/Region |
|--|----------------|
| <ul style="list-style-type: none"> • Evidence that one of the following: <ul style="list-style-type: none"> – A credit or Reversal issued by the Merchant was not addressed by the Issuer in the Dispute. – The Dispute is invalid. – The Cardholder no longer disputes the Transaction. • Transaction Receipt, as specified in <i>Section 5.9.2.2, Required Transaction Receipt Content for All Transactions</i> or other record that proves that the Transaction currency was correct • For a DCC Transaction, either: <ul style="list-style-type: none"> – For a Dispute Response in the Merchant's local currency the local currency of the country where the Branch is located, the ATM dispensed currency, or the local currency of the country where the ATM is located, both: <ul style="list-style-type: none"> ▪ Acquirer certification that the Merchant is registered to offer DCC ▪ A copy of the Transaction Receipt, as specified in <i>Section 5.9.2.2, Required Transaction Receipt Content for All Transactions</i> showing the Merchant's local currency the local currency of the country where the Branch is located, the currency selected at the ATM, or the local currency of the country where ATM is located – For a Dispute Response in the DCC currency, all of the following: <ul style="list-style-type: none"> ▪ Evidence that the Cardholder expressly agreed to DCC ▪ Acquirer certification that the Acceptance Device requires electronic selection of DCC by the Cardholder and that the choice cannot be made by the Merchant, the Branch, or ATM ▪ A copy of the Transaction Receipt, as specified in <i>Section 5.9.2.2, Required Transaction Receipt Content for All Transactions</i> | All |

11.9.2.8 Dispute Condition 12.3: Incorrect Currency – Pre-Arbitration Attempt

In response to evidence/certification provided by an Acquirer at the Dispute Response stage, an Issuer can provide the following documentation or certification for a pre-Arbitration attempt under Dispute Condition 12.3 Incorrect Currency:

Table 11-65: Dispute Condition 12.3: Incorrect Currency – Pre-Arbitration attempt

| Dispute Condition 12.3: Incorrect Currency – Pre-Arbitration Attempt Supporting Documentation/Certification | Country/Region |
|---|----------------|
| For Dynamic Currency Conversion (DCC) Transactions, the pre-Arbitration amount is limited to the difference between the original amount and the amount the Cardholder should have been charged. | All |

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11.9.3 Dispute Condition 12.4: Incorrect Account Number

11.9.3.1 Dispute Condition 12.4: Incorrect Account Number – Dispute Reasons

An Issuer may initiate a Dispute under Dispute Condition 12.4: Incorrect Account Number for the following reason:

Table 11-66: Dispute Condition 12.4: Incorrect Account Number – Dispute Reasons

| Dispute Condition 12.4: Incorrect Account Number Dispute Reasons | Country/Region |
|---|----------------|
| Either: <ul style="list-style-type: none"> The Transaction or Original Credit Transaction was processed using an incorrect Payment Credential.¹ An ATM Deposit Adjustment was processed using an incorrect Payment Credential. | All |

¹ In the US Region: Includes an Adjustment of an ATM Cash Disbursement or a PIN-Authenticated Visa Debit Transaction

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11.9.3.2 Dispute Condition 12.4: Incorrect Account Number – Invalid Disputes

A Dispute is invalid under Dispute Condition 12.4: Incorrect Account Number for the following:

Table 11-67: Dispute Condition 12.4: Incorrect Account Number – Invalid Disputes

| Dispute Condition 12.4: Incorrect Account Number Invalid Disputes | Country/Region |
|---|----------------|
| <ul style="list-style-type: none"> • An ATM Cash Disbursement • A Straight Through Processing Transaction • A Transaction using a Payment Credential for which no such Card was issued or is outstanding and for which either an Imprint or an Authorization was obtained • A Chip-initiated Transaction containing a valid Cryptogram • A Mobility and Transport Transaction • A Mobile Push Payment Transaction | All |

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11.9.3.3 Dispute Condition 12.4: Incorrect Account Number – Dispute Time Limit

An Issuer may initiate a Dispute under Dispute Condition 12.4: Incorrect Account Number according to the following time limits:

Table 11-68: Dispute Condition 12.4: Incorrect Account Number – Dispute Time Limit

| Dispute Condition 12.4: Incorrect Account Number Dispute Time Limit | Country/Region |
|---|----------------|
| 120 calendar days from the Transaction Processing Date | All |
| 120 calendar days from the Transaction Processing Date of an ATM Deposit Adjustment | All |
| 120 calendar days from either: <ul style="list-style-type: none"> • The Transaction Processing Date • For an Adjustment of an ATM Cash Disbursement or a PIN-Authenticated Visa Debit Transaction, the Transaction Date of the Adjustment | US Domestic |

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11.9.3.4 Dispute Condition 12.4: Incorrect Account Number – Dispute Processing Requirements

An Issuer must provide the following documentation or certification for a Dispute under Dispute Condition 12.4: Incorrect Account Number:

Table 11-69: Dispute Condition 12.4: Incorrect Account Number – Dispute Processing Requirements

| Dispute Condition 12.4: Incorrect Account Number Supporting Documentation/Certification | Country/Region |
|--|----------------|
| <p>Either:</p> <ul style="list-style-type: none"> • Certification that the incorrect Payment Credential was used. • Certification that a Transaction was processed to a Payment Credential that does not match any Payment Credential on the Issuer's master file and no Authorization was obtained. | All |

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11.9.3.5 Dispute Condition 12.4: Incorrect Account Number – Dispute Response Processing Requirements

An Acquirer must provide the following documentation or certification for a Dispute Response under Dispute Condition 12.4: Incorrect Account Number:

Table 11-70: Dispute Condition 12.4: Incorrect Account Number – Dispute Response Processing Requirements

| Dispute Condition 12.4: Incorrect Account Number Supporting Documentation/Certification | Country/Region |
|---|----------------|
| <p>Evidence of one of the following:</p> <ul style="list-style-type: none"> • A credit or Reversal issued by the Merchant was not addressed by the Issuer in the Dispute • The Dispute is invalid • The Cardholder no longer disputes the Transaction • Transaction Receipt, as specified in <i>Section 5.9.2.2, Required Transaction</i> | All |

Table 11-70: Dispute Condition 12.4: Incorrect Account Number – Dispute Response Processing Requirements (continued)

| Dispute Condition 12.4: Incorrect Account Number Supporting Documentation/Certification | Country/Region |
|--|----------------|
| <i>Receipt Content for All Transactions</i> or other record to prove that the correct Payment Credential was processed | |

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11.9.4 Dispute Condition 12.5: Incorrect Amount

11.9.4.1 Dispute Condition 12.5: Incorrect Amount – Dispute Reasons

An Issuer may initiate a Dispute under Dispute Condition 12.5: Incorrect Amount for the following reason:

Table 11-71: Dispute Condition 12.5: Incorrect Amount – Dispute Reasons

| Dispute Condition 12.5: Incorrect Amount Dispute Reasons | Country/Region |
|---|----------------|
| Either: <ul style="list-style-type: none">• The Transaction amount is incorrect or an addition or transposition error occurred.• For an ATM Transaction, the ATM Deposit Adjustment amount is incorrect. | All |

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11.9.4.2 Dispute Condition 12.5: Incorrect Amount – Dispute Rights

Table 11-72: Dispute Condition 12.5: Incorrect Amount – Dispute Rights

| Dispute Condition 12.5: Incorrect Amount Dispute Rights | Country/Region |
|---|----------------|
| <ul style="list-style-type: none">• The Dispute amount is limited to the difference between the amounts.• For an incorrect Transaction amount, if a handwritten Transaction amount differs from the imprinted amount, the handwritten amount must be used to | All |

Table 11-72: Dispute Condition 12.5: Incorrect Amount – Dispute Rights (continued)

| Dispute Condition 12.5: Incorrect Amount Dispute Rights | Country/Region |
|--|----------------|
| determine the processing error. | |

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11.9.4.3 Dispute Condition 12.5: Incorrect Amount – Invalid Disputes

A Dispute is invalid under Dispute Condition 12.5: Incorrect Amount for any of the following:

Table 11-73: Dispute Condition 12.5: Incorrect Amount – Invalid Disputes

| Dispute Condition 12.5: Incorrect Amount Invalid Disputes | Country/Region |
|---|----------------|
| <ul style="list-style-type: none"> • An ATM Cash Disbursement • A Mobile Push Payment Transaction • A Straight Through Processing Transaction • A T&E Transaction in which there is a difference between the quoted price and the actual charges made by the Merchant • A No-Show Transaction • An Advance Payment¹ • A Transaction for which the Merchant has the right to alter the Transaction amount without the Cardholder's consent after the Transaction was completed | All |

¹ Processed as specified in [Section 5.8.11.1, Requirements for Partial Payments, Advance Payments, and Transactions Using Stored Credentials](#)

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11.9.4.4 Dispute Condition 12.5: Incorrect Amount – Dispute Time Limit

An Issuer may initiate a Dispute under Dispute Condition 12.5: Incorrect Amount according to the following time limits:

Table 11-74: Dispute Condition 12.5: Incorrect Amount – Dispute Time Limit

| Dispute Condition 12.5: Incorrect Amount Dispute Time Limit | Country/Region |
|--|----------------|
| Either: <ul style="list-style-type: none">• 120 calendar days from the Transaction Processing Date• 120 calendar days from the Transaction Processing Date of an ATM Deposit Adjustment | All |
| 120 calendar days from either: <ul style="list-style-type: none">• The Transaction Processing Date• For an Adjustment of an ATM Cash Disbursement or a PIN-Authenticated Visa Debit Transaction, the Transaction Date of the Adjustment | US Domestic |

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11.9.4.5 Dispute Condition 12.5: Incorrect Amount – Dispute Processing Requirements

An Issuer must provide the following documentation or certification for a Dispute under Dispute Condition 12.5: Incorrect Amount:

Table 11-75: Dispute Condition 12.5: Incorrect Amount – Dispute Processing Requirements

| Dispute Condition 12.5: Incorrect Amount Supporting Documentation/Certification | Country/Region |
|---|----------------|
| <ul style="list-style-type: none">• A copy of the Transaction Receipt, as specified in <i>Section 5.9.2.2, Required Transaction Receipt Content for All Transactions</i> or other record with the correct Transaction Amount• For an ATM Transaction, certification of the correct ATM Deposit Adjustment amount | All |

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11.9.4.6 Dispute Condition 12.5: Incorrect Amount – Dispute Response Processing Requirements

An Acquirer must provide the following documentation or certification for a Dispute Response under Dispute Condition 12.5: Incorrect Amount:

Table 11-76: Dispute Condition 12.5: Incorrect Amount – Dispute Response Processing Requirements

| Dispute Condition 12.5: Incorrect Amount Supporting Documentation/Certification | Country/Region |
|---|----------------|
| <p>Evidence of one of the following:</p> <ul style="list-style-type: none"> • A credit or Reversal issued by the Acquirer was not addressed by the Issuer in the Dispute • The Dispute is invalid • The Cardholder no longer disputes the Transaction • Transaction Receipt, as specified in <i>Section 5.9.2.2, Required Transaction Receipt Content for All Transactions</i> or other record to prove that the Transaction amount was correct | All |

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11.9.5 Dispute Condition 12.6: Duplicate Processing/Paid by Other Means

11.9.5.1 Dispute Condition 12.6: Duplicate Processing/Paid by Other Means – Dispute Reasons

An Issuer may initiate a Dispute under Dispute Condition 12.6: Duplicate Processing/Paid by Other Means for the following reason:

Table 11-77: Dispute Condition 12.6: Duplicate Processing/Paid by Other Means – Dispute Reasons

| Dispute Condition 12.6: Duplicate Processing/Paid by Other Means Dispute Reasons | Country/Region |
|---|----------------|
| <p>One of the following:</p> <ul style="list-style-type: none"> • A single Transaction^{1,2} was processed more than once using the same Payment Credential on the same Transaction date, and for the same Transaction amount. | All |

Table 11-77: Dispute Condition 12.6: Duplicate Processing/Paid by Other Means – Dispute Reasons (continued)

| Dispute Condition 12.6: Duplicate Processing/Paid by Other Means Dispute Reasons | Country/Region |
|--|----------------|
| <ul style="list-style-type: none"> The Cardholder³ paid for the same merchandise or service by other means. For an ATM Transaction, an ATM Deposit Adjustment was processed more than once. | |
| ¹ In the US Region: Includes an Adjustment of an ATM Cash Disbursement or a PIN-Authenticated Visa Debit Transaction | |
| ² The Cardholder must have participated in one of the Transactions | |
| ³ Or Virtual Account holder | |

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11.9.5.2 Dispute Condition 12.6: Duplicate Processing/Paid by Other Means – Dispute Rights

Table 11-78: Dispute Condition 12.6: Duplicate Processing/Paid by Other Means – Dispute Rights

| Dispute Condition 12.6: Duplicate Processing/Paid by Other Means Dispute Rights | Country/Region |
|--|----------------|
| <p>For Duplicate Processing:</p> <ul style="list-style-type: none"> If the Transaction was processed by different Acquirers (including Originating Acquirers), the Acquirer that processed the invalid Transaction is responsible for the Dispute. If the Issuer (including a Recipient Issuer) cannot determine which Transaction is invalid, the Acquirer that processed the second Transaction is responsible for the Dispute. For an ATM Transaction that was processed by different Acquirers, the Acquirer that processed the invalid ATM Deposit Adjustment is responsible for the Dispute. If the Issuer or Recipient Member cannot determine which Transaction is invalid, the Acquirer that processed the second Transaction is responsible for the Dispute. <p>For Transactions that were paid by other means:</p> <ul style="list-style-type: none"> The Dispute applies when a contract reflects that the Merchant accepted a voucher issued by a third party as payment for merchandise or for services | All |

Table 11-78: Dispute Condition 12.6: Duplicate Processing/Paid by Other Means – Dispute Rights (continued)

| Dispute Condition 12.6: Duplicate Processing/Paid by Other Means Dispute Rights | Country/Region |
|--|----------------|
| <p>rendered, and subsequently bills the Cardholder because the Merchant is unable to collect payment from the third party.</p> <ul style="list-style-type: none"> The Cardholder must attempt to resolve the dispute with the Merchant or the Merchant's liquidator, if applicable, before the Issuer may initiate a Dispute.¹ | |

¹ Does not apply to a Dispute where a travel agency using a Visa Commercial Card Virtual Account has a contractual agreement with a T&E Merchant that covers the terms for specified services

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11.9.5.3 Dispute Condition 12.6: Duplicate Processing/Paid by Other Means – Invalid Disputes

A Dispute is invalid under Dispute Condition 12.6: Duplicate Processing/Paid by Other Means as follows:

