Visa and MasterCard
Chargeback Reason Codes

**Visa Chargeback Reason Codes Reference Guide**

**Reason Code 30**: Services not provided or Merchandise not received

Overview: The Cardholder or authorised person did not receive the merchandise or services at the location agreed with the merchant by the agreed date

**Reason Code 41:** Cancelled recurring transaction

Overview: The Merchant continued to charge a Cardholder for a Recurring Transaction despite notification of cancellation or account closure, or a failure by the Merchant to follow proper procedure

**Reason Code 53:** Not as described or Defective merchandise

Overview: The Cardholder received damaged, defective, or counterfeit merchandise, or the merchandise or service did not match what was described on the Transaction Receipt or other documentation presented at the time of purchase, or the merchandise was otherwise unsuitable for the purpose sold, or the Merchant misrepresented the terms of sale

**Reason Code 57:** Fraudulent Multiple Transactions

Overview: Multiple transactions occurred on a single Card at the same Merchant Outlet without the

Cardholder's permission

**Reason Code 62:** Counterfeit Transaction

Overview: A Counterfeit Card was used for a Magnetic-Stripe or Chip-initiated Transaction that received authorization but the Authorization Request did not include the required data, or contained altered data or a Counterfeit Transaction occurred at a Merchant or Member location where required risk control procedures were not followed

**Reason Code 70:** Card recovery bulletin or exception file

Overview: A Merchant did not check the Card Recovery Bulletin or Exception File for a Transaction with an amount that was below the Floor Limit, excluding U.S. Domestic Transactions

**Reason Code 71:** Declined Authorisation

Overview: A Merchant completed a Transaction after an Authorization Request received a Decline Response

**Reason Code 72:** No Authorisation

Overview: Authorization was required for a Transaction, but the Merchant did not obtain proper Authorization

**Reason Code 73:** Expired Card

Overview: A Merchant completed a Transaction with a Card that expired before the Transaction Date and did not obtain Authorization

**Reason Code 74:** Late Presentment

Overview: The Transaction was not processed within the required time limits and the account was not in good standing on the Processing Date, or the Transaction was processed more than 180 calendar days from the Transaction Date

**Reason Code 75:** Transaction Not Recognised

Overview: The Cardholder does not recognize the Transaction and additional information beyond the data required in the Clearing Record is needed to assist the Cardholder in identifying the Transaction.

**Reason Code 76:** Incorrect Currency or Transaction Code or Domestic Transaction Processing Violation

Overview: A Transaction was processed with an incorrect Transaction code, or an incorrect currency code, or the Merchant deposited a Transaction with an Acquirer whose Country of Domicile is not the country where the Transaction occurred, or proper Dynamic Currency Conversion procedures were not followed, or the Merchant processed a credit refund and did not process a Reversal or Adjustment

within 30 days for a Transaction Receipt processed in error

**Reason Code 77:** Non Matching Account Number

Overview: A Transaction did not receive Authorization and was processed using an Account Number that does not match any Account Number on the Issuer's master file or an Original Credit (including a Money Transfer Original Credit) was processed using an Account Number that does not match any Account Number on the Issuer's master file

**Reason Code 78:** Service Code Violation

Overview: Authorization was not obtained for a Magnetic-Stripe read Transaction on a Visa Electron Card or on a Visa Card in a registered mandatory positive Authorization (X2X Service Code) account range, excluding U.S. Domestic Transactions

**Reason Code 80:** Incorrect Transaction Amount or Account Number

Overview: The Transaction amount is incorrect, or an addition or transposition error was made when calculating the Transaction amount, or the Merchant altered the Transaction amount after the Transaction was completed without the consent of the Cardholder, or a Transaction was processed using an incorrect Account Number

**Reason Code 81:** Fraud - Card Present Environment

Overview: A Merchant did not obtain an Imprint and either a signature, a PIN, or a Consumer Device Cardholder Verification Method (CDCVM)1 in a Card-Present Environment, and the Merchant completed the Transaction without the Cardholder's permission, or a Transaction was processed with a Fictitious Account Number, or no valid Card was outstanding bearing the Account Number on the Transaction Receipt

**Reason Code 82:** Duplicate Processing

Overview: A single Transaction was processed more than once using the same Account Number

**Reason Code 83:** Fraud - Card Absent Environment

Overview: The Cardholder did not authorize or participate in a Transaction conducted in a Card-Absent Environment or a Transaction was processed with a Fictitious Account Number or no valid Card was outstanding bearing the Account Number on the Transaction Receipt.

