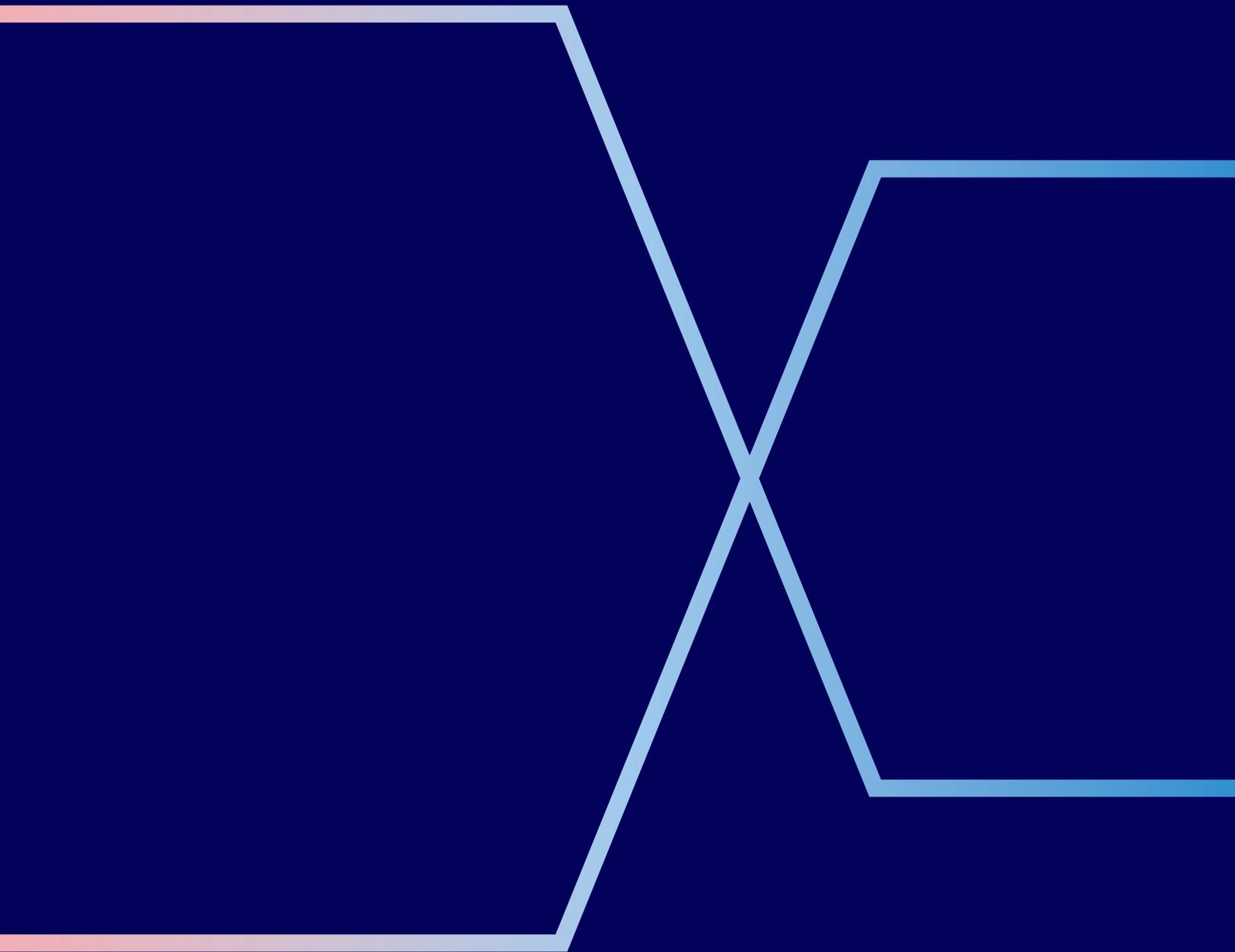# American Express Transactions:

Chargeback reason codes

elavon®

Retrieval/Copy Requests

Copy Request or Retrieval Request is a pre-chargeback stage. They are non-financial requests for details. Replying to them is crucial as American Express can base your future chargeback defence rights on the way you respond.

How should you respond?

Your notification should state what documentation is expected by the issuer. If not, you should send any documentation you have, including invoices, documentation with cardholder's signature, order confirmations, correspondence, contracts etc.