Table 11-79: Dispute Condition 12.6: Duplicate Processing/Paid by Other Means – Invalid Disputes

| Dispute Condition 12.6: Duplicate Processing/Paid by Other Means Invalid Disputes | Country/Region |
|--|----------------|
| Transactions in which payment for services was made to different Merchants, unless there is evidence that the payment was passed from one Merchant to the other (for example: payment from a travel agent to a T&E Merchant) | All |

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11.9.5.4 Dispute Condition 12.6: Duplicate Processing/Paid by Other Means – Dispute Time Limit

An Issuer may initiate a Dispute under Dispute Condition 12.6: Duplicate Processing/Paid by Other Means according to the following time limits:

Table 11-80: Dispute Condition 12.6: Duplicate Processing/Paid by Other Means – Dispute Time Limit

| Dispute Condition 12.6: Duplicate Processing/Paid by Other Means Dispute Time Limit | Country/Region |
|--|----------------|
| 120 calendar days from either: <ul style="list-style-type: none">• The Transaction Processing Date• The Transaction date of an ATM Deposit Adjustment | All |
| 120 calendar days from either: <ul style="list-style-type: none">• The Transaction Processing Date• For an Adjustment of an ATM Cash Disbursement or a PIN-Authenticated Visa Debit Transaction, the Transaction Date of the Adjustment | US Domestic |

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11.9.5.5 Dispute Condition 12.6: Duplicate Processing/Paid by Other Means – Dispute Processing Requirements

An Issuer must provide the following documentation or certification for a Dispute under Dispute Condition 12.6: Duplicate Processing/Paid by Other Means:

Table 11-81: Dispute Condition 12.6: Duplicate Processing/Paid by Other Means – Dispute Processing Requirements

| Dispute Condition 12.6: Duplicate Processing/Paid by Other Means Supporting Documentation/Certification | Country/Region |
|---|----------------|
| For Duplicate Processing: <ul style="list-style-type: none">• Certification of the date and Acquirer Reference Number of the valid Transaction• For an ATM Deposit Adjustment, certification of the first Adjustment date and amount For Transactions that were paid by other means all of the following, as applicable: <ul style="list-style-type: none">• Certification that the Cardholder attempted to resolve the dispute with the Merchant• Evidence that the Merchant received payment by other means, including: | All |

Table 11-81: Dispute Condition 12.6: Duplicate Processing/Paid by Other Means – Dispute Processing Requirements (continued)

| Dispute Condition 12.6: Duplicate Processing/Paid by Other Means Supporting Documentation/Certification | Country/Region |
|---|----------------|
| <ul style="list-style-type: none"> – The Acquirer Reference Number or other Transaction information, if paid by a Visa Card – A statement, if paid by another card or account – A cash receipt – A copy of the front and back of a cancelled check • If the Merchant billed the Cardholder because the Merchant was unable to collect payment for a voucher received from a third party, evidence that the Merchant accepted the voucher for payment for the merchandise or service (for example: a rental contract showing that the voucher was accepted by the Merchant) | |

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11.9.5.6 Dispute Condition 12.6: Duplicate Processing/Paid by Other Means – Dispute Response Processing Requirements

An Acquirer must provide the following documentation or certification for a Dispute Response under Dispute Condition 12.6: Duplicate Processing/Paid by Other Means:

Table 11-82: Dispute Condition 12.6: Duplicate Processing/Paid by Other Means – Dispute Response Processing Requirements

| Dispute Condition 12.6: Duplicate Processing/Paid by Other Means Supporting Documentation/Certification | Country/Region |
|--|----------------|
| <p>Evidence of one of the following:</p> <ul style="list-style-type: none"> • A credit or Reversal issued by the Merchant was not addressed by the Issuer in the Dispute • The Dispute is invalid • The Cardholder no longer disputes the Transaction • For an ATM Transaction, a copy of the ATM Cash Disbursement Transaction or Load Transaction records containing at least the following: | All |

Table 11-82: Dispute Condition 12.6: Duplicate Processing/Paid by Other Means – Dispute Response Processing Requirements (continued)

| Dispute Condition 12.6: Duplicate Processing/Paid by Other Means Supporting Documentation/Certification | Country/Region |
|---|----------------|
| <ul style="list-style-type: none"> – Payment Credential – Transaction time or sequential number that identifies individual Transactions – Indicator that confirms that the ATM Cash Disbursement or Load Transaction was successful • For a Transaction that is not an ATM Transaction, either: <ul style="list-style-type: none"> – 2 separate Transaction Receipts, as specified in <i>Section 5.9.2.2, Required Transaction Receipt Content for All Transactions</i> or other record to prove that both the accepted and disputed Transaction represent the purchase of separate merchandise or services – Evidence to prove that the Merchant did not receive payment by other means for the same merchandise or service | |

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11.9.6 Dispute Condition 12.7: Invalid Data

11.9.6.1 Dispute Condition 12.7: Invalid Data – Dispute Reasons

An Issuer may initiate a Dispute under Dispute Condition 12.7: Invalid Data for the following reason:

Table 11-83: Dispute Condition 12.7: Invalid Data – Dispute Reasons

| Dispute Condition 12.7: Invalid Data Dispute Reasons | Country/Region |
|---|----------------|
| <p>Either:</p> <ul style="list-style-type: none"> • Authorization was obtained using invalid or incorrect data • The MCC used in the Authorization Request does not match the MCC in the Clearing Record of the first Presentment for the same Transaction. | All |

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11.9.6.2 Dispute Condition 12.7: Invalid Data – Dispute Rights

Table 11-84: Dispute Condition 12.7 Invalid Data – Dispute Rights

| Dispute Condition 12.7 Invalid Data Dispute Rights | Country/Region |
|---|----------------|
| <ul style="list-style-type: none"> The Dispute applies for the entire Transaction amount. The Authorization is invalid if the Authorization Request contained an incorrect Transaction Date, MCC, Merchant or Transaction type indicator, country code, state code, special condition indicator, or other required field. | All |

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11.9.6.3 Dispute Condition 12.7: Invalid Data – Invalid Disputes

A Dispute is invalid under Dispute Condition 12.7: Invalid Data for the following:

Table 11-85: Dispute Condition 12.7: Invalid Data – Invalid Disputes

| Dispute Condition 12.7: Invalid Data Invalid Disputes | Country/Region |
|---|----------------|
| <ul style="list-style-type: none"> A Mobile Push Payment Transaction An ATM Cash Disbursement | All |

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11.9.6.4 Dispute Condition 12.7: Invalid Data – Dispute Time Limit

An Issuer may initiate a Dispute under Dispute Condition 12.7: Invalid Data according to the following time limit:

Table 11-86: Dispute Condition 12.7: Invalid Data – Dispute Time Limit

| Dispute Condition 12.7: Invalid Data Dispute Time Limit | Country/Region |
|--|----------------|
| 75 calendar days from the Transaction Processing Date | All |

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11.9.6.5 Dispute Condition 12.7: Invalid Data – Dispute Processing Requirements

An Issuer must provide the following documentation or certification for a Dispute under Dispute Condition 12.7: Invalid Data:

Table 11-87: Dispute Condition 12.7: Invalid Data – Dispute Processing Requirements

| Dispute Condition 12.7: Invalid Data Supporting Documentation/Certification | Country/Region |
|--|----------------|
| <p>Both:</p> <ul style="list-style-type: none"> • Certification that the Authorization Request would have been declined if valid data had been provided • An explanation of why the inclusion of valid data would have caused the Authorization Request to be declined | All |

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11.9.6.6 Dispute Condition 12.7: Invalid Data – Dispute Response Processing Requirements

An Acquirer must provide the following documentation or certification for a Dispute Response under Dispute Condition 12.7: Invalid Data:

Table 11-88: Dispute Condition 12.7: Invalid Data – Dispute Response Processing Requirements

| Dispute Condition 12.7: Invalid Data Supporting Documentation/Certification | Country/Region |
|--|----------------|
| <p>Evidence of one of the following:</p> <ul style="list-style-type: none"> • A credit or Reversal issued by the Merchant was not addressed by the Issuer in the Dispute. • The Dispute is invalid. • The Cardholder no longer disputes the Transaction. • The Authorization did not contain invalid data. | All |

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11.10 Dispute Category 13: Consumer Disputes

11.10.1 Dispute Category 13: Cardholder Letter Requirements

If a Dispute requires an Issuer to provide certification on behalf of the Cardholder, the Issuer may only certify if it obtained the Dispute information through a secure method that results in a valid representation of the Cardholder signature, for example:

- Secure online banking: Any method used by the Cardholder that establishes their unique identity through use of a password and/or other login identification method
- Secure telephone banking: A method where the Cardholder was identified using the same level of security needed to complete a transfer of funds to another financial institution

If the Dispute requires an Issuer to provide an Acquirer with a Cardholder¹ letter confirming non-receipt of merchandise, services, or Cash, the letter must be signed by the Cardholder¹ and include all of the following:

- Cardholder's¹ complete or partial Payment Credential
- Merchant name(s)
- Transaction amount(s)

¹ Or Virtual Account holder

ID# 0030224

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11.10.2 Dispute Condition 13.1: Merchandise/Services Not Received

11.10.2.1 Dispute Condition 13.1: Merchandise/Services Not Received – Dispute Reasons

An Issuer may initiate a Dispute under Dispute Condition 13.1: Merchandise/Services Not Received for the following reason:

Table 11-89: Dispute Condition 13.1: Merchandise/Services Not Received – Dispute Reasons

| Dispute Condition 13.1: Merchandise/Services Not Received Dispute Reasons | Country/Region |
|---|----------------|
| The Cardholder ¹ participated in the Transaction but the Cardholder ¹ or an authorized person did not receive the merchandise or services because the | All |

Table 11-89: Dispute Condition 13.1: Merchandise/Services Not Received – Dispute Reasons (continued)

| Dispute Condition 13.1: Merchandise/Services Not Received Dispute Reasons | Country/Region |
|--|----------------|
| Merchant or Load Partner was unwilling or unable to provide the merchandise or services. | |
| ¹ Or Virtual Account holder | |

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11.10.2.2 Dispute Condition 13.1: Merchandise/Services Not Received – Dispute Rights

Table 11-90: Dispute Condition 13.1: Merchandise/Services Not Received – Dispute Rights

| Dispute Condition 13.1: Merchandise/Services Not Received Dispute Rights | Country/Region |
|---|----------------|
| <ul style="list-style-type: none"> The Dispute amount is limited to the portion of services or merchandise not received. Before the Issuer may initiate a Dispute, the Cardholder must attempt to resolve the Dispute with the Merchant or the Merchant's liquidator, if applicable.¹ The Merchant is responsible for merchandise held in a customs agency in the Merchant's country. If merchandise was delivered late, the Cardholder must return or attempt to return the merchandise. For Transactions involving the acquisition of non-fiat currency (for example: cryptocurrency) or purchase of non-fungible tokens (NFT), the Ramp Provider or its Conversion Affiliate did not deliver the non-fiat currency or non-fungible token (NFT) to the destination wallet address supplied by the Cardholder at the time of the Transaction. Dispute amount is limited to the cost of the non-fiat currency or nonfungible token(s) at the time of the Transaction. Before the Issuer may initiate a Dispute, the Cardholder must attempt to resolve the Dispute with the Merchant, Ramp Provider, or its Conversion Affiliate as applicable. | All |

Table 11-90: Dispute Condition 13.1: Merchandise/Services Not Received – Dispute Rights (continued)

| Dispute Condition 13.1: Merchandise/Services Not Received Dispute Rights | Country/Region |
|---|----------------|
| For a Dispute related to non-receipt of travel services from a provider that is insolvent or bankrupt, if the services are covered by a bonding authority/insurance scheme, the Cardholder or traveler, or the Issuer on behalf of the Cardholder or traveler must attempt to obtain reimbursement from the relevant bonding authority/insurance scheme, unless the bond or insurance scheme is insufficient. If the bond or insurance scheme is insufficient, the Issuer may use information in the public domain to initiate the Dispute. | Europe |
| ¹ Does not apply to a Dispute where a travel agency using a Visa Commercial Card Virtual Account has a contractual agreement with a T&E Merchant that covers the terms for specified services | |

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11.10.2.3 Dispute Condition 13.1: Merchandise/Services Not Received – Invalid Disputes

A Dispute is invalid under Dispute Condition 13.1: Merchandise/Services Not Received for any of the following:

Table 11-91: Dispute Condition 13.1: Merchandise/Services Not Received – Invalid Disputes

| Dispute Condition 13.1: Merchandise/Services Not Received Invalid Disputes | Country/Region |
|--|----------------|
| <ul style="list-style-type: none"> • An ATM Cash Disbursement • A Straight Through Processing Transaction • A Transaction in which the Cardholder cancelled the merchandise or service before the expected delivery or service date (for example: the Cardholder purchased merchandise and was informed by the Merchant after the Transaction was completed, that they would not be able to deliver it by the expected date) • A Transaction in which merchandise is being held by the Cardholder's country's customs agency • A Transaction that the Cardholder states is fraudulent • A Dispute regarding the quality of merchandise or service provided | All |

Table 11-91: Dispute Condition 13.1: Merchandise/Services Not Received – Invalid Disputes (continued)

| Dispute Condition 13.1: Merchandise/Services Not Received Invalid Disputes | Country/Region |
|--|----------------|
| <ul style="list-style-type: none"> • A partial Advance Payment Transaction¹ when the remaining balance was not paid and the Merchant is willing and able to provide the merchandise or services • The Cash-Back portion of a Visa Cash-Back Transaction • An Automated Fuel Dispenser Transaction • For a Transaction involving the acquisition non-fiat currency (for example: cryptocurrency) or purchase of non-fungible token(s) (NFT) in which the Cardholder can no longer access the non-fiat currency or non-fungible token after it was successfully delivered (for example: the cardholder is unable to access winnings, make a withdrawal, or transfer request). | |

¹ Processed as specified in *Section 5.8.11.1, Requirements for Partial Payments, Advance Payments, and Transactions Using Stored Credentials*

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11.10.2.4 Dispute Condition 13.1: Merchandise/Services Not Received – Dispute Time Limit

An Issuer may initiate a Dispute under Dispute Condition 13.1: Merchandise/Services Not Received according to the following time limits:

Table 11-92: Dispute Condition 13.1: Merchandise/Services Not Received – Dispute Time Limit

| Dispute Condition 13.1: Merchandise/Services Not Received Dispute Time Limit | Country/Region |
|---|----------------|
| <p>If applicable, before initiating a Dispute, an Issuer must either:</p> <ul style="list-style-type: none"> • Wait 15 calendar days^{1,2} from any one of the following: <ul style="list-style-type: none"> – The Transaction Date, if the date the services were expected or the delivery date for the merchandise is not specified – The date the Cardholder returned or attempted to return the merchandise, if the merchandise was returned due to late delivery – The date the Merchant canceled the goods or services | All |

