

Chargebacks

WHAT ARE CHARGEBACKS?

A dispute (also known as a chargeback, inquiry, or retrieval) occurs when a cardholder questions your payment with their card issuer. An inquiry or retrieval is nothing more than a request for more information about the charge, which may escalate to a chargeback. To process a chargeback, the issuer creates a formal dispute, which immediately reverses the payment. The payment amount is then deducted from your account balance.

NOTE: At no time during this process does SportsEngine authorize any refund to the Registrant.

When SportsEngine receives a chargeback, an email notification of the situation will be sent to your organization (specifically the Contact listed in your Financial Settings) and to the Account Holder responsible for the chargeback.

WHAT CAN YOUR ORGANIZATION DO ABOUT A CHARGEBACK?

The first step an organization can take is to reach out to the registrant responsible for the dispute and attempt to find an amicable solution to the issue. The registrant can contact their card provider to drop the dispute or reverse the chargeback. If they do drop the dispute with their card provider then they should receive a Letter of Withdrawal. If that's the case, provide SportsEngine with a copy of that letter so that we may submit it to our processing partner.

Second, if you cannot reach the registrant or if they believe the dispute is still valid, you can submit evidence explaining that the charge is valid and the funds should not be returned to the card holder. If you don't submit evidence by the time the deadline passes, the cardholder wins the dispute and keeps the funds.

If you are submitting evidence to contest the cardholder's dispute, ensure that it is high quality evidence clearly showing why the dispute is not valid and should not be found in the cardholder's favor. Evidence showing that the cardholder signed a refund policy, showing that they received the product or service in question, showing a signed payment term contract, etc. is going to give you the best chance of winning the dispute. Simply stating that you don't feel the chargeback is valid without any supporting evidence will not be accepted by the card issuing banks. Evidence can be submitted using the following secure link: [Charegeback Dispute Form](#)

NOTE: Submitting evidence does not guarantee that the dispute will be dropped or found in your organization's favor. The decision is entirely up to the cardholder's bank.

Submitted evidence is sent to the cardholder's bank which has a limited amount of time (usually 60-75 days) to respond. This time frame varies based on the card network. Our processing partner updates the status of the dispute as soon as the bank's response is available, but that response is often not known until the deadline passes. The decision from the cardholder's bank is the final step in the dispute process. Once a decision has been reached, the case is closed and alternative means will need to be used to recoup the funds from your cardholder if it has been found in their favor.

HOW TO VIEW YOUR ORGANIZATIONS' CHARGEBACKS

NOTE: You must have "Financial Admin" or "Webmaster" [permissions](#) to view chargebacks.

1. Sign in and click on the gray Admin "HQ" icon located in the top-left corner of your site.
2. Once in "SportsEngine HQ", click on the Registrations menu then choose Financial Summary.
3. Under the Financial Summary header, choose the Chargebacks sub tab.

FREQUENTLY USED ACH RETURN/CHARGEBACK TERMS

Chargeback Date: The date upon which the organization and card holder were notified of the existence of the ACH Return/chargebacks.

Tender:

- Value of "**C**" denotes a credit card-related dispute.
- Value of "**A**" denotes an Automated Clearing House (ACH) Return, which is a bounced eCheck payment or ACH-related dispute.

Status: The status field represents the current condition of the ACH Return/chargeback.

- **Open:** The notification has been sent out and the chargeback can still be contested with high quality evidence.
- **Closed:** The dispute was dropped or otherwise found in favor of the organization. No further action is needed. Your organization keeps the funds from the payment in question.
- **Closed - Account Debited:** The evidence submission period has passed and the chargeback has been found in favor of the card holder. The funds will be debited from the organization.
- **Closed - Payment Received:** The registrant has reimbursed SportsEngine for the amount of the chargeback and no further action is necessary on the order.