Chargeback Time Frames and Reason Codes

USER GUIDE

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REVISION HISTORY

Date	Description
10/2024	Updated payment brand reason codes for the October 2024 release
04/2024	Format changes. Updated reason codes for the April 2024 payment brand release
10/2023	Updates made to multiple MOP and RCs to accurate information; extra spaces removed, footer updated, updated Debit chargeback merchant SLA, add exception to Debit chargeback reason code A04 with exceptions for Pulse Pinless merchants
9/20/21	Multiple updates made to bring this guide up to date
06/01/19	Updates to time frame for MasterCard Reason Code 34 (from 120 days to 90).
8/7/18	Updates to Debit Chargeback Reason Codes.
2/12/18	Changes to Visa information for VCR Pgs.
12/19/16	Corrected document formatting for MasterCard Reason Code 37.
10/10/16	Updated: Added Merchant Required Documentation sections to each reason code table. Removed Revolution Card section and retired reason codes.
04/04/16	Added American Express Chargeback and Retrieval Reason Codes.
02/10/16	Added Debit Chargeback Reason Codes.
11/03/15	Updated these MasterCard Chargeback Codes: 08, 12, 31, 34, 42, 53, 55, 59, 60, 70, 71. Updated these Visa Chargeback Codes: 30, 62, 85. Updated these Discover Chargeback Codes: U05, U06.
10/23/14	Discover Retrieval Reason Codes — Removed Code 02. Updated Visa Chargeback Code 83. Updated these MasterCard Chargeback Codes: 08, 12, 55. Updated these Discover Chargeback Codes: RG, RM, U01, U02. Added these Discover Chargeback Codes: 05, PM. Removed Visa Chargeback Code 60. Removed these Discover Chargeback Codes: AL, CA, IC, IS, NC, SV, U03, UNR.
10/21/14	Updated Chargeback Time Frames: Added Reason Code 05; Addendum Reason Code PM; Changed TF time frame from 120 days to 540 days.
04/09/14	Discover: DC, U02.
04/20/13	Visa and MC Retrieval Codes — removed retired codes MC Reason Code 37 — Updated Special Notes. Visa Chargeback Codes — removed retired codes. Code 81 — Updated Special Notes. Code 83 — Updated Re-presentment Rights Code 96 — Deleted, Retired in Oct. 2012. Discover Chargeback Codes — removed retired codes Updated these Discover Codes: AP, AW, CD, CR, DP, NR, RG, RM, RN2, U02. Added information about Discover Chargeback funding. Reformatted manual to new manual format.
04/13/13	Updated Acquirer Time Frames MasterCard Time Frames Chart: Deleted Retired Code 35; Deleted Retired Code 57 & 62; Updated Code 60 Time frame. Visa Time Frames Chart: Deleted Retired Code 96. Discover Time Frames Chart: Deleted Retired Code AL & SV. Updated Time Frames for all Discover codes: Deleted Retired Codes U02, U03, U11, U12, U18, U21, U23, U28, U31, U38, U99. Deleted UK Maestro/Solo section as these are now combined with MasterCard codes. Updated to new Client Manual Format.

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11/02/12	Updated Discover Codes.
3/13/12	MasterCard: Removed code 01. Added Reason Codes 70 & 71. Visa: Updated codes: 30, 41, & 53. Updated codes: 60, 76, 78, 85, & 86. Wording updated for consistency on codes 62, 70, 71, 72, 73, 74, 75, 77, & 78.
07/11/11	Removed MasterCard Reason Code 01. Updated the Issuer Documents for MasterCard Codes: 37, 40, 63, 70, 71. Updated Merchant Rights for these MasterCard Codes: 37, 63.
03/09/11	Updated Issuer Required Documentation Required for VISA Codes: 53, 57, 62, 72, 80, 81, 85.
07/19/10	Added two new MasterCard Reason Codes: Reason Code 70 Chip Liability Shift; Reason Code 71 Chip/PIN Liability Shift.
06/25/10	Per Bank Card Regulation Updates: Updated MasterCard Codes: 08, 31, 55, 59. Per Bank Card Regulation Updates: Updated MasterCard Codes: 08; 55; 59; Updated UK Maestro Code 29.
06/23/10	Updated PayPal Reason Codes
01/20/10	Adjusted time frame to deposit for Reason Code 74
12/31/09	Visa Reason Code 79 deleted. Visa Reason Codes 57, 75, 77, 80-83 and 85 — Time frame to initiate chargebacks changes. Discover Reason Code CD — Special Note added. Special Note added for processing rules for JCB USD transactions. BML Reason Code A3 description changed to Merchant Non-Compliance. Deleted Revolution Card Reason Code 96. Diners Codes deleted — unnecessary as Discover codes are used now. PayPal updated with Representment Time Frames. Maestro updated with Representment Time Frames. Revision History Added.
05/22/09	Added Discover Retrieval Reason Codes including MasterCard and Visa IIAS Healthcare Retrieval Codes 27 and 43. Added Chargeback Reason Codes for Discover and 72 for Visa.
04/08/09	Manual created.

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INTRODUCTION

A chargeback is the reversal of a sale transaction. They can occur when a customer refuses to accept responsibility for a charge on their credit card, or the issuing bank doesn't receive an authorization approval code, for example.

The payment brands have established time frames within which issuers and acquirers must act or respond. Time frames vary by the payment brand, type of chargeback (technical or customer dispute), and by the reason code associated with the chargeback.

Acquirer Time Frames for MasterCard and Visa

MasterCard must receive our response, "representment" of the transaction details, by the 45th calendar day since the chargeback was initiated. To meet that deadline, we must receive "recourse requests" by the due date indicated on the Online Chargeback Management System screen, or your chargeback paperwork. This is the 39th calendar day from the day the chargeback was initiated. The Return by Date is set to give us sufficient time to process the recourse request and represent the chargeback within the 45-day time frame.

Visa must receive our response, "Dispute Response" for Collaboration disputes or a pre-arbitration for Allocation disputes by the 30th calendar day after the initiation of the Visa dispute. To meet that deadline, we must receive "recourse requests" by the due date indicated on the Online Chargeback Management System screen, or your chargeback paperwork. For Collaboration disputes, this is the 24th calendar day from the day the chargeback was initiated. For Allocation disputes, this is the 18th calendar day from the date the dispute was initiated. The Return by Date is set to give us sufficient time to process the recourse request and represent the chargeback within the Visa deadlines.

For all networks it is important for you to respond by the due date given to ensure adequate time to complete processing.

Reason Code, Time Frame, and Dispute Type

The information in this guide presents the reason code, time frame for chargeback processing, and the chargeback type. Also included are the reason code descriptions and an indication of when the allowable time frame begins.

Information for each reason code may include:

- Reason code number
- Reason code description
- Time frame for initiation
- Type of chargeback
- Dispute description
- Special notes (if any)
- Required issuer documentation
- Re-presentment rights/Client
- Pre-arbitration rights/Client

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RETRIEVAL REASON CODES

A retrieval request is an issuer's request for a transaction receipt, which could include the original printing, a paper copy, fax, or a digital version (such as a scanned copy).

To fulfill a retrieval request the acquirer must provide the documentation described below depending on the "Fulfillment Types", within 30 days of our receipt of the retrieval request.

A fulfillment must:

- Be legible enough for the cardholder to read or for the issuer to identify the account number or token
- Include the unique 12-digit identifier assigned by VisaNet to a request for a Transaction Receipt copy
- For a US domestic transaction, include a unique 9-digit control number assigned by the issuer to identify the source of the request

In the event that a merchant does not respond to a ticket retrieval request within 21 days to allow processing time, a chargeback may result in a reason code that cannot be represented.

Fulfillment Types

TRANSACTION TYPE	DESCRIPTION
Face-to-Face Environment Transaction	The merchant or acquirer copy of the Transaction Receipt bearing the signature that was used to verify the cardholder
T&E Transaction	All of the following: • Copy of the Transaction Receipt or Substitute Transaction Receipt • Card Imprint, if available • Cardholder signature, if available • T&E Document, if applicable
Preauthorized Health Care Transaction	In the U.S. region, a copy of the Order Form
Card Not Present	Provide proof of AVS response, an itemized bill with bill-to and ship-to addresses and proof of delivery
Credit Transaction	• For a transaction involving a member in the Visa Europe territory, a log indicating that the credit transaction has been processed to the card account number • For a transaction not involving a member in the Visa Europe territory, a log indicating that the credit transaction has been processed for the same cardholder

Discover

CODE	DESCRIPTION
01	Transaction document request
03	Transaction document request due to cardholder dispute
04	Transaction document request for fraud analysis
05	Good faith investigation

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American Express

CODE	DESCRIPTION
04	The cardholder requests delivery of goods / services ordered but not received. Please provide the service, ship the goods, or provide proof of delivery or proof of services rendered.
21	The cardholder claims the goods / services were cancelled / expired or the cardholder has been unsuccessful in an attempt to cancel the goods / services. Please issue credit, or provide a copy of your cancellation policy or contract signed by the cardholder and discontinue future billings.
24	The cardholder claims the goods received are damaged or defective and requests return authorization. If a return is not permitted, please provide a copy of your return or refund policy.
59	The cardholder requests repair or replacement of damaged or defective goods received. Please provide return instructions and make the appropriate repairs, or provide a copy of your return/replacement policy and explain why the goods cannot be repaired/replaced.
61	The cardholder claims the referenced credit should have been submitted as a charge. Please submit the charge or provide an explanation of why credit was issued.
62	The cardholder claims the referenced charge should have been submitted as a credit. Please issue credit, or provide support and itemization for the charge and an explanation of why credit is not due.
63	The cardholder requests replacement for goods or services that were not as described by your Establishment, or credit for the goods or services as the cardholder is dissatisfied with the quality.
127	The cardholder claims to not recognize the charge. Please provide support and itemization. In addition, if the charge relates to shipped goods, please include proof of delivery with the full delivery address. If this documentation is not available, please issue credit.
147	The cardholder claims the charge will be paid by their insurance company. Please provide a copy of the following documentation: itemized rental agreement, itemized repair bill, and acknowledgement of responsibility signed by the cardholder.
154	The cardholder claims the goods / services were cancelled and /or refused. Please issue credit or provide proof of delivery, proof that the cardholder was made aware of your cancellation policy and an explanation why credit is not due.
155	The cardholder has requested credit for goods / services that were not received from your establishment. Please issue credit or provide proof of delivery, or a copy of the signed purchase agreement indicating the cancellation policy and an explanation of why credit is not due.
158	The cardholder has requested credit for goods that were returned to your establishment. Please issue credit or explain why credit is not due along with a copy of your return policy.
169	The cardholder has requested credit for a charge you submitted in an invalid currency. Please issue credit or explain why credit is not due.

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170	The cardholder requests credit for a cancelled lodging reservation or a credit for a CAR deposit was not received by the cardholder. Please issue credit or provide a copy of your cancellation policy and explain why credit is not due.
173	Duplicate Processing
175	Credit Not Processed
176	CNP – Does Not Recognize
177	Unauthorized Charge
193	Fraudulent Transaction
680	Transaction Amount Differs
684	Paid by Other Means
691	Requesting Trans Support
693	Req. Info Loss/Theft/Damage Trans
S02	Response Accepted, Will Not Debit
S03	Support received

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MASTERCARD CHARGEBACK

Reason Code Index

CODE	TYPE	DESCRIPTION	TIME FRAME
04	T	Multiple Processing	NA
07	T	Warning Bulletin File	90 days from the transaction date
08	T	Requested/Required Authorization Not Obtained	90 days from the transaction date
09	T	Transaction Not Reconciled	NA
11	T	Stale Transaction	NA
12	T	Account Number Not On File Obtained	90 days from the transaction date
31	C	Transaction Amount Differs	90 days from the transaction date
34	T/C	Point of Interaction Error	90 days from the transaction date or 120 days from transaction date for ATM
37	C	No Cardholder Authorization	120 days from the transaction date
41	C	Cancelled Recurring Transaction or Digital Goods	120 days from the transaction date
42	C	Late Presentment	120 days from the transaction date
46	T	Original Transaction Currency Not Provided	120 days from the transaction date
49	T	Questionable Merchant Activity	120 days from either the transaction date or the global Security Bulletin date
50	C	Installment Billing Dispute	120 days from the transaction date
53	C	Not As Described or Defective	120 days from the transaction date or 120 days from the receipt date of delayed delivery of merchandise or services
54	C	Cardholder Dispute — Not Elsewhere Classified	120 days from the transaction date or 60 days from the issuer's receipt date of first cardholder notification of the
55	C	Good or Services Not Provided	120 days from the expected date of delivery
59	C	No-Show, Addendum, or ATM Dispute	120 days from the transaction date
60	C	Credit Not Processed	120 days from the transaction date
70	C	Chip Liability Shift	120 days from the transaction date
71	C	Chip/PIN Liability Shift	120 days from the transaction date

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Reason Code Details

If you're using the Online Chargeback Management System, you will find the chargeback reason codes on both the Level 1 and 2 screens. These codes are established by the payment brands to categorize the incoming chargeback requests by reason. The codes also appear on financial reporting associated with chargebacks.

REASON CODE 04	MULTIPLE PROCESSING
Dispute Type	Technical
Dispute Description	Mastercard automatically charges back any interregional transaction between a Europe acquirer and a non-Europe issuer if a previous presentment had already been matched to the pending file
Time Frame to Initiate Dispute	NA
Representment Rights/ Merchant Action	None
Issuer Required Documentation	None
Merchant Required Documentation	None
Special Notes	Second presentments are not permitted. Acquirer may rectify the transaction details and submit a correct new first presentment.

REASON CODE 07	WARNING BULLETIN FILE
Dispute Type	Technical
Dispute Description	The account number was present in the Warning Bulletin File on the date of the transaction and no authorization was obtained
Time Frame to Initiate Dispute	90 days from the transaction date
Representment Rights/ Merchant Action	• Follow in-house procedures • If credit was previously issued: ○ Submit a rebuttal to the chargeback department detailing the amount and the date of the credit
Issuer Required Documentation	None
Merchant Required Documentation	None
Special Notes	• Authorizations are valid for only 30 days • Issuer has the right to assess a US $25 handling fee when the chargeback is initiated • If chargeback is represented with a valid authorization, the business is credited US $50

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REASON CODE 08	REQUESTED/REQUIRED AUTHORIZATION NOT OBTAINED
Dispute Type	Technical
Dispute Description	Authorization was either requested or required, but was not obtained or authorization was not settled within time frames
Time Frame to Initiate Dispute	90 days from the transaction date
Representment Rights/ Merchant Action	Representment rights exist if the following conditions apply: • The business can prove that the cardholder initiated the authorization request; for example, the first transaction was declined due to an error with the expiration date, and the cardholder provides the correct expiration date in a second transaction If credit was previously issued: • Submit a rebuttal to the chargeback department detailing the amount and the date of the credit
Issuer Required Documentation	None
Merchant Required Documentation	• Provide logs showing authorization obtained • Retail: Provide signed sales slip • Card Not Present: Provide an itemized bill with bill-to and ship-to addresses and cardholder's name, description of goods
Special Notes	• Authorizations are valid for only 30 days • Issuer has right to assess US $25 handling fee when the chargeback is initiated • If we represent the chargeback with a valid authorization, the business is credited US $50

REASON CODE 09	TRANSACTION NOT RECONCILED
Dispute Type	Technical
Dispute Description	Mastercard automatically charges back any interregional transaction between a Europe acquirer and a non-Europe issuer if both • Unable to reconcile the clearing presentment with the authorization details of a transaction • Determined there is a discrepancy between the reference of the authorization request and the clearing presentment
Time Frame to Initiate Dispute	NA
Representment Rights/ Merchant Action	None
Issuer Required Documentation	None
Merchant Required Documentation	None

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Special Notes	Second presentments are not permitted. Acquirer may rectify the transaction details and submit a correct new first presentment.

REASON CODE 11	STALE TRANSACTION
Dispute Type	Technical
Dispute Description	Mastercard automatically charges back any interregional transaction between a Europe acquirer and a non-Europe issuer presented more than 120-calendar days after the transaction date
Time Frame to Initiate Dispute	NA
Representment Rights/ Merchant Action	None
Issuer Required Documentation	None
Merchant Required Documentation	None
Special Notes	Second presentments are not permitted. Acquirer may rectify the transaction details and submit a correct new first presentment.

REASON CODE 12	ACCOUNT NUMBER NOT ON FILE OBTAINED
Dispute Type	Technical
Dispute Description	A transaction was processed using an account number that is not listed in the Issuer's customer database
Time Frame to Initiate Dispute	90 days from the transaction date
Representment Rights/ Merchant Action	Representment rights exist if the following conditions apply: • The business can prove that the cardholder initiated the authorization request; for example, the first transaction was declined due to an error with the expiration date, and the cardholder provides the correct expiration date in a second transaction If credit was previously issued: • Submit a rebuttal to the chargeback department detailing the amount and the date of the credit
Issuer Required Documentation	None
Merchant Required Documentation	• Provide logs showing authorization obtained • Retail: Provide signed sales slip • Card Not Present: Provide an itemized bill with bill-to and ship-to addresses and cardholder's name, description of goods
Special Notes	• Authorizations are valid for only 30 days

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REASON CODE 31	TRANSACTION AMOUNT DIFFERS
Dispute Type	Cardholder Dispute
Dispute Description	• Cardholder paid for the purchase using an alternate payment method • The amount of the transaction processed was not the amount the cardholder agreed to
Time Frame to Initiate Dispute	90 days from the transaction date
Representment Rights/ Merchant Action	Chargeback may be represented if: • Business can prove the transaction amount is correct If credit was previously issued: • Submit a rebuttal to the chargeback department detailing the amount and the date of the credit
Issuer Required Documentation	• A cardholder letter, email, message or Completed Dispute Resolution Form-Point-of-Interaction (POI) Errors (Form 1240) describing the cardholder's complaint in sufficient detail, including transaction amount that should have been billed • A receipt showing cash as the payment method • Documentation showing the amount agreed upon by cardholder
Merchant Required Documentation	• Provide proof the transaction that was processed using an alternate payment method was for a separate purchase • Retail: Provide a signed sales slip • Card Not Present: Provide an itemized bill proving charge is correct
Special Notes	• The chargeback amount is restricted to the difference between the amount that was processed and the amount the cardholder agreed to • Chargeback code invalid for verbal price agreements

REASON CODE 34	POINT OF INTERACTION ERROR
Dispute Type	Cardholder or Technical Dispute
Dispute Description	The merchant charges the customer more than once for the same purchase on the same day
Time Frame to Initiate Dispute	• 90 days from the transaction date • 120 days from the transaction date for ATM and Improper surcharges only
Representment Rights/ Merchant Action	Chargeback may be represented if: • Merchant can prove each transaction is for a separate purchase If credit was previously issued: • Submit a rebuttal to the chargeback department detailing the amount and the date of the credit
Issuer Required Documentation	• A cardholder letter, email, message or completed Dispute Resolution Form-Fraud (Form 0412) including transaction amount that should have been billed • Cash receipts • Statements from other credit cards • The 23-digit Acquirer Reference Number, if the same

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	• MasterCard was billed or detail showing a completed funds transfer
Merchant Required Documentation	• Retail: Provide signed sales slips for each transaction indicated in the issuer documentation • Card Not Present: Provide proof of each transaction indicated in the issuer documentation • ATM transaction: Provide copy of both ATM transaction records to prove disbursed cash amounts
Special Notes	• If our transaction database contains two or more transactions on the same day and for the same amount, the chargeback will be sent to the merchant for review • Reason code was formally referred to as Duplicate Processing • Dispute is invalid for late presentments

REASON CODE 37	NO CARDHOLDER AUTHORIZATION
Dispute Type	Cardholder Dispute
Dispute Description	The cardholder is claiming he/she never authorized nor participated in the transaction
Time frame to Initiate Chargeback	120 days from the transaction date
Representment Rights/ Merchant Action	Chargeback may be represented if: • The Address Verification Service (AVS) response was an I1 or I3 and the merchandise was shipped to the AVS address • Verification that transaction was properly processed using MasterCard SecureCode If credit was previously issued: • Submit a rebuttal to the chargeback department detailing the amount and the date of the credit
Issuer Required Documentation	• A cardholder letter, email, message or completed Dispute Resolution Form-Fraud (Form 0412) stating cardholder did not authorize the transaction • Dispute Resolution Form-Fraud can only be used when all of the following occur before processing the chargeback: ○ Mastercard account is closed ○ Blocked the account on its host ○ Listed account number on the MasterCard Stand-In Account File with a “capture card” response for 180-calendar days or until the card expiration date (whichever is shorter) ○ Reported the transaction to the Fraud and Loss Database
Merchant Required Documentation	• Card Not Present: Provide proof of AVS response, documentation supporting the merchandise was sent to the AVS-confirmed address, an itemized bill with bill-to and ship-to addresses and proof of delivery • Retail: Provide signed sales slip • Compelling evidence for representment this includes, but is not limited to: ○ Evidence such as photographs or emails to prove the person received the merchandise or service. For download of digital goods,

