

Chargeback Reason Code List - U.S.

Card Type	Reason Code	Reason Code Description	Merchant Action
Discover	AL	Airline Transaction Dispute	This chargeback occurs because of a dispute on an Airline sale involving allegedly fraudulent card transactions. This reason code is accompanied by a fraudulent reason code (UA). This chargeback may be reversed if merchant can provide proof that the correct fare was quoted to Cardholder; That the Airline cancelled the original ticket; That credit for duplicate charges was completed or multiple charges were related to separate tickets; That the Airline completed a full or partial credit, including for lost ticket applications; Lost ticket application submitted was not valid; Cardholder used ticket.
Discover	AP	Automatic Payment	This chargeback occurs because the Cardholder has transactions posting to their account after they cancelled the automatic payment agreement. The chargeback may be reversed by providing transaction documentation signed by the Cardholder indicating that the Cardholder authorized wach of the posted Card Sales; Evidence that the Cardholder did not cancel the Automatic Payment agreement at least 15 calendar days prior to the posting of the Card Sale(s) subject to Dispute; Evidence that the cancellation number provided by the Cardholder or Issuer in support of the Dispute is invalid and that the Disputed Card Sales were processed correctly; Evidence that the Acquirer or Merchant issued Credit(s) to the Cardholder's Account for the amount(s) subject to Dispute; or A term of the Automatic Payment agreement that requires the Cardholder to pay the amount(s) subject to Dispute, notwithstanding the termination or cancellation of the Automatic Payment agreement.
Discover	AW	Altered Amount	This chargeback occurs due to a Cardholder's claim that the transaction was altered from the amount agreed upon. The Chargeback may be reversed by supplying one of the following: Evidence of a Credit issued to the Card Account to correct the error; Evidence that the Cardholder is responsible for the additional charges; or Evidence that no alteration was made to the Transaction Documentation.
Discover	CA	Cash Advance Dispute	This Chargeback occurs due to a Cardholder's claim that the cash advance or case over amount was not completed as expected. The Chargeback may be reversed by supplying the Transaction Documentation signed by the Cardholder indicating the Cardholder agreed to the Cash Advance or Cash Over transaction; Evidence that the Cardholder received the cash; or Evidence that a Credit was issued to the Cardholder's Account to correct.
Discover	CD	Credit Posted as Card Sale	This Chargeback occurs due to transactions posting to the Cardholder's account as a debit when the transaction should have been a credit. The Chargeback may be reversed by supplying the Transaction Documentation signed by the Cardholder indicating the Cardholder agreed to the Card Sale; Evidence that the Cardholder received the purchased goods or services and a Card Sale was completed correctly; or Evidence that a Credit was made to the Cardholder's Account to correct the error.
Discover	CR	Cancelled Reservation	This Chargeback occurs when there is a dispute relating to transactions that the Cardholder did not use and after the cardholder cancelled the related reservation. The Chargeback may be reversed by providing the Transaction Documentation signed by the Cardholder indicating that the Cardholder authorized the Card Sale; Evidence that the Cardholder did not cancel the reservation in accordance with the Merchant's published policies; Evidence that the cancellation number provided by the Cardholder in support of the Dispute is invalid and the Card Sale was processed correctly; or Evidence that a Credit was made to the Cardholder's Account to correct the error.

Chargeback Reason Code List - U.S.