Table 11-92: Dispute Condition 13.1: Merchandise/Services Not Received – Dispute Time Limit (continued)

| Dispute Condition 13.1: Merchandise/Services Not Received Dispute Time Limit | Country/Region |
|---|----------------|
| <ul style="list-style-type: none"> For MCC 4722 (Travel Agencies and Tour Operators), and ticket agencies that sell third-party event tickets, wait 30 calendar days¹ from the date the service provider cancelled the service.² <p>A Dispute must be processed no later than either:</p> <ul style="list-style-type: none"> 120 calendar days from the Transaction Processing Date 120 calendar days from the last date that the Cardholder expected to receive the merchandise or services^{3,4} | |
| <p>If applicable, before initiating a Dispute, an Issuer must do one of the following:</p> <ul style="list-style-type: none"> Wait 15 calendar days^{1,2} from any one of the following: <ul style="list-style-type: none"> The Transaction Date, if the date the services were expected or the delivery date for the merchandise is not specified The date the Cardholder returned or attempted to return the merchandise, if the merchandise was returned due to late delivery The date the Merchant canceled the goods or services For MCC 4722 (Travel Agencies and Tour Operators), and ticket agencies that sell third-party event tickets, wait 30 calendar days¹ from the date the Merchant cancelled the service.⁵ If the Cardholder or traveler, or the Issuer on behalf of the Cardholder or traveler was required to attempt to obtain reimbursement from a bonding authority/insurance scheme, wait 60 calendar days from the date the claim was submitted to the bonding authority/insurance scheme before initiating a Dispute^{1,6,7} <p>A Dispute must be processed no later than any of the following:</p> <ul style="list-style-type: none"> 120 calendar days from the Transaction Processing Date 120 calendar days from the last date that the Cardholder expected to receive the merchandise or services^{3,4} If the Cardholder or traveler, or the Issuer on behalf of the Cardholder or traveler was required to attempt to obtain reimbursement from a bonding authority/insurance scheme, 60 days from the date of the letter or advice from the bonding authority/insurance scheme¹ | Europe |

Table 11-92: Dispute Condition 13.1: Merchandise/Services Not Received – Dispute Time Limit (continued)

| Dispute Condition 13.1: Merchandise/Services Not Received Dispute Time Limit | Country/Region |
|--|----------------|
| <p>¹ This does not apply if the waiting period would cause the Dispute to exceed the Dispute time limit.</p> <p>² The waiting period does not apply if the Merchant is insolvent or bankrupt.</p> <p>³ This does not apply to the purchase of a third-party gift card without an expiration date if the merchandise or services were not provided by the third party due to insolvency or bankruptcy.</p> <p>⁴ Not to exceed 540 calendar days from the Transaction Processing Date</p> <p>⁵ Does not apply for a Dispute related to non-receipt of travel services from a provider that is insolvent or bankrupt, if the services are covered by a bonding authority/insurance scheme.</p> <p>⁶ The waiting period does not apply if the bond or insurance scheme is insufficient.</p> <p>⁷ If no response or acknowledgment of request for reimbursement is received from the bonding authority or insurance scheme within 60 calendar days, the Issuer may pursue the Dispute.</p> | |

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11.10.2.5 Dispute Condition 13.1: Merchandise/Services Not Received – Dispute Processing Requirements

An Issuer must provide the following documentation or certification for a Dispute under Dispute Condition 13.1: Merchandise/Services Not Received:

Table 11-93: Dispute Condition 13.1: Merchandise/Services Not Received – Dispute Processing Requirements

| Dispute Condition 13.1: Merchandise/Services Not Received Supporting Documentation/Certification | Country/Region |
|--|----------------|
| <p>All of the following, as applicable:</p> <ul style="list-style-type: none"> • Certification of any of the following, as applicable: <ul style="list-style-type: none"> – Services were not rendered by the expected date/time – Merchandise was not received by the expected date/time – Merchandise was not received at the agreed location (Issuer must specify the address of the agreed location) – Cardholder attempted to resolve with Merchant – If the merchandise was delivered late, the date the Cardholder returned or attempted to return the merchandise | All |

Table 11-93: Dispute Condition 13.1: Merchandise/Services Not Received – Dispute Processing Requirements (continued)

| Dispute Condition 13.1: Merchandise/Services Not Received Supporting Documentation/Certification | Country/Region |
|--|----------------|
| <ul style="list-style-type: none"> – The date the Merchant cancelled the goods or services – For a Dispute involving a travel agency using a Visa Commercial Card Virtual Account, the Virtual Account holder suffered a financial loss – The non-fiat currency or non-fungible token(s) was not successfully delivered to the destination wallet address supplied by the Cardholder at the time of the Transaction. • A detailed description of the merchandise or services purchased.¹ This description must contain additional information beyond the data required in the Clearing Record (for example: the MCC of the Merchant is 5651 – Family Clothing Stores and the description states a pair of blue jeans). • For a Transaction that represents the purchase of merchandise or services to be delivered at a later date, an explanation of why the Dispute was initiated before the expected delivery date • A Cardholder letter, if both: <ul style="list-style-type: none"> – The Cardholder has disputed 3 or more Transactions for non-receipt of merchandise or services at the same Merchant on the same Card.^{2,3,4} – The disputed Transactions all occurred within the same 30-calendar day period. | |
| All of the following, as applicable: <ul style="list-style-type: none"> • Certification of any of the following, as applicable: <ul style="list-style-type: none"> – Services were not rendered by the expected date/time – Merchandise was not received by the expected date/time – Merchandise was not received at the agreed location (Issuer must specify the address of the agreed location) – Cardholder attempted to resolve with Merchant – If the merchandise was delivered late, the date the Cardholder returned or attempted to return the merchandise – The date the Merchant cancelled the goods or services – For a Dispute involving a travel agency using a Visa Commercial Card | Europe |

Table 11-93: Dispute Condition 13.1: Merchandise/Services Not Received – Dispute Processing Requirements (continued)

| Dispute Condition 13.1: Merchandise/Services Not Received Supporting Documentation/Certification | Country/Region |
|---|----------------|
| <p>Virtual Account, the Virtual Account holder suffered a financial loss</p> <ul style="list-style-type: none"> • A detailed description of the merchandise or services purchased.¹ This description must contain additional information beyond the data required in the Clearing Record (for example: the MCC of the Merchant is 5651 – Family Clothing Stores and the description states a pair of blue jeans). • For a Transaction that represents the purchase of merchandise or services to be delivered at a later date, an explanation of why the Dispute was initiated before the expected delivery date • A Cardholder letter, if both: <ul style="list-style-type: none"> – The Cardholder has disputed 3 or more Transactions for non-receipt of merchandise or services at the same Merchant on the same Card.⁴ – The disputed Transactions all occurred within the same 30-calendar day period. • All of the following: <ul style="list-style-type: none"> – The date the request for reimbursement was submitted to the bonding authority/insurance scheme – An explanation of the advice or guidance given to the Cardholder or Issuer by the bonding authority/insurance scheme (for example: Cardholder called the bonding authority/insurance scheme and was told no funds/bond is available) – The date of the letter or advice from the bonding authority/insurance scheme | |

¹ A detailed description of the merchandise or services is not required when the Clearing Record contains Enhanced Data.

² In the LAC Region (Brazil): For a domestic Installment Transaction, the 3 or more Dispute limit is calculated from the date of the original Authorization Request.

³ In the LAC Region (Brazil): The 3 or more Transaction limit is calculated from the date of the original Authorization Request.

⁴ Individual Transactions that contain a Multiple Clearing Sequence Number that result from the same Authorization are treated as one Transaction toward the 3 Transaction limit.

11.10.2.6 Dispute Condition 13.1: Merchandise/Services Not Received – Dispute Response Processing Requirements

An Acquirer must provide the following documentation or certification for a Dispute Response under Dispute Condition 13.1: Merchandise/Services Not Received:

Table 11-94: Dispute Condition 13.1: Merchandise/Services Not Received – Dispute Response Processing Requirements

| Dispute Condition 13.1: Merchandise/Services Not Received Supporting Documentation/Certification | Country/Region |
|--|----------------|
| <p>Evidence of one of the following:</p> <ul style="list-style-type: none"> • A credit or Reversal issued by the Merchant was not addressed by the Issuer in the Dispute • The Dispute is invalid • The Cardholder no longer disputes the Transaction • The Cardholder or an authorized person received the merchandise or services at the agreed location or by the agreed date/time • For an Airline Transaction, that the flight departed when the Cardholder is disputing the flight did not take place. • For a Dispute related to future services, evidence to show that merchant did not cancel and services were available. • For Transactions involving the acquisition of non-fiat currency (for example: cryptocurrency) or non-fungible token(s), evidence the non-fiat currency or non-fungible token(s) was successfully delivered to the destination wallet address supplied by the Cardholder at the time of the Transaction and one or more of the following: <ul style="list-style-type: none"> – Destination wallet address – Blockchain Transaction hash, which must be searchable/traceable on an open-source website – Prior approved similar transactions using the same Cardholder Account Number | All |

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11.10.2.7 Dispute Condition 13.1: Merchandise/Services Not Received – Pre-Arbitration Attempt

In response to evidence/certification provided by the Acquirer at the Dispute Response stage, an Issuer can provide the following documentation or certification for a pre-Arbitration attempt under Dispute Condition 13.1 Merchandise/Services Not Received:

Table 11-95: Dispute Condition 13.1: Merchandise/Services Not Received – Pre-Arbitration attempt

| Dispute Condition 13.1: Merchandise/Services Not Received – Pre-Arbitration Attempt Supporting Documentation/Certification | Country/Region |
|---|----------------|
| <ul style="list-style-type: none"> • For where the Merchant provided evidence of a different delivery date, evidence to support the expected delivery date that was provided to the Cardholder • For where the Merchant claims either the Cardholder did not attempt to return merchandise or non-receipt of returned merchandise, evidence to support the Cardholder attempted the return or the merchandise was returned and received by the Merchant • For a face-to-face Transaction, evidence to prove the Merchant agreed to deliver the goods or services at a later date • For a Dispute relating to cancelled future services, evidence to support the Merchant notified the Cardholder of the cancellation • For a Dispute relating to merchandise being delivered to a different address, evidence to support the agreed upon address | All |

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11.10.3 Dispute Condition 13.2: Cancelled Recurring Transaction

11.10.3.1 Dispute Condition 13.2: Cancelled Recurring Transaction – Dispute Reasons

An Issuer may initiate a Dispute under Dispute Condition 13.2: Cancelled Recurring Transaction for the following reasons:

Table 11-96: Dispute Condition 13.2: Cancelled Recurring Transaction – Dispute Reasons

| Dispute Condition 13.2: Cancelled Recurring Transaction Dispute Reasons | Country/Region |
|--|----------------|
| <p>Either:</p> <ul style="list-style-type: none"> The Cardholder withdrew permission to charge the Payment Credential for a Recurring Transaction or, in the Europe Region, an Installment Transaction. The Acquirer or Merchant received notification that, before the Transaction was processed, the Cardholder's account was closed or, in the Europe Region, facilities were withdrawn or the Cardholder deceased. | All |

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11.10.3.2 Dispute Condition 13.2: Cancelled Recurring Transaction – Dispute Rights**Table 11-97: Dispute Condition 13.2: Cancelled Recurring Transaction – Dispute Rights**

| Dispute Condition 13.2: Cancelled Recurring Transaction Dispute Rights | Country/Region |
|---|----------------|
| The Dispute amount is limited to the unused portion of the service or merchandise. ¹ | All |

¹ In the Europe Region: This does not apply to an Installment Transaction.

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11.10.3.3 Dispute Condition 13.2: Cancelled Recurring Transaction – Invalid Disputes

A Dispute is invalid under Dispute Condition 13.2: Cancelled Recurring Transaction for the following:

Table 11-98: Dispute Condition 13.2: Cancelled Recurring Transaction – Invalid Disputes

| Dispute Condition 13.2: Cancelled Recurring Transaction Invalid Disputes | Country/Region |
|--|----------------|
| <ul style="list-style-type: none"> A Mobile Push Payment Transaction A Straight Through Processing Transaction An Installment Transaction¹ | All |

Table 11-98: Dispute Condition 13.2: Cancelled Recurring Transaction – Invalid Disputes (continued)

| Dispute Condition 13.2: Cancelled Recurring Transaction Invalid Disputes | Country/Region |
|---|----------------|
| <ul style="list-style-type: none"> • An Unscheduled Credential-on-File Transaction • A Transaction that the Cardholder states is fraudulent • A Cardholder-initiated Transaction | |
| ¹ In the Europe Region: This does not apply. | |

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11.10.3.4 Dispute Condition 13.2: Cancelled Recurring Transaction – Dispute Time Limit

An Issuer may initiate a Dispute under Dispute Condition 13.2: Cancelled Recurring Transaction according to the following time limit:

Table 11-99: Dispute Condition 13.2: Cancelled Recurring Transaction – Dispute Time Limit

| Dispute Condition 13.2: Cancelled Recurring Transaction Dispute Time Limit | Country/Region |
|---|----------------|
| 120 calendar days from the Transaction Processing Date | All |

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11.10.3.5 Dispute Condition 13.2: Cancelled Recurring Transaction – Dispute Processing Requirements

An Issuer must provide the following documentation or certification for a Dispute under Dispute Condition 13.2: Cancelled Recurring Transaction:

Table 11-100: Dispute Condition 13.2: Cancelled Recurring Transaction – Dispute Processing Requirements

| Dispute Condition 13.2: Cancelled Recurring Transaction Supporting Documentation/Certification | Country/Region |
|---|----------------|
| Certification of either: | All |

Table 11-100: Dispute Condition 13.2: Cancelled Recurring Transaction – Dispute Processing Requirements (continued)

| Dispute Condition 13.2: Cancelled Recurring Transaction Supporting Documentation/Certification | Country/Region |
|---|----------------|
| <ul style="list-style-type: none"> • The Cardholder withdrew permission to charge the Payment Credential and all of the following: <ul style="list-style-type: none"> – The date the Cardholder withdrew permission – Details used to contact the Merchant, such as an email address, telephone number, or physical address – Details of other form of payment provided to the Merchant (if one was provided) • The date the Merchant was notified by the Issuer that the Payment Credential was closed | |
| Certification of any of the following: <ul style="list-style-type: none"> • The date the service was cancelled • The date the Merchant was notified that the account was closed • The Payment Credential was closed and facilities were withdrawn • Cardholder deceased | Europe |

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11.10.3.6 Dispute Condition 13.2: Cancelled Recurring Transaction – Dispute Response Processing Requirements

An Acquirer must provide the following documentation or certification for a Dispute Response under Dispute Condition 13.2: Cancelled Recurring Transaction:

Table 11-101: Dispute Condition 13.2: Cancelled Recurring Transaction – Dispute Response Processing Requirements

| Dispute Condition 13.2: Cancelled Recurring Transaction Supporting Documentation/Certification | Country/Region |
|---|----------------|
| Evidence of one or more of the following: <ul style="list-style-type: none"> • A credit or Reversal issued by the Merchant was not addressed by the Issuer | All |

Table 11-101: Dispute Condition 13.2: Cancelled Recurring Transaction – Dispute Response Processing Requirements (continued)

| Dispute Condition 13.2: Cancelled Recurring Transaction Supporting Documentation/Certification | Country/Region |
|--|----------------|
| <p>in the Dispute</p> <ul style="list-style-type: none"> • The Dispute is invalid • The Cardholder no longer disputes the Transaction • The Cardholder requested cancellation for a different date and services were provided until this date¹ • The Merchant posts charges to Cardholders after services have been provided and that the Cardholder received services until the cancellation date¹ • The Issuer's claim is invalid that the Acquirer or Merchant was notified that the account was closed¹ • The Cardholder used services after the withdrawal of permission to bill date and prior to the Dispute Processing Date² | |

¹ In the Europe Region: This does not apply when the Issuer has advised that the account was closed, facilities withdrawn, or Cardholder deceased.