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	the IP address, email address, description of goods, date and time goods were downloaded and/or proof the merchant's website was accessed for services after the transaction date ○ Passenger transport — evidence the ticket was received at cardholder's billing address, boarding pass was scanned at the gate, details of frequent flyer miles claimed, additional incidental transactions purchased (such as baggage fees, seat upgrades, alcohol, etc.) ○ Previous undisputed transaction — provide evidence that the information provided is the same as that from a previous undisputed transaction ○ Evidence that the transaction was completed by a member of the Cardholder's household; authorized user ○ For a transaction conducted by a digital goods merchant assigned MCC 5815 (Digital Goods –Media, Books, Movies, Music), 5816 (Games), 5817(Applications [Excludes Games]) or 5818 (Digital Goods Large Digital Goods Merchants), all of the following must be provided: ○ Evidence that the merchant has been successfully registered into and continues to participate in the Visa Digital Commerce Program ○ Evidence that the merchant is the owner of the operating system for the subject electronic device ○ Evidence that the account set up on the merchant's website or application was accessed by the cardholder and has been successfully verified by the merchant before or on the Transaction Date
Special Notes	• Not valid for card not present transaction approved with a CVC2 mismatch • Address Verification (AVS) operates in the US, UK and Canada • MasterCard SecureCode offers chargeback protection for fraud if the transaction is properly processed using MasterCard SecureCode • Chargeback invalid if cardholder was present and the card stripe was magnetically read ○ Issuer will still have compliance rights available if the business failed to provide a copy of the sales receipt when requested

REASON CODE 41	CANCELLED RECURRING OR DIGITAL GOODS TRANSACTIONS
Dispute Type	Cardholder Dispute
Dispute Description	• Recurring Transaction ○ A cardholder attempted to notify the merchant that he/she wished to cancel the recurring transaction on the credit card indicated prior to the disputed transaction occurring ○ Cardholder was not aware that they were agreeing to a recurring transaction ○ The issuer had previously charged back another transaction • Digital Goods

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	○ Digital goods were purchased in an e-commerce transaction that was less than or equal to USD 25 (or local currency equivalent) ○ The merchant did not offer the cardholder purchase control settings ○ The cardholder's account is not closed and is in good standing with no associated fraudulent transactions
Time Frame to Initiate Dispute	120 days from the transaction date
Representment Rights/ Merchant Action	• Provide a rebuttal addressing the cardholder dispute • If credit was previously issued: ○ Submit a rebuttal to the chargeback department detailing the amount and the date of the credit
Issuer Required Documentation	• A cardholder letter, email, fax, or completed Dispute Resolution Form-Cardholder Dispute Chargeback (Form 1221) specifying the particular dispute situation • An issuer message containing the date and Acquirer's Reference Number (ARN) of the previously charged back transaction is acceptable
Merchant Required Documentation	• Provide proof: ○ Cardholder failed to meet the cancellation terms of the signed contract ○ Documentation that services are being provided to and used by the cardholder after the cancellation date ○ Purchase controls were offered at the time of the transaction or transactions ○ Customer accepted the terms and conditions by showing documentation that either a check box was checked or a click to "submit" button indicates acceptance
Special Notes	• Once a chargeback is received for this reason, you must obtain a new method of payment from the cardholder; you cannot reprocess a transaction using the same card number • Terms and conditions must be in the sequence of final pages before check out and cannot be a separate link • MasterCard recognizes proof of proper disclosure of the terms and conditions (T&Cs) for ecommerce transactions • Chargeback code invalid for fraud disputes

REASON CODE 42	LATE PRESENTMENT
Dispute Type	Technical
Dispute Description	• Card Not Present: Transaction was processed more than 30 days from the authorization date • Retail: Transaction was processed more than 7 days from the authorization date
Time Frame to Initiate Dispute	90 days from the transaction date
Representment	Chargeback may be represented if:

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Rights/ Merchant Action	• Merchant can proof processing occurred within the proper time frame If credit was previously issued: • Submit a rebuttal to the chargeback department detailing the amount and the date of the credit
Issuer Required Documentation	None
Merchant Required Documentation	• Retail: Provide a signed sales slip • Card Not Present: Provide an itemized bill proving charge is correct • Merchant explanation and documentation

REASON CODE 46	ORIGINAL TRANSACTION CURRENCY NOT PROVIDED
Dispute Type	Technical
Dispute Description	The proper currency code was not provided when depositing the transaction
Time Frame to Initiate Dispute	90 days from the transaction date
Representment Rights/ Merchant Action	• None • If credit was previously issued: ○ Submit a rebuttal to the chargeback department detailing the amount and the date of the credit
Issuer Required Documentation	• Cardholder letter, email, message or completed Dispute Resolution Form-Point-of-Interaction (POI) Errors describing the cardholder's complaint in sufficient detail
Merchant Required Documentation	• Documentation proving the correct currency was provided or specified
Special Notes	• The acquirer is prohibited from using the second presentment to argue the validity of the cardholder's claim regarding the selection of or non-agreement to the currency • The contents of the transaction receipt are considered only in determining whether point-of-interface (POI) currency conversion has occurred on a transaction. They neither prove nor disprove the cardholder's agreement to the conversion. If the chargeback is valid and full amount was charged back, the acquirer should process the transaction as a First Presentment in the currency in which goods/services were priced or in the currency that was dispensed. • Chargeback code is invalid for verbal agreements of transaction currency between a cardholder and a merchant

REASON CODE 49	QUESTIONABLE MERCHANT ACTIVITY
Dispute Type	Technical
Dispute Description	The merchant was listed on the MasterCard Global Security Bulletin at the time the transaction occurred for: ○ Violating Questionable Merchant Audit Program (QMAP)

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	○ Performing coercive transactions
Time Frame to Initiate Dispute	120 days from either the date of the transaction or 120 days of the Mastercard Announcement publication
Representment Rights/ Merchant Action	• None • If credit was previously issued: ○ Submit a rebuttal to the chargeback department detailing the amount and the date of the credit
Issuer Required Documentation	• Cardholder email, cardholder letter, and/or cardholder message directly from the cardholder or, in the case of a commercial card, the corporate entity • Completed Dispute Resolution Form must be the direct result of a conversation with the cardholder
Merchant Required Documentation	None
Special Notes	• Transactions resulting from coercion must be reported to the Fraud and Loss Database using fraud type code 00 (Lost Fraud) or 01 (Stolen Fraud) • Chargeback is invalid if: ○ Digital secure payment transaction or any subsequent transaction for partial shipment or recurring payment Chip / PIN transactions where transaction certificate and related data provided Secure Code, UCAF ○ Coercion claim wasn't substantiated by Mastercard / Issuer didn't include confirmation letter from Mastercard advising claim of coercion against the merchant was substantiated ○ Issuer did not properly report the transaction to the Fraud and Loss Database within the applicable time frame in accordance with the Fraud and Loss Database User Guide ○ Issuer processed chargeback that didn't occur during published chargeback period ○ The transaction reported to the Fraud and Loss Database is not a fraud type eligible for chargeback

REASON CODE 50	**Installment Billing Dispute**
Dispute Type	Cardholder Dispute
Dispute Description	• Cardholder agreed to either acquirer-financed or merchant-financed installment billing: ○ Cardholder claims total number of installments or amounts being billed are not in accordance with installment billing agreement ○ Installment billed prematurely or accelerated without cardholder's consent ○ Acquirer submitted clearing record to obtain payment from cardholder in connection with installment billing arrangement after total transaction amount as shown in original authorization request and on transaction information document (TID)

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	○ Transaction isn't installment billing transaction ○ Number of installments differs from number of installments authorized by issuer
Time Frame to Initiate Dispute	120 days from the transaction date
Representment Rights/ Merchant Action	• Provide a rebuttal addressing the cardholder dispute • If credit was previously issued: ○ Submit a rebuttal to the chargeback department detailing the amount and the date of the credit
Issuer Required Documentation	• Documentation from cardholder substantiating correct number of installments, amount, frequency or that transaction isn't for installment payments
Merchant Required Documentation	• Merchants can provide documentation stating: ○ Cardholder agreed to number of installments processed ○ Issuer requested installment acceleration for transaction ○ Correct installment amount billed ○ Transaction isn't installment billing and was not processed as such; i.e., Authorization message or clearing record ▪ Transaction is recurring payment rather than installment payment
Special Notes	• Issuer can charge back only total amount of installments received to date; may be charged back individually • For disputes involving partial amount, issuer may individually charge back installments received to date that represent payment of disputed amount • Dispute is invalid for recurring transaction • Chargeback may only be for the difference between the correct installment amount and the actual amount billed to the cardholder.

REASON CODE 53	Not as Described or Defective
Dispute Type	Cardholder Dispute
Dispute Description	• Quality / Misrepresentation: Goods or services did not conform to their description • Defective: Goods were received broken, damaged or otherwise unsuitable for purpose sold and the cardholder attempted to resolve the dispute with the merchant prior to initiating the chargeback • Terms and conditions of contract are not as described (changed without cardholder's consent), e.g., 100% money back, written promises or return policy
Time Frame to Initiate Dispute	• 120 days from the transaction date or delayed delivery of merchandise or services with a maximum of 540 days • Between 15-120 days from the date of merchandise replacement, merchandise returned or service canceled
Representment Rights/ Merchant	Chargeback may be represented if:

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Action	• Merchant can provide information to prove the merchandise or services were as described If credit was previously issued: • Submit a rebuttal to the chargeback department detailing the amount and the date of the credit
Issuer Required Documentation	• A cardholder letter, email, message, or completed Dispute Resolution Form-Cardholder Dispute Chargeback (Form 1221) • Documentation that attempts to resolve with merchant for quality / misrepresentation and defectiveness • Proof cardholder returned goods or informed merchant goods were available for pickup
Merchant Required Documentation	• Proof the chargeback was invalid • Sales slip/invoice/contract/terms and conditions that contain information to prove the merchandise or services were as described • Terms and conditions must be in the sequence of final pages before check out and cannot be a separate link • Evidence cardholder signed acknowledgement that goods received in good condition (e.g. furniture delivered to home with cardholder signature acknowledging that merchandise received in good condition) • If cardholder returned goods, statement from merchant that they did not receive goods
Special Notes	• Cardholder must contact merchant attempting to resolve prior to initiating dispute • For merchandise disputes, cardholder may recover shipping and handling charges • This code may be used in cases of pricing disputes • Chargeback is invalid for: ○ Disputes involving defective merchandise when proper disclosure of goods is made at time of sale such as when goods sold in as-is condition ○ Merchandise delivered and the cardholder refused to accept delivery ○ Non-European region automated fuel dispenser (AFD) transactions with MCC 5542 processed on or after Oct 18th

REASON CODE 54	CARDHOLDER DISPUTE — NOT ELSEWHERE CLASSIFIED
Dispute Type	Cardholder Dispute
Dispute Description	Cardholder has made an unsuccessful good-faith effort to resolve dispute with merchant that involve goods or services
Time Frame to Initiate Dispute	• 120 days from the transaction date • 60 days from date issuer first learned of the dispute from the cardholder • Issuer must wait 15 days after cardholder returned merchandise to process chargeback, unless waiting will exceed time frame
Representment Rights/ Merchant Action	Chargeback may be represented if: • Merchant can provide a rebuttal addressing dispute is invalid If credit was previously issued:

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	• Submit a rebuttal to the chargeback department detailing the amount and the date of the credit

Issuer Required Documentation	• Documentation showing calculation of chargeback amount:
	  ○ Verification of remaining unpaid balance
	• A cardholder letter, email, Dispute Resolution Form-Cardholder Dispute Chargeback (Form 1221) fulfilling the details of the nature of the dispute
	• Documentation cardholder attempted to resolve dispute and merchant refused to:
	  ○ Adjust price
	  ○ Repair or replace goods
	  ○ Issue credit

Merchant Required Documentation	• Card Not Present: Provide proof that the cardholder's claim has been rectified, address the specific dispute which may include cancellation, non-receipt, or quality of goods • Ensure every aspect of the cardholder's dispute is addressed • Cardholder authorized transaction
Special Notes	• Issuer may charge back only unpaid amount • Reason code can be used: • Only when no other reason code applies • Cardholder tried to and failed to resolve dispute with merchant • Issuer and Acquirer are located in the US region • Original transaction amount must exceed US $50 • Transaction took place within same state as cardholder's billing address or 100 miles of cardholder's billing address ○ Exception to this is with non-face-to-face transaction

REASON CODE 55	GOODS OR SERVICES NOT PROVIDED
Dispute Type	Cardholder Dispute
Dispute Description	• The merchant was either unwilling or unable to provide services • The cardholder states he/she did not receive the ordered merchandise
Time Frame to Initiate Dispute	120 days from the transaction date
Representment Rights/ Merchant Action	Chargeback may be represented if: • Merchant can provide a rebuttal addressing the cardholder's dispute If credit was previously issued: • Submit a rebuttal to the chargeback department detailing the amount and the date of the credit
Issuer Required Documentation	• Cardholder email, letter, message or completed Dispute Resolution Form-Cardholder Dispute Chargeback (Form 1221) must include: • Cardholder's complaint in sufficient details • Description of the goods/services purchased
Merchant Required Documentation	• Documentation to prove merchant can still provide services, cardholder received the merchandise / services or evidence credit was issued

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	• For airline tickets merchant can provide documentation cardholder used airline tickets or airline services were available i.e., flight took place • Delivered merchandise: Documentation cardholder was given opportunity to purchase insurance or merchandise to be delivered, cardholder declined
Special Notes	• Issuer has the right to chargeback an ecommerce transaction that was never completed, but for which cardholder's account was debited. Example, the cardholder thought the first transaction was never completed, made another attempt now card is debited more than once • Issuer must wait 30-calendar days from the transaction date before submitting a chargeback unless merchant will not be providing goods or services i.e., merchant no longer in business • For travel services: If partial services have already been provided, the chargeback amount should be prorated to reflect only the travel services not provided • Dispute is invalid for T&E transactions where merchant provided voucher for future use and that provision of voucher was properly disclosed in merchant's terms and conditions, unless merchant is unable or unwilling to honor violation

REASON CODE 59	NO-SHOW, ADDENDUM, OR ATM DISPUTE
Dispute Type	Cardholder Dispute
Dispute Description	Cardholder is disputing: • Any subsequent transaction representing an addendum to any valid transaction from the same merchant • A no-show hotel charge from a merchant that participates in the Mastercard Guaranteed Reservations Service • Funds not receive, or received only in part, charged to his or her account as a result of an automated cash disbursement (doesn't apply in alleged fraud)
Time Frame to Initiate Dispute	120 days from the transaction date
Representment Rights/ Merchant Action	Chargeback may be represented if: • Merchant cab provide a rebuttal addressing the cardholder dispute If credit was previously issued: • Submit a rebuttal to the chargeback department detailing the amount and the date of the credit
Issuer Required Documentation	• Cardholder letter, email, message, or completed Dispute Resolution Form-Cardholder Dispute Chargeback (Form 1221) addressing the cardholder's complaint in sufficient detail including: • Cancellation number (if available) • ARD of the transactions, cash receipt or canceled check
Merchant Required Documentation	• Signed folio/sales slip showing transaction was not a no show charge or an addendum to a previously valid transaction • Proof business has no record of a cancellation from the cardholder

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	• Proper disclosure was given to cardholder that there would be a no-show fee if reservation was not cancelled before 6 p.m. local time on the day of the reservation period • Acquirer can provide documentation verifying the disbursement of funds to the cardholder • If transaction involves loss, theft or damage, provide proof of card present
Special Notes	Chargeback is invalid for: • Quality or delivery disputes • Transaction occurred with Mastercard Commercial Payments Account

REASON CODE 60	CREDIT NOT PROCESSED
Dispute Type	Cardholder Dispute
Dispute Description	Customer claims they're due a credit that has not been processed: • Merchant failed to disclose its refund policies at the time of the transaction and is unwilling to accept a return or cancelation of goods or services • Merchant has not responded to the return or cancelation of goods or services • Merchants posted a partial credit without proper disclosure • Merchant failed to issue a Value Added Tax (VAT) credit • Cardholder account has been inaccurately posted with debit instead of credit
Time Frame to Initiate Dispute	120 days from one of the following: • Date merchandise was returned • Date services were canceled • Issuer must wait 15 days from date of merchandise return or cancellation date to initiate chargeback, however if waiting 15-calendar days would cause issuer to exceed 120-calendar day time frame, issuer may chargeback transaction earlier
Representment Rights/ Merchant Action	Chargeback may be represented if: • Merchant can provide rebuttal addressing the dispute ○ Notification must be received that there is no record of having received the returned merchandise from the cardholder or merchant refused to accept the returned merchandise If credit was previously issued: • Submit a rebuttal to the chargeback department detailing the amount and the date of the credit
Issuer Required Documentation	• Cardholder letter, email, message, or Dispute Resolution Form-Cardholder Dispute Chargeback (Form 1221) describing the cardholder's complaint in sufficient detail • Documentation to support a credit is due • Proof of an improperly disclosed in-store credit and explanation

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Merchant Required Documentation	• Documentation showing the date the credit was processed to the cardholder's account, and the reference number of the transaction • Returned merchandise was not received by the business; provide assertion that the merchandise was not received on company letterhead or on the chargeback document • Businesses must provide proof that the customer accepted the cancelation terms and conditions by showing documentation that either a check box was checked or a click to "submit" button indicates acceptance
Special Notes	• Merchant must disclose return and cancellation terms at time of the transaction including: Restocking fees and in-store credits only, failure to disclose terms will result in the merchant's requirement to accept the goods for return and issue a credit • Terms and conditions must be in the sequence of final pages before check out and cannot be a separate link • Chargeback amount can be up to twice the original transaction amount to offset the error

REASON CODE 70	CHIP LIABILITY SHIFT
Dispute Type	Cardholder Dispute
Dispute Description	• Cardholder has a chip-enabled MasterCard and claims he/she never authorized or participated in the transaction. (card present transactions) • This is for retail transactions only and in all regions.
Time Frame to Initiate Dispute	120 days from the transaction date
Representment Rights/ Merchant Action	Non-EMV supported (chip) POS/terminal: • No representment rights, unless a refund has been issued EMV supported (chip) POS/terminal transaction with a chip card: • Chargeback can be represented if the full unaltered magnetic stripe data was read or transaction was manually keyed and transmitted with valid authorization. In this case the chargeback would be represented on your behalf If credit was previously issued: • Submit a rebuttal to the chargeback department detailing the amount and the date of the credit
Issuer Required Documentation	Cardholder letter, email, message or completed Dispute Resolution Form-Fraud (Form-0412) stating both of the following: • Cardholder did not authorized transaction • Cardholder was in possession and control of all valid cards issued to the account at the time of the transaction • Issuer certification letter verifying counterfeit Subsequent counterfeit transactions after account is closed: • Copy of original cardholder letter and the issuer's written certification that the account has been closed and the date the account was closed

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	Prior to submitting Dispute Resolution Form-Fraud (Form-0412) following must apply: • Cardholder account is closed • Issuer blocked account on its host • Account listed on the Mastercard Stand-in Account File with a "capture card" response for 180-calendar days or until card expiration date (whichever is shorter) • Transaction reported to the Fraud and Loss Database on or before the date the chargeback was processed
Merchant Required Documentation	None

Special Notes	• Both issuer and acquirer are located in country or region participating in domestic, intraregional or interregional chip liability shift
	• Chargeback is invalid for:
	  • Hybrid card used at a hybrid terminal
	  • Issuer approved transaction after submitting two or more chargebacks involving same account number after fraud reported date
	  • Issuer previously charged back more than 15 transactions involving same account number as identified by FNS count
	  • Magnetic stripe-read or key-entered transaction occurred and was properly identified as result of technical fallback

