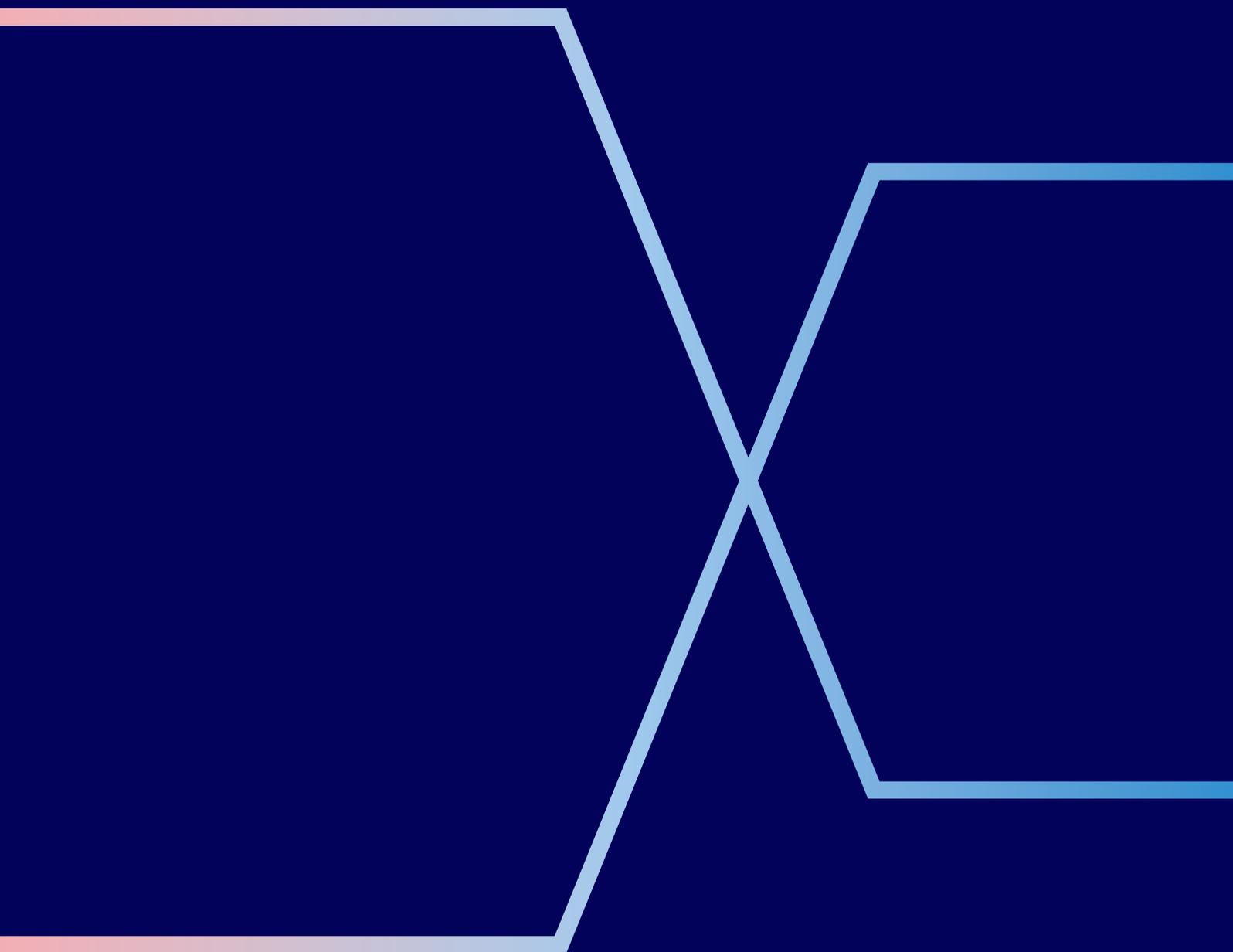


Card scheme reason codes - summary



Mastercard chargeback reason codes

Reason code	Category	Description
4837	Fraud	No cardholder authorisation
4870	Fraud	Chip liability shift
4871	Fraud	Chip liability shift – lost/stolen/NRI fraud
4849	Fraud	Questionable merchant activity
4808	Fraud	Required authorisation not obtained
4807	Fraud	Warning bulletin
4812	Fraud	Account number not on file
4834	Processing error	Point-of-interaction error
4831	Processing error	Transaction amount differs / incorrect transaction amount
4846	Processing error	Correct transaction currency code not provided
4842	Processing error	Late presentment
4853	Consumer dispute	Consumer dispute
4855	Consumer dispute	Goods or services not provided
4859	Consumer dispute	Addendum/no show/dispute
4841	Consumer dispute	Canceled recurring or digital goods
4860	Consumer dispute	Credit not received

