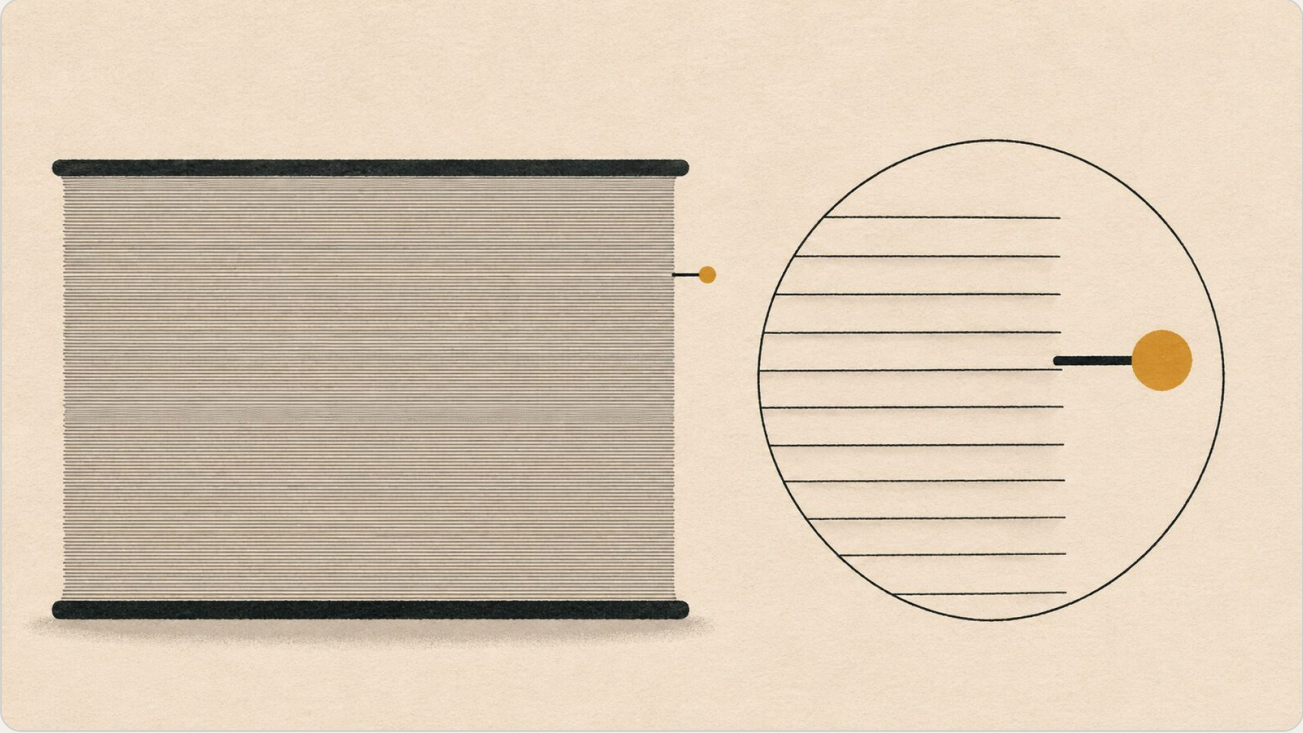
Visa chargeback rules, pinned to the page: who files what, and by when



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FIGHTING DISPUTES

Visa chargeback rules, pinned to the page: who files what, and by when

Visa chargeback rules from the October 24, 2026 Core Rules: who files each stage, the 120, 75 and 540-day limits, and which Visa document actually governs.

BY OWEN PRITCHARD · PUBLISHED NOV 16, 2026 · 11 MIN READ

KEY TAKEAWAYS

- The date that binds you is the one your processor shows on the dispute. Visa's 30 calendar days are the acquirer's limit, not the merchant's.
- On a Visa dispute, you send evidence to your processor and the banks file. Arbitration is the acquirer's on fraud and authorization, the issuer's on consumer disputes and errors.
- 120 days isn't universal: Visa gives issuers 75 on conditions 11.2, 11.3 and 12.7, and its 540-day cap covers only six consumer conditions.
- The Visa Core Rules govern, and Visa's merchant guide says so: where the two differ, the Rules "will prevail in every instance".

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The dispute notice on your screen gives you nine days. A guide you found says Visa allows 30. Another says 120, and another 540. The last three are real Visa chargeback rules, and none is your deadline. The nine is. Visa's clocks belong to the issuer (the cardholder's bank) and the acquirer (the bank on your side). A merchant files nothing.

