



J.P. Morgan

Commerce Center
Disputes User Guide

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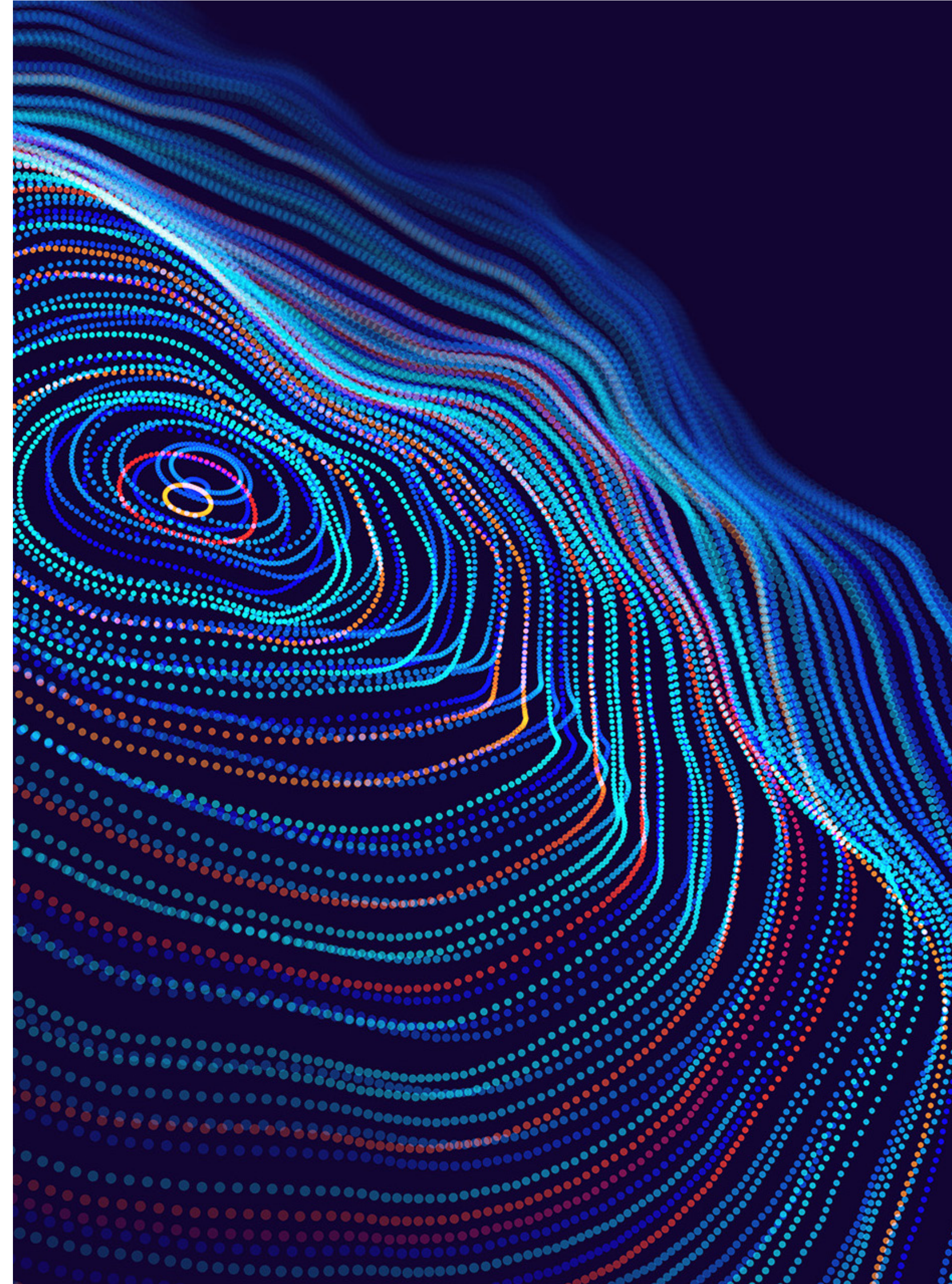
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J.P.Morgan

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Getting Started

Introduction

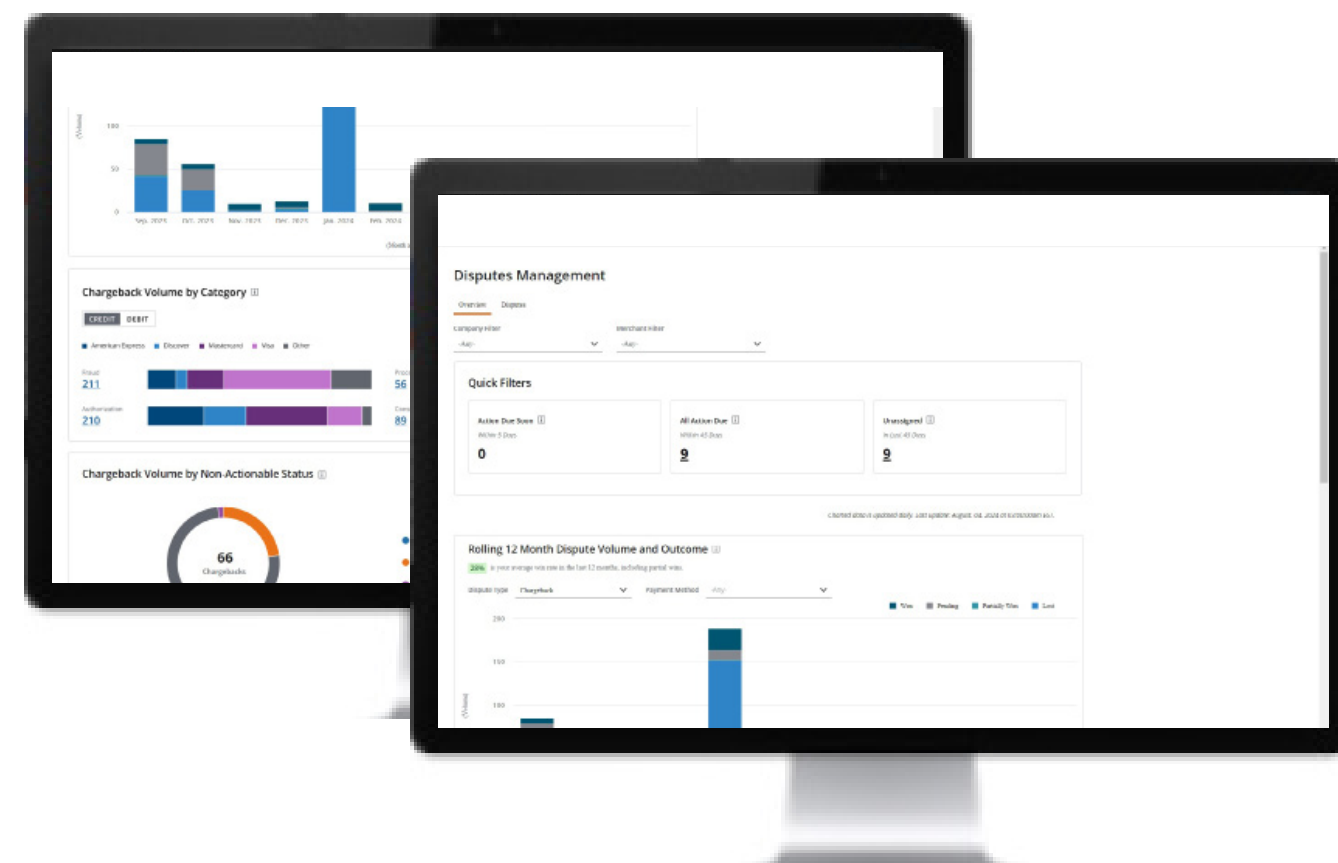
The Dispute Management solution is an interactive web-based tool which aims to streamline merchant chargeback and retrieval request management through a user-friendly interface. Merchants can view retrieval and chargeback activity, conduct research, and take action to resolve disputes.

Disputes Management

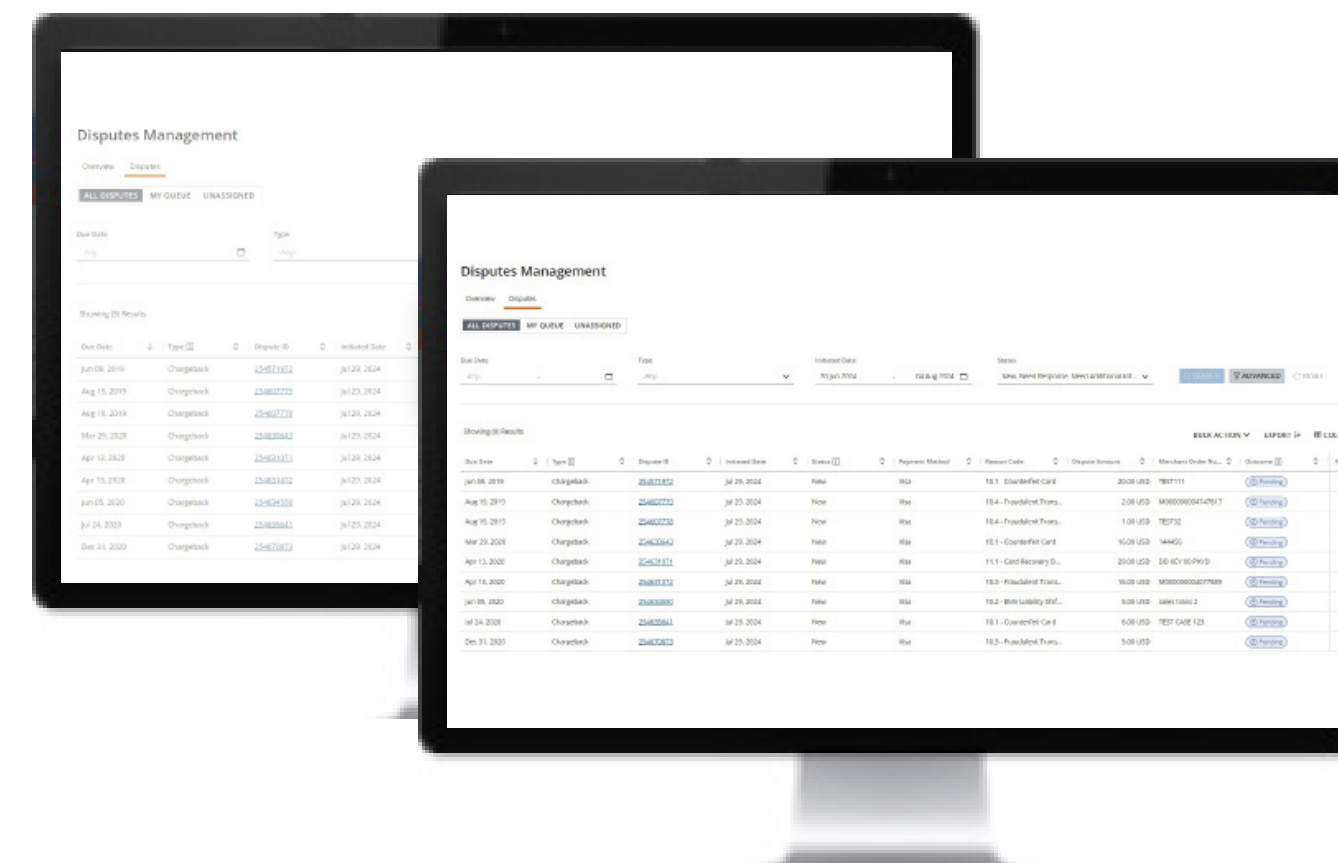
The functions available within the Disputes Management Solution are divided across three primary pages: the Overview, the Disputes search grid, and the Dispute Details.

- Overview** The Overview Page provides users with a snapshot view of their dispute portfolio.
- Disputes Search** The Disputes page provides users with a view of disputes in a paginated, tabular format.
- Dispute Details** The Dispute Details page provides detailed information regarding a specific dispute.

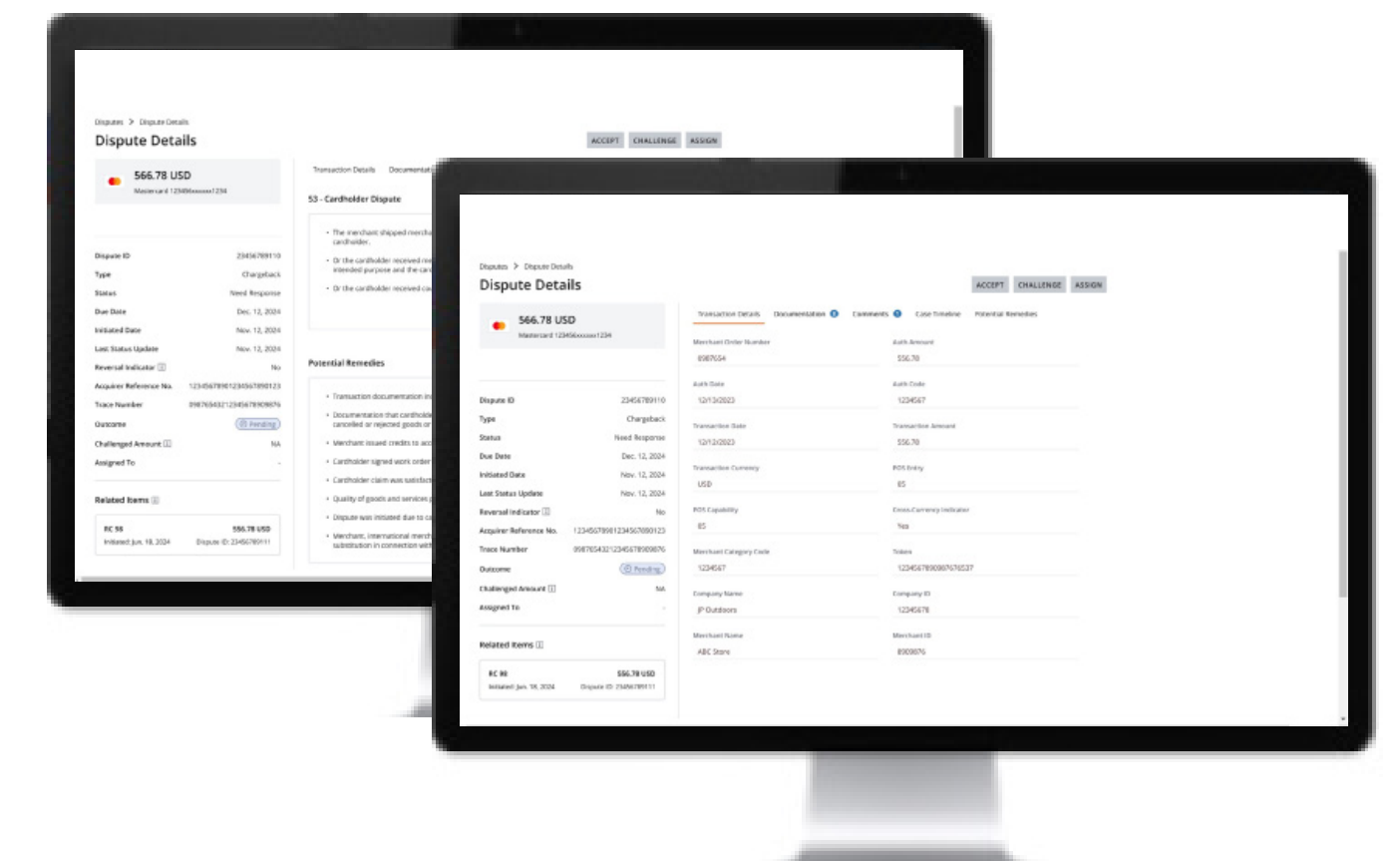
Overview



Disputes



Dispute Details



Overview

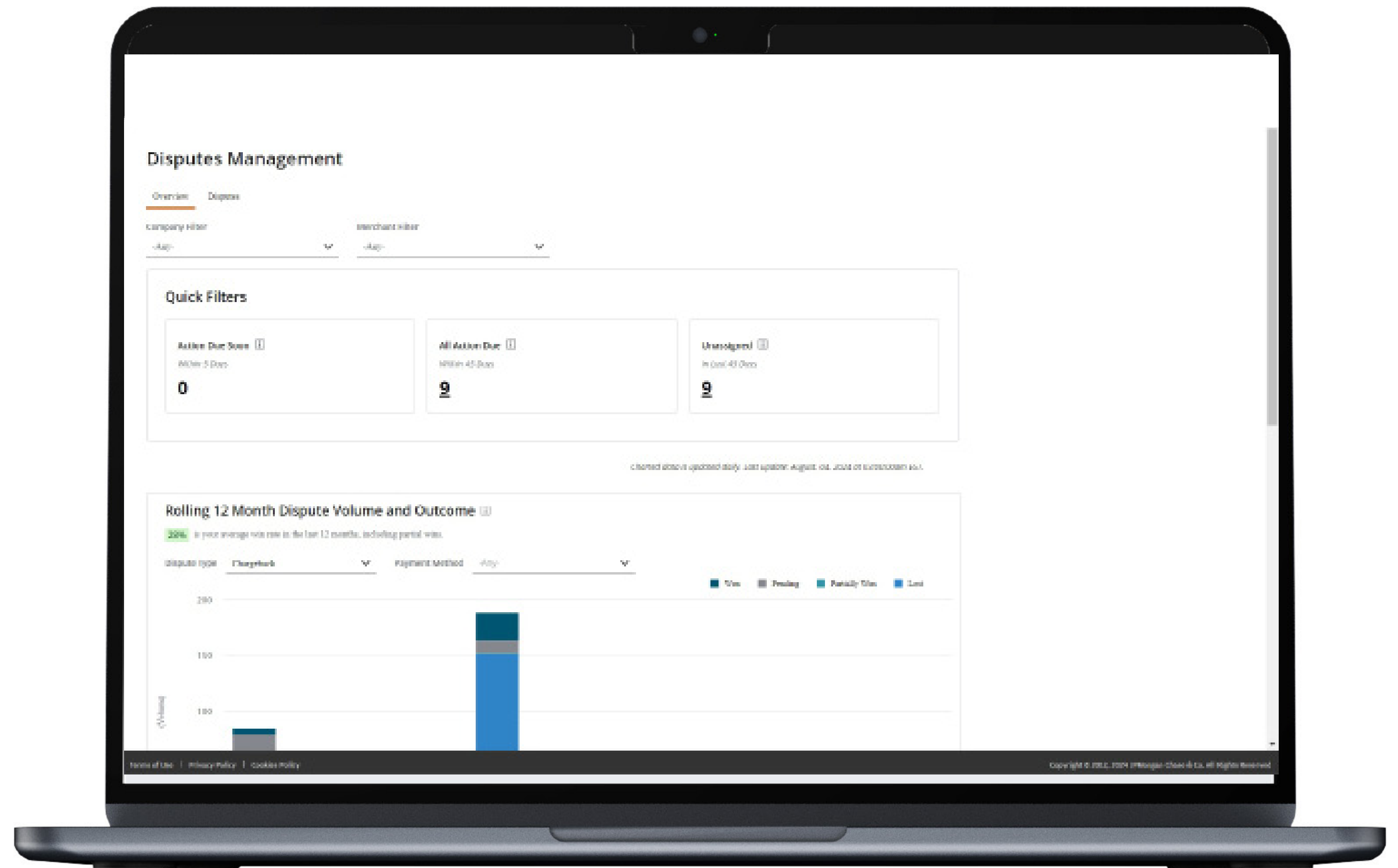
The Overview Page provides users with a snapshot view of their dispute portfolio and enables users to quickly review portfolio performance.

Click  to see the highlights on the screen

Pinned tabs allow users to navigate to the two main functional areas: Overview and Disputes.

The Company and Merchant filters will modify the subsequent quick filters and charts on the Overview page to only contain information for the chosen Company IDs and/or Merchant IDs.

The Quick Filters provide a count of disputes matching specific criteria. By clicking on the value of each filter, a user will navigate to the Disputes page with the filters preset to return the disputes matching the quick filter criteria. A more detailed explanation of each quick filter can be obtained by hovering over the information (i) icon next to the filter name.



Overview

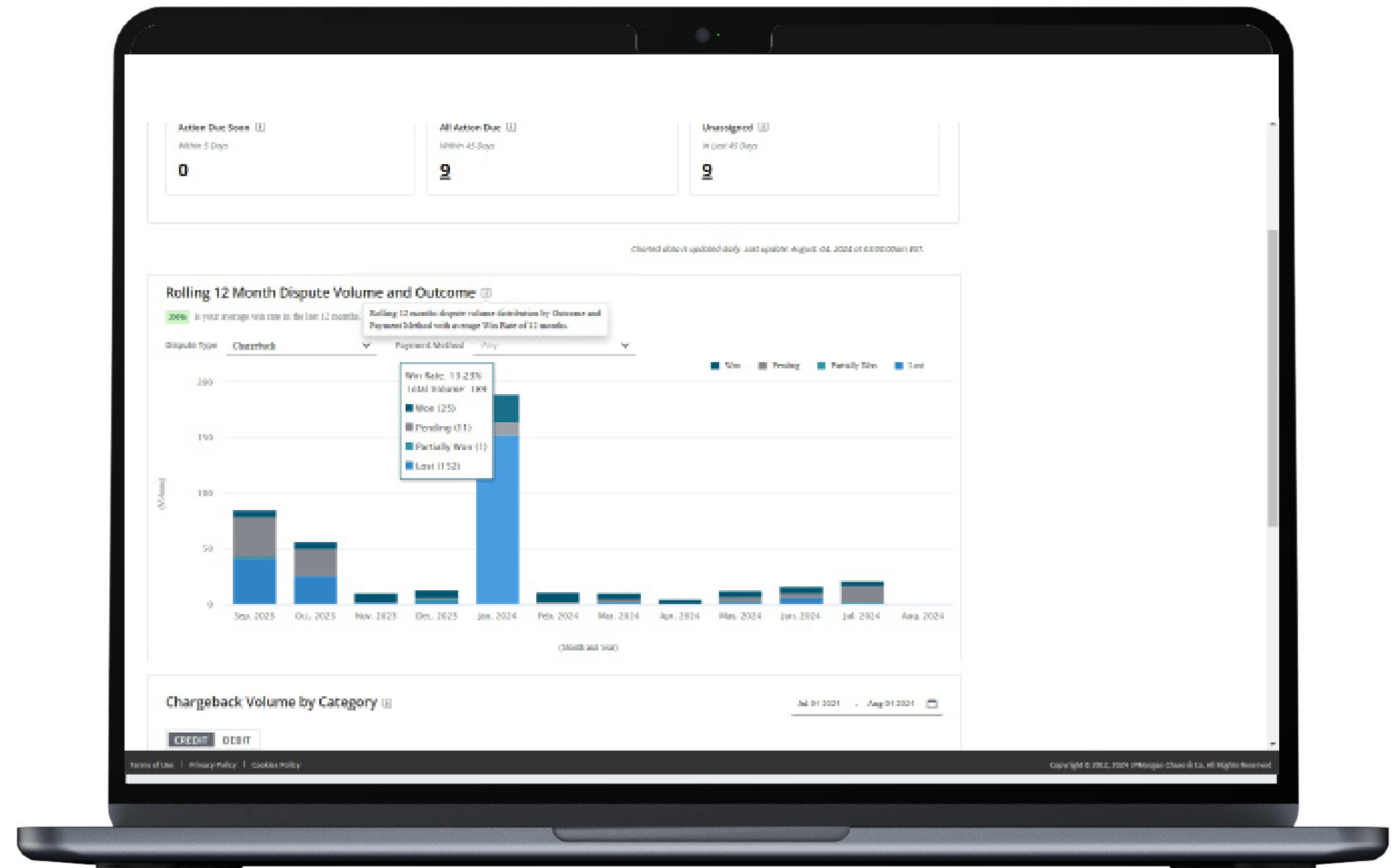
The Rolling 12 Month Dispute Volume and Outcome chart illustrates the number of disputes by month broken down by dispute outcome.

The information icon (i) is used throughout the Disputes Management Solution. When the cursor is hovered over this icon a tool tip window containing a detailed description or explanation will appear.

Your organization’s 12 month average win rate is displayed at the top of the panel.

This chart can be further refined by using the Dispute Type and Payment Method filters at the top of the chart.

A tooltip window will appear when hovering over the results for a specific month, providing numeric details of the outcomes for disputes in that month.



Overview

The Chargeback Volume by Category chart provides a breakdown of disputes across four categories: Fraud, Authorization, Processing Errors, and Consumer Disputes.

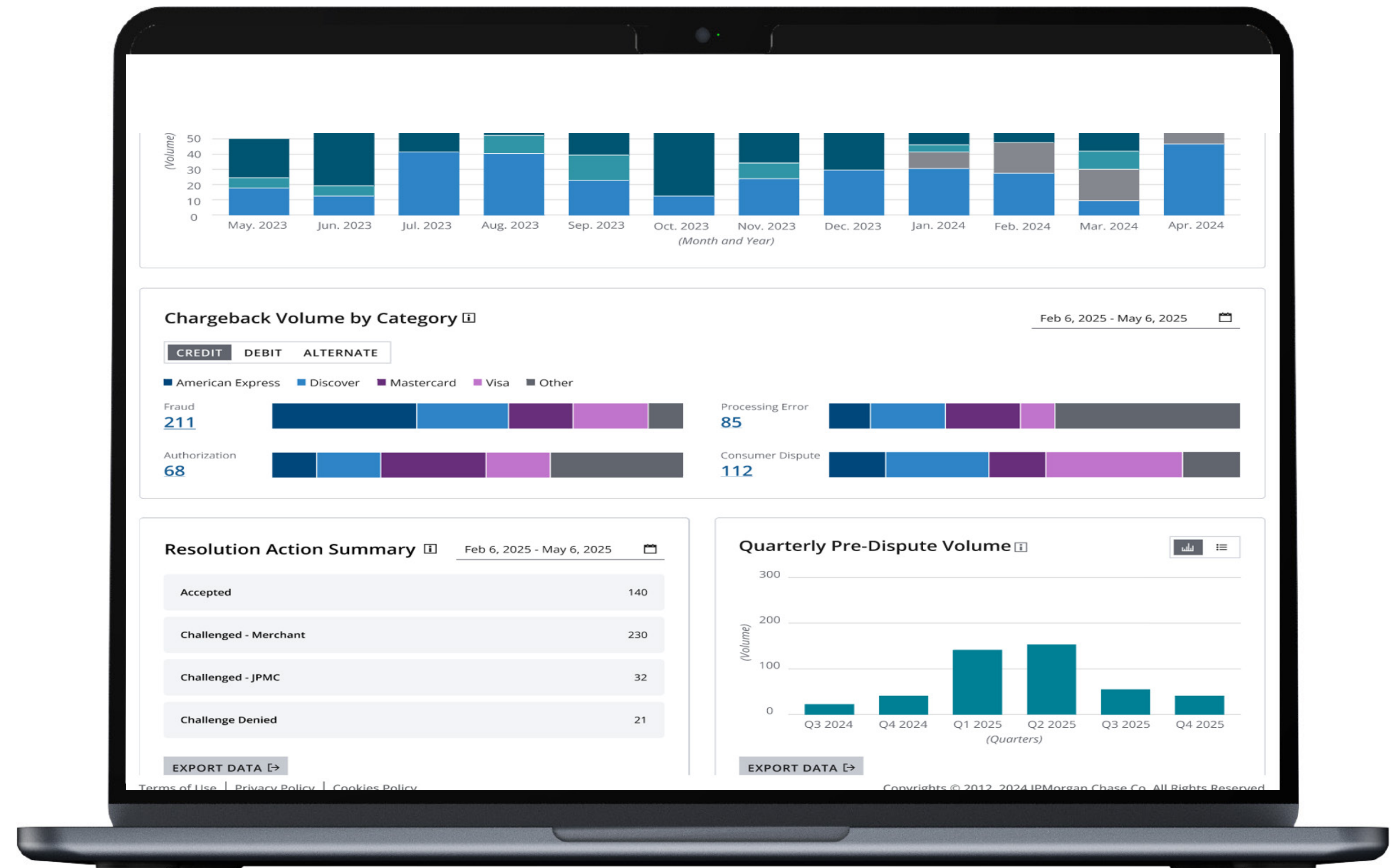
The data shown in this chart can be toggled to show chargebacks across the given categories for either credit or debit transactions.

Chargeback counts for each category are further divided by method of payment.

Hovering over a given bar in the chart will display a pop-up window with the numerical value of that bar.

A total is provided for each category. Clicking on this total will navigate to the Disputes Management page with the search filters pre-populated to show only the chargebacks included in the total for the selected time frame.

By default, this chart will include and chargebacks over the past 30 days. This can be adjusted using the date range selector.



Overview

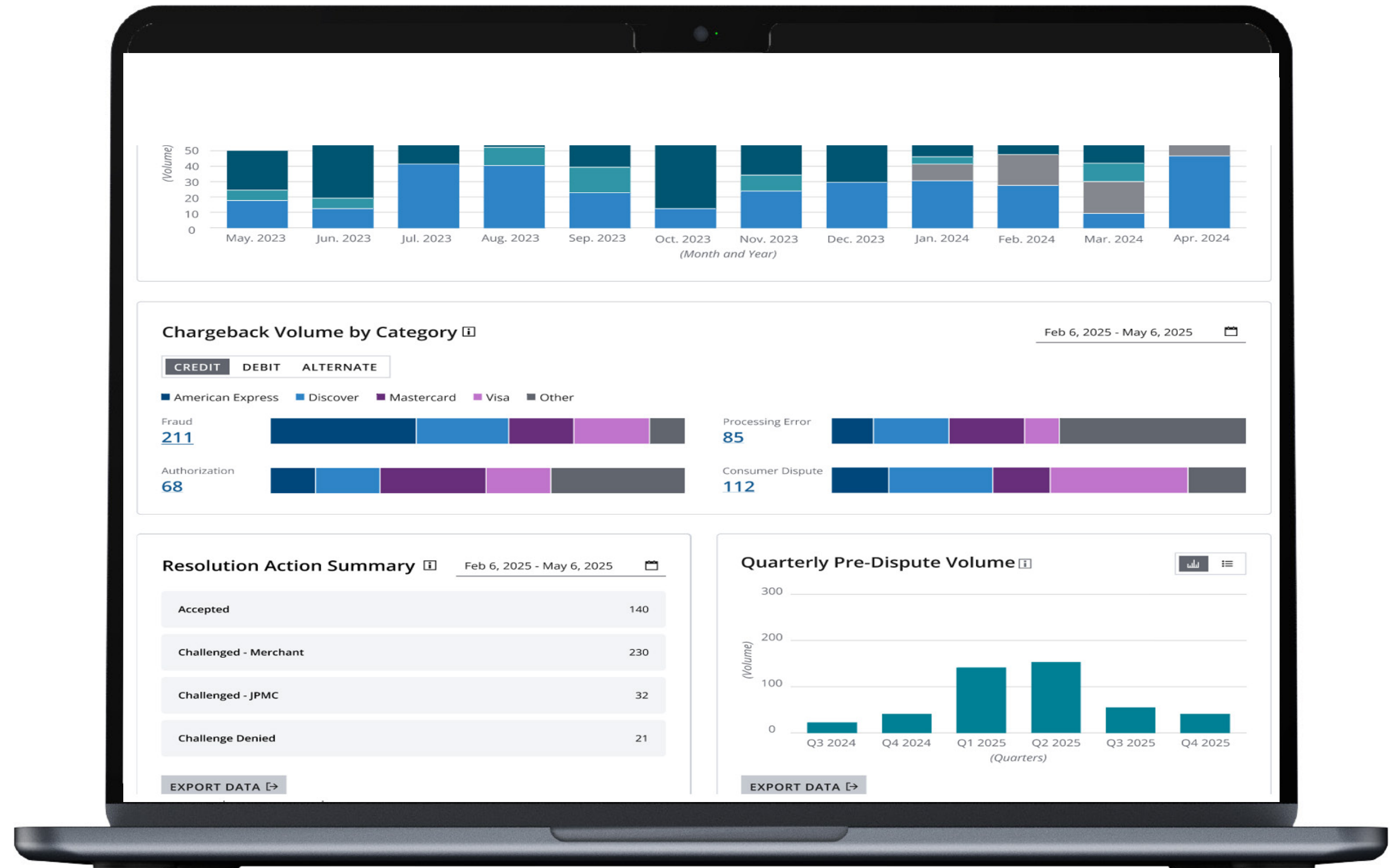
Resolution Action Summary

Number of Disputes resolved per closure status are displayed on the lefthand side widget.