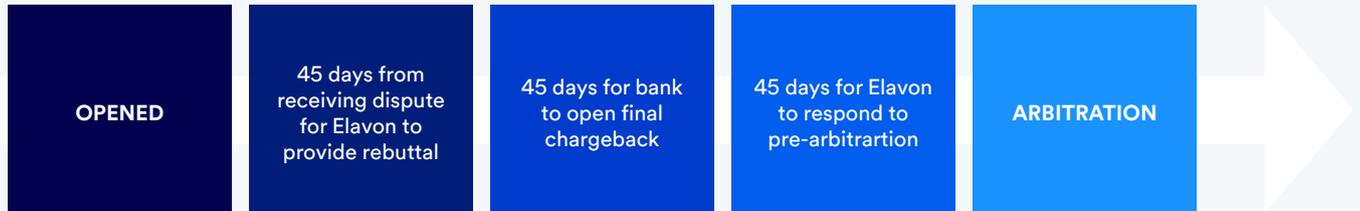# Reason code 4516/R13: Request For Support Not Fulfilled

Opening timeframe: Transaction date + 120 days
Code usage frequency v. all chargebacks 2024:   Almost 0%
Code usage frequency vs all AmEx chargebacks 2024: 0.23%

| OPENED | 45 days from receiving dispute for Elavon to provide rebuttal | 45 days for bank to open final chargeback | 45 days for Elavon to respond to pre-arbitrartion | ARBITRATION |

Why might this happen?

A Retrieval/Copy Request was sent but no reply was received.

How should you respond?

- Check your bank documentation and explanation, as there may be multiple reasons for the chargeback, in addition to your not responding to the Retrieval Request. Check the reason group related to your chargeback reason.

- If you don't respond, this limits our ability to defend the case further.

- If the claim is valid, please accept the case. Do not do implement any refunds once the chargeback has been opened.

- If you refunded the customer, please provide a refund receipt.

How can I prevent Request for Support Not Fulfilled chargebacks?

- Always reply promptly to the Retrieval Request, even if you are willing to accept further chargeback action. During the Retrieval Request you are still able to refund the customer.

- If you decide to refund the transaction, make sure the refund goes to exactly same card as the original sale and for the same amount.

Reason code 4517/R03: Request for Support Illegible/Incomplete

Opening timeframe: Transaction date + 120 days
Code usage frequency v. all chargebacks 2024:   0.06%
Code usage frequency vs all AmEx chargebacks 2024:   0.23%

| OPENED | 45 days from receiving dispute for Elavon to provide rebuttal | 45 days for bank to open final chargeback | 45 days for Elavon to initiate arbetration | 30 days for bank or Elavon to withdraw from arbitration | ARBITRATION |

Why might this happen?

A Retrieval/Copy Request response was received but it did not include the requested documentation or the documentation was illegible.

How should I respond?

- Check your bank documentation and explanation, as there may be multiple reasons for the chargeback, in addition to your not responding to the Retrieval Request. Check the reason group related to your chargeback reason.

- If you don't respond, this limits our ability to defend the case further.

- If the claim is valid, please accept the case. Do not do implement any refunds once the chargeback has been opened.

- If you refunded the customer, please provide a refund receipt.

How can I prevent Request for Support Not Fulfilled chargebacks?

- Always reply promptly to the Retrieval Request, even if you are willing to accept further chargeback action. During the Retrieval Request you are still able to refund the customer.

- Always read the notification carefully and make sure you provided requested documentation and that it's readable and clear.

- If you decide to refund the transaction, make sure the refund goes to exactly same card as the original sale and for the same amount.

Fraud Chargebacks

Reason code 4527/F10: Missing Imprint

Opening timeframe: Transaction date + 120 days
Code usage frequency v. all chargebacks 2024:   Almost 0%
Code usage frequency vs all AmEx chargebacks 2024:   0.94%

| OPENED | 45 days from receiving dispute for Elavon to provide rebuttal | 45 days for bank to open final chargeback | 45 days for Elavon to initiate arbetration | 30 days for bank or Elavon to withdraw from arbitration | ARBITRATION |

Why might this happen?

The cardholder denies participating in the transaction and merchant did not obtain an imprint of the card before taking the transaction.

How should you respond?

You should respond as you would to any standard fraud case.

- If you have an imprint, please provide a copy.

- If you have a print-out confirming a Chip & PIN transaction, please provide the receipt. The receipt should display "PIN VERIFIED". If it displayed "KEYD" or "*" symbol, the transaction was not secured.

- If you successfully contacted the customer, who claimed the dispute was opened by an error, or that they now recognize the transaction, please provide written confirmation from your customer.

How can I prevent Missing Imprint chargebacks?

- Never process a transaction on a Chip card by using mag-stripes or through manual entry and be cautious when processing swipe cards.

- Never leave the terminal unattended while processing the transaction and monitor your customers' movements, without making them feel uncomfortable. If you think a card was swiped, check the receipt for confirmation that the Chip & PIN was used.