² The cancellation date represents the last date the Cardholder is allowed to use the service (for example: the Cardholder withdrew permission to be billed for their monthly movie subscription on 22 April 2024 and were informed they could use the service until the end of the month; therefore, 30 April 2024, is considered the cancellation date).

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11.10.3.7 Dispute Condition 13.2: Cancelled Recurring Transaction – Pre-Arbitration Attempt

In response to evidence/certification provided by the Acquirer at the Dispute Response stage, an Issuer can provide the following documentation or certification for a pre-Arbitration attempt under Dispute Condition 13.2 Cancelled Recurring Transaction:

Table 11-102: Dispute Condition 13.2: Cancelled Recurring Transaction – Pre-Arbitration attempt

| Dispute Condition 13.2: Cancelled Recurring Transaction – Pre-Arbitration Attempt Supporting Documentation | Country/Region |
|---|----------------|
| <ul style="list-style-type: none"> For where the Merchant provided evidence of a different withdraw notification date, evidence of Cardholder's withdraw notification to the Merchant (for example: withdraw email from the Cardholder to the Merchant) For where the Merchant provided evidence the Cardholder continued to use services after the withdraw notification date, evidence the services being used were for a previous Transaction prior to the Dispute Processing Date | All |

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11.10.4 Dispute Condition 13.3: Not as Described or Defective Merchandise/Services

11.10.4.1 Dispute Condition 13.3: Not as Described or Defective Merchandise/Services – Dispute Reasons

An Issuer may initiate a Dispute under Dispute Condition 13.3: Not as Described or Defective Merchandise/Services for the following reasons:

Table 11-103: Dispute Condition 13.3: Not as Described or Defective Merchandise/Services – Dispute Reasons

| Dispute Condition 13.3: Not as Described or Defective Merchandise/Services Dispute Reasons | Country/Region |
|---|----------------|
| <p>One of the following:</p> <ul style="list-style-type: none"> The merchandise or services did not match what was described on the Transaction Receipt, as specified in <i>Section 5.9.2.2, Required Transaction Receipt Content for All Transactions</i> or other record presented at the time of purchase. The merchandise received by the Cardholder was damaged or defective. The Cardholder disputes the quality of the merchandise or services received. For a Dispute where a travel agency using a Visa Commercial Card Virtual Account has a contractual agreement with a T&E Merchant that covers the terms for specified services, either: <ul style="list-style-type: none"> The Merchant failed to honor the contractual agreement. | All |

Table 11-103: Dispute Condition 13.3: Not as Described or Defective Merchandise/Services – Dispute Reasons (continued)

| Dispute Condition 13.3: Not as Described or Defective Merchandise/Services Dispute Reasons | Country/Region |
|--|---|
| <ul style="list-style-type: none"> – The services provided by the Merchant to the Virtual Account holder were not as described in the contractual agreement. • For Transactions involving the acquisition of non-fiat currency or purchase of non-fungible token(s) (NFT), the non-fiat currency or non-fungible token received by the Cardholder did not match the description provided at the time of the Transaction. | |
| For a Card-Absent Environment Transaction, the Merchant's verbal description or other documentation presented at the time of purchase did not match the merchandise or services received. | Canada Domestic US Domestic Canada/US Interregional |

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11.10.4.2 Dispute Condition 13.3: Not as Described or Defective Merchandise/Services – Dispute Rights

Table 11-104: Dispute Condition 13.3: Not as Described or Defective Merchandise/Services – Dispute Rights

| Dispute Condition 13.3: Not as Described or Defective Merchandise/Services Dispute Rights | Country/Region |
|---|----------------|
| <ul style="list-style-type: none"> • The Dispute amount is limited to one of the following: <ul style="list-style-type: none"> – The unused portion of the cancelled service – The value of the merchandise that the Cardholder returned or, if applicable, attempted to return – For a Dispute where a travel agency using a Visa Commercial Card Virtual Account has a contractual agreement with a T&E Merchant that covers the terms for specified services, the value of any items not listed in the contractual agreement • Before the Issuer may initiate a Dispute, the Cardholder must attempt to resolve the dispute with the Merchant or the Merchant's liquidator.¹ • Before the Issuer may initiate a Dispute, the Cardholder must return or | All |

Table 11-104: Dispute Condition 13.3: Not as Described or Defective Merchandise/Services – Dispute Rights (continued)

| Dispute Condition 13.3: Not as Described or Defective Merchandise/Services Dispute Rights | Country/Region |
|---|----------------|
| <p>attempt to return the merchandise or cancel the services.^{1,2} Attempt to return is only valid when the Merchant does one of the following:</p> <ul style="list-style-type: none"> – Refused the return of the merchandise – Refused to provide a return merchandise authorization/label – Instructed the Cardholder not to return the merchandise – Merchant no longer exists or is not responding to the Cardholder – Merchant did not provide clear instructions on how to return <ul style="list-style-type: none"> • The Merchant is responsible for merchandise held in a customs agency in the Merchant's country. • For a Dispute related to a Transaction involving the acquisition of non-fiat currency (for example: cryptocurrency) or purchase of a non-fungible token (NFT), both: <ul style="list-style-type: none"> – The Dispute amount is limited to the cost of the non-fiat currency or non-fungible token(s) the Cardholder intended to acquire or purchase at the time of the Transaction. – Before the Issuer may initiate a Dispute, the Cardholder must attempt to resolve the Dispute with the Merchant, Ramp Provider or, its Conversion Affiliate as applicable. • For Transactions involving the acquisition of non-fiat currency (for example: cryptocurrency) or purchase of non-fungible token(s), the non-fiat currency or non-fungible token(s) was guaranteed to increase in value by the Merchant. | |

¹ This does not apply to a Dispute where a travel agency using a Visa Commercial Card Virtual Account has a contractual agreement with a T&E Merchant that covers the terms for specified services.

² For Disputes related to services that have been rendered, the Cardholder must request a credit from the Merchant.

11.10.4.3 Dispute Condition 13.3: Not as Described or Defective Merchandise/Services – Invalid Disputes

A Dispute is invalid under Dispute Condition 13.3: Not as Described or Defective Merchandise/Services for any of the following:

Table 11-105: Dispute Condition 13.3: Not as Described or Defective Merchandise/Services – Invalid Disputes

| Dispute Condition 13.3: Not as Described or Defective Merchandise/Services Invalid Disputes | Country/Region |
|--|----------------|
| <ul style="list-style-type: none"> • An ATM Cash Disbursement • A Straight Through Processing Transaction • A dispute regarding Value-Added Tax (VAT) • A Transaction in which the returned merchandise is held by any customs agency except the Merchant's country's customs agency • The Cash-Back portion of a Visa Cash-Back Transaction • A Transaction that the Cardholder states is fraudulent • An Automated Fuel Dispenser Transaction • A Dispute regarding the quality of food received from eating places or restaurants (for example: the burger was received cold) • For a Transaction involving the acquisition of non-fiat currency (for example: cryptocurrency), or the purchase of non-fungible token(s) (NFT) in which the non-fiat currency or non-fungible token(s) does not increase in resale value as the Cardholder expected. | All |

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11.10.4.4 Dispute Condition 13.3: Not as Described or Defective Merchandise/Services – Dispute Time Limit

An Issuer may initiate a Dispute under Dispute Condition 13.3: Not as Described or Defective Merchandise/Services according to the following time limits:

Table 11-106: Dispute Condition 13.3: Not as Described or Defective Merchandise/Services – Dispute Time Limit

| Dispute Condition 13.3: Not as Described or Defective Merchandise/Services Dispute Time Limit | Country/Region |
|---|----------------|
| <p>Before initiating a Dispute, the Issuer must wait 15 calendar days^{1,2} from the date the Cardholder returned or attempted to return the merchandise or cancelled the services.</p> <p>A Dispute must be processed within either:</p> <ul style="list-style-type: none"> • 120 calendar days of either: <ul style="list-style-type: none"> – The Transaction Processing Date – The date the Cardholder³ received the merchandise or services⁴ • 60 calendar days of the date the Issuer received the first Cardholder notification of the dispute, if both:⁴ <ul style="list-style-type: none"> – There is evidence in the notification of previous ongoing negotiations between the Cardholder and the Merchant to resolve the dispute. – The negotiations occurred within 120 days of the Transaction Processing Date. | All |

¹ This does not apply if the waiting period would cause the Dispute to exceed the Dispute time limit or if the Merchant refuses the cancellation or return.

² The waiting period does not apply to a Dispute where a travel agency using a Visa Commercial Card Virtual Account has a contractual agreement with a T&E Merchant that covers the terms for specified services.

³ Or Virtual Account holders

⁴ Not to exceed 540 calendar days from the Transaction Processing Date

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11.10.4.5 Dispute Condition 13.3: Not as Described or Defective Merchandise/Services – Dispute Processing Requirements

An Issuer must provide the following documentation or certification for a Dispute under Dispute Condition 13.3: Not as Described or Defective Merchandise/Services:

Table 11-107: Dispute Condition 13.3: Not as Described or Defective Merchandise/Services – Dispute Processing Requirements

| Dispute Condition 13.3: Not as Described or Defective Merchandise/Services Supporting Documentation/Certification | Country/Region |
|--|----------------|
| <p>Certification of the following, as applicable:</p> <ul style="list-style-type: none"> • An explanation of what was not as described or defective or information regarding the quality-related issue • The date the Cardholder received the merchandise or services • That the Cardholder attempted to resolve the dispute with the Merchant • The date the Cardholder returned or attempted to return the merchandise or cancelled services • For services, the date the Cardholder cancelled the services or requested a credit from the Merchant • For merchandise, the date the Cardholder returned or attempted to return the merchandise • For merchandise that the Cardholder returned, all of the following, as applicable: <ul style="list-style-type: none"> – The name of the shipping company (if available) – A tracking number (if available) – The date the Merchant received the merchandise • For merchandise that the Cardholder attempted to return, all of the following: <ul style="list-style-type: none"> – A detailed explanation of how and when the Cardholder attempted to return the merchandise – The disposition of the merchandise (for example: merchandise is located at the Cardholder's home address – 1234 Main Street, town/city, and state) – Certification that the Merchant did one of the following: <ul style="list-style-type: none"> ▪ Refused the return of the merchandise ▪ Refused to provide a return merchandise authorization/label ▪ Instructed the Cardholder not to return the merchandise ▪ Merchant no longer exists or is not responding to the Cardholder ▪ Merchant did not provide clear instructions on how to return | All |

Table 11-107: Dispute Condition 13.3: Not as Described or Defective Merchandise/Services – Dispute Processing Requirements (continued)

| Dispute Condition 13.3: Not as Described or Defective Merchandise/Services Supporting Documentation/Certification | Country/Region |
|---|----------------|
| <ul style="list-style-type: none"> • For a Dispute where a travel agency using a Visa Commercial Card Virtual Account has a contractual agreement with a T&E Merchant that covers the terms for specified services, an explanation on how the terms of service included in the contractual agreement were not as described or not honored by the Merchant. • For disputes involving ongoing negotiations, all of the following: <ul style="list-style-type: none"> – Certification of both: <ul style="list-style-type: none"> ▪ The date the Cardholder began negotiations with the Merchant ▪ The date the Issuer was first notified of the dispute – Evidence of ongoing negotiations between the Cardholder and the Merchant to resolve the dispute | |

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11.10.4.6 Dispute Condition 13.3: Not as Described or Defective Merchandise/Services – Dispute Response Processing Requirements

An Acquirer must provide the following documentation or certification for a Dispute Response under Dispute Condition 13.3: Not as Described or Defective Merchandise/Services:

Table 11-108: Dispute Condition 13.3: Not as Described or Defective Merchandise/Services – Dispute Response Processing Requirements

| Dispute Condition 13.3: Not as Described or Defective Merchandise/Services Supporting Documentation/Certification | Country/Region |
|---|----------------|
| One of the following: <ul style="list-style-type: none"> • Evidence that one of the following: <ul style="list-style-type: none"> – A credit or Reversal issued by the Merchant was not addressed by the Issuer in the Dispute. – The Dispute is invalid. – The Cardholder no longer disputes the Transaction. | All |

Table 11-108: Dispute Condition 13.3: Not as Described or Defective Merchandise/Services – Dispute Response Processing Requirements (continued)

| Dispute Condition 13.3: Not as Described or Defective Merchandise/Services Supporting Documentation/Certification | Country/Region |
|---|----------------|
| <ul style="list-style-type: none"> • Both of the following: <ul style="list-style-type: none"> – Evidence to prove that the merchandise or service matched what was described (including the description of the quality of the merchandise or service) or was not damaged or defective – Merchant rebuttal to the Cardholder's claims • If applicable, evidence to prove that the Cardholder did not attempt to return the merchandise or certification that the returned merchandise has not been received • For a Dispute where a travel agency using a Visa Commercial Card Virtual Account has a contractual agreement with a T&E Merchant that covers the terms for specified services, evidence to prove that the terms of service included in the contractual agreement were as described or honored by the Merchant • For Transactions involving the acquisition of non-fiat currency (for example: cryptocurrency) or purchase of non-fungible token(s), evidence the non-fiat currency or non-fungible token(s) received by the Cardholder matches the non-fiat currency or non-fungible token(s) that was described at the time of the Transaction. | |

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11.10.4.7 Dispute Condition 13.3: Not as Described or Defective Merchandise/Service – Pre-Arbitration Attempt

