



payyo

Disput / Streitfallprozess

Dezember 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](#)

Disput Prozess

Verwenden Sie den Link in der E-Mail, um zum Bereich für die Beantwortung von Streitfällen zu gelangen.

Alternativ können Sie auch den Bereich "Streitfälle" im Back-Office aufrufen und auf den Pfeil auf der rechten Seite klicken.

In den Streitfallinformationen werden die vom Händler bereitgestellten Informationen aufgeführt.

Klicken Sie auf "Respond", um den Streitfall zu akzeptieren oder zu widerlegen.

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

Disput Prozess

Reagieren auf Streitfälle

Hier werden der Grund, eine Beschreibung des Grundes und die notwendigen Schritte zur Beilegung des Streitfalls angezeigt.

Über den Link finden Sie weitere Informationen darüber, was für die einzelnen Arten von Streitigkeiten vorzulegen ist.

Sie werden zu unseren Support-Seiten weitergeleitet, auf denen die wichtigsten einzureichenden Dokumente aufgeführt sind.

Annehmen eines Rechtsstreits

Mit der Annahme des Streitfalls erkennt der Händler an, dass der Streitfall zu Gunsten des Karteninhabers abgeschlossen wird und das Geld auf sein Konto zurücküberwiesen wird.

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

Disput Prozess

Einem Streitfall widersprechen

Indem der Händler der Anfechtung widerspricht, ist er bereit, stichhaltige Informationen zu liefern, um die Forderung des Karteninhabers zu widerlegen.

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

Disput Prozess

Einem Streitfall widersprechen

Warum sollten Sie den Fall gewinnen?

Wählen Sie den Grund aus, der am ehesten auf Ihre Situation zutrifft.

Wählen Sie das Produkt oder die Dienstleistung aus, das/die für die Buchung am besten geeignet ist.

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

Disput Prozess

Kundendetails

Geben Sie so viele Informationen über den Kunden wie möglich an. Je mehr Informationen Sie zur Verfügung stellen, desto mehr beweist dies, dass Sie eine Beziehung zum Kunden aufgebaut haben.

Wenn Sie eine Kopie des Ausweises haben, fügen Sie diese bitte in den Abschnitt 'Dokumente' ein.



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

Disput Prozess

Unterstützende Beweise


Um mehrere Dateien hochzuladen, klicken Sie auf "Datei hinzufügen" für einen neuen Beitrag.

Fügen Sie eine Beschreibung der Ereignisse hinzu, die zu dem Streitfall geführt haben. Fügen Sie eine Beschreibung jedes hochgeladenen Dokumentes hinzu.

Unterstützende Beweise


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'

 **Choose File** 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

[Add File](#) 

ADDITIONAL INFORMATION

Wählen Sie die Kategorie, die für das hochgeladene Dokument am relevantesten ist.

Wenn die Kategorie nicht aufgeführt ist, wählen Sie "Sonstige" und geben Sie eine Beschreibung im Abschnitt "Zusätzliche Informationen" an.

⏪ 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

Disput Prozess

Unterstützende Beweise

Die Händler haben nur **eine** Gelegenheit, ihre Nachweise einzureichen.

Der Händler sollte prüfen, ob er so viele Nachweise wie möglich eingereicht hat.

Der Händler muss bestätigen, dass er verstanden hat, dass er nur einen Nachweis einreichen kann, bevor er ihn einreicht.



Transaction #tra_4c608cbda4415410a756d83dee8f

CHF200.00 **DISPUTED**

Payment date
Tue, Nov 14, 2023 1:13 PM

Payment method
424242...4242

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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

Disput Prozess

Eingereicht

Sobald die Informationen zur Überprüfung eingereicht wurden, erhält der Händler innerhalb von 90 Tagen eine Antwort.

Payyo wird den Händler über das Ergebnis informieren.

Öffnen Sie den Link um ein Video des Vorgangs zu sehen
(derzeit nur auf Englisch verfügbar):

[Responding to Disputes: A Step-by-Step Guide](#)



**Haben Sie Fragen?
Kontaktieren Sie uns gerne**

payyo.ch

risk@payyo.ch