Card Type	Reason Code	Reason Code Description	Merchant Action
Discover	DA	Declined Authorization	This Chargeback occurs due to a Dispute relating to transactions that received declined authorization. This Chargeback can be reversed by supplying evidence of an approved Authorization Response from the Issuer that can be validated by the Issuer; in an example of compelling evidence an Acquirer or Merchant may submit to Discover Network in connection with a response to a DA Chargeback Request.
Discover	DP	Duplicate Processing	This Chargeback occurs due to a dispute relating to transactions posting to the Cardholder's account multiple times. Transactions can have no more than a 20% difference. The Chargeback can be reversed by supplying separate Sales Data either signed or authorized by the Cardholder for the amount of each Card Sale billed to the Account; Evidence that the Cardholder received goods or services for each of the Card Sales posted to the Card Account; or Evidence that the Merchant or Acquirer issued Credit(s) to the Card Account(s) for the duplicate Card Sale(s) subject to Dispute.
Discover	DP1	ATM Duplicate Processing	This Chargeback occurs because there are transactions posting to the Cardholder's Account multiple times for the same transaction. This Chargeback can be reversed by supplying evidence that the Cardholder received funds for all of the Card Transactions that posted to the Cardholder's Account; or Evidence that a Credit was issued to the Cardholder's Account in the amount(s) of the Disputed Discover Network ATM Transactions.
Discover	EX	Expired Card	This Chargeback occurs because of a dispute relating to transactions after the expiration date on the Credit Card. This Chargeback can be reversed by supplying evidence that the Card used to conduct the Card Sale was not expired at the Card Sale; or Evidence that the Merchant did not use the ISO 8583 processing codes 13, 14, 15, 16 or 12/20 or 99/99 as the expiration date of the Card at the time of the Authorization Request for an Automatic Payment Card Sale as more fully described in the Technical Specifications, but that the Merchant has entered into an Automatic Payment agreement with the Cardholder and that the Merchant subsequently received an approved Authorization Response from the Issuer with respect to the Card Sale subject to Dispute.
Discover	IC	Illegible Sales Data	This Chargeback occurs because the Issuer received illegible transaction receipts or other documentation that was previously provided through a Ticket Retrieval request. This Chargeback can be reversed by supplying a legible copy of the Transaction Documentation, including a Card imprint when required.
Discover	IN	Invalid Card Number	This Chargeback is originated due to transactions being submitted by Merchants on accounts that are not assigned to a Cardholder. This Chargeback may be reversed by supplying Transaction Documentation showing (1) the valid Card Number, (2) the receipt of a positive Authorization Response, and (3) the Cardholder's signature (if required), and evidence showing that the Card Transaction can be posted to the Card Number indicated on the Transaction Documentation. The Acquirer or Merchant may resubmit the Card Transaction on the correct Card Number upon resolution of the Dispute.

Chargeback Reason Code List - U.S.

Card Type	Reason Code	Reason Code Description	Merchant Action
Discover	IS	Missing Signature	This Chargeback occurs because there is a dispute relating to Transactions that lack a valid Cardholder signature. The Chargeback can be reversed by supplying legible Transaction Documentation that includes a valid signature for the corresponding Card Sale; or Evidence that the Merchant is not obligated to obtain a signature for the disputed Card Sale because the Merchant's MCC does not require the Merchant to obtain a signature, because the Card Sale was of a type that does not require the Merchant to obtain a Cardholder signature or because the Merchant's custom agreement does not require it to obtain the Cardholder's signature in connection with all or certain Card Sales.
Discover	LP	Late Presentment	This Chargeback occurs because the transactions posting to the Cardholder's account are doing so more than 60 days after the date of the Card Sale. This Chargeback can be reversed by supplying evidence that the Acquirer or Merchant complied with delayed delivery regulations and obtained a valid Authorization Response within 60 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 or Merchant of Sales Data for posting to the Cardholder's Account more than 60 calendar days after the Card Sale date; or Evidence that the Merchant completed a custom order for the Cardholder, obtained a valid Authorization Response at the time of order and submitted the Card Sale 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.
Discover	N	Discover Network ATM Transaction – No Funds Dispensed	This Chargeback occurs due to a dispute relating to transactions in which the Cardholder claims no funds were received. This Chargeback can be reversed by provided evidence that the amount of cash received by the Cardholder equals the Card Transaction amount that posted to the Cardholder's Account; or Evidence that a Credit was made to the Cardholder's Account to correct the error.
Discover	NA	No Authorization	This Chargeback occurs due to a dispute relating to transactions in which no positive authorization was obtained. The Chargeback may be reversed by providing evidence of an approved Authorization response from the Issuer for the underlying Card Sale, which can be validated in the Issuer's records.
Discover	NC	Not Classified	This Chargeback occurs due to a dispute relating to transactions that the Cardholder is claiming as invalid and can not be classified under any other reason code. The Chargeback may be reversed by supplying Transaction Documentation signed by the Cardholder indicating the Cardholder agreed to the Card Sale; Evidence that the Cardholder received the purchased goods or services and the Card Sale was completed correctly; or Evidence that the Merchant or Acquirer issued Credit(s) to the Cardholder's Account for the Card Sale(s) subject to Dispute.
Discover	P	Discover Network ATM Transaction – Partial Funds Dispensed	This Chargeback occurs due to a dispute relating to transactions in which the Cardholder received only partial funds. The Chargeback may be reversed by supplying evidence that the amount of cash received by the Cardholder equals the Card Transaction amount that posted to the Cardholder's Account; or Evidence that a Credit was made to the Cardholder's Account for the Discover Network ATM Transaction subject to Dispute.

Chargeback Reason Code List - U.S.