**Reason Code 85:** Credit Not Processed

Overview: A Merchant did not process a Credit Transaction Receipt as required

**Reason Code 86:** Paid by Other Means

Overview: Merchandise or service was received but paid by other means

**Reason Code 90:** Non Receipt of Cash or Load Transaction Value at ATM

Overview: The Cardholder participated in the Transaction and did not receive cash or Load Transaction value, or received a partial amount

**Reason Code 93:** Merchant Fraud Performance Program

Overview: Visa notified the Issuer that the Transaction is identified by the Merchant Fraud Performance Program. This Chargeback does not apply to U.S. Domestic Transactions

**MasterCard Chargeback Reason Codes**

**Reason Code 4802:** Requested/Required Information Illegible or Missing

Overview: The issuer may charge backthe amount of the requested item using message reason code 4802 only with Image Review approval

**Reason Code 4807:** Warning Bulletin File

Overview: The issuer receives a transaction that was not previously authorized with an approval response as specified in the *Authorization Manual* or The account number was listed in the Electronic Warning Bulletin File on the date of the transaction for the region or sub region in which the transaction was acquired

**Reason Code 4808:** Requested/Required Authorisation Not Obtained

Overview: One of the following:

• The transaction was face-to-face, card-read or key-entered, occurred at a location with a POS device that had both online and magnetic stripe-read capability, and was not authorized.

• The transaction was non–face-to-face and was not authorized.

• A magnetic stripe-read transaction was performed at a POI terminal located in the Europe region with at least magnetic stripe reading capability, the card had a service code of X2X (Positive Online Authorization Only), and the transaction was not authorized. This includes any CAT 3 transaction regardless of the transaction amount.

• The transaction amount exceeded the floor limit established by MasterCard in effect at the time of purchase and was not authorized.

• The transaction amount exceeded the chip floor limit established by MasterCard in effect at the time of purchase, and the transaction was not authorized online by the issuer or the issuer’s agent.

• The card used was not yet valid or expired, or the expiration date on file for the account number was not valid on the transaction date, and the card acceptor did not obtain an authorization.

• The authorization request was declined, even if the transaction was below the card acceptor’s floor limit.

• Technical fallback and CVM fallback transactions that were not authorized

**Reason Code 4812:** Account Number Not on File

Overview: This chargeback applies when an issuer receives a presented transaction with an account number that does not matchany account number on file

**Reason Code 4831:** Transaction Amount Differs

Overview: The issuer should use message reason code 4831 if the cardholder states that he or she was billed an incorrect amount

**Reason Code 4834:** Duplicate Processing

Overview: This message reason code may be used if the cardholder or the issuer determines that the same transaction was processed more than once

**Reason Code 4837:** No Cardholder Authorisation

Overview: The issuer may use message reason code 4837 if the cardholder states that neither he, she, nor anyone authorized by him or her engaged in the transaction

**Reason Code 4840:** Fraudulent Processing or Transactions

Overview: The cardholder or anyone authorized by the cardholder was still in possession and control of all valid cards at the time of the transaction, and the cardholder admits to at least one legitimate face-to-face transaction on the same card at a given card acceptor location, but denies making one or more additional face-to-face transactions at that same card acceptor location

**Reason Code 4841:** CancelledRecurring Transaction

Overview: The card acceptor continued to bill a cardholder for a recurring transaction, after receiving notification of cancellation from the cardholder or issuer or The issuer listed the cardholder’s account information on the Recurring Payment Cancellation Service (RPCS).

**Reason Code 4842:** Late Presentment

Overview: The issuer may use message reason code 4842 if the account is permanently closed and the Central Site Business Date meets one of the following criteria.

• More than seven calendar days after the transaction date and the transaction was completed with electronically recorded card information (whether card-read or key-entered) or • More than 30 calendar days (14 calendar days for intra-United States transactions) after the transaction date, and:

– The transaction was completed with manually recorded card information (whether imprinted or handwritten) or

– The acquirer’s presentment was delayed due to the card acceptor’s delay in submitting the transaction, as permitted under Rule 5.9.2, Submit Transactions within Three Business Days, of the *MasterCard Rules*, or a national bank holiday of at least four consecutive days prevented the acquirer from receiving a card-read or key-entered transaction within the applicable seven-calendar-day time frame

**Reason Code 4846:** Correct Transaction Currency Code Not Provided

Overview: The issuer may charge back under this message reason code if one of the following circumstances occurs.

• The acquirer did not transmit the correct transaction currency code (DE 49) for the currency in which the transaction was completed.

• The transaction occurred in a dual currency environment, and a transaction currency is not specified on the TID.

• The transaction amount is provided in a different currency for information purposes and this currency is incorrectly processed as the transaction currency.

• POI currency conversion disputes in the following circumstances:

– The cardholder states that he or she was not given the opportunity to choose the desired currency in which the transaction was completed or did not agree to the currency of the transaction, or

– POI currency conversion took place into a currency that is not the cardholder’s billing currency, or

– POI currency conversion took place when the goods or services were priced in the cardholder’s billing currency, or

– POI currency conversion took place when cash was disbursed in the cardholder’s billing currency.

**Reason Code 4849:** Questionable Merchant Activity

Overview: Issuers can use this chargeback only if the acquirer processed a transaction for a card acceptor that later was listed in a MasterCard *Global Security Bulletin* for violating the following.

• Rule 5.9.1, Valid Transactions, of the *MasterCard Rules* manual, under the program described in section 8.1 of the Mastercard *Security Rules and Procedures* manual.