- If you have a terminal not provided by Elavon, please check with their customer service team how any manually entered transaction will be shown on receipts.

Helpful information:

- If the claim is valid, please accept the case.

- Remember that the merchant is obligated to provide evidence that the claim is invalid, and any verbal agreements will not count.

- CCTV images are not considered as valid documentation.

- If you refunded the customer, please provide a refund receipt. Don't initiate any refunds once a chargeback process has begun.

- Provide training and guidance to your staff.

- Always check the receipt for verification of acceptance method.

- Make sure the name of your company will be properly visible on the cardholder's bank statements.

- If you decide to refund the transaction, make sure the refund goes to the same card as the original sale and for the same amount.

- Avoid MOTO transactions. Instead, consider setting up e-commerce website or using Pay-by-link, which directs the customer to a payment gateway (remember that both options require 3D-Secure to be considered safe).

- Ensure your payment gateway doesn't allow transactions to go through without 3D-Secure. Try not to use credentials on file too often, nor set too high a floor limit.

- Store more than just a receipt to ensure you can provide the evidence you need.

- Always make sure that MOTO and e-commerce without 3D-Secure transactions use AVS (Address Verification System) to confirm addresses. Fully correct AVS does not secure the transaction but flags potential fraud, so you can make informed decisions.

- If the batch containing the original sale is still open, make sure you void/ reverse the transaction instead of refunding.

Reason code 4534: Multiple ROCs

Opening timeframe: Transaction date + 120 days

Code usage frequency v. all chargebacks 2024:   0.40%

Code usage frequency vs all AmEx chargebacks 2024:   2.10%

OPENED	45 days from receiving dispute for Elavon to provide rebuttal	45 days for bank to open final chargeback	45 days for Elavon to initiate arbetration	30 days for bank or Elavon to withdraw from arbitration	ARBITRATION

Why might this happen?

The cardholder claims one or more transactions was processed without their permission by a company they have previously used.

How should you respond?

- If you have a print-out confirming a Chip & PIN transaction, please provide the receipt. The receipt should display "PIN VERIFIED". If it displayed "KEYD" or "*" symbol, the transaction was not secured.

- If you successfully contacted the customer, who claimed the dispute was opened by an error, or that they now recognize the transaction, please provide written confirmation from your customer.

How can I prevent Multiple ROC chargebacks?

- Never process a transaction on a Chip card by using mag-stripes or through manual entry and be cautious when processing swipe cards.

- Never leave the terminal unattended while processing the transaction and monitor your customers' movements, without making them feel uncomfortable. If you think a card was swiped, check the receipt for confirmation that the Chip & PIN was used.

- If you have a terminal not provided by Elavon, please check with their customer service team how any manually entered transaction will be shown on receipts.

- Provide training and guidance to your staff.

- Always check the receipt for verification of the acceptance method.

- Make sure the name of your company is clearly visible on cardholder statements.

- If you decide to refund the transaction, make sure the refund goes to the same card as the original sale and for the same amount.

- Avoid MOTO transactions. Instead, consider setting up e-commerce website or using Pay-by-link, which directs the customer to a payment gateway (remember that both options require 3D-Secure to be considered safe).

Helpful information:

- If the claim is valid, please accept the case.

- Remember that the merchant is obligated to provide evidence that the claim is invalid, and any verbal agreements will not count.

- CCTV images are not considered as valid documentation.

- If you refunded the customer, please provide a refund receipt. Don't initiate any refunds once a chargeback process has begun

- Ensure your payment gateway doesn't allow transactions to go through without 3D-Secure. Try not to use credentials on file too often, nor set too high a floor limit.

- Store more than just a receipt to ensure you can provide the evidence you need.

- Always make sure that MOTO and e-commerce without 3D-Secure transactions use AVS (Address Verification System) to confirm addresses. Fully correct AVS does not secure the transaction but flags potential fraud, so you can make informed decisions.

- If the batch containing the original sale is still open, make sure you void/reverse the transaction instead of refunding.

Reason code 4540/F29: Card Not Present

Opening timeframe: Transaction date + 120 days
Code usage frequency v. all chargebacks 2024:   0.38%
Code usage frequency vs all AmEx chargebacks 2024:   18.78%

| OPENED | 45 days from receiving dispute for Elavon to provide rebuttal | 45 days for bank to open final chargeback | 45 days for Elavon to initiate arbetration | 30 days for bank or Elavon to withdraw from arbitration | ARBITRATION |

Why might this happen?

The cardholder claims they did not participate or authorise the transaction.

The transaction is processed without the card physical present at your business. That could mean a mail order telephone order (MOTO) transaction, or an e-commerce transaction without 3D-Secure protocol.