Card Type	Reason Code	Reason Code Description	Merchant Action
Discover	RG	Non-Receipt of Goods or Services	This Chargeback occurs due to a dispute relating to the Cardholder not receiving the merchandise or services. The Chargeback may be reversed by supplying Transaction Documentation signed by the Cardholder indicating the Cardholder agreed to the Card Sale; Evidence that the Cardholder did not cancel the order for goods or services in accordance with the Merchant's published policies; Evidence that the cancellation number provided by the Cardholder in support of the Dispute is invalid and the Card Sale was processed correctly; Evidence that the Merchant or Acquirer issued Credit(s) to the Cardholder's Account for the amount(s) subject to Dispute; or Proof of Delivery indicating that the Merchant delivered the goods or services to the requested shipping address.
Discover	RM	Cardholder Disputes Quality of Goods or Services	This Chargeback occurs due to a dispute relating to transactions that do not meet the quality requirements per the agreement between the Cardholder and the Merchant. The Chargeback may be reversed by supplying Documentation signed by the Cardholder indicating that the Cardholder approved the quality of goods or services; Evidence that the Merchant or Acquirer issued Credit(s) to the Cardholder's Account for the amount(s) subject to Dispute; 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 services; Documentations that the Cardholder never cancelled or rejected the goods or services and has possession of goods or services; Evidence that the Cardholder's 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 Dispute was initiated due to a Cardholder inconvenience claim, as described above.
Discover	RN1	Additional Credit Requested	This Chargeback occurs due to a dispute relating to transactions not posting to the Cardholder's account as expected. The Chargeback can be reversed by providing 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 Card Sale was completed correctly; Evidence that the amount of the Credit that posted to the Cardholder's Account was the correct amount; Evidence that a Credit was made to the Cardholder's Account to correct the error; Evidence that a Credit is not due because the Cardholder did not return the merchandise to the Merchant; or Evidence that an in-store credit was issued in accordance with the Merchant's established policy.
Discover	RN2	Credit Not Received	This Chargeback occurs due to a dispute relating to a transaction that was not Credited as promised by the Merchant. The Chargeback may be reversed by providing 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 Card Sale was completed correctly; Evidence that a Credit was made to the Cardholder's Account in the amount subject to Dispute; Evidence that a Credit is not due because the Cardholder did not return the merchandise to the Merchant; or Evidence that an in-store credit was issued in accordance with the Merchant's established policy.

Chargeback Reason Code List - U.S.

Card Type	Reason Code	Reason Code Description	Merchant Action
Discover	SV	Stored Value Dispute	This Chargeback occurs due to a dispute relating to Stored Value Gift Card sales where the Merchant did not obtain an approved authorization response. To reverse this Chargeback, provide evidence of an approved Authorization Response received from the Issuer in the same amount as was included by the Acquirer or Merchant in the related Sales Data submitted for Settlement, provided the positive Authorization Response can be validated in the Issuer's records. Note that the SV Reason Code is the only Reason Code under which a Dispute related to a Stored Value Gift Card Transaction may be initiated under these Dispute Rules.
Discover	TF	Dispute Initiated by Discover Network for Violation of Operating Regulations	This Chargeback occurs due to a dispute relating to transactions that did not comply with the applicable Operating Regulations. The Chargeback may be reversed by supplying evidence that the Acquirer or Merchant complied with all applicable Operating Regulations including, but not limited to, obtaining a positive Authorizations Response that can be validated in the Issuer's records.
Discover	TNM	Discover Network ATM Transaction - Transaction Improperly Posted to Cardholder's Account	This Chargeback occurs due to a dispute relating to transactions not recognized by the Cardholder. To reverse this Chargeback supply evidence that the Cardholder received cash; or Evidence that a Credit was made to the Cardholder's Account to correct the error.
Discover	UA01	No Authorization	This Chargeback occurs due to a dispute relating to transactions that had no attempt of obtaining a valid authorization. The Issuer must obtain a Fulfilled Ticket Retrieval Request or have compelling evidence to prove no authorization request was attempted within 90 calendar days of the processing date. The Chargeback may be reversed with evidence that an approved Authorization Response was received from the Issuer for the allegedly fraudulent Card Sale and such evidence can be validated in the Issuer's records.
Discover	UA02	Declined Authorization	This Chargeback occurs due to a dispute relating to transactions that received a declined response on the Authorization Response. To reverse this Chargeback, supply evidence that an approved Authorization Response was received from the Issuer for the allegedly fraudulent Card Sale, and such evidence can be validated on the Issuer's records.
Discover	UA32	Address Verification Service Failure; Card Not Present Card Transaction	This Chargeback occurs due to a dispute relating to transactions in which the merchant did not attempt to complete verification using AVS. The Chargeback may be reversed by supplying evidence that a Cardholder billing address match was obtained for the challenged Card Sale, including in connection with a Pre-Authorization, using the Address Verification Service, which can be verified and validated in the Issuer's records.
Discover	UA99	Non-Compliance with Operating Regulations	This Chargeback occurs due to a dispute relating to transactions that were not in compliant with the Operating Regulations and can't be classified under any other sub-reason code. To reverse this Chargeback, supply evidence that the Acquirer or Merchant followed all required rules in the applicable Operating Regulations with respect to the challenged Card Sale, including obtaining an Authorization Response and Cardholder signature, where required.
Discover	UA03	Sale Exceeds Authorization Amount	This Chargeback occurs due to a dispute relating to transactions exceeding the authorization amount. The Chargeback may be reversed by supplying evidence that an approved Authorization Response was received from the Issuer for the allegedly fraudulent Card Sale, which can be validated in the Issuer's records.
Discover	UA10	Request Transaction Receipt for Swiped Card Transaction	This Chargeback occurs due to a dispute relating to swiped transactions in which the Cardholder claims fraud. To reverse this Chargeback, supply a Transaction Receipt that includes a valid, legible signature of the Cardholder.

