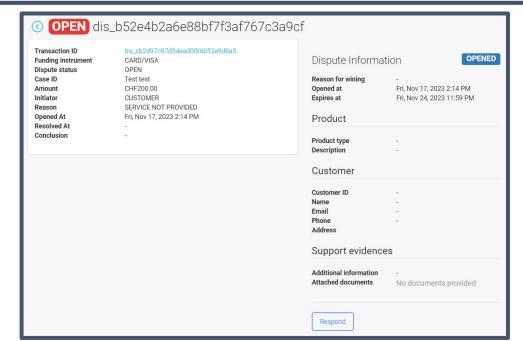




REASON CASE ID DISPUTE ID	STATUS OPENED AT RESOLVED AT	MERCHANT DETAILS	TRANSACTION DETAILS	AMOUNT	
SERVICE NOT PROVIDED Test test dis_b52e4b2a6e88bf7f3af767c3a9cf	OPEN 4 minutes ago	Payyo Demo Merchant (#1) 🗷	tra_cb2d97c97d54ead0f86b53e9d8a5 🗗 10000002 / Bungee Jumping	CHF200.00	③
NOT AUTHORIZED NDS Test dis_c21cb8b3030aebec7c78b54c622c	OPEN Nov 14, 2023 1:14 PM	Payyo Demo Merchant (#1)	tra_4c608cbda4415410a756d83dee8f 🗗 10000002 / Bungee Jumping	CHF200.00	③



Use the link in the email to go to the dispute response area.

Alternatively, go to the disputes section in the back office and click the arrow on the right hand side.

The Dispute Information will list the information provided by the merchant.

Click "Respond" to accept or counter the dispute.



Order/Booking 28387061

Transaction #tra_2e129d4deed4b773863f9c5b9b04

\$540.00 **DISPUTED**

Payment date

Payment method 379288...1000

Fri, Nov 10, 2023 6:02 PM

This payment was disputed

These disputes occur when a cardholder claims that they received a product or service that was defective, not as described on the website, or not of the quality that was expected. The merchant must provide evidence that the product or service was exactly as described for the dispute to be resolved in their favor.

What steps can I take to resolve this dispute?

- 1. Contact the customer immediately as this could be a misunderstanding
- 2. Clear description of the service and any tickets or receipts issued to the cardholder
- Comprehensive documents including itinerary details, confirmation emails, T&C's and any communication between you and the customer.
- 4. For more information please visit this page

Dispute details

mount \$540.00

Reason Dissatisfied 0

Dispute ID dis_7299c5d8866ed79651db7743c922

Accept

Counter

Dispute Process

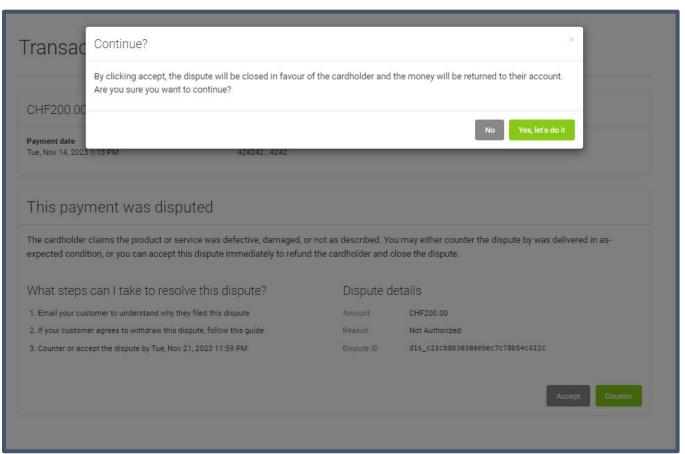
Responding to Disputes

The reason, a description of the reason and the steps necessary to counter the dispute are displayed here.

Use the link to find more information on what to provide for each type of dispute.

You will be brought to our support pages which highlights key documents to provide.





Accepting a Dispute

By Accepting the dispute, the merchant acknowledges that the dispute will be closed in the cardholders favour and the money will be returned to their account.



Tell us about the dispute Your responses will help us collect the most relevant evidence to counter the cardholder's claim. Based on your previous responses, we recommend submitting the following evidence to the cardholder's card issuer. Dispute details WHY SHOULD YOU WIN THIS DISPUTE? * Evidence due Please provide a reason why you should win this dispute Tue, Nov 21, 2023 11:59 PM Amount CHF200.00 Product or service details Reason Not Authorized WHAT TYPE OF PRODUCT OR SERVICE IS THIS? * Payment Date Please select product type Tue, Nov 14, 2023 1:13 PM DESCRIPTION Payment method 424242 4242 Dispute ID Include the SKU information or name of this product/service to help the cardholder's dis_c21cb8b3030aebec7c78b54c622c bank understand why this charge was valid. This information should match a receipt, if available.