The total number of disputes in each summary is displayed besides the status name

By default it will include the summary over the past 90 days. This can be adjusted up to past 18 months using the date range selector.

The data can be exported in a CSV format, with a maximum limit of 10000 records per export.



Disputes

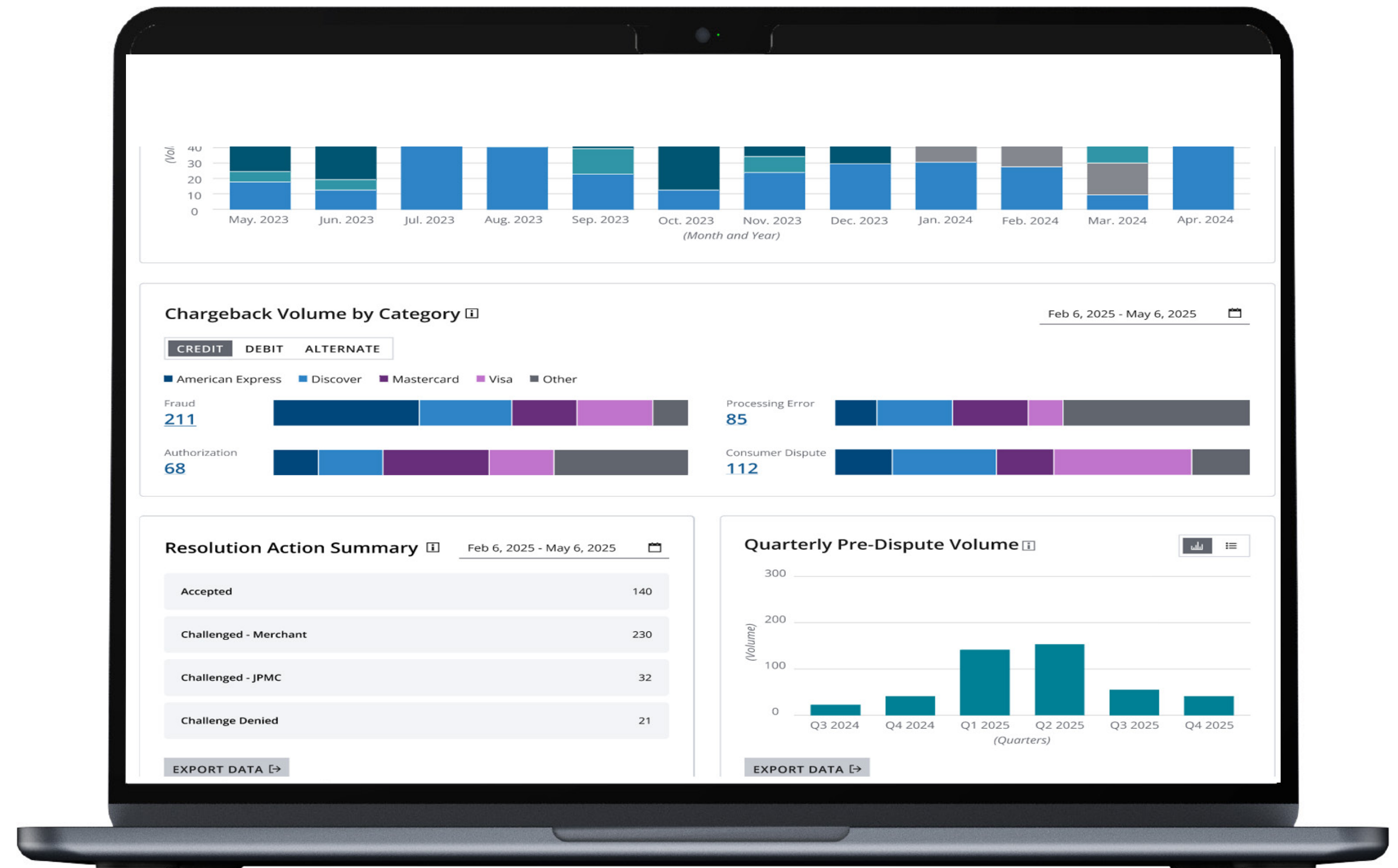
Quarterly Pre-Dispute Volume

The righthand side widget shows the quarterly graph of the VISA pre-dispute case decisions received.

The pre-dispute would be accounted for the month in which it was received by JPMC.

The graph would be a quarterly view of past 18 months of the VISA pre-dispute cases.

The data can be exported in a CSV format, with a maximum limit of 10000 records per export.



Disputes

Review and action disputes within your inventory.

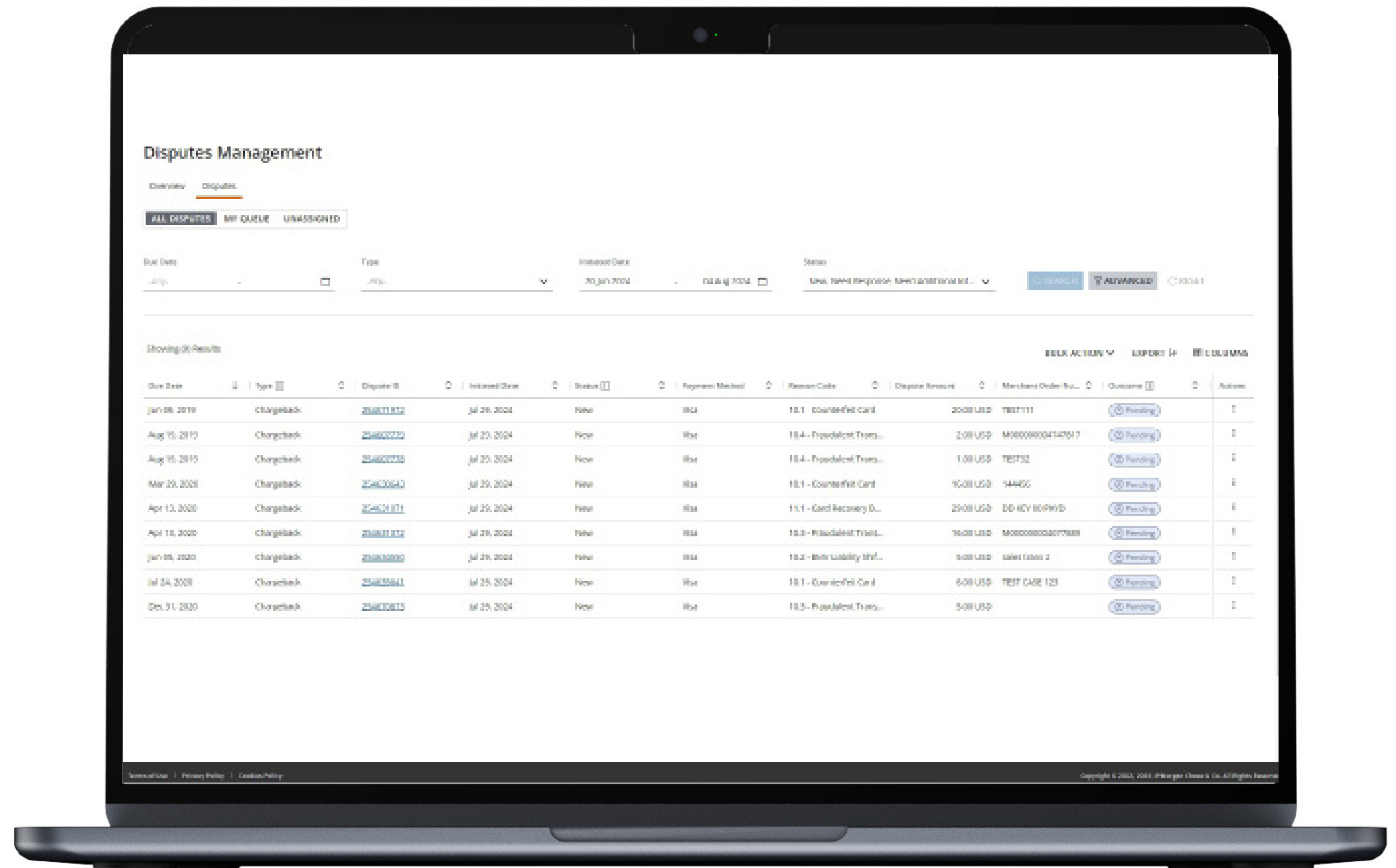
The default view on this page is all disputes initiated in last 45 days, sorted on most recent due date expiry. This allows you to quickly see all actionable disputes.

Quickly change your view between disputes assigned to you, all disputes for your organization, and all disputes not yet assigned.

Use the top filters to quickly find the disputes you are looking for or perform a more detailed search using the Advanced filters menu.

By clicking on a column name, a user can re-sort the result set based on that column. The arrow indicates the direction of this sort (ascending or descending), with descending being the default direction. To change the sort direction, the user can click on the column name of the column currently being sorted on.

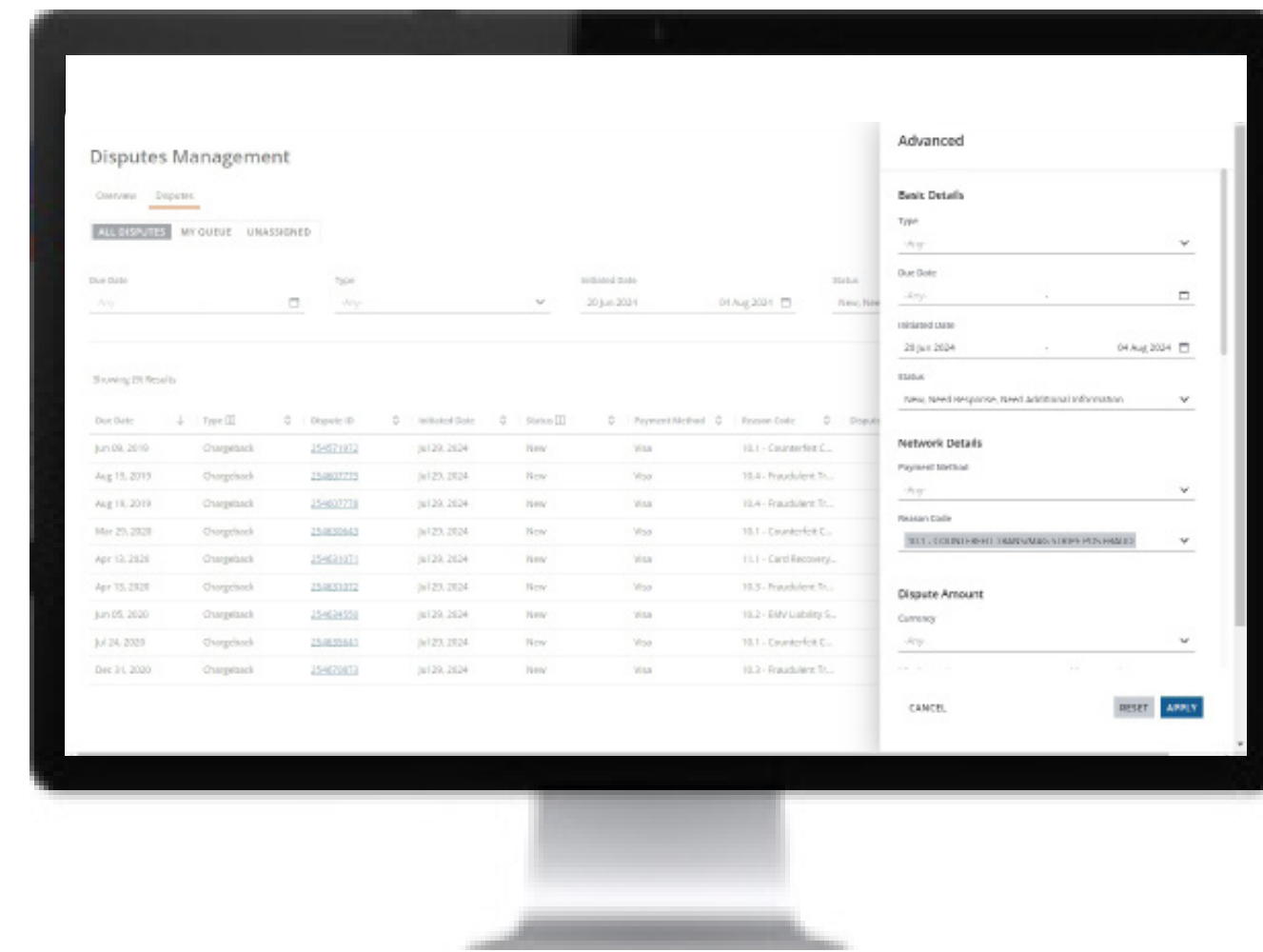
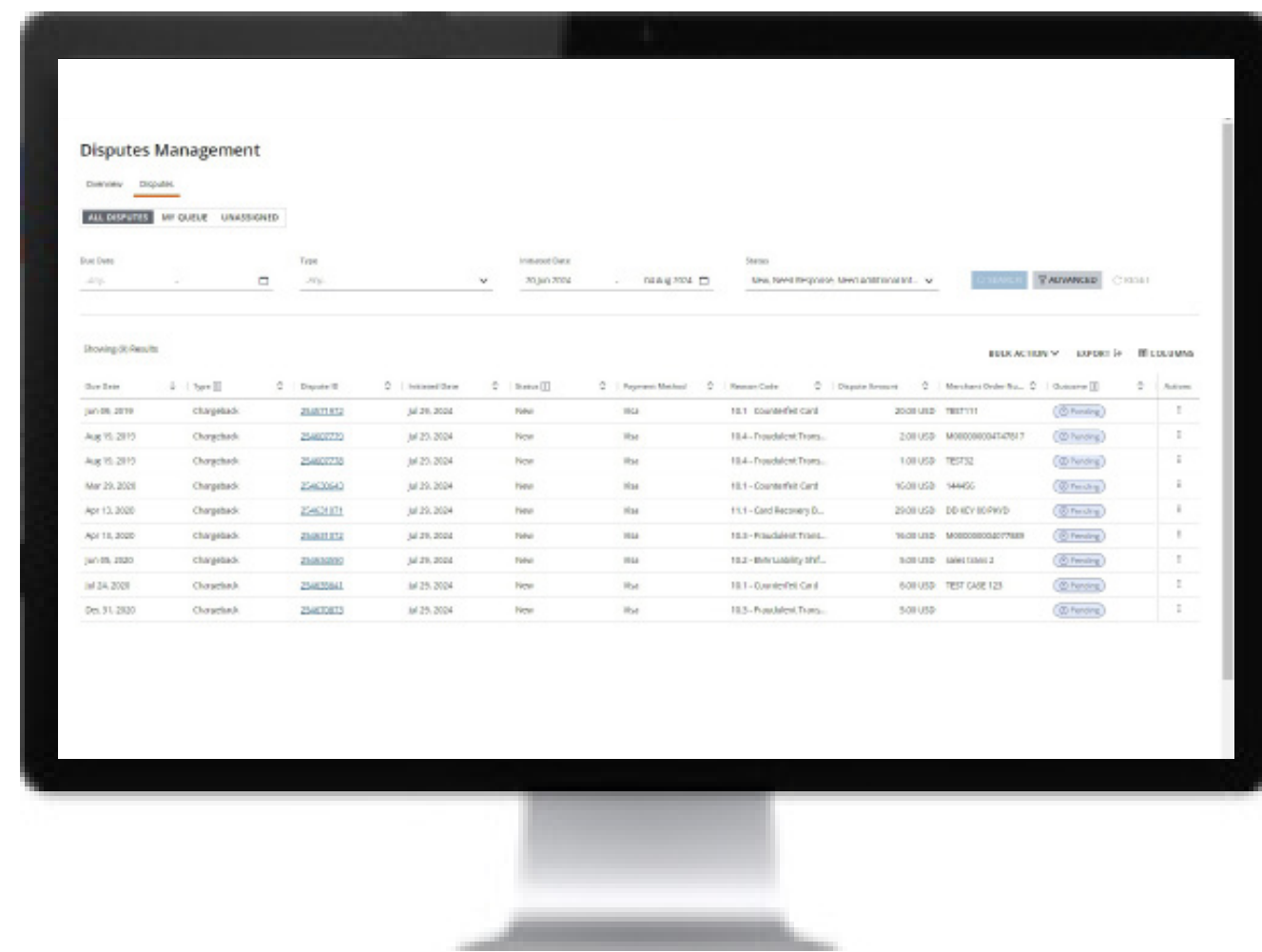
Pressing the Reset button will clear all search criteria that has been set using either the Filter bar or the Advance Filter menu. The criteria will be reset to the default criteria (all disputes that need a response ordered by due date, descending).



Disputes

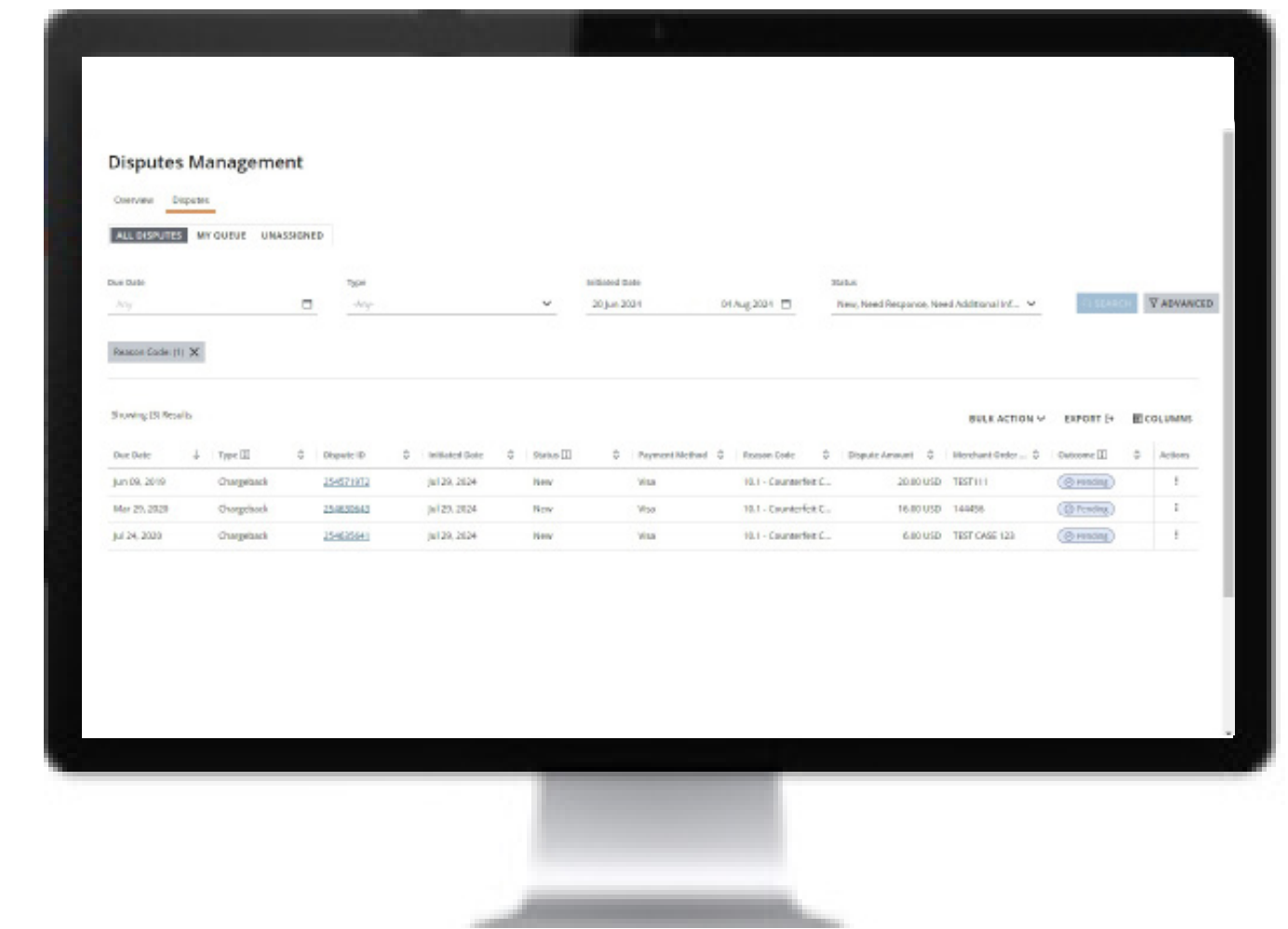
Advanced Filter

Pressing the Advanced Filter button will bring up a new window in which filter criteria can be set against additional data points, including dispute amount, BIN numbers, reference numbers, and more. A full list of filter criteria and definitions of these data elements can be found in the [glossary](#).



Pressing the Cancel button will discard any changes and/or updates made to the search criteria in the Advanced Filter window and return the user to the main Disputes page.

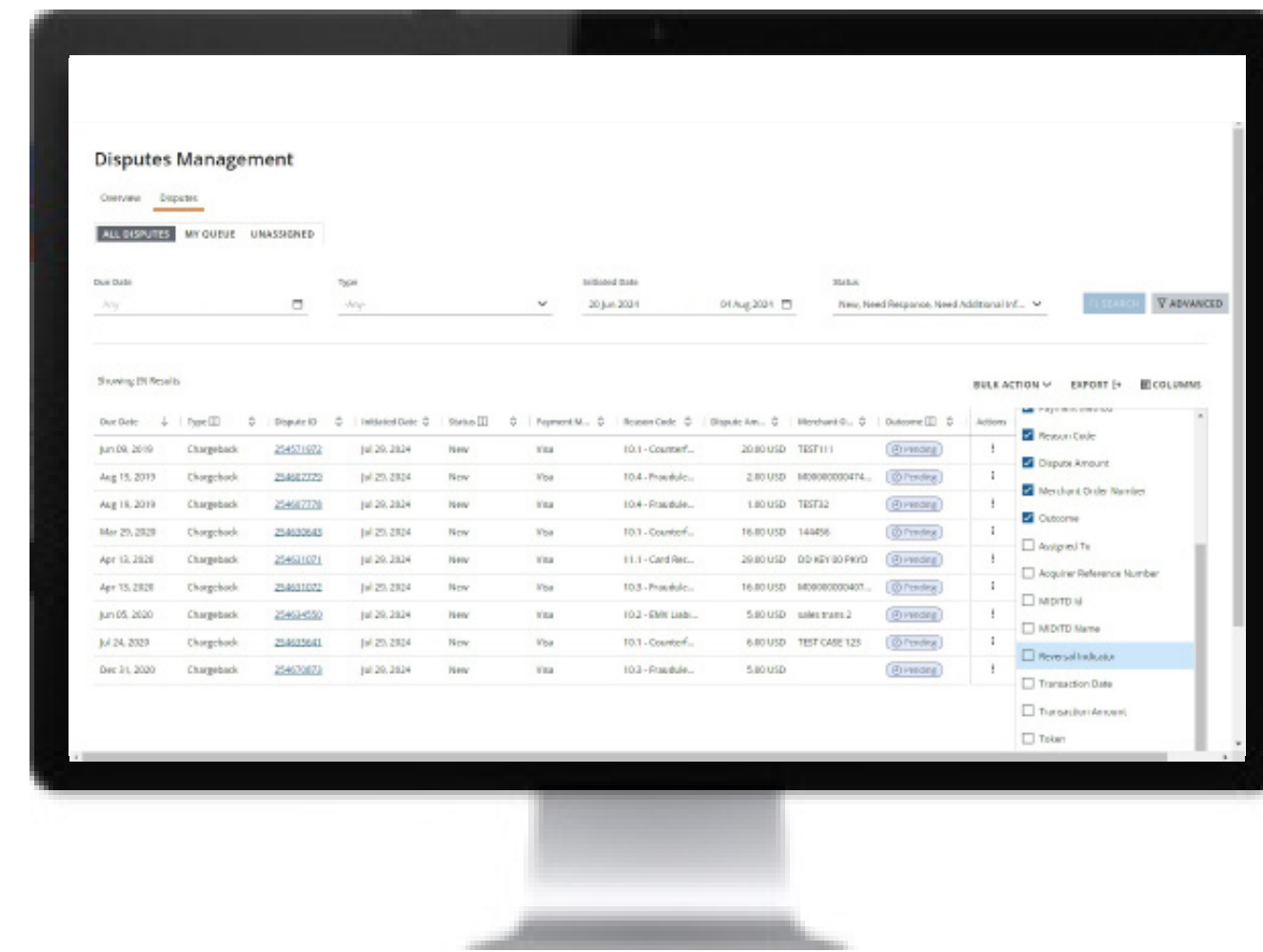
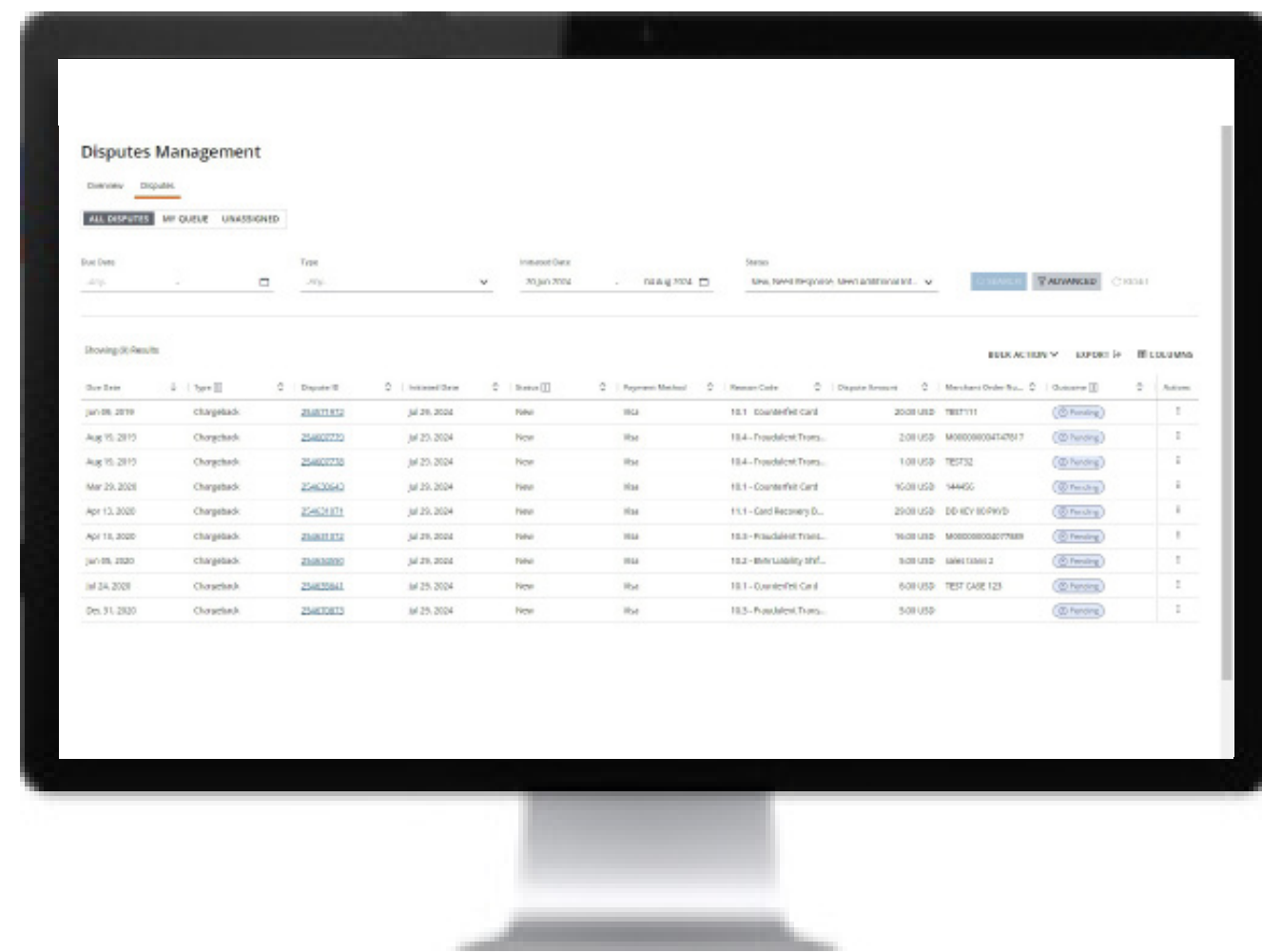
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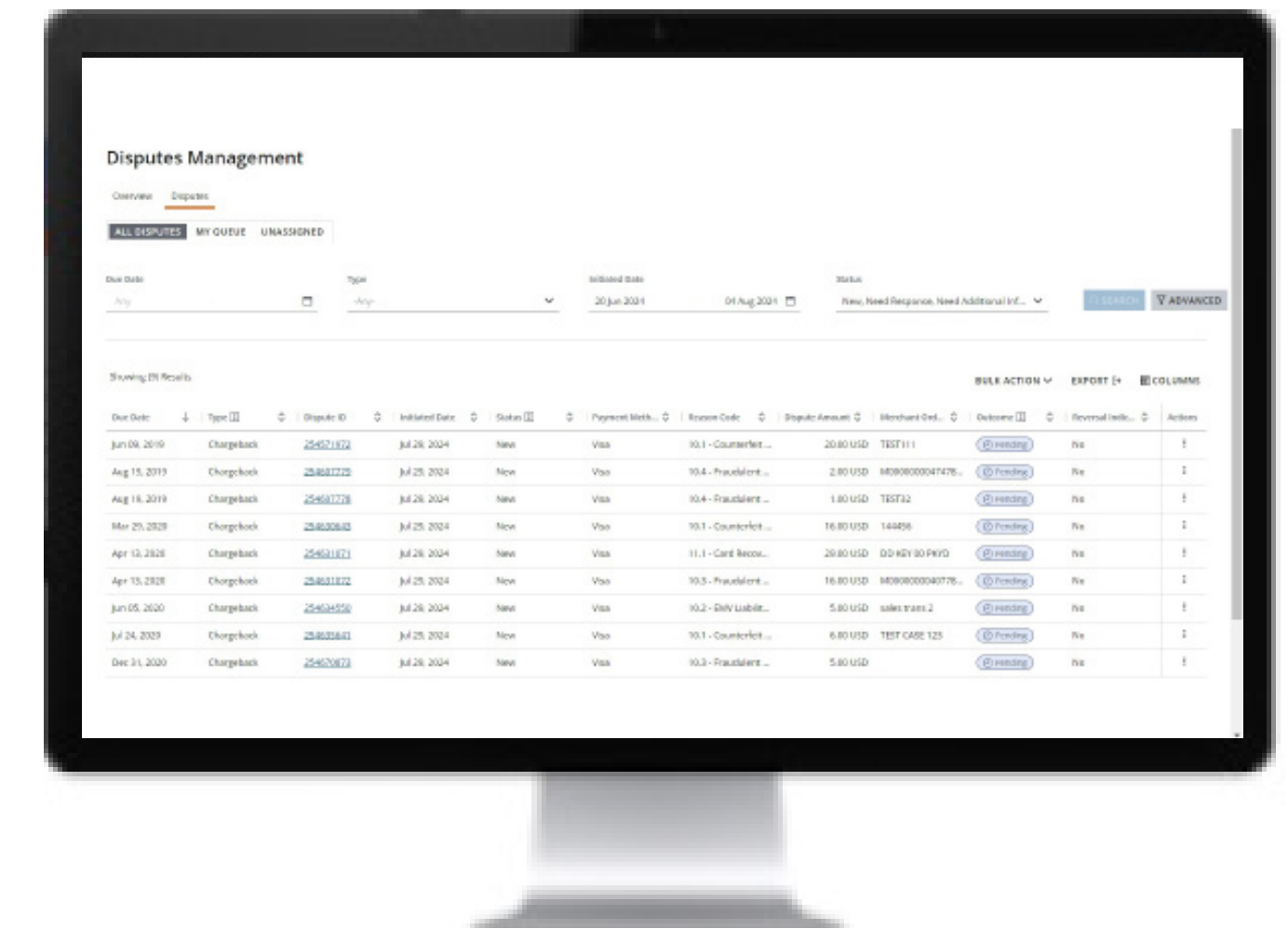
Disputes

Adding or Removing Columns

The Columns button will bring up a pop-up window in which users can add or remove columns from the results table by selecting or deselecting the check box for each column, respectively. Pressing the reset button will reset the selection to the default columns only. The full list of available columns and definitions of each can be found in the [glossary](#). Note that column modifications will not be persisted between sessions and will be reverted to the default column set upon log-in.