The card was not blocked or reported as lost or stolen at the point of transaction. It could have also been cloned and swiped through the terminal, with the mag strip details hacked and the terminal instructed to read the transaction as a manual entry with cardholder not present.

How should you respond?

- If the claim is valid, please accept the case.
- if you have a print-out confirming a Chip & PIN transaction (displaying "PIN VERIFIED") you should provide it as evidence.
- If the customer agrees that the dispute was opened in error, or they now recognise the transaction, please provide written confirmation from the customer. Note that this will only be sufficient if the cardholder will confirm their position to the bank.
- If the claim is valid, please accept the case.
- If the same customer made an additional purchase with you, using the same card, and the transaction was not disputed, this evidence can be used to prove that the cardholder was in contact with you. You should provide details of the additional payment, showing cardholder and card details. Note that the cardholder can still deny that the new transaction was authorised.
- Provide documentation, including that address verification was done and confirmed correct, confirmation that delivery address matched, and that delivery completed successfully.
- Provide any correspondence with the customer. If you successfully contacted the customer and they agreed to cancel the dispute, please ask them for written confirmation.

- If you refunded the customer, please provide a refund receipt. Don't initiate any refunds once a chargeback process has begun.

- If the transaction was an addendum charge related to a previous rental or stay, provide evidence to connect both charges, with documentation explaining what the additional charges were for. This could include invoices, terms & conditions, customer communications about additional charge, written proof of customer's agreement with you.

- If the transaction appears to be 3D-Secured, please contact your gateway's technical support team to obtain 3DS or NPI logs, which will show if any downgrade took place.

How can I prevent Card Not-present chargebacks?

- Avoid MOTO transactions. Instead, consider setting up e-commerce website or using Pay-by-link, which directs the customer to a payment gateway (remember that both options require 3D-Secure to be considered safe).

- Ensure your payment gateway doesn't allow transactions to go through without 3D-Secure. Try not to use credentials on file too often, nor set too high a floor limit.

- Store more than just a receipt to ensure you can provide the evidence you need.

- Always make sure that MOTO and e-commerce without 3D-Secure transactions use AVS (Address Verification System) to confirm addresses. Fully correct AVS does not secure the transaction but flags potential fraud, so you can make informed decisions.

- Remember that when a cardholder is on the phone, you should not answer 'YES' to your terminal's question "is the cardholder present?" Present means physically there.

- Be extra cautious when processing swipe cards.

- If you have a terminal not provided by Elavon, please check with their customer service team how any manually entered transaction will be shown on receipts.

- Provide training and guidance to your staff.

- Make sure any refund goes to the card that was used to purchase, for the same amount. The cardholder must receive the amount originally debited, including any difference caused by currency conversion on both sale and refund transaction. If you need help with this, please contact our customers team to request re-processing.

- Make sure the name of your company is clearly visible on cardholder statements.

- If the batch containing the original sale is still open, make sure you void/reverse the transaction instead of refunding.

Helpful information:

- Remember that when a cardholder is on the phone, you should not answer 'YES' to your terminal's question "is the cardholder present?" Present means physically there.

- Remember that the merchant is obligated to provide evidence that the claim is invalid, and any verbal agreements will not count.

- CCTV images are not considered as valid documentation.

Reason code 4540/F29: Card Not Present

Opening timeframe: Transaction date + 120 days
Code usage frequency v. all chargebacks 2024:   0.3%
Code usage frequency vs all AmEx chargebacks 2024:   14.96%

| OPENED | 45 days from receiving dispute for Elavon to provide rebuttal | 45 days for bank to open final chargeback | 45 days for Elavon to initiate arbetration | 30 days for bank or Elavon to withdraw from arbitration | ARBITRATION |

Why might this happen?

The cardholder claims they did not make or authorise this transaction.

Despite the transaction being card-present, the transaction was processed with manually entered card details, possibly on a cloned card using the mag-stripe. In general, transactions made by swiping a card always require extra care.

The card used was not reported as counterfeit, lost or stolen at the point of transaction.

Here are some examples

1. Fraudsters may arrive in groups, possibly create distractions to attracting employee attention, while the card user completes their transaction manually.

2. You leave the terminal unattended, providing an opportunity for customer to use the mag-stripe or manual entry instead of Chip & PIN.

3. Cloned cards may be used, which are recreated plastic cards with a mag-stripe. The transaction is re-coded to instruct the terminal to process it manually. This will generate a receipt asking for a signature, which makes the transaction appear valid.

4. The customer informs you that the chip on their card is damaged and asks you to use mag-stripe instead.

How should you respond?