Visa chargeback reason codes

Reason code	Category	Description
10.1	Fraud	EMV liability shift counterfeit fraud
10.2	Fraud	EMV liability shift non-counterfeit fraud
10.3	Fraud	Other fraud – card present environment
10.4	Fraud	Other fraud – card absent environment
10.5	Fraud	Visa fraud monitoring program
11.1	Authorisation	Card recovery bulletin
11.2	Authorisation	Declined authorisation
11.3	Authorisation	No authorisation / late presentment
12.1	Processing error	Late presentment (no longer active)
12.2	Processing error	Incorrect transaction code
12.3	Processing error	Incorrect currency
12.4	Processing error	Incorrect account number
12.5	Processing error	Incorrect amount
12.6.1	Processing error	Duplicate processing

Reason code	Category	Description
12.6.2	Processing error	Paid by other means
12.7	Processing error	Invalid data
13.1	Consumer dispute	Merchandise/service not received
13.2	Consumer dispute	Cancelled recurring transaction
13.3	Consumer dispute	Not as described/defective
13.4	Consumer dispute	Counterfeit merchandise
13.5	Consumer dispute	Misrepresentation
13.6	Consumer dispute	Credit not processed
13.7	Consumer dispute	Cancelled merchandise / services
13.8	Consumer dispute	Original credit transaction not accepted

American Express chargeback reason codes

Reason code	Category	Description
4516/R13	Retrieval request	Request for support not fulfilled – no response to a copy/retrieval request.
4517/R03	Retrieval request	Request for support illegible/incomplete – illegible or incomplete response to copy/retrieval request.
4527/F10	Fraud	Missing imprint – transaction disputed and no card imprint obtained.
4534	Fraud	Multiple rocs – multiple transactions without cardholder's permission.
4540/F29	Fraud	Card not present – transaction without physical presence of the card.
4755/F24	Fraud	No cardmember/valid authorisation – no valid authorisation & cardholder denies transaction.
4763/FR2	Fraud	Fraud full recourse – transaction on a previously closed card.
4798/F30	Fraud	Fraud liability shift – counterfeit – chip card not properly used.
4799	Fraud	Fraud liability shift – lost/stolen/non-received – transaction on lost/stolen card, chip not used
4521/A02	Authorisation	Invalid authorisation – transaction processed without valid or proper authorisation.
A01	Authorisation	Charge amount exceeds authorisation amount – charged more than authorised.
F22	Authorisation	Expired or not yet valid card – card expired or not active.
4507/P05	Processing error	Incorrect transaction amount or pan presented – amount or card number errors.

Reason code	Category	Description
4512/P08	Processing error	Multiple processing – duplicate charges for the same service/product.
4523/P01/ P22	Processing error	Unassigned cardmember account number – incorrect card number used.
4530/P23	Processing error	Currency discrepancy – charged in a different currency than chosen.
4536/A08/ P07	Processing error	Late presentment – expired authorisation code used.
4752/P03/ P04	Processing error	Credit/debit presentment error – errors involving refund vs sale/reversal.
4513/C02	Consumer dispute	Credit not presented – refund promised or due but not received.
4515/C14	Consumer dispute	Paid through other means – cardholder claims they paid by another method.
4544/C28	Consumer dispute	Cancellation of recurring goods/services – cardholder withdrew recurring payment authorisation.
4553/C31/ C32	Consumer dispute	Not as described or defective – product/service not as described or damaged.
4544/C08	Consumer dispute	Goods/services not received
4750	Consumer dispute	Car rental charges non-qualified or unsubstantiated
4754	Consumer dispute	Local regulations/legal dispute
C04	Consumer dispute	Goods/services returned/refused
C05	Consumer dispute	Good/service cancelled

China UnionPay chargeback reason codes

Reason code	Category	Description
4514	Fraud	Fraudulent multiple transactions
4515	Fraud	Cardholder denies the transaction
4562	Fraud	Counterfeit card
4803	Fraud	Risk merchant
4547	Fraud	Hot card list
4503	Authorisation	Dispute on debit adjustment or debit adjustment collection
4536	Authorisation	Late presentment
4508	Authorisation	Exceeds limited or authorised amount
4522	Authorisation	Declined authorisation
4558	Authorisation	Verification for transaction certificate