The Reversal Indicator column is selected to add this column to the current view.



The Disputes grid now displays the Reversal Indicator column.

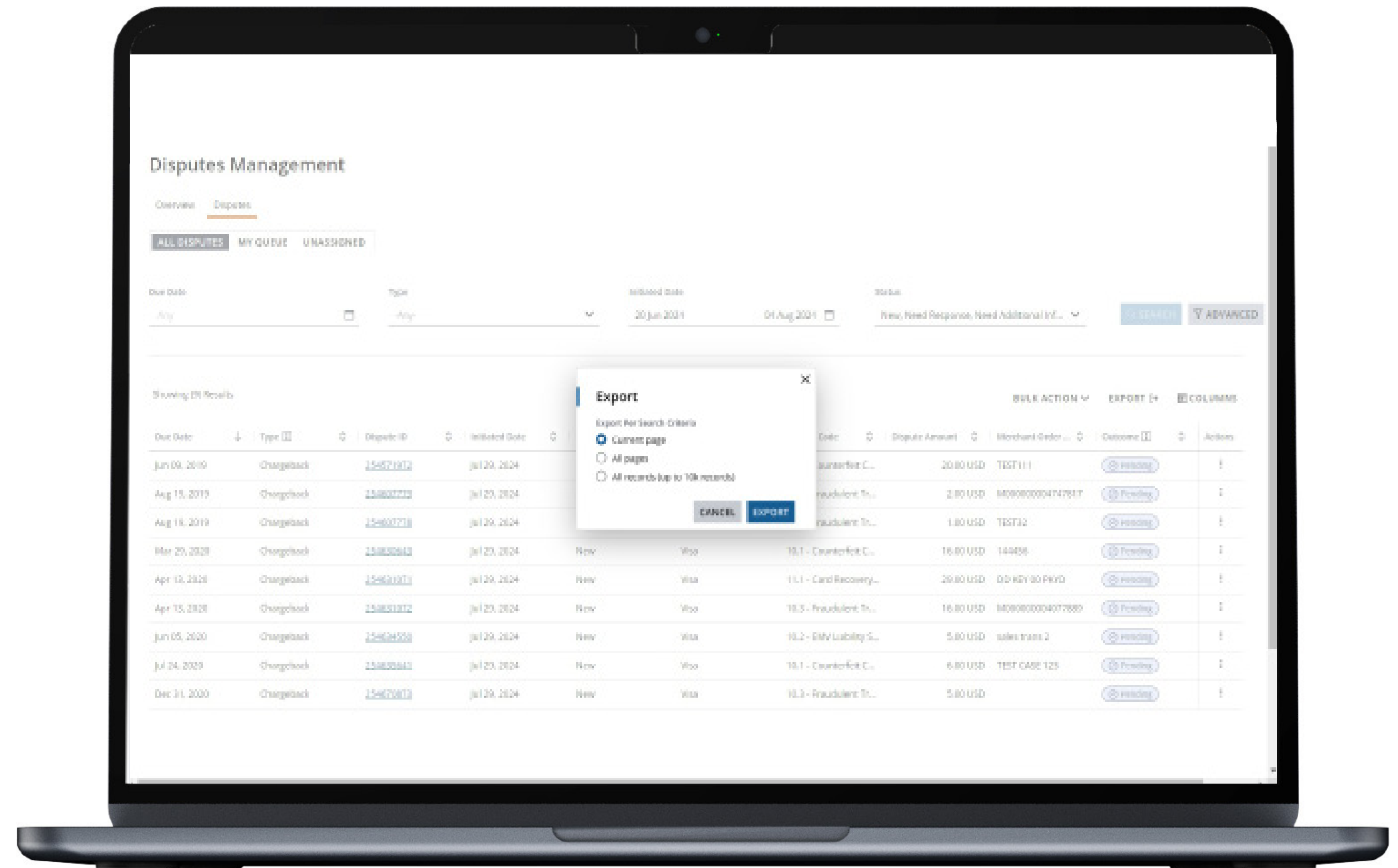
Disputes

Exporting Disputes Data

The Export button will display a pop-up window when clicked. This window allows the user to extract either:

- The visible page of data (by selecting “Current page”)
- All data in the paginated table (by selecting “All pages”)
- All data available up to a limit of ten thousand records by selecting “All records (up to 10K records)”

Exported data will be made available in a CSV formatted file and all available data elements will be included in the export whether those columns are visible on the screen or not at the time of export.



Disputes

Taking Action on an Individual Dispute

Clicking on a Dispute ID number will direct the user to the Dispute Details page which contains detailed information on the dispute in question and provides users with the ability to take further action on the dispute. Information on this page can be found in section 3 of this document entitled “Dispute Details”.

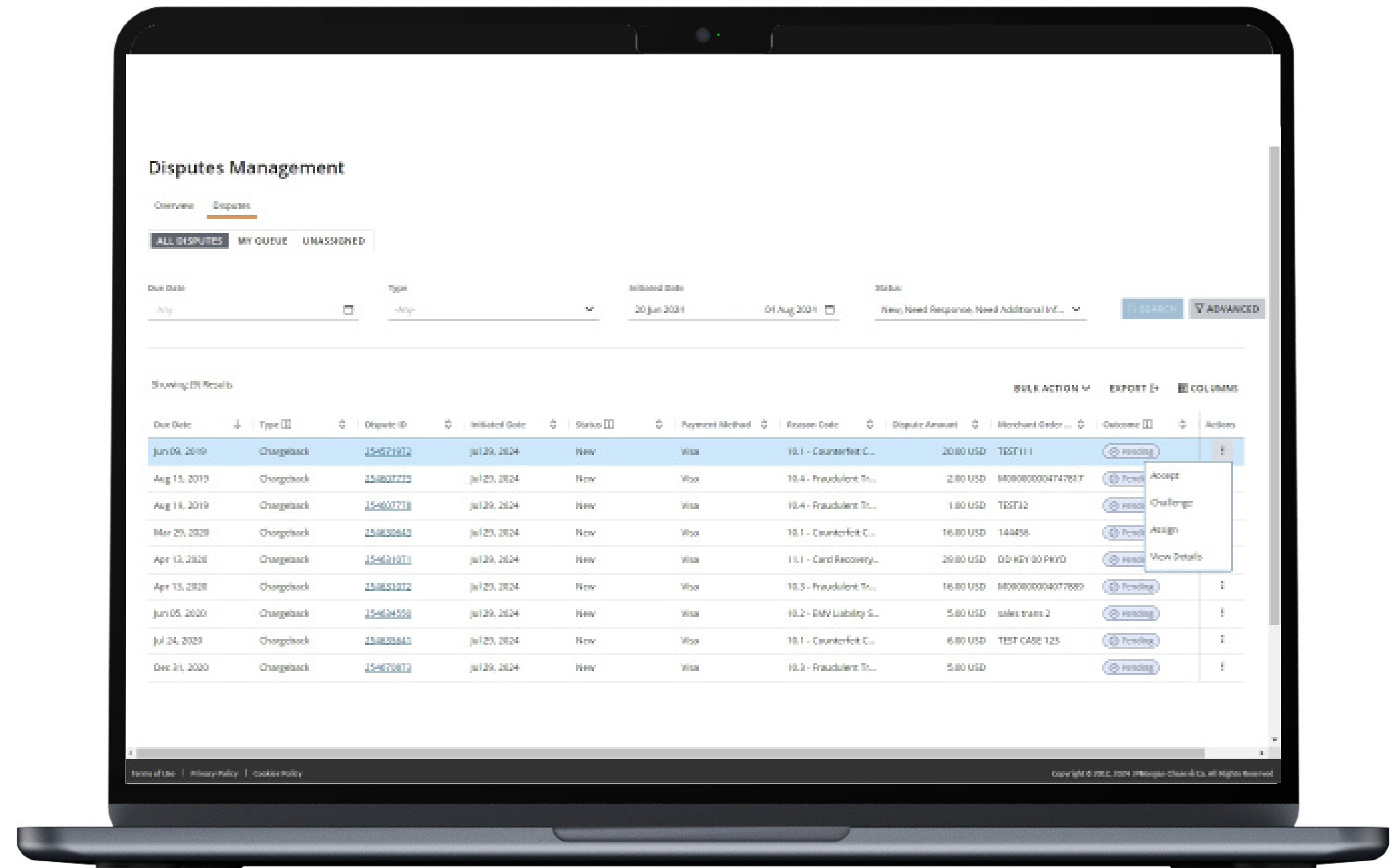
Clicking on the action menu button will bring up a small window containing four possible actions: Accept, Challenge, Assign, and View Details. Clicking on any of these four items will initiate the corresponding action:

Accept This action indicates that the merchant accepts financial liability for this dispute, and the dispute item will be moved to Accepted status. The status of an accepted dispute can be modified up until the dispute items' due date by taking a subsequent action on the item (e.g., selecting the Challenge action).

Challenge This action indicates that the merchant does not agree with the dispute and intends to provide evidence to support the validity of the original transaction. This action will bring up the Challenge pop-up window on which the user can upload supporting documentation and submit the dispute item for representation.

Assign This action will open the Assign pop-up window where users can select a user in their organization to assign the given dispute item to. Note that this action is only available to users with Manager level access.

View Details This action will direct the user to the Dispute Details page which contains detailed information on the dispute in question and provides users with the ability to take further action on the dispute. Information on this page can be found in section 3 of this document entitled “Dispute Details”.



Disputes

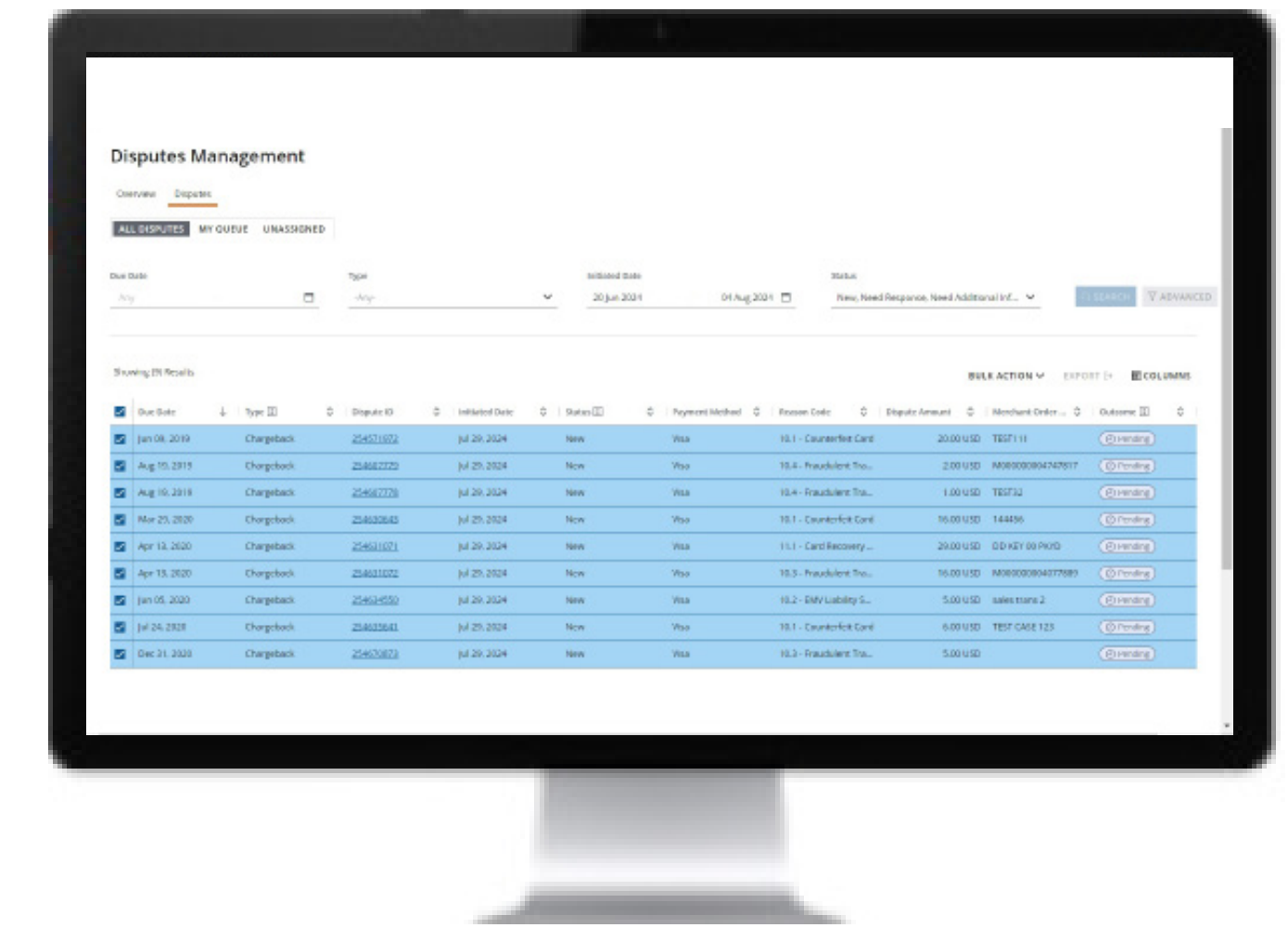
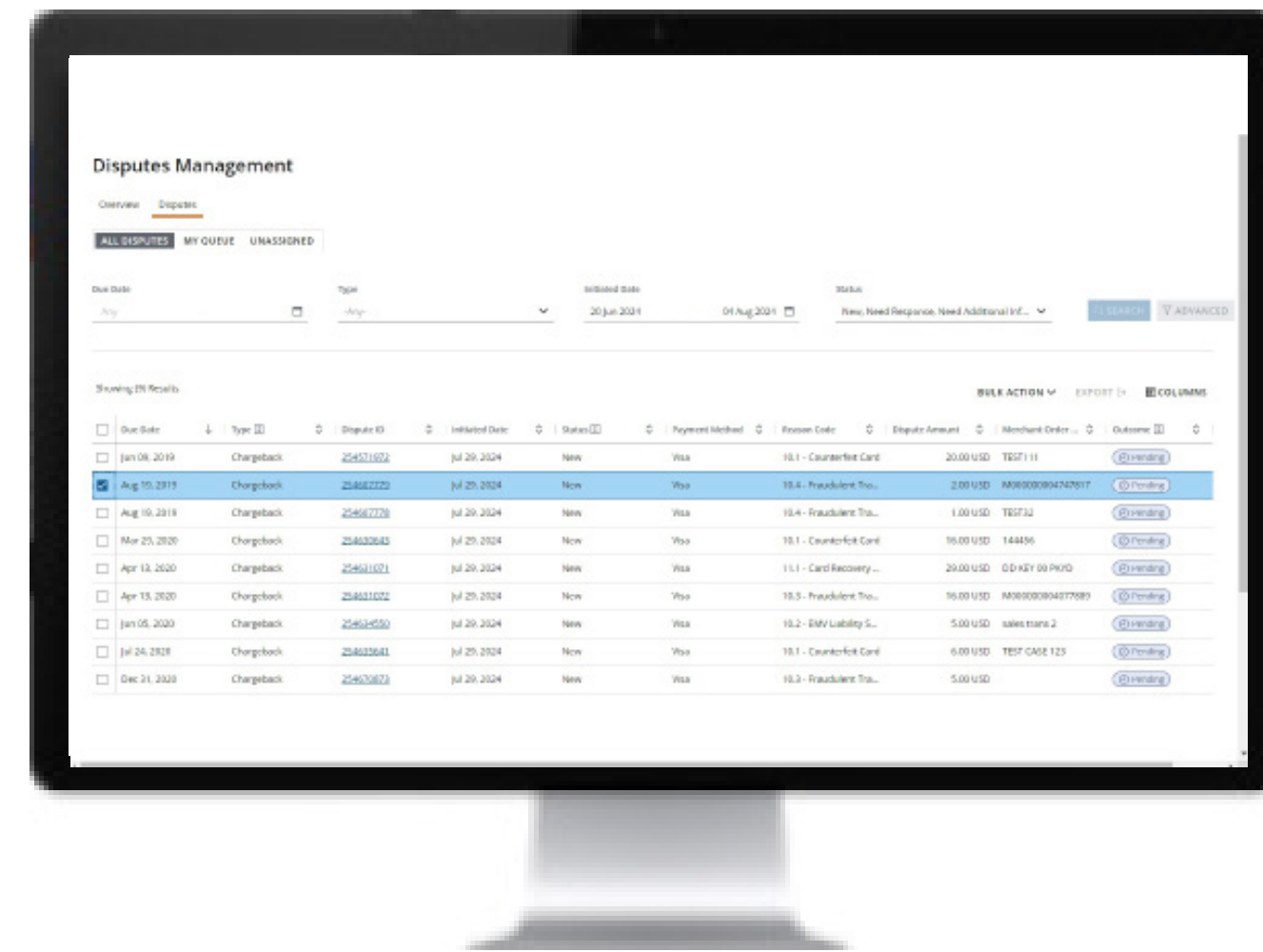
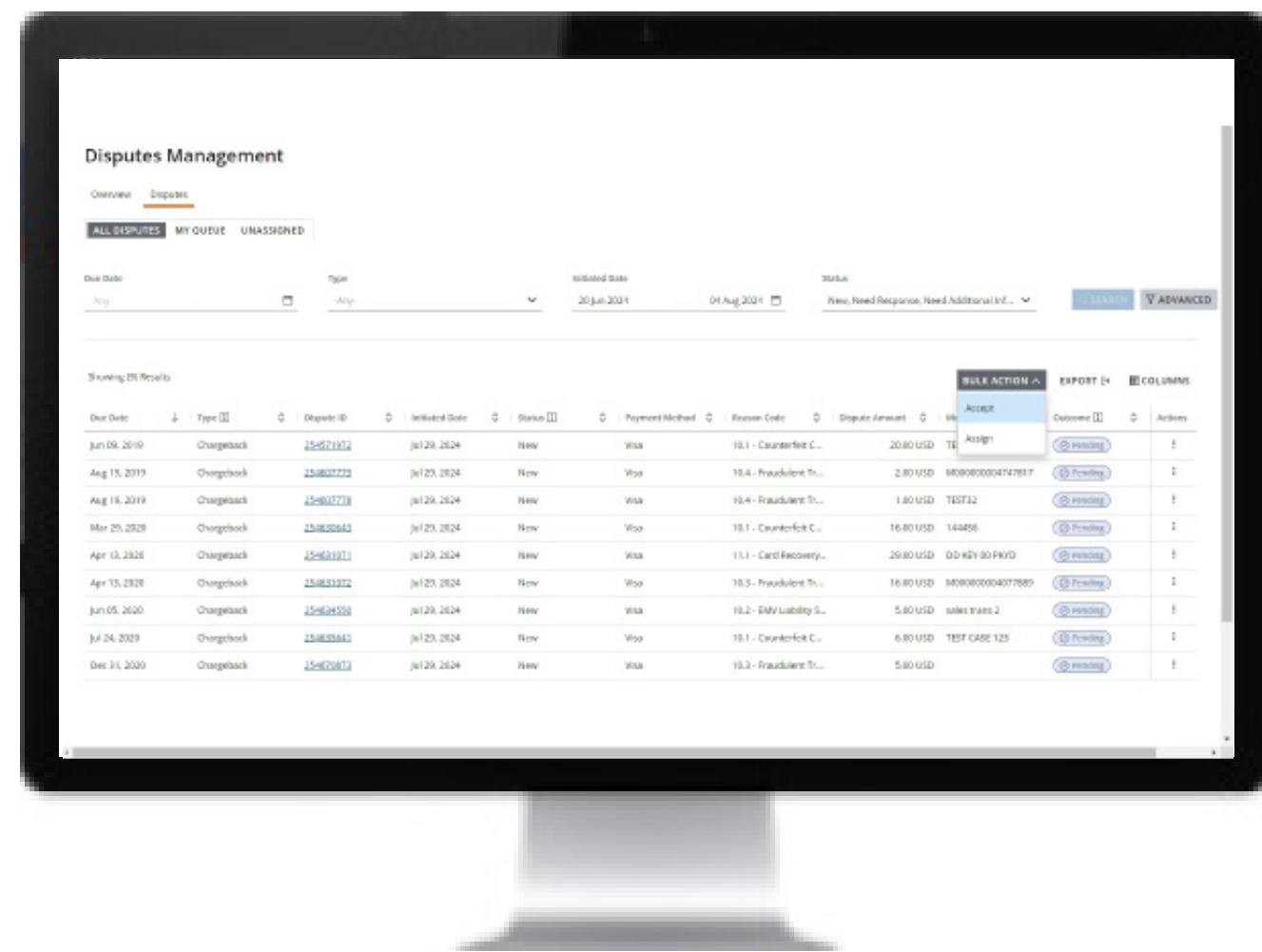
Taking Action on Multiple Disputes

The Bulk Action dropdown menu allows a user to select multiple dispute items for Acceptance or Assignment.

Users can use these checkboxes to select individual disputes on which to take the chosen action.

Disputes selected across multiple locations/TDs when bulk assigned will display only the users who have access to all selected locations/TDs. To refine your user list, you can select disputes belonging to one/same location only.

A check box at the top of the table next to the column headers allows the user to automatically select all disputes on the current screen when this box is selected.



Selection of “Accept” or “Assign” on this menu will cause check boxes to appear next to each dispute item.

Note that users can navigate through disputes using the page navigation options at the bottom of the table. Items selection will be retained as the user moves from one page of results to the next.

Dispute Details

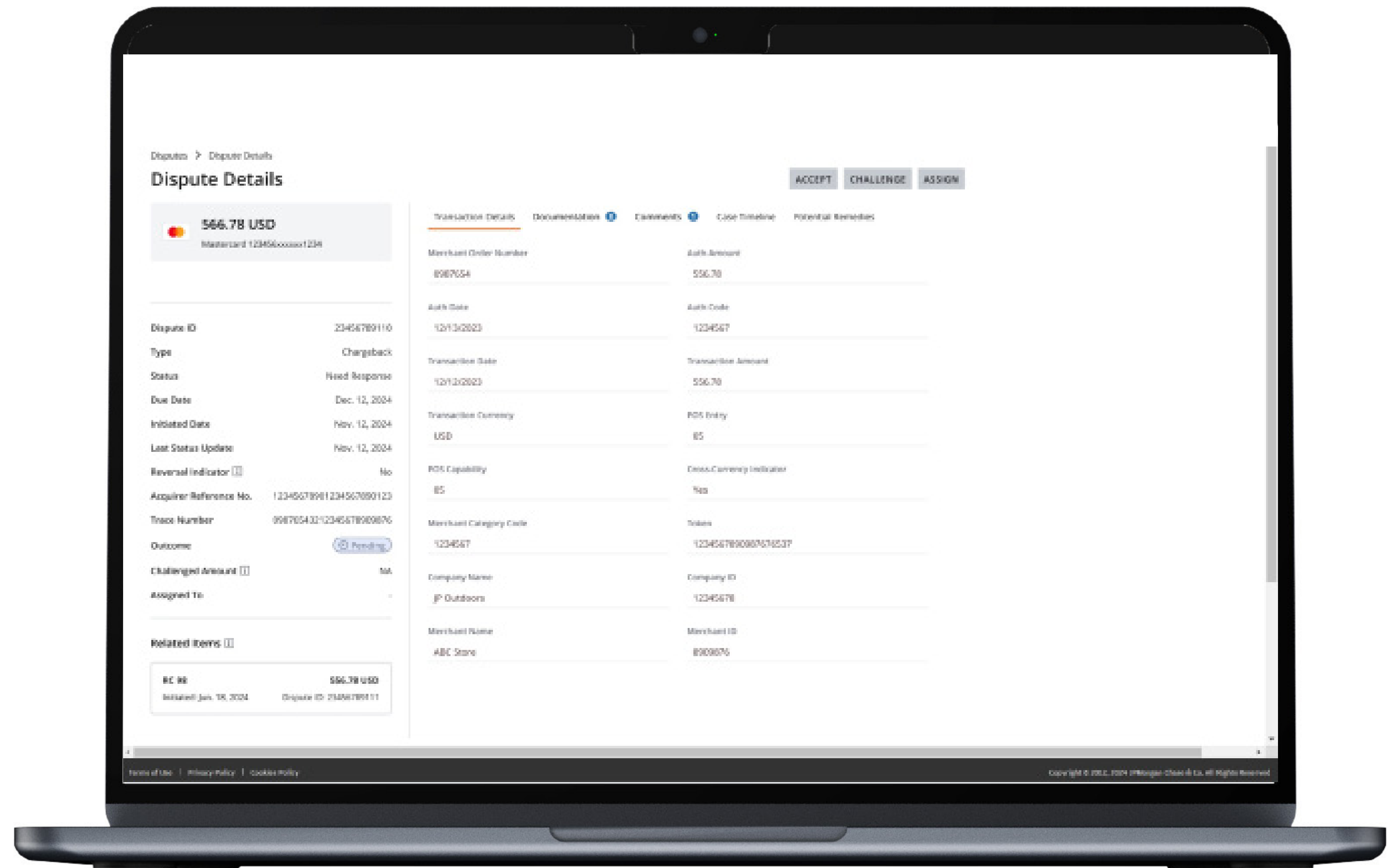
View detailed information about and access tools to help manage and respond to individual disputes.

This area of the Dispute Details Page contains dispute information including the amount, the payment network, the card number (masked), and other dispute data elements that may be needed by the user to investigate and action a dispute. The full list of data elements and definitions of each can be found in the [glossary](#).

Related Items contains any Request Retrievals, Reversals, Chargebacks, or any exception processes related to this dispute item. If there is available case details, there will be a hyperlink which when clicked will provide more information

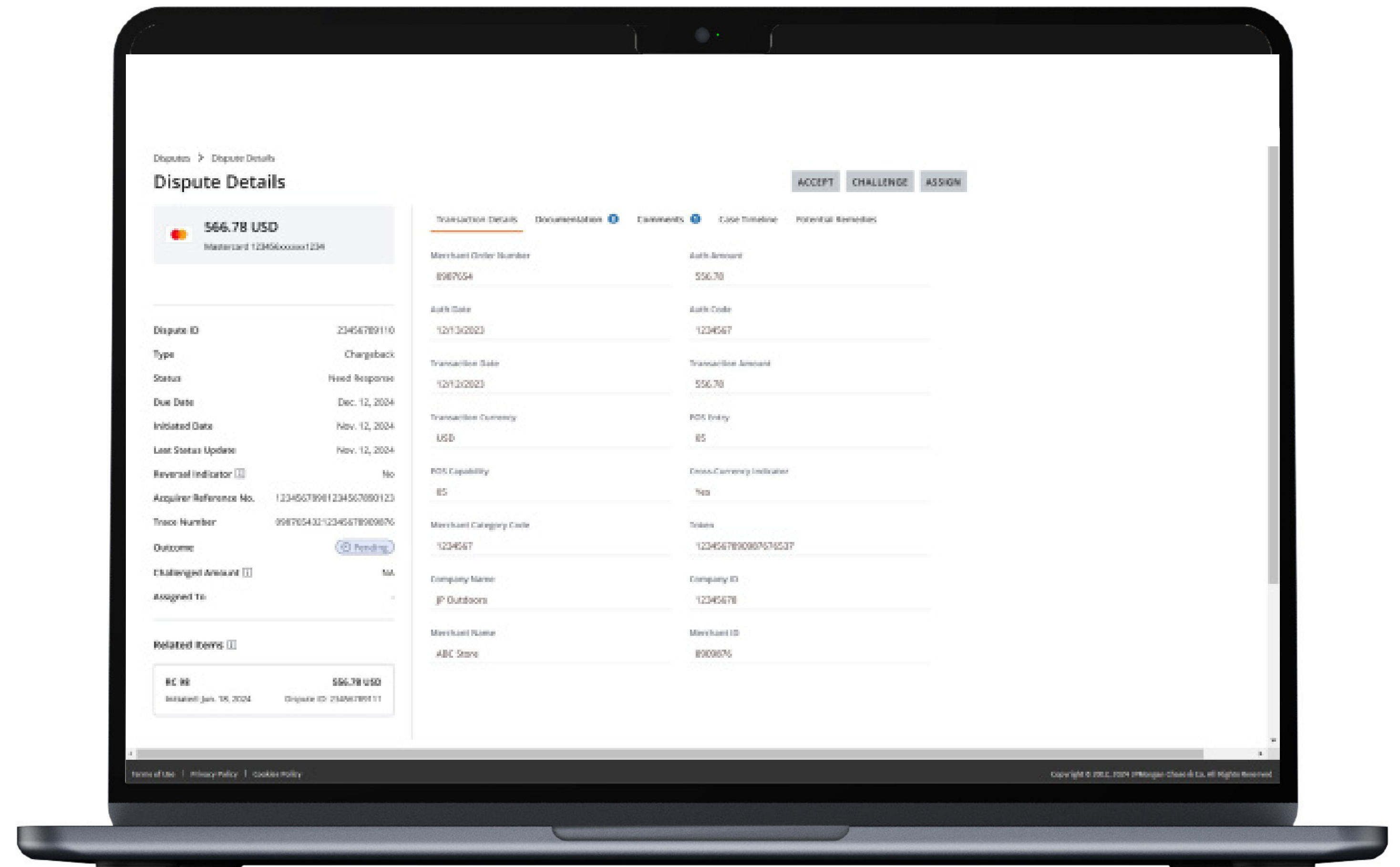
This row of tab headings allows users to view various details regarding the dispute, each of which will be described in more detail on the following pages.

