

Visa Dispute Rule Language Updates and Clarifications

AP, Canada, CEMEA, LAC, U.S. | Acquirers, Issuers, Processors

Visa, Interlink, Plus Networks



Overview: Visa is making miscellaneous revisions to dispute rules for clarity and consistency and removing obsolete or duplicate rules.

To promote more efficient dispute resolution for clients, Visa is eliminating rule language that is outdated or no longer required, standardizing rules to make them easier to interpret and use, improving usability by removing multiple references to information and making modifications to increase flexibility. The following are a few of the revisions that will be effective for disputes processed on or after **20 April 2020**:

Related Training From Visa Business School:

- [Disputes](#)

- **Dispute Condition 10.4—Other Fraud—Card-Absent Environment:** Added clarification of dispute rights for Cardholder Authentication Verification Value.
- **Dispute Condition 11—Authorization:** Removed obsolete supporting document certification.
- **Dispute Condition 12.7—Invalid Data:** Added ATM Cash Disbursement transaction as an invalid dispute.
- **Dispute Condition 13.7—Cancelled Merchandise / Services:** Added new certification for Guaranteed Reservation effective for disputes processed on or after **17 October 2020**.
- **Compliance Financial Liability:** Clarified that the requesting member may collect from the opposing member within 60 calendar days of the notification date of the decision by Visa.

For More Information

Merchants and third party agents should contact their acquirer.

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