• The Global Merchant Audit Program (GMAP), described in section 8.2 of the Mastercard *Security Rules and Procedures* manual.

• The Cardholder Merchant Collusion (CMC) Program , described in section 8.4 of the Mastercard *Security Rules and Procedures* manual.

• Before using this chargeback, the issuer must have reported the transaction to SAFE.

**Reason Code 4850:** Instalment Billing Dispute (Brazil Only)

Overview: Issuers may use this message reason code only for a dispute involving Brazil domestic transactions when instalment billing has been agreed between the card acceptor and the cardholder

**Reason Code 4853:** Cardholder Dispute - Defective/Not as Describer

Overview: Customers may use message reason code 4853 if the cardholder engaged in the transaction and returned goods or services (or tendered their return) to a card acceptor

**Reason Code 4854:** Cardholder Dispute - Not Elsewhere Classified (US Region Only)

Overview: Issuers can use message reason code 4854 if a cardholder has made an unsuccessful good-faith effort to resolve a dispute with the card acceptor that involves goods or services, and the dispute reflects a claim or defence authorized against issuers or creditors according to federal, state, or local truth-in-lending laws

**Reason Code 4855:** Goods or Services Not Provided

Overview: The cardholder must detail in the cardholder letter, form, or e-mail the goods/services that the cardholder expected to receive or that the card acceptor represented to have given

**Reason Code 4859:** Addendum, No Show, or ATM Dispute

Overview: The issuer can use message reason code 4859 if a cardholder disputes a transaction for one of the following reasons.

• **RS3**—The cardholder received none or only a part of an ATM cash disbursement. (This reason does not apply in cases of alleged fraud.)

• **RS5**—The cardholder is disputing a “no-show” hotel charge from a card acceptor that participates in the MasterCard Guaranteed Reservations Service described in Chapter 8.5 of the *MasterCard Rules* manual.

• **RS7**—The cardholder is disputing any subsequent transaction representing an addendum to any valid transaction from the same card acceptor (for example, charges not appearing on a finalized hotel folio or vehicle rental contract)

**Reason Code 4860:** Credit Not Processed

Overview: The issuer uses this message reason code for one of the following reasons.

• A cardholder account has been inaccurately posted with a debit instead of a credit as a result of an incorrect transaction code or keying error. For example, the card acceptor posted a credit as a retail sale.

• It receives a letter of complaint from a cardholder stating that a card acceptor has not posted a credit to his or her account or that the card acceptor posted a credit and reduced the amount of the credit due without proper disclosure.

• A card acceptor agrees to accept a cancellation of merchandise that was to be picked up at a card acceptor location and the cardholder did not take possession of the merchandise

**Reason Code 4863:** Cardholder Does Not Recognise - Potential Fraud

Overview: The issuer may use message reason code 4863 for all non–face-to-face (Card Not Present) transactions if the following occur.

• The cardholder claims that he or she does not recognize the transaction appearing on the cardholder statement, and

• The issuer made a good-faith effort to identify the transaction for the cardholder. (For example, the issuer confirmed that the cardholder contacted or attempted to contact the merchant for transaction identification.)

• Issuers must instruct their cardholder’s to contact the merchant for more information before they initiate the chargeback

**Reason Code 4870:** Chip Liability Shift

Overview: The issuer may use message reason code 4870 for a first chargeback if the following apply.

• The issuer received a cardholder letter stating that neither he, she, or anyone authorized by him or her engaged in the transaction.

• Both the issuer and the acquirer are located in a country or region that has adopted a domestic or intraregional chip liability shift, or that participates in the Global Chip Liability Shift Program for interregional transactions at Level 1 (Chip Liability Shift for Counterfeit Fraud).

• A fraudulent transaction resulted from the use of a counterfeit card at a non-hybrid terminal, and the validly-issued card, if any, was an EMV chip card

**Reason Code 4871:** Chip/PIN Liability Shift

Overview: The issuer may use chargeback message reason code 4871 under the following conditions.

• Both the issuer and the acquirer are located in a country or region that has adopted a domestic or intraregional chip/PIN liability shift, or that participates in the Global Chip Liability Shift Program for interregional transactions at Level 2 (Chip/PIN Liability Shift).

• A fraudulent transaction resulted from the use of a hybrid PIN-preferring card at a magnetic stripe-reading-only terminal (whether PIN-capable or not) or at a hybrid terminal not equipped with a PIN pad capable (at a minimum) of checking the PIN offline or where the PIN pad is not present or not working.

• The cardholder states that:

– Neither the cardholder nor anyone authorized by him or her engaged in the transaction and

– The card is no longer or has never been, in the possession of the cardholder

**Reason Code 4999:** Domestic Chargeback Dispute (EU Only)

Overview: Issuers **only** may use message reason code 4999 in the case of a centrally acquired domestic transaction, or a domestic transaction processed through the MasterCard Worldwide Network, where a chargeback is available according to the applicable domestic rule, but cannot be processed under a different message reason code