Three action buttons are available on the top right side of the Dispute Details page. Clicking on any of these buttons will trigger the corresponding action.



Dispute Details

Transaction Details

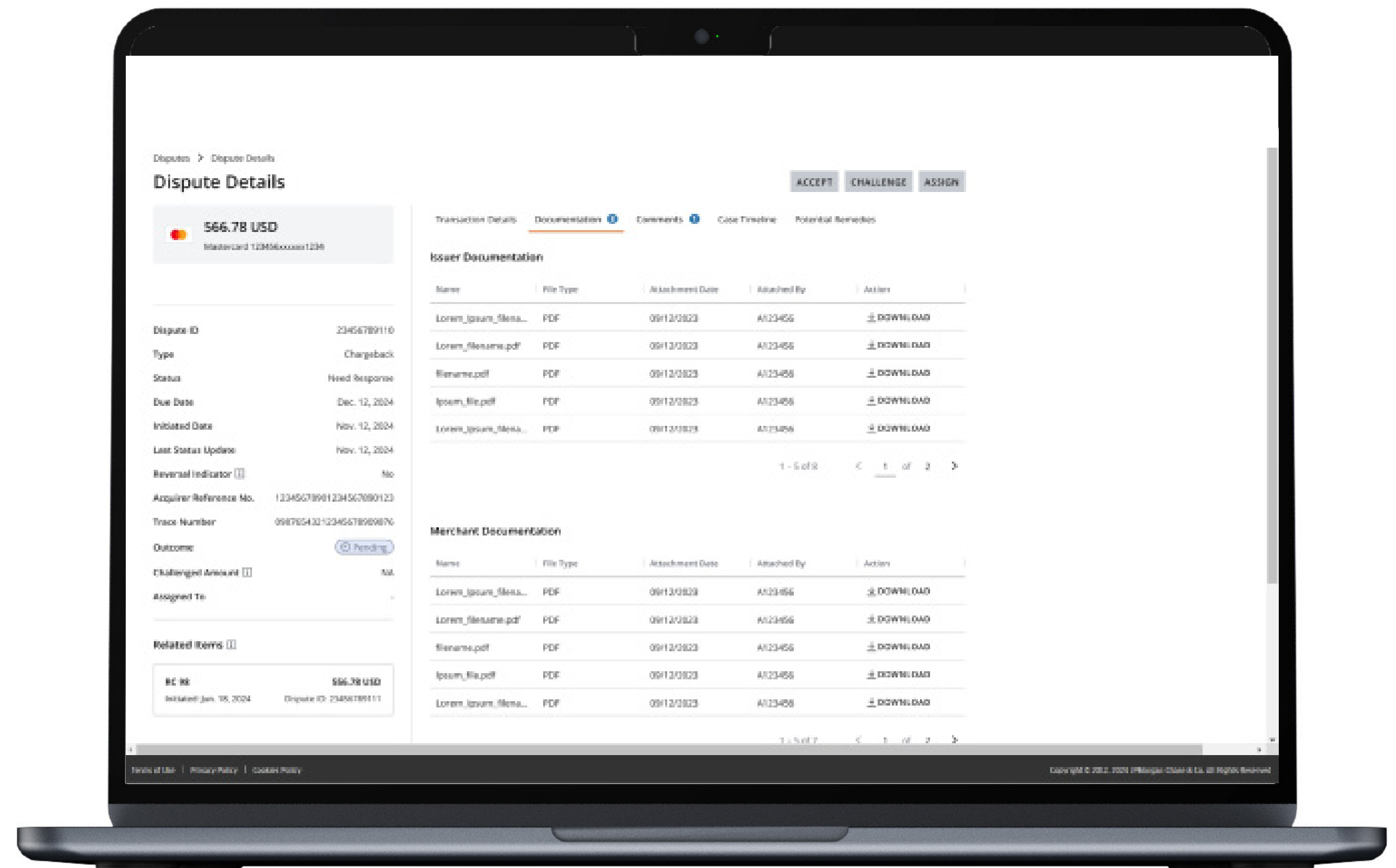


Dispute Details

Documentation

The Documentation tab allows users to download any documentation that has been provided by the Issuer or documentation that has been uploaded by the merchant as part of a Challenge submission. These documents are displayed in two paginated tables.

A numeric indicator will appear next to the tab title when issuer documents have been added to the disputes when applicable.

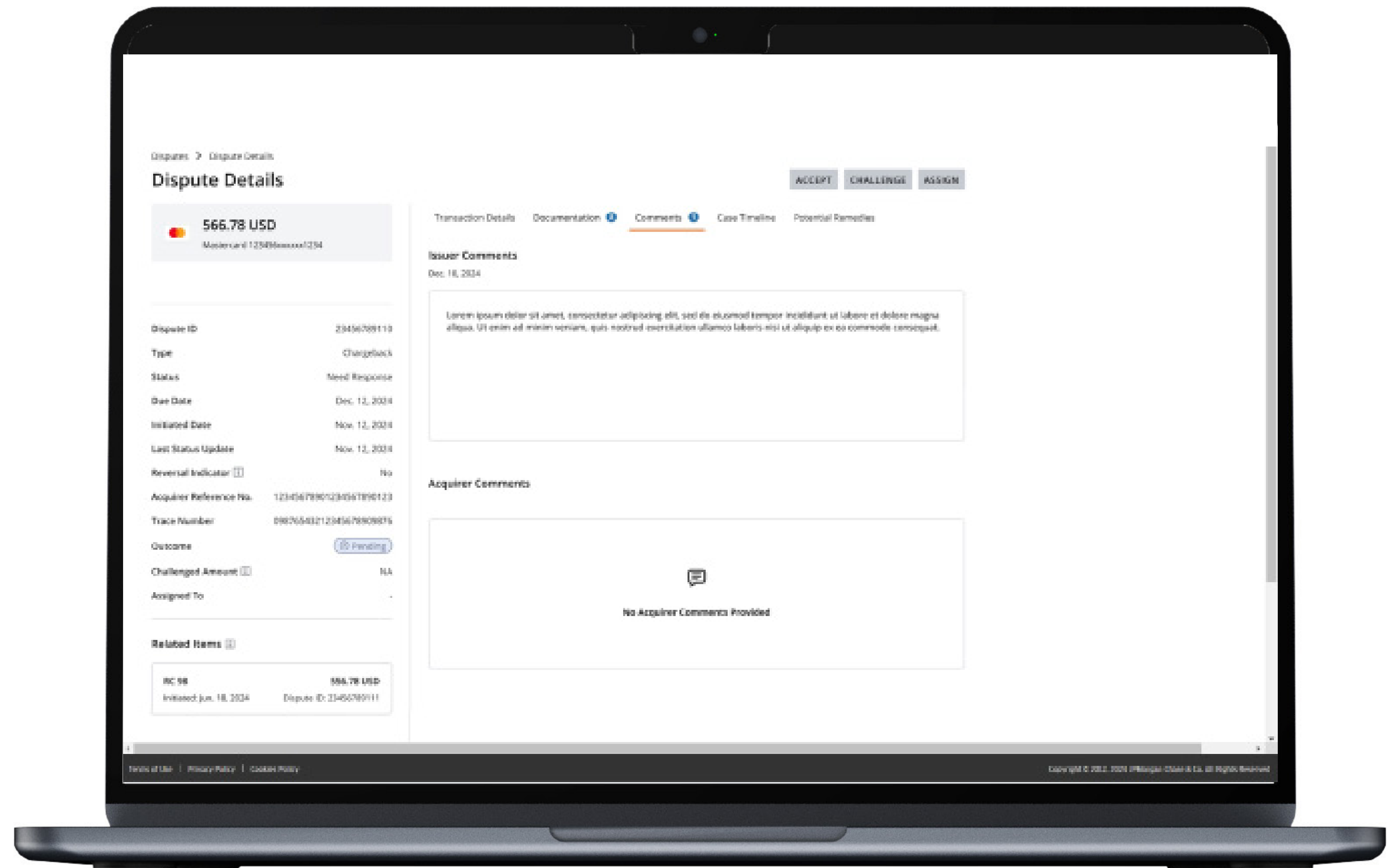


Dispute Details

Comments

The Comments tab provides both a view of any commentary received regarding this dispute from the Issuing bank, as well as any commentary from JPMC.

A numeric indicator will appear next to the tab title when comments have been added to the dispute.

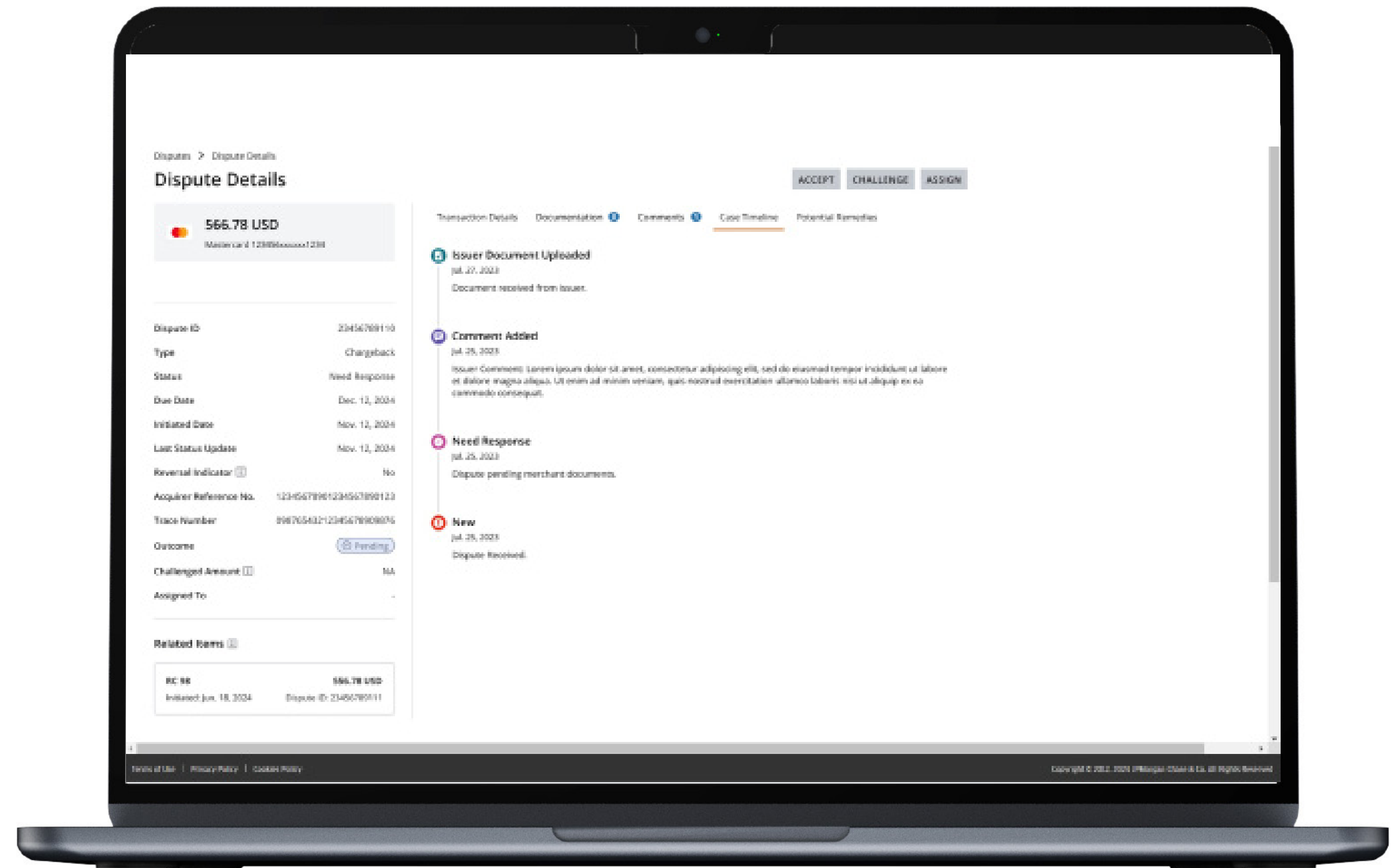


Dispute Details

Case Timeline

The Case Timeline tab provides a running view of every action taken on the given dispute from initiation to closure.

Each action is represented by an action Icon and action description followed by the date and time of the action and any additional details as required.

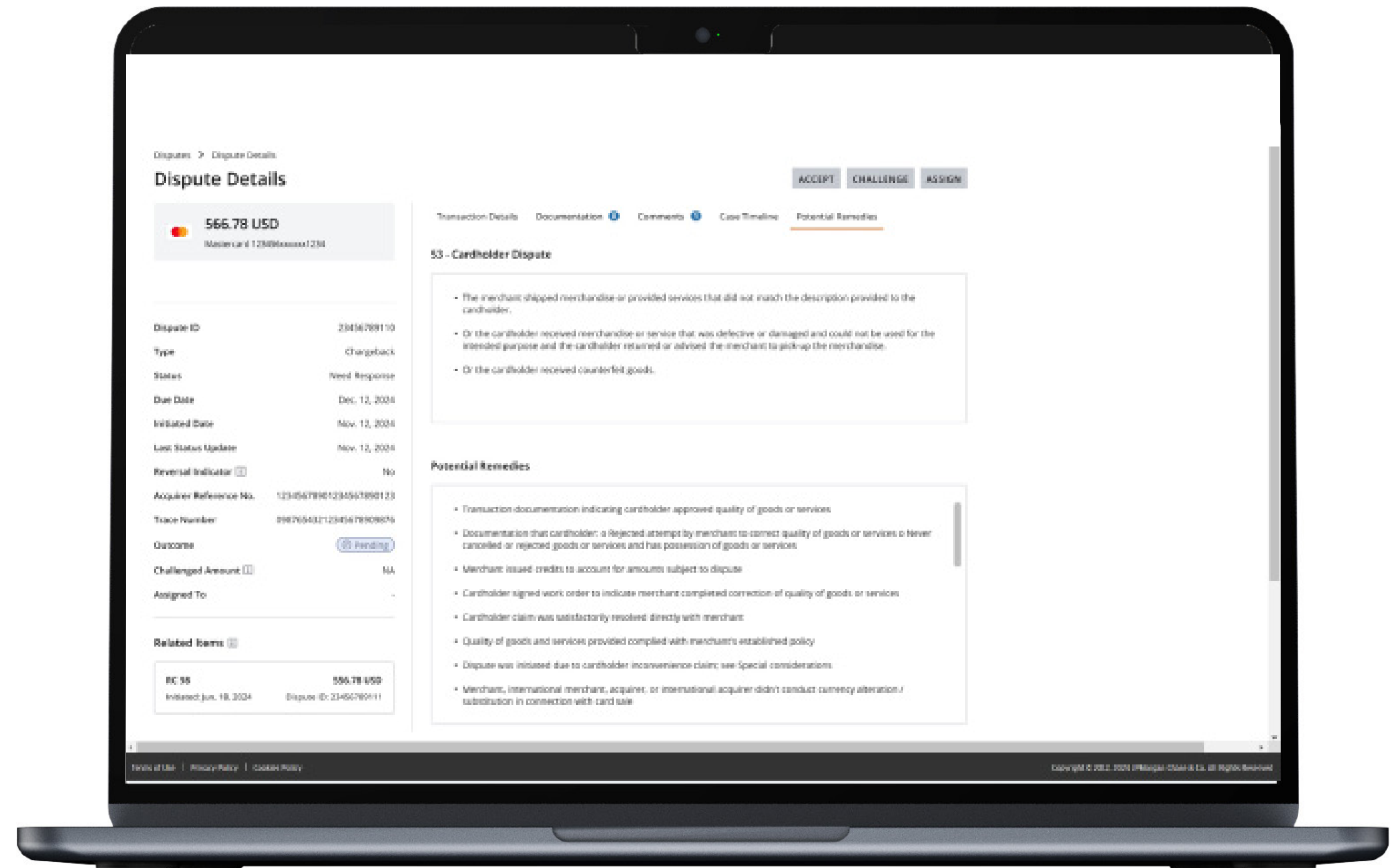


Dispute Details

Potential Remedies

The Potential Remedies tab contains a detailed description of the dispute type (including the numeric dispute type code) along with a list of documentation/evidence that a merchant could add to any potential challenge to improve the likelihood of a successful outcome.

The full list of dispute types and dispute type codes can be found in the [Reason Code Guide](#).



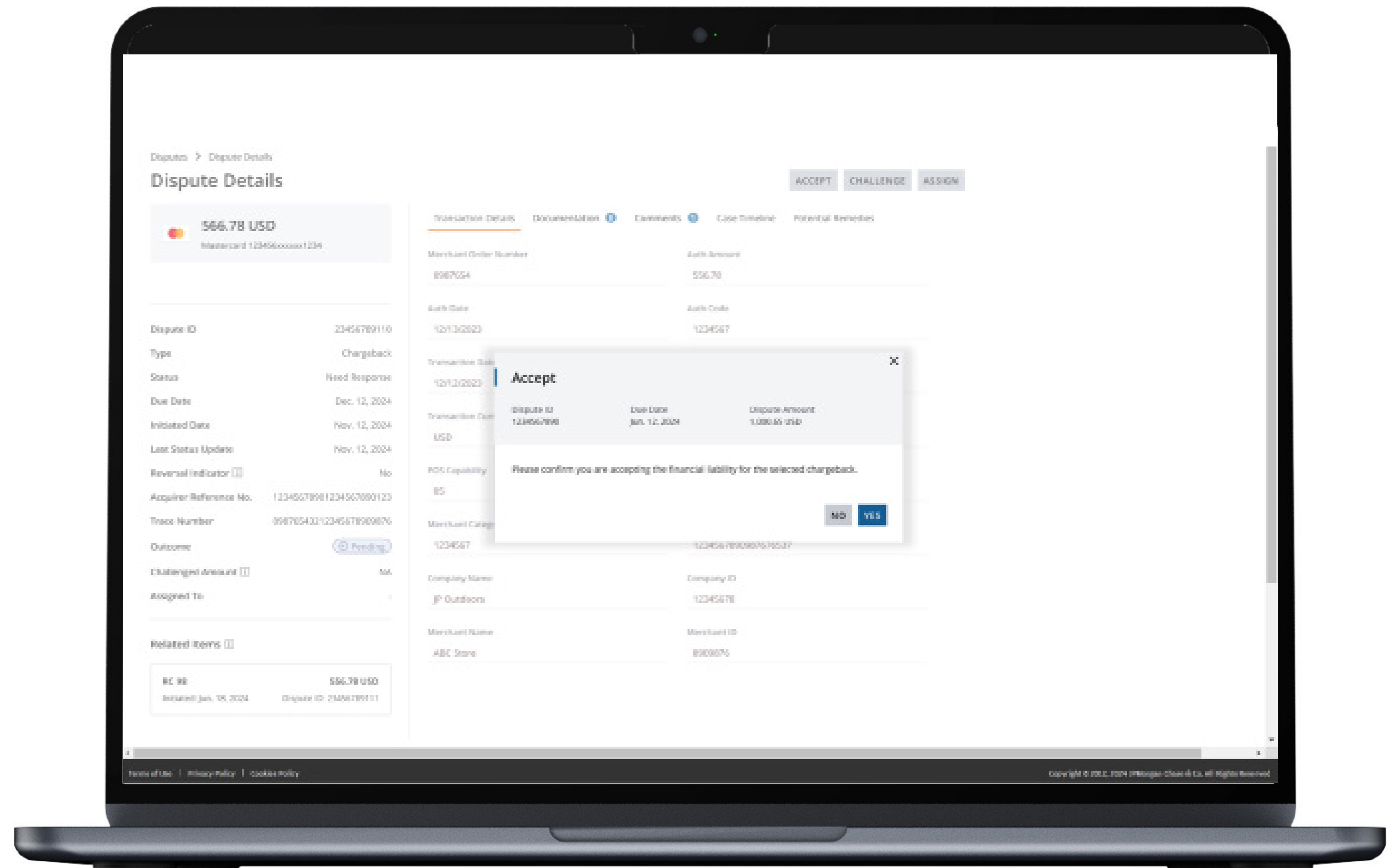
Actions

Accept

When a user clicks the “Accept” action on a dispute (or multiple disputes), a pop-up window will appear showing the dispute ID, due date, and amount.

The user will be prompted to confirm that they are accepting financial liability for the dispute amount by clicking on the button labeled “Yes”.

Note that the Accept action is not binding until the dispute due date, meaning disputes that have been Accepted can still be challenged up until the due date of the dispute.



Actions

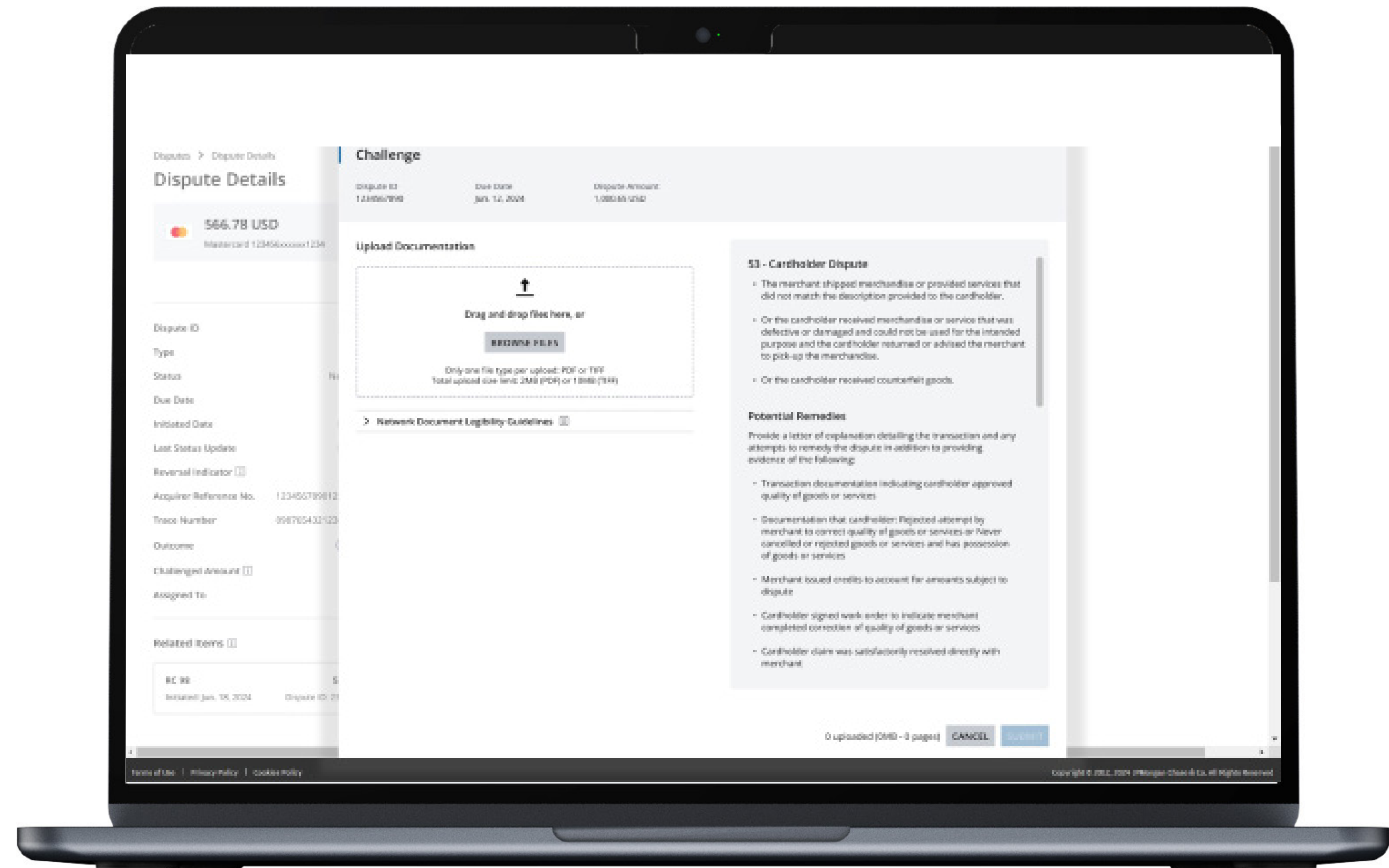
Challenge

When a user takes the Challenge action on a dispute, a pop-up window will appear showing the dispute ID, due date, and amount. Users can attach documentation to the challenge on the left side of the window, and the right side of the window contains information regarding the dispute type and potential remedies.

Users can attach documentation to the challenge on the left side of the window, and documentation eligibility requirements are available directly below the upload box.

Once all required documentation has been uploaded, the user can click on the Submit button to initiate the challenge action on the dispute. The Submit button will only be accessible if there are no issues identified with the uploaded documentation. If documentation errors are identified, these will need to be remedied before the Submit button can be pressed. **Please note that this action is binding** -- once a dispute is challenged it cannot be modified to Accept.

Please note that the file requirements vary across networks and can be reviewed under the “Browse” option. Additional requirements are available in the Network Document Legibility Guidelines.

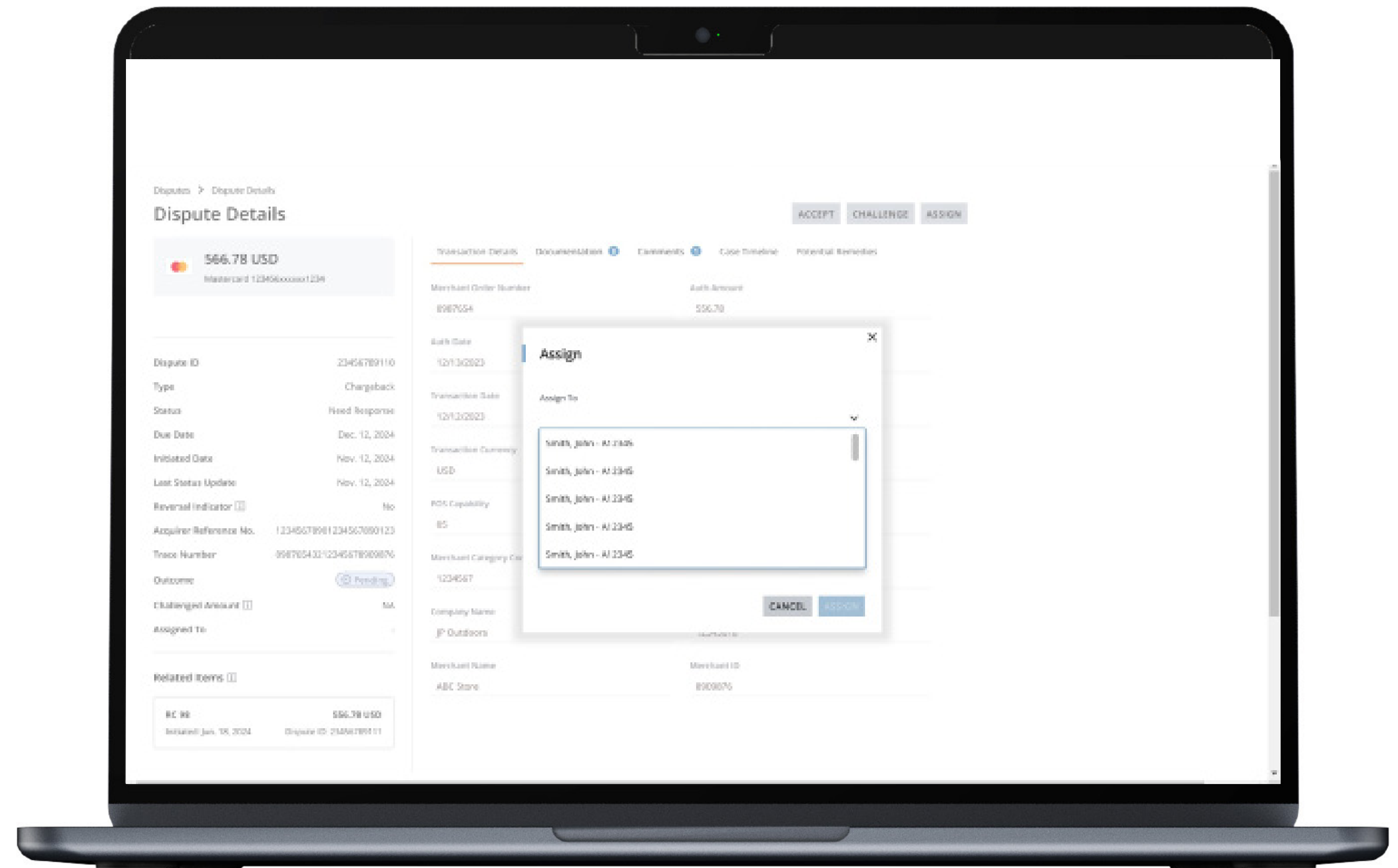


Actions

Assign

When a user clicks the “Assign” action on a dispute (or multiple disputes), a pop-up window will appear with a dropdown list from which the assignee can be selected.