In response to evidence/certification provided by the Acquirer at the Dispute Response stage, an Issuer can provide the following documentation or certification for a pre-Arbitration attempt under Dispute Condition 13.3 Not as Described or Defective:

Table 11-109: Dispute Condition 13.3: Not as Described or Defective Merchandise/Service – Pre-Arbitration attempt

| Dispute Condition 13.3: Not as Described or Defective Merchandise/Services – Pre-arbitration Attempt Supporting Documentation/Certification | Country/Region |
|---|----------------|
| <ul style="list-style-type: none"> For where the Merchant claims either the Cardholder did not attempt to return merchandise or non-receipt of returned merchandise, evidence to support the Cardholder attempted the return or the merchandise was returned and received by the Merchant For where the Merchant provides evidence to prove that the merchandise or services provided were as described or not defective, evidence from a third party supporting the merchandise was not as described or was defective For moving Disputes where the Merchant refutes the cost of the repair/replacement, evidence of the estimate to repair/replace | All |

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11.10.5 Dispute Condition 13.4: Counterfeit Merchandise

11.10.5.1 Dispute Condition 13.4: Counterfeit Merchandise – Dispute Reasons

An Issuer may initiate a Dispute under Dispute Condition 13.4: Counterfeit Merchandise for the following reasons:

Table 11-110: Dispute Condition 13.4: Counterfeit Merchandise – Dispute Reasons

| Dispute Condition 13.4: Counterfeit Merchandise Dispute Reasons | Country/Region |
|---|----------------|
| <p>The merchandise was identified as counterfeit by one or more of the following:</p> <ul style="list-style-type: none"> The owner of the intellectual property or its authorized representative A customs agency, law enforcement agency, or other government agency A third-party expert | All |

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11.10.5.2 Dispute Condition 13.4: Counterfeit Merchandise – Dispute Rights

Table 11-111: Dispute Condition 13.4: Counterfeit Merchandise – Dispute Rights

| Dispute Condition 13.4: Counterfeit Merchandise Dispute Rights | Country/Region |
|--|----------------|
| If the Cardholder was advised that the merchandise ordered was counterfeit, the Dispute applies even if the Cardholder has not received the merchandise. | All |

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11.10.5.3 Dispute Condition 13.4: Counterfeit Merchandise – Invalid Disputes

A Dispute is invalid under Dispute Condition 13.4: Counterfeit Merchandise for any of the following:

Table 11-112: Dispute Condition 13.4: Counterfeit Merchandise – Invalid Disputes

| Dispute Condition 13.4: Counterfeit Merchandise Invalid Disputes | Country/Region |
|--|----------------|
| <ul style="list-style-type: none"> • A Straight Through Processing Transaction • A dispute regarding Value-Added Tax (VAT) • The Cash-Back portion of a Visa Cash-Back Transaction • An Automated Fuel Dispenser Transaction | All |

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11.10.5.4 Dispute Condition 13.4: Counterfeit Merchandise – Dispute Time Limit

An Issuer may initiate a Dispute under Dispute Condition 13.4: Counterfeit Merchandise according to the following time limits:

Table 11-113: Dispute Condition 13.4: Counterfeit Merchandise – Dispute Time Limit

| Dispute Condition 13.4: Counterfeit Merchandise Dispute Time Limit | Country/Region |
|--|----------------|
| A Dispute must be processed no later than 120 calendar days from one of the following: | All |

Table 11-113: Dispute Condition 13.4: Counterfeit Merchandise – Dispute Time Limit (continued)

| Dispute Condition 13.4: Counterfeit Merchandise Dispute Time Limit | Country/Region |
|---|----------------|
| <ul style="list-style-type: none"> • The Transaction Processing Date • The date the Cardholder received the merchandise¹ • The date on which the Cardholder was notified that the merchandise was counterfeit¹ | |
| ¹ Not to exceed 540 calendar days from the Transaction Processing Date | |

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11.10.5.5 Dispute Condition 13.4: Counterfeit Merchandise – Dispute Processing Requirements

An Issuer must provide the following documentation or certification for a Dispute under *Table 11-114, Dispute Condition 13.4: Counterfeit Merchandise – Dispute Processing Requirements*:

Table 11-114: Dispute Condition 13.4: Counterfeit Merchandise – Dispute Processing Requirements

| Condition 13.4: Counterfeit Merchandise Supporting Documentation/Certification | Country/Region |
|---|----------------|
| All of the following: <ul style="list-style-type: none"> • Evidence that the Cardholder received notification from one of the entities listed in <i>Section 11.10.5.1, Dispute Condition 13.4: Counterfeit Merchandise – Dispute Reasons</i>, that the merchandise is counterfeit. Evidence must provide information about the entity that indicated the merchandise is counterfeit, including the name of the entity providing the notification and validation that the entity is qualified to provide the notice • The date the Cardholder received the merchandise or received notification that the merchandise was counterfeit • A description of the counterfeit merchandise • The disposition of the merchandise | All |

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11.10.5.6 Dispute Condition 13.4: Counterfeit Merchandise – Dispute Response Processing Requirements

An Acquirer must provide the following documentation or certification for a Dispute Response under Dispute Condition 13.4: Counterfeit Merchandise:

Table 11-115: Dispute Condition 13.4: Counterfeit Merchandise – Dispute Response Processing Requirements

| Dispute Condition 13.4: Counterfeit Merchandise Supporting Documentation/Certification | Country/Region |
|--|----------------|
| <p>Evidence of one of the following:</p> <ul style="list-style-type: none"> • A credit or Reversal issued by the Merchant was not addressed by the Issuer in the Dispute • The Dispute is invalid • The Cardholder no longer disputes the Transaction • To support the Merchant's claim that the merchandise was not counterfeit | All |

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11.10.6 Dispute Condition 13.5: Misrepresentation

11.10.6.1 Dispute Condition 13.5: Misrepresentation – Dispute Reasons

An Issuer may initiate a Dispute under Dispute Condition 13.5: Misrepresentation for the following reason:

Table 11-116: Dispute Condition 13.5: Misrepresentation – Dispute Reasons

| Dispute Condition 13.5: Misrepresentation Dispute Reasons | Country/Region |
|---|----------------|
| The Cardholder claims that the terms of sale were misrepresented by the Merchant. | All |

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11.10.6.2 Dispute Condition 13.5: Misrepresentation – Dispute Rights

Table 11-117: Dispute Condition 13.5: Misrepresentation – Dispute Rights

| Dispute Condition 13.5: Misrepresentation Dispute Rights | Country/Region |
|--|----------------|
| <ul style="list-style-type: none"> • The Dispute amount is limited to the unused portion of the cancelled service or value of the merchandise that the Cardholder returned or, if applicable, attempted to return. • Before the Issuer may initiate a Dispute, the Cardholder must attempt to resolve the dispute with the Merchant or the Merchant's liquidator. • The Merchant is responsible for merchandise held in a customs agency in the Merchant's country. • The Dispute applies for a Transaction in a Card-Absent Environment where the merchandise or digital goods have been purchased through a trial period, promotional period, or introductory offer, or as a one-off purchase and the Cardholder was not clearly advised of further Transactions after the purchase date. • A Transaction at a Merchant that is a timeshare reseller, a timeshare reseller adviser, or that recovers timeshare reseller fee¹ • A Card-Absent Environment Transaction at a Merchant that represents that it recovers, consolidates, reduces, or amends existing financial goods or services, including all of the following:² <ul style="list-style-type: none"> – Debt consolidation – Credit repair/counseling – Mortgage repair/modification/counseling – Foreclosure relief services – Credit Card interest rate reduction services • Technical services, technical support, or computer software that is sold using inaccurate online advertisements or that contains malicious software downloads. • Business opportunities in which the Merchant suggests that an income will be generated or recommends that the Cardholder purchases additional items (for example: better sales leads) to generate more income • A Transaction in which a Merchant advises the Cardholder that the Merchant can recover the Cardholder's funds and fails to provide services | All |

Table 11-117: Dispute Condition 13.5: Misrepresentation – Dispute Rights (continued)

| Dispute Condition 13.5: Misrepresentation Dispute Rights | Country/Region |
|--|----------------|
| <ul style="list-style-type: none"> • A Transaction at an outbound telemarketing Merchant • Investment goods or services (for example: binary options or foreign exchange trading), where the Merchant refuses to allow the Cardholder to withdraw available balances | |
| ¹ This applies only to a Merchant that offers reseller services that are connected to timeshare property it does not own. ² This condition is based on the type of merchandise or services sold and not solely on the MCC. | |

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11.10.6.3 Dispute Condition 13.5: Misrepresentation – Invalid Disputes

A Dispute is invalid under Dispute Condition 13.5: Misrepresentation for any of the following:

Table 11-118: Dispute Condition 13.5: Misrepresentation – Invalid Disputes

| Dispute Condition 13.5: Misrepresentation Invalid Disputes | Country/Region |
|--|----------------|
| <ul style="list-style-type: none"> • A Straight Through Processing Transaction • A Dispute regarding Value-Added Tax (VAT) • A Dispute related solely to the quality of merchandise or services provided • The Cash-Back portion of a Visa Cash-Back Transaction | All |

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11.10.6.4 Dispute Condition 13.5: Misrepresentation – Dispute Time Limit

An Issuer may initiate a Dispute under Dispute Condition 13.5: Misrepresentation according to the following time limits:

Table 11-119: Dispute Condition 13.5: Misrepresentation – Dispute Time Limit

| Dispute Condition 13.5: Misrepresentation Dispute Time Limit | Country/Region |
|---|----------------|
| <p>A Dispute must be processed within either:</p> <ul style="list-style-type: none"> • 120 calendar days of either: <ul style="list-style-type: none"> – The Transaction Processing Date – The date the Cardholder received the merchandise or services¹ • 60 calendar days of the date the Issuer received the first Cardholder notification of the dispute, if both:¹ <ul style="list-style-type: none"> – There is evidence in the notification of previous ongoing negotiations between the Cardholder and the Merchant to resolve the dispute. – The negotiations occurred within 120 days of the Transaction Processing Date. | All |

¹ The Dispute Processing Date must be no later than 540 calendar days from the Transaction Processing Date.

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11.10.6.5 Dispute Condition 13.5: Misrepresentation – Dispute Processing Requirements

An Issuer must provide the following documentation or certification for a Dispute under Dispute Condition 13.5: Misrepresentation:

Table 11-120: Dispute Condition 13.5: Misrepresentation – Dispute Processing Requirements

| Dispute Condition 13.5: Misrepresentation Supporting Documentation/Certification | Country/Region |
|--|----------------|
| <p>All of the following:</p> <ul style="list-style-type: none"> • Certification of all of the following, as applicable: <ul style="list-style-type: none"> – The date the merchandise was returned or the service was cancelled – The name of the shipping company – The invoice/tracking number (if available) – The date the Merchant received the merchandise | All |

Table 11-120: Dispute Condition 13.5: Misrepresentation – Dispute Processing Requirements (continued)

| Dispute Condition 13.5: Misrepresentation Supporting Documentation/Certification | Country/Region |
|--|----------------|
| <ul style="list-style-type: none"> – Certification that the Merchant refused the return of merchandise, refused to provide a return merchandise authorization, or informed the Cardholder not to return the merchandise – That the Cardholder attempted to resolve the dispute with the Merchant – An explanation of what was not as described or defective – The date the Cardholder received the merchandise or services • An explanation of how the Merchant’s verbal and/or written representations do not match the terms of sale to which the Cardholder agreed • Copy of the Cardholder’s investment account showing the date, withdrawal amount, and available balance at the time the withdrawal request was made¹ • For Disputes involving ongoing negotiations, both: <ul style="list-style-type: none"> – Certification of both: <ul style="list-style-type: none"> ▪ The date the Cardholder began negotiations with the Merchant ▪ The date the Issuer was first notified of the dispute – Evidence of ongoing negotiations between the Cardholder and the Merchant to resolve the Dispute | |

¹ If the Cardholder is unable to access the Merchant’s website, the Issuer must supply evidence to prove that the account is inaccessible or inactive.

11.10.6.6 Dispute Condition 13.5: Misrepresentation – Dispute Response Processing Requirements

An Acquirer must provide the following documentation or certification for a Dispute Response under Dispute Condition 13.5: Misrepresentation:

Table 11-121: Dispute Condition 13.5: Misrepresentation – Dispute Response Processing Requirements

| Dispute Condition 13.5: Misrepresentation Supporting Documentation/Certification | Country/Region |
|--|----------------|
| <p>Evidence of one of the following:</p> <ul style="list-style-type: none"> • A credit or Reversal issued by the Merchant was not addressed by the Issuer in the Dispute • The Dispute is invalid • The Cardholder no longer disputes the Transaction • To prove that the terms of sale were not misrepresented • For a Dispute relating to a Transaction in a Card-Absent Environment where merchandise or digital goods have been purchased through a trial period, promotional period, or introductory offer or as a one-off purchase, both: <ul style="list-style-type: none"> – To prove that, at the time of the initial Transaction, the Cardholder expressly agreed to future Transactions – To prove that the Merchant notified the Cardholder of future Transactions at least 7 days before the Transaction Date | All |

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11.10.7 Dispute Condition 13.6: Credit Not Processed

11.10.7.1 Dispute Condition 13.6: Credit Not Processed – Dispute Reasons

An Issuer may initiate a Dispute under Dispute Condition 13.6: Credit Not Processed for the following reason:

Table 11-122: Dispute Condition 13.6: Credit Not Processed – Dispute Reasons

| Dispute Condition 13.6: Credit Not Processed Dispute Reasons | Country/Region |
|--|----------------|
| <p>Either:</p> <ul style="list-style-type: none"> • The Cardholder received a credit or voided Transaction Receipt that was not processed. • For an ATM Transaction, the Cardholder disputes the validity of the Adjustment, including an ATM Deposit Adjustment, because the original | All |

Table 11-122: Dispute Condition 13.6: Credit Not Processed – Dispute Reasons (continued)

| Dispute Condition 13.6: Credit Not Processed Dispute Reasons | Country/Region |
|---|----------------|
| Transaction was either cancelled or reversed. | |

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11.10.7.2 Dispute Condition 13.6: Credit Not Processed – Dispute Rights

Table 11-123: Dispute Condition 13.6: Credit Not Processed – Dispute Rights

| Dispute Condition 13.6: Credit Not Processed Dispute Rights | Country/Region |
|---|----------------|
| The Dispute applies if a “void” or “cancelled” notation appears on the Transaction Receipt, as specified in <i>Section 5.9.2.2, Required Transaction Receipt Content for All Transactions</i> . | All |

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11.10.7.3 Dispute Condition 13.6: Credit Not Processed – Invalid Disputes

A Dispute is invalid under Dispute Condition 13.6: Credit Not Processed for any of the following:

Table 11-124: Dispute Condition 13.6: Credit Not Processed – Invalid Disputes

| Dispute Condition 13.6: Credit Not Processed Invalid Disputes | Country/Region |
|--|----------------|
| <ul style="list-style-type: none"> • A Mobile Push Payment Transaction • A Straight Through Processing Transaction • The Cash-Back portion of a Visa Cash-Back Transaction • An Automated Fuel Dispenser Transaction | All |

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11.10.7.4 Dispute Condition 13.6: Credit Not Processed – Dispute Time Limit

An Issuer may initiate a Dispute under Dispute Condition 13.6: Credit Not Processed according to the following time limits:

Table 11-125: Dispute Condition 13.6: Credit Not Processed – Dispute Time Limit

| Dispute Condition 13.6: Credit Not Processed Dispute Time Limit | Country/Region |
|---|----------------|
| <p>Before initiating a Dispute, an Issuer must wait 15 calendar days¹ from the date on the Credit Transaction Receipt. This requirement does not apply if the Credit Transaction Receipt is undated.</p> <p>A Dispute must be processed no later than 120 calendar days from date on the Credit Transaction Receipt.^{2,3}</p> <p>For an ATM Transaction, a Dispute must be processed no later than 120 calendar days from the Transaction Processing Date of the Adjustment, including an ATM Deposit Adjustment.</p> | All |

¹ This does not apply if the waiting period would cause the Dispute to exceed the Dispute time limit.

