Visa Dispute Resolution Guidelines (Sample Extract)

SAMPLE DOCUMENT — FOR TRAINING PURPOSES ONLY

Reason Code 10.4 — Other Fraud (Card-Absent)

This reason code is used when the cardholder claims they did not authorize the transaction and the card was not present at the point of sale.

Merchant must provide:
- Proof of delivery (signed/tracked)
- AVS/CVV match confirmation
- 3D Secure authentication evidence
- IP address and device fingerprint
- Previous successful transactions from same customer

Time limit: 30 calendar days from notification
Max representment amount: Original transaction amount

Reason Code 13.1 — Merchandise/Services Not Received

Cardholder claims goods/services were not received as described.

Merchant must provide:
- Delivery confirmation with signature
- Tracking number showing delivery to cardholder address
- Communication showing delivery was acknowledged
- Terms of service/refund policy accepted at checkout

Time limit: 30 calendar days from notification
Note: Digital goods require proof of download/access

Reason Code 13.3 — Not as Described

Cardholder claims goods/services differ materially from description.

Merchant must provide:
- Product listing/description at time of purchase
- Photos of actual item shipped
- Communication showing customer accepted goods
- Return policy and whether return was offered

Time limit: 30 calendar days

VAMP Programme Thresholds

Visa Acquirer Monitoring Programme (VAMP) thresholds:

Standard monitoring:
- Dispute ratio > 0.65% of total transactions
- OR fraud ratio > 0.65% of total volume

Excessive:
- Dispute ratio > 0.9%
- OR fraud ratio > 0.9%

Consequences:
- Standard: Monthly reporting, remediation plan required
- Excessive: Per-dispute fees ($25-$50), potential termination

Merchants exceeding thresholds for 3 consecutive months face mandatory enrolment in the VAMP remediation programme.