This page starts with your date, then takes Visa's rules with the section, table and printed page of the Visa Core Rules and Visa Product and Service Rules, October 24, 2026 edition. Every pin below is to that edition unless it says "guide". It covers Visa only. Mastercard, American Express and Discover have their own rules.

How long does a merchant have to respond to a Visa dispute?

The Visa Core Rules set no deadline for a merchant to answer a dispute. The 30 calendar days in Tables 11-2 and 11-3 (October 24, 2026, pp. 675–680) are the acquirer's, counted from the Dispute Processing Date. **Your deadline is the date your processor shows on the dispute.** The Visa Dispute Management Guide for Merchants, October 2026 gives no number: "Check with your acquirer to understand the timelines" (guide, p. 7).

Today, open the dispute and read two things: the date your processor shows and the reason code. Visa calls the code a dispute condition, and some processors show a word instead. The code tells you which stage table you're in.

Neither Visa document says why your date comes first. Chargewood's inference is that your processor keeps part of the 30 days for its own handling. The date binds you through your merchant agreement, which Visa's guide says takes precedence over the guide itself (legal notices, PDF p. 2).

PLATFORM	WHAT ITS DOCUMENTATION SAYS	WHERE YOUR DATE IS
Stripe	"usually 7-21 days", depending on the card network	`evidence_details.due_by` on the dispute
Shopify Payments	"The due date varies from 7 to 21 days" after filing	On the chargeback in Shopify admin; 11:59 PM store time if no time shows
PayPal	A claim: "respond within 10 days". That's PayPal's own process, not a Visa clock	On the case

Miss the date and the result depends on the platform. On Stripe "you automatically lose the dispute", a PayPal claim closes in the customer's favor, and Shopify Payments sends what it holds on the due date. Chargeback response deadlines lists the rest. For what goes in the response, read how to fight a chargeback.

What are Visa's chargeback rules, and which document is the rule?

Visa's chargeback rules are mainly Chapter 11 of the Visa Core Rules and Visa Product and Service Rules, a 936-page book last issued on October 24, 2026. Visa's merchant guide is 112 pages of explanation, and it is not the rule. **Where the two differ, the Visa Core Rules govern.** The guide says so itself: they "will prevail in every instance" (guide, legal notices, PDF p. 2).

The Visa Core Rules don't bind you directly. They are "a binding contract between Visa and each Member" (p. 70), a Member being a Visa client such as an issuer or acquirer, and they give third parties no rights (§1.1.1.5, p. 75). They reach you through your own contract: your merchant agreement must require you to "Comply with the Visa Rules" on acceptance, risk management and transaction processing (§1.5.2.1, p. 116).

The gap shows on Compelling Evidence 3.0, Visa's way of answering a 10.4 fraud dispute with a cardholder's earlier undisputed purchases. The two documents describe it differently:

COMPELLING EVIDENCE 3.0	GUIDE, OCTOBER 2026	VISA CORE RULES, OCTOBER 24, 2026
Where prior transactions can come from	"with your business" (pp. 78–80)	"at one or more Merchants" (Table 11-29, p. 709)
What the 365 days count back from	"the disputed transaction" (p. 78)	"the Processing Date of the Dispute" (footnote 5, p. 711)

Use the right-hand column. Visa Compelling Evidence 3.0 has the full test, and multi-merchant history and the acquirer cap covers how far the wider wording reaches in practice.

Both PDFs keep the same URL when a new edition lands, so check the cover date before you trust any page number, this page's included.

Who files what in a Visa dispute?

A merchant files no stage of a Visa dispute. Issuers and acquirers file, and you send your evidence to your acquirer or processor. Who files arbitration flips by category: the acquirer on fraud and authorization, the issuer on processing errors and consumer disputes (Visa Core Rules, October 24, 2026, Tables 11-2 and 11-3, pp. 675–680).

Fraud (Category 10) and authorization (Category 11) disputes, summarized from Table 11-2, pp. 675–677:

STAGE	WHO FILES	LIMIT
Dispute	Issuer	Set by condition (next section)
Pre-Arbitration attempt, your first answer	Acquirer	30 calendar days from the dispute

STAGE	WHO FILES	LIMIT
Pre-Arbitration response	Issuer	30 calendar days from the attempt
Arbitration	Acquirer	10 calendar days from the response

Processing error (Category 12) and consumer (Category 13) disputes, summarized from Table 11-3, pp. 678–680:

STAGE	WHO FILES	LIMIT
Dispute	Issuer	Set by condition (next section)
Dispute Response, your first answer	Acquirer	30 calendar days from the dispute
Pre-Arbitration attempt	Issuer	30 calendar days from the response
Pre-Arbitration response	Acquirer	30 calendar days from the attempt
Arbitration	Issuer	10 calendar days from the response

Fraud and authorization disputes have no Dispute Response stage. Your first answer there is already the acquirer's pre-Arbitration attempt, and if the issuer declines, arbitration is your side's move. See chargeback pre-arbitration.

