

March 19, 2020

Coronavirus: Dispute Handling Updates

As the global impact of the coronavirus continues to evolve, Discover Global Network Disputes is closely monitoring the situation to ensure that we are taking the applicable steps to best support our client base. We remain committed to our obligations to maintain dispute service levels and we are working diligently to ensure minimal disruption to dispute processing.

As of today, our Dispute operations will continue as normal until further notice. Issuer, Acquirers, and Merchants are urged to be flexible and to act in good faith to resolve disputes. With that said, below is a list of best practices and recommendations that we encourage our Partners to follow in regards to dispute handling during this unprecedented time.

Merchant / Acquiring Partners:

- Acquirers and Merchants are encouraged to work together with their customers to provide refunds, alternate accommodations, and/or vouchers for rescheduled events as a result of services not rendered due to coronavirus restrictions.
- For the foreseeable future, Acquirers and Merchants are encouraged to cease charging 'no show' fees for Cardholders in impacted areas, and to work with their customers to find an amicable resolution.
- As applicable, Merchants are encouraged to communicate with their customers and work together regarding potential delays or extensions of goods or services.

Issuing Partners:

- Prior to initiating a Ticket Retrieval Request or a Chargeback, advise your Cardholder to work with the Merchant in efforts to reach a satisfactory resolution outside of the formal dispute process.
- Diligently review Cardholder accounts for any credits or refunds that may have been applied by the Merchant in question prior to the initiation of a dispute.
- With the knowledge that Merchant / Acquirer responses may be delayed due to the recently imposed coronavirus mandates, request Ticket Retrievals only when deemed necessary.
- In regards to late presentation and / or goods and services being rendered outside of the promised timeframe or by the timeframe set forth in the operating regulations, Issuers are encouraged to review these scenarios holistically and guide their Cardholders to a resolution outside of the dispute process.

Although the Discover Global Network Dispute team is working diligently to accommodate all Partners during this unsettling time, it is a strong recommendation that Discover Global Network clients work together to resolve disputes outside of the standardized dispute process. Unless otherwise communicated, the current provisions documented in the 19.2 release of the Dispute Rules Manual still govern.

Partners who continue to have outstanding questions regarding current dispute handling are encouraged to contact their Account Executive.