- If you have a print-out confirming a Chip & PIN transaction (displaying "PIN VERIFIED") you should provide it as evidence.

- If the customer agrees that the dispute was opened in error, or they now recognise the transaction, please provide written confirmation from the customer. Note that this will only be sufficient if the cardholder will confirm their position to the bank.

- If the claim is valid, please accept the case.

- If you refunded the customer, please provide a refund receipt. Don't initiate any refunds once a chargeback process has begun.

How can I prevent Card-Not Present chargebacks?

- Never process a transaction on a Chip card using mag-stripes or through manual entry.

- Be extra cautious when processing swipe cards.

- Always check the receipt for verification of the acceptance method.

- Never leave the terminal unattended while processing the transaction and monitor your customers' movements, without making them feel uncomfortable. If you think a card was swiped, check the receipt for confirmation that the Chip & PIN was used.

- If you have a terminal not provided by Elavon, please check with their customer service team how any manually entered transaction will be shown on receipts.

- Provide training and guidance to your staff.

- Make sure any refund goes to the card that was used to purchase, for the same amount. The cardholder must receive the amount originally debited, including any difference caused by currency conversion on both sale and refund transaction. If you need help with this, please contact our customers team to request re-processing.

- Remember that when a cardholder is on the phone, you should not answer 'YES' to your terminal's question "is the cardholder present?" Present means physically there.

- If the batch containing the original sale is still open, make sure you void/reverse the transaction instead of refunding.

Helpful information:

- Remember that the merchant is obligated to provide evidence that the claim is invalid, and any verbal agreements will not count.

- CCTV images are not considered as valid documentation.

- If you refunded the customer, please provide a refund receipt. Don't initiate any refunds once a chargeback process has begun.

Reason code 4763/FR2: Fraud Full Recourse

OPENED	45 days from receiving dispute for Elavon to provide rebuttal	45 days for bank to open final chargeback	45 days for Elavon to initiate arbetration	30 days for bank or Elavon to withdraw from arbitration	ARBITRATION

Why might this happen?

The cardholder claims they did not participate or authorise this transaction to take place. The issuer bank determines the transaction was taken on a card previously closed.

How to respond to such a case?

- If you have a print-out confirming a Chip & PIN transaction (displaying "PIN VERIFIED") you should provide it as evidence.

- If the customer agrees that the dispute was opened in error, or they now recognise the transaction, please provide written confirmation from the customer. Note that this will only be sufficient if the cardholder will confirm their position to the bank.

- If the claim is valid, please accept the case.

- If you refunded the customer, please provide a refund receipt. Don't initiate any refunds once a chargeback process has begun.

Helpful information:

- Remember that the merchant is obligated to provide evidence that the claim is invalid, and any verbal agreements will not count.

- CCTV images are not considered as valid documentation.

How can I prevent Fraud Full Recourse chargebacks?

- Never process a transaction on a Chip card using mag-stripes or through manual entry.

- Be extra cautious when processing swipe cards.

- Always check the receipt for verification of the acceptance method.

- Never leave the terminal unattended while processing the transaction and monitor your customers' movements, without making them feel

Helpful information:

- Remember that the merchant is obligated to provide evidence that the claim is invalid, and any verbal agreements will not count.

- CCTV images are not considered as valid documentation.

uncomfortable. If you think a card was swiped, check the receipt for confirmation that the Chip & PIN was used.

- If you have a terminal not provided by Elavon, please check with their customer service team how any manually entered transaction will be shown on receipts.

- Provide training and guidance to your staff.

- Make sure any refund goes to the card that was used to purchase, for the same amount. The cardholder must receive the amount originally debited, including any difference caused by currency conversion on both sale and refund transaction. If you need help with this, please contact our customers team to request re-processing.

- If the batch containing the original sale is still open, make sure you void/reverse the transaction instead of refunding.

Reason code 4798/F30: Fraud Liability Shift - Counterfeit

Opening timeframe:	Transaction date + 120 days
Code usage frequency v. all chargebacks 2024:	0.08%
Code usage frequency vs all AmEx chargebacks 2024:	3.74%

OPENED	45 days from receiving dispute for Elavon to provide rebuttal	45 days for bank to open final chargeback	45 days for Elavon to initiate arbetration	30 days for bank or Elavon to withdraw from arbitration	ARBITRATION

Why might this happen?

The cardholder claims they did not make or authorise this transaction. The issuing bank determines that the transaction was made card-present, using a card reported as counterfeit.

Despite appearing to be Chip & PIN, the transaction was either not finalised or initiated with a chip, possibly because the terminal used doesn't have a chip reader. Note that Elavon does not offer these terminals.

