

## Dispute Resolution Rules Will Be Expanded for Compelling Evidence for Keyed Transactions

U.S. | Acquirers, Issuers, Processors

Visa Network



**Overview:** Visa is allowing merchants in the U.S. to provide additional types of compelling evidence for card-present domestic key-entered transactions processed at non-chip terminals.

Compelling evidence, as defined in the Visa Rules, is information or documentation provided by a merchant or acquirer in response to a dispute at the dispute response stage or during pre-arbitration (depending on the dispute condition) that attempts to prove the cardholder or authorized user received goods or services or otherwise benefited from a transaction, as specified in the “Use of Compelling Evidence” section (IDs#: 0030221, 0027268).

### Related Training From Visa Business School:

- [Disputes](#)

**Effective for pre-arbitration attempts processed on or after 18 April 2020**, for Dispute Conditions 10.1—EMV® Liability Shift Counterfeit Fraud and 10.3—Other Fraud—Card-Present Environment, Visa will allow acquirers to provide additional types of compelling evidence for card-present U.S. domestic key-entered transactions processed at non-chip terminals, including:

- Evidence of another payment on the same card that was undisputed. For example, evidence, such as a transaction receipt, demonstrating the cardholder’s card was used in a transaction the week before and was not disputed.
- Evidence of the cardholder’s identification and signed copy of the receipt, contract or invoice that links the identification presented by the cardholder. For example, a signed contract and the cardholder’s ID information showing the cardholder agreed to pay for the disputed transaction.

### Client Impact

Clients should review and update their systems and internal dispute processes in accordance with these rule revisions. Clients may experience procedural changes that affect the outcome of dispute, dispute response, pre-arbitration and arbitration / compliance disputes.

Clients will need to update their systems and train their staff to enable some of these enhancements. Details will be announced a future edition of the VisaNet Global Technical Letter.

Until these system changes are announced, acquirers should use the existing compelling evidence section of the pre-arbitration questionnaire and select "Invalid Dispute" from the drop-down list. Acquirers should use the comment section to explain these additional types of compelling evidence are being provided.

When compelling evidence is provided, issuers are reminded to either:

- Certify that they have contacted the cardholder to review the compelling evidence and provide an explanation of why the cardholder continues to dispute the transaction, or
- Certify that the name and address supplied does not match the cardholder name and address.

EMV® is a registered trademark in the U.S. and other countries and an unregistered trademark elsewhere. The EMV trademark is owned by EMVCo, LLC.

### For More Information

Merchants and third party agents should contact their acquirer.

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