Reason code	Category	Description
4559	Retrieval chargeback	Transaction certificate and relevant calculation data cannot be provided
4502	Processing error/ consumer dispute	Transaction was settled but good/service were not received
4532	Processing error/ consumer dispute	Refund not processed
4544	Processing error/ consumer dispute	Canceled transaction
4507	Processing error/ consumer dispute	Transaction amount differs
4512	Processing error/ consumer dispute	Duplicate processing
4806	Processing error/ consumer dispute	Paid by other means

Diners Club reason codes

Reason code	Category	Description
A02	Authorisation	Authorisation processing error
A06	Authorisation	Unissued account number
B24	Processing error	Late presentment
B25	Processing error	Duplicate charges
B27	Processing error	Incorrect currency
C41	Fraud	Fraud – card present transaction
C42	Fraud	Fraud - card not present transaction
C46	Fraud	Multiple charges at service establishment fraudulent transaction
C50	Fraud	Suspect service establishment - no response to the suspect fraudulent service establishment report
C53	Fraud	Chip card counterfeit transaction
C54	Fraud	Fraud - lost or stolen chip and pin card transaction
D61	Consumer dispute	Altered amount
D62	Consumer dispute	Non-receipt of goods or services
D65	Consumer dispute	Incorrect transaction type
D66	Consumer dispute	Credit not processed
D67	Consumer dispute	Cardmember paid by other means
D69	Consumer dispute	Canceled recurring transaction
D70	Consumer dispute	Cardmember does not recognize