Chargeback Reason Code List - U.S.

Card Type	Reason Code	Reason Code Description	Merchant Action
Discover	UA11	Swiped Card Transaction – No Signature	This Chargeback occurs due to a dispute relating to swiped transactions in which the Cardholder claims fraud and a signature was not obtained. This Chargeback can be reversed by supplying a valid legible Transaction Receipt that includes a valid signature of the Cardholder.
Discover	UA12	Swiped Card Transaction – Invalid Signature	This Chargeback occurs due to a dispute relating to swiped transactions in which the Cardholder claims fraud and a signature does not match what was on the back of the Card. To reverse this Chargeback, supply a valid legible Transaction Receipt that includes a valid signature of the Cardholder or an Authorized User.
Discover	UA18	Swiped Card Transaction – Illegible Copy	This Chargeback occurs due to a dispute relating to swiped transactions in which the Cardholder claims fraud and the previous ticket retrieval request showed illegible information. This Chargeback can be reversed by supplying a valid legible Transaction Receipt that includes an Authorization Code and Cardholder signature.
Discover	UA20	Request Transaction Documentation for Keyed Card Transaction	This Chargeback occurs due to a dispute relating to keyed transactions in which the Cardholder claims fraud. To reverse this Chargeback, supply Transaction Documentation that includes a valid, legible signature of the Cardholder.
Discover	UA21	Keyed Card Transaction – No Signature	This Chargeback occurs due to a dispute relating to keyed transactions in which the Cardholder claims fraud and a signature was not obtained. This Chargeback can be reversed by supplying a valid legible Transaction Documentation that includes a valid signature of the Cardholder.
Discover	UA22	Keyed Card Transaction – Invalid Signature	This Chargeback occurs due to a dispute relating to keyed transactions in which the Cardholder claims fraud and a signature does not match what was on the back of the card. To reverse the Chargeback, provide a valid legible Transaction Documentation that includes a valid signature of the Cardholder or an Authorized User.
Discover	UA23	Keyed Card Transaction – Invalid Imprint	This Chargeback occurs due to a dispute relating to keyed transactions in which the Cardholder claims fraud and the imprint is not legible and/or does not contain all required embossed security features. This Chargeback can be reversed by supplying a valid legible Transaction Documentation that contains a full and/or a legible imprint of all required embossed security features for the Card.
Discover	UA28	Keyed Card Transaction – Illegible Copy	This Chargeback occurs due to a dispute relating to keyed transactions in which the Cardholder claims fraud and the previous ticket retrieval request showed illegible information. To reverse the Chargeback, provide a valid legible Transaction Documentation that includes an Authorization Code and Cardholder signature.
Discover	UA30	Request Transaction Document for Card Not Present Transactions	This Chargeback occurs due to a dispute relating to transactions the Cardholder claims to be fraud and no proof of delivery was provided. This Chargeback can be reversed by supplying a valid, legible Proof of Delivery; indication that CID was transmitted with the Authorization Request and that the Acquirer or Merchant used the AVS for the corresponding Card Sale.
Discover	UA31	Card Not Present Card Transaction – Invalid Proof of Delivery	This Chargeback is originated due to a dispute relating to transactions the Cardholder claims to be fraud and no valid proof of delivery was provided. To reverse the Chargeback, provide a valid legible Proof of Delivery, indication that CID was transmitted with the Authorization Request and that the Acquirer or Merchant used the AVS for the corresponding Card Sale.
Discover	UA38	Card Not Present Card Transaction – illegible Copy	This Chargeback occurs due to a dispute relating to transactions in which the Cardholder claims fraud and the merchant has provided illegible information. This Chargeback can be reversed by supplying valid, legible Transaction Documentation that includes an Authorization Code and Cardholder signature.