Here are some examples

1. The customer informs you that the chip on their card is damaged and asks you to use mag stripe instead.

2. You leave the terminal unattended, providing an opportunity for customer to use the mag stripe or manual entry instead of Chip & PIN.

How should you respond?

- If a non-chip reading terminal was used, you will be unable to defend the case. We recommended you accept the dispute.

- If you have a print-out confirming a Chip & PIN transaction (displaying "PIN VERIFIED") you should provide it as evidence.

- If the customer agrees that the dispute was opened in error, or they now recognise the transaction, please provide written confirmation from the customer. Note that this will only be sufficient if the cardholder will confirm their position to the bank.

- If the claim is valid, please accept the case.

How can you prevent Fraud Liability Shift - Counterfeit chargebacks?

- Make sure your terminal has a chip reader and never process a transaction on a Chip card by using mag stripes or through manual entry.

- Never leave the terminal unattended while processing the transaction and monitor your customers' movements, without making them feel uncomfortable. If you think a card was swiped, check the receipt for

Helpful information:

- Remember that the merchant is obligated to provide evidence that the claim is invalid, and any verbal agreements will not count.

- CCTV images are not considered as valid documentation.

- If you refunded the customer, please provide a refund receipt. Don't initiate any refunds once a chargeback process has begun

confirmation that the Chip & PIN was used.

- Provide training and guidance to your staff.

- Make sure any refund goes to the card that was used to purchase, for the same amount. The cardholder must receive the amount originally debited, including any difference caused by currency conversion on both sale and refund transaction. If you need help with this, please contact our customers team to request re-processing.

- If the batch containing the original sale is still open, make sure you void/reverse the transaction instead of refunding.

Reason code 4799: Fraud Liability Shift – Lost/Stolen/Not-received

Opening timeframe:	Transaction date + 120 days
Code usage frequency v. all chargebacks 2024:	0%
Code usage frequency vs all AmEx chargebacks 2024:	0%

OPENED	45 days from receiving dispute for Elavon to provide rebuttal	45 days for bank to open final chargeback	45 days for Elavon to initiate arbetration	30 days for bank or Elavon to withdraw from arbitration	ARBITRATION

Why might this happen?

The cardholder claims they did not make or authorise this transaction. The issuing bank determines that the transaction was made card-present, using a card reported as lost or stolen.

Despite appearing to be Chip & PIN, the transaction was either not finalised or initiated with a chip, possibly because the terminal used doesn't have a chip reader. Note that Elavon does not

Here are some examples

1. The customer informs you that the chip on their card is damaged and asks you to use mag-stripe instead.

2. You leave the terminal unattended, providing an opportunity for customer to use the mag-stripe or manual entry instead of Chip & PIN.

3. The original card has already been reported as counterfeit.

How should you respond?

-   If a non-chip reading terminal was used, you will be unable to defend the case. We recommended you accept the dispute.

-   If you have a print-out confirming a Chip & PIN transaction (displaying "PIN VERIFIED") you should provide it as evidence.

-   If the customer agrees that the dispute was opened in error, or they now recognise the transaction, please provide written confirmation from the customer. Note that this will only be sufficient if the cardholder will confirm their position to the bank.

-   If the claim is valid, please accept the case.

How can I prevent Fraud Liability Shift - Lost/ Stolen/Not received chargebacks?

-   Make sure your terminal has a chip reader and never process a transaction on a Chip card by using mag-stripes or through manual entry.

Helpful information:

-   Remember that the merchant is obligated to provide evidence that the claim is invalid, and any verbal agreements will not count.

-   CCTV images are not considered as valid documentation.

-   If you refunded the customer, please provide a refund receipt. Don't initiate any refunds once a chargeback process has begun

- Never leave the terminal unattended while processing the transaction and monitor your customers' movements, without making them feel uncomfortable. If you think a card was swiped, check the receipt for confirmation that the Chip & PIN was used.

- Provide training and guidance to your staff.

- Make sure any refund goes to the card that was used to purchase, for the same amount. The cardholder must receive the amount originally debited, including any difference caused by currency conversion on both sale and refund transaction. If you need help with this, please contact our customers team to request re-processing.

- If the batch containing the original sale is still open, make sure you void/ reverse the transaction instead of refunding. 10.2 EMV Liability Shift Non-Counterfeit Fraud.

Authorisation Chargebacks

Reason code 4521/A02: Invalid Authorisation

Opening timeframe: Transaction date + 120 days
Code usage frequency v. all chargebacks 2024:   Almost 0%
Code usage frequency vs all AmEx chargebacks 2024:   0.28%

OPENED	45 days from receiving dispute for Elavon to provide rebuttal	45 days for bank to open final chargeback	45 days for Elavon to initiate arbetration	30 days for bank or Elavon to withdraw from arbitration	ARBITRATION

Why might this happen?