Three rules sit around these stages:

- **Silence ends it.** A Member that doesn't respond in time "will be responsible for last amount received by the opposing Member" (§11.3.1, p. 675).
- **Arbitration takes nothing new.** A Member must not send Visa anything "not previously submitted to the opposing Member" (§11.12.1, p. 802).
- **Rapid Dispute Resolution skips your answer, if you use it.** This pre-dispute service lets a merchant automate accepting liability, and the response stage then doesn't apply (pp. 676, 678, 901).

Issuers and acquirers file through Visa Resolve Online (VROL) (§11.4.1, pp. 680–681). Your evidence reaches it through your acquirer or processor.

Stripe's wording looks different and follows the same split. Its appeals guide, for eligible businesses, says "You elevate the case to the card network" on Visa fraud, while the issuer elevates on Visa non-fraud. That guide doesn't say who files with Visa; Chargewood's reading is that you instruct and the acquirer side files. Eligibility is in Stripe dispute appeals.

How long does the issuer have to file a Visa chargeback?

120 calendar days is the default for an issuer to file a Visa dispute, but it isn't universal. Three conditions run 75 calendar days: 11.2 (Declined Authorization), 11.3 (No Authorization/Late Presentment) and 12.7 (Invalid Data). The count usually starts at the Transaction Processing Date, and some conditions can start it later (Visa Core Rules, October 24, 2026, Tables 11-30, 11-44, 11-50 and 11-87).

CONDITIONS	ISSUER'S LIMIT	COUNTED FROM	PIN
10.1 to 10.4, fraud (10.4: Other Fraud – Card-Absent Environment)	120 days	Transaction Processing Date	Table 11-30, p. 712 (10.4)
10.5, monitoring programs	120 days	Date of the Visa Monitoring Program report	Table 11-35, p. 717
11.2, 11.3, authorization	75 days	Transaction Processing Date	Tables 11-44, p. 722, and 11-50, p. 726
12.2 to 12.6, processing errors	120 days	Transaction Processing Date, with some adjustment dates	Table 11-56, p. 730 (12.2)
12.7, invalid data	75 days	Transaction Processing Date	Table 11-87, p. 750
13.1, 13.3 to 13.7, consumer (13.1: Merchandise/Services Not Received; 13.3: Not as Described or Defective Merchandise/Services)	120 days, capped at 540	Transaction Processing Date or a later event, such as receipt	Table 11-93, pp. 755–756 (13.1)
13.2, 13.8, 13.9, consumer (13.2: Cancelled Recurring Transaction)	120 days, no cap	Transaction Processing Date (on 13.8, the Original Credit Transaction's)	Table 11-100, p. 764 (13.2)

Regional rows aside, that covers every live condition, leaving out refinements such as a 60-day route on 13.3 and 13.5 (pp. 771, 781). Visa's names come from §11.8.5.3 (Table 11-29, p. 706), §11.11.2.4 (Table 11-93, p. 755), §11.11.3.4 (Table 11-100, p. 764) and §11.11.4.4 (Table 11-107, p. 771).

None of these is a date you act on. They tell you how long a sale can stay open, so keep the order record at least that long. Which record answers which condition is in the chargeback reason codes evidence map.

> *Visa's own merchant guide says it on its legal page: the Visa Core Rules "will prevail in every instance."*

What is the 540-day rule?

The 540-day rule is a cap on six consumer conditions, 13.1 and 13.3 through 13.7. When the issuer's 120 days run from a later event than the charge, such as the date goods were expected, the dispute still can't pass "540 calendar days from the Transaction Processing Date" (Visa Core Rules, October 24, 2026, Table 11-93, p. 756). It isn't a separate window, and you don't answer in it.

It does not apply to fraud, authorization, processing errors, 13.2, 13.8 or 13.9.

