How to challenge a dispute

Help a merchant challenge a dispute by allowing them to provide supporting documentation as proof. WePay will facilitate this entire process by passing the documents to the proper financial entities in charge of the decision-making process.

What to expect from this doc

This doc shows how to challenge a dispute on behalf of a merchant. In the scenario below, your merchant provides documentation and ultimately wins the dispute.

Scenario

1. Using your UI, your merchant provides two documents from the list of [acceptable documentation to challenge a dispute.](#)
2. Your platform makes a `POST /disputes/{id}` call with the documentation the merchant has provided.

Argument Example

```
Request method: POST
Request path: /disputes/fc2f6e5d-2e4a-4939-811d-cfb050f069af
Request headers:
    App-Id: 121212
    App-Token: prod_MTAwXzk5OWIwZT666LWYwNWItNDU4MS1iZjBiL
    Api-Version: 3.0
    Content-Type: application/json

Request body:
{
  "documentation": {
    "documents": [
      "5463b1d6-c337-4c26-8ad4-8ecc6d372734",
      "2517bc3b-6c12-41d7-89df-3b3193b89d89"
    ],
    "explanation": "The payer forgot they donated to my charity."
  }
}
```

Response Example

```
{
  "amount": 2200,
```

```
  "currency": "USD",
  "documentation": {
    "explanation": "The payer forgot they donated to my charity."
  },
  "fee": 0,
  "id": "fc2f6e5d-2e4a-4939-811d-cfb050f069af",
  "owner": {
    "id": "a529a1ff-6759-4d4a-9653-7aa7002d44b7",
    "path": "/accounts/a529a1ff-6759-4d4a-9653-7aa7002d44b7",
    "resource": "accounts"
  },
  "path": "/disputes/fc2f6e5d-2e4a-4939-811d-cfb050f069af",
  "payment": {
    "id": "935dd636-7cd1-499e-b222-a0353e086186",
    "resource": "payments",
    "path": "/payments/935dd636-7cd1-499e-b222-a0353e086186"
  },
  "resource": "disputes",
  "reason": "75 Transaction Not Recognized",
  "reason_category": "recognition",
  "status": "pending_wepay_review",
  "resolution": null,
  "txnr_chargeback_merchant": {
    "id": "b0eb2634-1b3b-4c60-bee9-0d44af46f07e",
    "path": "/transaction_records/b0eb2634-1b3b-4c60-bee9-0d44af46f07e",
    "resource": "transaction_records"
  },
  "txnr_chargeback_reversal_merchant": null,
  "txnr_chargeback_app_fees": null,
  "txnr_chargeback_reversal_app_fee": null,
  "type": "chargeback"
}
```

3. After a review process involving several different parties, your merchant is declared as the winner of the dispute. WePay's system will notify your platform by sending an ID.

ID Example

ID: 9a67d145-029e-4636-bba3-646fe2c599a0

Note: This step assumes your platform is already subscribed to dispute notification events. For more details, check out notification event subscription.

4. Your platform makes a GET /notifications/{id} call to retrieve the details of the ID notification.

5. Your platform notifies your merchant via the UI.

Argument

Request method: `POST`
Request path: `/notifications/9a67d145-029e-4636-bba3-646fe2c599a0`
Request headers:

```
App-Id: 121212
App-Token: prod_MTAwXzk5OWIwZT666LWYwNWItNDU4MS1iZjBiL
Api-Version: 3.0
Content-Type: application/json
```

Response

```json
{
  "amount": 4200,
  "create_time": 1511784579,
  "currency": "USD",
  "documentation": {
    "explanation": "The payer forgot they donated to my charity."
  },
  "event_time": 1516065692,
  "id": "9a67d145-029e-4636-bba3-646fe2c599a0",
  "owner": {
    "id": "acbcc1dc-4783-422f-b5f0-2cbacfbcd15c",
    "resource": "applications",
    "path": null
  },
  "path": "/notifications/9a67d145-029e-4636-bba3-646fe2c599a0",
  "payload": {
    "id": "fc2f6e5d-2e4a-4939-811d-cfb050f069af",
    "resource": "disputes",
    "path": "/disputes/fc2f6e5d-2e4a-4939-811d-cfb050f069af",
    "owner": {
      "id": "a529a1ff-6759-4d4a-9653-7aa7002d44b7",
      "resource": "accounts",
      "path": "/accounts/a529a1ff-6759-4d4a-9653-7aa7002d44b7"
    },
    "status": "resolved",
    "payment": {
      "id": "935dd636-7cd1-499e-b222-a0353e086186",
      "path": "/payments/935dd636-7cd1-499e-b222-a0353e086186",
      "resource": "payments"
    },
    "reason_category": "other",
    "reason": "The payment was a donation to the Hufflepuff Betterment charity.",
    "resolution": {
```

```
      "resolution_time": 1511784955,
      "type": "won"
    },
    "txnr_chargeback_app_fees": null,
    "txnr_chargeback_merchant": null,
    "txnr_chargeback_reversal_app_fee": null,
    "txnr_chargeback_reversal_merchant": null,
    "type": "chargeback"
  },
  "resource": "notifications",
  "topic": "disputes.closed"
}
```

6. Your platform can notify the merchant that they won the dispute -- in addition to collecting dispute event information for internal purposes.

Acceptable documentation to challenge a dispute

- Signed contracts, agreements, or terms of service
- Correspondence with the payer (emails, texts)
- Tracking numbers and/or delivery confirmation (sign into carrier's website to supply full URL address information)
- Itemized receipt

What's Next

Check out our tutorial on conceding a dispute.

Need Help?

We're here for you. Please reach out to our developer support team at api@wepay.com with any questions or concerns.