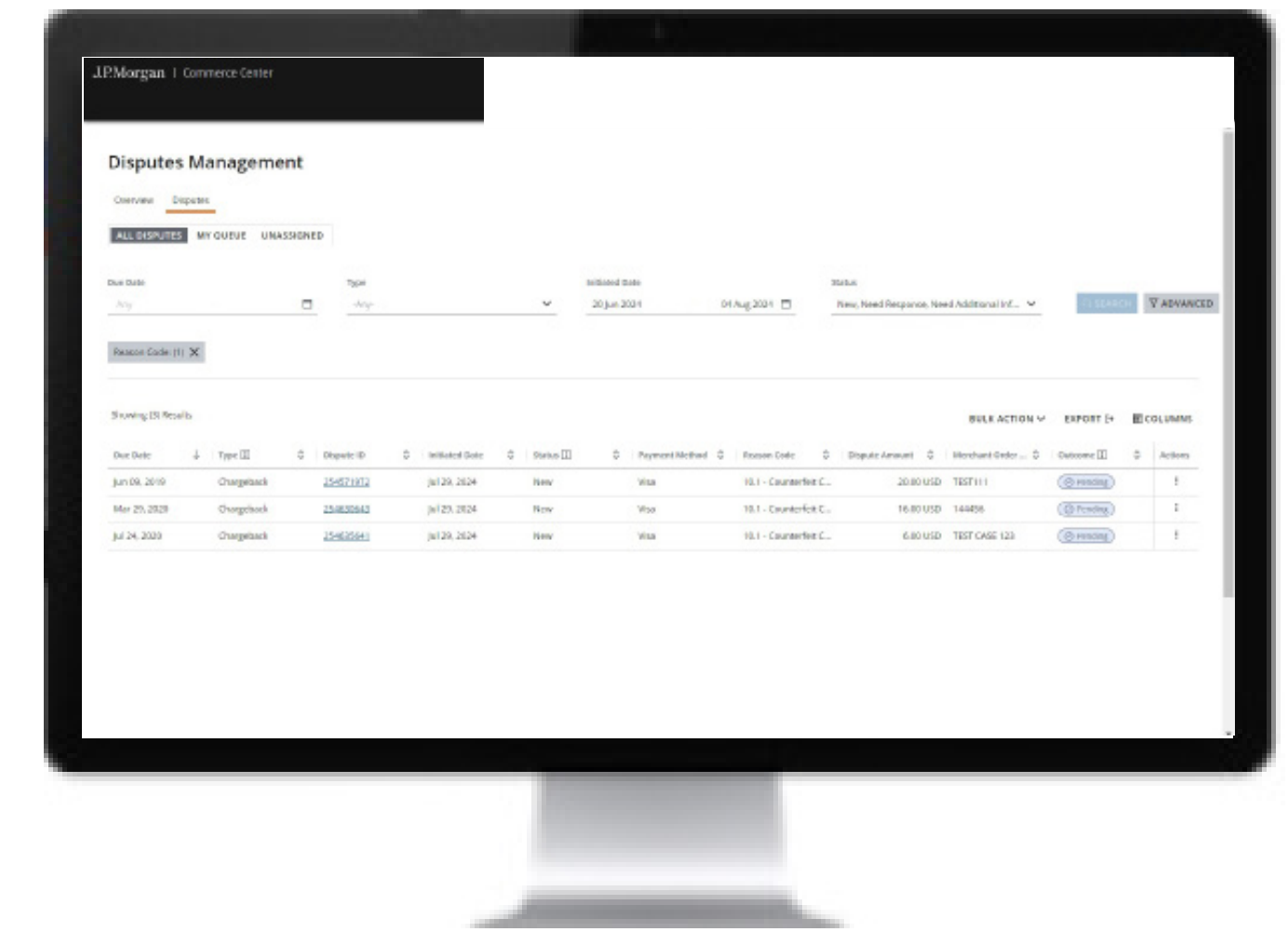
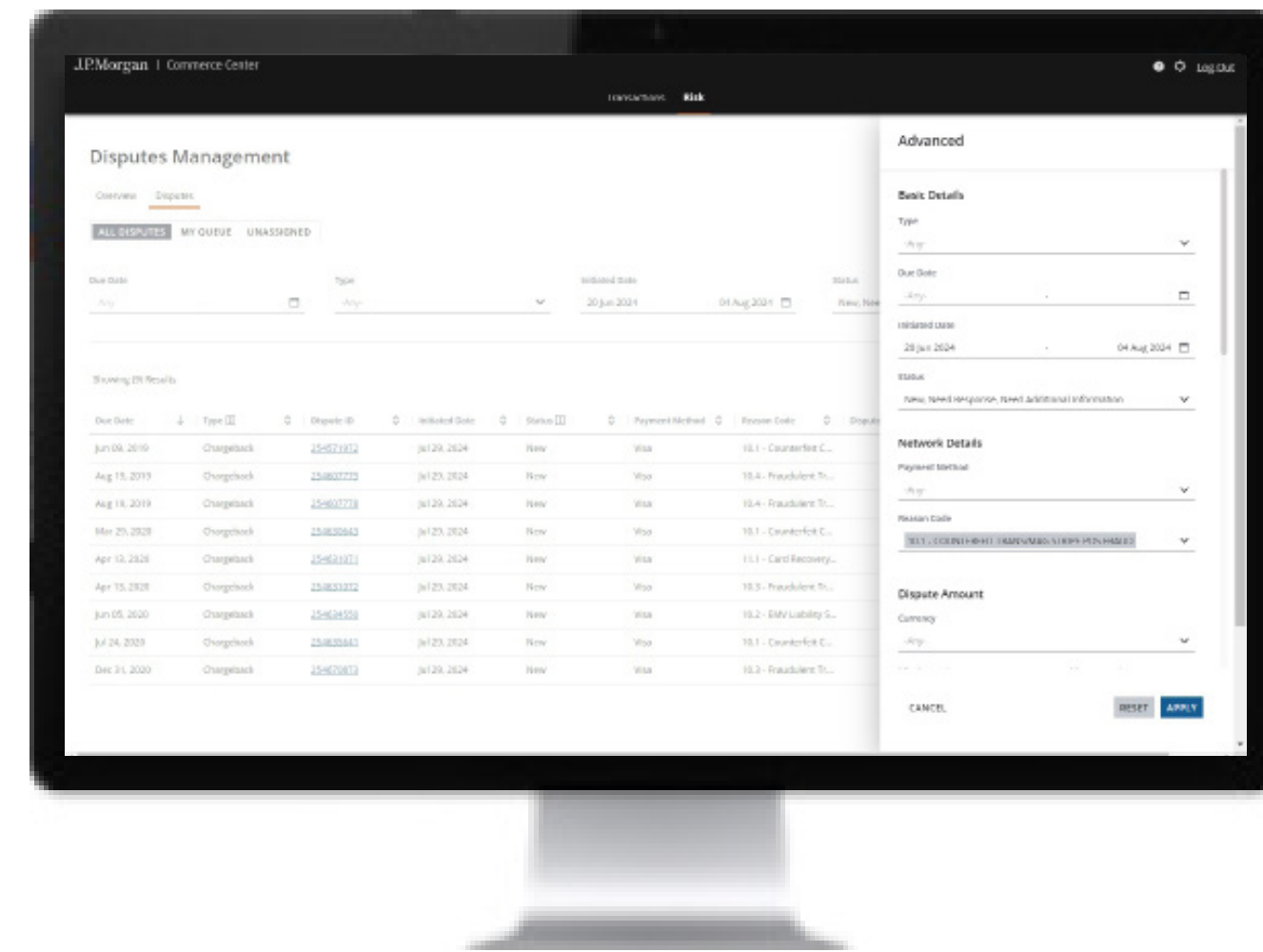
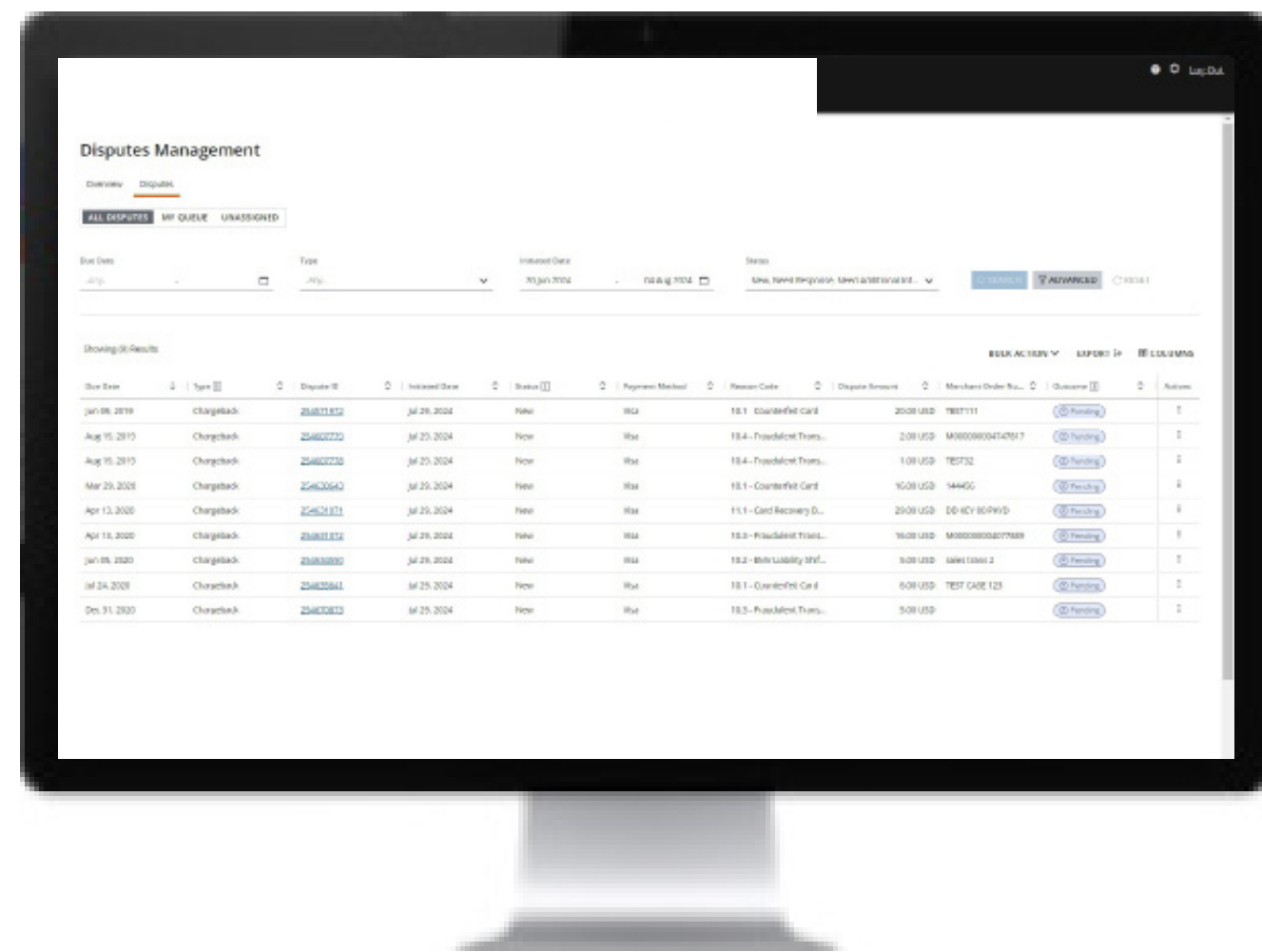
Once a user id is selected, pressing the assign button will assign the dispute (or disputes) to the selected user.



Disputes

Advanced Filter

Pressing the Advanced Filter button will bring up a new window in which filter criteria can be set against additional data points, including dispute amount, BIN numbers, reference numbers, and more. A full list of filter criteria and definitions of these data elements can be found in the [glossary](#).



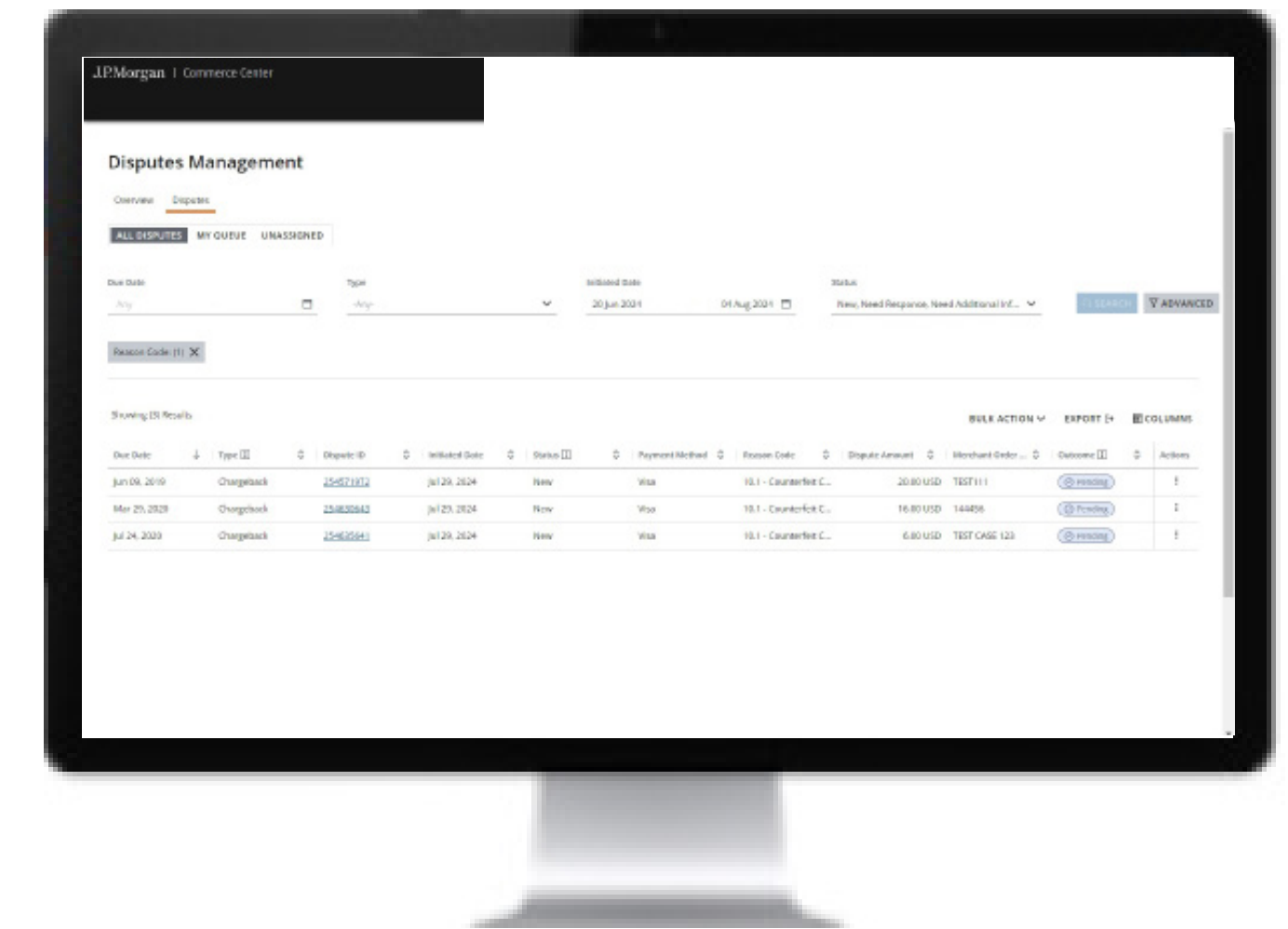
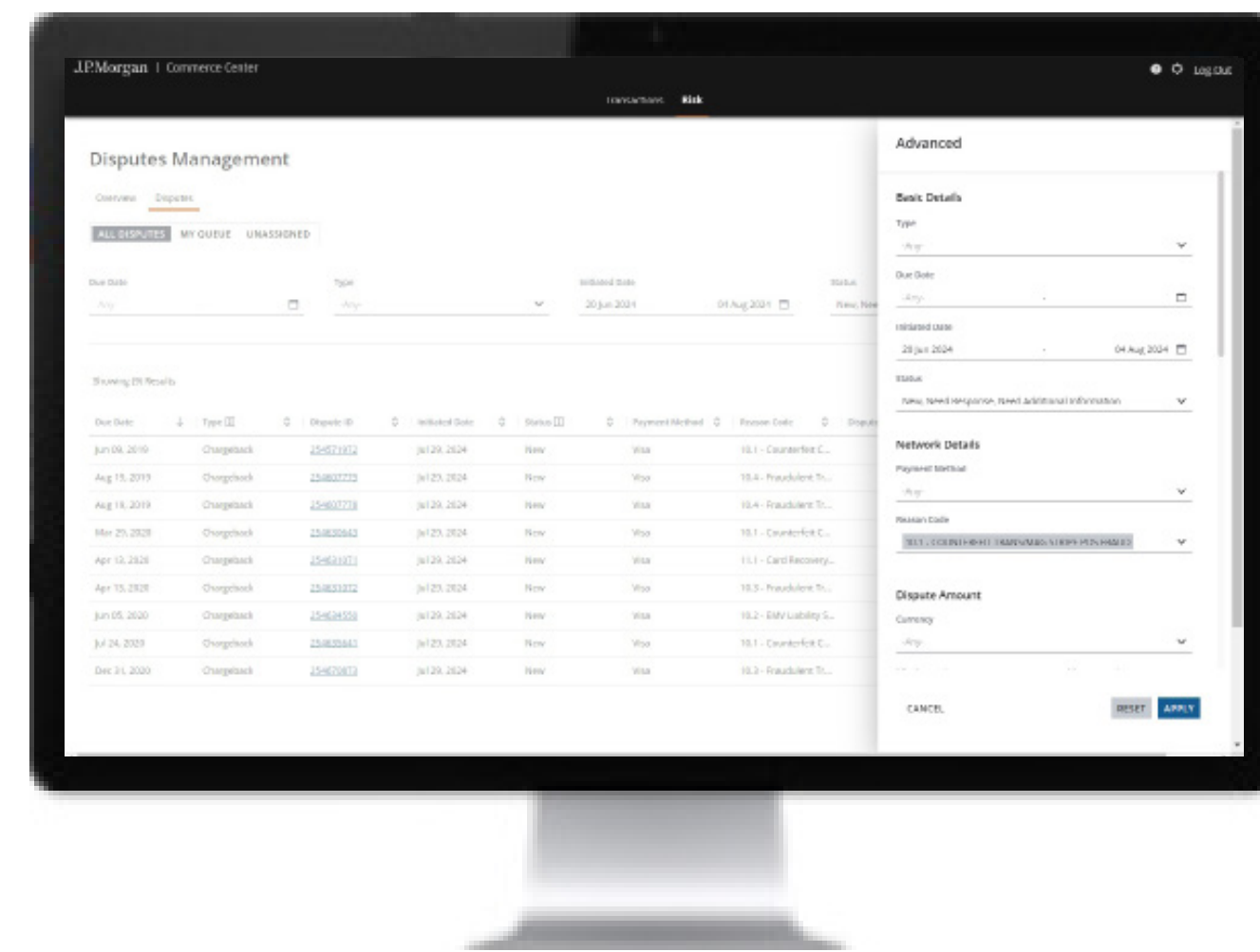
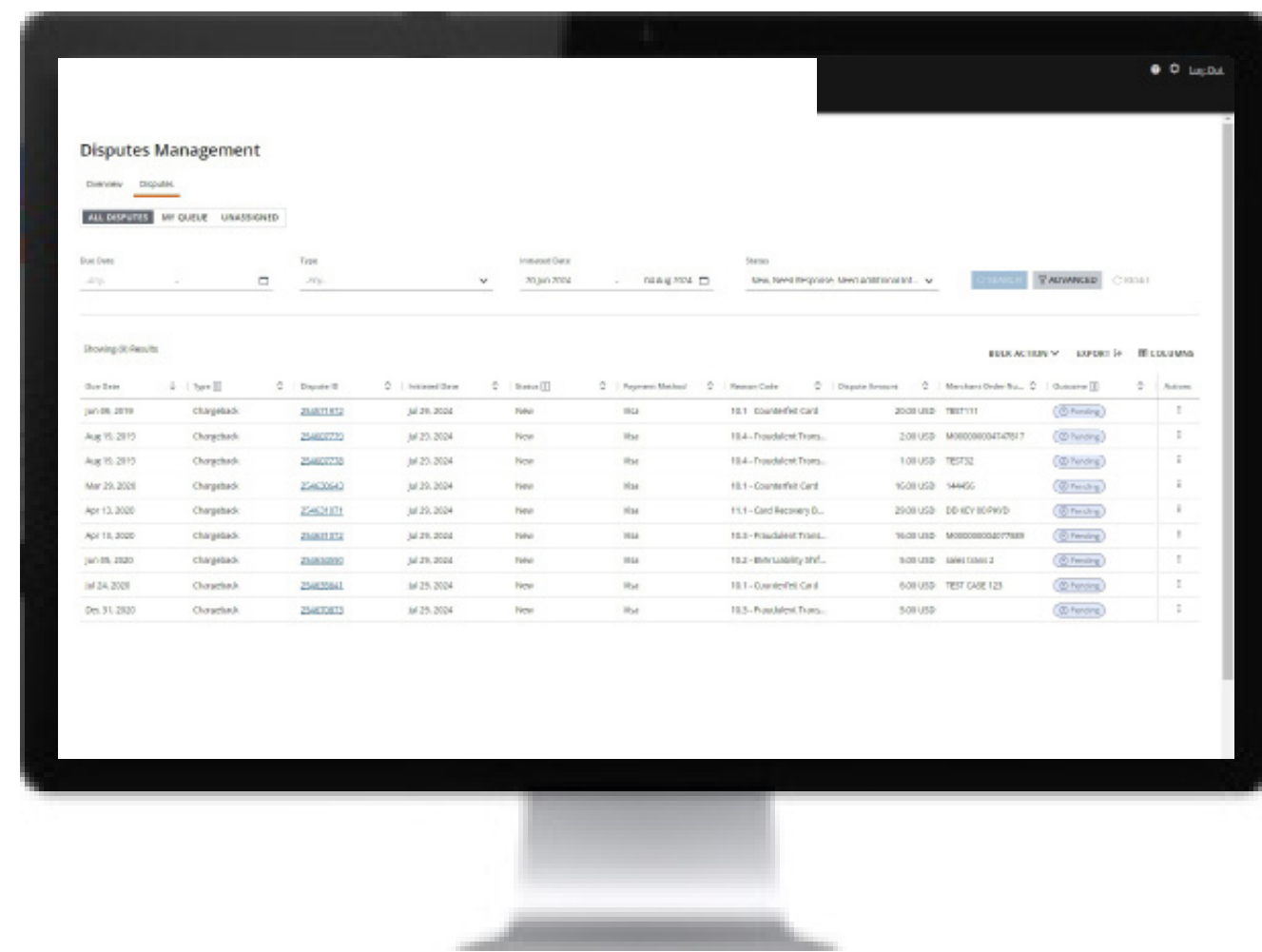
Pressing the Cancel button will discard any changes and/or updates made to the search criteria in the Advanced Filter window and return the user to the main Disputes page.

Pressing the Reset button will clear all set search criteria.