This is a mass code which covers a number of scenarios:

- The original transaction was attempted and declined by the bank, or flagged for the merchant to Pick up Card. After the decline, the transaction was processed with option Force and no valid authorisation code.

- Authorisation code was previously reversed on the merchant's side. This could be a result of attempting to release Pre-Authorisation first, then using the same code to complete for different amounts.

- The transaction was completed with an expired authorisation code.

- The transaction was taken offline, without a connection between bank and terminal.

- The transaction was performed on a card that was listed in Local Stoplist or Electronic Warning Bulletin File. You may have received a terminal message to 'Pickup Card', assuming you feel safe and comfortable doing that. Instead of asking for another payment method, or declining the sale, the transaction is forced through with option Force, resulting in issuing bank's financial loss.

- The card number used for a refund and manually entered was incorrect, the bank is unable to locate the cardholder and returns the funds as a Credit Chargeback.

How should you respond?

- Provide the receipt from the terminal showing the transaction was authorised. Our team will verify the authorisation process.

- If authorisation wasn't properly obtained, or the amount was not refunded to the same card before the chargeback, it cannot be defended.

- If the claim is valid, please accept the case. Do not process any refunds after a chargeback has been opened.

- If you received a credit chargeback (a credit note without a debit note) no action is needed. However, we would recommend you contact your customer, as they will not have received the refund you attempted.

- If you refunded the customer, please provide a refund receipt.

How can I prevent Invalid Authorisation chargebacks?

- You should never force a transaction without a proper authorisation code. If you receive a message on your terminal that the card needs to be recovered, do not try to make the transaction again or use Force. Instead ask for a different payment method.

- Unless your business requires use of pre-authorisations, all transactions should be settled on the same day as their authorisation. If the authorisation code expires, but you attempt to make the transaction, it might turn out that the card was already blocked.

- Do not accept any authorisation codes from the cardholder.

- Provide training and guidance to your staff.

- If you decide to refund the transaction, make sure the refund goes to exactly the same card as the original sale, for the same amount.

- Authorisation codes are assigned to one specific transaction, for the exact amount. If you are trying to increase the transaction amount, don't use a previously obtained code.

- If you need to change the amount of the pre-authorisation, the best option is to complete the pre-authorisation with the original amount and then create a new transaction for the remaining amount.

- We don't recommend pre-authorising amounts are higher than will be required. Please keep in mind that bank release of funds could take up to a month for debit cards, two weeks for credit cards. After you perform the reversal, the amount will not be released immediately, and the cardholder may not have sufficient funds for a new transaction.

- Make sure you and your staff always confirm the card number with the cardholder.

Reason code A01: Charge Amount Exceeds Authorisation Amount

Opening timeframe: Transaction date + 120 days
Code usage frequency v. all chargebacks 2024:   Almost 0%
Code usage frequency vs all AmEx chargebacks 2024:   Almost 0%

| OPENED | 45 days from receiving dispute for Elavon to provide rebuttal | 45 days for bank to open final chargeback | 45 days for Elavon to initiate arbetration | 30 days for bank or Elavon to withdraw from arbitration | ARBITRATION |

Why might this happen?

The transaction was completed with a different amount from the authorised one.

How should you respond?

- Provide the receipt from the terminal showing the transaction was authorised. Our team will verify the authorisation process.

- If authorisation was not properly used, and the amount was not refunded to the same card before the chargeback, it cannot be defended.

- If the claim is valid, please accept the case. Do not do any refunds on your own after chargeback has been opened.

- If you refunded the customer, please provide refund receipt.

- Don't initiate any refunds once a chargeback process has begun

How can I prevent Charge Amount Exceeds Authorisation Amount chargebacks?

- Authorisation codes are assigned to one specific transaction, for the exact amount. If you are trying to increase the transaction amount, don't use a previously obtained code.

- If you need to change the amount of the pre-authorisation, the best option is to complete the pre-authorisation with the original amount and then create a new transaction for the remaining amount.

- We don't recommend pre-authorising amounts are higher than will be required. Please keep in mind that bank release of funds could take up to a month for debit cards, two weeks for credit cards. After you perform the reversal, the amount will not be released immediately, and the cardholder may not have sufficient funds for a new transaction.

- Provide training and guidance to your staff.

- Immediately, and the cardholder may not have sufficient funds for a new transaction.

