

# Chargeback Reason Codes

## Visa Chargeback Codes

1. Visa Chargeback Code Condition 10.1: EMV Liability Shift Counterfeit fraud
2. Visa Chargeback Code Condition 10.2: EMV Liability Shift Non-Counterfeit Fraud
3. Visa Chargeback Code Condition 10.3: Other Fraud – Card-Present Environment
4. Visa Chargeback Code Condition 10.4: Other Fraud – Card-Absent Environment
5. Visa Chargeback Code Condition 10.5: Visa Fraud Monitoring Program
6. Visa Chargeback Code Condition 11.1: Card Recovery Bulletin
7. Visa Chargeback Code Condition 11.2: Declined Authorization
8. Visa Chargeback Code Condition 11.3 No Authorization
9. Visa Chargeback Code Condition 12.1: Late Presentment
10. Visa Chargeback Code Condition 12.2: Incorrect Transaction Code
11. Visa Chargeback Code Condition 12.3: Incorrect Currency
12. Visa Chargeback Code Condition 12.4: Incorrect Account Number
13. Visa Chargeback Code Condition 12.5: Incorrect Amount
14. Visa Chargeback Code Condition 12.6: Duplicate Processing/Paid by Other Means
15. Visa Chargeback Code Condition 12.7: Invalid Data
16. Visa Chargeback Code Condition 13.1: Merchandise/Services Not Received
17. Visa Chargeback Code Condition 13.2: Cancelled Recurring Transaction
18. Visa Chargeback Code Condition 13.3: Not as Described or Defective Merchandise/Services
19. Visa Chargeback Code Condition 13.4: Counterfeit Merchandise
20. Visa Chargeback Code Condition 13.5: Misrepresentation
21. Visa Chargeback Code Condition 13.6: Credit Not Processed
22. Visa Chargeback Code Condition 13.7: Cancelled Merchandise/Services
23. Visa Chargeback Code Condition 13.8: Original Credit Transaction Not Accepted
24. Visa Chargeback Code Condition 13.9: Non-Receipt of Cash or Load Transaction Value

## Mastercard Chargeback Codes

1. Mastercard Chargeback Reason Code 70: Chip Liability Shift
2. Mastercard Chargeback Reason Code 71: Disputed Amount
3. Mastercard Chargeback Reason Code 73: Duplicate Transaction
4. Mastercard Chargeback Reason Code 74: No Cardholder Authorization
5. Mastercard Chargeback Reason Code 75: Credit Not Provided
6. Mastercard Chargeback Reason Code 79: Goods or Services Not Provided
7. Mastercard Chargeback Reason Code 80: Chip Transaction – Late Presentment
8. Mastercard Chargeback Reason Code 4804: Multiple Processing
9. Mastercard Chargeback Reason Code 4807: Warning Bulletin
10. Mastercard Chargeback Reason Code 4808: Authorization-Related Chargeback

11. Mastercard Chargeback Reason Code 4809: Transaction not reconciled
12. Mastercard Chargeback Reason Code 4812: Account Number not on File
13. Mastercard Chargeback Reason Code 4834: Point-of-interaction Error
14. Mastercard Chargeback Reason Code 4837: No Cardholder Authorization
15. Mastercard Chargeback Reason Code 4841: Cancelled Recurring or Digital Goods Transaction
16. Mastercard Chargeback Reason Code 4842: Late Presentment
17. Mastercard Chargeback Reason Code 4846: Correct Transaction Currency Code Not Provided
18. Mastercard Chargeback Reason Code 4849: Questionable Merchant Activity
19. Mastercard Chargeback Reason Code 4855: Goods or Services Not Provided
20. Mastercard Chargeback Reason Code 4859: Addendum, No Show, or ATM Dispute
21. Mastercard Chargeback Reason Code 4860: Credit Not Processed
22. Mastercard Chargeback Reason Code 4863: Cardholder Does Not Recognize – Potential Fraud
23. Mastercard Chargeback Reason Code 4870: Chip Liability Shift
24. Mastercard Chargeback Reason Code 4871: Chip Liability Shift – Lost/Stolen/Never Received Issue (NRI) Fraud

