

Disputes Management

What Happens Today?

- Merchants notified of disputes via mail/fax (and BusinessTrack email notifications, if self-enrolled)
- Many of these notifications are missed or not noticed in time
- Merchants usually call Support instead of using the Dispute Manager Lite tool (via BusinessTrack login)

Types of Disputes

- Chargebacks
- Retrievals (transaction inquiry)

What Must Merchants Do?

- Respond within 15-20 days

Clover Disputes Management

What's New?

- Clover will send email notifications when a dispute event occurs, including:
 - When a new Dispute event occurs
 - When a Dispute is expiring in 7 days
 - When a Dispute response is declined
 - When a new Transaction Inquiry (Retrieval) occurs
 - When a Retrieval is expiring in 7 days

Email Content


- Daily activity grouped in a single email
- CTA: "View Details" will send merchant to Clover dashboard Disputes section

Dashboard Tool

- Dispute Manager Lite tool available directly inside Clover dashboard

Clover Dispute Notification Emails

New Disputes

 Clover Team <no-reply@cloversupport.com>
to me

1:20 (0 minutes ago)

You have new disputes

Inbox



You have 2 new disputes

An adjustment will be made to your account for Stella's Shop, Merchant ID# 4QXXXXXX4567 as a result of disputes. To respond to these disputes, log in to the Web Dashboard.

	Deadline to respond	Dispute amount
Dispute Case: CB349827400012	Feb 19, 2019	- \$55.18
Transaction Inquiry Case: CB569300928489	Feb 19, 2019	- \$5.00

[View details](#)

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This is an unmonitored email box. Please do not reply to this email. [Unsubscribe](#)

415 N Mathilda Ave, Sunnyvale, CA 94085

Expiring Disputes

Clover Support

Action Required: 6 disputes expire soon

To: disputes stg1

Inbox - simion.ababi@clover.com November 2, 2020 at 2:13 PM

CS



6 disputes expire soon

Select the button below to take action on the Web Dashboard.

	Respond by	Dispute amount
Dispute Case: 650814516564593	Nov 09, 2020	\$761.29
Dispute Case: 650814516564593	Nov 09, 2020	\$761.29
Dispute Case: 650814516564593	Nov 09, 2020	\$761.29
Dispute Case: 650814516564593	Nov 09, 2020	\$761.29
Dispute Case: 650814516564593	Nov 09, 2020	\$761.29
Dispute Case: 650814516564593	Nov 09, 2020	\$761.29

[Accept or challenge](#)

You may see an initial adjustment made to your account for Disputes + 1 (Merchant ID# ZKW2NGZY2FV1) as a result of these disputes. Keep in mind that final adjustment will depend on the review by the cardholder's bank after they receive your response.



Clover Dispute Notification Emails

Chargeback Denied

Clover Support
Chargeback response denied
To: Simon

Inbox - simon.ababi@clover.com October 12, 2020 at 9:55 AM



Your chargeback response was denied

The cardholder or cardholder's bank did not accept your challenge. You may see final adjustment made to your account for Disputes3 (Merchant ID# 4JV579MD3N-DA5).

	Denied on	Dispute amount
Dispute	Oct 11, 2020	-\$218.21
Case: 2360043676682897		

[View details](#)

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Clover Disputes Tool

Clover merchant clicks button in email and is navigated to the Clover Dashboard login screen



English (United States)



Help

Log In

to manage your business on the Web Dashboard

Email

chris@mail.com

Password



This site is protected by reCAPTCHA and the Google [Privacy Policy](#) and [Terms of Service](#) apply.

Log In

[Forgot your password?](#)



Click on VIEW DETAILS on the Dispute email gets user on Login page.





If 2FA is not enabled, merchant is taken to the Disputes page and shown the roadblock..



Clover Disputes Tool

Clover merchant enters credentials and logs in. If 2FA is not enabled, they are prompted to enable it

  Disputes4

  Language  Help  Simon

Dashboard

Reporting NEW

Transactions

Virtual Terminal

Closeout

Disputes NEW

Customers

Rewards


Promos

Employees

More Tools

Account & Setup

Feedback Staging



Manage your disputes on the Web Dashboard

When a customer questions the validity of a transaction, you want to respond in time to keep them happy and avoid revenue loss. Now, you can respond to your disputes right here. [Learn More](#)

To manage disputes securely, turn on two-factor authentication first.

