



payyo

# Dispute Process

December 2023



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
NOT AUTHORIZED NDS Test dis_c21cb8b3030aebec7c78b54c622c	OPEN Nov 14, 2023 1:14 PM	Payyo Demo Merchant (#1)	tra_4c608cbda4415410a756d83dee8f 10000002 / Bungee Jumping	CHF200.00

**OPEN** dis\_b52e4b2a6e88bf7f3af767c3a9cf

Transaction ID	tra_cb2d97c97d54ead0f86b53e9d8a5
Funding instrument	CARD/VISA
Dispute status	OPEN
Case ID	Test test
Amount	CHF200.00
Initiator	CUSTOMER
Reason	SERVICE NOT PROVIDED
Opened At	Fri, Nov 17, 2023 2:14 PM
Resolved At	-
Conclusion	-

Dispute Information **OPENED**

Reason for winning -  
Opened at Fri, Nov 17, 2023 2:14 PM  
Expires at Fri, Nov 24, 2023 11:59 PM

Product

Product type -  
Description -

Customer

Customer ID -  
Name -  
Email -  
Phone -  
Address -

Support evidences

Additional information -  
Attached documents No documents provided

[Respond](#)

## Dispute Process

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

Fri, Nov 10, 2023 6:02 PM

### Payment method

379288...1000

## 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
3. 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

Amount	\$540.00
Reason	Dissatisfied ⓘ
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.

## Dispute Process

### 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.

Transac

Continue?

By clicking accept, the dispute will be closed in favour of the cardholder and the money will be returned to their account. Are you sure you want to continue?

No

Yes, let's do it

CHF200.00

Payment date

Tue, Nov 14, 2023 11:13 PM

424242...4242

### 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 as-expected 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

Accept

Counter

## ⏪ 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

WHY SHOULD YOU WIN THIS DISPUTE? \*

Please provide a reason why you should win this dispute

### Product or service details

WHAT TYPE OF PRODUCT OR SERVICE IS THIS? \*

Please select product type

DESCRIPTION

Include the SKU information or name of this product/service to help the cardholder's bank understand why this charge was valid. This information should match a receipt, if available.

Next

## Dispute Process

### Countering a Dispute

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

WHY SHOULD YOU WIN THIS DISPUTE? \*

Please provide a reason why you should win this dispute

- Please provide a reason why you should win this dispute
- The cardholder withdrew the dispute
- The cardholder was refunded
- The transaction was non-refundable
- The refund or cancellation request was made after the date allowed by your terms
- The cardholder received a credit or voucher
- The cardholder received the product or service
- Other

Product or service details

WHAT TYPE OF PRODUCT OR SERVICE IS THIS? \*

Please select product type

- Please select product type
- Physical product
- Digital product or service
- Offline service
- Event
- Booking or reservation
- Other

bank understand why this charge was valid. This information should match a receipt, if available.

Next

## Dispute Process

### 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

CUSTOMER ID

NAME

Include the customer's full name to prove that this person made the purchase.

PHONE NUMBER

EMAIL ADDRESS

Include the customer's email address to prove that this person made the purchase.

BILLING ADDRESS

Address line 1

# Dispute Process

## 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.



### 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

### Supporting evidence

The following evidence is most relevant to this dispute. If you would like to share other types of evidence not listed below, upload it and label it as 'other'

  Receipt.pdf

Receipt

  Details about... provided.pdf

Service documentation

  Refund and ...tion Policy.pdf

Refund and cancellation policy

  Shipping documents.pdf

Shipping documentation

[Add File](#) 

#### ADDITIONAL INFORMATION

Please find all documents attached along with customer communication pre and post service, signed waivers, customer's ID and a completed post service survey

## Dispute Process

### 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


The following evidence is most relevant to this dispute. If you would like to share other types of evidence not listed below, upload it and label it as 'other'

  No file chosen ✕

Choose category ▼

- Choose category
- Refund and cancellation policy
- Credit voucher
- Customer communication
- Customer signature
- Duplicate charge documentation
- Government order
- Receipt
- Service documentation
- Shipping documentation
- Terms disclosure
- Tickets or receipts
- Other

ADDITIONAL INFORMATION

[Add File](#) 

## Dispute Process

### 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.

## ⏪ 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



I UNDERSTAND I CAN ONLY SUBMIT THIS EVIDENCE TO THE CARDHOLDER'S CARD ISSUER ONCE.



Submit

## 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**  
Tue, Nov 14, 2023 1:13 PM

**Payment method**  
424242...4242

### This payment was disputed

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#### 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](#)



**Do you have questions?  
Feel free to contact us**

[payyo.ch](https://payyo.ch)

[risk@payyo.ch](mailto:risk@payyo.ch)