REASON CODE 71	CHIP/PIN LIABILITY SHIFT
Dispute Type	Cardholder Dispute
Dispute Description	A fraudulent transaction resulting from the use of a hybrid PIN preferring card at a magnetic strip-reading-only terminal (whether PIN capable or not) or at a hybrid not equipped with a PIN pad capable (at a minimum) of checking the PIN offline.
Time Frame to Initiate Dispute	120 days from the transaction date
Representment Rights/ Merchant Action	Non-EMV supported (chip) POS/terminal: • No representment rights, unless a refund has been issued EMV supported (chip) POS/terminal a transaction with a chip card: • Chargeback can be represented if the full unaltered magnetic stripe data was read or transaction was manually keyed and transmitted with a valid authorization. In this case the chargeback would be represented on your behalf If credit was previously issued: • Submit a rebuttal to the chargeback department detailing the amount and the date of the credit
Issuer Required Documentation	• Cardholder letter, email, message or completed Dispute Resolution Form-Fraud (Form-0412) stating cardholder did not authorize transaction and one of the following: ○ The card was lost, stolen, or never received

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	○ Written issuer certification of lost stolen or NRI fraud ○ Law enforcement or police report made to issuer regarding loss, theft, or non-receipt of the card • Documentation that shows cardholder verification method (CVM) hierarchy • Subsequent fraudulent transactions after account is closed: ○ Copy of original cardholder letter and the issuer's written certification that the account has been closed and the date the account was closed • Prior to submitting Dispute Resolution Form-Fraud (Form-0412) following must apply: ○ Cardholder account Is closed ○ Issuer blocked account on its host ○ Account listed on the Mastercard Stand-in Account File with a "capture card" response for 180-calendar days or until card expiration date (whichever is shorter) ○ Transaction reported to the Fraud and Loss Database as lost / stolen / NRI on or before the date the chargeback was processed
Merchant Required Documentation	None
Special Notes	• Cardholder didn't authorize transaction and is no longer, or has never been, in possession of the card • Both issuer and acquirer are located in country or region participating in domestic, intraregional or interregional lost / stolen / NRI fraud chip liability shift • Validly issued card was hybrid PIN-preferring card • Fraudulent transaction resulted from use of the hybrid PIN-preferring card at one of the following: ○ Magnetic stripe-reading only terminal ○ Hybrid terminal not equipped with PIN pad capable, at minimum, of checking PIN offline ○ Hybrid terminal equipped with PIN pad capable, at minimum, of checking PIN offline but DE 55 wasn't present ○ Hybrid terminal where PIN pad not present or not working • Chargeback is invalid for: ○ ATM transactions ○ Transaction at PIN-enabled hybrid POS terminal and was approved although PIN wasn't present due to use of PIN bypass functionality ○ Counterfeit card transaction with unaltered service code

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VISA CHARGEBACK

Reason Code Index

CODE	TYPE	DESCRIPTION	TIME FRAME
10.1	T	EMV Liability Shift Counterfeit Fraud	120 days from the transaction date
10.2	T	EMV Liability Shift Non-Counterfeit Fraud	120 days from the transaction date
10.3	C	Other Fraud – Card Present Environment	120 days from the transaction date
10.4	C	Other Fraud – Card Absent Environment	120 days from the transaction date
10.5	T	Visa Fraud Monitoring Program	120 days from date of Visa Fraud Monitoring Program report
11.1	T	Card Recovery Bulletin	75 days from the transaction date
11.2	T	Declined Authorization	75 days from the transaction date
11.3	T	No Authorization / Late Presentment	75 days from the transaction date
12.2	T	Incorrect Transaction Code	120 days from: • Transaction date • Date of credit refund for credit refund processed instead of reversal or adjustment
12.3	T	Incorrect Currency	• 120 days from the transaction date
12.4	T	Incorrect Account Number	120 days from the transaction date
12.5	T	Incorrect Amount	120 days from: • Transaction date Date adjustment of ATM cash disbursement or PIN-authenticated Visa debit transaction in U.S. region only
12.6.1	T/C	Duplicate Processing	120 days from: • Transaction date • Date adjustment of ATM cash disbursement or PIN-authenticated Visa debit transaction in U.S. region only
12.6.2	C	Paid by Other Means	120 days from: • Transaction date • Date adjustment of ATM cash disbursement or PIN-authenticated Visa debit transaction in U.S. region only
12.7	T	Invalid Data	• 75 days from the transaction date
13.1	C	Merchandise/Services Not Received	120 days from: • Transaction date Date the cardholder expected to receive the merchandise or services
13.2	C	Cancelled Recurring Transaction	• 120 days from the transaction date

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13.3	C	Not as Described or Defective Merchandise/Services	120 days from the transaction date or 15 days from the date cardholder returned merchandise or canceled services
13.4	C	Counterfeit Merchandise	120 days from: • Transaction date Expected date of delivery or the date the cardholder was first made aware that the merchandise was counterfeit
13.5	C	Misrepresentation	120 days from: • Transaction date • Date cardholder received the merchandise or services; not to exceed 540 days from the transaction processing date • 60 days from the date the issuer received notice from cardholder
13.6	C	Credit Not Processed	120 days from: • Transaction date • Date of credit receipt Date of cardholder letterCredit transaction receipt date
13.7	C	Cancelled Merchandise/Services	120 days from: • Transaction date • Date the cardholder expected to receive the merchandise / services not to exceed 540 days from the transaction processing date
13.8	C	Original Credit Transaction Not Accepted	• 120 days from the original credit transaction processing date
13.9	C	Non-Receipt of Cash	120 days from: • Transaction date Date adjustment of ATM cash disbursement or PIN-authenticated Visa debit transaction in U.S. region only
			•

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Reason Code Details

If you're using the Online Chargeback Management System, you will find the chargeback reason codes on both the Level 1 and 2 screens. These codes are established by the payment brands to categorize the incoming chargeback requests by reason. The codes also appear on financial reporting associated with chargebacks.

All time frames apply to both domestic and international chargeback transactions unless otherwise noted.

REASON CODE 10.1	EMV Liability Shift Counterfeit Fraud
Dispute Type	Cardholder Dispute
Dispute Description	• The cardholder claims he/she did not authorize, nor participate in the transaction and the card was in their possession at the time of the transaction • The transaction was the result of counterfeit magnetic stripe fraud and the full unaltered contents of the stripe were not transmitted and not authorized by the issuer
Time Frame to Initiate Dispute	120 days from the transaction date
Representment Rights/ Merchant Action	Non-EMV supported (chip) POS/terminal: • No rights to challenge the dispute, unless a refund has been issued. EMV supported (chip) POS/terminal transaction with a chip card: • Dispute can be challenged if the full unaltered magnetic stripe data was read and transmitted with a valid authorization; in this case, the dispute would be represented on your behalf. EMV supported (chip) POS/terminal and transaction with a chip card: • Dispute can be represented if a valid transaction was manually keyed and transmitted with the authorization; in this case, the dispute would be represented on your behalf. If credit was previously issued: • Submit a rebuttal to the chargeback department detailing the amount and the date of the credit
Issuer Required Documentation	Certification that: • Card used is chip card for key-entered transactions • Cardholder denies authorization or participation in transaction
Merchant Required Documentation	Evidence of the following: ▪ A credit or reversal was not addressed by the issuer ▪ The dispute is invalid ▪ The cardholder no longer disputes the transaction
Special Notes	Dispute invalid for: • Chip initiated transaction (POS entry mode 05 or 07) • Emergency cash disbursement • Fallback transaction • Mobile push payment transaction (POS 91)

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	• Transaction which authorization record contains POS entry mode code 90 and service code encoded on magnetic stripe doesn't indicate presence of chip
	• Transaction which authorization request contains CVV, but either:
	  ○ CVV verification wasn't performed
	  ○ Authorization record indicates that CVV failed verification
	• Transaction approved using payment credential for which issuer had reported fraud activity
	  ○ This doesn't apply if reported fraud type was code C (merchant misrepresentation) or D (manipulation of account holder)
	• Visa B2B Virtual Payments Program transaction
	• Visa Flexible Rate B2B Virtual Program transaction
	• Transaction that contained a token, excludes Europe

REASON CODE 10.2	EMV LIABILITY SHIFT NON-COUNTERFEIT FRAUD
Dispute Type	Cardholder Dispute

Dispute Description	Card is PIN preferring chip card in which customer denies authorization of, or participation in, transaction conducted in card-present environment and one of following:
	• Transaction didn't take place at chip reading device
	• Chip initiated transaction took place at chip reading device that wasn't EMV PIN compliant
	• Transaction was chip initiated without online PIN and both:
	  ○ Transaction was authorized online
	  ○ Acquirer didn't transmit full chip data to Visa in authorization request

Time Frame to Initiate Dispute	120 days from the transaction date
Representment Rights/ Merchant Action	EMV supported (chip) POS/terminal and transaction with a chip card: • Chargeback can be represented if a valid transaction was manually keyed and transmitted with the authorization; in this case, the chargeback would be represented on your behalf. If credit was previously issued: • Submit a rebuttal to the chargeback department detailing the amount and the date of the credit
Issuer Required Documentation	Certification that the card was pin preferring and provide hierarchy and that the cardholder denies participating in the transaction.
Merchant Required Documentation	Evidence of the following • A credit or reversal was not addressed by the issuer • The dispute is invalid • Cardholder no longer disputes the transaction
Special Notes	Dispute invalid for: • ATM cash disbursement • Contactless transaction • Emergency cash disbursement transaction

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	• Mobile push payment transaction (POS 91) • Transaction where imprint and PIN were obtained • Transaction processed at EMV PIN compliant acceptance device • Visa easy payment service (VEPS) transaction • Fallback transaction • Visa B2B virtual payments program transaction • Transaction approved using payment credential for which issuer had reported fraud activity • Mobility and transportation transaction

REASON CODE 10.3	OTHER FRAUD-CARD PRESENT ENVIRONMENT
Dispute Type	Cardholder Dispute
Dispute Description	Cardholder denies authorization of, or participation in, key entered, or unattended transaction conducted in card present environment
Time frame to Initiate Dispute	120 days from the transaction date
Representment Rights/ Merchant Action	• Provide valid sales slip • Compelling information is available If credit was previously issued: • Submit a rebuttal to the chargeback department detailing the amount and the date of the credit
Issuer Required Documentation	• Certification cardholder denies participation in the transaction • Issuer must report fraud activity to Visa
Merchant Required Documentation	Evidence of the following • A credit or reversal was not addressed by the issuer • The dispute is invalid • The cardholder no longer disputes the transaction • Evidence of an imprint • Compelling Evidence — Visa accepts compelling evidence for challenging this dispute through pre-arbitration. This includes, but is not limited to: • Evidence such as photographs or emails to prove the person received the merchandise or service. For download of digital goods, the IP address, email address, description of goods, date and time goods were downloaded and/or proof the merchant's website was accessed for services after the transaction date. • Passenger transport — evidence the ticket was received at cardholder's billing address, boarding pass was scanned at the gate, details of frequent flyer miles claimed, additional incidental transactions purchased (such as baggage fees, seat upgrades, alcohol, etc.) • Previous undisputed transaction — provide evidence that the information provided is the same as that from a previous undisputed transaction

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	• Evidence that the transaction was completed by a member of the Cardholder's household • For a transaction conducted by a digital goods merchant assigned MCC 5815 (Digital Goods –Media, Books, Movies, Music), 5816 (Games), 5817(Applications [Excludes Games]) or 5818 (Digital Goods Large Digital Goods Merchants), all of the following: • Evidence that the merchant has been successfully registered into and continues to participate in the Visa Digital Commerce Program • Evidence that the merchant is the owner of the operating system for the subject electronic device • Evidence that the account set up on the merchant's website or application was accessed by the cardholder and has been successfully verified by the merchant before or on the transaction date • Evidence that the disputed transaction used the same device and card as any previous transactions that were not disputed • Proof that the device ID number, IP address and geographic location, and name of device (if available) are linked to the cardholder profile on record at the merchant • Description of the merchandise or services and the date and time goods were purchased and successfully downloaded • Customer name linked to the customer profile on record at the merchant • Evidence that the customer password was reentered on the merchant's website or application at the time of purchase • Evidence that the Merchant validated the card when the cardholder first linked the card to the customer profile on record at the merchant • For qualifying transactions under the Visa Easy Payment Service (VEPS) the program eliminates retrieval requests

REASON CODE 10.4	Other Fraud—Card-Absent Environment
Dispute Type	Cardholder Dispute
Dispute Description	• Scenario 1: Cardholder claims he/she neither authorized nor participated in the transaction • Scenario 2: Issuer certifies that the account number is fictitious and an authorization was not obtained
Time frame to Initiate Dispute	120 days from the transaction date
Representment Rights/ Merchant Action	• This dispute may be represented if an AVS (Address Verification Service) response of I1 or I3 was obtained If credit was previously issued: • Submit a rebuttal to the chargeback department detailing the amount and the date of the credit
Issuer Required Documentation	Certification that the cardholder denies participation in the transaction

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Merchant Required Documentation	Provide compelling information:
	• Evidence such as photographs or emails to prove the person received the merchandise or service. For download of digital goods, the IP address, email address, description of goods, date
	• and time goods were downloaded and/or proof the merchant's website was accessed for services after the transaction date.
	• Passenger transport — evidence the ticket was received at cardholder's billing address, boarding pass was scanned at the gate, details of frequent flyer miles claimed, additional incidental transactions purchased (such as baggage fees, seat upgrades, alcohol, etc.)
	• Previous undisputed transaction — provide evidence that the information provided is the same as that from a previous undisputed transaction
	• Evidence that the transaction was completed by a member of the cardholder's household
	• For a transaction conducted by a digital goods merchant assigned MCC 5815 (Digital Goods –Media, Books, Movies, Music), 5816 (Games), 5817(Applications [Excludes Games]) or 5818 (Digital Goods Large Digital Goods Merchants), all of the following:
	• Evidence that the merchant has been successfully registered into and continues to participate in the Visa Digital Commerce Program
	• Evidence that the merchant is the owner of the operating system for the subject electronic device
	• Evidence that the account set up on the merchant's website or application was accessed by the cardholder and has been successfully verified by the merchant before or on the transaction date
	• Evidence that the disputed Transaction used the same device and card as any previous transactions that were not disputed
	• Proof that the device ID number, IP address and geographic location, and name of device (if available) are linked to the Cardholder profile on record at the merchant
	• Description of the merchandise or services and the date and time goods were purchased and successfully downloaded
	• Customer name linked to the customer profile on record at the merchant
	• Evidence that the customer password was reentered on the merchant's website or application at the time of purchase
	• Evidence that the merchant validated the card when the cardholder first linked the card to the customer profile on record at the merchant
	• For card-absent environment transaction, or pre-arbitration attempts processed on or after 10/19/2024 an Original Credit Transaction, evidence that 3 or more of the following had been used in an undisputed transaction:
	  ○ Customer account/login ID
	  ○ Delivery address
	  ○ Device ID/device fingerprint

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	○ Email address ○ IP address ○ Telephone number
Special Notes	• This dispute is invalid if the transaction was authenticated using Verified by Visa • International Only: Visa allows transaction-bundling for transactions under MCC 4814 — Telephone Service Transaction merchants (in other words, where the card was used to initiate a long distance call). There is a maximum of 25 transactions allowed, they must be under US $40 per transaction and be listed with the Acquirer's Reference Number on an Exhibit 2F

REASON CODE 10.5	VISA FRAUD MONITORING PROGRAM
Dispute Type	Technical
Dispute Description	Visa notified the issuer that a fraudulent transaction occurred that appeared on the Merchant Fraud Monitoring Program
Time frame to Initiate Dispute	120 days from date of the identification by the Visa Fraud Monitoring Program
Representment Rights/ Merchant Action	If credit was previously issued: • Submit a rebuttal to the chargeback department detailing the amount and the date of the credit
Issuer Required Documentation	None
Merchant Required Documentation	Evidence of the following • A credit or reversal was not addressed by the issuer • The dispute is invalid • The cardholder no longer disputes the transaction

REASON CODE 11.1	CARD RECOVERY BULLETIN
Dispute Type	Technical – all regions except domestic
Dispute Description	On the transaction date, the account number was listed in the Card Recovery Bulletin for the Visa Region in which the merchant outlet is located
Time frame to Initiate Dispute	75 days from the transaction date
Representment Rights/ Merchant Action	• If the transaction was authorized through the Emergency Payment Authorization Service • If the transaction was completed at a contactless only acceptance device If credit was previously issued: • Submit a rebuttal to the chargeback department detailing the amount and the date of the credit
Issuer Required Documentation	None

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Merchant Required Documentation	• Documentation proving the transaction was authorized through the Emergency Payment Authorization Service • Documentation proving the transaction was completed at a contactless only acceptance device • Evidence that the transaction was chip initiated and offline authorized • For dispute involving transaction at car rental, cruise line or lodging merchants for which multiple authorizations were obtained, evidence that account number wasn't listed on Card Recovery Bulletin on following dates, as applicable: o For a Lodging Merchant, the check-in date o For a Car Rental Merchant, the vehicle rental date o For a Cruise Line, the embarkation date
Special Notes	Travel and Entertainment (T&E) minimum dispute amount 25 USD or local currency equivalent Dispute invalid if transaction is: • ATM cash disbursement • Mobile push payment transaction • Completed at contactless-only acceptance device • Transaction that both: • Occurred at chip-reading device • Qualifies for EMV liability shift

REASON CODE 11.2	DECLINED AUTHORIZATION
Dispute Type	Technical
Dispute Description	The merchant completed the transaction after receiving a decline authorization response
Time frame to Initiate Dispute	75 days from the transaction date
Representment Rights/ Merchant Action	• If authorization was obtained If credit was previously issued • Submit a rebuttal to the chargeback department detailing the amount and the date of the credit
Issuer Required Documentation	None
Merchant Required Documentation	• Provide logs showing authorization obtained • Retail transaction: Provide signed sales slip • Card Not Present transaction: Provide an itemized bill with bill-to and ship-to addresses and cardholder's name, description of goods • Evidence that the transaction was chip initiated and offline authorized
Special Notes	• Visa authorizations are only valid for seven days. Day of authorization is day one • Travel and Entertainment (T&E) minimum dispute amount is 25 USD or local currency equivalent Dispute invalid for:

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	• ATM cash disbursement • Mobile push payment transactions (POS 91)

REASON CODE 11.3	NO AUTHORIZATION / LATE PRESENTMENT
Dispute Type	Technical
Dispute Description	No authorization
Time frame to Initiate Dispute	75 days from the transaction date
Challenge Rights (Pre-Arbitration) / Merchant Action	• If authorization was obtained If credit was previously issued: • Submit a rebuttal to the chargeback department detailing the amount and the date of the credit
Issuer Required Documentation	None
Merchant Required Documentation	• Provide logs showing authorization obtained. • Evidence a credit or reversal issued by the merchant was not addressed by the issuer in the dispute
Special Notes	• The dispute is limited to the amount above the applicable floor limit for a chip transaction Dispute invalid for: • ATM cash disbursements (Processed before 10/19/2024) • Transaction for which valid authorization was obtained • Electronic Commerce Transaction in which Cardholder Authentication Verification Value wasn't validated during authorization • Mobile push payment transaction (POS 91) Maximum authorization time frames: • Transactions with an estimated authorization indicator: o 30 Days: Cruise line, lodging, vehicle rental o 10 Days: Aircraft rental, bicycle rental, boat rental, clothing/costume rental, DVD/video rental, equipment/tool rental, furniture rental, motor home rental, motorcycle rental • Cardholder-Initiated transactions o 30 Days: CNP with extended authorization indicator o 10 Days: CNP (Card Not Present) • 5 Days: All merchant initiated transactions, all other CP (Card Present) transactions

REASON CODE 12.2	INCORRECT TRANSACTION CODE
Dispute Type	Technical
Dispute Description	• A credit was processed as a debit • A debit was processed as a credit

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Time frame to Initiate Chargeback	120 days from the transaction date
Representment Rights/ Merchant Action	• The chargeback may be represented if it can be proven the transaction was processed properly If credit was previously issued: • Submit a rebuttal to the chargeback department detailing the amount and the date of the credit
Issuer Required Documentation	Certification that either: • Credit was processed as a debit • Debit was processed as a credit • An explanation of why the credit refund was processed in error
Merchant required documentation	• Evidence that a credit or reversal issued by the merchant was not addressed by the issuer • Transaction receipt or other record that proves that the transaction code was correct Compelling Evidence – MasterCard will accept compelling evidence for representment. This includes, but is not limited to: • Evidence such as photographs or emails to prove the person received the merchandise or service. For download of digital goods, the IP address, email address, description of goods, date and time goods were downloaded and/or proof the merchant's website was accessed for services after the transaction date. • Passenger transport — evidence the ticket was received at cardholder's billing address, boarding pass was scanned at the gate, details of frequent flyer miles claimed, additional incidental transactions purchased (such as baggage fees, seat upgrades, alcohol, etc.) • Previous undisputed transaction — provide evidence that the information provided is the same as that from a previous undisputed transaction • Evidence that the transaction was completed by a member of the cardholder's household For a transaction conducted by a digital goods merchant assigned MCC 5815 (Digital Goods –Media, Books, Movies, Music), 5816 (Games), 5817(Applications [Excludes Games]) or 5818 (Digital Goods Large Digital Goods Merchants), all of the following: • Evidence that the merchant has been successfully registered into and continues to participate in the Visa Digital Commerce Program For a transaction conducted by a digital goods merchant assigned MCC 5815 (Digital Goods –Media, Books, Movies, Music), 5816 (Games), 5817(Applications [Excludes Games]) or 5818 (Digital Goods Large Digital Goods Merchants), all of the following: • Evidence that the merchant has been successfully registered into and continues to participate in the Visa Digital Commerce Program • Evidence that the merchant is the owner of the operating system for the subject electronic device

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	• Evidence that the account set up on the merchant's website or application was accessed by the cardholder and has been successfully verified by the merchant before or on the transaction Date • Evidence that the disputed transaction used the same device and Card as any previous transactions that were not disputed • Proof that the device ID number, IP address and geographic location, and name of device (if available) are linked to the cardholder profile on record at the merchant • Description of the merchandise or services and the date and time goods were purchased and successfully downloaded • Customer name linked to the customer profile on record at the merchant • Evidence that the customer password was reentered on the merchant's website or application at the time of purchase • Evidence that the merchant validated the card when the cardholder first linked the card to the customer profile on record at the merchant
Special Notes	• Address Verification (AVS) operates in the U.S. and the UK • MasterCard SecureCode offers chargeback protection for fraud if the transaction is properly processed using MasterCard SecureCode • If cardholder was present and the card stripe was magnetically read, we will represent the chargeback as being invalid. The Issuer will still have compliance rights available if the business failed to provide a copy of the sales receipt when requested.

