General Information for Credit Card Transaction Dispute

Processing Flow



Contact HSBC for disputed transaction and request a Chargeback within 60 days from the statement date

HSBC Dispute Team (Card Issuer)

- Review whether all relevant supporting documents including Transaction Dispute Form are received.
- Arrange a temporarily refund of the dispute amount within 7 working days and issue a temporary refund letter
- If required, we will be in touch with you to discuss the details of the transaction and get more information from you
- > Submit the request together with relevant document(s) to the Card Association

Card Association

> Received requests from different Card Issuers and send to respective Merchant Acquirers for handling

Merchant Acquirers

> Inform the merchant about the dispute and request the merchant to provide relevant supporting documents or

Merchants

Provide supporting documents or refund to Merchant Acquirer for verification or handling

Merchant Acquirers

Reply the result to the Card Association

Card Association

Received replies from different merchant acquirers and send to respective Card Issuers for handling

HSBC Dispute Team (Card Issuer)

- Received the result from the Card Association
- Reply to the Cardholder of the chargeback result (only applicable for some dispute reasons)
- > If the chargeback is invalid, will arrange to reverse the temporarily refund from the card account