



# Chargeback Reason Codes

<i>Card Type</i>	<i>Reason Code</i>	<i>Reason Text</i>	<i>Chargeback Category</i>	<i>Preventable</i>	<i>Reversible</i>
DISCOVER	4502	IC-Illegible Sales Data	Request for Information	YES	YES
DISCOVER	4534	DP-Duplicate Processing	Processing Error	NO	NO
DISCOVER	4540	UA-Unauthorized Purchase	Cancelled/Returned by Cardholder	NO	YES
DISCOVER	4541	AP-Automatic Payment	Cancelled/Returned by Cardholder	NO	YES
DISCOVER	4550	CD-Credit Posted as a Debit	Processing Error	NO	YES
DISCOVER	4553	RM-Quality of Goods or Services	Cancelled/Returned by Cardholder	NO	YES
DISCOVER	4554	NC-Not Classified	Other	NO	YES
DISCOVER	4555	RN-Additional Request/ Non-Receipt of Credit	Request for Information	YES	YES
DISCOVER	4586	AW-Altered Amount	Processing Error	YES	YES
DISCOVER	4594	CR-Cancelled Reservation	Fraud	NO	YES
DISCOVER	4751	CA-Cash Advance Deposit	Other	YES	NO
DISCOVER	4752	DA-Declined Authorization	Authorization Error	YES	YES
DISCOVER	4753	Invalid Cardholder number	Authorization Error	YES	YES
DISCOVER	4754	No Authorization	Authorization Error	YES	YES
DISCOVER	4755	Non-Receipt of Goods or Services	Non-Receipt of Goods or Services	NO	YES
DISCOVER	4756	SV-Stored Value Dispute	Cancelled/Returned by Cardholder	NO	YES





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MASTERCARD	4802	Requested/Required Item Illegible or Missing	Request for Information	YES	YES
MASTERCARD	4803	Documentation received was invalid/incomplete	Request for Information	YES	YES
MASTERCARD	4804	Duplicate Processing	Processing Error	NO	YES
MASTERCARD	4807	Warning Bulletin File	Authorization Error	YES	NO
MASTERCARD	4808	Requested/Required Authorization Not Obtained	Authorization Error	YES	YES
MASTERCARD	4812	Account Number Not on File	Authorization Error	YES	YES
MASTERCARD	4831	Transaction Amount?	Processing Error	NO	YES
MASTERCARD	4834	Duplicate Processing	Processing Error	NO	YES
MASTERCARD	4835	Card Not Valid or Expired	Authorization Error	YES	YES
MASTERCARD	4837	No Cardholder Authorization	Fraud	NO	YES
MASTERCARD	4840	Fraudulent Processing of Transactions	Fraud	NO	YES
MASTERCARD	4841	Canceled Recurring Transaction	Cancelled/Returned by Cardholder	NO	YES
MASTERCARD	4842	Late Presentment	Processing Error	YES	NO
MASTERCARD	4846	Correct Transaction Currency Code Not Provided	Processing Error	NO	NO
MASTERCARD	4847	Unauthorized transaction exceed floor limit	Processing Error	YES	NO
MASTERCARD	4849	Questionable Merchant Activates	Fraud	YES	NO
MASTERCARD	4850	Credit Posted as a Purchase	Processing Error	NO	YES
MASTERCARD	4853	Cardholder Dispute Defective/ Not as Described	Cancelled/Returned by Cardholder	NO	YES
MASTERCARD	4854	Cardholder Dispute-Not Elsewhere Classified	Processing Error	NO	YES
MASTERCARD	4855	Non-Receipt of Merchandise	Non-Receipt of Goods or Services	NO	YES
MASTERCARD	4857	Card-Activated Telephone Transaction	Fraud	NO	YES
MASTERCARD	4859	Services Not Rendered	Non-Receipt of Goods or Services	NO	YES