REASON CODE 12.3	INCORRECT CURRENCY
Dispute Type	Technical
Dispute Description	• The transaction Currency is different than the currency transmitted through VisaNet • Dynamic Currency Conversion occurred and the Cardholder did not agree to Dynamic Currency Conversion and did not make an active choice.
Time frame to Initiate Chargeback	120 days from the transaction date
Representment Rights/ Merchant Action	• The chargeback may be represented if it can be proven the transaction was processed properly If credit was previously issued: • Submit a rebuttal to the chargeback department detailing the amount and the date of the credit
Issuer Required Documentation	Certification stating the correct transaction currency code or certification and that cardholder did not make an active choice
Merchant required documentation	• Documentation proving the correct currency was provided or specified • Documentation showing certification confirming that Dynamic Currency • Conversion was chosen by the cardholder and not by the merchant • Transaction receipt or other record that proves that the transaction currency was correct

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Special Notes	• For credits posted as debits or vice versa, the chargeback amount must be double the transaction amount • The acquirer is prohibited from using the second presentment to argue the validity of the cardholder's claim regarding the selection of or non-agreement to the currency. • The contents of the transaction receipt are considered only in determining whether POI currency conversion has occurred on a transaction. They neither prove nor disprove the cardholder's agreement to the conversion. • If the chargeback is valid and if the full amount was charged back, the acquirer should process the transaction as a First Presentment in the currency in which goods/services were priced or in the currency that was dispensed. Dispute invalid for: • Straight through processing transaction • Mobile push payment transaction (POS 91) • Transaction settled in USD originating at ATM outside U.S. region and is connected to Plus system: • Doesn't apply to DCC transactions

REASON CODE 12.4	INCORRECT ACCOUNT NUMBER
Dispute Type	Technical
Dispute Description	The account number processed through VisaNet does not match the account number on the transaction receipt.
Time frame to Initiate Dispute	120 days from the transaction date
Representment Rights/ Merchant Action	• A copy of the sales draft showing the account number was correct If credit was previously issued: • Submit a rebuttal to the chargeback department detailing the amount and the date of the credit
Issuer Required Documentation	Certification that the incorrect payment credential was used and does not match any payment credential on the issuers master file
Merchant Required Documentation	Retail transaction: Provide a valid sales slip
Special Notes	Dispute invalid for: • ATM cash disbursement • Straight through processing transaction • Transaction using account number for which no such card was issued or is outstanding and for which either imprint or authorization was obtained • Chip-initiated transaction containing valid cryptogram • Mobility and transport transaction • Mobile push payment transaction (POS 91)

REASON CODE 12.5	INCORRECT AMOUNT

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Dispute Type	Technical
Dispute Description	• The transaction amount is incorrect or an addition or transposition error occurred • The merchant altered the transaction amount after the transaction was completed without the consent of the cardholder
Time frame to Initiate Dispute	120 days from the transaction date
Representment Rights/ Merchant Action	• A copy of the sales draft showing the different amounts • A copy of the sales draft showing the amount was correct If credit was previously issued: • Submit a rebuttal to the chargeback department detailing the amount and the date of the credit
Issuer Required Documentation	Copy of the transaction receipt with the correct transaction amount
Merchant Required Documentation	Retail transaction: Provide a valid sales slip
Special Notes	• Chargeback protection limits for car rental businesses have been expanded • Disputes will be valid only for the amount that exceeds the authorized amount, plus 15 percent Dispute invalid for: • ATM cash disbursement • Mobile push payment transaction (POS 91) • Straight through processing transaction • T&E transactions in which there's difference between quoted price and actual charges made by merchant • No-show transaction • Advance payment • Transaction for which merchant has right to alter transaction amount without cardholder's consent after transaction was completed

REASON CODE 12.6.1	**DUPLICATE PROCESSING**
Dispute Type	Technical or Cardholder Dispute
Dispute Description	A merchant processed the transaction for a single purchase more than once on the same payment credential on the same transaction date and for the same transaction amount
Time frame to Initiate Dispute	120 days from the transaction date
Representment Rights/ Merchant Action	• This dispute may be challenged through by issuing a dispute response if it can be proven that each transaction is for a separate purchase • Card Not Present transaction: This dispute may be challenged if all available information regarding the transaction can be provided for each

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	transaction, such as, itemized bill, bill- to/ship-to addresses and proof of delivery, if available • Retail transaction: Provide valid sales slip for all relevant transactions If credit was previously issued: • Submit a rebuttal to the chargeback department detailing the amount and the date of the credit
Issuer Required Documentation	• Certification of the date and acquirer reference number of the valid transaction • Evidence that the merchant received payment by other means
Merchant Required Documentation	• Card Not Present transaction: This dispute may be challenged if all available information regarding the transaction can be provided for each transaction, such as, itemized bill, bill- to/ship-to addresses and proof of delivery, if available • Retail transaction: Provide valid sales slip for all relevant transactions
Special Notes	• The reason code was expanded to include disputes from cardholders related to a duplicate billing from a chip-initiated transaction with different transaction counter values • If the transaction was processed by different acquirers or originating members, the acquirer or originating member that processed the second transaction is responsible for the dispute

REASON CODE 12.6.2	PAID BY OTHER MEANS
Dispute Type	Cardholder Dispute
Dispute Description	The transaction was paid for using alternate means but the merchant erroneously deposited the Visa payment as well as the alternate means of payment
Time frame to Initiate Dispute	120 days from the transaction date
Representment Rights/ Merchant Action	• This dispute may be challenged by issuing a dispute response if it can be proven that the transaction was for a separate purchase If credit was previously issued: • Submit a rebuttal to the chargeback department detailing the amount and the date of the credit
Issuer Required Documentation	• A cardholder letter, email, fax, questionnaire and/or equivalent substitute forms or exhibits • Evidence of the alternate payment method
Merchant Required Documentation	Documentation to prove that the merchant did not receive payment by other means for the same merchandise or service

REASON CODE 12.7	INVALID DATA
Dispute Type	Technical
Dispute Description	Authorization was obtained using invalid or incorrect data

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Time Frame to Initiate Dispute	75 days from the transaction date
Representment Rights(Dispute Response)/ Merchant Action	• If authorization was obtained with valid data If credit was previously issued: • Submit a rebuttal to the chargeback department detailing the amount and the date of the credit
Issuer Required Documentation	Certification that the authorization request would have been declined if valid data had been provided
Merchant Required Documentation	• Provide logs showing authorization obtained • Retail Provide sales slip • Card Not Present: Provide an itemized bill with bill-to and ship-to addresses and cardholder's name, description of goods • Evidence that the transaction was chip-initiated and offline authorized • Evidence the authorization did not contain invalid data

REASON CODE 13.1	MERCHANDISE/SERVICES NOT RECEIVED
Dispute Type	Cardholder Dispute
Dispute Description	• Merchandise Not Received: The cardholder was charged for merchandise that was not delivered/received, has attempted to resolve the issue with the merchant • Services Not Rendered: The cardholder was charged for a service that was not rendered and has attempted to resolve the issue with the merchant • Expanded to include disputes related to no-show transactions, where merchant cannot or is unable to render services. Applies only to hotel merchants and U.S. Domestic peak-time and specialized vehicle car rental merchants who are permitted to process no-show transactions
Time frame to Initiate Dispute	120 days from one of the following: • The transaction date • The expected date of receipt/delivery • The expected date of service — not to exceed 540 days from transaction date • 30 days after the transaction date (if there is no expected date of receipt/delivery) • The date merchandise was received if it wasn't received on the agreed-upon date
Representment Rights/ Merchant Action	Provide proof the customer received the merchandise or proof customer received the services If credit was previously issued: • Submit a rebuttal to the chargeback department detailing the amount and the date of the credit
Issuer Required Documentation	A cardholder letter, e-mail, fax, questionnaire and/or equivalent substitute forms or exhibits

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Merchant Required Documentation	• Documentation to prove that the cardholder or an authorized person received the merchandise or services at the agreed location or by the agreed date • Examples: Signed proof of delivery to shipping address, signed pick up slips or job completion certification • For an airline transaction, evidence showing that the name is included in the manifest for the departed flight and it matches the name provided on the purchased itinerary • Retail: Provide signed sales slip • Card Not Present: Provide proof of AVS response, an itemized bill with bill-to and ship-to addresses and proof of delivery • Compelling Evidence: Visa will accept compelling evidence for representment. This includes, but is not limited to: • Evidence such as photographs or emails to prove the person received the merchandise or service. For download of digital goods, the IP address, email address, description of goods, date and time goods were downloaded and/or proof the merchant's website was accessed for services after the transaction date. • Passenger transport — evidence the ticket was received at cardholder's billing address, boarding pass was scanned at the gate, details of frequent flyer miles claimed, additional incidental transactions purchased (such as baggage fees, seat upgrades, alcohol, etc.) • Previous undisputed transaction — provide evidence that the information provided is the same as that from a previous undisputed transaction • Evidence that the transaction was completed by a member of the cardholder's household
Special Notes	• The dispute amount may include shipping/handling charges and/or convenience fees charged by the merchant • If the merchandise was delivered after the agreed upon delivery date, the cardholder must attempt to return the merchandise • Even if there is no answer or the phone is disconnected, Visa considers this an "attempt to resolve" the dispute with the merchant • Visa will not use of this Reason Code for all Visa products on Visa Inc. and Interlink automated fuel dispenser AFD transactions with MCC 5542 — Automated Fuel Dispensers — these codes are still effective in Visa Europe

REASON CODE 13.2	CANCELLED RECURRING TRANSACTION
Dispute Type	Cardholder Dispute
Dispute Description	• Situation 1: A cardholder attempted to notify the merchant that he/she wished to cancel the recurring transaction to the account that is being charged

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	• Situation 2: The merchant modified the recurring payment amount without notifying the cardholder of the change at least 10 days prior to the transaction with the new amount • Situation 3: Although the merchant notified the cardholder within 10 days of a recurring payment amount modification, the cardholder did not approve the change • Situation 4: The Issuer closed the account for some reason • Situation 5: The Issuer had previously charged back another transaction
Time frame to Initiate Dispute	120 days from the transaction date
Representment Rights/ Merchant Action	• Proof of proper disclosure of the terms and conditions(T&Cs) of the cancelation policy If credit was previously issued: • Submit a rebuttal to the chargeback department detailing the amount and the date of the credit
Issuer Required Documentation	• For Situations 1, 2 and 3: A cardholder letter, email, fax, questionnaire and/or equivalent substitute forms or exhibits specifying the particular dispute situation containing the date of cancelation • For Situation 4: None; the Issuer message of “Account Closed” is acceptable • For Situation 5: None; an Issuer’s message containing the date and the Acquirer’s Reference Number of the previously charged back transaction is acceptable
Merchant Required Documentation	• Businesses must provide proof that the customer accepted the terms and conditions by showing documentation that either a check box was checked or a click to “submit” button indicates acceptance • Terms and conditions must be in the sequence of final pages before check out and cannot be a separate link • For a recurring transaction the terms and conditions must be clear and different from the general terms and conditions. • Evidence that cardholder used service/benefited from service after the date of cancelation • After October 19th 2024: Evidence cardholder used services after withdrawal date and prior to dispute processing date.
Special Notes	• Cancellation can occur at any time during the service’s billing period; however, the cardholder is due credit for only the service not used beyond the cancellation date. • Once a dispute is received for this reason you must obtain a new method of payment from the cardholder, you cannot reprocess a transaction using the same card number • Invalid for: (Processed on or after October 19th 2024) • Transaction cardholder states is fraudulent • Cardholder-initiated transaction

REASON CODE 13.3	NOT AS DESCRIBED OR DEFECTIVE MERCHANDISE

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Dispute Type	Cardholder Dispute
Dispute Description	• Goods or services did not conform to the documented or expected description • Merchandise purchased was received damaged, defective or otherwise unusable • The cardholder disputes the quality of the merchandise; not applicable for quality of food
Time frame to Initiate Dispute	120 days from either: • The transaction date • The expected date of delivery/services • The date the cardholder was first made aware the merchandise was counterfeit or misrepresented • The transaction date of a balance portion of a delayed delivery transaction • 60 calendar days from the date the issuer received the first letter from the cardholder about the dispute
Representment Rights/ Merchant Action	• Card Not Present transaction: Provide proof that the cardholder's claims has been rectified, address the specific dispute which may include cancellation, non-receipt, or quality of goods. Ensure every aspect of the cardholders dispute is addressed • Retail transaction: Provide a sales slip/contract/terms and conditions that contain information to prove the merchandise or services were as described If credit was previously issued: • Submit a rebuttal to the chargeback department detailing the amount and the date of the credit
Issuer Required Documentation	• The date the cardholder received the merchandise or services • That the cardholder attempted to resolve the dispute with the merchant • Explanation of what was not as described or what was defective • Evidence of ongoing negotiations between the cardholder and merchant to resolve the dispute • The date the cardholder returned or attempted to return the merchandise or cancelled services For merchandise that the cardholder returned, all of the following: • The name of the shipping company • A tracking number (if available) • The date the merchant received the merchandise For merchandise that the cardholder attempted to return, all of the following: • A detailed explanation of how and when the cardholder attempted to return the merchandise • The disposition of the merchandise

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	• That the merchant refused the return of the merchandise, refused to provide a return merchandise authorization, or instructed the cardholder not to return the merchandise
Merchant Required Documentation	• Evidence to prove that the merchandise/services matched what was described or was not damaged or defective • Businesses must provide proof that the customer accepted the terms and conditions by showing documentation that either a check box was checked or a click to “submit” button indicates acceptance • Terms and conditions must be in the sequence of final pages before check out and cannot be a separate link • For a recurring transaction the terms and conditions must be clear and different from the general terms and conditions.
Special Notes	• For goods that resulted in a return, the cardholder may recover shipping and handling charges as well as convenience fees (such as restocking fees) • The business will be liable if a return label was provided and the cardholder used the label or if the cardholder was instructed to return the merchandise via a non-traceable method and did so • Even if the business has not received the returned merchandise, it is still possible to represent the dispute • For misrepresented transactions, the use of this reason code is restricted to these MCCs: 7012, 7277, 5962 and 5966 • For misrepresented transactions evidence of a sales contract signed or acknowledged by the cardholder will not, on its own, be a defense for the acquirer or the merchant • Quality disputes for Canadian domestic transactions are supported

REASON CODE 13.4	COUNTERFEIT MERCHANDISE
Dispute Type	Cardholder Dispute
Dispute Description	• Merchandise purchased was counterfeit (includes Visa Europe) • For counterfeit transactions: Issuer is required to provide documentation confirming the cardholder was notified that the goods were counterfeit, the following sources can apply: • The rights-holder or owner of the intellectual property, either through direct inspection of the merchandise or through a broader public notice • A customs agency, law enforcement agency or other government entity • A neutral, third-party bona fide expert with relevant experience/expertise in the type of merchandise involved in the transaction • Issuer needs to identify the current disposition of the counterfeit goods (in other words, the current location of the goods)
Time Frame to Initiate Dispute	120 days from either: • The transaction date

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	• The date of delivery/services (not to exceed 540 days from the transaction processing date) • The date the cardholder was first made aware the merchandise was counterfeit (not to exceed 540 days from the transaction processing date)
Representment Rights/ Merchant Action	• If returned merchandise has not been received and you did not provide a return label or notify the cardholder to return the item by using a non-traceable method, such as USPS, notify • If you have evidence to support merchant's claim that the merchandise was not counterfeit If credit was previously issued: • Submit a rebuttal to the chargeback department detailing the amount and the date of the credit
Issuer Required Documentation	• For counterfeit transactions: Issuer is required to provide documentation confirming the cardholder was notified that the goods were counterfeit, the following sources can apply: • The rights-holder or owner of the intellectual property, either through direct inspection of the merchandise or through a broader public notice • A customs agency, law enforcement agency or other government entity • A neutral, third-party bona fide expert with relevant experience/expertise in the type of merchandise involved in the transaction • Issuer needs to identify the current disposition of the counterfeit goods (in other words, the current location of the goods)
Merchant Required Documentation	• Evidence that the cardholder no longer disputes the transaction • Documentation to support the merchant's claim that the merchandise was not counterfeit
Special Notes	• Invalid for an automated fuel dispenser transaction processed on or after 19 October 2024

REASON CODE 13.5	MISREPRESENTATION
Dispute Type	Cardholder Dispute
Dispute Description	• The cardholder claim that the terms of sale were misrepresented by the merchant • The merchant is responsible for merchandise held in a customs agency in the merchant's country
Time Frame to Initiate Dispute	120 days from either: • The transaction date • The expected date of delivery/services • The date the cardholder was first made aware the merchandise was misrepresented • The transaction date of a balance portion of a delayed delivery transaction

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	• 60 calendar days from the date the issuer received the first letter from the cardholder about the dispute if both: • There is evidence in the notification of previous ongoing negotiations between the cardholder and the merchant to resolve the dispute. • The negotiations occurred within 120 days of the transaction processing date.
Representment Rights/ Merchant Action	• If returned merchandise has not been received and you did not provide a return label or notify the cardholder to return the item by using a non-traceable method, such as USPS, notify If credit was previously issued: • Submit a rebuttal to the chargeback department detailing the amount and the date of the credit
Issuer Required Documentation	Certification of all of the following, as applicable: • The date the merchandise was returned or the service was cancelled • The name of the shipping company • The invoice/tracking number (if available) • The date the merchant received the merchandise • Issuer certification that the merchant refused the return of merchandise, refused to provide a return merchandise authorization, or informed the cardholder not to return the merchandise • That the cardholder attempted to resolve the dispute with the merchant • The date the cardholder received the merchandise or services • Documentation from the cardholder describing how the merchant's written representations do not match the terms of sale to which the cardholder agreed • Evidence of ongoing negotiations between the cardholder and the merchant to resolve the dispute
Merchant Required Documentation	• Evidence that a credit or reversal issued by the merchant was not addressed by the issuer in the dispute • Evidence that the cardholder no longer disputes the transaction • Documentation to prove that the terms of sale were not misrepresented

