»» Chargeback Reason Codes ««

Chargeback reason codes can be confusing, especially since each card network has their own designations. To make things easier, Chargebacks911® has created these convenient "cheat sheet" references.

More detailed information is available at
chargebacks911.com/chargeback-reason-codes/

VISA

› Fraud
10.1 EMV Liability Shift Counterfeit Fraud
10.2 EMV Liability Shift Non-Counterfeit Fraud
10.3 Other Fraud: Card-Present Environment
10.4 Other Fraud: Card-Absent Environment
10.5 Visa Fraud Monitoring Program

› Processing Errors
12.1 Late Presentment
12.2 Incorrect Transaction Code
12.3 Incorrect Currency
12.4 Incorrect Account Number
12.5 Incorrect Amount
12.6.1 Duplicate Processing
12.6.2 Paid by Other Means
12.7 Invalid Data

› Authorization
11.1 Card Recovery Bulletin
11.2 Declined Authorization
11.3 No Authorization

› Customer Disputes
13.1 Merchandise / Services Not Received
13.2 Canceled Recurring Transaction
13.3 Not as Described or Defective Merchandise / Services
13.4 Counterfeit Merchandise
13.5 Misrepresentation
13.6 Credit Not Processed
13.7 Canceled Merchandise / Services
13.8 Original Credit Transaction Not Accepted
13.9 Non-Receipt of Cash or Load Transaction Value

mastercard.

› Authorization-Related Chargebacks
4808 Warning Bulletin File
4808 Account Number Not on File
4808 Required Authorization Not Obtained
4808 Expired Chargeback Protection Period
4808 Multiple Authorization Requests
4808 Cardholder-Activated Terminal (CAT) 3 Device

› Point of Interaction Error
4834 Transaction Amount Differs
4834 Late Presentment
4834 Point-of-Interaction Currency Conversion
4834 Duplication/Paid by Other Means
4834 ATM Disputes
4834 Loss, Theft, or Damages

› No Cardholder Authorization/ Fraud-Related Chargebacks
4837 No Cardholder Authorization
4849 Questionable Merchant Activity
4870 Chip Liability Shift
4871 Chip / PIN Liability Shift--Lost / Stolen / Never Received Issue (NRI) Fraud

› Installment Billing Dispute
4850 Installment Billing Dispute

› Cardholder Dispute Not Classified Elsewhere
4854 Cardholder Dispute Not Classified Elsewhere (US)

› Cardholder Disputes
4853 Cardholder Dispute of a Recurring Transaction
4853 Goods or Services Not Provided
4853 No-Show Hotel Charge
4853 Addendum Dispute
4853 Credit Not Processed
4853 Goods/Services Not as Described or Defective
4853 Digital Goods $25 or Less
4853 Counterfeit Goods
4853 Transaction Did Not Complete
4853 Credit Posted as a Purchase

› Legacy Codes
Note: These codes, while still viable, are being phased out. The newer codes should be used, instead.
4807 Warning Bulletin File (use Code 4805)
4812 Account Number Not on File (use Code 4805)
4859 No Show / Addendum / ATM Dispute (use Code 4853)
4860 Credit Not Processed (use Code 4853)

Chargebacks911®
challenge the status quo

This chart is for reference only. To see why reason codes are not always reliable, download our free whitepaper
Beyond Reason Codes at chargebacks911.com/guides-and-whitepapers/

*Time limits may vary. Always consult your Visa or Mastercard Chargeback Guide for the most current information.

Chargeback Reason Codes »

Chargeback reason codes can be confusing, especially since each card network has their own designations. To make things easier, Chargebacks911® has created these convenient "cheat sheet" references.

More detailed information is available at chargebacks911.com/chargeback-reason-codes/

DISCOVER®

time limit N/A*

› Cardholder Dispute

AA Cardholder Does Not Recognize

AP Canceled Recurring Transaction

AW Altered Amount

CD Credit Posted as Card Sale

DP Duplicate Processing

IC Illegible Sales Data

NF Non-Receipt of Cash from ATM

PM Paid by Other Means

RG Non-Receipt of Goods or Services

RM Quality Discrepancy

RN2 Credit Not Received

› Not Classified

NC Not Classified

› Authorization

AT Authorization Non-Compliance

DA Declined Authorization

EX Expired Card

NA No Authorization

› Processing Errors

IN Invalid Card Number

LP Late Presentment

› Fraud

UA01 Fraud / Card Present Environment

UA02 Fraud / Card-Not-Present Environment

UA05 Fraud / Counterfeit Chip Transaction

UA06 Fraud / Chip-and-Pin Transaction

UA10 Request Transaction Receipt (Swiped Card Transactions)

UA11 Cardholder Claims Fraud (Swiped Transaction, no Signature)

AMERICAN EXPRESS

20 day time limit*

› Authorization

A01 Charge Amount Exceeds Authorization Amount

A02 No Valid Authorization

A08 Authorization Approval Expired

› Cardmember Dispute

C02 Credit Not Processed

C04 Goods / Services Returned Or Refused

C05 Goods / Services Canceled

C08 Goods / Services Not Received or Only Partially Received

C14 Paid by Other Means

C18 "No Show" or CARDeposit Canceled

C28 Canceled Recurring Billing

C31 Goods / Services Not as Described

C32 Goods / Services Damaged or Defective

M10 Vehicle Rental - Capital Damages

M49 Vehicle Rental - Theft or Loss of Use

› Inquiry / Miscellaneous

R03 Insufficient Reply

R13 No Reply

M01 Chargeback Authorization

› Fraud

FR2 Fraud Full Recourse Program

FR4 Immediate Chargeback Program

FR6 Partial Immediate Chargeback Program

F10 Missing Imprint

F14 Missing Signature

F24 No Cardmember Authorization

F29 Card Not Present

F30 EMV Counterfeit

F31 EMV List / Stolen / Non-Received

› Processing Errors

P01 Unassigned Card Number

P03 Credit Processed as Charge

P04 Charge Processed as Credit

P05 Incorrect Charge Amount

P07 Late Submission

P08 Duplicate Charge

P22 Non-Matching Card Number

P23 Currency Discrepancy

Chargebacks911®
challenge the status quo

This chart is for reference only. To see why reason codes are not always reliable, download our free whitepaper *Beyond Reason Codes* at chargebacks911.com/guides-and-whitepapers/

*Time limits may vary. Always consult your Discover or American Express Chargeback Guide for the most current information.