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MASTERCARD	4862	Counterfeit Transaction Magnetic Stripe POS Fraud	Fraud	NO	YES
MASTERCARD	4863	Cardholder does not recognize- Possible Fraud	Request for Information	NO	YES
MASTERCARD	4903	Documentation received was invalid/incomplete	Other	YES	YES
MASTERCARD	4905	Invalid Acq Ref Data on Second Presentment	Other	NO	YES
MASTERCARD	98	Good Faith Collection	Other	NO	YES
MASTERCARD	99	Pre-Compliance	Other	NO	YES





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VISA	30	Services Not Provided or Merchandise Not Received	Non-Receipt of Goods or Services	NO	YES
VISA	41	Canceled Recurring Transaction	Cancelled/Returned by Cardholder	NO	YES
VISA	53	Not as Described or Defective Merchandise	Cancelled/Returned by Cardholder	NO	YES
VISA	57	Fraudulent Multiple Transactions	Fraud	NO	YES
VISA	60	Requested Copy Illegible or Invalid	Request for Information	YES	YES
VISA	62	Counterfeit Transaction	Fraud	NO	YES
VISA	70	Card Recovery Bulletin or Exception File	Authorization Error	YES	NO
VISA	71	Declined Authorization	Authorization Error	YES	YES
VISA	72	Transaction Exceeds Floor Limit	Authorization Error	YES	YES
VISA	73	Expired Card	Authorization Error	YES	YES
VISA	74	Late Presentment	Processing Error	YES	YES
VISA	75	Transaction Not Recognized	Request for Information	NO	YES
VISA	76	Incorrect Curr or Tran Code or Dom Proc Violation	Processing Error	NO	YES
VISA	77	Non-Matching Account Number	Authorization Error	YES	YES
VISA	78	Service Code Violation	Processing Error	YES	YES
VISA	79	Requested Transaction Receipt Not Received	Request for Information	YES	NO
VISA	80	Incorrect Transaction Amount or Account Number	Processing Error	YES	YES
VISA	81	Fraud-Card Present Environment	Fraud	NO	YES





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VISA	83	Fraud-Card Absent Environment	Fraud	NO	YES
VISA	85	Credit Not Processed	Cancelled/Returned by Cardholder	NO	YES
VISA	86	Paid by Other Means	Processing Error	NO	YES
VISA	90	Non-Receipt of Cash or Load Tran Value at ATM/Load	Non-Receipt of Goods or Services	NO	YES
VISA	93	Risk Identification Services	Fraud	NO	NO
VISA	96	Transaction Exceed Limited Amount	Processing Error	YES	YES
VISA	97	Pre-Arbitration/Arbitration	Other	NO	YES
VISA	98	Good Faith Collection	Other	NO	YES
VISA	99	Pre-Compliance	Other	NO	YES





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AMEX	A02	No Authorization	Request for Information	YES	NO
AMEX	C02	Credit not Processed	Cancelled/Returned by Cardholder	YES	YES
AMEX	FR2	Fraudulent Transaction	Fraud	NO	NO
AMEX	P08	Paid By Other Means	Processing Error	NO	YES
AMEX	P17	Debit Adjustment	Request for Information	YES	NO
AMEX	R01	Non Receipt of Merchandise	Non-Receipt of Goods or Services	NO	YES
AMEX	R03	Fraudulent Transaction	Request for Information	YES	YES
AMEX	R04	Not as Described or Defective Merchandise	Cancelled/Returned by Cardholder	YES	YES
AMEX	R13	Requested Transaction Information Not Received	Request for Information	YES	NO
AMEX	M01	Merchant Accepted Chargeback	Request for Information	NO	NO
AMEX	M04	Merchant Accepted Chargeback	Cancelled/Returned by Cardholder	NO	NO
AMEX	R14	Requested Transaction Information Not Received	Request for Information	NO	NO
AMEX	R17	Non Dispute Adjustment	Request for Information	YES	NO
AMEX	S01	Non Dispute Adjustment	Request for Information	NO	NO
AMEX	R12	Notification	Request for Information	YES	NO
AMEX	R21	Non Dispute Adjustment	Request for Information	YES	NO

