

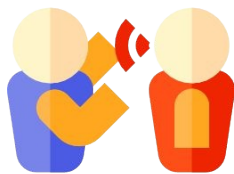
## 2. How to challenge correctly a write-off operation



Over the past few years, the categories of reasons for which you can initiate a dispute have changed a lot and will continue to develop. To simplify understanding, Visa and MasterCard grouped the reasons into four main categories:



**Permission**



**User  
disputes**



**Fraud**



**Errors  
when  
processing  
payments**