Say Northwind Supply, the invented WooCommerce homewares store, charges a pre-order on January 5, 2026, and promises delivery by June 1, 2027. The goods never arrive and the issuer looks at a 13.1. Treating the charge date as the Transaction Processing Date, and leaving that date out of the count as §11.3.1 (p. 674) requires:

COUNT	LAST DAY
120 days from the charge	May 5, 2026
120 days from the expected delivery date	September 29, 2027
540 days from the charge, the cap	June 29, 2027

The cap cuts off the later count, so the last day is June 29, 2027.

What do the Visa rules require of the merchant directly?

The Visa Core Rules (October 24, 2026) name the merchant in many places. Three that bear directly on a dispute reach you through your merchant agreement: disclose return and cancellation limits with an acknowledgement, don't require a cardholder to waive dispute rights, and don't re-submit a disputed transaction. A fourth, against crediting a cardholder twice, names no one, but your refund can trigger it.

- **Disclosure.** "If a Merchant restricts the return of goods or cancellation of services, it must clearly disclose" the policy. Online, that means "during the sequence of pages before final checkout", with a "click to accept" button, checkbox or other acknowledgement (§5.4.2.5, p. 391). The guide also accepts a policy "near the "submit" or "place order" button" (p. 92). That is looser, so follow the Rules. See the no-refund policy chargeback and clickwrap chargeback evidence.
- **No waiver.** "A Merchant must not require a Cardholder to waive the right to dispute a Transaction" (§5.4.2.5, p. 392). A clause in your terms can't take that right away.
- **No re-running the card.** "A Merchant must not submit a Transaction to the Acquirer that was previously disputed and subsequently returned to the Merchant." The same rule lets you "pursue payment from the customer outside the Visa system" (§5.10.1.2, p. 506), which is what collecting on a lost chargeback covers.

- **No double credit.** “A Cardholder must not be credited twice as a result of both a Dispute or Compliance, and a Credit processed by a Merchant” (§11.1.1, p. 672). That section addresses issuers, and the sentence puts the duty on no one by name. Check where the dispute stands before you refund, as chargeback and refund explains.
- **Canceling a recurring charge (the guide’s wording, not a rule).** Process a cancellation “in accordance with the disclosed terms and effective cancellation date communicated to the customer”, and if permission is withdrawn, “stop billing right away” (guide, p. 94). The Rules’ dispute for withdrawn permission is 13.2 (§11.11.3.1, Table 11-97, p. 762).

Visa’s Acquirer Monitoring Program is a separate question: see Visa VAMP’s event floor.

What changed in the Visa rules on October 24, 2026?

The October 24, 2026 edition of the Visa Core Rules renumbered the dispute chapter, and condition 11.1 reached its end date. It moved no 10, 30, 75, 120 or 540-day figure, going by Chargewood’s rule-by-rule comparison with the previous edition. Most of what’s new binds issuers and acquirers.

- **Renumbering.** The attempt-to-settle rules now open the chapter at §11.1 (p. 672), and later sections and tables have moved. Search by `ID#`, which stays the same between editions.
- **Condition 11.1 is retired.** §11.9.1, Card Recovery Bulletin, is bounded “Effective for Disputes processed through 23 October 2026” (pp. 718–720). That leaves 75 days on the three conditions above.
- **35 disputes, now on the Payment Credential.** A 10.4 is invalid on “a Payment Credential for which the Issuer has initiated more than 35 Disputes” in the previous 120 calendar days, for disputes processed on or after October 24. The text used to say Account Number (Table 11-29, p. 706). That row and its footnotes (p. 711) don’t say how a token and its card count together.
- **§11.2.2 now reaches acquirers.** The October text reads “An Issuer or Acquirer must not process invalid Disputes/Dispute Responses” (pp. 673–674). Chargewood’s inference: your processor has a rule-based reason to refuse a weak response.
- **The 13.1 address.** In the October edition, the issuer must state “the full and complete address of the agreed location” (Table 11-94, p. 757). Your own rule, “proof of delivery that contains the full delivery address (tracking with partial address is not permitted)” (Table 11-95, p. 760), isn’t new. Reason code 13.1 has the detail.

These changes don’t reach every open case. Visa’s arbitration decision draws on all the information it has, including “the provisions of the Visa Rules effective on the Transaction Date” (§11.12.3, p. 803), so an older sale can still be judged on older text.

What changes next in the Visa dispute rules?

For disputes processed on or after April 24, 2027, the issuer must “validate and reconcile all credits and debits processed by the same Merchant that could be related to the disputed Transaction(s)” before filing. Where there are several, it must “Submit the Dispute only for the resulting net disputed amount” (Visa Core Rules, October 24, 2026, Table 11-2, pp. 675–676, and Table 11-3, p. 678). It is an issuer duty, and it covers all four categories.

