

# How to Manage Disputes/Chargeback Management and Fraud Notifications? Adyen / Secutix-Pay

## 1 - Configure Disputes/Chargeback email notification

A dispute occurs when a cardholder disputes a payment and contacts their issuer to initiate a chargeback.

This is a forced refund initiated by a customer's bank on their behalf. In some cases, a bank will do this unprompted (if it notices fraud or there's been an error in the process) but usually it's initiated by the customer.

There are several reasons a customer might want to initiate a chargeback:

- Their card's been stolen and someone's using it fraudulently
- They've been refused a refund
- They made an accidental purchase or don't remember making it
- They don't recognize the trading name used on a billing statement
- They're trying get free stuff

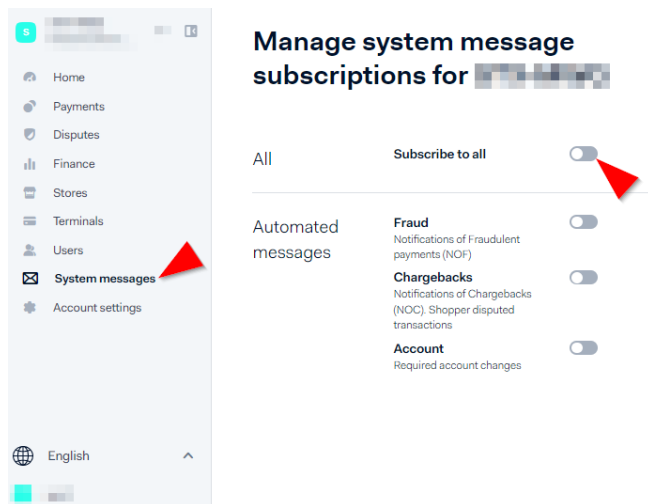
When a dispute is raised by the issuing bank, S-Pay will communicate this to you, and the dispute cycle starts.

To receive CC notifications, it is important to enable email notifications.

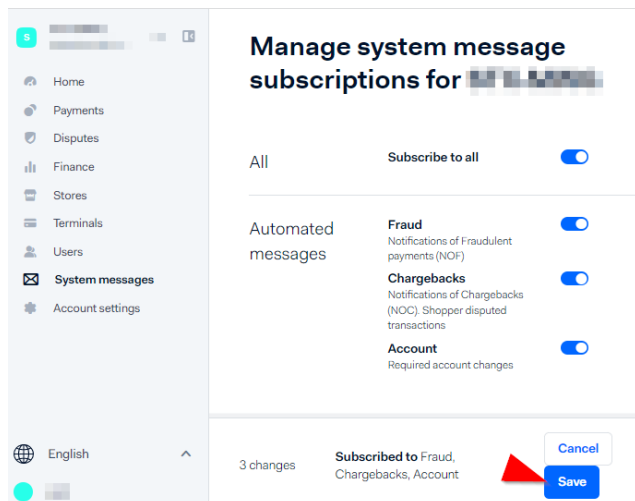
Open essential message subscription screen : <https://essentials-live.adyen.com/essentials/system-messages>

This can also be done in Essentials > **System Messages** > click **Subscribe**

Select all the information using the toggle button:



And apply the changes:



From now on you will receive email notifications.

## 2 - Disputes/Chargeback management

A chargeback or dispute takes place when a customer disputes a payment and asks their issuing bank to reverse it.

To charge back the payment, the bank submits a formal dispute on behalf of the customer. Then, we process the chargeback and debit the payment amount and the processing fee from your account.

A dispute goes through a number of stages after it is raised by a shopper.

### IMPORTANT

As there is a time limit to defend an Dispute/Chargeback, it is very important for S-Pay customers to be attentive to disputes in order to deal with them as quickly as possible.

You can monitor them from the **Disputes** section of your Essential Customer Area or search for the disputes when you receives an email notification.

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PSP reference	Status	Dispute reason	Reason code	Payment date	Expiration	Disputed amount	Method	Shopper interaction
	<div><div>Notification of fraud</div><div>Awaiting defense</div></div>	Card Not Present Fraud	NOF: 06CHB: 4837		29 days	GBP 21.00	mc	Moto

You can **accept** or **challenge** the chargeback, once the dispute flow is started. If you challenge the chargeback, you'll be asked to provide documents to support your defense.

After reviewing your documents and the shopper's claim, the **issuing bank will accept** or **decline** your defense. If the **issuer accepts** your defense, **the funds will return** to your account.