Chargeback Reason Code List - U.S.

Card Type	Reason Code	Reason Code Description	Merchant Action
MasterCard	4801	Requested Transaction Data Not Received	This chargeback occurs when the Issuing bank does not receive a response to a "Copy Request" that was sent to a merchant. This chargeback cannot be reversed. This chargeback can be avoided by immediately responding to the retrieval notice with a clear and legible copy of the requested sales draft.
MasterCard	4802	Requested/Required Item Illegible or Missing	This chargeback occurs when the documentation supplied in response to a "Copy Request" was not legible. This chargeback may be reversed by supplying a legible copy of the sales draft. This chargeback can be avoided by immediately responding to all retrieval requests with a clear and legible copy of any documentation related to the transaction.
MasterCard	4807	Warning Bulletin File	This chargeback occurs when we are not able to verify that an authorization code was obtained for the transaction at the time of the original sale. This chargeback may be reversed by supplying information such as, the method and date a valid authorization code was obtained or evidence that credit was issued. This chargeback can be avoided by obtaining an authorization code for each transaction processed.
MasterCard	4808	Requested/Required Authorization Not Obtained	This chargeback occurs when an authorization code for the transaction at the time of the original sale cannot be verified. This chargeback may be reversed if you can supply information, such as the method and date a valid authorization code was obtained or evidence that a credit was issued. This chargeback can be avoided if an authorization code for each transaction processed is obtained.
MasterCard	4812	Account Number Not on File	This chargeback occurs when the credit card number charged does not match a valid card number in use at the issuing bank. This chargeback may be reversed if you can supply documentation such as an imprint of the credit card which identifies that the credit card charged is the correct card number, proof of magnetic stripe reading and authorization, or evidence that a credit was issued. This chargeback can be avoided by carefully recording the card number on the draft and keying the information into your terminal properly or swiping the card through your terminal.
MasterCard	4831	Transaction Amount Differs	This chargeback occurs when the dollar amount charged to the customer does not match the amount on the cardholder's copy of the sales draft. This chargeback may be reversed if you can supply documentation that proves that the amount you charged to the customer was the agreed upon amount, permission from the cardholder was obtained for the additional amount, or evidence credit was issued.
MasterCard	4834	Duplicate Processing	This chargeback occurs when a customer has indicated they have been charged multiple times by an establishment when there is only one valid transaction. This chargeback may be reversed by supplying a signed and imprinted sales draft for each transaction in your batch prior to closing out your terminal.
MasterCard	4835	Card Not Valid or Expired	This chargeback occurs when a credit card is accepted for payment that is expired at the time of the transaction. This chargeback may be reversed by supplying an imprint of the credit card which identifies that the card was not expired at the time of the transaction or by supplying evidence that a credit was issued. This chargeback can be avoided by checking the expiration date on all credit cards prior to acceptance and refusing those cards that have expired prior to the transaction date.

Chargeback Reason Code List - U.S.