REASON CODE 13.6	CREDIT NOT PROCESSED
Dispute Type	Cardholder Dispute
Dispute Description	• The Issuer received notification from a cardholder acknowledging participation in a transaction for which goods were returned or services cancelled, but • The cardholder has not received a written refund acknowledgment or credit voucher from the merchant • The credit has not appeared on the cardholder’s statement
Time frame to Initiate Dispute	120 days from the date on the credit transaction receipt

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Representment Rights/ Merchant Action	• This dispute may be challenged by issuing a dispute response if the following conditions exist: • Documentation can be provided that properly addresses the dispute • The returned merchandise was not received by the business; provide assertion that the merchandise was not received on company letterhead or on the Dispute Document • The business properly disclosed its refund policy for returned merchandise or service cancellation upon delivering the merchandise or service If credit was previously issued: • Submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the dispute and follow your in-house collection procedures
Issuer Required Documentation	None
Merchant Required Documentation	• Retail transaction: The sales draft or other records to prove that the merchant properly disclosed a limited return or cancellation policy at the time of the Transaction, as applicable • Evidence to demonstrate that the cardholder received the merchant's cancellation or return policy and did not cancel according to the disclosed policy • Card Not Present transaction : Provide proof that the cardholder's claims has been rectified, address the specific dispute which may include cancellation, non-receipt, or quality of goods. Ensure every aspect of the cardholder's dispute is addressed. • Businesses must provide proof that the customer accepted the terms and conditions by showing documentation that either a checkbox was checked or a click to "submit" button indicates acceptance • Terms and conditions must be in the sequence of final pages before check out and cannot be a separate link • For a recurring transaction, the terms and conditions must be clear and different from the general terms and conditions
Special Notes	Not valid for all Visa products on Visa Inc. and Interlink automated fuel dispenser AFD transactions with MCC 5542 — Automated Fuel Dispensers — these codes are still effective in Visa Europe

REASON CODE 13.7	CANCELLED MERCHANDISE/SERVICES
Dispute Type	Cardholder Dispute
Dispute Description	• The Issuer received notification from a cardholder acknowledging participation in a transaction for which goods were returned or services cancelled, but • The cardholder has not received a written refund acknowledgment or credit voucher from the merchant • The credit has not appeared on the cardholder's statement
Time Frame to Initiate Dispute	120 days from the transaction date or the date of service not to exceed 540 calendar days from the transaction processing date

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Representment Rights/ Merchant Action	• This chargeback may be represented if the following conditions exist: • Documentation can be provided that properly addresses the dispute • The returned merchandise was not received by the business; provide assertion that the merchandise was not received on company letterhead or on the Chargeback Document • The business properly disclosed its refund policy for returned merchandise or service cancellation upon delivering the merchandise or service If credit was previously issued: • Submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures
Issuer Required Documentation	Certification providing date the merchandise/services were expected or received and any tracking information
Merchant Required Documentation	• Retail transaction: The sales draft or other records to prove that the merchant properly disclosed a limited return or cancellation policy at the time of the transaction, as applicable • Evidence to demonstrate that the cardholder received the merchant's cancellation or return policy and did not cancel according to the disclosed policy • Card Not Present transaction: Provide proof that the cardholder's claims has been rectified, address the specific dispute which may include cancellation, non-receipt, or quality of goods. Ensure every aspect of the cardholder's dispute is addressed. • Businesses must provide proof that the customer accepted the terms and conditions by showing documentation that either a checkbox was checked or a click to "submit" button indicates acceptance • Terms and conditions must be in the sequence of final pages before check out and cannot be a separate link • For a recurring transaction, the terms and conditions must be clear and different from the general terms and conditions
Special Notes	Not valid for all Visa products on Visa Inc. and Interlink automated fuel dispenser AFD transactions with MCC 5542 — Automated Fuel Dispensers — these codes are still effective in Visa Europe

REASON CODE 13.8	ORIGINAL CREDIT TRANSACTION NOT ACCEPTED
Dispute Type	Cardholder Dispute
Dispute Description	• An original credit transaction was not accepted because either: • The recipient refused the original credit transaction. • Original credit transactions are prohibited by applicable laws or regulations
Time Frame to Initiate Dispute	120 days from the transaction date or the date of service
Representment Rights/ Merchant Action	This chargeback may be represented if the following conditions exist: • Evidence that either: • A reversal issued by the merchant was not addressed by the issuer in the dispute

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	If credit was previously issued: • Submit a rebuttal to the chargeback department detailing the amount and the date of the credit
Issuer Required Documentation	Certification that either • An original credit transaction is not allowed by law • The recipient refused to accept the original credit transaction
Merchant Required Documentation	Evidence that either: • A reversal issued by the merchant was not addressed by the issuer in the dispute • The dispute is invalid

REASON CODE 13.9	NON-RECEIPT OF CASH OR LOAD TRANSACTION VALUE
Dispute Type	Cardholder Dispute
Dispute Description	The cardholder participated in the transaction and did not receive cash or load transaction value, or received a partial amount
Time frame to Initiate Dispute	120 days from the transaction date
Representment Rights (Dispute Response)/ Merchant Action	• Provide proof that the cardholder received funds If credit was previously issued: • Submit a rebuttal to the chargeback department detailing the amount and the date of the credit
Issuer Required Documentation	A cardholder letter, if both: • The cardholder has disputed 3 or more transactions for non-receipt of cash or load transaction value at the same ATM or load device. • The disputed transactions all occurred within the same 30-calendar day period
Merchant Required Documentation	A copy of the ATM transaction record to prove the disbursed cash amount or load transaction value. The Transaction record must be provided with an explanation or key to the data fields in the transaction record. The explanation or key must be in English.
Special Notes	Dispute is limited to the amount of funds not received

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DISCOVER CHARGEBACK

Reason Code Index

CODE	TYPE	DESCRIPTION	TIME FAME
05	S	Good Faith Chargeback	730 days from the transaction date
AA	S	Does Not Recognize - Cardholder Does Not Recognize the Card Transaction	120 days from the transaction date
AP	S	Recurring Payments	120 days from transaction date or cancellation date, must have been at least 15 calendar days prior to the date the most recent disputed card sale posted to cardholder's account
AT	P	No Authorization, Declined Authorization, Expired Card	120 days from the transaction date
AW	S	Altered Amount	120 days from the transaction date
CD	S	Credit / Debit Posted Incorrectly	120 days from the transaction date
DP	S	Duplicate Processing	120 days from the transaction date
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LP	P	Late Presentation	120 days from the transaction date
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UA01	F	Fraud — Card Present Transaction	120 days from the transaction date
UA02	F	Fraud — Card Not Present Transaction	120 days from the transaction date
UA05	F	Fraud — Chip Card Counterfeit Transaction	120 days from the transaction date
UA06	F	Fraud — Chip and PIN Transaction	120 days from the transaction date

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Reason Code Details

Processing rules for JCB USD currency transactions are governed by Discover Chargeback Reasons Codes.

When a Discover Chargeback is represented, businesses are not credited immediately. Discover reviews the representment prior to accepting it. If they agree with the representment, then they will credit Merchant Services, thus allowing us to credit the business.

REASON CODE 05	GOOD FAITH CHARGEBACK
Dispute Type	Service
Dispute Description	• The merchant acknowledges liability for a Good Faith Ticket Retrieval Request • To correct a duplicate credit • Discover determines a merchant has violated operating regulations
Time Frame to Initiate Dispute	730 days from the transaction date
Representment Rights/ Merchant Action	If credit was previously issued: • Submit a rebuttal to the chargeback department detailing the amount and the date of the credit
Issuer Required Documentation	None
Merchant Required Documentation	Submit evidence to Discover that the cardholder received duplicate credits if the merchant has applied a credit to the card account.

REASON CODE AA	DOES NOT RECOGNIZE
Dispute Type	Service
Dispute Description	Cardholder does not recognize transaction
Time Frame to Initiate Dispute	120 days from the transaction date
Representment Rights/ Merchant Action	This chargeback may be represented if all available information regarding the transaction can be provided: • Card Not Present: All available information regarding the transaction such as, itemized bill, bill-to/ship-to addresses and proof of delivery • Retail: Provide a valid sales slip • If retrieval request isn't fulfilled within time frame there are no representment rights If credit was previously issued: • Submit a rebuttal to the chargeback department detailing the amount and the date of the credit
Issuer Required Documentation	None
Merchant Required Documentation	Provide: • Signed documentation, imprint of card or PIN entry by cardholder indicating cardholder agreed to transaction

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	• Evidence cardholder received services in card transaction • Evidence cardholder received cash in cash advance or cash over transaction in amount billed to account • Additional information or transaction data that was not required in the Clearing Record (a representment for an aggregated transaction must include details of the individual purchases that have been aggregated)
Special Notes	Dispute is invalid: • If cardholder alleges fraud in connection with dispute • If retrieval request included fraud analysis request • Chip card transactions that include PIN entry • Card present card sales or credit $50 USD or less that did not include PIN entry or CDCVM • Does not apply to contactless card sales and credits • ATM transactions (MCC 6011) • Failure to obtain a signature at POS device that is not a CAT • Mobile payment device

REASON CODE AP	RECURRING PAYMENTS
Dispute Type	Service Dispute
Dispute Description	Merchant bills cardholder account after recurring plan expired or cardholder canceled recurring payments plan or withdrew permission to charge account as part of recurring payments plan, provided plan doesn't require cardholder to pay amount subject to dispute
Time Frame to Initiate Dispute	120 days from the transaction date • The cancellation date must have been at least 15 days prior to the date the most recent disputed card sale posted to the cardholder's account
Representment Rights/ Merchant Action	• Proof of proper disclosure of the terms and conditions (T&Cs) of the cancelation policy • The business can provide documentation signed by the cardholder indicating that the cardholder authorized each of the posted transactions • Evidence that the cardholder did not cancel at least 15 days prior to the posting of the transaction • Evidence that the cancellation number provided is invalid and that the disputed transaction was processed correctly If credit was previously issued: Submit a rebuttal to the chargeback department detailing the amount and the date of the credit
Issuer Required Documentation	Compelling evidence showing reason, method, cancellation number or other evidence that shows either: • Recurring payments plan expired • Cardholder cancelled recurring payment plan with merchant before disputed sale was charged to account • Proof cardholder not required to pay amount subject to dispute

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Merchant Required Documentation	• Documentation indicating cardholder authorized each card sale charged to account
	• Terms of recurring payments plan requires cardholder to pay amount subject to dispute
	Evidence:
	  • Cardholder didn't cancel recurring payment plan in accordance with merchant's policy
	  • Cardholder didn't cancel at least 15 calendar days before posting of transaction subject to dispute
	  • Cancellation number provided by cardholder is invalid and transaction was processed correctly
	  • Credits to account for amounts subject to dispute

Special Notes	• Cardholder must cancel 15 days prior to billing date
	• Dispute is initiated only after issuer confirms cardholder was unsuccessful in resolving directly with merchant
	• Valid for same card number and same Discover merchant number billed to account after date:
	  ○ Recurring payments plan expired
	  ○ Cardholder cancelled plan
	  ○ Cardholder withdrew permission to charge account
	• Must be for the full card transaction amount
	• Additional recurring payment plan installments that are also subject to dispute must be for full amount of installment for the unused portion of service and same type of card transaction

REASON CODE AT	NO AUTHORIZATION, DECLINED AUTHORIZATION, EXPIRED CARD
Dispute Type	Processing error
Dispute Description	A card transaction (other than an ATM transaction) failed to obtain positive authorization response (i.e. no authorization, declined authorization) and providing authorization response after expiration date on card
Time Frame to Initiate Dispute	120 days from the transaction date
Representment Rights/ Merchant Action	• Provide proof that a valid authorization was obtained If credit was previously issued: • Submit a rebuttal to the chargeback department detailing the amount and the date of the credit
Issuer Required Documentation	None

Merchant Required Documentation	Evidence:
	  • Of positive authorization response from issuer which can be validated in issuer's records and amount of card sale matches amount of authorization
	  • Card sale occurred before expiration date of card
	  • Merchant obtained positive authorization response

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	• Positive authorization response was obtained using offline authorization procedures for chip card transaction of $300 or less or that merchant wasn't operating in MCC listed above or authorization procedures other than offline were used to obtain positive authorization response for chip card transaction • Of transaction documentation that indicates transaction was posted correctly
Special Notes	• The amount of the chargeback is limited to the amount above the floor limit • Discover authorizations are only valid for 10 days; date of authorization is counted as day one • CAT 2 Transaction (MCC 5542) Pay at pump sale $1 authorization is valid up to $175 - unless actual amount approved by issuer is other than $1 • Dispute may be initiated where merchant used offline authorization procedures to obtain authorization response for chip card transaction more than $300 or for any chip card by merchant operating in MCC designated in list below as ineligible to use offline authorization procedures: MCC: • 4829 Money Transfer - Merchant • 6010 Member Financial Institution - Manual Cash Disbursements • 6011 Member Financial Institution - Automated Cash Disbursements • 6012 Member Financial Institution - Merchandise & Services • 6050 Quasi Cash - Member Financial Institution • 6051 Quasi Cash - Non-Financial Institution • 6211 Security Brokers / Dealers • 6300 Insurance Sales / Underwriting / Premiums • 6513 Real Estate Agents and Managers - Rental • 6531 Payment Service Provider - Money Transfer for Purchase • 6532 Payment Service Provider - Member Financial Institution-Payment Transaction • 6533 Payment Service Provider - Merchant-Payment Transaction • 6534 Money Transfer - Member Financial Institution

REASON CODE AW	TRANSACTION AMOUNT DIFFERS
Dispute Type	Service
Dispute Description	The cardholder claims that card transaction amount agreed to by cardholder was altered without their consent or direction
Time Frame to Initiate Dispute	120 days from the transaction date
Representment Rights/ Merchant Action	• Provide proof that the cardholder is responsible for additional charges • Provide proof that no alteration was made to the transaction receipt after the cardholder signed it If credit was previously issued: • Submit a rebuttal to the chargeback department detailing the amount and the date of the credit

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Issuer Required Documentation	• If cardholder does not provide compelling evidence at time dispute is initiated, issuer must initiate Ticket Retrieval Request
Merchant Required Documentation	• A copy of the sales draft showing the different amounts • Documentation signed by cardholder indicating cardholder agreed to amount printed on draft, cash advance, cash over or ATM transaction
Special Notes	• If card sale amount printed on transaction receipt differs from amount handwritten on same transaction receipt, handwritten amount shall be considered correct amount in evaluation of dispute Dispute invalid when cardholder objects to any of following: • Restocking or shipping charges • Cancellation fees • Currency conversion rates

REASON CODE CD	CREDIT/DEBIT POSTED INCORRECTLY
Dispute Type	Service
Dispute Description	The cardholder claims they were billed for card sale (i.e. other than ATM) by merchant that should've issued credit or refund to account or credit was issued that should've appeared as card sale Cardholder: • Returned goods to merchant and received promise of credit; however, card sale rather than credit appears on account • Acknowledges making sale; however, credit rather than sale appears on account
Time Frame to Initiate Dispute	120 days from the transaction date
Representment Rights/ Merchant Action	• Proof the cardholder agreed to the transaction • Proof the cardholder received the purchased goods and/or services and a card sale was completed correctly If credit was previously issued: • Submit a rebuttal to the chargeback department detailing the amount and the date of the credit
Issuer Required Documentation	Must provide all of following in addition to standard information required for initiating dispute: • Description of goods returned or services refunded • Date of return or promise of refund • Return method • Copy of credit slip reflecting credit or transaction receipt reflecting card sale, other evidence of card sale or merchant's promise of credit • Credit confirmation number if card not present transaction • Correspondence from merchant promising refund • If cardholder does not provide compelling evidence at time dispute is initiated: Issuer must initiate Ticket Retrieval Request
Merchant Required Documentation	• Transaction documentation signed by the cardholder indicating the cardholder agreed to the transaction

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	• Transaction receipt or other record that indicates the card transaction was posted correctly
Special Notes	• The dispute amount will be calculated by doubling the original mis-posted debit transaction • Discover will only provide one dispute adjustment and will only send one dispute notice

REASON CODE DP	DUPLICATE PROCESSING
Dispute Type	Service
Dispute Description	The cardholder claims that card was processed two or more times (including ATM transaction, credit or cash advance) using same card at same merchant location for same amount on same date, where cardholder didn't receive benefit of more than one card transaction
Time Frame to Initiate Dispute	120 days from the transaction date
Representment Rights/ Merchant Action	• This chargeback may be represented if the business can prove that each transaction is for a separate purchase • Retail: Provide all sales slips • Card Not Present: Provide proof of all transactions If credit was previously issued: • Submit a rebuttal to the chargeback department detailing the amount and the date of the credit
Issuer Required Documentation	If cardholder doesn't provide compelling evidence at time dispute is initiated, issuer must initiate Ticket Retrieval Request
Merchant Required Documentation	• Separate transaction documentation either signed or authorized by the cardholder for the amount of each card transaction applied to the account Evidence of: • Credit issued to account for each duplicate card sale • Reversal of card transaction
Special Notes	• Dispute amount must be for full amount of sale • For chip card transactions, each transaction must include unique transaction identification number

REASON CODE IN	INVALID CARD NUMBER
Dispute Type	Processing Error
Dispute Description	The card number is not assigned to any cardholder
Time Frame to Initiate Dispute	120 days from the transaction date
Representment Rights/ Merchant Action	Provide transaction documentation showing the following: • The valid card number • Proof of a valid authorization response • Cardholder's signature (if required) If credit was previously issued:

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	• Submit a rebuttal to the chargeback department detailing the amount and the date of the credit
Issuer Required Documentation	None
Merchant Required Documentation	Transaction documentation showing: • Card number is accurate and was not listed on the negative file at the time that the acquirer or merchant used downtime authorization services to obtain an authorization response for the card transaction • Receipt of a positive authorization response • Cardholder's signature • Evidence that the card sale involved a chip card and a positive authorization was obtained in response including through the use of offline procedure
Special Notes	Dispute invalid: • Chip card transaction where offline authorization procedures were used to obtain positive authorization response

REASON CODE LP	LATE PRESENTATION
Dispute Type	Processing Error
Dispute Description	The issuing bank receives the sales data more than 30 calendar days after the date of the card sale
Time Frame to Initiate Dispute	120 days from the transaction date
Representment Rights/ Merchant Action	• Provide a signed work order, approved by the cardholder, allowing the business to post the sale more than 30 days after the original transaction date • Proof that the merchandise was for a custom order, that a valid authorization response was obtained at the time the order was placed, and this a final payment for the transaction once the custom order was completed, as indicated in a work order or other agreement signed by the cardholder • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit
Issuer Required Documentation	None
Merchant Required Documentation	Merchant can substantiate one of following: • Merchant complied with delayed delivery requirements and obtained valid authorization response within applicable number of calendar days of ship date, expected delivery date or processing attempt • Evidence, such as signed work order, approved by cardholder, allowing business to post sale more than applicable number of calendar days after card sale date • Merchant completed custom order, obtained valid authorization response at time order was placed, and submitted sales data as final

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	payment when custom order was completed, as indicated in work order or other agreement signed by cardholder
Special Notes	Dispute is invalid: • If authorization was obtained and approval was rendered by issuer or issuer's authorizing processor

REASON CODE PM	PAID BY OTHER MEANS
Dispute Type	Cardholder Dispute
Dispute Description	Cardholder paid merchant for purchase of goods or services using another method of payment and amount shouldn't be billed to account for card sale
Time Frame to Initiate Dispute	120 days from the transaction date
Representment Rights/ Merchant Action	• Proven proof that the transaction was for a separate purchase If credit was previously issued: • Submit a rebuttal to the chargeback department detailing the amount and the date of the credit
Issuer Required Documentation	• Cardholder must first attempt to resolve directly with merchant • If cardholder doesn’t provide compelling evidence at time dispute is initiated, issuer must initiate ticket retrieval request
Merchant Required Documentation	• Evidence that credit to the account for the amount subject to dispute has been issued • Transaction documentation signed by the cardholder indicating the cardholder agreed to the card sale
Special Notes	Dispute amount is limited to amount billed in error to account or unused portion of service or value of goods returned by cardholder, not to exceed original amount of card sale