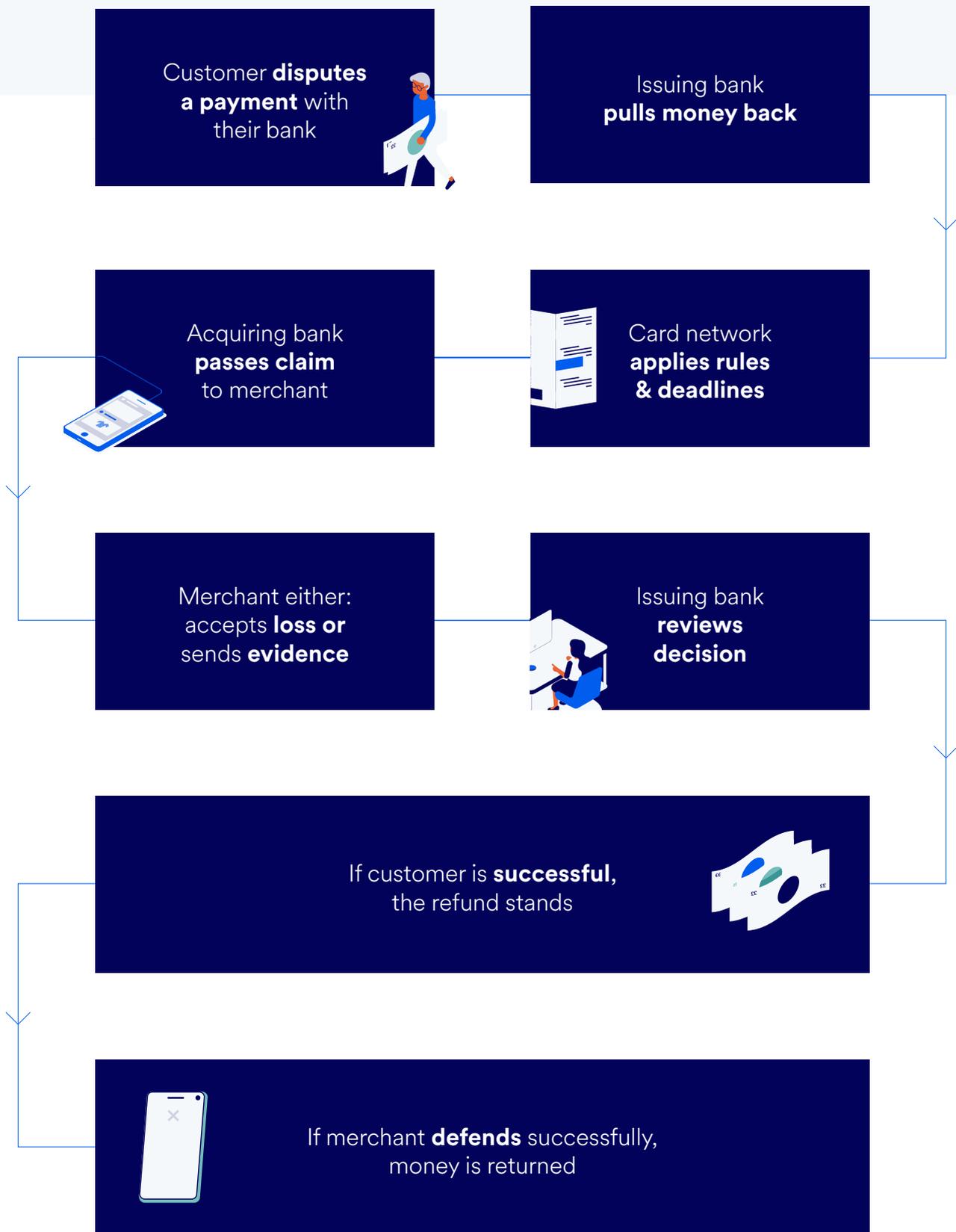
JCB reason codes

Reason code	Category	Description
501	Invalid transactions	Non-JCB card
503	Invalid transactions	Expired JCB card
523	Invalid transactions	Incorrect card number
541	Invalid transactions	Illegible item
521	Authorisation	Transaction exceeds floor limits
521	Authorisation	Transaction exceeds floor limits
547	Authorisation	JCB card on stop list
581	Authorisation	Split sale
507	Processing error	Incorrect transaction amount
510	Processing error	Mispost
512	Processing error	Duplicate processing
524	Processing error	Addition error
525	Processing error	Altered amount
536	Processing error	Late submission
545	Processing error	Incorrect ECI
582	Processing error	Domestic transaction
502	Consumer dispute	Cardmember dispute (defective merchandise, service not rendered, not as described)
513	Consumer dispute	Credit not received
527	Consumer dispute	No imprint
534	Consumer dispute	Unauthorized multiple transactions
554	Consumer dispute	Non-receipt of merchandise
583	Consumer dispute	Paid by other means
516	Retrieval failure	Non-receipt of requested item
517	Retrieval failure	Request copy illegible
537	Travel & entertainment chargeback	No show disputes
538	Travel & entertainment chargeback	Advance deposit
544	Card not present chargeback	Cancelled recurring transaction
546	Card not present chargeback	Unauthorized purchase
548	Card not present chargeback	IC liability shift

Card transaction cycle



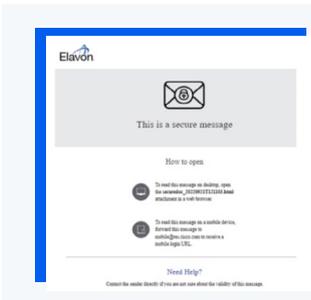
Chargeback transaction cycle



How to create a secure email account

If a chargeback is raised against your business, we'll notify you by secure email. To view these messages, you will need to register your email address - here's how. You only need to do this once.

1



Look out for an email from **disputes@Elavon.com**, and save it to your device

2



Click to **open the attachment** in your web browser.

3



Register your e-mail address with Cisco.



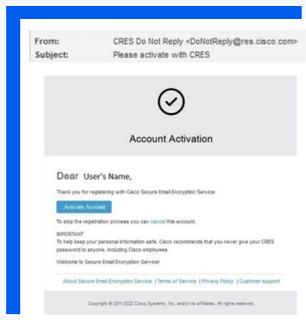
Complete each field in the form and click continue to submit. You should see a confirmation page



4



Check your email account for an email, with a button to **activate your account**.

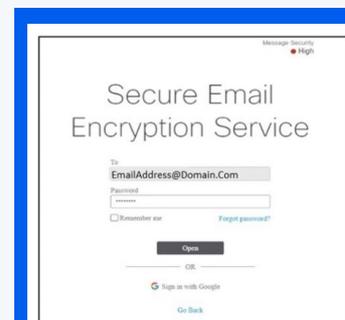


The email will be sent from **“DoNotReply@res.cisco.com”** and will have a **“Please activate with CRES”** title. Activate Your Cisco Registered Envelope Service Account. You may need to check your Junk folder.

5



Return to the **registered envelope**. The Register button has been replaced with an **Open button** and you will be prompted for a password.



Enter the password for your Cisco Registered Envelope Service user account and **click the Open button**.



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