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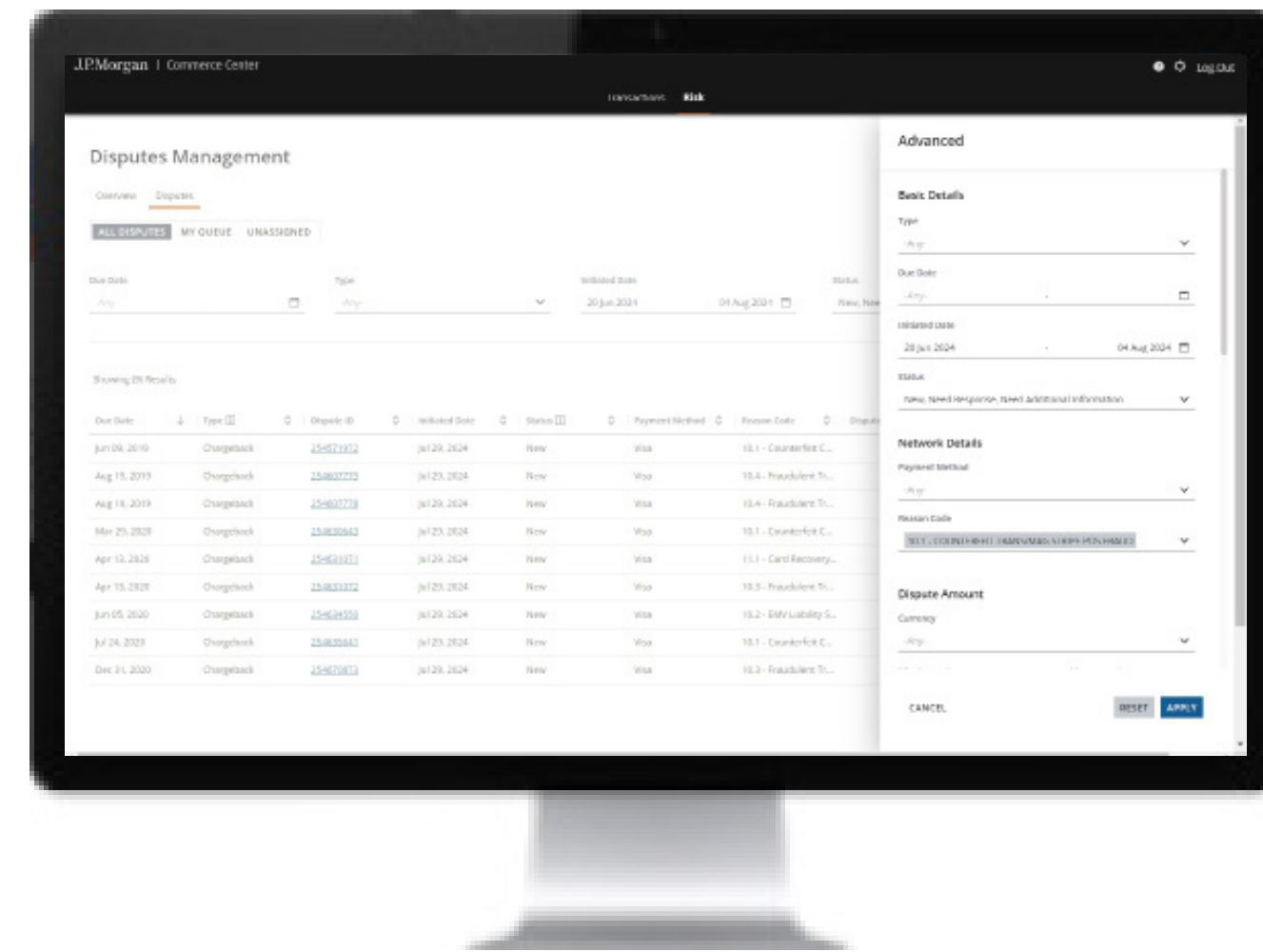
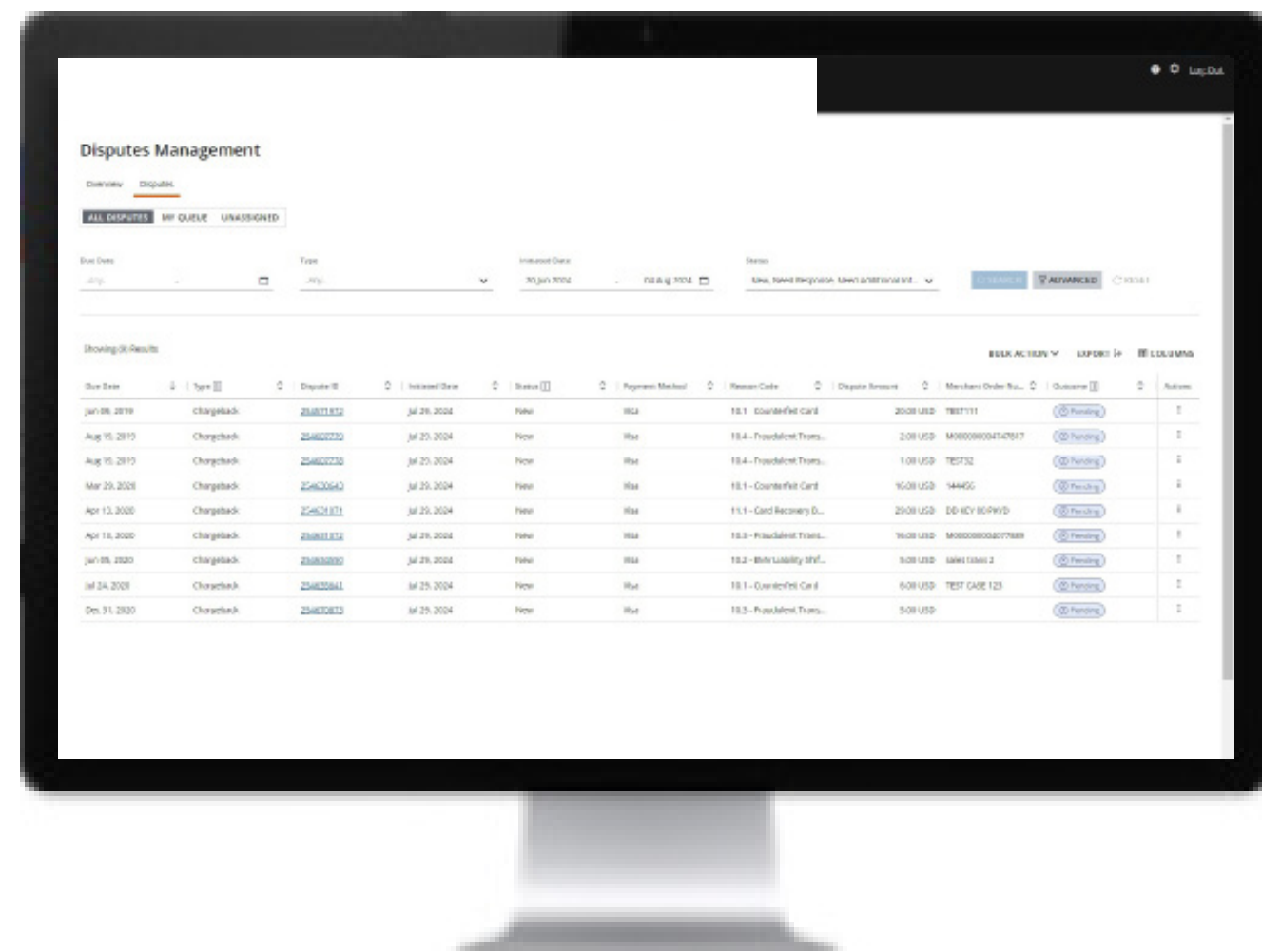
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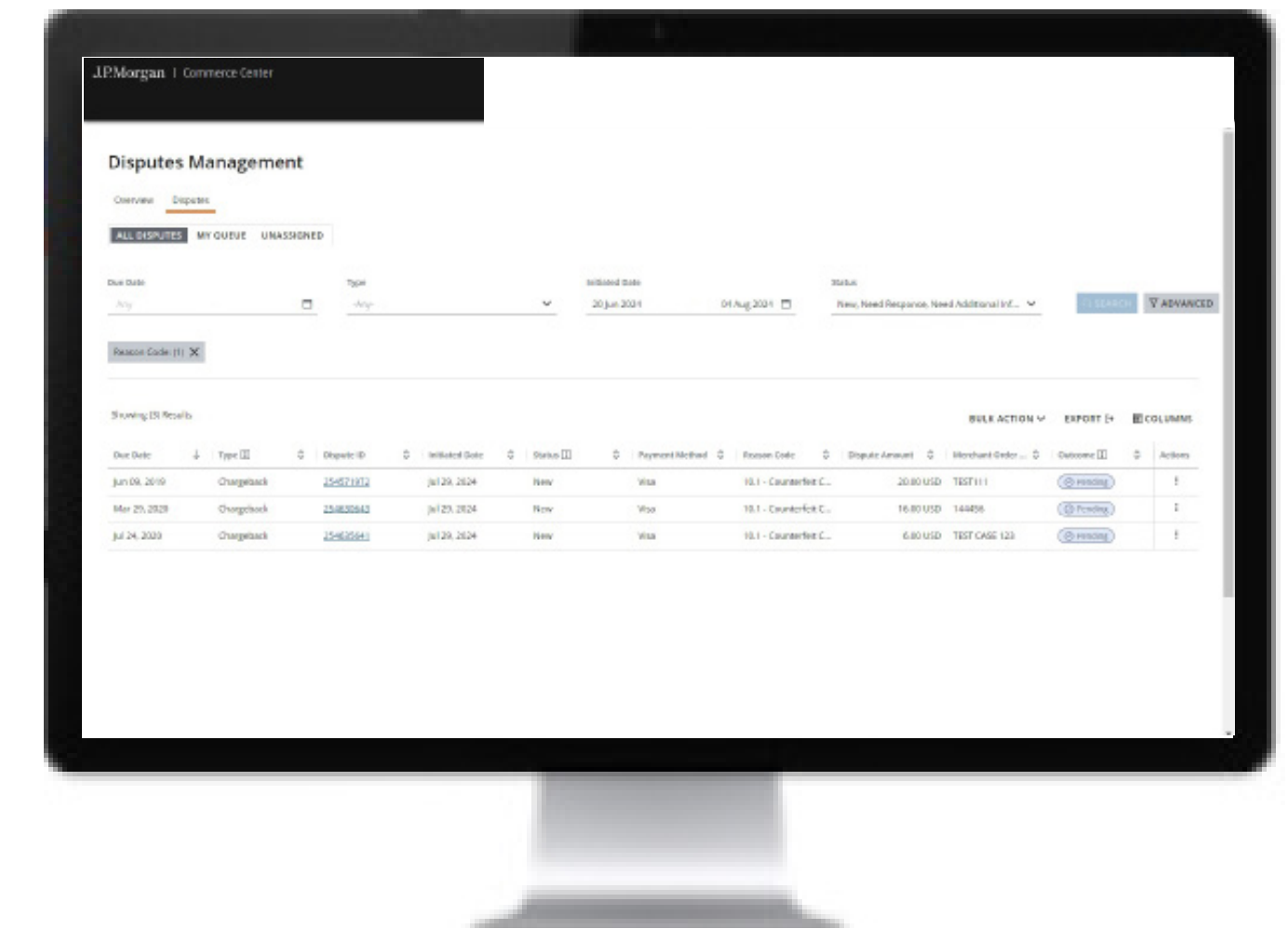
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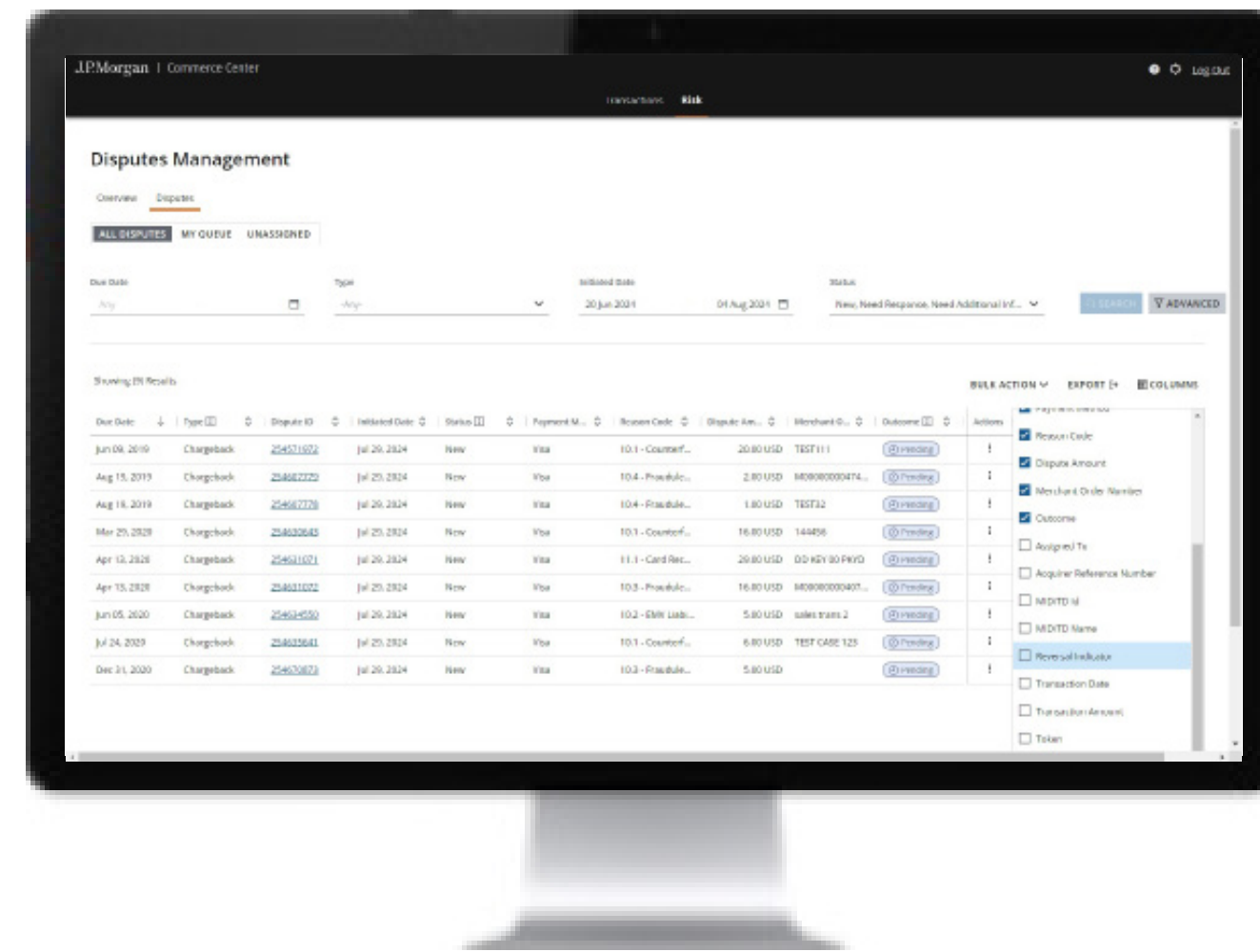
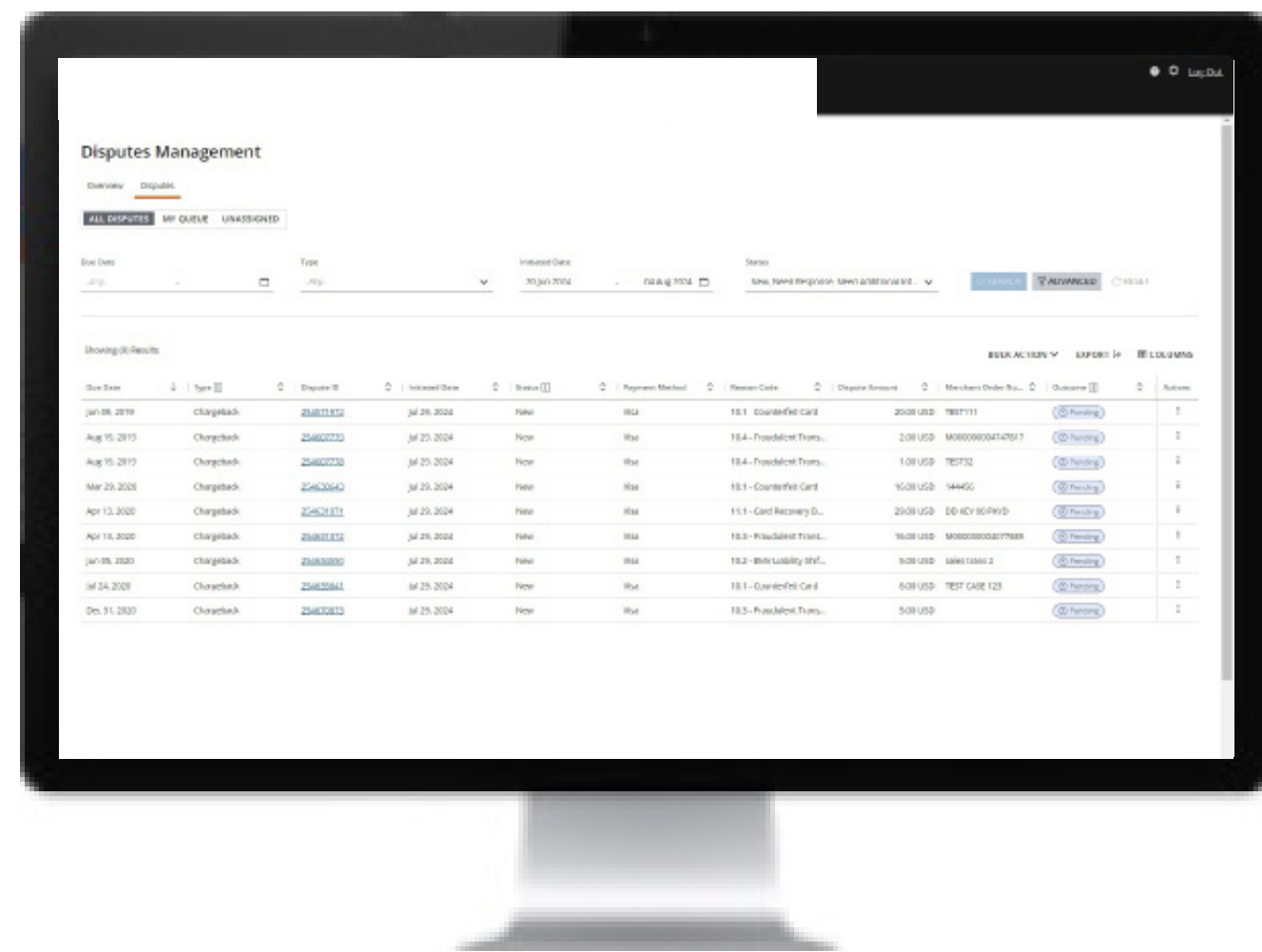
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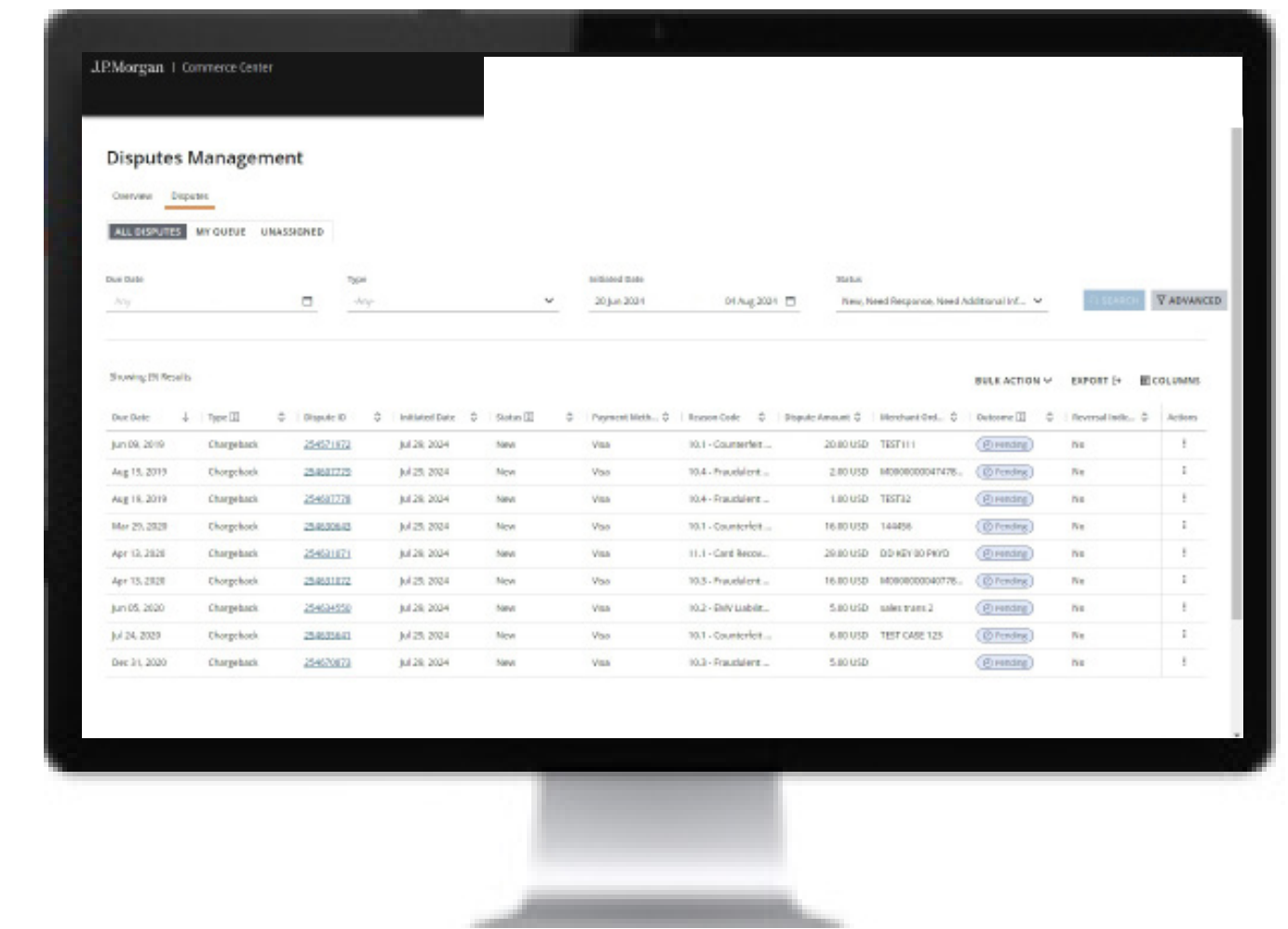
Disputes

Adding or Removing Columns

The Columns button will bring up a pop-up window in which users can add or remove columns from the results table by selecting or deselecting the check box for each column, respectively. Pressing the reset button will reset the selection to the default columns only. The full list of available columns and definitions of each can be found in the [glossary](#). Note that column modifications will not be persisted between sessions and will be reverted to the default column set upon log-in.



The Reversal Indicator column is selected to add this column to the current view.

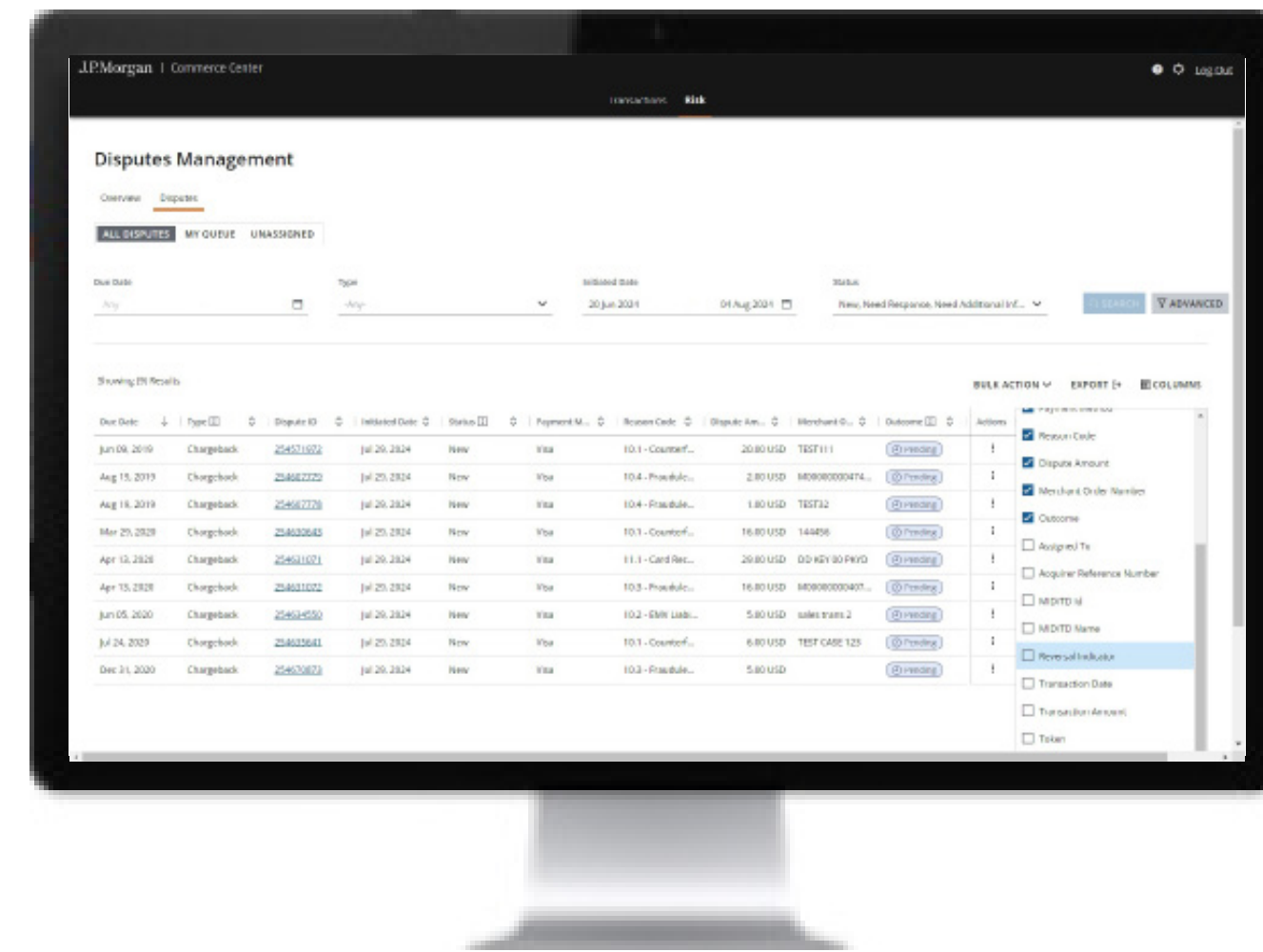
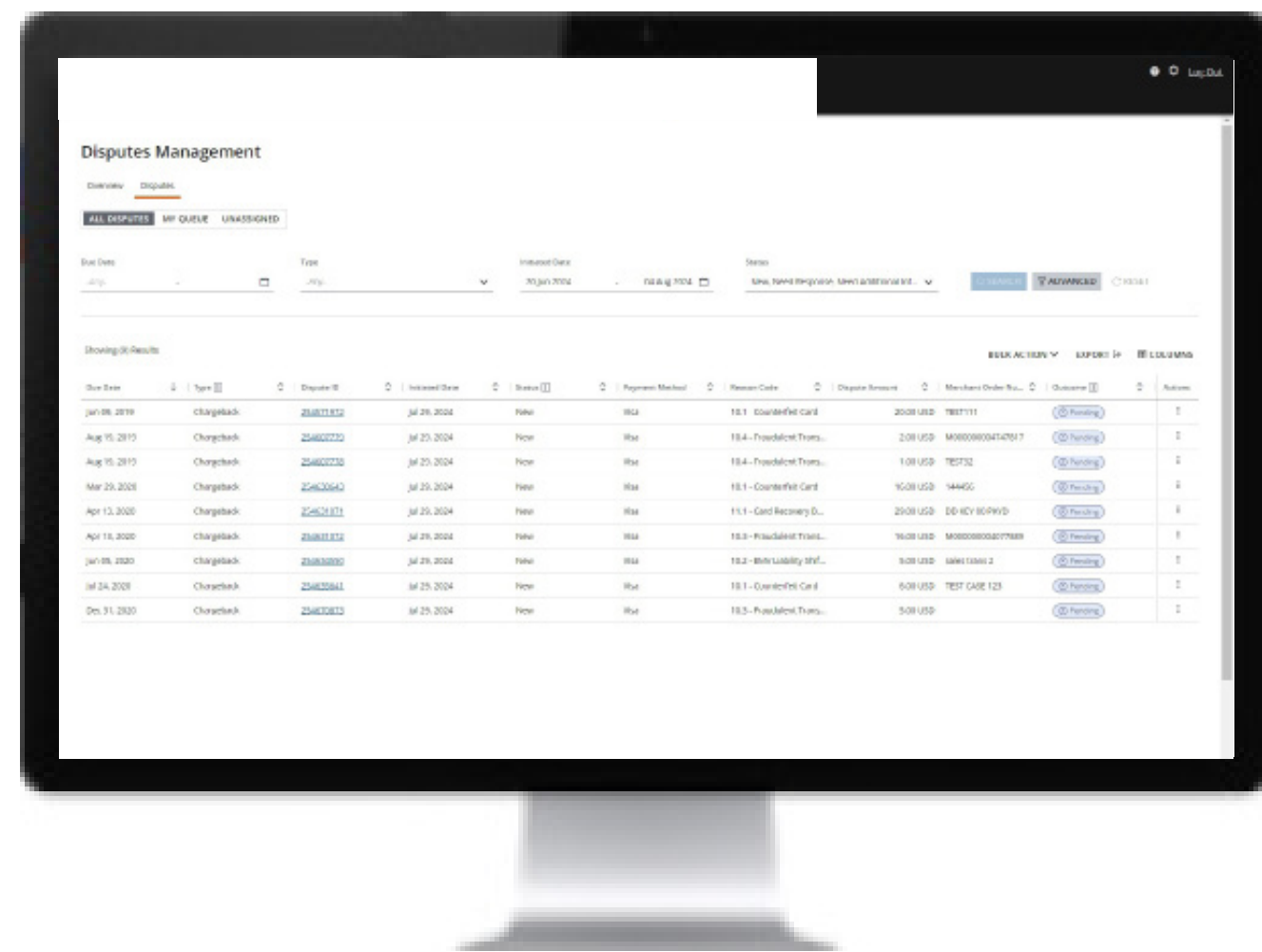


The Disputes grid now displays the Reversal Indicator column.

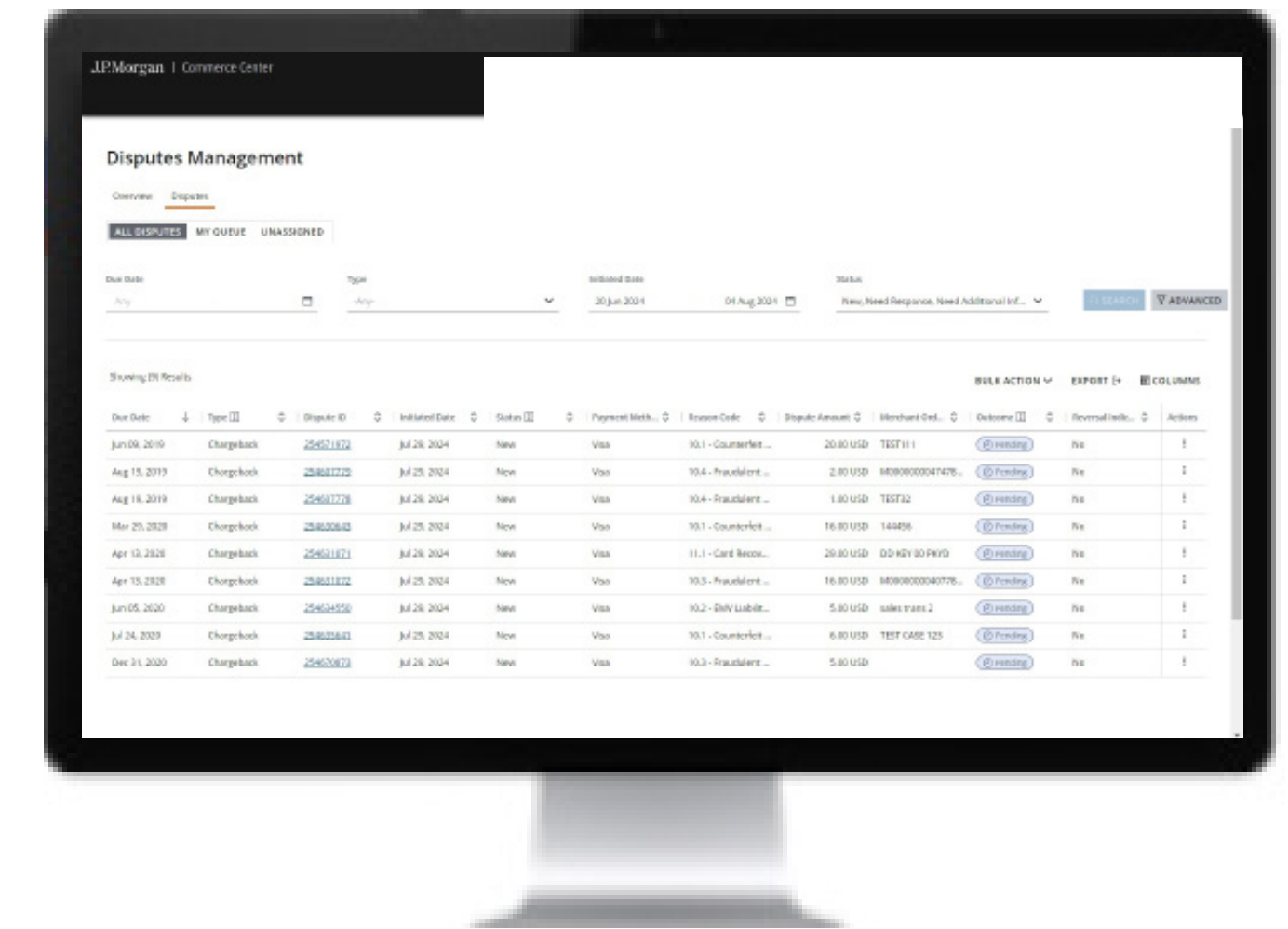
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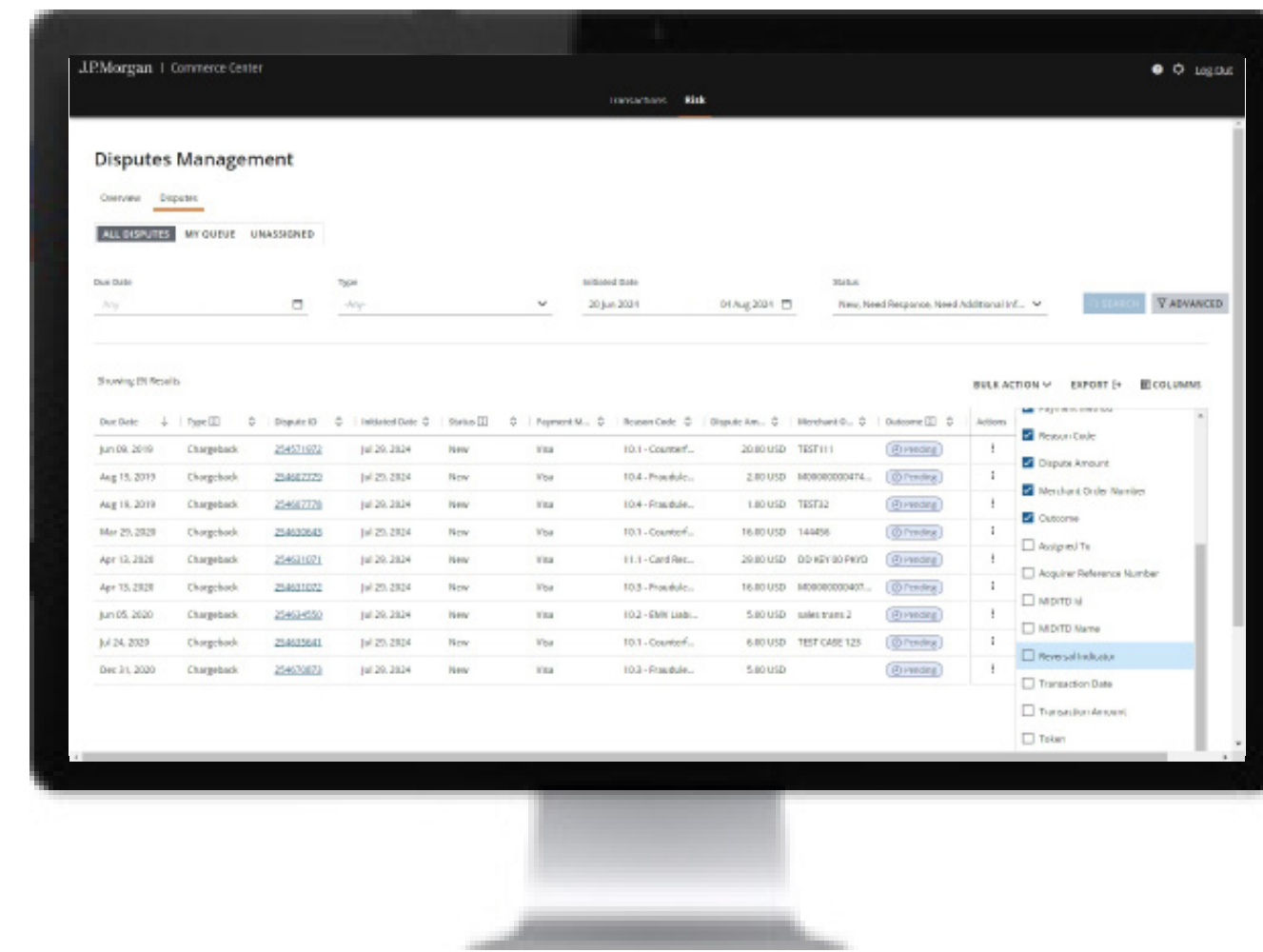
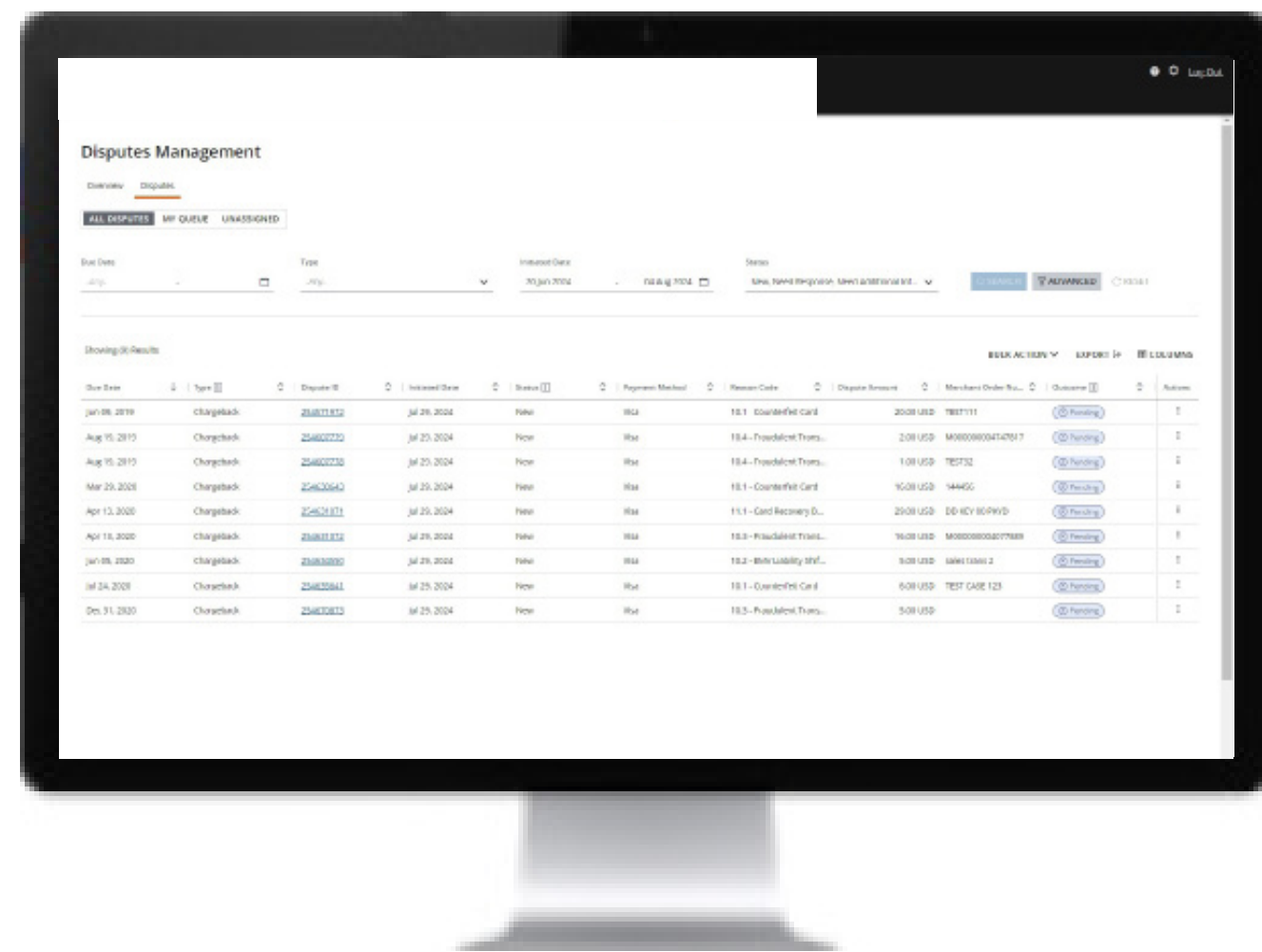