REASON CODE RG	NON-RECEIPT OF GOODS OR SERVICES
Dispute Type	Service
Dispute Description	Cardholder claims they were billed for card sale, cash at checkout or cash advance (except ATM) by merchant but never received goods, services or cash • Ordered goods or services and never received requested goods or services and sales were charged to account • Didn't receive airline ticket and purchased another ticket, didn't travel or airline canceled ticket • Didn't receive cash in amount billed to account for cash advance or cash at checkout
Time Frame to Initiate Dispute	120 days from the scheduled delivery not to exceed 540 days from the date of the transaction If delivery date wasn't provided or agreed upon: 15 to 120 days from transaction date

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Representment Rights/ Merchant Action	•This chargeback may be represented if all available information regarding the transaction can be provided If credit was previously issued: • Submit a rebuttal to the chargeback department detailing the amount and the date of the credit
Issuer Required Documentation	Cardholder letter, email, fax or exhibits stating: • Cardholder attempted to resolve with merchant • Merchandise, service or cash wasn't received, was canceled or cardholder refused delivery For airlines that ceased operation: • Discover requests issuer submit valid legible assignment letter signed by cardholder within five business days of dispute initiation
Merchant Required Documentation	Evidence: • Transaction documentation or other compelling evidence indicating cardholder agreed to sale, cash advance, or cash at checkout transaction • Merchant delivered goods or services as directed by cardholder • Cardholder used disputed airline ticket • Lost ticket application submitted by cardholder isn't valid • Cardholder received cash • Merchant issued credit to account to correct error Other evidence that may be submitted: • Letters, emails, photographs, faxes or other written correspondence exchanged between merchant and cardholder • Receipts, work orders or other documents signed by cardholder substantiating cardholder received goods or services • For site-to-store card not present transactions, merchant may provide cardholder's signature on pickup form or copy of cardholder identification • Proof of delivery or evidence goods or services were delivered as directed by cardholder For card not present transactions: • Confirmation of registration to receive electronic delivery of goods or services • Cardholder's email or IP address, dates and time of download, description of goods downloaded or log documenting receipt of downloaded material on or after transaction date
Special Notes	• Discover no longer requires cardholder signatures at point of sale (POS) for credit and debit transactions on Discover Network in United States, Canada, Mexico and Caribbean

REASON CODE RM	CARDHOLDER DISPUTES QUALITY OF GOODS OR SERVICES
Dispute Type	Service
Dispute Description	The cardholder claims the quality of goods delivered or services rendered did not conform to the agreement of the parties

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Time Frame to Initiate Dispute	120 days from: • Transaction date • Date cardholder received notice of counterfeit merchandise, not to exceed 540 days from central processing date • Date scheduled for last delivery of goods or services to cardholder, not to exceed 540 days from central processing date
Representment Rights/ Merchant Action	• This chargeback may be represented if all available information regarding the transaction can be provided If credit was previously issued: • Submit a rebuttal to the chargeback department detailing the amount and the date of the credit
Issuer Required Documentation	If cardholder does not provide compelling evidence at time dispute is initiated, issuer must initiate Ticket Retrieval Request
Merchant Required Documentation	• Transaction documentation indicating cardholder approved quality of goods or services • Documentation that cardholder: o Rejected attempt by merchant to correct quality of goods or services o Never cancelled or rejected goods or services and has possession of goods or services Evidence that: • Merchant issued credits to account for amounts subject to dispute • Cardholder signed work order to indicate merchant completed correction of quality of goods or services • Cardholder claim was satisfactorily resolved directly with merchant • Quality of goods and services provided complied with merchant's established policy • Dispute was initiated due to cardholder inconvenience claim; see Special considerations • Merchant, international merchant, acquirer, or international acquirer didn't conduct currency alteration / substitution in connection with card sale • Merchant accepted voucher for payment towards goods or service • Example: Rental contract showing voucher was accepted by merchant • Goods weren't counterfeit merchandise • Evidence disclosing terms agreed upon with cardholder refuting allegation of misrepresentation and that goods or services were rendered as described in terms agreed to by cardholder Other evidence that may be submitted: • Letters, emails, photographs, faxes or other written correspondence exchanged between merchant and cardholder • Receipts, work orders, or other documents cardholder signed substantiating they received goods / services • For site to store card not present transaction, merchant may provide cardholder's signature on pick-up form or copy of cardholder's identification

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	• Proof of delivery that goods / services were delivered • Any of following for card not present transactions: • Cardholder confirmation of registration to receive electronic delivery of goods or services • Cardholder's email or IP address, date and time of download, description of goods downloaded or log documenting receipt of downloaded material on or after transaction date
Special Notes	• Cardholder must first attempt to resolve claim directly with merchant. • Once issuer confirms cardholder was unsuccessful in resolving, issuer may initiate dispute • Reason code cannot be used to dispute any “inconveniences” that may have occurred in connection with the receipt of the goods or services. Examples: • The cardholder ate at a restaurant and did not like the food • Experienced a layover • Did not obtain preferred seat assignment • Luggage was lost • Did not have pillows • Did not have hot water • Had a dirty room • Items were damaged

REASON CODE RN2	CREDIT NOT RECEIVED
Dispute Type	Service
Dispute Description	Cardholder claims full or partial credit promised by merchant but was not received to account
Time Frame to Initiate Dispute	120 days from one of following, but not more than 540 days from processing date: • Processing date • Date of scheduled event • Date of credit transaction receipt • Date of return • Date of cancellation • Date of reservation
Representment Rights/ Merchant Action	• Provide documentation the merchandise was not returned • Provide evidence an in-store credit was issued in accordance with the business’s published policy • Evidence cardholder signed documentation indicating agreement to the Cash Advance or Cash Over transaction • Evidence cardholder received cash • Proof cardholder did not cancel the reservation in accordance with published policies If credit was previously issued: • Submit a rebuttal to the chargeback department detailing the amount and the date of the credit

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Issuer Required Documentation	If cardholder does not provide compelling evidence at time dispute is initiated, issuer must initiate Ticket Retrieval Request
Merchant Required Documentation	• Transaction documentation shows cardholder authorized transaction ○ Discover no longer requires cardholder signatures at point of sale for credit and debit transactions on Discover Network in United States, United States protectorates, Canada, Mexico and Caribbean • Evidence cardholder received goods or services, and sale was completed correctly • Evidence credit isn't due because cardholder didn't return goods to merchant • Evidence in-store credit issued in accordance with merchant's established policy • Transaction documentation shows cardholder agreed to cash advance or cash over • Evidence cardholder received cash • Evidence cardholder didn't cancel reservation in accordance with merchant's published policies • Evidence cancellation number, provided by cardholder in support of dispute, is invalid and sale was processed correctly • Evidence a credit was issued to account to correct the error in the amount subject to dispute
Special Notes	• Merchant is responsible for goods held in its own country's customs agency • These disputes are limited to unused portion of reservation, returned goods, or cancelled services, as applicable • May be initiated if merchant refused to accept returned goods • Not valid when issuer provided declined authorization response to merchant's authorization request for credit for return • Amount is limited to the unused portion of a reservation, returned goods, or cancelled services, as applicable

REASON CODE DC	VIOLATION OF OPERATING REGULATIONS
Dispute Type	Processing Error
Dispute Description	Discover identifies a violation on the part of the merchant or that the merchant operated in a prohibited merchant category
Time Frame to Initiate Dispute	120 days from the transaction date
Representment Rights/ Merchant Action	• None • Evidence credit was issued to account to correct an error
Issuer Required Documentation	None
Merchant Required Documentation	None

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REASON CODE UA01	FRAUD — CARD PRESENT TRANSACTION
Dispute Type	Fraud
Dispute Description	Cardholder claims transaction as fraud in connection with card present sale • Cardholder didn't approve or participate in card present card transaction • Cardholder didn't approve or participate in card present chip card transaction • Card transaction didn't take place at chip card terminal or chip fallback procedures were not used to complete card transaction • Cardholder disputes card transaction conducted at Customer Activated Terminal (CAT) as fraud
Time Frame to Initiate Dispute	120 days from the transaction date 30 days from ticket retrieval request
Representment Rights/ Merchant Action	• Provide a valid sales slip with imprint if key-entered If credit was previously issued: • Submit a rebuttal to the chargeback department detailing the amount and the date of the credit • Proof that the cardholder was present at the time of transaction or otherwise participated in or approved the transaction • A keyed transaction is not quasi-cash, cash over, or a cash disbursement • Evidence the transaction included required data and the Chip Card Terminal was compliant • Proof received positive authorization response
Issuer Required Documentation	None
Merchant Required Documentation	• Valid, legible transaction receipt ○ Discover no longer requires cardholder signatures at point of sale for credit and debit transactions on Discover Network in United States, United States protectorates, Canada, Mexico and Caribbean • Evidence that cardholder was present at time of card transaction or otherwise participated in or approved card transaction • Keyed card transaction that is not quasi-cash, cash at checkout, or cash disbursement • Card transaction included required data and chip card terminal was compliant with requirements set forth in technical specifications • Additional evidence that acquirer or merchant may submit includes any of following regarding dispute, other evidence that may be submitted: • Letters, e-mails, photographs, faxes with correspondence • Receipts, work orders, or other documents from cardholder substantiating they received goods / services • For site to store card not present transactions, merchant may provide cardholder's signature on pickup form or copy of cardholder identification • Proof of delivery that goods / services were delivered

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	• Proof of amount and that an approved authorization response was provided

Special Notes	• RC is only valid for transaction type R-Retail
	• Dispute is invalid for:
	  ○ Card not present card transaction
	  ○ ATM transactions
	  ○ Chip card transactions processed in accordance with Operating Regulations and Technical Specifications
	  ○ Aggregated transit transactions with Contactless Chip Payment Device by MCC 4111, 4112 or 4131 operating in US, Canada, Mexico or the Caribbean
	  ○ Card present contactless sale or credit missing PIN entry or CDCVM where amount of sale or credit is equal to or less than specific threshold amount and issuer provided an approved authorization response

REASON CODE UA02	**FRAUD — CARD NOT PRESENT TRANSACTION**
Dispute Type	Fraud
Dispute Description	Cardholder claims they did not approve or participate in card not present sale
Time Frame to Initiate Dispute	120 days from the transaction date
Representment Rights/ Merchant Action	For this chargeback to be represented, you must provide proof of all 3 conditions: • Positive AVS • CID • Proof of delivery to the street address of the AVS address. Follow your in-house procedures. If credit was previously issued: • Submit a rebuttal to the chargeback department detailing the amount and the date of the credit
Issuer Required Documentation	If issuer does not possess compelling evidence supporting fraud chargeback, Ticket Retrieval Request must be initiated

Merchant Required Documentation	• Valid proof of delivery
	• Evidence that credit to the account for the amount subject to dispute has been issued
	• Evidence that merchant:
	  ○ Used Address Verification Service (AVS) to validate numeric portion of cardholder's billing address, including street and ZIP code or response to AVS request indicated cardholder's address isn't verified because card is issued outside of U.S.
	  ○ Submitted CID in authorization request, issuer provided positive authorization response, but issuer didn't verify CID or CID was mismatch
	• Valid, legible transaction documentation that includes valid authorization code and lists quantity and brief description of goods or services purchased
	• Evidence that credit was issued to account to correct error

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	Additional evidence that may be submitted:
	• Letters, emails, photographs, faxes or other written with correspondence exchanged between merchant and cardholder
	• Receipts, work orders or other documents signed by cardholder, substantiating they received goods or services
	• For site to store card not present transactions, merchant may provide cardholder's signature on pick up form or copy of cardholder identification
	• Proof of delivery or evidence that goods or services were delivered as directed by cardholder
	• Any of following for card not present transactions:
	  ○ Cardholder confirmation of registration to receive electronic delivery of goods or services
	  ○ Cardholder's email or IP address, date and time of download, description of goods downloaded or log documenting receipt of downloaded material on or after transaction date

Special Notes	Dispute is invalid for:
	• Card not present sale with card issued in U.S. by merchant in U.S. where goods were delivered or services were provided and issuer didn't support AVS on transaction date
	• Card not present sale with card issued in U.S. for U.S. domestic airline ticket in which:
	  ○ AVS response was full match and tickets were delivered to cardholder address on issuer
	  ○ Issuer didn't support AVS on transaction date and tickets were delivered
	• Transactions conducted at chip card terminal
	• In-app card sale using mobile payment device with valid authentication cryptogram in authorization request
	  ○ Cardholder alleges fraud that includes valid authentication cryptogram but positive authorization response received: fraud liability is shifted to issuer
	• Merchant submitted CID in authorization request, issuer provided positive authorization response but did not verify CID or CID was mismatch

REASON CODE UA05	FRAUD — CHIP CARD COUNTERFEIT TRANSACTION
Dispute Type	Fraud
Dispute Description	Card sale or cash advance involving contact chip payment device was issued and cardholder alleges that counterfeit card was used to conduct sale
Time Frame to Initiate Dispute	120 days from the transaction date
Representment Rights/ Merchant	• For Non-EMV supported (chip) POS/terminal, there are no representment rights, unless a refund has been issued

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Action	• EMV supported (chip) POS/terminal a transaction with a chip card chargeback can be represented if the full unaltered magnetic stripe data was read and transmitted with a valid authorization. In this case, the chargeback would be represented on your behalf. • EMV supported (chip) POS/terminal and transaction with a chip card. The chargeback can be represented if a valid transaction was manually keyed and transmitted with the authorization. In this case, the chargeback would be represented on your behalf. If credit was previously issued: • Submit a rebuttal to the chargeback department detailing the amount and the date of the credit
Issuer Required Documentation	None
Merchant Required Documentation	Merchant's Point of Sale (POS) device: • Was enabled to support chip card transactions using EMV technology • Completed card transaction using magnetic stripe data and card transaction was identified as fallback in authorization request Card transaction was: • Key entered • Card not present card sale • Cash advance at ATM Track data in authorization request shows card sale was not conducted with contact chip payment device
Special Notes	Dispute invalid if: • POS device enabled to support chip card transaction with EMV technology • Card transaction was: ○ Identified as fallback in authorization request ○ Key entered ○ Card not present card sale • Track data in authorization request shows that card sale wasn't conducted with contract chip payment device

REASON CODE UA06	FRAUD — CHIP AND PIN TRANSACTION
Dispute Type	Fraud
Dispute Description	Cardholder, through issuer, alleges fraud relating to card present chip card transaction, with PIN preferring chip card and chip card transaction was conducted at POS device that is programmed for PIN prompt bypass or isn't PIN enabled terminal
Time Frame to Initiate Dispute	120 days from the transaction date
Representment Rights/ Merchant Action	• For non-EMV supported (chip) POS/terminal, there are no representment rights, unless a refund has been issued • EMV supported (chip) POS/terminal a transaction with a chip card. The chargeback can be represented if the full unaltered magnetic stripe data

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	was read and transmitted with a valid authorization. The chargeback would be represented on your behalf. • EMV supported (chip) POS/terminal and transaction with a chip card chargeback can be represented if a valid transaction was manually keyed and transmitted with the authorization. The chargeback would be represented on your behalf. If credit was previously issued: • Submit a rebuttal to the chargeback department detailing the amount and the date of the credit
Issuer Required Documentation	None
Merchant Required Documentation	• Valid chip card transaction occurred with PIN entry as indicated in authorization request • Card sale conducted using magnetic stripe or key-entry where authorization response indicates merchant used fallback procedures • Card not present card sale • Authorization request contained service code value other than 2xx or 6xx • ATM transaction receipt
Special Notes	Dispute invalid if: • Chip card transaction was completed with PIN entry on PIN enabled terminal • Fallback transaction is present as indicated in authorization request • PIN entry bypass is present as indicated in authorization request • Track data in authorization request indicated that chip card transaction wasn't conducted with contact chip payment device • Card transaction was: o Card not present card transaction o Cash advance at ATM o Conducted at ATM and ATM allowed card transaction to process without PIN

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AMERICAN EXPRESS CHARGEBACK

Reason Code Index

CODE	TYPE	DESCRIPTION	TIME FRAME
A01	T	Charge Amount Exceeds Authorization Amount	120 days from the date of transaction
A02	T	No Valid Authorization	120 days from the date of transaction
A08	T	Authorization Approval Expired	120 days from the date of transaction
C02	C	Credit Not Processed	120 days from one of the below • Transaction date • The date merchants acknowledgement credit is due • Date the goods or services were canceled, refused or returned
C04	C	Goods/Services Returned or Refused	
C05	C	Goods/Services Canceled	
C08	C	Goods/Services Not Received or Only Partially Received	120 days from the date of transaction -OR- 120 days from one of the below (whichever occurred first): • From the expected date of receipt of the Goods and Services (example, entertainment performance) • From the date the Cardmember becomes aware that the expected Goods and Services would not be provided, not to exceed 540 days from the Transaction date (example entertainment performance cancellation)
C14	C	Paid By Other Means	120 days from the transaction date
C18	C	No Show or CAR Deposit Canceled	120 days from one of the below: • Transaction date • Date merchants acknowledged credit is due • Date the goods or services were canceled, refused or returned
C28	C	Cancellation of Recurring Goods/Services	120 days from the transaction date
C31	C	Goods/Services Not As Described	12 days from the date of the transaction – OR – 120 days from the date of receipt of goods or services
C32	C	Goods/Services Damaged or Defective	• 120 days from the date of the transaction - OR – • 120 days from the date of receipt of goods or services
F10	C	Missing Imprint	120 days from the transaction date
F14	C	Multiple ROCs	120 days from the transaction date

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F29	C	Fraud Trans – Card Not Present	120 days from the transaction date
F30	T	EMV Fraud Liability Shift - Counterfeit	120 days from the transaction date
F31	T	EMV Fraud Liability Shift – Lost/Stolen/Non-received	120 days from the transaction date
FR2	T	Fraud Full Recourse Program	• 120 days from the transaction date • 365 days if merchant is determined to be a fictitious and/or collusive or illegal/prohibited business
FR4	T	Immediate Chargeback Program	N/A
FR6	T	Partial Immediate Chargeback Program	N/A
M01	T	Local Regulatory/Legal Disputes - Chargeback Authorization	120 days from the transaction date
M04	T	Deal Direct	N/A
M10	C	Vehicle Rental-Capital Damages, Theft or Loss of Use	120 days from the transaction date
M11	C	CM Credited-Chargeback Reversed	No later than 30 days after the date of the initiated chargeback
M38	T	Chargeback Reversed	No later than 30 days after the date of the initiated chargeback
M42	T	Chargeback Reversal Expired	N/A
OP1	T	Dispute Adjustment	N/A
P01	T	Unassigned Card Number	120 days from the transaction date
P03	C	Credit Processed As Charge	120 days from the transaction date
P04	C	Charge Processed As Credit	120 days from the transaction date
P05	C	Incorrect Charge Amount	120 days from the transaction date
P07	T	Late Submission	120 days from the transaction date
P08	C	Duplicate Charge	120 days from the transaction date
P22	C	Non-Matching Card Number	120 days from the transaction date
P23	C	Currency Discrepancy	120 days from the transaction date
R03	C	Insufficient Reply	120 days from the transaction date
R13	C	No Reply	120 days from the transaction date
S01	T	Reversal Request Denied	N/A
S04	T	Pending Reversal Research	N/A

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Reason Code Details

If you're using the Online Chargeback Management System, you will find the chargeback reason codes on both the Level 1 and 2 screens. These codes are established by the payment brands to categorize the incoming chargeback requests by reason. The codes also appear on financial reporting associated with chargebacks.