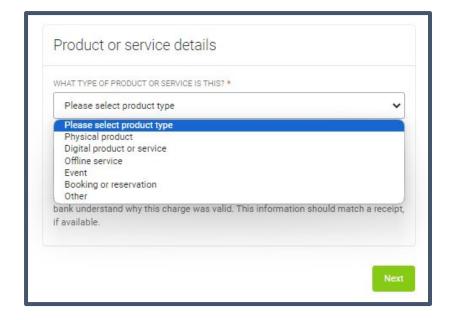
Dispute Process

Countering a Dispute

By countering the dispute, the merchant is prepared to provide valid information to counter the cardholder's claim







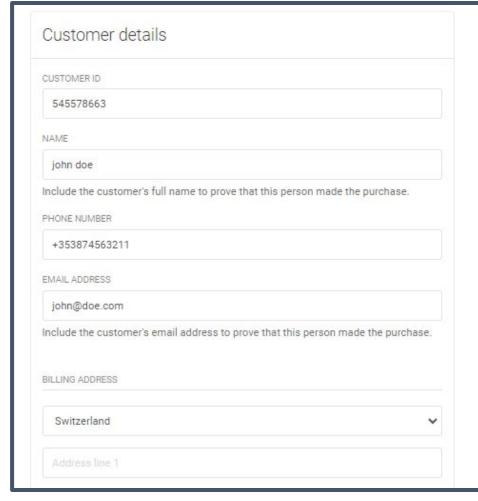
Countering a Dispute

Why should you win the case?

Select the reason that is most applicable to your situation.

Select the product or service that is most applicable to the booking.



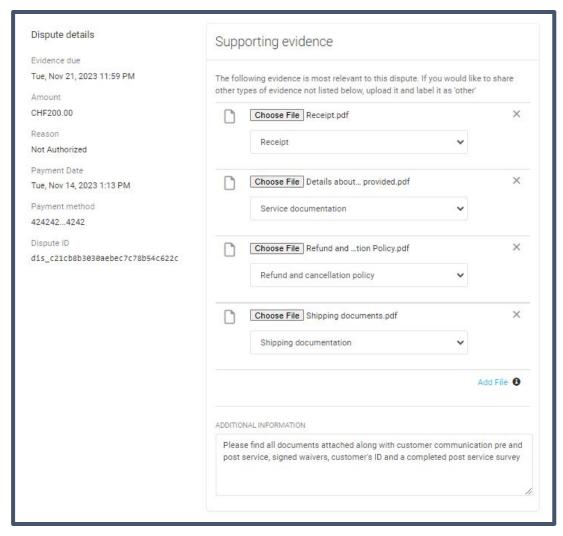


Customer Details

Provide as much information about the customer as possible. The more information provided, proves there was a relationship built with the customer.

If you have a copy of the ID, please provide this in the documents section.



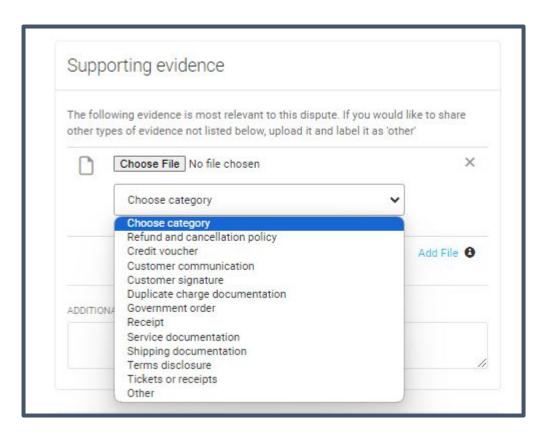


Supporting evidence

To upload multiple files, click "Add file" for a new submission.

Include a description outlining the series of events leading up to the dispute. Include a description of each document uploaded.





Supporting evidence

Select the category most relevant to the document uploaded.

If the category is not listed, select "Other" and give a description in the additional information section.

payyo

Tell us about the dispute

Your responses will help us collect the most relevant evidence to counter the cardholder's claim.

Based on your previous responses, we recommend submitting the following evidence to the cardholder's card issuer.

Dispute details

Evidence due

Tue, Nov 21, 2023 11:59 PM

Amount

CHF200.00

Reason

Not Authorized

Payment Date

Tue, Nov 14, 2023 1:13 PM

Payment method

424242...4242

Dispute ID

dis_c21cb8b3030aebec7c78b54c622c

Evidence completion

While not required, include as much evidence as possible to win this dispute.

- · Supporting evidence
- · Customer details
- · Product or service details





Dispute Process

Submitting evidence

Merchants are only provided with 1 opportunity to submit their evidence.

The merchant should check they have submitted as much evidence as possible.

The merchant will need to confirm that they understand there is only 1 submission before submitting.



Transaction #tra_4c608cbda4415410a756d83dee8f

CHF200.00 DISPUTED

Payment date

Payment method 424242...4242

Tue, Nov 14, 2023 1:13 PM

This payment was disputed

The cardholder claims the product or service was defective, damaged, or not as described. You may either counter the dispute by was delivered in asexpected condition, or you can accept this dispute immediately to refund the cardholder and close the dispute.

What steps can I take to resolve this dispute?

- 1. Email your customer to understand why they filed this dispute
- 2. If your customer agrees to withdraw this dispute, follow this guide
- 3. Counter or accept the dispute by Tue, Nov 21, 2023 11:59 PM

Dispute details

Amount

CHF200.00

Reason

Not Authorized

Dispute ID

dis_c21cb8b3030aebec7c78b54c622c

Dispute information was submitted at Tue, Nov 21, 2023 11:59 PM

Dispute Process

Submitted

Once the information has been submitted for review, the merchant will have a response within a 90 days.

Payyo will inform the merchant of the outcome.



Follow the link below to see the video:

Responding to Disputes: A Step-by-Step Guide

