

## Disputes, Definitions, and Documents

### What you'll need to know if you decide to defend a Chargeback

Please consider carefully if it is worth disputing a Chargeback. Your decision will depend on the circumstances, type and nature of the Chargeback, the value or amount involved, and whether you have sufficient documentary evidence to prove your case. This table will help you make an informed decision.

| Dispute Type  | Description  | Defence Documents   |
|---|--|---|
| <b>Duplicate</b>  | Cardholder claims they were charged two or more times for the same transaction                                   | Two individual, sequenced Tax Invoices with time and date   |
| <b>Paid by other means</b>  | Cardholder claims they paid for the same transaction through another form of payment                             | Evidence to confirm the cardholder did not pay for the same transaction by other means  |
| <b>Goods or Services Not received</b>   | Cardholder alleges, they have not received what they paid for  | Evidence that the cardholder received the goods or services – tax invoice, delivery dockets/proof of delivery/proof of collection, written acknowledgement from the cardholder of receipt, including all forms of communication with the cardholder |
| <b>Cancelled Merchandise/ Services</b>  | Cardholder claims they cancelled an order for goods or services within the allowed timeframe/cancellation policy | Proof that the cardholder did not cancel the merchandise or services within the required timeframe or in accordance with the Merchant's cancellation policy   |
| <b>Goods or Services Not as Described/ Defective</b>  | Cardholder alleges, they received items or services which were different from what they paid for or damaged      | Evidence to prove that the goods/services were as described and ordered by the cardholder at the time of purchase and in good condition – booking/order confirmation, any written correspondence with the cardholder                                |
| <b>Incorrect Amount</b>   | Cardholder claims they were charged an amount which did not correspond to what they should have been charged     | A tax invoice and transaction receipt confirming the amount charged was correct   |
| <b>Fraud – Unauthorised MOTO* transaction</b><br>*Mail Order Telephone Order (see Till's Merchant Guide to MOTO for more information) | Cardholder disputes an unsecured Online transaction or a transaction that was keyed in manually by the Merchant  | Written confirmation from the genuine cardholder that they authorised the transaction   |

Other Fact Sheets in these series include:



Merchant Guide to MOTO



How to Spot a Fraudster (Instore)



Staying Safe from Fraud  
(Accommodation & Hospitality)



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