REASON CODE A01	CHARGE EXCEEDS AUTHORIZATION AMOUNT
Dispute Description	The amount of the authorization approval was less than the amount of the charge submitted.
Time Frame to Initiate Dispute	120 days from transaction date
Representment Rights/ Merchant Action	Proof: • Valid approval authorization was obtained for full amount of charge • Credit, which directly offsets disputed charge, has already been processed
Issuer Required Documentation	None No inquiry required prior to chargeback

REASON CODE A02	NO VALID AUTHORIZATION
Dispute Description	The charge submitted did not receive a valid authorization approval; it was declined or the card was expired.
Time Frame to Initiate Dispute	120 days from transaction date
Representment Rights/ Merchant Action	Proof: • Valid authorization approval was obtained • Credit, which directly offsets disputed charge, has already been processed For transit contactless transaction, proof that: • Authorization was obtained within authorization time period for any aggregated charge that caused combined taps since most recent approved authorization to exceed chargeback protection threshold • New account status check authorization was obtained when most recent approved authorization exceeded authorization time period • Account status check or authorization was declined, transaction amount was less than or equal to declined authorization protection threshold For expired or not yet valid cards, following support is acceptable: • Charge was incurred before card expiration date or within valid dates on card
Issuer Required Documentation	None No inquiry required prior to chargeback

REASON CODE A08	AUTHORIZATION APPROVAL EXPIRED

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Dispute Description	The charge was submitted after the authorization approval expired.
Time Frame to Initiate Dispute	120 days from transaction date
Representment Rights/ Merchant Action	Proof: • Valid authorization approval was obtained • Credit, which directly offsets disputed charge, has already been processed
Issuer Required Documentation	None No inquiry required prior to chargeback

REASON CODE C02	CREDIT NOT PROCESSED
Dispute Description	American Express has not received credit or partial credit merchant was to apply to the card
Time Frame to Initiate Dispute	120 days from one of the following: • Transaction date • Date merchant's written acknowledgement credit is due • Date goods or services were canceled, refused or returned by the cardholder
Representment Rights/ Merchant Action	• If no credit or only partial credit is due, a written explanation of why with appropriate supporting documentation • Proof that a credit which directly offsets the disputed charge has already been processed.
Issuer Required Documentation	None No inquiry required prior to chargeback

REASON CODE C04	GOODS/SERVICES RETURNED OR REFUSED
Dispute Description	The goods or services were returned or refused but the cardholder did not receive credit.
Time Frame to Initiate Dispute	120 days from one of the following: • Transaction date • Date merchant's written acknowledgement credit is due • Date the goods or services were canceled, refused or returned by cardholder
Representment Rights/ Merchant Action	• Written explanation refuting the cardholder's claim that goods were returned to the merchant's business: If returned, copy of: • Merchant's return policy, an explanation of merchant's procedures for disclosing it to the cardholder, and details explaining how the cardholder did not follow the return policy • Charge record indicating the terms and conditions of the purchase with details explaining how the cardholder did not follow the policy If goods/services refused, proof

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	• Goods/services were accepted (for example, signed delivery slip if the goods were delivered, screen print showing use of the service if service was provided via Internet) • Credit which directly offsets the disputed charge has already been processed
Issuer Required Documentation	• If returned: Details of the return (e.g., returned date, shipping documentation, etc.) • If refused: Date of the refusal and the method of refusal • No inquiry required prior to chargeback

REASON CODE C05	GOODS/SERVICES CANCELED
Dispute Description	The cardholder claims that the goods/services ordered were cancelled.
Time Frame to Initiate Dispute	120 days from one of the following: • Transaction date • Date merchant's written acknowledgement credit is due • Date the goods or services were canceled, refused or returned by the cardholder
Representment Rights/ Merchant Action	• Copy of merchant's cancellation policy, an explanation of merchant's procedures for disclosing it to the cardholder, and details explaining how the cardholder did not follow the cancellation policy • Copy of the charge record indicating the terms and conditions of the purchase and details explaining how the cardholder did not follow the policy • Proof that a credit which directly offsets the disputed charge has already been processed
Issuer Required Documentation	• Cancellation details (e.g., cancellation number, cancellation date, email notification, written documentation requesting cancellation, acknowledgment that cancellation request was received) • No inquiry required prior to chargeback.

REASON CODE C08	GOODS/SERVICES NOT RECEIVED OR PARTIALLY RECEIVED
Dispute Description	The cardholder claims to have not received (or only partially received) the goods/services

Time Frame to Initiate Dispute	Either of the following:
	• 120 days from transaction date
	• 120 days from one of the below (whichever occurred first):
	  ○ Expected date of receipt of the goods/services (e.g., entertainment performance)
	  ○ Date the cardholder becomes aware that the expected goods/services would not be provided, not to exceed 540 days from the transaction date (e.g., entertainment performance cancellation)

Representment Rights/ Merchant	Proof:

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Action	• Goods or services were received in their entirety by the cardholder or by the cardholder's authorized representative • Goods or services were delivered to the address specified by the cardholder • Signed completion of work order showing the cardholder received the services and dates that the services were used/provided • Refuting cardholder's claim that services were canceled of that the goods were returned to the merchant • Credit which directly offsets the disputed charge has already been processed • There is a direct connection between the person who received the goods / services and the cardholder (such as photographs or emails). For internet transactions representing the sale of digital goods or services downloaded from the merchants website, application or accessed online, one of following must be provided as proof: • Cardholder's IP address at time of purchase matches IP address where digital goods were downloaded • Cardholder's email address provided at time of purchase matches email address used to deliver digital goods • Merchant's website was accessed by cardholder for services after transaction date • Description of the digital goods • Date and time the digital goods were downloaded or accessed
Issuer Required Documentation	• Written description of the goods/services the cardholder purchased • Documentation showing return, or attempt to return, the partially received goods (e.g., pick-up/delivery confirmation) • No inquiry required prior to chargeback.

REASON CODE C14	PAID BY OTHER MEANS
Dispute Description	The cardholder has provided American Express with proof of payment by another method.
Time Frame to Initiate Dispute	120 days from transaction date
Representment Rights/ Merchant Action	• Documentation showing that the cardholder's other form of payment was not related to the disputed charge • Proof that the cardholder provided consent to use the card as a valid form of payment for the disputed charge • Proof that a credit which directly offsets the disputed charge has already been processed
Issuer Required Documentation	None No inquiry required prior to chargeback

REASON CODE C18	"NO SHOW" OR CARDEPOSIT CANCELED
Dispute Description	The cardholder claims to have cancelled a lodging reservation or a credit for a CARDeposit charge was not received by the cardholder

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Time Frame to Initiate Dispute	120 days from one of the following: • Transaction date • Date merchant's written acknowledgement credit is due • Date the goods or services were canceled, refused or returned by cardholder
Representment Rights/ Merchant Action	• Documentation that supports the validity of the no show reservation or CARDeposit charge • Proof that a credit which directly offsets the disputed charge has already been processed
Issuer Required Documentation	• Cancellation details ○ Example: Cancellation number, cancellation date, email notification, written documentation requesting cancellation, acknowledgement that cancellation request was received • No inquiry required prior to chargeback

REASON CODE C28	Cancellation of Recurring Goods/Services
Dispute Description	Cardholder claims to have canceled or attempted to cancel recurring billing charges for goods or services
Time Frame to Initiate Dispute	120 days from transaction date
Representment Rights/ Merchant Action	• Copy of merchant's cancellation policy, an explanation of merchant's procedures for disclosing it to the cardholder, and details explaining how the cardholder did not follow the cancellation policy Proof that: • Cardholder has not cancelled and continues to use the services or receive the goods • Credit which directly offsets the disputed charge has already been processed
Issuer Required Documentation	• Cancellation details ○ Example: Cancellation number, cancellation date, email notification, written documentation requesting cancellation, acknowledgement that cancellation request was received • No inquiry required prior to chargeback

REASON CODE C31	GOODS/SERVICES NOT AS DESCRIBED
Dispute Description	The cardholder claims to have received goods/services that are different than the written description provided at the time of the charge
Time Frame to Initiate Dispute	120 days from one of the following: • Transaction date • Date of receipt of goods or services
Representment Rights/ Merchant Action	Proof: • Refuting the cardholder's claim that the written description differs from the goods/services received • Cardholder agreed to accept the goods/services as provided

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	• Credit which directly offsets the disputed charge has already been processed • Goods and services matched what was described at the time of purchase (such as photographs or emails) • For goods and services purchased by the cardholder that were received in a damaged or defective state, the merchant must provide one (1) or more of the following items: o Show that an attempt was made by the merchant to repair or replace damaged or defective goods or to provide replacement services o If returned, state how the cardholder did not comply with the merchant's clearly documented cancellation, return policy or applicable law o Show that the cardholder agreed to accept the goods or services "as is
Issuer Required Documentation	• Description of cardholder's claim that goods / services received differ from program merchant's written description provided at time of charge • In case of goods; written description of cardholder's attempt to return goods • No inquiry required prior to chargeback

REASON CODE C32	GOODS/SERVICES DAMAGED OR DEFECTIVE
Dispute Description	The cardholder claims to have received damaged or defective goods/services.
Time Frame to Initiate Dispute	120 days from either: • Transaction date • Date of receipt of goods or services
Representment Rights/ Merchant Action	Proof: • Refuting the cardholder's claim that the goods/services were damaged or defective (provided that, in the case of goods, they were not returned to the merchant) • Attempt was made to repair or replace damaged or defective goods or to provide replacement services • Cardholder did not comply with merchant's clearly documented cancellation, return policy or applicable law (provided that, in the case of goods, they were returned to merchant) • Cardholder agreed to accept the goods as delivered • Goods/services were not returned to the merchant • Credit which directly offsets the disputed charge has already been processed
Issuer Required Documentation	• Description of damage or defective goods / services, date of receipt of goods / services, extent of damage to goods or how service was defective • Details of how merchant was notified or how cardholder attempted to notify merchant of issue

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	• If returned, details of how cardholder returned, or attempted to return, goods to merchant • No inquiry required prior to chargeback

REASON CODE F10	MISSING IMPRINT
Dispute Description	The cardholder claims that they did not participate in charge that was not processed using magnetic stripe or chip card data
Time Frame to Initiate Dispute	120 days from transaction date
Representment Rights/ Merchant Action	Proof: • This was a card not present charge • Card was present by providing an imprinted charge record or showing capture of the magnetic stripe • Credit which directly offsets the disputed charge has already been processed
Issuer Required Documentation	None No inquiry required prior to chargeback

REASON CODE F14	MULTIPLE ROCs
Dispute Description	The cardholder claims they participated in one valid transaction with a merchant but denies participation in the additional and subsequent transactions
Time Frame to Initiate Dispute	120 days from transaction date
Representment Rights/ Merchant Action	Proof: • Transactions are valid charges • Credit which directly offsets the disputed charge has already been processed
Issuer Required Documentation	None No inquiry required prior to chargeback

REASON CODE F29	FRAUD TRANS – CARD NOT PRESENT
Dispute Description	The cardholder denies participation in a mail order, telephone order, application-initiated or internet transaction
Time Frame to Initiate Dispute	120 days from transaction date
Representment Rights/ Merchant Action	Proof: • Cardholder participated in the charge (for example, billing authorization, usage details, proof of delivery to the cardholder's billing address, contract) • Merchant attempted to validate the CID and • merchant did not receive a response or merchant received an "unchecked" response

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	• Merchant validated the address via authorization and shipped goods to the validated address • Credit which directly offsets the disputed charge has already been processed • Transaction contains a shipping address that matches a previously used shipping address from an undisputed transaction Compelling evidence such as: For electronic commerce (e-commerce) transactions involving sale of digital goods or services, provide proof all of following: • Cardholder name linked to account with merchant • Description of goods or services and date / time they were purchased and downloaded, accessed or provided to cardholder • Device and card used for disputed transaction used in previous undisputed transaction along with information currently linked to cardholder account with merchant: • Device ID • IP address and geographical location • Device name, if available In addition, provide proof of three or more of following: • Merchant validated card and cardholder before or at time of purchase and received response of Y for Automated Address Verification (AAV) or Card Security Code (CSC) • Customer account with merchant accessed by cardholder and successfully verified by merchant on or before transaction date • Cardholder password or consumer device cardholder verification method (CDCVM) captured by merchant in order to complete transaction • Phone number and / or email address linked to customer profile held by merchant For recurring billing transactions initiated on merchant's website, provide proof of all of following: • Legally binding contract held between merchant and cardholder • Cardholder accessed merchant's website or application to establish services on or before transaction date • Cardholder received goods or services • Previous undisputed transaction For transactions involving sale of website search and / or advertising services to promote consumer products or services, provide proof of all of following; this only applies to merchants who fall under dating service and e-commerce: • Legally binding contract held between merchant and cardholder • Details of initial ad-service setup, including at least two of following items: ○ Purchaser's IP address and geographical location at date and time of initial ad-service setup ○ Email address of purchaser ○ Company name or purchaser name

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	• Cardholder accessed merchant's website to establish services on or before transaction date
	• Device and card used for disputed transaction used in previous undisputed transaction along with information currently linked to cardholder account with merchant. In addition, provide proof of information currently linked to cardholder account with merchant, such as:
	  ○ Device ID
	  ○ IP address and geographical location
	  ○ Device name, if available
	• Cardholder received goods or services
	• Description of goods or services and date provided

Issuer Required Documentation	None No inquiry required prior to chargeback

REASON CODE F30	EMV FRAUD LIABILITY SHIFT - COUNTERFEIT
Dispute Description	The cardholder denies participation in the charge and a counterfeit chip card was used at a point-of-sale (POS) system where the transaction was not processed as a chip card transaction because either the point-of-sale (POS) system was unable to process a chip card or the transaction was manually keyed Note: Not applicable to contactless transactions and digital wallet programs
Time Frame to Initiate Dispute	120 days from the transaction date
Representment Rights/ Merchant Action	Proof: • It was a card not present charge • Point-of-Sale (POS) system processed a chip card transaction • Credit which directly offsets the disputed charge, has already been processed
Issuer Required Documentation	None No inquiry required prior to chargeback

REASON CODE F31	EMV FRAUD LIABILITY SHIFT – LOST/STOLEN/NON-RECEIVED
Dispute Description	Cardholder denies participation in the charge and chip card with PIN capabilities was lost/ stolen/non-received and was used at point-of-sale (POS) system where the transaction was not processed as a chip card transaction with PIN validation because either point-of-sale (POS) system is not chip enabled and PIN POS system or the transaction was manually keyed Note: Not applicable to contactless transactions and digital wallet payments and charges that qualify under the no PIN program
Time Frame to Initiate Dispute	120 days from transaction date

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Representment Rights/ Merchant Action	Proof that: • This was a card not present charge • Point-of-Sale (POS) system processed a chip card transaction with PIN validated • Credit which directly offsets the disputed charge has already been processed
Issuer Required Documentation	None No inquiry required prior to chargeback

REASON CODE FR2	FRAUD FULL RECOURSE PROGRAM
Dispute Description	The cardholder denies authorizing the charge and merchant has been placed in the Fraud Full Recourse Program
Time Frame to Initiate Dispute	• 120 days from transaction date • 365 days if merchant is determined to be a fictitious and/or collusive or illegal/prohibited business
Representment Rights/ Merchant Action	Proof that: • Merchant had not been placed in the Fraud Full Recourse Program at the time of the chargeback • POS system processed a transit contactless transaction for less than or equal to the chargeback protection threshold • Credit which directly offsets the disputed charge has already been processed
Issuer Required Documentation	None No inquiry required prior to chargeback

REASON CODE FR4	IMMEDIATE CHARGEBACK PROGRAM
Dispute Description	The cardholder has disputed the charge and merchant has been placed in the Immediate Chargeback Program
Time Frame to Initiate Dispute	• 120 days from transaction date • 365 days if merchant is determined to be a fictitious and/or collusive or illegal/prohibited business
Representment Rights/ Merchant Action	Proof that: • Merchant had not been placed in the Immediate Chargeback Program at the time of the chargeback • POS system processed a transit contactless transaction for less than or equal to the chargeback protection threshold • Credit which directly offsets the disputed charge has already been processed
Issuer Required Documentation	None No inquiry required prior to chargeback

REASON CODE FR6	PARTIAL IMMEDIATE CHARGEBACK PROGRAM

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Dispute Description	The cardholder has disputed the charge and merchant has been placed in the Partial Immediate Chargeback Program
Time Frame to Initiate Dispute	• 120 days from transaction date • 365 days if merchant is determined to be a fictitious and/or collusive or illegal/prohibited business
Representment Rights/ Merchant Action	Proof that: • Merchant had not been placed in the Partial Immediate Chargeback Program at the time of the chargeback • POS system processed a transit contactless transaction for less than or equal to the chargeback protection threshold • Credit which directly offsets the disputed charge has already been processed
Issuer Required Documentation	None No inquiry required prior to chargeback

REASON CODE M01	LOCAL REGULATORY/LEGAL DISPUTES - CHARGEBACK AUTHORIZATION
Dispute Description	American Express has received authorization to process chargeback for the charge
Time Frame to Initiate Dispute	120 days from transaction date
Representment Rights/ Merchant Action	• Supporting documentation demonstrating: ○ Alleged law / regulation doesn't exist (e.g., was repealed or expired) ○ Cardmember isn't covered by it ○ Doesn't apply to fact of cardmember's dispute ○ Doesn't establish an obligation of acquirer • Proof credit which directly offsets disputed charge has already been processed
Issuer Required Documentation	Applicable law or regulation No inquiry required prior to chargeback

REASON CODE M04	DEAL DIRECT
Dispute Description	American Express previously received authorization to debit participant account. Please deal directly with the cardholder for resolution on this matter.
Time Frame to Initiate Dispute	None
Representment Rights/ Merchant Action	None
Issuer Required Documentation	None No inquiry required prior to chargeback

REASON CODE M10	VEHICLE RENTAL – CAPITAL DAMAGES, THEFT OR LOSS OF USE

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Dispute Description	The cardholder claims to have been incorrectly charged for capital damages, theft, or loss of use
Time Frame to Initiate Dispute	120 days from transaction date
Representment Rights/ Merchant Action	Proof: • Charge submitted was within specific estimate of capital damages agreed in writing by cardholder plus 15% • Refuting cardholder's claim that they were covered by merchant's insurance (i.e. rental agreement evidencing cardholder's waiver of insurance or documentation that shows cardholder purchased insurance that wasn't sufficient to pay for capital damages) • Charge was valid and not for theft or loss of use • Cardholder agreed in writing to accept liability for capital damages • Credit which directly offsets disputed charge has already been processed
Issuer Required Documentation	If transaction amount exceeds estimated amount by more than 15%: • Copy of specific estimate of capital damages agreed to by cardholder, showing amount agreed upon with merchant If cardholder purchased merchant's collision, loss, or theft insurance: • Documentation that proves cardholder purchased and was charged for car rental merchant's collision, loss, or theft insurance If cardholder was charged for theft or loss of use of vehicle: • Documentation that proves cardholder was charged for theft or loss of use of vehicle • No inquiry required prior to chargeback

REASON CODE M11	CM CREDITED-CHARGEBACK REVERSED
Dispute Description	American Express recently debited participant account for the adjustment amount indicated. Merchant has credited cardholder for this charge and American Express is reversing the debit and crediting participant account.
Time Frame to Initiate Dispute	None
Representment Rights/ Merchant Action	Chargeback reversal can only be requested if there proof that: • Credit was already issued to the cardholder for the amount of the disputed charge • Proof that the merchant had not been placed in one of the chargeback programs at the time of the chargeback
Issuer Required Documentation	None No inquiry required prior to chargeback

REASON CODE M38	CHARGEBACK REVERSED
Dispute Description	American Express recently debited participant account for the adjustment amount indicated. American Express is now reversing the debit and crediting participant account.