² If the Credit Transaction Receipt is undated, the date the Cardholder cancelled services or returned the merchandise

³ Not to exceed 540 calendar days from the Transaction Processing Date

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11.10.7.5 Dispute Condition 13.6: Credit Not Processed – Dispute Processing Requirements

An Issuer must provide the following documentation or certification for a Dispute under Dispute Condition 13.6: Credit Not Processed:

Table 11-126: Dispute Condition 13.6: Credit Not Processed – Dispute Processing Requirements

| Dispute Condition 13.6: Credit Not Processed Supporting Documentation/Certification | Country/Region |
|---|----------------|
| <p>One of the following:</p> <ul style="list-style-type: none"> • A copy of the Credit Transaction Receipt • A copy of the voided Transaction Receipt • Other record to prove that a credit is due to the Cardholder | All |

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11.10.7.6 Dispute Condition 13.6: Credit Not Processed – Dispute Response Processing Requirements

An Acquirer must provide the following documentation or certification for a Dispute Response under Dispute Condition 13.6: Credit Not Processed:

Table 11-127: Dispute Condition 13.6: Credit Not Processed – Dispute Response Processing Requirements

| Dispute Condition 13.6: Credit Not Processed Supporting Documentation/Certification | Country/Region |
|--|----------------|
| Evidence that one of the following: <ul style="list-style-type: none">• A credit or Reversal issued by the Merchant was not addressed by the Issuer in the Dispute.• The Dispute is invalid.• The Cardholder no longer disputes the Transaction. | All |

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11.10.8 Dispute Condition 13.7: Cancelled Merchandise/Services

11.10.8.1 Dispute Condition 13.7: Cancelled Merchandise/Services – Dispute Reasons

An Issuer may initiate a Dispute under Dispute Condition 13.7: Cancelled Merchandise/Services for the following reason:

Table 11-128: Dispute Condition 13.7: Cancelled Merchandise/Services – Dispute Reasons

| Dispute Condition 13.7: Cancelled Merchandise/Services Dispute Reasons | Country/Region |
|---|----------------|
| All of the following: <ul style="list-style-type: none">• The Cardholder cancelled or returned merchandise, cancelled services, cancelled a timeshare Transaction, or cancelled a Guaranteed Reservation.• The Merchant did not process a credit or voided Transaction Receipt, as specified in <i>Section 5.9.2.2, Required Transaction Receipt Content for All</i> | All |

Table 11-128: Dispute Condition 13.7: Cancelled Merchandise/Services – Dispute Reasons (continued)

| Dispute Condition 13.7: Cancelled Merchandise/Services Dispute Reasons | Country/Region |
|---|----------------|
| <p><i>Transactions.</i></p> <ul style="list-style-type: none"> • Either: <ul style="list-style-type: none"> – The Merchant did not properly disclose or did disclose, but did not apply, a limited return or cancellation policy at the time of the Transaction. – In the Europe Region: The merchandise or services relate to an off-premises, distance selling contract (as set out in the EU Directive and amended from time to time) which is always subject to a 14-day cancellation period. | |

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11.10.8.2 Dispute Condition 13.7: Cancelled Merchandise/Services – Dispute Rights

Table 11-129: Dispute Condition 13.7: Cancelled Merchandise/Services – Dispute Rights

| Dispute Condition 13.7: Cancelled Merchandise/Services Dispute Rights | Country/Region |
|--|----------------|
| <ul style="list-style-type: none"> • If the merchandise was shipped before the Transaction was cancelled, the Cardholder must return the merchandise, if received. • The Dispute amount is limited to either: <ul style="list-style-type: none"> – The value of the unused portion of the cancelled service – The value of the returned merchandise • The Dispute applies if the returned merchandise is refused by the Merchant. • For a timeshare Transaction, either: <ul style="list-style-type: none"> – The Dispute applies for a timeshare Transaction processed with an incorrect MCC. – The Dispute applies if the Cardholder cancelled a timeshare Transaction within 14 calendar days of the contract date or the date the contract or related documents were received. If the Cardholder cancels a timeshare Transaction after 14 calendar days from the contract date or the date the contract or related documents were received, the Cardholder must cancel | All |

Table 11-129: Dispute Condition 13.7: Cancelled Merchandise/Services – Dispute Rights (continued)

| Dispute Condition 13.7: Cancelled Merchandise/Services Dispute Rights | Country/Region |
|--|----------------|
| <p>according to the Merchant's properly disclosed limited return or cancellation policy.</p> <ul style="list-style-type: none"> • For a Guaranteed Reservation: <ul style="list-style-type: none"> – The Dispute applies if the Cardholder cancelled a Guaranteed Reservation with the Merchant or its agent according to the cancellation policy, but was billed for a No-Show Transaction. – The Dispute applies if the Merchant or its agent processed a No-Show Transaction for more than one day's accommodation or rental and applicable taxes when a Guaranteed Reservation was cancelled or unclaimed. – The Dispute applies if the Cardholder made a reservation and attempted to cancel within 24 hours of delivery of the reservation confirmation, but was billed for a No-Show Transaction. • Before the Issuer may initiate a Dispute, the Cardholder must attempt to resolve the dispute with the Merchant or the Merchant's liquidator. • The Merchant is responsible for merchandise held in a customs agency in the Merchant's country. | |
| <ul style="list-style-type: none"> • The Dispute applies if the Cardholder cancelled a Transaction related to an off-premises, distance selling contract (as set out in the EU Directive and amended from time to time) within 14 days. • The cancellation period for off-premises, distance selling does not apply to contracts for goods or services where any of the following apply: <ul style="list-style-type: none"> – Price is dependent on fluctuations in the financial market. – Made to measure goods are supplied. – Goods are liable to deteriorate or expire rapidly. – Sealed goods, subject to health and safety provisions, are supplied. – Goods are not received in physical form (software download). – The Transaction is a T&E Transaction. – The Merchant Outlet is based in Israel, Switzerland, or Türkiye. | Europe |

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11.10.8.3 Dispute Condition 13.7: Cancelled Merchandise/Services – Invalid Disputes

A Dispute is invalid under Dispute Condition 13.7: Cancelled Merchandise/Services for any of the following:

Table 11-130: Dispute Condition 13.7: Cancelled Merchandise/Services – Invalid Disputes

| Dispute Condition 13.7: Cancelled Merchandise/Services Invalid Disputes | Country/Region |
|---|----------------|
| <ul style="list-style-type: none"> • An ATM Cash Disbursement • A Straight Through Processing Transaction • A Dispute regarding the quality of the service rendered or the quality of merchandise, unless a Credit Transaction Receipt, as specified in <i>Section 5.9.2.2, Required Transaction Receipt Content for All Transactions</i> is provided • A Dispute regarding Value-Added Tax (VAT), unless a Credit Transaction Receipt, as specified in <i>Section 5.9.2.2, Required Transaction Receipt Content for All Transactions</i> is provided • A Transaction in which returned merchandise is held by a customs agency other than the Merchant's country's customs agency¹ • The Cash-Back portion of a Visa Cash-Back Transaction • A Transaction that the Cardholder states is fraudulent • An Automated Fuel Dispenser Transaction | All |

¹ In the Europe Region: This does not apply to an off-premises, distance selling Transaction.

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11.10.8.4 Dispute Condition 13.7: Cancelled Merchandise/Services – Dispute Time Limit

An Issuer may initiate a Dispute under Dispute Condition 13.7: Cancelled Merchandise/Services according to the following time limits:

Table 11-131: Dispute Condition 13.7: Cancelled Merchandise/Services – Dispute Time Limit

| Dispute Condition 13.7: Cancelled Merchandise/Services Dispute Time Limit | Country/Region |
|---|----------------|
| <p>Before initiating a Dispute, an Issuer must wait 15 calendar days¹ from the date the merchandise was returned, merchandise was canceled, or services were canceled.</p> <p>A Dispute must be processed no later than 120 calendar days from one of the following:</p> <ul style="list-style-type: none"> • The Transaction Processing Date • The date the Cardholder received or expected to receive the merchandise or services, not to exceed 540 calendar days from the Transaction Processing Date • For an Adjustment of a PIN-Authenticated Visa Debit Transaction, the date of the Adjustment | All |

¹ This does not apply if the waiting period would cause the Dispute to exceed the Dispute time limit or if the Merchant refuses the cancellation or return.

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11.10.8.5 Dispute Condition 13.7: Cancelled Merchandise/Services – Dispute Processing Requirements

An Issuer must provide the following documentation or certification for a Dispute under Dispute Condition 13.7: Cancelled Merchandise/Services:

Table 11-132: Dispute Condition 13.7: Cancelled Merchandise/Services – Dispute Processing Requirements

| Dispute Condition 13.7: Cancelled Merchandise/Services Supporting Documentation/Certification | Country/Region |
|--|----------------|
| <p>Certification of the following, as applicable:</p> <ul style="list-style-type: none"> • For a Timeshare Transaction, both: <ul style="list-style-type: none"> – The cancellation date – The date the contract was received by the Cardholder, if applicable • For a Guaranteed Reservation, the Merchant processed a No-Show Transaction, the date of the expected services, and one of the following: | All |

Table 11-132: Dispute Condition 13.7: Cancelled Merchandise/Services – Dispute Processing Requirements (continued)

| Dispute Condition 13.7: Cancelled Merchandise/Services Supporting Documentation/Certification | Country/Region |
|--|----------------|
| <ul style="list-style-type: none"> – Where the Cardholder properly cancelled the Guaranteed Reservation, the date the Cardholder cancelled – Where the Cardholder attempted to cancel within 24 hours of delivery of the reservation confirmation, the date of cancellation – The Merchant billed a No-Show Transaction for more than one day's accommodation or rental • For all other Transactions, all of the following, as applicable: <ul style="list-style-type: none"> – A detailed description of the merchandise or services purchased. This description must contain additional information beyond the data required in the Clearing Record (for example: the MCC of the Merchant is 5651 – Family Clothing Stores, and the description states a pair of blue jeans).¹ – The date the merchandise or service was expected or received – The date the merchandise or service was cancelled or returned – For merchandise that the Cardholder returned and for which the Cardholder attempted to resolve with the Merchant, all of the following (as applicable): <ul style="list-style-type: none"> ▪ The name of the shipping company ▪ The invoice/tracking number ▪ The date the Merchant received the merchandise – For merchandise that the Cardholder attempted to return, both: <ul style="list-style-type: none"> ▪ Certification that the Merchant did one of the following: <ul style="list-style-type: none"> ▪ Refused the return of the merchandise ▪ Refused to provide a return merchandise authorization ▪ Instructed the Cardholder not to return the merchandise ▪ The disposition of the merchandise | |
| <p>Certification of the following, as applicable:</p> <ul style="list-style-type: none"> • For a Timeshare Transaction, both: <ul style="list-style-type: none"> – The cancellation date | Europe |

Table 11-132: Dispute Condition 13.7: Cancelled Merchandise/Services – Dispute Processing Requirements (continued)

| Dispute Condition 13.7: Cancelled Merchandise/Services Supporting Documentation/Certification | Country/Region |
|--|----------------|
| <ul style="list-style-type: none"> – The date the contract was received by the Cardholder, if applicable • For a Guaranteed Reservation, the Merchant processed a No-Show Transaction, the date of the expected services, and one of the following: <ul style="list-style-type: none"> – Where the cardholder properly cancelled the Guaranteed Reservation, the date the Cardholder cancelled – The date the Cardholder properly cancelled the Guaranteed Reservation – Where the Cardholder attempted to cancel within 24 hours of delivery of the reservation confirmation, the date of cancellation – The Merchant billed a No-Show Transaction for more than one day's accommodation or rental • For all other Transactions, all of the following, as applicable: <ul style="list-style-type: none"> – A detailed description of the merchandise or services purchased. This description must contain additional information beyond the data required in the Clearing Record (for example: the MCC of the Merchant is 5651 – Family Clothing Stores, and the description states a pair of blue jeans).¹ – The date the merchandise or service was expected or received – The date the merchandise or service was cancelled or returned – For merchandise that the Cardholder returned and for which the Cardholder attempted to resolve with the Merchant, all of the following (as applicable): <ul style="list-style-type: none"> ▪ The name of the shipping company ▪ The invoice/tracking number ▪ The date the Merchant received the merchandise – For merchandise that the Cardholder attempted to return, both: <ul style="list-style-type: none"> ▪ Certification that the Merchant did one of the following: <ul style="list-style-type: none"> ▪ Refused the return of the merchandise ▪ Refused to provide a return merchandise authorization ▪ Instructed the Cardholder not to return the merchandise | |

Table 11-132: Dispute Condition 13.7: Cancelled Merchandise/Services – Dispute Processing Requirements (continued)

| Dispute Condition 13.7: Cancelled Merchandise/Services Supporting Documentation/Certification | Country/Region |
|--|----------------|
| <ul style="list-style-type: none"> The disposition of the merchandise <p>For a Transaction related to off-premises, distance selling contracts, evidence of the following:</p> <ul style="list-style-type: none"> The start date of the off-premises, distance selling contract The Cardholder cancelled the Transaction within the 14-day cancellation period <p>¹ A detailed description of the merchandise or services is not required when the Clearing Record contains Enhanced Data.</p> | |

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11.10.8.6 Dispute Condition 13.7: Cancelled Merchandise/Services – Dispute Response Processing Requirements

An Acquirer must provide the following documentation or certification for a Dispute Response under Dispute Condition 13.7: Cancelled Merchandise/Services:

Table 11-133: Dispute Condition 13.7: Cancelled Merchandise/Services – Dispute Response Processing Requirements

| Dispute Condition 13.7: Cancelled Merchandise/Services Supporting Documentation/Certification | Country/Region |
|---|----------------|
| <p>Evidence of one of the following:</p> <ul style="list-style-type: none"> A credit or Reversal issued by the Merchant was not addressed by the Issuer in the Dispute The Dispute is invalid The Cardholder no longer disputes the Transaction The Transaction Receipt, as specified in <i>Section 5.9.2.2, Required Transaction Receipt Content for All Transactions</i> or other record to prove that the Merchant properly disclosed a limited return or cancellation policy at the time of the Transaction, as specified in <i>Section 5.4.2.5, Disclosure to Cardholders of Return,</i> | All |

Table 11-133: Dispute Condition 13.7: Cancelled Merchandise/Services – Dispute Response Processing Requirements (continued)

| Dispute Condition 13.7: Cancelled Merchandise/Services Supporting Documentation/Certification | Country/Region |
|---|----------------|
| <p><i>Refund, and Cancellation Policies</i></p> <ul style="list-style-type: none"> To demonstrate that the Cardholder received the Merchant's cancellation or return policy and did not cancel according to the disclosed policy | |

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11.10.8.7 Dispute Condition 13.7: Cancelled Merchandise/Services – Pre-Arbitration Attempt

In response to evidence/certification provided by the Acquirer at the Dispute Response stage, an Issuer can provide the following documentation or certification for a pre-Arbitration attempt under Dispute Condition 13.7: Cancelled Merchandise/Services:

Table 11-134: Dispute Condition 13.7: Cancelled Merchandise/Services – Pre-Arbitration attempt

| Dispute Condition 13.7: Cancelled Merchandise/Services – Pre-Arbitration Attempt Supporting Documentation/Certification | Country/Region |
|--|----------------|
| <ul style="list-style-type: none"> Where the Merchant provided evidence that services were rendered, evidence to support the Cardholder did not receive services (for example: Acquirer provides hotel Transaction Receipt for Cardholder's stay, evidence to support the Cardholder stayed at a different hotel for the same time period). | All |

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11.10.9 Dispute Condition 13.8: Original Credit Transaction Not Accepted

11.10.9.1 Dispute Condition 13.8: Original Credit Transaction Not Accepted – Dispute Reasons

An Issuer may initiate a Dispute under Dispute Condition 13.8: Original Credit Transaction Not Accepted for the following reason:

Table 11-135: Dispute Condition 13.8: Original Credit Transaction Not Accepted – Dispute Reasons

| Dispute Condition 13.8: Original Credit Transaction Not Accepted Dispute Reasons | Country/Region |
|--|----------------|
| An Original Credit Transaction was not accepted because either: <ul style="list-style-type: none"> • The recipient refused the Original Credit Transaction. • Original Credit Transactions are prohibited by applicable laws or regulations. | All |

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11.10.9.2 Dispute Condition 13.8 Original Credit Transaction Not Accepted – Invalid Disputes

A Dispute is invalid under Dispute Condition 13.8: Original Credit Transaction Not Accepted for the following:

Table 11-136: Dispute Condition 13.8: Original Credit Transaction Not Accepted – Invalid Disputes

| Dispute Condition 13.8: Original Credit Transaction Not Accepted Invalid Disputes | Country/Region |
|--|----------------|
| A Mobile Push Payment Transaction | All |

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11.10.9.3 Dispute Condition 13.8: Original Credit Transaction Not Accepted – Dispute Time Limit

An Issuer may initiate a Dispute under Dispute Condition 13.8: Original Credit Transaction Not Accepted according to the following time limit:

Table 11-137: Dispute Condition 13.8: Original Credit Transaction Not Accepted – Dispute Time Limit

| Dispute Condition 13.8: Original Credit Transaction Not Accepted Dispute Time Limit | Country/Region |
|--|----------------|
| 120 calendar days from the Original Credit Transaction Processing Date | All |

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11.10.9.4 Dispute Condition 13.8: Original Credit Transaction Not Accepted – Dispute Processing Requirements

An Issuer must provide the following documentation or certification for a Dispute under Dispute Condition 13.8: Original Credit Transaction Not Accepted:

Table 11-138: Dispute Condition 13.8: Original Credit Transaction Not Accepted – Dispute Processing Requirements

| Dispute Condition 13.8: Original Credit Transaction Not Accepted Supporting Documentation/Certification | Country/Region |
|---|----------------|
| Certification that either: <ul style="list-style-type: none"> • An Original Credit Transaction is not allowed by applicable laws or regulations. • The recipient refused to accept the Original Credit Transaction. | All |

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11.10.9.5 Dispute Condition 13.8: Original Credit Transaction Not Accepted – Dispute Response Processing Requirements

An Acquirer must provide the following documentation or certification for a Dispute Response under Dispute Condition 13.8: Original Credit Transaction Not Accepted:

Table 11-139: Dispute Condition 13.8: Original Credit Transaction Not Accepted – Dispute Response Processing Requirements

| Dispute Condition 13.8: Original Credit Transaction Not Accepted Supporting Documentation/Certification | Country/Region |
|--|----------------|
| Evidence that either: <ul style="list-style-type: none"> • A Reversal issued by the Merchant was not addressed by the Issuer in the Dispute • The Dispute is invalid | All |

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11.10.10 Dispute Condition 13.9: Non-Receipt of Cash at an ATM

11.10.10.1 Dispute Condition 13.9: Non-Receipt of Cash at an ATM – Dispute Reasons

An Issuer may initiate a Dispute under Dispute Condition 13.9: Non-Receipt of Cash at an ATM for the following reason:

Table 11-140: Dispute Condition 13.9: Non-Receipt of Cash at an ATM – Dispute Reasons

| Dispute Condition 13.9: Non-Receipt of Cash at an ATM Dispute Reasons | Country/Region |
|---|----------------|
| The Cardholder participated in the Transaction and did not receive cash or received a partial amount. | All |

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11.10.10.2 Dispute Condition 13.9: Non-Receipt of Cash at an ATM – Dispute Rights

Table 11-141: Dispute Condition 13.9: Non-Receipt of Cash at an ATM – Dispute Rights

| Dispute Condition 13.9: Non-Receipt of Cash at an ATM Dispute Rights | Country/Region |
|---|----------------|
| The Dispute is limited to the amount not received | All |

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11.10.10.3 Dispute Condition 13.9: Non-Receipt of Cash at an ATM – Invalid Disputes

A Dispute is invalid under Dispute Condition 13.9: Non-Receipt of Cash at an ATM for the following:

Table 11-142: Dispute Condition 13.9: Non-Receipt of Cash at an ATM – Invalid Disputes

| Dispute Condition 13.9: Non-Receipt of Cash at an ATM Invalid Disputes | Country/Region |
|---|----------------|
| <ul style="list-style-type: none"> • A Cash-In Transaction • A Cash-Out Transaction | All |

Table 11-142: Dispute Condition 13.9: Non-Receipt of Cash at an ATM – Invalid Disputes (continued)

| Dispute Condition 13.9: Non-Receipt of Cash at an ATM Invalid Disputes | Country/Region |
|---|----------------|
| <ul style="list-style-type: none"> • A Transaction that the Cardholder states is fraudulent • A Transaction that was processed more than once | |

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11.10.10.4 Dispute Condition 13.9: Non-Receipt of Cash at an ATM – Dispute Time Limit

An Issuer may initiate a Dispute under Dispute Condition 13.9: Non-Receipt of Cash at an ATM according to the following time limits, if applicable:

Table 11-143: Dispute Condition 13.9: Non-Receipt of Cash at an ATM – Dispute Time Limit

| Dispute Condition 13.9: Non-Receipt of Cash at an ATM Dispute Time Limit | Country/Region |
|---|----------------|
| 120 calendar days from the Transaction Processing Date | All |
| 120 calendar days from either: <ul style="list-style-type: none"> • The Transaction Processing Date • For an Adjustment of an ATM Cash Disbursement or a PIN-Authenticated Visa Debit Transaction, the Transaction Date of the Adjustment | US Domestic |

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11.10.10.5 Dispute Condition 13.9: Non-Receipt of Cash at an ATM – Dispute Processing Requirements

An Issuer must provide the following documentation or certification for a Dispute under Dispute Condition 13.9: Non-Receipt of Cash at an ATM:

Table 11-144: Dispute Condition 13.9: Non-Receipt of Cash at an ATM – Dispute Processing Requirements

| Dispute Condition 13.9: Non-Receipt of Cash at an ATM Supporting Documentation/Certification | Country/Region |
|---|----------------|
| <p>Certification that either:</p> <ul style="list-style-type: none"> • The Cardholder did not receive cash • The Cardholder received partial cash and the amount the Cardholder received <p>A Cardholder letter, if both:</p> <ul style="list-style-type: none"> • The Cardholder has disputed 3 or more Transactions for non-receipt of cash. • The disputed Transactions all occurred within the same 30-calendar day period. | All |

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11.10.10.6 Dispute Condition 13.9: Non-Receipt of Cash at an ATM – Dispute Response Processing Requirements

An Acquirer must provide the following documentation or certification for a Dispute Response under Dispute Condition 13.9: Non-Receipt of Cash at an ATM:

Table 11-145: Dispute Condition 13.9: Non-Receipt of Cash at an ATM – Dispute Response Processing Requirements

| Dispute Condition 13.9: Non-Receipt of Cash at an ATM Supporting Documentation/Certification | Country/Region |
|--|----------------|
| <p>Evidence of one of the following:</p> <ul style="list-style-type: none"> • A credit or Reversal issued by the Merchant was not addressed by the Issuer in the Dispute. • The Dispute is invalid. • The Cardholder no longer disputes the Transaction. • A copy of the ATM Cash Disbursement Transaction containing at least the following: <ul style="list-style-type: none"> – Payment Credential – Transaction time or sequential number that identifies the individual Transactions | All |

Table 11-145: Dispute Condition 13.9: Non-Receipt of Cash at an ATM – Dispute Response Processing Requirements (continued)

| Dispute Condition 13.9: Non-Receipt of Cash at an ATM Supporting Documentation/Certification | Country/Region |
|--|----------------|
| – Indicator that confirms that the ATM Cash Disbursement was successful | |

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11.11 Arbitration

11.11.1 Required Documentation for Arbitration

When seeking Arbitration, a Member must provide, in English, the information required in the Visa Resolve Online Questionnaire for each Transaction, and all relevant supporting documentation.

A Member must not submit documentation or information to Visa that was not previously submitted to the opposing Member.

If the Member was not required to use VisaNet or Visa Resolve Online (VROL) to process the financial message, as specified in *Section 11.3.1, Use of Visa Systems for Dispute Processing*, the Member must provide the following, in an electronic form, with the Arbitration:

- Evidence that the dispute requirements were met for each stage of the dispute cycle
- The following internal records:¹
 - Authorization, if authorization was attempted
 - Fraud Report (for Dispute category 10)
 - Transaction record
 - Financial records for each stage of the dispute where a financial message was sent

¹ All records must include a key to explain the data fields. This explanation must be provided in English, or accompanied by an English translation

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11.12 Compliance

11.12.1 Compliance Filing Conditions

Unless otherwise specified, a Member may file for Compliance if all of the following occur:

- A violation of the Visa Rules occurred that is not related to an Account Data Compromise Event.
- The Member has no Dispute, Dispute Response, or pre-Arbitration right.
- The Member incurred or will incur a financial loss as a direct result of the violation.¹
- The Member would not have incurred the financial loss had the violation not occurred.¹
- The Member made a pre-Compliance attempt to resolve the dispute with the opposing Member and the opposing Member does not accept financial liability.

The pre-Compliance attempt must include both:

- All pertinent documentation
- Specific violation of the Visa Rules

¹ This does not apply to a Credit Card Surcharge violation, as specified in [Section 11.12.4, Compliance Right for Improperly Assessed Surcharge – Canada, US Region, and US Territories](#)

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11.12.2 Compliance Time Limits

A Member must not exceed the time limits specified for Compliance, as follows:

Table 11-146: Pre-Compliance Time Limits

| Process Step | Time Limit |
|--|---|
| Make pre-Compliance Attempt | One of the following: <ul style="list-style-type: none"> • At least 30 calendar days before filing for Compliance • For a Dispute in which Visa Resolve Online (VROL) prevented a change of Dispute category, 29 calendar days from the Processing Date of the pre-Arbitration attempt • For a pre-Compliance attempt for Rapid Dispute Resolution – Credit Issued, 29 calendar days from the Processing Date of the Dispute |
| Accept financial responsibility and credit requesting Member | 30 calendar days from the pre-Compliance attempt date |

Table 11-147: Compliance Time Limits

| Process Step | Time Limit |
|-------------------------|--|
| For a Compliance filing | 90 calendar days from the later of either: |

Table 11-147: Compliance Time Limits (continued)

| Process Step | Time Limit |
|--|---|
| involving a fraudulent credit | <ul style="list-style-type: none"> Processing Date of the credit Reversal Processing Date of the use of the funds that relate to the fraudulent Credit Transactions |
| For a Compliance filing involving a Dispute in which VROL prevented a change of Dispute category | 60 calendar days from the Processing Date of the pre-Arbitration attempt |
| For a Compliance filing due to Rapid Dispute Resolution – Credit Issued | 60 calendar days from the Processing Date of the Dispute |
| For all other Compliance filings | 90 calendar days from one of the following: <ul style="list-style-type: none"> Processing Date Violation date Date the Member discovered that a violation occurred (not to exceed 2 years from the Transaction Date), if no evidence of the violation was previously available to the Member¹ |

¹ A Member must provide evidence that this was the date on which the financial loss was discovered.

11.12.3 Compliance Conditions and Required Documentation

When seeking Compliance, a Member must provide all of the following:

- The information required in the Visa Resolve Online Questionnaire for each Transaction
- Documentation substantiating that a financial loss would not have resulted if the violation had not occurred. Documentation must be provided in English or accompanied by an English translation.
- If applicable, the documentation shown in the tables in this section
- Other relevant supporting documentation

A Member must not submit documentation or information to Visa that was not previously submitted to the opposing Member.

