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

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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

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

1:20 (0 minutes ago)

You have new disputes   Inbox

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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

Clover Support
Action Required: 6 disputes expire soon
To: disputes stg1

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

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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
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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# ZKW2NGZYE2FV1) 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.

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Clover Dispute Notification Emails

Clover Support
Chargeback response denied
To: Simon

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

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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 Case: 2360043676682897	Oct 11, 2020	-$218.21

View details

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Clover Disputes Tool

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🌐 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..

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Clover Disputes Tool

Clover Disputes Tool

Clover Disputes Tool

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

Clover Disputes Tool

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

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 <u>all</u> 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.