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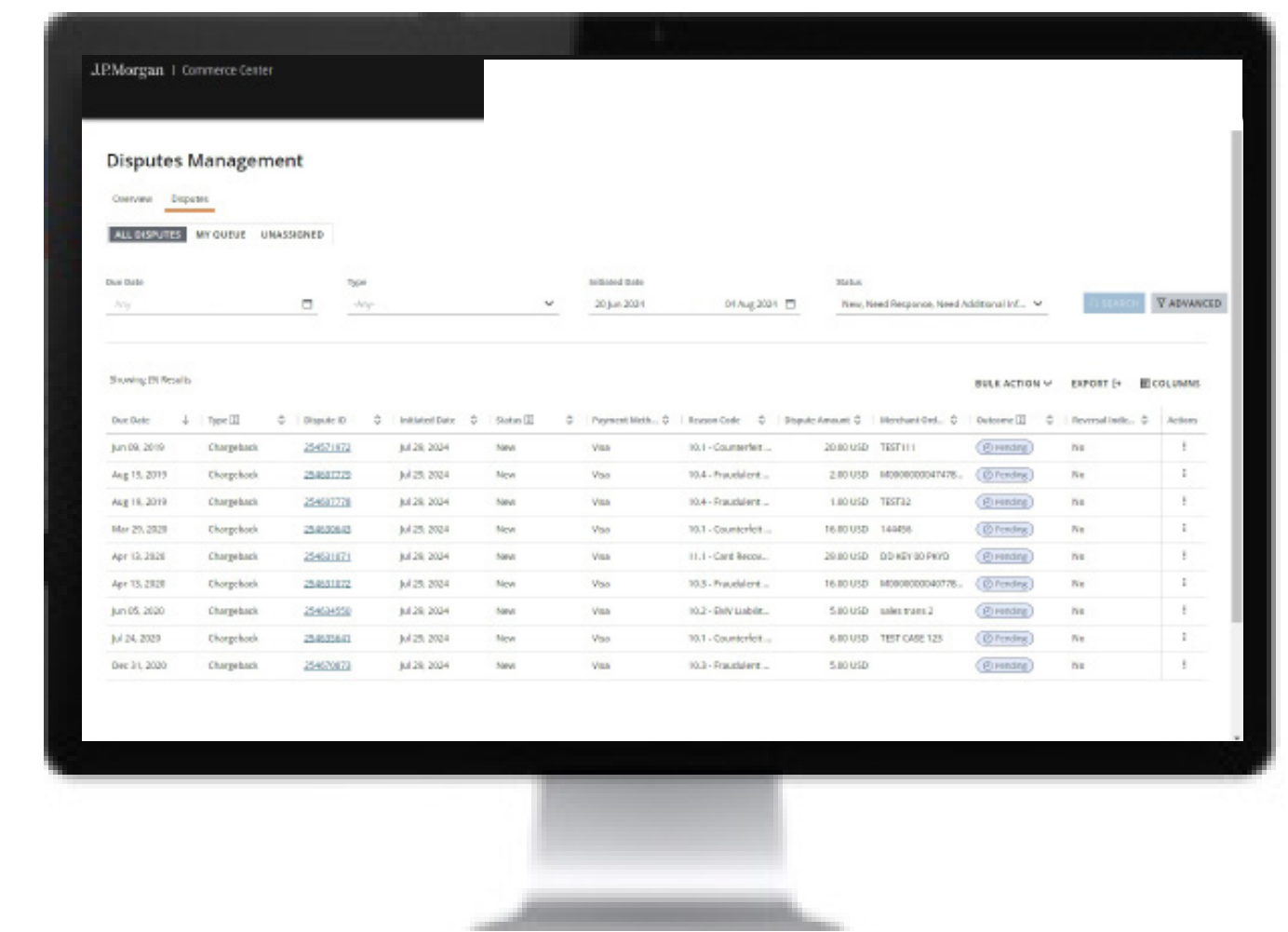
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The Disputes grid now displays the Reversal Indicator column.

Disputes

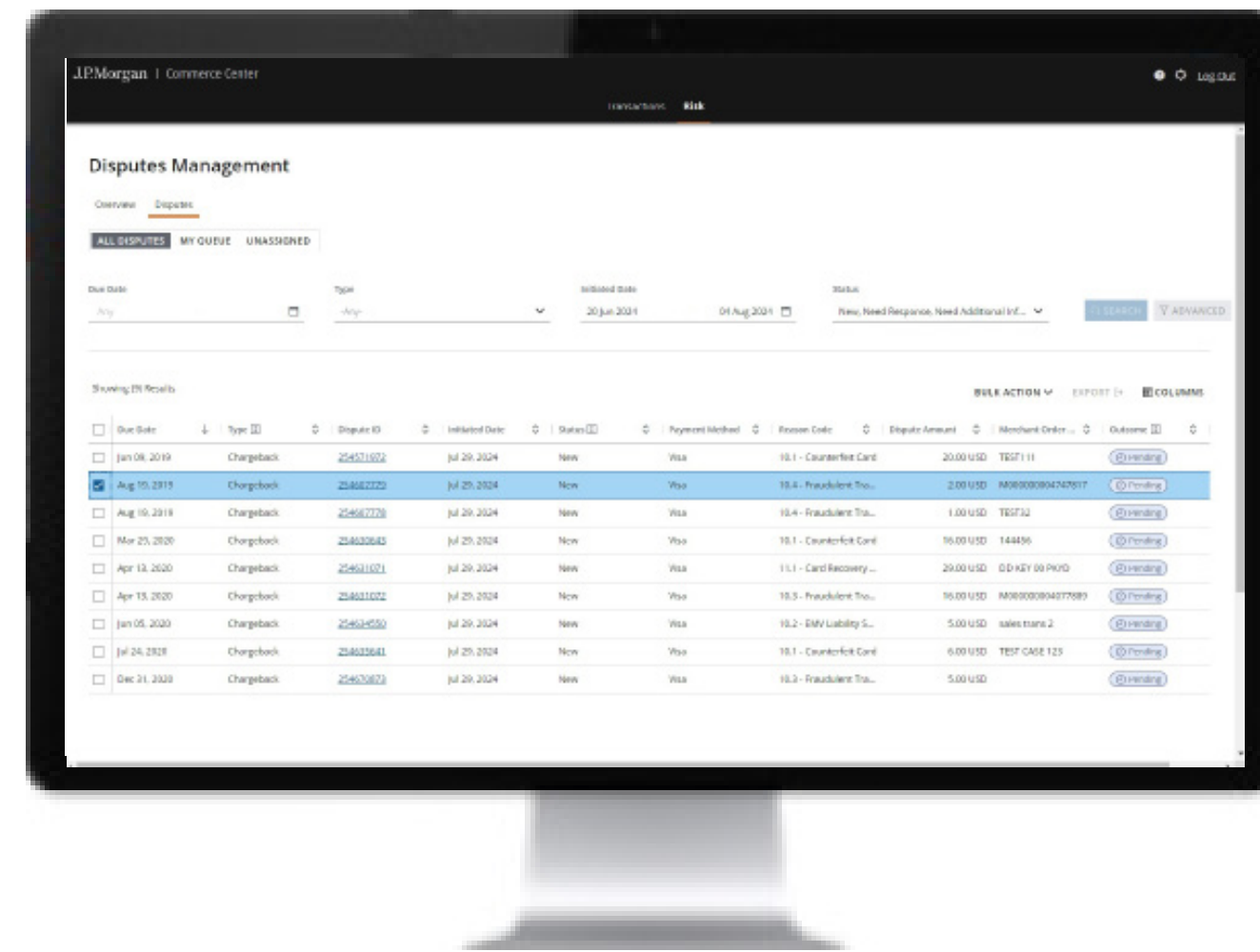
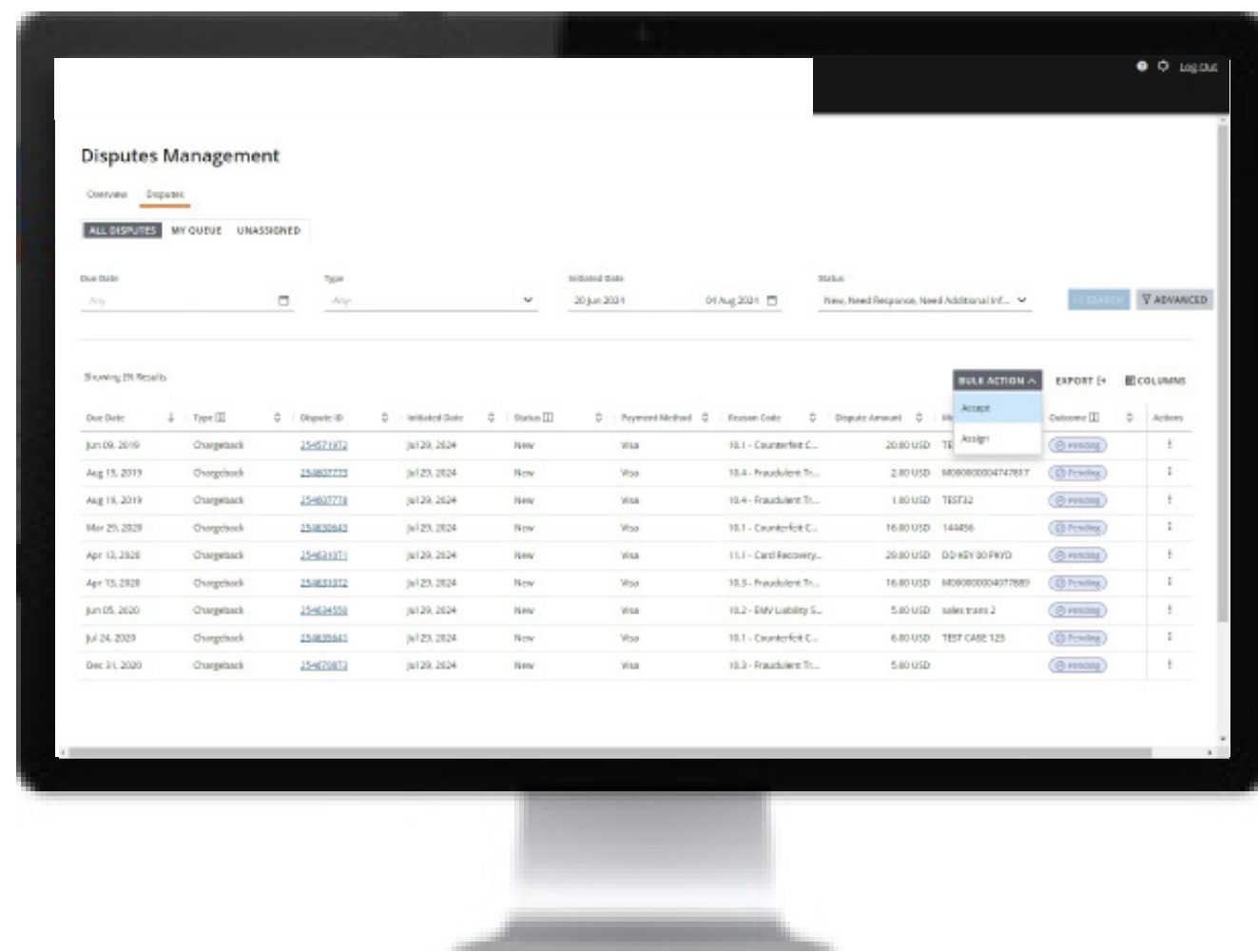
Taking Action on Multiple Disps

The Bulk Action dropdown menu allows a user to select multiple dispute items for Acceptance or Assignment.

Users can use these checkboxes to select individual disputes on which to take the chosen action.

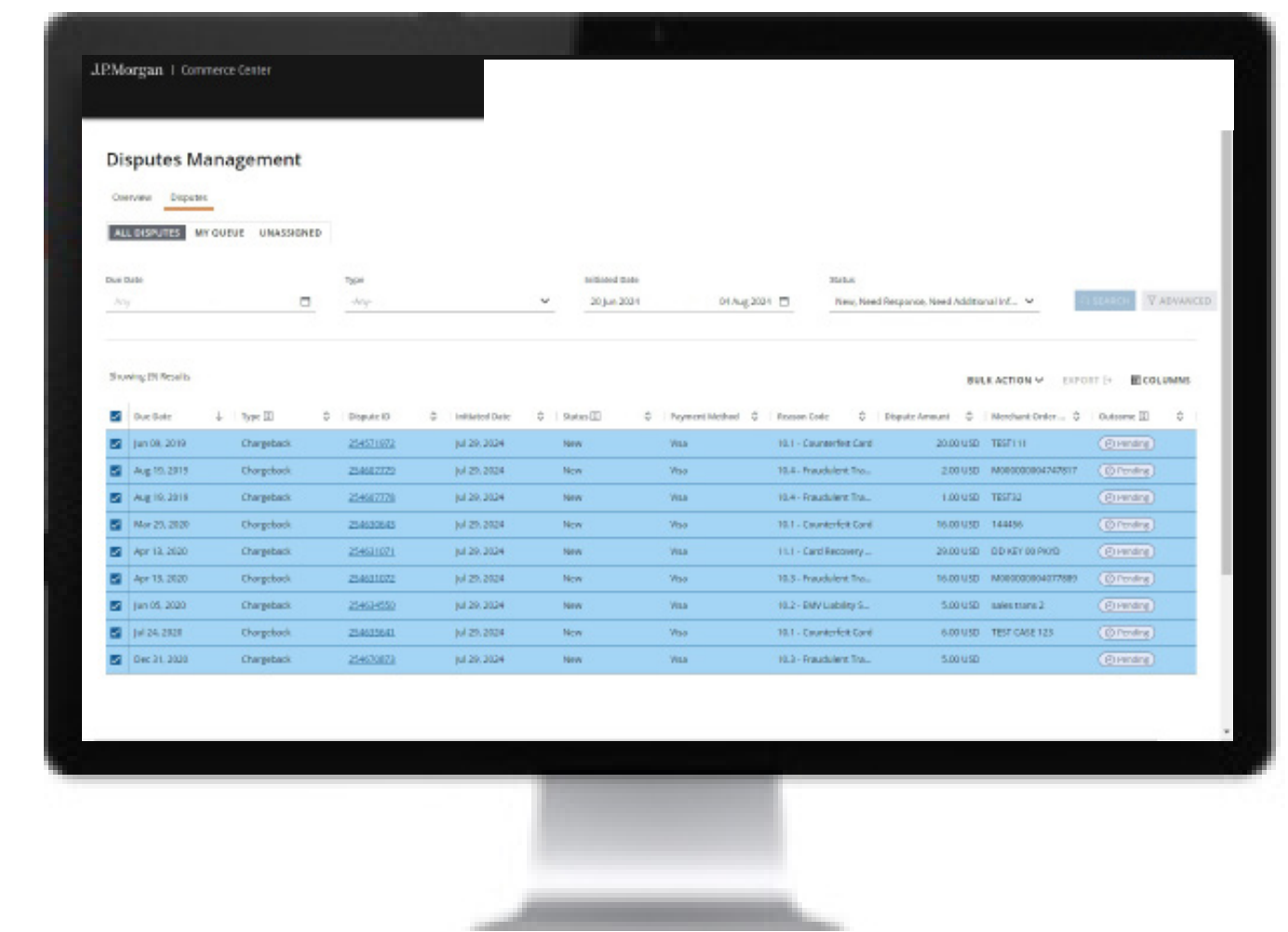
Disputes selected across multiple locations/TDs when bulk assigned will display only the users who have access to all selected locations/TDs. To refine your user list, you can select disputes belonging to one/same location only.

A check box at the top of the table next to the column headers allows the user to automatically select all disputes on the current screen when this box is selected.



Selection of “Accept” or “Assign” on this menu will cause check boxes to appear next to each dispute item.

Note that users can navigate through disputes using the pagination navigation options at the bottom of the table. Items selection will be retained as the user moves from one page of results to the next.



Disputes

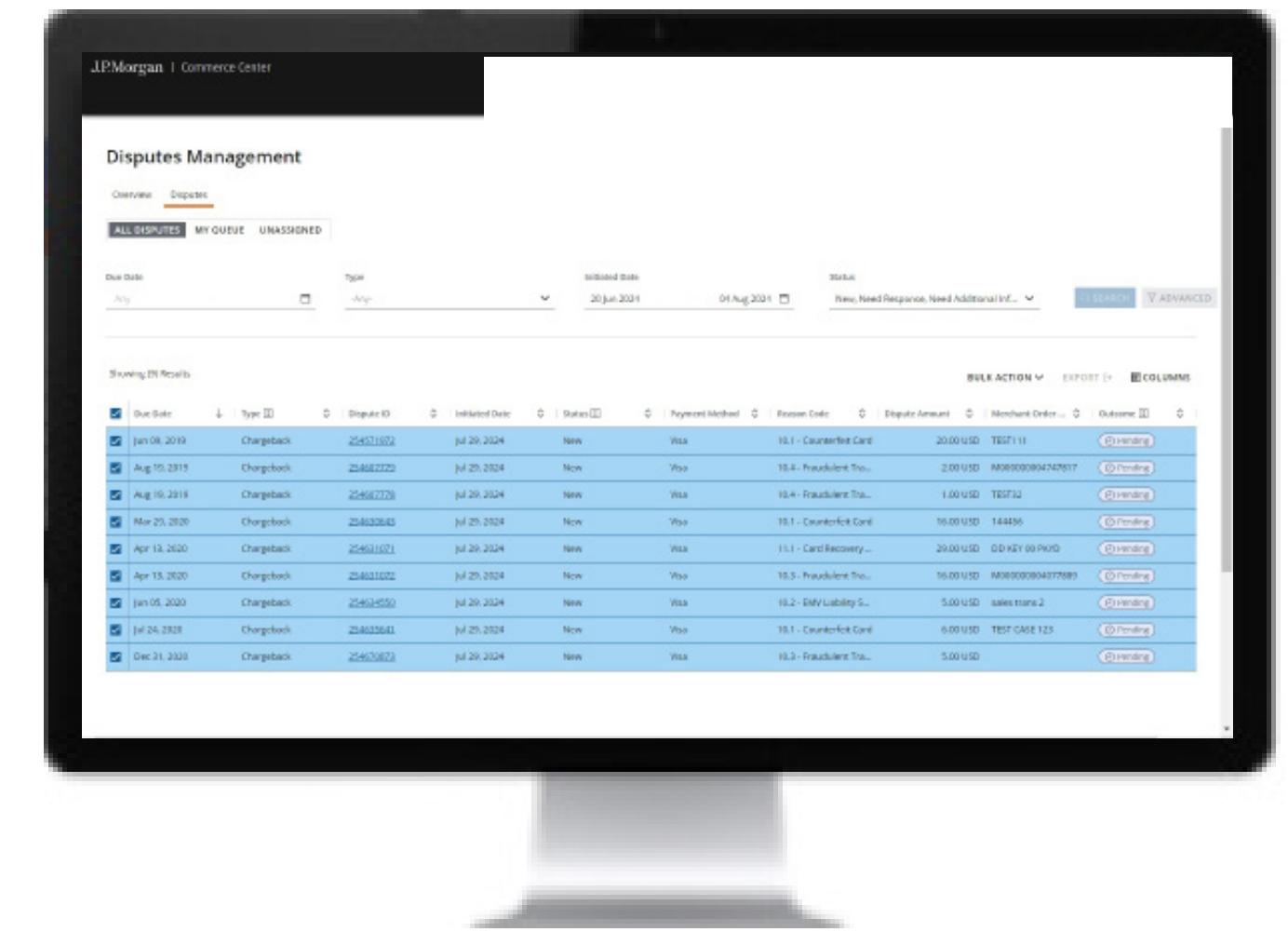
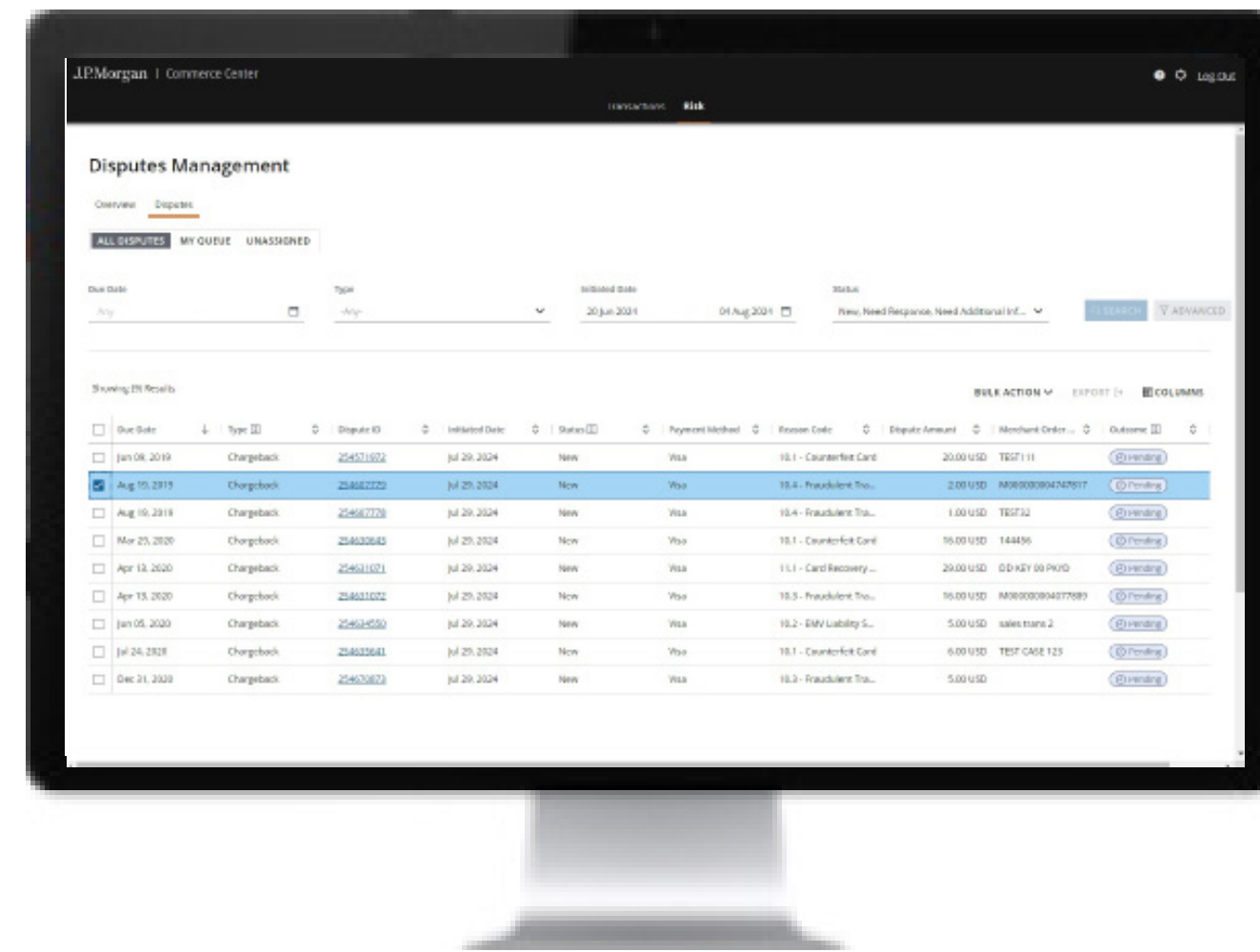
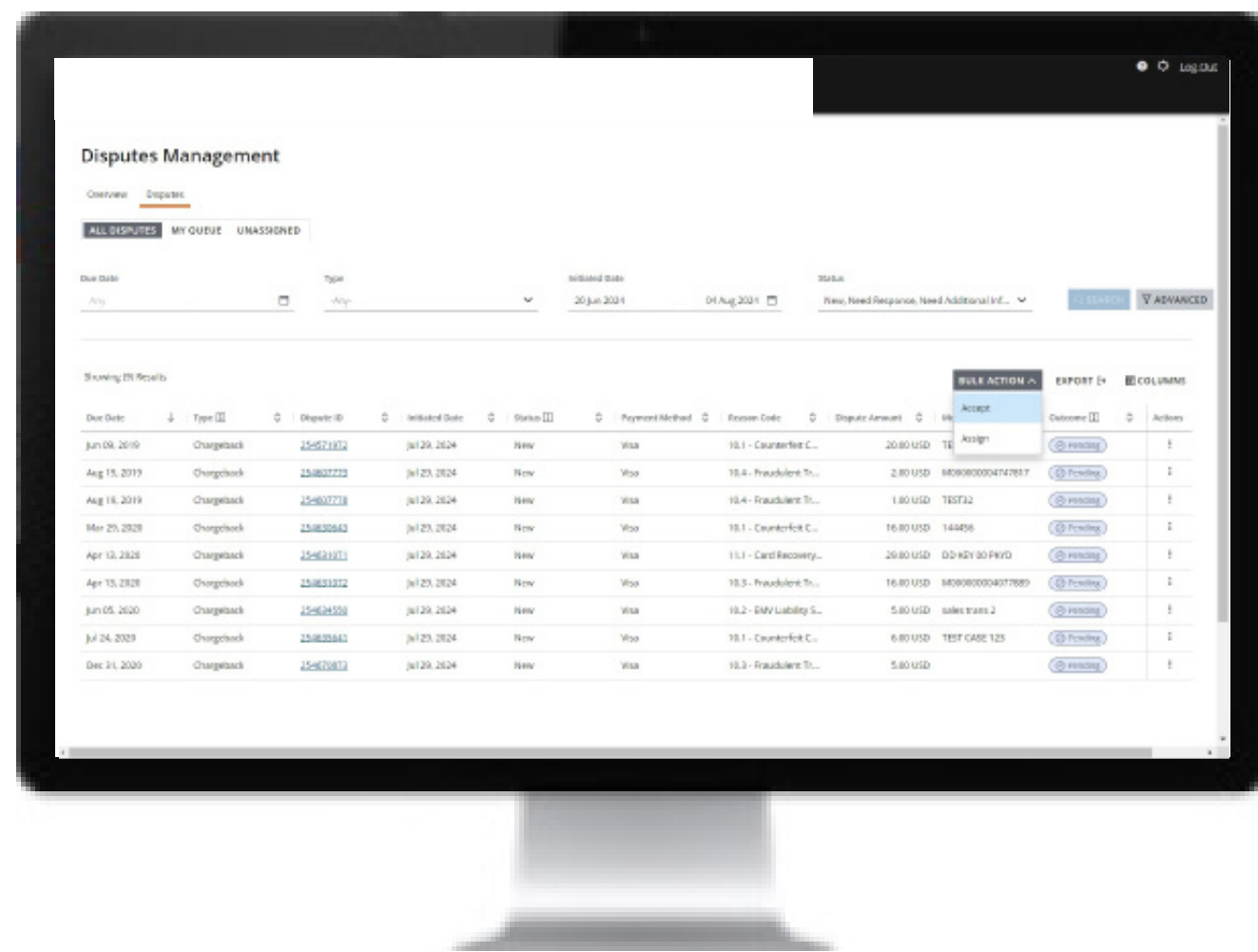
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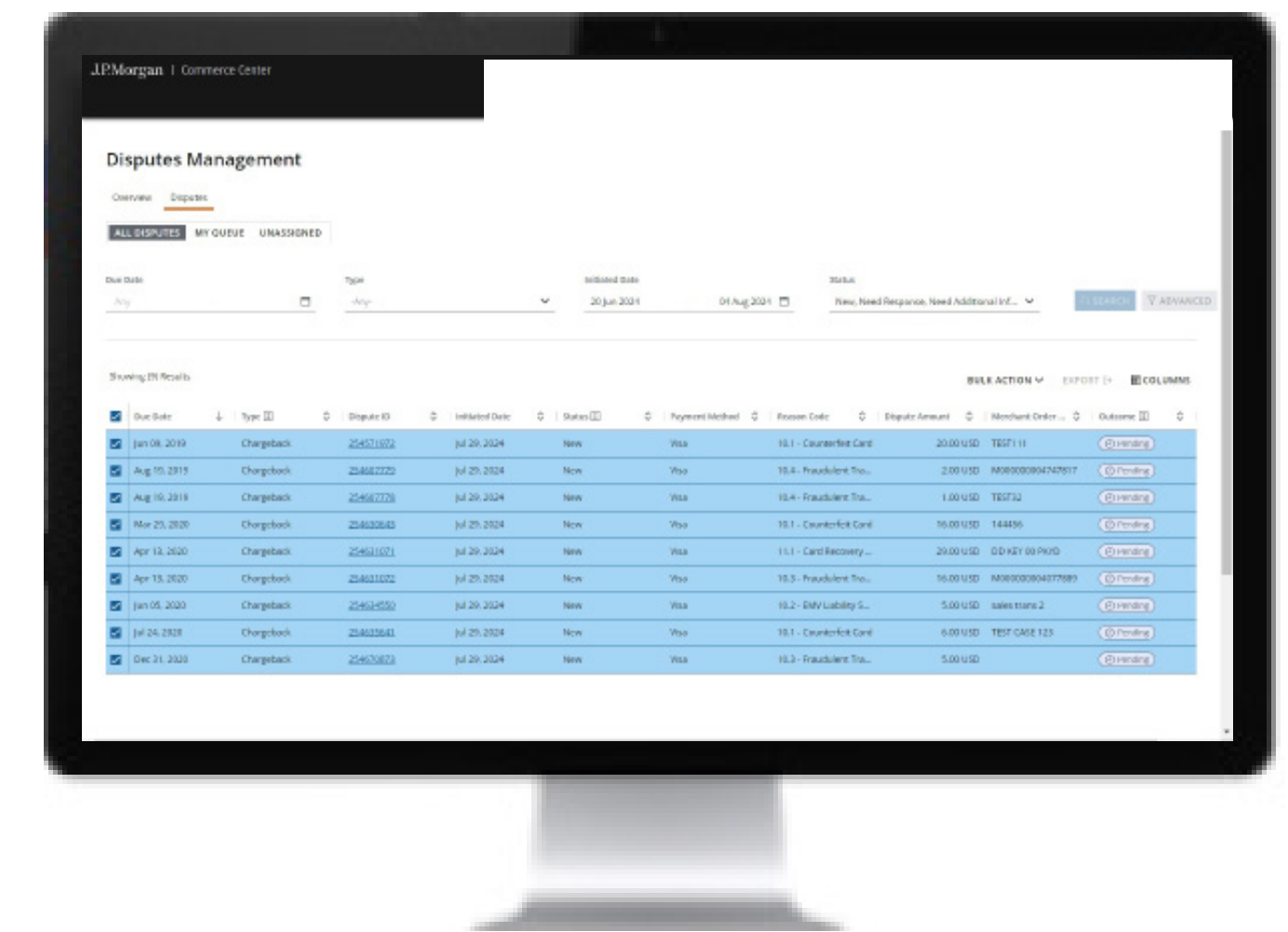
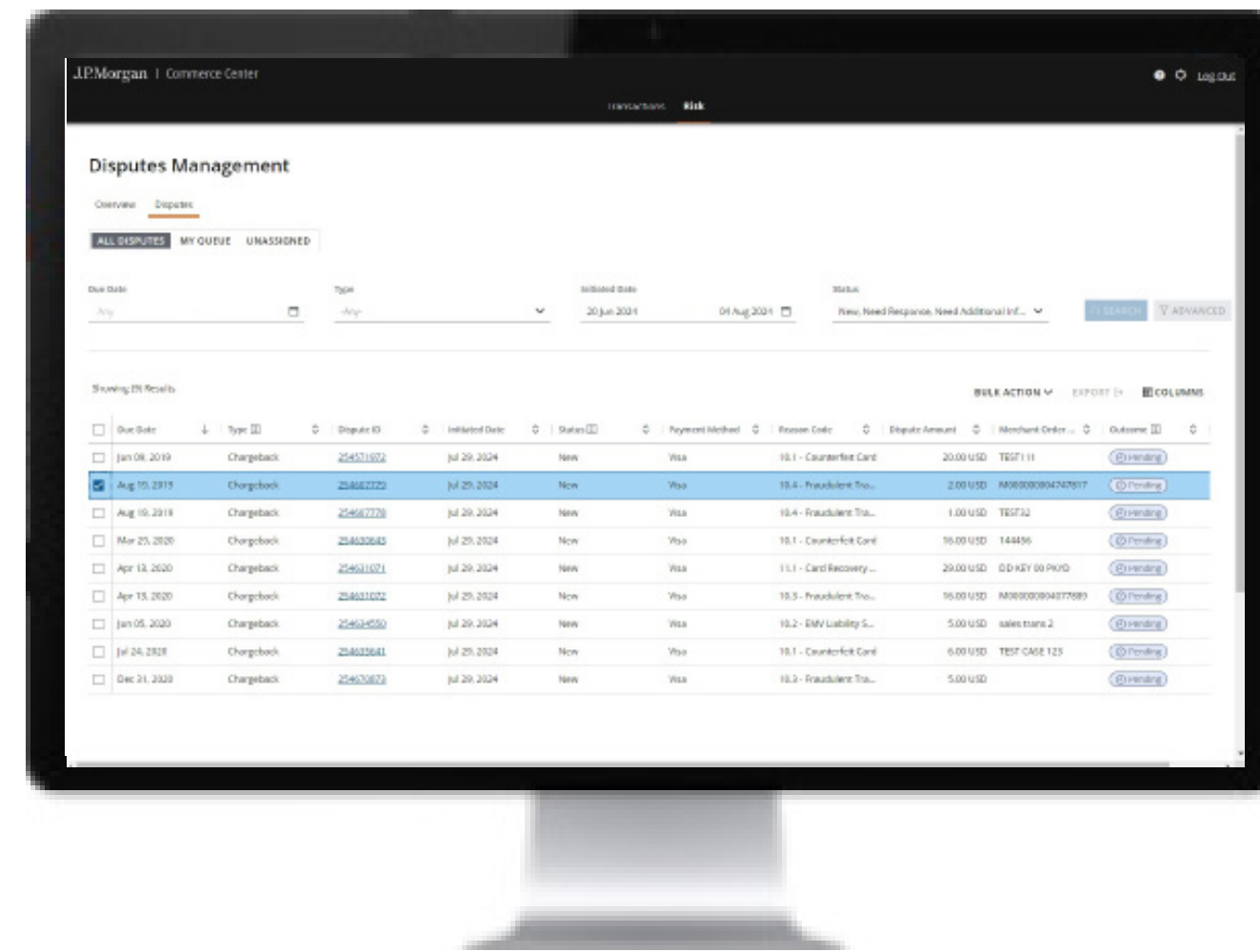
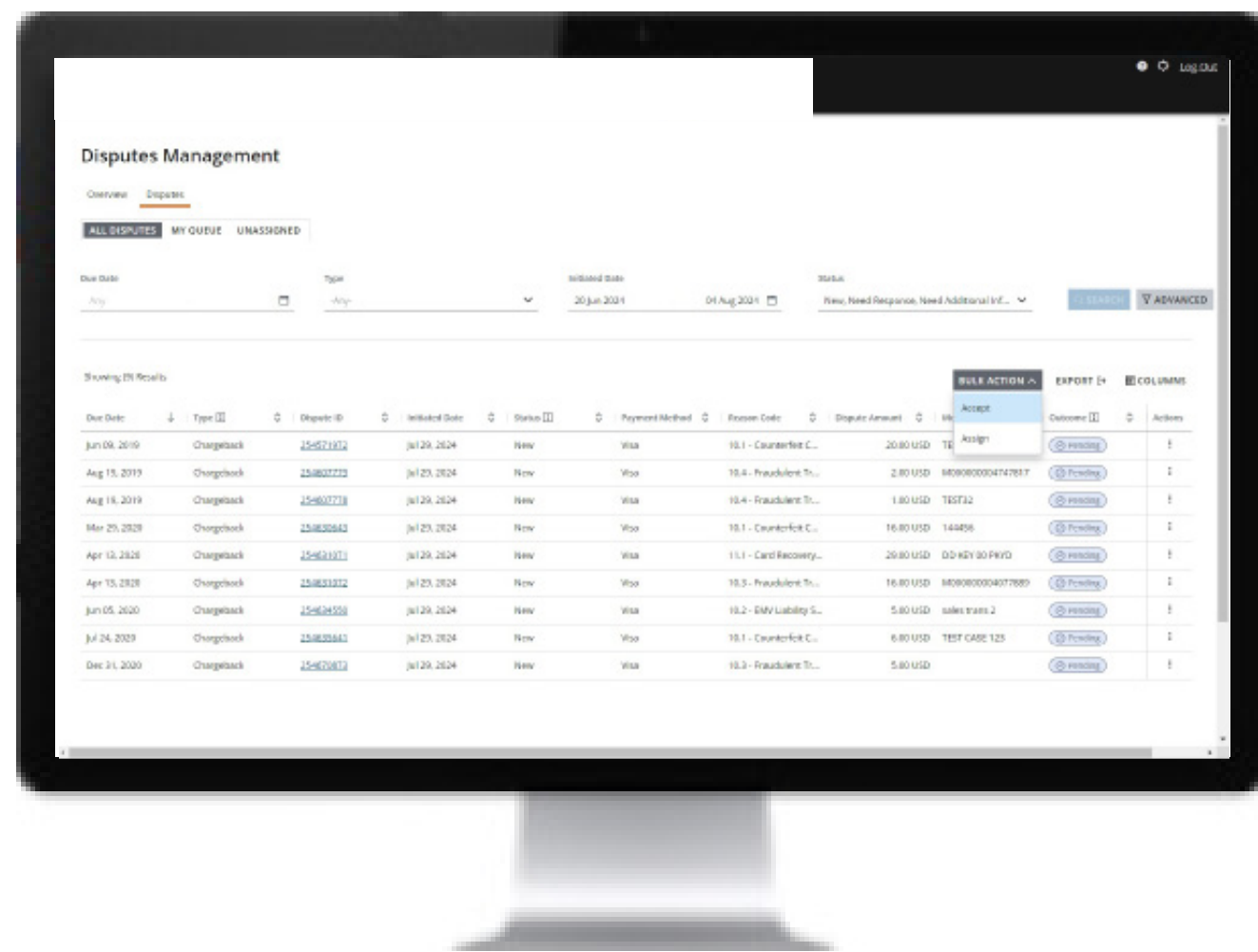
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Create and manage Dispute Accept and Assign Rules. The Rules page allows you to create and manage Dispute Accept and Assign Rules. When a rule is created and activated, any dispute case that meets the specified conditions will be automatically assigned to a user or accepted.