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Time Frame to Initiate Dispute	None
Representment Rights/ Merchant Action	Chargeback reversal can only be requested if there proof that: • Credit was already issued to the cardholder for the amount of the disputed charge • Proof that the merchant had not been placed in one of the chargeback programs at the time of the chargeback
Issuer Required Documentation	None No inquiry required prior to chargeback

REASON CODE M42	CHARGEBACK REVERSAL EXPIRED
Dispute Description	Due to the length of time between the chargeback to participant account and receiving merchant dispute, American Express is unable to review this for reversal.
Time Frame to Initiate Dispute	None
Representment Rights/ Merchant Action	None
Issuer Required Documentation	None No inquiry required prior to chargeback

REASON CODE 0P1	DISPUTE ADJUSTMENT
Dispute Description	American Express has received the request for a chargeback reversal. Please allow 2 to 3 weeks for research.
Time Frame to Initiate Dispute	None
Representment Rights/ Merchant Action	None
Issuer Required Documentation	None

REASON CODE P01	UNASSIGNED CARD NUMBER
Dispute Description	A charge using an invalid or otherwise incorrect card number was submitted Notes: The charge may be resubmitted to American Express if the merchant is able to verify and provide the correct card number
Time Frame to Initiate Dispute	120 days from the transaction date
Representment Rights/ Merchant Action	Copy of: • Imprint that confirms card number • Charge record from the terminal that electronically read the card number

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	Proof that: • Merchant obtained an authorization approval for such card number • Credit which directly offsets the disputed charge has already been processed
Issuer Required Documentation	None No inquiry required prior to chargeback

REASON CODE P03	CREDIT PROCESSED AS CHARGE
Dispute Description	The cardholder claims the charge submitted should have been submitted as a credit
Time Frame to Initiate Dispute	120 days from the transaction date
Representment Rights/ Merchant Action	Proof: • Charge was submitted correctly • Credit which directly offsets the charge has already been processed
Issuer Required Documentation	Copy of the credit record or details showing merchant agreed to provide credit to the cardholder No inquiry required prior to chargeback

REASON CODE P04	CHARGE PROCESSED AS CREDIT
Dispute Description	The cardholder claims the credit merchant submitted should have been submitted as a charge
Time Frame to Initiate Dispute	120 days from the transaction date
Representment Rights/ Merchant Action	Proof: • Credit was submitted correctly • Charge that directly offsets the credit has already been processed
Issuer Required Documentation	Copy of the charge record or details of the charge No inquiry required prior to chargeback

REASON CODE P05	INCORRECT CHARGE AMOUNT
Dispute Description	The charge amount submitted differs from the amount the cardholder agreed to pay
Time Frame to Initiate Dispute	120 days from the transaction date
Representment Rights/ Merchant Action	Proof of one of the following: • Cardholder agreed to the amount submitted • Cardholder was advised of and agreed to pay for any additional delayed charges using the card the charge was submitted to • Credit which directly offsets the disputed charge has already been processed • Itemized contract/documentation substantiating the charge amount submitted

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	○ Example: Copy of the itemized charge record or charge record combined with itemized documentation showing the breakdown of charges
Issuer Required Documentation	Copy of the charge record and details describing the discrepancy No inquiry required prior to chargeback

REASON CODE P07	LATE SUBMISSION
Dispute Description	The charge was not submitted within the required time frame • Authorizations are valid for seven days after authorization date except for: ○ Lodging: Authorization is valid for duration of lodging stay ○ Car rentals: Authorization is valid for duration of rental agreement
Time Frame to Initiate Dispute	120 days from the transaction date
Representment Rights/ Merchant Action	Proof: • Charge was submitted within the required time frame • Credit which directly offsets the disputed charge has already been processed
Issuer Required Documentation	None No inquiry required prior to chargeback

REASON CODE P08	DUPLICATE CHARGE
Dispute Description	The individual charge was submitted more than once
Time Frame to Initiate Dispute	120 days from the transaction date
Representment Rights/ Merchant Action	• Documentation showing that each charge is valid • Proof that a credit which directly offsets the disputed charge has already been processed
Issuer Required Documentation	None No inquiry required prior to chargeback

REASON CODE P22	NON-MATCHING CARD NUMBER
Dispute Description	The card number in the submission does not match the card number in the original charge
Time Frame to Initiate Dispute	120 days from the transaction date
Representment Rights/ Merchant Action	• Copy of: ○ Card imprint confirming the card number ○ Charge record from the terminal that electronically read the card number • Proof that a credit which directly offsets the disputed charge has already been processed

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Issuer Required Documentation	• Supporting documentation showing the card number on the charge record is different than on the submission • No inquiry required prior to chargeback

REASON CODE P23	CURRENCY DISCREPANCY
Dispute Description	The charge was incurred in an invalid currency
Time Frame to Initiate Dispute	120 days from the transaction date
Representment Rights/ Merchant Action	Proof that a credit which directly offsets the disputed charge has already been processed
Issuer Required Documentation	None No inquiry required prior to chargeback

REASON CODE R03	INSUFFICIENT REPLY
Dispute Description	Complete support and/or documentation were not provided as requested.
Time Frame to Initiate Dispute	120 days from the transaction date
Representment Rights/ Merchant Action	Proof that a credit which directly offsets the disputed charge has already been processed
Issuer Required Documentation	None No inquiry required prior to chargeback

REASON CODE R13	NO REPLY
Dispute Description	American Express did not receive a response to an inquiry within the specific time frame
Time Frame to Initiate Dispute	120 days from the transaction date
Representment Rights/ Merchant Action	Proof: • Merchant responded to the original inquiry within the specified time frame • Credit which directly offsets the disputed charge has already been processed
Issuer Required Documentation	Inquiry required prior to chargeback

REASON CODE S01	REVERSAL REQUEST DENIED
Dispute Description	Request for a chargeback reversal has been reviewed. The chargeback will remain, and participant account will not be credited
Time Frame to Initiate Dispute	None

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Representment Rights/ Merchant Action	None
Issuer Required Documentation	None No inquiry required prior to chargeback

REASON CODE S04	PENDING REVERSAL RESEARCH
Dispute Description	American Express has received the request for a chargeback reversal. Please allow 2 to 3 weeks for research.
Time Frame to Initiate Dispute	None
Representment Rights/ Merchant Action	None
Issuer Required Documentation	None No inquiry required prior to chargeback

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DEBIT CHARGEBACK

Reason Code Index

If you're using the Online Chargeback Management System, you will find the debit chargeback reason codes on both the Level 1 and 2 screens. These codes are established by the payment brands to categorize the incoming chargeback requests by reason. The codes also appear on financial reporting associated with chargebacks.

REASON CODE	DESCRIPTION
A02	Consumer Charged More Than Once
A03	Adjustment Reversal Duplicate Transaction
A04	Fraudulent Transaction
A05	Cardholder Received Goods Not Charged Systems Error
A06	Cardholder Disputing Charge
A07	Incorrect Dollar Amount
A08	Other Error
A09	Cardholder Does Not Recognize Transaction Adjustment Reversal
A10	Dup/Fraud Multiple Transactions
A11	Declined/No Authorization
A12	Incorrect Trans Code
A13	Cancelled Recurring Transaction
A14	Non-Receipt Of Goods/Svcs
A15	Late Presentment
A16	Paid By Other Means
A17	Credit Not Processed
A18	Cardholder Cancelled Transaction
A19	Fraud Transaction — Card Pres Transaction
A20	Transaction Exceeds Allowable Amount
A21	Not As Described/Defective Merchandise
A22	Processing Error
A23	No Chargeback Reason Given
A24	Merchant Initiated Debit Chargeback
A25	Incorrect Currency
A26	Incorrect Account Number
A27	Invalid Data
A28	Counterfeit Merchandise

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Reason Code Details

REASON CODE TYPE	DESCRIPTION	MERCHANT REQUIRED DOCUMENTATION
A02	Consumer Charged More Than Once	Copy of two or more debit card receipts
A03	Adjustment Reversal	No docs required as this is acquirer initiated
A04	Fraudulent Transaction	No representment rights unless it can be shown that the cardholder has been credited by other means • Exception for Pulse PINless merchants can provide compelling evidence
A05	Cardholder Recvd Goods Not Charged	No docs required as this is acquirer initiated
A06	Cardholder Disputing Charge	Copy of debit card receipt
A07	Incorrect Dollar Amount	Copy of debit card receipt
A08	Other Error	Copy of debit card receipt
A09	Cardholder Does Not Recognize Txn	Copy of debit card receipt
A10	Dup/Fraud Mult Transactions	Copy of two or more debit card receipts
A11	Declined/No Authorization	Copy of debit card receipt
A12	Incorrect Trans Code	Copy of debit card receipt
A13	Cancelled Recurring Transaction	Evidence that one of the following: • Evidence that the cardholder did not cancel the Recurring Payments Plan in accordance with the merchant's policy • Evidence that the cardholder did not cancel the • Recurring Payments Plan at least 15 calendar days prior to the posting of the card • Evidence that the cancellation number provided by the cardholder, Issuer or Issuer Processor in support of the • dispute is invalid and that, the disputed card • transaction was processed correctly • Evidence that the acquirer or acquirer processor issued credit(s) to the account for the amount(s) subject to dispute • A term of the Recurring Payments Plan that requires the cardholder to pay the amount(s) subject to dispute, notwithstanding the termination or cancellation of the Recurrent Payments Plan
A14	Non-Receipt Of Goods/Svcs	Proof goods or services were received; receipt, signed billing of lading

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A15	Late Presentment	Evidence that one of the following: • Evidence that the processor complied with delayed delivery requirements and obtained a valid authorization response within the applicable number of calendar days of the ship date, expected delivery date or processing attempt • Evidence, such as a signed work order, that the cardholder approved the submission by the acquirer, acquirer processor or merchant of transaction clearing data for posting to the account more than the applicable number of calendar days after the transaction date • Evidence that the merchant completed a custom order for the cardholder, obtained a valid authorization response at the time of order and submitted the transaction clearing data as the final payment by the cardholder once the custom order was completed, as indicated in a work order or other agreement signed by the cardholder
A16	Paid By Other Means	Copy of debit card receipt
A17	Credit Not Processed	Evidence that one of the following: • Transaction documentation signed by the Cardholder indicating that the cardholder authorized the card transaction • Evidence that the cardholder received the goods or services and a purchase was completed correctly • Evidence that a credit was made to the account in the amount subject to dispute • Evidence that a credit is not due because the cardholder did not return the goods to the merchant • Evidence that an in-store credit was issued in accordance with the merchant's established policy
A18	Cardholder Cancelled Transaction	• The transaction receipt or other record to prove that the merchant properly disclosed a limited return or cancellation policy at the time of the transaction • Evidence to demonstrate that the cardholder received the merchant's cancellation or return policy and did not cancel according to the disclosed policy
A19*	Fraud Transaction — Card Pres Transaction	No representment rights if the card is chip enabled and the sale took place on a Non EMV terminal unless it is a Fall Back Transaction. (see special notes)*
A20	Transaction Exceeds Allowable Amt	Copy of debit card receipt
A21	Not As Described/ Defective Merchandise	Evidence that one of the following: • A credit or reversal issued by the merchant was not addressed by the issuer in the dispute

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		• The dispute is invalid • The cardholder no longer disputes the transaction All of the following: • Documentation to prove that the merchandise or service matched what was described (including the description of the quality of the merchandise or service) or was not damaged or defective • Merchant rebuttal to the cardholder's claims • if applicable, documentation to prove that the cardholder did not attempt to return the merchandise or certification that the returned merchandise has not been received
A22	Processing Error	Copy of debit card receipt
A23	No Chargeback Reason Given	Copy of debit card receipt
A24	Merchant Initiated Debit Chargeback	No representment rights
A25	Incorrect Currency	Transaction receipt or other record that proves that the transaction currency was correct
A26	Incorrect Account Number	Transaction Receipt or other record to prove that the Account Number was processed correctly
A27	Invalid Data	Copy of debit card receipt
A28	Counterfeit Merchandise	Evidence of one of the following: • Documentation to support the merchant’s claim that the merchandise was not counterfeit • Transaction documentation or other compelling evidence indicating that the cardholder approved the quality of goods or services • Evidence that the cardholder signed a work order to indicate that the merchant completed a correction of the quality of goods or services • Documentation that the cardholder rejected an attempt by the merchant to correct the quality of goods or received services • Documentation that the cardholder never canceled or rejected the goods or services and has possession of goods or services • Evidence that the cardholder claim was satisfactorily resolved directly with the Merchant • Evidence that the quality of goods and services provided complied with the merchant's established policy • Evidence that the merchant accepted a voucher for payment towards goods or services (e.g., a rental contract showing that the voucher was accepted by the merchant)

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		• Evidence that the goods were not counterfeit merchandise • Evidence disclosing the terms agreed upon with the cardholder refuting the allegation of misrepresentation and that goods or services were rendered as described in the terms agreed to by the cardholder
		Additional evidence that may be submitted includes any of the following regarding a dispute: • Letters, emails, photographs, faxes or other written correspondence exchanged between the merchant and the cardholder • Receipts, work orders or other documents signed by the cardholder, substantiating that the cardholder received the goods or services • For “site-to-store” Card Not Present transactions, merchant may provide the cardholder's signature on the pick-up form or copy of cardholder identification • Proof of delivery or evidence that the goods or services were delivered as directed by the cardholder Any of the following for a Card Not Present transaction: cardholder confirmation of registration to receive electronic delivery of goods or services, cardholder's email or IP address, date and time of download, description of goods downloaded or log documenting the receipt of downloaded material on or after the transaction date

SPECIAL NOTES:

* Reason Code Type A19: Fall Back Transaction is an EMV chip card transaction initially attempted at a Chip-Reading Device, where the device’s inability to read the chip prevented the transaction from being completed using the chip card data, and the transaction is instead completed using an alternate means of data capture and transmission

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Network Time Frames

NETWORK	TIMEFRAME TO INITIATE CHARGEBACK	MERCHANT RESPONSE TIMEFRAME
ATH	180 days	All ATH chargebacks will be initiated as retrieval requests. If no response to retrieval request is received within 24 days, then there are no representment rights
ACCEL	60 days	ACCEL PIN: 39 days ACCEL PINLESS: 39 days
AFFN	120 days	24 days
CHASE NET	120 days	39 days
CU24	120 days	24 days
INTERLINK	120 days	24 days
MAESTRO	90 days	39 days
NYCE	180 days	NYCE PIN: 24 days NYCE PINLESS: 24 days
PULSE	120 days	PULSE PIN: 24 days PULSE PINLESS: 24 days
SHAZAM	180 days	SHAZAM PIN: 39 days SHAZAM PINLESS: 39 days
STAR	120 days	STAR PIN: 24 days STAR PINLESS: 24 days

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JCB CHARGEBACK

Reason Code Index

CODE	DESCRIPTION
A	Addition Error
B	Altered Amount
C	Authorization Declined
D	Cancelled Recurring Transaction
E	Cardholder Dispute — Not As Described
F	Card on Stop List
G	Credit Not Received
H	Duplicate Processing
I	Expired JCB Card
J	Illegible Item
L	Incorrect Card Number
M	Incorrect Transaction Amount
N	Late Submission
O	Mispost List
P	No Imprint
Q	Non-Receipt of Item
R	Unauthorized Purchase – No Signature Obtained
S	Transaction Exceeds Floor Limit
T	Unauthorized Purchase - Card Not Present Transaction
U	No Show

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Reason Code Details

For each code, the name, the type of chargeback, a description of the claim, the amount that may be charged back and what supporting documentation is needed for representment is indicated.

Processing rules for JCB USD currency transactions are governed by Discover Chargeback Reasons Codes.

CODE	NAME	CARDHOLDER (C)/ ISSUER (I) CLAIM	CHARGEBACK AMOUNT	SUPPORTING DOCUMENTATION
A	Addition Error	(C) Error in addition causes transaction amount to be incorrect	Amount is limited to difference in amounts	Copy of the cardholder's sale draft
B	Altered Amount	(C) Amount of transaction was altered without cardholder's permission after completion of transaction	Amount is limited to difference in amounts	Copy of the cardholder's sale draft
C	Authorization Declined	(I) Transaction was processed after merchant received notification via authorization process not to honor the card	Full amount of original transaction	None
D	Cancelled Recurring Transaction	(C) Payment made after cardholder notified merchant to cancel recurring transaction	Full amount of original transaction	Copy of cardholder's written complaint or documentation that certifies the date of cardholders cancellation
E	Cardholder Dispute — Not As Described	(C) Goods/services purchased were never received, were broken or otherwise unsatisfactory in some way and attempt was made to return the merchandise and/or to contact the merchant to resolve the dispute	Amount is limited to portion of goods / services not received, returned or rejected	Copy of cardholder's written complaint In case of a dispute with a telecommunications merchant, the cardholder does not need to contact the merchant prior to issuing a complaint
F	Card on Stop List	(I) Card accepted for payment was listed on the JCB Stop List	Full amount of original transaction	None
G	Credit Not Received	(C) Refund (credit) from merchant never received	Amount of the credit due	Copy of the cardholder's written complaint and copy of the credit sales draft
H	Duplicate Processing	(C) Two or more transaction data are presented for same transaction	Full amount of the duplicate transaction	Reference numbers for each transaction, or if two different acquirers involved, a copy of the first charge Copy of cardholder dispute letter

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I	Expired JCB Card	(I) Card used in transaction expired before transaction date and merchant processed the transaction without obtaining authorization from issuer	Full amount of original transaction	Copy of the cardholder's sale draft or evidence card used expired before transaction date
J	Illegible Item	(I) Information on the transaction cannot be read or does not include the required data	Full amount of original transaction	Provide illegible copy with the illegible data indicated Copy of sales draft
L	Incorrect Card Number	(I) Account number transmitted does not match actual cardholder's account number	Full amount of original transaction	Copy of sales draft or evidence card number does not match card on file
M	Incorrect Transaction Amount	(I) Improper amount appears on transaction	Amount of processing error	Copy of sales draft or cash advance record
N	Late Submission	(I) Transaction was received more than 10 days after the actual transaction date	Full amount of original transaction	None
O	Mispost List	(I) Credit posted as a debit/debit posted as a credit	Twice the amount of the original transaction	Copy of the original sales draft
P	No Imprint	(C) Cardholder did not make nor authorize the transaction. This CB does not apply to mail order/telephone order (MO/TO) or electronically captured items	Full amount of original transaction	Copy of cardholder's written complaint Issuer must obtain original or copy of draft to verify there is no imprint
Q	Non-Receipt of Item	(C) Non receipt of merchandise	Full amount of original transaction	Copy of cardholder's written complaint
R	Unauthorized Purchase – No Signature Obtained	(C) Cardholder did not make nor authorize transaction. Merchant did not obtain cardholder's signature at the time of transaction	Full amount of original transaction	Copy of cardholder's written complaint.
S	Transaction Exceeds Floor Limit	(I) Transaction exceeding floor limit was processed without receiving proper authorization on transaction date or transaction amount that exceeds the relevant floor limit is greater than the authorized	Full amount of original transaction or amount exceeding the authorized amount	None

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		amount		
T	Unauthorized Purchase - Card Not Present Transaction	(C) Cardholder did not make nor authorize a Mail order/Telephone order (MO/TO), Recurring Transaction, or Magnetic Stripe Reading Telephone Transaction	Full amount of original transaction	Copy of cardholder's written complaint
U	No Show	(C) Reservations were cancelled before time limit of which cardholder was notified by merchant at time of reservation Accommodations were used and paid for by other means Alternate accommodations were provided by the merchant No show transaction amount differed from rate quoted to cardholder Cancellation policy not properly disclosed to cardholder	Full or partial amount of the transaction	Copy of cardholder's written complaint

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JCB Time Frames

Processing rules for JCB USD currency transactions are governed by Discover Chargeback Reasons Codes.

First Chargebacks

The issuer has 120 calendar days to initiate JCB chargebacks with the following exceptions:

- Credit Not Received (G) — May not be initiated until at least 60 calendar days but no more than 120 calendar days from the credit draft voucher date
- Non-Receipt of Item (Q) — May not be initiated until at least 21 calendar days but no more than 45 calendar days, from the date of the original retrieval request

Representments

Clients have 39 calendar days to request recourse under the following circumstances:

- Additional information can be provided to remedy the chargeback
- The documentation required from the issuer to support the chargeback was not received or was incomplete
- The chargeback was invalid
- The transaction reference number and/or the cardholder's account number was invalid
- The chargeback was misrouted

Second Chargebacks

The issuer may submit a second chargeback within 30 or 45 calendar days of the first representment date under the following circumstances:

- It was incorrect or did not remedy the first chargeback
- The documentation required was not received or was incomplete
- Documentation missing from the first chargeback can be provided

A different chargeback reason code, not apparent when the item was first charged back, is now apparent The transaction reference number and/or the cardholder's account number was invalid or was not the same as the original and can be correctly provided.

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MERCHANT SERVICES CHARGEBACK

Reason Code Details

This table lists the reason codes used internally by Merchant Services for Rejects, Reversals and Exceptions.

REASON CODE	DESCRIPTION
RJ — Rejects	This code is not a dispute, RJ is used to identify rejected items that are processed through the chargeback system. These items, which we received for processing, are rejected transactions by the payment network and cannot be passed through Interchange for a specific reason or reasons. For Example: • Incorrect credit card number • Stale-dated or missing authorization and the card number appears on the Warning Bulletin (Visa only) • All reason code RJ items are returned to the merchant. Upon receiving such items, you should take the steps necessary to confirm the credit card number with the cardholder and to obtain a valid authorization for the transaction. Once the new information is obtained, the item may be resubmitted for processing along with your regular sales transactions.
RV — Reversals	The RV reason code indicates the reversal of a previous chargeback transaction that was sent to us by the issuer in error. A reason code RV credit indicates an offset to a previous chargeback. A reason code RV debit indicates an adjustment. Upon receipt of the item, refer to the messages on the Chargeback Document or on the online chargeback management system screen.
98 — Exception Processing	This code is not a dispute. This reason code is used to debit or credit your account for one of the following: Pre-Arbitration (Incoming) Arbitration (Incoming and Outgoing) Collection items (Incoming) Pre-Compliance items (Incoming and Outgoing) Miscellaneous credits or debits sent by an issuer

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