

Chargeback Reason Codes

Visa Chargeback Reason Codes	
Chargeback Code	Description
Fraud	
10.1	EMV Liability Shift Counterfeit Fraud
10.2	EMV Liability Shift Non-Counterfeit Fraud
10.3	Other Fraud — Card Present Environment
10.4	Other Fraud — Card Absent Environment
10.5	Visa Fraud Monitoring Program
Authorization	
11.1	Card Recovery Bulletin
11.2	Declined Authorization
11.3	No Authorization
Processing Errors	
12.1	Late Presentment
12.2	Incorrect Transaction Code
12.3	Incorrect Currency
12.4	Incorrect Account Number
12.5	Incorrect Amount
12.6.1	Duplicate Processing
12.6.2	Paid by Other Means
12.7	Invalid Data
Consumer Disputes	
13.1	Merchandise/Services Not Received
13.2	Canceled Recurring
13.3	Not as Described or Defective Merchandise/Services
13.4	Counterfeit Merchandise

13.5	Misrepresentation
13.6	Credit Not Processed
13.7	Canceled Merchandise/Services
13.8	Original Credit Transaction Not Accepted
13.9	Non-Receipt of Cash or Load Transaction Value

Mastercard Chargeback Reason Codes	
Chargeback Code	Description
4808	Warning Bulletin File
4808	Authorization-Related Chargeback
4808	Account Number Not on File
4808	Required Authorization Not Obtained
4808	Expired Chargeback Protection Period
4808	Multiple Authorization Requests
4808	Cardholder-Activated Terminal (CAT) 3 Device
Point of Interaction Error	
4834	Point of Interaction Error
4834	Transaction Amount Differs
4834	Late Presentment
4834	Point-of-Interaction Currency Conversion
4834	Duplication/Paid by Other Means
4834	ATM Disputes
4834	Loss, Theft, or Damages
Fraud	
4837	No Cardholder Authorization
4849	Questionable Merchant Activity
4870	EMV Chip Liability Shift
4871	EMV Chip/PIN Liability Shift

Cardholder Disputes	
4853	Cardholder Dispute of a Recurring Transaction
4853	Goods or Services Not Provided
4853	No-Show Hotel Charge
4853	Addendum Dispute
4853	Credit Not Processed
4853	Goods/Services not as Described or Defective
4853	Digital Goods \$25 or less
4853	Counterfeit Goods
4853	Transaction Did Not Complete
4853	Credit Posted as a Purchase
4854	Cardholder Dispute Not Classified Elsewhere
Other	
4850	Installment Billing Dispute (Participating Countries Only)
4999	Domestic Chargeback Dispute (Europe Region Only)

American Express Chargeback Reason Codes	
Chargeback Code	Description
Authorization	
A01	Charge Amount Exceeds Authorization Amount
A02	No Valid Authorization
A08	Authorization Approval Expired
Fraud	
F10	Missing Imprint
F14	Missing Signature
F24	No Card Member Authorization
F29	Card Not Present

F30	EMV Counterfeit
F31	EMV Lost/Stolen/Non-Received
Card Member Dispute	
C02	Credit Not Processed
C04	Goods/Services Returned or Refused
C05	Goods/Services Canceled
C08	Goods/Services Not Received
C14	Paid by Other Means
C18	"No Show" or CARDeposit Canceled
C28	Canceled Recurring Billing
C31	Goods/Services Not as Described
C32	Goods/Services Damaged or Defective
Processing Error	
P01	Unassigned Card Number
P03	Credit Processed as Charge
P04	Charge Processed as Credit
P05	Incorrect Charge Amount
P07	Late Submission
P08	Duplicate Charge
P22	Non-Matching Card Number
P23	Currency Discrepancy
Inquiry/Miscellaneous	
R03	Insufficient Reply
R13	No Reply
M01	Chargeback Authorization
M10	Vehicle Rental - Capital Damages
M49	Vehicle Rental - Theft or Loss of Use
FR2	Fraud Full Recourse Program
FR4	Immediate Chargeback Program

FR6	Partial Immediate Chargeback Program
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Discover Chargeback Reason Codes	
Chargeback Code	Description
Fraud	
UA01	Fraud – Card Present Transaction
UA02	Fraud – Card Not Present Transaction
UA05	Fraud – Chip Counterfeit Transaction
UA06	Fraud – Chip and PIN Transaction
UA10	Request Transaction Receipt (swiped card transactions)
UA11	Cardholder Claims Fraud (swiped transaction, no signature)
Authorization	
NA	No Authorization
DA	Declined Authorization
AT	Authorization Non-Compliance
EX	Expired Card
Processing Errors	
IN	Invalid Card Number
LP	Late Presentation
Services	
5	Good Faith Investigation
AA	Does Not Recognize
AP	Recurring Payments
AW	Altered Amount
CD	Credit/Debit Posted Incorrectly
DP	Duplicate Processing
IC	Illegible Sales Data
NF	Non-Receipt of Cash from ATM

PM	Paid by Other Means
RG	Non-Receipt of Goods, Services, or Cash
RM	Cardholder Disputes Quality of Goods or Services
RN2	Credit Not Processed
Other	
DC	Dispute Compliance
NC	Not Classified