The Standard Process - RECOVER

PREVENT
Cardholder/ Issuer reviews Seller-provided transaction details

INFORM
Notification of fraud or dispute is sent to Seller

RESOLVE
Pre-dispute notification to Seller for resolution

RECOVER
Verifi processes and submits dispute response on Seller's behalf

Issuer processes Consumer dispute

Card Brand processes Consumer dispute

Acquirer receives dispute information from Card Brand

Cardholder inquires about a transaction

Seller receives notice of dispute from Acquirer

Seller processes dispute response

Issuer processes Seller dispute response

Seller or Cardholder is credited for the dispute amount

Authorization