Card Type	Reason Code	Reason Code Description	Merchant Action
MasterCard	4837	No Cardholder Authorization	This chargeback occurs when a customer does not recognize the transaction and is stating that they did not authorize the charge to their credit card. This chargeback may be reversed if you can supply an imprinted or swiped sales draft signed by the cardholder. If the transaction was a Mail or Telephone order, you should supply a copy of the invoice, proof of delivery signed by the cardholder, proof of a valid address verification service response, proof of a positive match on the card verification value, or evidence that a credit was issued.
MasterCard	4840	Fraudulent Processing of Transactions	This chargeback occurs when a customer has indicated they have been charged multiple times by an establishment when there is only one valid transaction. This chargeback may be reversed by supplying a signed and imprinted sales draft for each transaction processed along with an explanation and description for items purchased during each transaction or evidence that a credit was issued. This chargeback can be avoided by insuring all personnel are properly trained on how to accept credit card transactions and carefully reviewing each transaction in your batch prior to closing out the terminal.
MasterCard	4841	Cancelled Recurring Transaction	This chargeback occurs when a customer states they have cancelled the recurring services and, therefore, should not have been charged for this transaction. This chargeback may be reversed by supplying evidence of credit issued, or evidence containing the cardholder signature with the correct cancellation date. This chargeback can be avoided by promptly removing the billing cycles from customers who cancel your services.
MasterCard	4842	Late Presentment	This chargeback occurs when we cannot verify that a transaction was deposited within thirty days of the date a valid authorization code was obtained. This chargeback can be reversed by supplying documentation which identifies you received a valid authorization code within thirty days of depositing the transaction or evidence credit was issued. This chargeback can be avoided by insuring you deposit all transactions in a timely fashion, preferable on a daily basis.
MasterCard	4846	Correct Transaction Currency Code Not Provided	This transaction occurs when a customer is disputing the converted amount of the charge on an international transaction. This chargeback may be reversed by supplying proof that the correct transaction amount was processed in the country where the transaction originally took place or evidence that a credit was issued. This chargeback can be avoided by processing transactions in the country where the transaction originated with the correct transaction amount.
MasterCard	4847	Exceeds Floor Limit - Not Authorized and Fraudulent Transaction	This chargeback occurs when we are not able to verify that an authorization code was obtained for the transaction at the time of the original sale. In addition, the cardholder states they did not participate in the transaction. This chargeback may be reversed by supplying information such as the method and date a valid authorization code was obtained, as well as any documentation proving the cardholder did participate in the transactions, or evidence that a credit was issued.
MasterCard	4849	Questionable Merchant Activity	This chargeback occurs when MasterCard lists your merchant location in the Security Bulletin for violating MasterCard rules or processing an excessive number of fraudulent transactions. There is no remedy or recourse for this chargeback.
MasterCard	4850	Credit Posted as a Purchase	This chargeback occurs when a customer states the transaction should have been a credit to the credit card account rather than a sale. This chargeback may be reversed by supplying documentation which proves the transaction was processed correctly to the cardholder's account or evidence that credit was issued.

Chargeback Reason Code List - U.S.

Card Type	Reason Code	Reason Code Description	Merchant Action
MasterCard	4853	Cardholder Dispute - Defective/Not as Described	This chargeback occurs when a customer claims the service or merchandise they received does not conform to the description they were given. This chargeback may be reversed by supplying proof that the cardholder received the goods or services which fit the description at the time of the purchase, proof that the deficiency that led to this dispute has been corrected, a statement that cardholder neither returned or attempted to return merchandise, or evidence that a credit was issued. This chargeback can be avoided by insuring the customer clearly understands what they are purchasing and is aware of any applicable return or refund policies.
MasterCard	4854	Cardholder Dispute - Not Elsewhere Classified	This chargeback occurs when a customer claims they are unhappy with the goods or services provided and they have been unable to resolve the situation with you to their satisfaction. This chargeback may be reversed by supplying proof that the deficiency that led to this chargeback has been corrected, or by providing evidence that a credit was issued.
MasterCard	4855	Non-Receipt of Merchandise	This chargeback occurs when a customer claims they have paid for items that were to be delivered from your establishment but have not yet been received. This chargeback may be reversed by supplying proof that the customer has received the expected merchandise or evidence that a credit was issued. This chargeback can be avoided by waiting to process the charge to the customers credit card until the merchandise has been shipped.
MasterCard	4857	Card-Activated Telephone Transaction	This chargeback occurs when a customer indicates they have been charged multiple times by your establishment when there is only one valid transaction. This chargeback may be reversed by supplying signed and imprinted sales drafts for each transaction processed, along with an explanation and description for items purchased during each transaction, or evidence that a credit was issued.
MasterCard	4859	Services Not Rendered	This chargeback occurs when a customer claims the services contracted were not provided. This chargeback may be reversed by supplying proof that the services were rendered to the cardholder or evidence that a credit was issued. This chargeback can be avoided by waiting to charge the customer until after the service has been provided.
MasterCard	4860	Credit Not Processed	This chargeback occurs when a customer claims they are due a credit from your establishment that has not been processed. This chargeback may be reversed by supplying proof that a credit has been issued to the cardholder or supplying any documentation related to the transaction along with an explanation as to why the credit was not issued.
MasterCard	4862	Counterfeit Transaction Magnetic Stripe POS Fraud	This chargeback occurs when a customer claims that they never engaged in or authorized a transaction that occurred at your establishment and the transaction has subsequently been determined to be the result of magnetic stripe fraud. This chargeback may be reversed by supplying an imprinted or swiped sales draft signed by the cardholder, along with any additional information related to the transaction, or evidence that a credit was issued.
MasterCard	4863	Cardholder Does Not Recognize - Potential Fraud	This chargeback occurs when a customer does not recognize the transaction and is stating that they did not authorize the charge to their credit card. This chargeback may be reversed by supplying information or documentation to assist the cardholder in recognizing the transaction or evidence that a credit was issued.

