

>> 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/

mastercard. | 45 day time limit*

> 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

> 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

> Installment Billing Dispute

- 4850 Installment Billing Dispute

> Cardholder Dispute Not Classified Elsewhere

- 4854 Cardholder Dispute Not Classified Elsewhere (US)

> 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)

| 20 day time limit*

> 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

> Authorization

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

> 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

> 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

| 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

> Authorization

- AT Authorization Non-Compliance
- DA Declined Authorization
- EX Expired Card
- NA No Authorization

> Processing Errors

- IN Invalid Card Number
- LP Late Presentment

> Not Classified

- NC Not Classified

> 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)

| 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

> 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

> Inquiry / Miscellaneous

- R03 Insufficient Reply
- R13 No Reply
- M01 Chargeback Authorization

> 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



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, Mastercard, Discover or American Express Chargeback Guide for the most current information.