Table 11-148: Chargeback Reduction Service Returned or VROL Prevented Valid Dispute, Dispute Response, or Pre-Arbitration Attempt for Invalid Data

| Compliance Condition |
|---|
| The Chargeback Reduction Service returned or Visa Resolve Online (VROL) prevented a valid Dispute, ¹ Dispute Response, or pre-Arbitration attempt resulting from either: <ul style="list-style-type: none"> • A Member transmitting invalid data • A Visa back-office platform failure |
| Required Documentation |
| Both: <ul style="list-style-type: none"> • Evidence of incorrect or invalid data or a Visa back-office platform failure • Evidence that the Member was able to meet the conditions for a Dispute, Dispute Response, or pre-Arbitration attempt |
| Compliance Condition |
| The Chargeback Reduction Service returned a Transaction with a valid Authorization. |
| Required Documentation |
| All of the following: <ul style="list-style-type: none"> • The Transaction Receipt • Evidence that the Transaction received an Authorization • Evidence of the Chargeback Reduction Service return |
| ¹ This includes Transactions for which the Issuer has previously initiated a Dispute under Dispute category 10 (Fraud) or 11 (Authorization) based on invalid data but is prevented by VROL from continuing the dispute using Dispute category 12 (Processing Errors) or 13 (Consumer Disputes). |

Table 11-149: Split Transaction

| Compliance Condition |
|---|
| A Merchant tried to avoid obtaining a single Authorization for a Transaction by preparing 2 or more Transaction Receipts and no Authorization was obtained for the combined amount of the Transaction Receipts, or a Merchant received a Decline Response and split the sale into 2 or more Transactions in order to obtain an Authorization. |
| Visa considers multiple: |

Table 11-149: Split Transaction (continued)

- Airline or Cruise Line tickets issued at the same time with the same Payment Credential to be a single Transaction
- In the US Region: For a Domestic Transaction, railway tickets issued at the same time with the same Payment Credential to be a single Transaction
- Ancillary Purchase Transactions completed at the same time and with the same Payment Credential to be a single Transaction if the Merchant name field in the Clearing Record includes a general description of goods and services

To be considered a split Transaction, each Transaction Receipt must contain all of the following:

- Same Payment Credential and expiration date
- Same Transaction Date (Visa considers undated Transactions to have the same date.)
- Same Merchant Outlet
- Initials of the same sales clerk or code indicating the same department number (Visa considers Transactions without initials or department numbers to involve the same clerk or department.)
- Sequential printed numbers (Visa considers Transaction Receipts without printed numbers to be sequentially numbered.)

A Merchant's cash register imprint showing consecutive Transactions takes precedence over preprinted numbers on Transaction Receipts.

Required Documentation

Both:

- Originals or copies of the Transaction Receipts
- Evidence of attempted Authorization for full amount

Table 11-150: Cardholder Letter Required for Legal Purposes

| Compliance Condition |
|---|
| An Acquirer or Merchant requires a signed Cardholder letter for legal proceedings, for a law enforcement investigation, or if required by applicable laws or regulations. |
| Required Documentation |
| Either: |

Table 11-150: Cardholder Letter Required for Legal Purposes (continued)

- Evidence that the signed Cardholder letter is required for legal proceedings (for example: court order or subpoena)
- Evidence that the Cardholder letter is required for a law enforcement investigation

Table 11-151: Authorization Received after Decline Response on Counterfeit Card

| Compliance Condition |
|---|
| All of the following: <ul style="list-style-type: none"> • An Authorization Request for a Magnetic Stripe-read or Chip-initiated Transaction received a Decline Response or a Pickup Response • A subsequent Authorization was obtained by a means other than voice. • The Merchant completed the Transaction. • The Transaction was initiated with a Counterfeit Card. |
| Required Documentation |
| Certification that the approved Transaction was counterfeit and both the initial and subsequent Authorization Requests contained all of the following identical data: <ul style="list-style-type: none"> • Payment Credential • Transaction Date • Transaction amount • Merchant identification |

Table 11-152: Fraudulent Multiple Transactions

| Compliance Condition |
|--|
| All of the following: <ul style="list-style-type: none"> • The Cardholder denies authorizing or participating in one or more Card-Present Environment Transactions. • The Cardholder acknowledges participating in at least one Transaction. • All of the Transactions were key-entered in a Card-Present Environment and occurred at the same Merchant Outlet and on the same date. • The Card was in the Cardholder's possession at the time of the disputed Transactions. |

Table 11-152: Fraudulent Multiple Transactions (continued)

| |
|--|
| <ul style="list-style-type: none"> The Issuer has not reported Fraud Activity on the Payment Credential using fraud type code 3 (fraudulent application) |
| Required Documentation |
| Both: |
| <ul style="list-style-type: none"> A Cardholder letter stating that the Cardholder does all of the following: <ul style="list-style-type: none"> Acknowledges participation in at least one Transaction Denies authorizing or participating in the disputed Transaction(s) States that the Card was in the Cardholder's possession at the time the disputed Transaction occurred If the acknowledged Transaction was not processed, the Cardholder copy of the Transaction Receipt |

Table 11-153: Fraudulent Credits

| Compliance Condition |
|--|
| All of the following: <ul style="list-style-type: none"> The Issuer has attempted but is unable to obtain funds from the Cardholder The account is no longer in use A Credit Transaction was applied to the account without any prior Transactions The available credits were withdrawn from the account The Merchant reversed a Credit Transaction by processing a credit Reversal(s) or an additional Transaction(s) This does not apply to the following: <ul style="list-style-type: none"> An Original Credit Transaction Accounts that are still in use |
| Required Documentation |
| All of the following: <ul style="list-style-type: none"> The date(s) of the Credit Transaction(s) The date(s) of the credit Reversal(s) or additional Transaction(s) The date(s) of fraudulent sale(s) or withdrawal(s). If the withdrawal was not made with the Card, the Issuer must supply evidence of the withdrawal. |

Table 11-153: Fraudulent Credits (continued)

- Evidence that the withdrawal of funds from a Cardholder's account results in a negative or zero balance
- An explanation on why the Issuer is unable to collect from the Cardholder

Table 11-154: ATM Deposit – No Documentation Received for Deposit Return Item

| Compliance Condition |
|--|
| The Acquirer processed an Adjustment for a returned ATM Deposit, but the returned deposit item documentation was not received by the Issuer within 10 calendar days of the Adjustment. |
| Required Documentation |
| Issuer certification that the returned deposit item documentation was not received within 10 calendar days |

Table 11-155: ATM Deposit – Cardholder Did Not Receive Credit or Settlement Amount Did Not Match

| Compliance Condition |
|---|
| The Cardholder made a deposit and either: <ul style="list-style-type: none"> • The Cardholder did not receive credit for the deposit • The Settlement amount did not match the deposit amount |
| Required Documentation |
| Issuer certification of either: <ul style="list-style-type: none"> • The Cardholder did not receive credit for the deposit • The amount deposited and the correct deposit amount |

Table 11-156: ATM Adjustment for Fraudulent Transactions

| Compliance Condition |
|--|
| All of the following: <ul style="list-style-type: none"> • Fraudulent ATM Transactions were processed on the same Transaction Date to the same Payment Credential by the same Acquirer, and subsequently reversed. • The reason code for the Reversal was either: <ul style="list-style-type: none"> – 2502 (Transaction has not completed [request or advice timed out or ATM malfunctioned]) |

Table 11-156: ATM Adjustment for Fraudulent Transactions (continued)

| |
|---|
| <ul style="list-style-type: none"> – 2503 (No confirmation from point of service) • The Acquirer processed debit Adjustments for more than 2 of the reversed ATM Transactions. • The Issuer has reported the Fraud Activity to Visa. • The Issuer has attempted but is unable to obtain funds from the Cardholder. • The Payment Credential is no longer in use. |
| Required Documentation |
| <p>Both:</p> <ul style="list-style-type: none"> • Issuer certification of all of the following: <ul style="list-style-type: none"> – Date and amounts of the ATM Transactions – Date and amounts of the ATM Transaction Reversals – Date and amounts of the ATM debit Adjustments – An explanation of why the Issuer is unable to collect funds from the Cardholder • Evidence that the debit Adjustment resulted in a negative or zero balance on the account |

Table 11-157: Rapid Dispute Resolution – Credit Issued

| |
|---|
| Compliance Condition |
| <p>The Issuer or Cardholder was reimbursed twice for the same Transaction as a result of both:</p> <ul style="list-style-type: none"> • A credit or Reversal processed on or before the Processing Date of the Dispute¹ • A Dispute processed through Rapid Dispute Resolution |
| Required Documentation |
| <p>Acquirer certification of both:</p> <ul style="list-style-type: none"> • Date and amounts of the credit or Reversal • Date and amounts of the Dispute processed through Rapid Dispute Resolution |

¹ This includes if a credit Authorization was approved on or before the Processing Date of the Dispute. The credit must have settled within the required timeframes specified in the Visa Rules.

11.12.4 Compliance Right for Improperly Assessed Surcharge – Canada, US Region, and US Territories

In the Canada Region, US Region, US Territory: A Member may file for Compliance if a Merchant assessed a Credit Card Surcharge under one of the following conditions:

- Credit Card Surcharge amount exceeds the applicable Credit Card Surcharge amount as specified in the Visa Rules
- Credit Card Surcharge was assessed on a Transaction in a manner that does not comply with the Visa Rules
- Credit Card Surcharge was assessed on a Transaction type where surcharging is not permitted
- Credit Card Surcharge was assessed by a third party
- Credit Card Surcharge was not disclosed as specified in the Visa Rules
- Credit Card Surcharge amount did not appear on the Transaction Receipt as specified in the Visa Rules
- Credit Card Surcharge amount was not refunded as specified in the Visa Rules
- For a Dynamic Currency Conversion Transaction, Credit Card Surcharge amount was not included in the conversion
- Convenience Fee, Service Fee, currency conversion fee, commission, or Wire Transfer Money Order service fee was applied on a Transaction that included a Credit Card Surcharge

The Member must only request Compliance for the Credit Card Surcharge amount.

The Member is not required to have incurred a financial loss as a direct result of the violation. If the Issuer has billed the Transaction that included the Credit Card Surcharge to the Cardholder, the Issuer must credit the Cardholder for the Credit Card Surcharge amount.

A Member must not file for Compliance if the Merchant properly assessed a Credit Card Surcharge as permitted in the Visa Rules.

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11.12.5 Data Compromise Recovery

A violation involving failure to comply with the PIN Management Requirements Documents or *Payment Card Industry Data Security Standard (PCI DSS)* that could allow a compromise of Magnetic-Stripe Data is not resolved through the Compliance process. Such violations are resolved through the Global Compromised Account Recovery program.

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11.13 Arbitration and Compliance Decision

11.13.1 Arbitration and Compliance Filing Authority

An Arbitration or Compliance request must be filed with either:

- The requesting Member's Group Member
- Visa

If the Group Member determines that a request is invalid, it must return the request to the requesting Member. The requesting Member must not seek recourse with Visa.

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11.13.2 Use of V.I.P. System Authorization Records in Arbitration and Compliance

If the Issuer's and Acquirer's Authorization records for a Transaction do not match, the V.I.P. System Authorization record prevails at Arbitration and Compliance.¹

¹ In the Europe Region: This rule does not apply. Where a Member uses Visa for processing, as specified in [Section 1.1.1.2, Applicability of Processing Rules – Europe Region](#) it must refer to [Visa Europe Operating Regulations – Processing](#).

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11.13.3 Withdrawal of an Arbitration or Compliance Case

A Member may withdraw a case if financial liability has not been assigned.

If a case is withdrawn, Visa will both:

- Collect the review fees through the Visa Global Billing Platform
- Debit or credit through Visa Resolve Online (VROL) the Member accepting responsibility, if necessary, based on the final determination of responsibility for the Dispute amount

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11.13.4 Conditions for an Appeal to the Arbitration and Compliance Committee

A Member may appeal a decision by the Arbitration and Compliance Committee only if both:

- The Member can provide new evidence not previously available at the time the original case was filed.
- The disputed amount is at least USD 5,000 (or local currency equivalent).

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11.13.5 Appeal Time Limit

The adversely affected Member must file any appeal within 60 calendar days of the Notification date of the decision by the Arbitration and Compliance Committee.

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11.13.6 Appeal Review Fee

The requesting Member must not collect the review fee from the opposing Member if the original decision is reversed.

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11.14 Dispute Resolution – Canada Region Requirements

11.14.1 Canada Right of Assignment

11.14.1.1 Acquirer Right to Demand Assignment – Canada Region

In the Canada Region: If an Issuer initiates a valid Dispute, the Acquirer may demand that the Issuer assign the Cardholder assignment relating to the Dispute.

The Acquirer's right to demand a Cardholder assignment will vest if all of the following:

- The Merchant is bankrupt or in receivership.
- The goods or services were not and will not be provided by the Merchant or by any other person.
- There is a source of compensation to the Cardholder that would not otherwise be available to the Acquirer without the assignment from the Cardholder.
- Visa confirms that the circumstances warrant the Acquirer exercising its right.

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11.14.1.2 Acquirer Obligations to Demand Assignment – Canada Region

In the Canada Region: Before making a demand for the assignment by an Issuer of the Cardholder assignment, an Acquirer must make inquiries and satisfy itself as to whether any further and necessary documents are required in order to effect the assignment.

The Acquirer must make the demand before or when Visa confirms that circumstances warrant the demand.

If Visa agrees that the Acquirer's demand for additional documents is necessary and reasonable, the Acquirer must provide the Issuer with notice of the additional documents at the time of its demand.

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11.14.1.3 Acquirer Right to Request Assignment – Canada Region

In the Canada Region: An Issuer is not obligated to comply with an Acquirer request for the Issuer assignment of the Cardholder assignment if all of the conditions have not been met.

If the Issuer elects to comply with such a request as it relates to a Dispute, the Acquirer will be deemed to have accepted the validity of the Dispute and must not seek further recourse under the Visa Rules.

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11.14.1.4 Use of Information Obtained in Assignment – Canada Region

In the Canada Region: An Acquirer may use Cardholder information it receives from an Issuer solely for the purpose of pursuing a claim the Acquirer may have against a Merchant in relation to a Dispute.

An Acquirer must not disclose any such Cardholder information to any third party except in exclusive furtherance of a claim against a Merchant.

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11.14.1.5 Issuer Obligations for Assignment – Canada Region

In the Canada Region: Upon receipt of a demand for assignment by an Acquirer, an Issuer must immediately provide the assignment to the Acquirer, and execute or have executed any other documents that the Acquirer has specified are reasonably required in order to effect the assignment.

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11.14.1.6 Issuer Right to Assignment – Canada Region

In the Canada Region: As evidence of the assignment by the Issuer to the Acquirer of the Cardholder assignment, the Issuer may provide the Acquirer with a single assignment, from the Issuer to the Acquirer, of all of the Issuer's rights in and to such Cardholder assignments, and a list of Cardholders

from whom the Issuer has received the assignments, together with the amounts of any related disputed Transactions for which the Issuer has initiated Disputes.

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11.14.1.7 Assignment Documentary Evidence – Canada Region

In the Canada Region: An Issuer must retain all original assignments received from Cardholders, and, upon the request of the Acquirer, must make all such documents available to the Acquirer for inspection and copying.

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