The Process

Here’s a high-level overview of the chargeback process:

1. The cardholder disputes a charge.
2. The card issuer assesses whether the dispute is valid.
3. The cardholder receives a provisional credit for the disputed amount.
4. The card issuer gathers the necessary dispute information.
5. The chargeback is then sent into Verofy®, we will send you a notification of the chargeback.
6. If you are able to contest the chargeback, we'll let you know. You will have 10 calendar days to provide compelling evidence to proceed.
7. Verofy® will review the evidence and confirm back if more evidence is needed to ensure you have the best chance of success when disputing the chargeback.
8. The card issuer makes the final decision and informs the cardholder. If approved, the cardholder retains the provisional credit; if denied, the chargeback is reversed.

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