<https://vimeo.com/695693594>

### Step 1 - Access the Dispute

In the dispute details there is two rows:

- (1) The notification of fraud (Just for information)
- (2) The Awaiting defense (Where you can challenge the chargeback)

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### Payment details

Payment PSP Reference

Payment method

Shopper interaction

Date

Amount

Payment merchant reference

### Card details

Cardholder name

Card number

Expiry date

### Disputes

Card Not Present Fraud

1 Notification of fraud

No Cardholder Authorisation

2 Awaiting defense

### Payment status

Received

## Step 2 - Make your choice

You have to open the "Awaiting defense" to access the two possible options:

- Accept dispute (The process stops)
- Handle dispute

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### Disputes

Card Not Present Fraud

Notification of fraud

No Cardholder Authorisation

Awaiting defense

Dispute PSP Reference:

Reason code: CHB: 4837

Handle dispute

Accept dispute

Dispute status	Days to act	Disputed amount	Original payment
Awaiting defense	9		

Dispute Handling

For more information, please refer to Adyen's [Chargeback guidelines](#).

You can defend this chargeback. Choose your defense.

## Step 3 - Handle the dispute

When you decide to handle the dispute, you should demonstrate that the cardholder did legitimately purchase the service or merchandise and you must provide:

Merchandise:

- Copy of invoice.
- Email conversation with cardholder.
- DHL-signed proof of delivery, and AVS match.
- Record of previous non-disputed payments.
- Courier's GPS location proving delivery of the product.

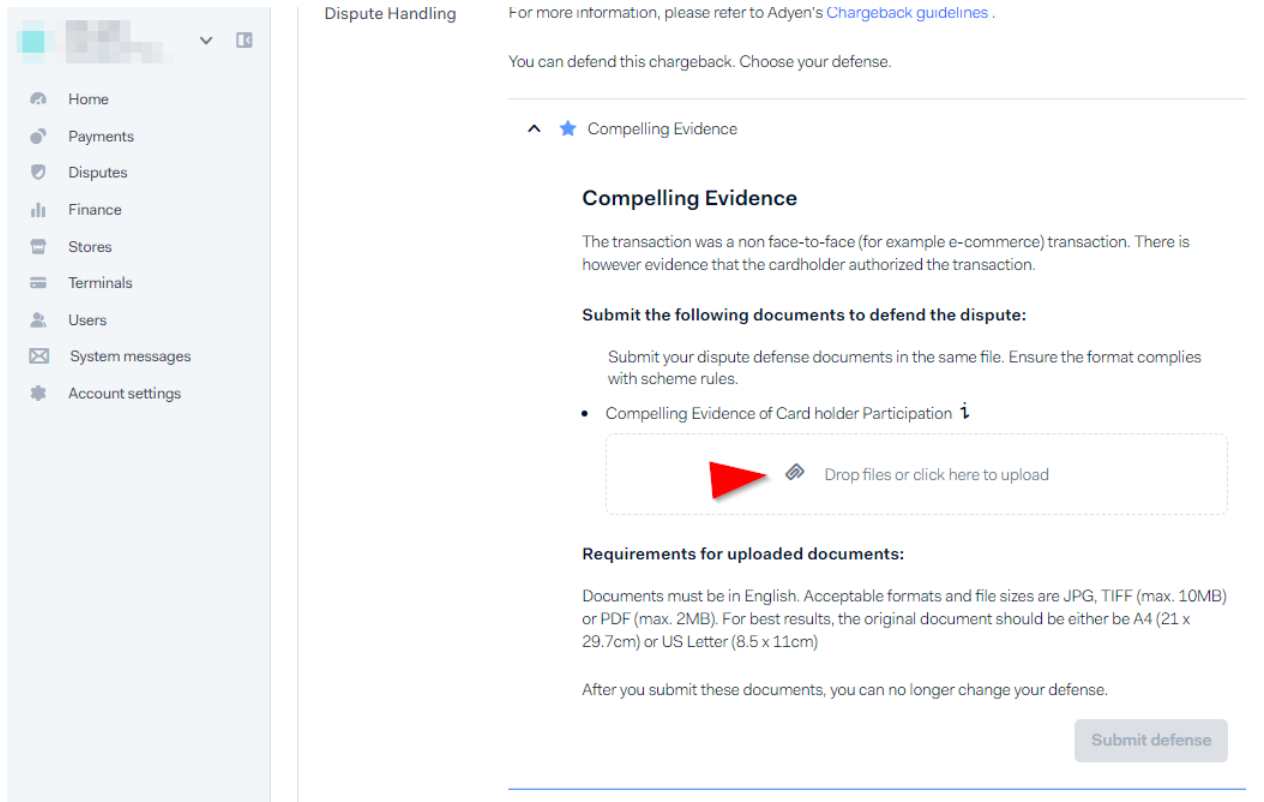
Digital Goods:

- Confirmation email.
- Description of the digital goods and the date and time they were purchased and downloaded.
- Record of previous non-disputed payments.
- Evidence that the cardholder has accessed and successfully verified the profile or account before the transaction date.
- Cardholder's IP address and the geographical location of the device at the time of the transaction.
- Device ID and, if available, the name of the device.
- Cardholder's name and email address linked to customer profile or account.

Services:

- Documentation proving you provided the service to the cardholder (confirmation email, copy of invoice).
- Date the cardholder began use of the service.
- Evidence that cardholder used the service before.
- Record of previous non-disputed payments.

Once you have compiled all the documentation that proves your good faith and the tacit participation of the Cardholder, you must upload it to the evidence section:



The screenshot displays the Adyen Dispute Handling interface. On the left is a sidebar with navigation links: Home, Payments, Disputes, Finance, Stores, Terminals, Users, System messages, and Account settings. The main content area is titled 'Dispute Handling' and includes a link to Adyen's Chargeback guidelines. Below this, it states 'You can defend this chargeback. Choose your defense.' and shows a selected option 'Compelling Evidence'. The 'Compelling Evidence' section explains that the transaction was non-face-to-face and provides instructions on how to submit defense documents. A file upload area is present with a red play button icon and the text 'Drop files or click here to upload'. Below this, the 'Requirements for uploaded documents' are listed, specifying language, formats (JPG, TIFF, PDF), and file sizes. A final note states that the defense cannot be changed after submission, followed by a 'Submit defense' button.

Dispute Handling

For more information, please refer to Adyen's [Chargeback guidelines](#).

You can defend this chargeback. Choose your defense.

^ ★ Compelling Evidence

### Compelling Evidence

The transaction was a non face-to-face (for example e-commerce) transaction. There is however evidence that the cardholder authorized the transaction.

**Submit the following documents to defend the dispute:**

Submit your dispute defense documents in the same file. Ensure the format complies with scheme rules.

- Compelling Evidence of Card holder Participation ⓘ

Drop files or click here to upload

**Requirements for uploaded documents:**

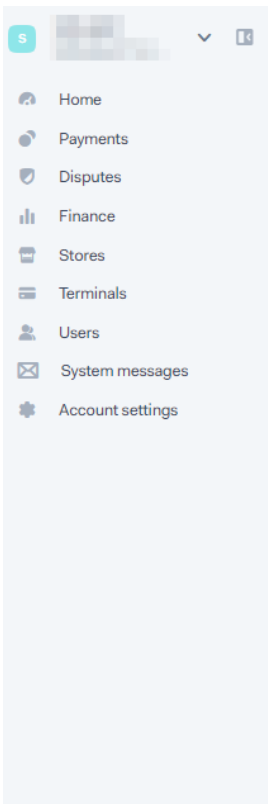
Documents must be in English. Acceptable formats and file sizes are JPG, TIFF (max. 10MB) or PDF (max. 2MB). For best results, the original document should be either be A4 (21 x 29.7cm) or US Letter (8.5 x 11cm)

After you submit these documents, you can no longer change your defense.

Submit defense

Step 4 - Submit your defense

Then, you can submit the Defense:



## Dispute Handling

For more information, please refer to [Adyen's Chargeback guidelines](#).

You can defend this chargeback. Choose your defense.

^ ★ Compelling Evidence Ready to submit

### Compelling Evidence

The transaction was a non face-to-face (for example e-commerce) transaction. There is however evidence that the cardholder authorized the transaction.

#### Submit the following documents to defend the dispute:

Submit your dispute defense documents in the same file. Ensure the format complies with scheme rules.

- Compelling Evidence of Card holder Participation ⓘ

[View uploaded file](#)

Delete

#### Requirements for uploaded documents:

Documents must be in English. Acceptable formats and file sizes are JPG, TIFF (max. 10MB) or PDF (max. 2MB). For best results, the original document should be either be A4 (21 x 29.7cm) or US Letter (8.5 x 11cm)

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Submit defense