Create Rule

A user with manager role can create and manage rules

Click on the CREATE RULE to start with your Assign or Accept auto rule creation.



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Rules + CREATE RULE

Search by Name, Description, or ID

ALL ACTIVE INACTIVE

Showing (10) Results

Priority	Rule Name	Description	Status	Decision	Rule ID	Last Modified By	Action
1	Common Losses	Common Loss RC's, Low Amount	Active	Accept	1234567890	John Smith	
2	Common Losses	Common Loss RC's, Low Amount	Active	Accept	1234567890	John Smith	
3	Common Losses	Common Loss RC's, Low Amount	Active	Accept	1234567890	John Smith	
4	Common Losses	Common Loss RC's, Low Amount	Active	Accept	1234567890	John Smith	
5	Common Losses	Common Loss RC's, Low Amount	Active	Accept	1234567890	John Smith	
6	Common Losses	Common Loss RC's, Low Amount	Active	Accept	1234567890	John Smith	
7	Common Losses	Common Loss RC's, Low Amount	Active	Accept	1234567890	John Smith	
	Common Losses	Common Loss RC's, Low Amount	Inactive	Accept	1234567890	John Smith	
	Common Losses	Common Loss RC's, Low Amount	Inactive	Accept	1234567890	John Smith	
	Common Losses	Common Loss RC's, Low Amount	Inactive	Accept	1234567890	John Smith	
	Common Losses	Common Loss RC's, Low Amount	Inactive	Accept	1234567890	John Smith	

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Rules + CREATE RULE

BACK

Create Rule

All fields are required unless specified optional

Basic Details

Rule Name: _____ Rule Description: _____

Conditions

Default

1. Status _____ Is _____ Need Response _____

2. Company _____ Is _____

3. Dispute type _____ Is _____

Additional

[+ ADD CONDITION](#)

Decision

Accept Assign To: _____

CANCEL [SAVE AS INACTIVE](#) [SAVE & ACTIVATE](#)

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Create and manage Dispute Accept and Assign Rules. The Rules page allows you to create and manage Dispute Accept and Assign Rules. When a rule is created and activated, any dispute case that meets the specified conditions will be automatically assigned to a user or accepted.

Enter a Rule name and Description

Add conditions:

Default: Case Status and Company as the default conditions mandatory to be selected

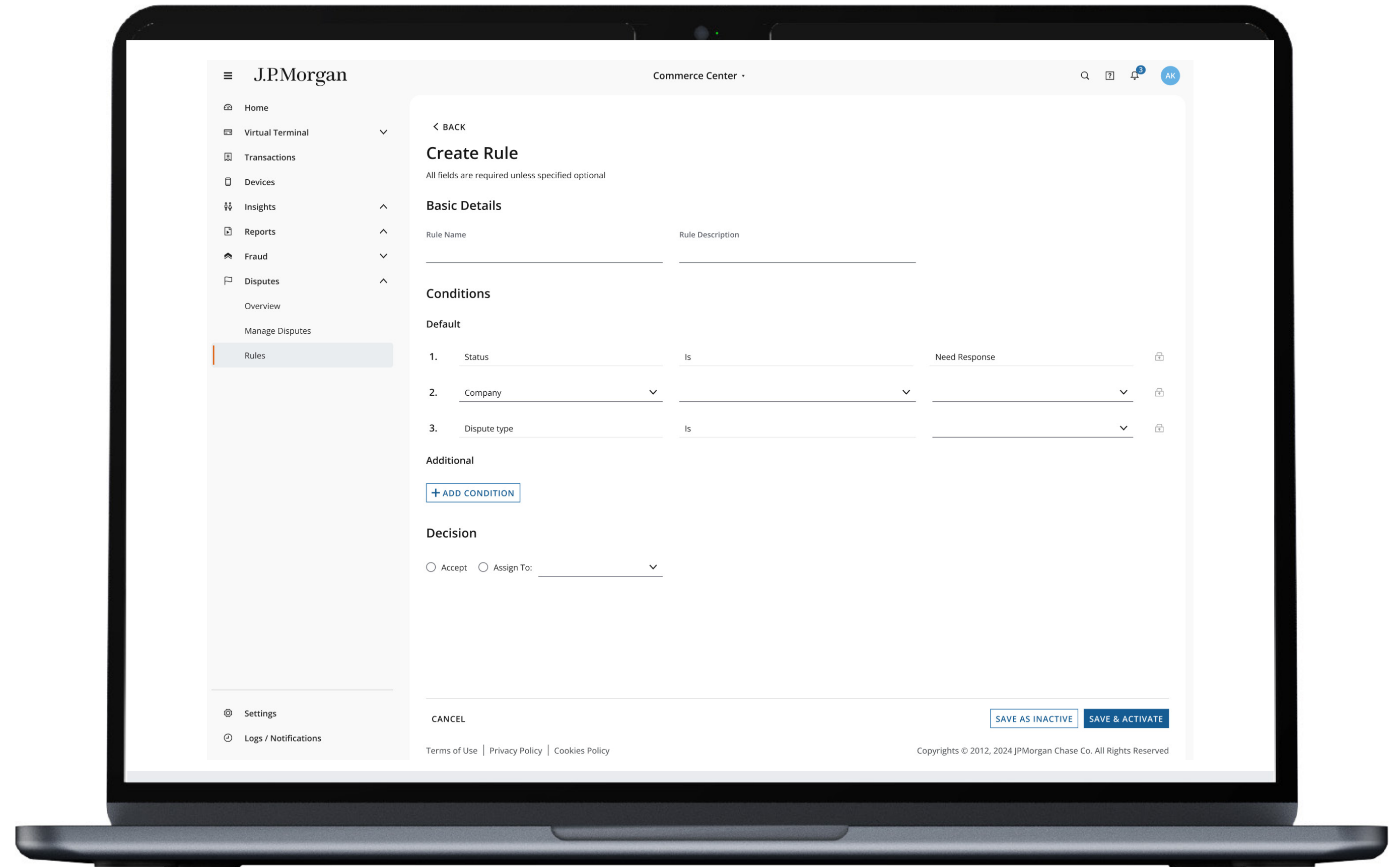
Enter more conditions if required to make the rule accurate and exhaustive

Select a Decision to be taken when a dispute case matches a rule condition

Accept: The rule will accept the dispute case and move it out from the work queue

Assign To: The rule will assign the cases matching the conditions to the user mentioned in the rule

Click on Save to just save the rule and can be activated later or click on Save & Activate to activate the rule with immediate effect



Disputes Rules Tab - View and Edit Rule

By default the 'Rules' page displays rules created by all users having access to the Entity

Click on the Rule name hyperlink to view details of the respective Rule.

Click on the Search to find a rule using the Rule name, Description or the ID of the rule

To work on individual rule click on the Action icon Options Displayed.

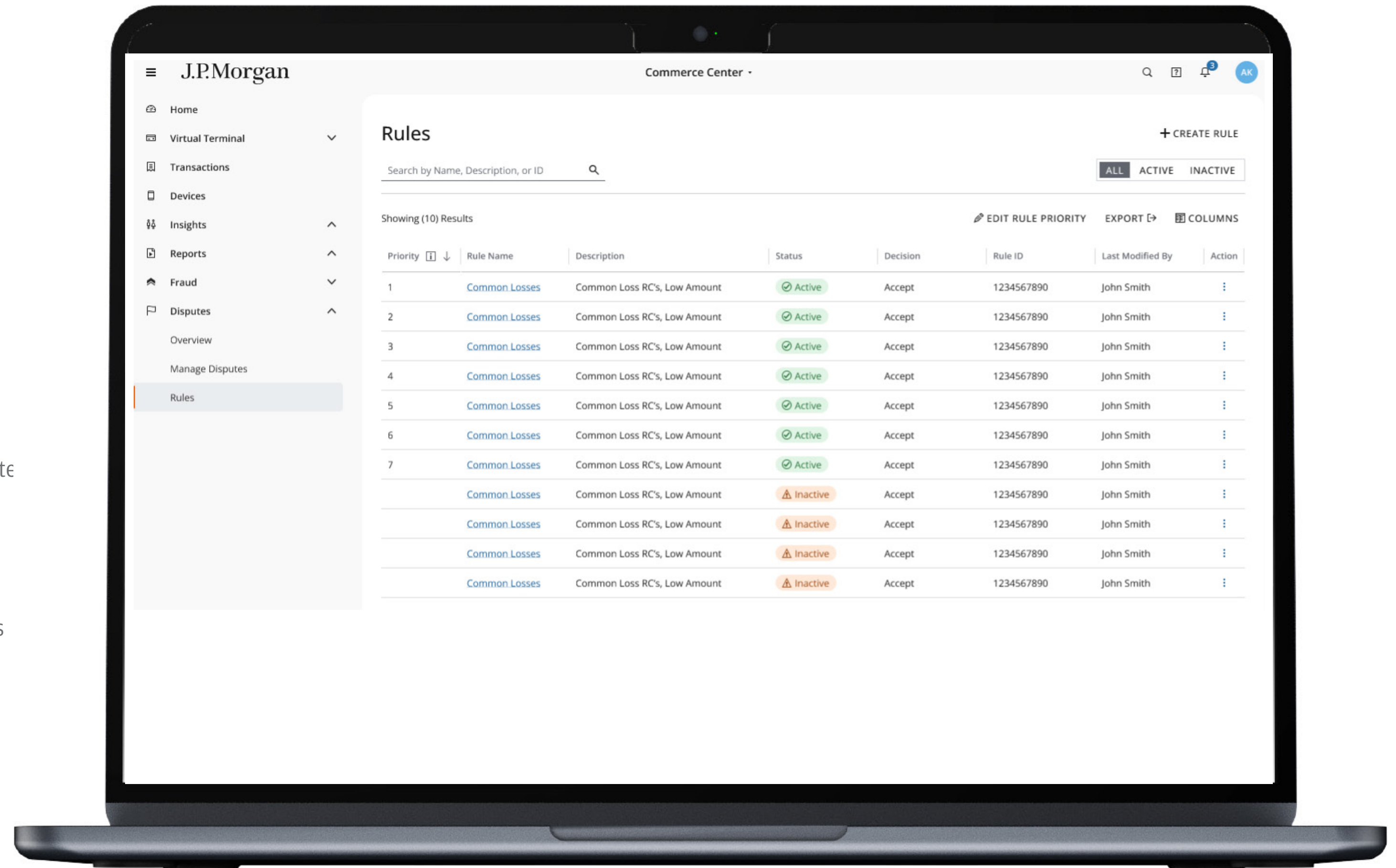
- Edit: Modify the rule parameters and click on 'Save' (Ensure you are editing rules created by yourself, and not editing rules created by other users)
- Deactivate/Activate: Can activate a rule if it is in status as 'Inactive' and can Deactivate the rule if it in status as 'Active'
- View Details: Displays the details of the rule selected

Edit Rule Priority

- Click on the up or down arrows to change the priority of the rule. (Ensure you are changing the priority of rule create by yourself, and not changing priority of the rules created by other users)
- Click on Save Priority to confirm the action

The Export button will display a pop-up window when clicked. This window allows the user to extract either:

- The visible page of data (by selecting "Current page")
- All data in the paginated table (by selecting "All pages")
- All data available up to a limit of ten thousand records by selecting "All records (up to 10K records)"
- Exported data will be made available in a CSV formatted file and all available data elements will be included in the export whether those columns are visible on the screen or not at the time of export.

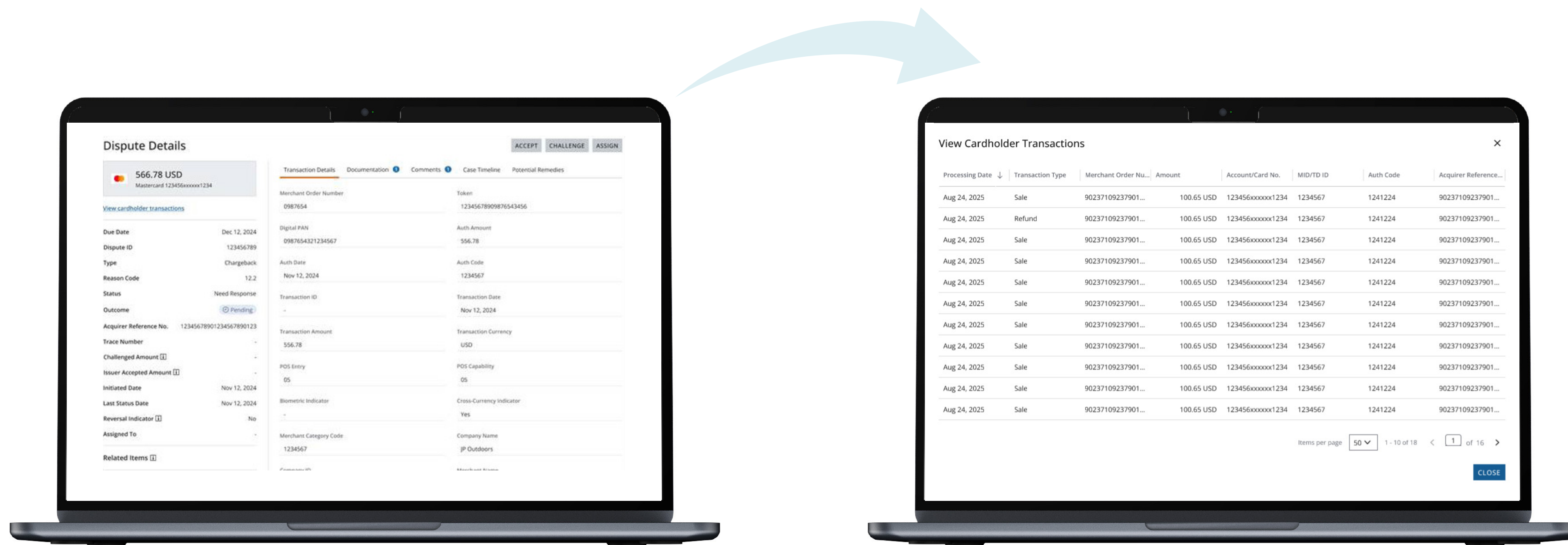


Viewing Cardholder Transactions

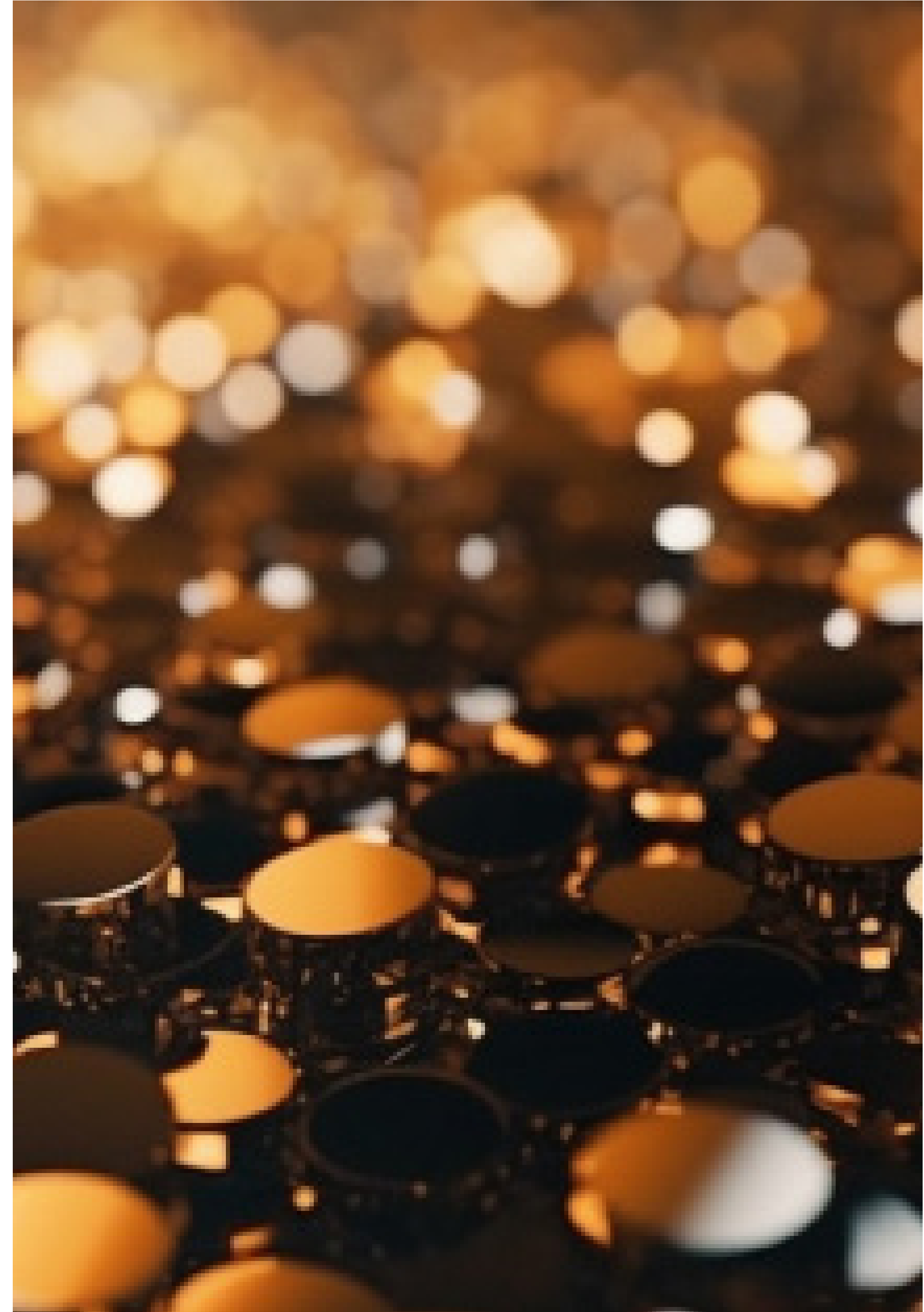
From the **Dispute Details** page, users can also access the **View cardholder transactions** link section to quickly review all transactions associated with the cardholder, supporting a thorough investigation of the dispute.

From the Dispute Details page, click the View cardholder transactions link.

The View Cardholder Transactions pop-up window displays, showing a list of all transactions associated with the cardholder for the last six months.



Glossary



Data Attributes

Acquirer Reference Number	The acquirer's reference number assigned to the transaction at the time of the sale/refund.
Assigned To	Field that Indicates who is currently assigned to the dispute
Assigned To	Username the dispute was assigned to by Merchant Admin
BIN No.	Bank Identification Number
Case Timeline Events	Drop down that reflects certain chronological timeline events that can be searched
Currency	The currency of the Disputed sale
Dispute Amount	Amount of Dispute in merchant settlement currency
Dispute ID	Unique sequence number for the item for which there is a Dispute
Due Date	The date by which the merchant must provide a response to this Dispute.
Event Date	Merchant Services' activity date for timeline event record
Initiated Date	The date the chargeback was initiated by the issuing bank.
Last 4	The last four digits of cardholder's account number
Max Amount	Maximum numeric value of received disputes
Merchant Order Number	The order number submitted by the merchant with the original sale.
MID / TD ID	Entity ID
MID/TD Name	Entity Name
Min Amount	Minimum numeric value of received disputes

Data Attributes (cont.)

Outcome	Final verdict of the dispute Chargeback: - Won: Merchant has won the dispute case - Loss: Merchant has lost the dispute case - Partially Won: Merchant has partially won the dispute case - Pending: Awaiting final outcome on the dispute case Retrieval Request : - Fulfilled: Documentation provided by client has been sent to the Issuer - Not Fulfilled: Documentation was not provided - Dispute past due - Pending: Documentation not yet provided by the client
Payment Method	Code that identifies the method of payment for the transaction
Reason Code	Code used to identify the reason for the Dispute.
Reversal Indicator	An indicator that will populate if the issuer reverses the dispute
Status	Indicates the current standing of the Dispute
Trace Numbers	A sequential eight-digit identifier assigned by Merchant Services ranging from 1-99999999. This number is rolling so a merchant may view the same number more than once
Transaction Amount	Transaction amount in the original currency of the transaction
Transaction Date	Date the sale or refund transaction was entered into the POS terminal or similar device.
Type	Type of Dispute received. This can be Retrieval Request, Chargeback, Second Chargeback etc...

Statuses

New	Dispute case received
Need Response	Dispute pending merchant documents
Challenged - JPMC	Dispute challenged on behalf of the Merchant by JPMC
Accept	Merchant accepted the liability
Expired	Dispute has expired as due date has passed
Challenged - Merchant	Dispute challenged by merchant
Challenge Denied	Case can not be challenged due to no representation rights per network rules
Need Additional Information	More information requested by JPMC
Under Issuer review	Dispute has been returned to the issuer for review
Closed	Dispute Cycle complete