Turn On Two-Factor Authentication

[Terms](#) [Privacy Policy](#) [Accessibility](#) [Product Suggestions](#)

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https://stg1.dev.clover.com/disputes?mid=50CTASWTHF5R5



Clover Disputes Tool

Merchant follows 2FA flow to enable and authenticate

The screenshot displays the Clover Disputes Tool interface. A modal window titled "Enter your phone number" is centered on the screen. The modal contains the following elements:

- Title:** Enter your phone number
- Text:** Enter your mobile number and we'll send you a verification code whenever you log in to your Clover account.
- Form:** Two input fields. The first is a dropdown menu labeled "Country code" with "United States +1" selected. The second is a text input field labeled "Mobile Phone Number".
- Button:** A grey button labeled "Send Code".
- Text:** By providing your phone number to Clover, you consent to receive SMS text messages with notifications related to your account. Standard messaging rates may apply.
- Link:** A blue link labeled "Skip for now".

The background interface shows a sidebar with navigation options: Dashboard, Reporting, Transactions, Virtual Terminal, Closeout, Disputes (highlighted), Customers, Rewards, Promos, Employees, More Tools, Account & Setup, and Feedback Staging. The top navigation bar includes the Clover logo, "Disputes4", and links for Language, Help, and Simon.



Clover Disputes Tool

After 2FA, merchant is presented the Dispute Manager Lite tool, embedded in Clover dashboard

The screenshot shows the Clover Disputes4 dashboard. At the top, a green banner contains the text: "After 2FA, merchant is presented the Dispute Manager Lite tool, embedded in Clover dashboard". Below this, the dashboard header includes the Clover logo, the title "Disputes4", and user controls for notifications, language, help, and the user "Simon". A left sidebar lists navigation options: Dashboard, Reporting (marked NEW), Transactions, Virtual Terminal, Closeout, Disputes (highlighted), Customers, Rewards, Promos, Employees, More Tools, Account & Setup, and Feedback Staging. The main content area features a green notification box stating: "Two-factor authentication is turned on. You can edit your mobile number in [Account & Setup](#)." Below this is the "Disputes" section with a "SETTINGS" link and a search bar labeled "Search for a Dispute" with a "Search" button. A "Dispute News" section displays two test bulletins. A "Filter Your Disputes" section includes dropdowns for Location, Date, Amount, and Card, along with "Reset" and "Filter" buttons. At the bottom, an "Action Required" table header is visible with columns: Due, Amount, Type, Case number, and Status.

Disputes4

Two-factor authentication is turned on. You can edit your mobile number in [Account & Setup](#).

Disputes

SETTINGS

Search for a Dispute

Case number

Dispute News

Test Bulletin - Test DM ...
September 2, 2020
Test Bulletin - Test1234

Test 06062019 ...
June 7, 2019
Testing on 06/06/2019 est time

Filter Your Disputes

Location: Any location
Date: Any date
Amount: Any amount
Card: All

Action Required

Due	Amount	Type	Case number	Status
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Clover Disputes Tool

Merchant views Disputes and can click on any to see more details

clover

Disputes4

Language ▾

Help ▾

Simon ▾

Dashboard

Reporting ^{new}

Transactions

Virtual Terminal

Closeout

Disputes

Customers

Rewards

Promos

Employees

More Tools

Account & Setup

Feedback Staging

Two-factor authentication is turned on. You can edit your mobile number in [Account & Setup](#).

Disputes

SETTINGS ⋮

Dispute

November 19, 2020

What do I need to do next?

To refute this chargeback please provide a legible signed imprinted transaction document. A transaction document could include a sales draft, folio or rental agreement. If this is an ATM transaction, please provide a copy of the ATM log proving funds were dispensed.

Take action

What is the reason for this Dispute?

Reason code 1030 - Other fraud - Card Present Environment

Merchant dispute guide

Dispute Details

Transaction amount	Dispute amount	Transaction date	Deadline to Respond
212.36	212.36 USD	7/30/20	12/4/20
Case number	CB203244347301	Card type	VISA
Merchant ID	322201642996	Dispute jurisdiction	USA Domestic
Invoice number		Customer card number	414776XXXXXX2755
Transaction method	Card Present	Acquirer reference number	24138290213091523000549

FAQs

Can merchants unsubscribe from the email notifications?

- Yes. The unsubscribe link in the email footer will navigate merchant to their Clover dashboard where they can adjust settings (Account & Setup, Disputes). Turning off the emails will impact all disputes emails.

Are these emails ADA compliant?

- The emails are currently being reviewed and tested for ADA requirements.

Do Clover email notifications include disputes from non-Clover devices (if applicable)?

- Yes, the dispute data includes all transactions for a given merchant.

Will all merchants be enabled by default?

- Yes, all merchants will be enabled by default. Merchants may unsubscribe from notification emails in their dashboard settings.