Chargeback Reason Code List - U.S.

Card Type	Reason Code	Reason Code Description	Merchant Action
Visa	30	Services Not Provided or Merchandise Not Received	This chargeback occurs when a Merchant was either unwilling or unable to provide services or shipped merchandise was not received. This chargeback may be reversed if you can provide proof that the services were rendered to the cardholder, proof of delivery for the merchandise purchased, or evidence the credit was issued. This chargeback can be avoided by waiting to charge the customer until after the service has been provided or the merchandise has been shipped.
Visa	41	Cancelled Recurring Transaction	This chargeback occurs when a Merchant continued to charge a Cardholder for a Recurring or Preauthorized Health Care Transaction despite cancellation notification, or Transaction amount is not within preauthorized range. This chargeback may be reversed if you can provide evidence of credit issued, or evidence containing the cardholder signature with the correct cancellation date. This chargeback can be avoided by promptly removing the billing cycles from customers who cancel your services.
Visa	53	Not as Described or Defective Merchandise	This chargeback occurs when goods or services received were not the same as described on the Transaction Receipt or other documentation presented to the Cardholder at the time of the purchase or, for a Mail/Phone Order Transaction, not the same as the Merchant's verbal description, or merchandise was received damaged, defective or otherwise unsuitable for the purpose sold. This chargeback may be reversed if you can supply proof that the cardholder received the goods or services which fit the description at the time of purchase or proof that the deficiency that led to the dispute has been corrected.
Visa	57	Fraudulent Multiple Transactions	This chargeback occurs when a customer indicates they have been charged multiple times by an establishment when there is only one valid transaction. This chargeback may be reversed by supplying signed and imprinted sales drafts for each transaction processed along with an explanation and description for items purchased during each transaction or evidence that a credit was issued. This chargeback can be avoided by insuring all personnel are properly trained on how to accept credit card transactions and carefully reviewing each transaction in your batch prior to closing out your terminal.
Visa	60	Requested Copy Illegible or Invalid	This chargeback occurs when the Issuer receives an illegible Transaction Receipt, an incomplete Substitute Transaction Receipt, or an Invalid Fulfillment. This chargeback may be reversed if you can provide a legible copy of the sales draft. This chargeback can be avoided by immediately responding to all retrieval requests with a clear and legible copy of any documentation related to the transaction.
Visa	62	Counterfeit Transaction	This chargeback occurs when a customer claims that they never engaged in or authorized a transaction at your business, and the transaction has subsequently been determined to be the result of magnetic stripe fraud. This chargeback may be reversed by supplying an imprinted or swiped sales draft signed by the cardholder, along with any additional information related to this transaction or evidence that a credit was issued.
Visa	70	Account Number on Exception File	This chargeback occurs when it cannot be verified that a valid authorization code was obtained for a transaction at the time of the original sale. This chargeback may be reversed by supplying information such as the method and date a valid authorization code was obtained or evidence that a credit was issued. This chargeback can be avoided by obtaining an authorization code for each transaction processed.

Chargeback Reason Code List - U.S.