## American Express Chargeback Codes

1. American Express Chargeback Code A01: Charge Amount Exceeds Authorization Amount
2. American Express Chargeback Code A02: No Valid Authorization
3. American Express Chargeback Code A08: Authorization Approval Expired
4. American Express Chargeback Code F10: Missing Imprint
5. American Express Chargeback Code F14: Missing Signature
6. American Express Chargeback Code F24: No Card Member Authorization
7. American Express Chargeback Code F29: Card Not Present
8. American Express Chargeback Code F30: EMV Counterfeit
9. American Express Chargeback Code F31: EMV Lost/Stolen/Non-Received
10. American Express Chargeback Code P01: Unassigned Card Number
11. American Express Chargeback Code P03: Credit Processed as Charge
12. American Express Chargeback Code P04: Charge Processed as Credit
13. American Express Chargeback Code P05: Incorrect Charge Amount
14. American Express Chargeback Code P07: Late Submission
15. American Express Chargeback Code P08: Duplicate Charge
16. American Express Chargeback Code P22: Non-Matching Card Number
17. American Express Chargeback Code P23: Currency Discrepancy
18. American Express Chargeback Code C02: Credit Not Processed
19. American Express Chargeback Code C04: Goods/Services Returned or Refused
20. American Express Chargeback Code C05: Goods/Services Canceled
21. American Express Chargeback Code C08: Goods/Services Not Received or Only Partially Received

22. American Express Chargeback Code C14: Paid by Other Means
23. American Express Chargeback Code C18: "No Show" or CARDeposit Canceled
24. American Express Chargeback Code C28: Canceled Recurring Billing
25. American Express Chargeback Code C31: Goods/Services Not As Described
26. American Express Chargeback Code C32: Goods/Services Damaged or Defective
27. American Express Chargeback Code M01: Chargeback Authorization
28. American Express Chargeback Code M10: Vehicle Rental – Capital Damages
29. American Express Chargeback Code M49: Vehicle Rental – Theft or Loss of Use
30. American Express Chargeback Code R03: Insufficient Reply
31. American Express Chargeback Code R13: No Reply
32. American Express Chargeback Code FR2: Fraud Full Recourse Program
33. American Express Chargeback Code FR4: Immediate Chargeback Program
34. American Express Chargeback Code FR6: Partial Immediate Chargeback Program

## Discover Chargeback Codes

1. Discover Chargeback Code AL: Airline Transaction Dispute
2. Discover Chargeback Code AP: Automatic Payment
3. Discover Chargeback Code AW: Altered Amount
4. Discover Chargeback Code CA: Cash Advance Dispute
5. Discover Chargeback Code CD: Credit
6. Discover Chargeback Code CR: Cancelled Reservation
7. Discover Chargeback Code DA: Declined Authorization
8. Discover Chargeback Code DP: Duplicate Processing
9. Discover Chargeback Code EX: Expired Card
10. Discover Chargeback Code IC: Ineligible Sales Data
11. Discover Chargeback Code IN: Invalid Card Number
12. Discover Chargeback Code IS: Missing signature
13. Discover Chargeback Code LP: Late Presentation
14. Discover Chargeback Code N: No Funds Dispensed
15. Discover Chargeback Code NA: No Authorization
16. Discover Chargeback Code NC: Not Classified
17. Discover Chargeback Code P: Partial Funds dispensed
18. Discover Chargeback Code RG: Non-reciept of goods of services
19. Discover Chargeback Code RM: Disputed Quality of Goods or Services
20. Discover Chargeback Code RN: Additional Credit Requested/Non-Receipt of Credit
21. Discover Chargeback Code SV: Stored Value Dispute
22. Discover Chargeback Code TF: Violation of Operating Regulations
23. Discover Chargeback Code TNM: Improperly Posted to Cardholder's Amount
24. Discover Chargeback Code EF: Transaction Exceeds Floor Limit
25. Discover Chargeback Code RI: Non-receipt of Requested Item
26. Discover Chargeback Code UA: Unauthorized Purchase
27. Discover Chargeback Code UA01: No Authorization
28. Discover Chargeback Code UA02: Declined Authorization

29. Discover Chargeback Code UA03: Sale Exceeded Authorization Amount
30. Discover Chargeback Code UA11: No Signature, Swiped
31. Discover Chargeback Code UA12: Different Signature, Swiped
32. Discover Chargeback Code UA18: Illegible Copy, Swiped
33. Discover Chargeback Code UA21: No Signature, Keyed
34. Discover Chargeback Code UA22: Different Signature, Keyed
35. Discover Chargeback Code UA23: Invalid Imprint
36. Discover Chargeback Code UA28: Illegible Copy, Keyed
37. Discover Chargeback Code UA31: Invalid Proof of Delivery
38. Discover Chargeback Code UA32: Invalid CNP Sale
39. Discover Chargeback Code UA38: Illegible Copy, Card Not Present
40. Discover Chargeback Code UA99: Non-co.