If the issuer leaves a credit out, it must give the credit’s identifier or Acquirer Reference Number (ARN) and explain why. Chargewood’s inference: a refund made before the dispute gets harder to ignore, so keep the ARN and a clean refund record.

From October 23, 2027, on 13.1 and other consumer conditions, the issuer must also document “The date the Cardholder attempted to resolve” the matter (p. 757). Keep your support log dated.

What does Chargewood do with these clocks?

Chargewood reads the deadline from your processor and sends the response before it, on its own or once you approve it, depending on your settings. On Shopify Payments, Chargewood prepares the response and you send it from your Shopify admin.

Chargewood’s pages for online stores and subscription software show how it works.

THE NUMBERS, AND WHERE THEY COME FROM

120 days

The default for an issuer to file a Visa dispute. Conditions 11.2, 11.3 and 12.7 get 75

Visa Core Rules, October 24, 2026, Table 11-30, p. 712

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540 days

The outer cap on six consumer conditions only: 13.1 and 13.3 through 13.7

Visa Core Rules, October 24, 2026, Table 11-93, p. 756

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30 days

The acquirer's limit at Visa's level, not your deadline. Your processor's date comes first

Visa Core Rules, October 24, 2026, Tables 11-2 and 11-3, pp. 675–680

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Questions people ask

What is the 540-day rule?

It is a cap in the Visa Core Rules of October 24, 2026, on six consumer dispute conditions: 13.1 and 13.3 through 13.7. On those, the issuer's 120 days can run from a later event than the charge, such as the date goods were expected, but never past 540 calendar days from the Transaction Processing Date (for example Table 11-93, p. 756). It does not apply to fraud, authorization, processing errors, 13.2, 13.8 or 13.9, and it is not a window a merchant answers in.

Do I have 30 days to respond to a Visa chargeback?

No. The 30 calendar days in the Visa Core Rules of October 24, 2026 (Tables 11-2 and 11-3) are the acquirer's limit, counted from the Dispute Processing Date. The Rules set no deadline for a merchant to answer. Your deadline is the date your processor shows on the dispute. Stripe says usually 7 to 21 days, and Shopify Payments says 7 to 21.

Does a merchant file a Visa dispute response itself?

No. Under the Visa Core Rules of October 24, 2026, the acquirer files the Dispute Response on processing-error and consumer disputes, and the pre-Arbitration attempt on fraud and authorization disputes, which have no Dispute Response stage. The merchant supplies the evidence to its acquirer or processor, and the filing happens between the banks.

Is Visa's Dispute Management Guide binding?

No. The Visa Dispute Management Guide for Merchants, October 2026, is guidance. Its legal notices page says that if it differs from the Visa Core Rules and Visa Product and Service Rules, the Rules "will prevail in every instance", and that a merchant's own agreement also takes precedence over it (PDF p. 2, which prints no page number). It differs on Compelling Evidence 3.0 and on checkout disclosure, so read the Rules on both.

What is VROL, and can a merchant use it?

VROL is Visa Resolve Online, which the Visa Core Rules of October 24, 2026 describe as an online Visa service for dispute information and documentation (p. 931). Issuers and acquirers file through it (§11.4.1, pp. 680–681), and a merchant's evidence reaches it through its acquirer or processor. Visa's merchant guide does tell merchants to monitor activity through their acquirer and VROL (p. 28), but neither document says whether a merchant can hold its own login. Ask your acquirer.

Can a customer dispute again after I win?

The issuer may file only one dispute on a transaction, except under condition 10.5, Visa Monitoring Programs (Visa Core Rules, October 24, 2026, §11.3.1, p. 674). What can come back after a win on a consumer or processing-error dispute is the next stage of the same dispute: the issuer's pre-Arbitration attempt, which your acquirer can answer. The Visa merchant guide confirms the exception: a win does not stop a later 10.5 if the transaction is listed in a Visa monitoring program (p. 27).

Can I charge the card again after a chargeback?

No. The Visa Core Rules of October 24, 2026 say a merchant must not submit a transaction to its acquirer that was previously disputed and returned to the merchant (§5.10.1.2, p. 506). The same rule says the merchant may pursue payment from the customer outside the Visa system. A demand letter is one way to do that.

chargewood

Read it online, with the links and the latest revision: chargewood.com/blog/visa-chargeback-rules

More guides to reason codes, evidence and dispute ratios: chargewood.com/blog