Card Type	Reason Code	Reason Code Description	Merchant Action
Visa	71	Declined Authorization	This chargeback occurs when a Merchant completed a Transaction after receiving a Decline Response. This chargeback may be reversed if you can supply information such as, the method and date a valid authorization code was obtained or evidence that a credit was issued. This chargeback can be avoided by obtaining an authorization code for each transaction processed.
Visa	72	No Authorization	This chargeback occurs when a Merchant did not obtain Authorization for a Transaction exceeding the Merchant's Floor Limit. This chargeback may be reversed if you can supply information such as the method and date a valid authorization code was obtained or evidence that a credit was issued. This chargeback can be avoided by obtaining an authorization code for each transaction processed.
Visa	73	Expired Card	This chargeback occurs when a credit card you accepted for payment was expired at the time of the transaction. This chargeback may be reversed by supplying an imprint of the credit card which identifies that the card was not expired at the time of the transaction or evidence that a credit was issued. This chargeback can be avoided by checking the expiration date on all credit cards prior to acceptance and refusing those cards that have expired prior to the transaction date.
Visa	74	Late Presentment	This chargeback occurs when we cannot verify that the transaction was deposited within thirty days of the date a valid authorization code was obtained. This chargeback may be reversed by supplying documentation which identifies you received a valid authorization code within thirty days of depositing the transaction or evidence that a credit was issued. This chargeback can be avoided by insuring that you deposit all transactions in a timely fashion, preferably on a daily basis.
Visa	75	Cardholder Does Not Recognize Transaction	This chargeback occurs when the Cardholder does not recognize the Transaction. This chargeback may be reversed if you can supply information or documentation to assist the cardholder in recognizing the transaction or evidence that a credit was issued.
Visa	76	Incorrect Transaction Code	This chargeback occurs when a cardholder claims the currency amount transmitted through Visa was different than the transaction currency appearing on the sales receipt. This chargeback may be reversed if you can supply documentation proving that the amount transmitted is the same amount listed on the sales draft or evidence that a credit was issued.
Visa	77	Non-Matching Account Number	This chargeback occurs when the credit card number charged does not match a valid card number in use at the issuing bank. This chargeback may be reversed if you can supply documentation such as an imprint of the credit card which identifies that the credit card charged is the correct card number, proof of mag stripe reading and authorization, or evidence that a credit was issued.
Visa	79	Requested Transaction Information Not Received	This chargeback occurs when the Issuing bank does not receive a response to a "Copy Request" that was sent to a merchant. This chargeback cannot be reversed. This chargeback can be avoided by immediately responding to the retrieval notice with a clear and legible copy of the requested sales draft.
Visa	80	Incorrect Transaction Amount or Account Number	This chargeback occurs when a customer claims there has been a processing error on this transaction: either the dollar amount charged is incorrect, the customer has been billed more than once, or the account number charged is invalid. This chargeback may be reversed if you can supply documentation that disputed the customers claim or evidence that a credit was issued.

Chargeback Reason Code List - U.S.

Card Type	Reason Code	Reason Code Description	Merchant Action
Visa	81	Fraudulent Transaction - Card-Present Environment	This chargeback occurs when a customer does not recognize the transaction and is stating they did not authorize the charge to their credit card. This chargeback may be reversed if you can supply an imprinted or swiped sales draft signed by the cardholder identifying that the cardholder did indeed authorize the transaction. If the transaction is a Mail or Telephone order transaction, a copy if the invoice and proof of delivery signed by the cardholder can be provided.
Visa	82	Duplicate Processing	This chargeback occurs when a customer claims they have been charged multiple times by an establishment when there is only one valid transaction. This chargeback may be reversed if you can supply a signed and imprinted/swiped sales draft for each transaction processed, along with an explanation and description for items purchased during each transaction or evidence credit was issued. This chargeback can be avoided by insuring all personnel are properly trained on how to accept credit card transactions and carefully reviewing each transaction in your batch prior to closing out your terminal.
Visa	83	Fraudulent Transaction - Card-Absent Environment	This chargeback occurs when a customer does not recognize the transaction and is stating they did not authorize the charge to their credit card. This chargeback may be reversed if you can supply an imprinted or swiped sales draft signed by the cardholder. If the transaction was a Mail or Telephone order, you should supply a copy of the invoice, proof of delivery signed by the cardholder, proof of a valid address verification service response, proof of a positive match on the card verification value, or evidence that a credit was issued.
Visa	85	Credit Not Processed	This chargeback occurs when a customer claims they are due a credit from your establishment that has not been processed. This chargeback may be reversed if you can supply proof that a credit has been issued to the cardholder, or supplying any documentation related to this transaction along with an explanation as to why the credit was not issued.
Visa	86	Paid By Other Means	This chargeback occurs when a cardholder claims they have paid for the same merchandise or service by other means. This chargeback may be reversed if you can supply documentation, other than the transaction receipt, which proves that you did not receive payment by other means for the same goods/service, or evidence that a credit was issued.
Visa	90	Services Not Rendered - ATM or Visa TravelMoney Program	This chargeback occurs when a customer claims they have paid for items that were to be delivered from your establishment but have not yet been received. This chargeback may be reversed by supplying proof that the customer has received the expected merchandise or evidence that credit was issued. This chargeback can be avoided by waiting to process the charge to the customers credit card until the merchandise has been shipped.
Visa	96	Transaction Exceeds Limited Amount	This chargeback occurs when you accept a transaction in excess of your terminal limit. This chargeback may be reversed by supplying documentation that proves the transaction was less than allowed amount, or evidence that a credit was issued.