Reason code F22: Expired or Not Yet Valid Card

Opening timeframe: Transaction date + 120 days
Code usage frequency v. all chargebacks 2024:   0%
Code usage frequency vs all AmEx chargebacks 2024:   0%

| OPENED | 45 days from receiving dispute for Elavon to provide rebuttal | 45 days for bank to open final chargeback | 45 days for Elavon to initiate arbetration | 30 days for bank or Elavon to withdraw from arbitration | ARBITRATION |

Why might this happen?

The transaction was processed without proper authorisation on a card that expired or was not yet activated by the cardholder.

How should you respond?

- If you received a credit chargeback (a credit note without a debit note) no action is needed. However, we would recommend you contact your customer, as they will not have received the refund you attempted.

- If you received a standard debit chargeback, you should provide the terminal receipt showing the transaction was authorised. Our team will verify this.

- If the debit claim is valid, please accept the case.

- Do not implement any refunds after a chargeback has been opened.

How can I prevent Expired or Not Yet Valid Card chargebacks?

- As these are issues related to incorrect card numbers, make sure you and your staff always confirm the card number with the cardholder..

Processing Error Chargebacks

Reason code 4507/P05: Incorrect Transaction Amount or PAN Presented

Opening timeframe: Transaction date + 120 days
Code usage frequency v. all chargebacks 2024:   Almost 0%
Code usage frequency vs all AmEx chargebacks 2024:   Almost 0%

| OPENED | 45 days from receiving dispute for Elavon to provide rebuttal | 45 days for bank to open final chargeback | 45 days for Elavon to initiate arbetration | 30 days for bank or Elavon to withdraw from arbitration | ARBITRATION |

Why might this happen?

The cardholder claims that the amount of the transaction that was settled is different from what was agreed. Most of these are credit chargebacks, refunds made manually to an incorrect card number which the bank can see, but which it can't connect to a cardholder.

This code can also apply if you try to charge a non-existent card offline, without connection through Elavon to the issuing bank for authorisation.

How should you respond?

- If you received a credit chargeback (a credit note without a debit note) no action is needed. However, we would recommend you contact your customer, as they will not have received the refund you attempted.

- If the transaction amount is correct, provide evidence (till receipt, invoice, order confirmation) plus any communication with the customer about the amount to be charged.

- If the customer agrees that the dispute was opened in error, or they now recognise the transaction, please provide written confirmation from the customer. Note that this will only be sufficient if the cardholder will confirm their position to the bank.

- If the claim is valid, please accept the case.

- If you refunded the transaction, you should provide a receipt. Do not implement any refunds on your own after a chargeback has been opened. If the refund amount differs, but the reason for it and the chargeback is the same, please provide your refund policy and evidence of how this is communicated to customers.

Helpful information:

- Remember that the merchant is obligated to provide evidence that the claim is invalid, and any verbal agreements will not count.

- CCTV images are not considered as valid documentation.

- If you refunded the customer, please provide a refund receipt. Don't initiate any refunds once a chargeback process has begun

How can I prevent Incorrect Transaction Amount or PAN chargebacks?

- Make sure that customers clearly understand the amount they need to pay and what's included in their purchase.

- If you decide to refund the transaction, make sure the refund goes to exactly the same card as the original sale and with the same amount.

Reason code 4512/P08: Multiple Processing

Opening timeframe: Transaction date + 120 days
Code usage frequency v. all chargebacks 2024:   0.05%
Code usage frequency vs all AmEx chargebacks 2024:   2.54%

| OPENED | 45 days from receiving dispute for Elavon to provide rebuttal | 45 days for bank to open final chargeback | 45 days for Elavon to initiate arbetration | 30 days for bank or Elavon to withdraw from arbitration | ARBITRATION |

Why might this happen?

The cardholder claims they have been charged twice for the same service/ product.

Duplicate Processing is one of two reason codes that are repeated to multiple payments, and in this case relates to two sales made on the same card. This can be a system or human error.

The date and the amount of the transaction may not be the same.

For example, a hotel may charge their guests for accommodation at check-in. During their stay, the guest used additional services to be paid for separately. Instead, the hotel processes one new transaction, which includes accommodation and added services. Here, American Express will permit processing a chargeback on two transactions with different days and amounts.

How should you respond?

- If you agree that the second transaction is an error, please accept the case. Do not make new refunds. American Express regulations clearly state that once a chargeback is opened, no other refunds or sales to reclaim the amount should be made.

- If you disagree, please provide proof of sale for both transactions. Remember, the terminal receipt only proves that there were multiple transactions, so you need to provide further proof that shows the cardholder ordered/used the same service twice.

- If you cannot see a duplicate payment on your side, please check your reports on Elavon Connect to see if the second transaction went through. Check any additional Merchant IDs, or other Acquirers processing your transactions. If you still cannot see the second transaction, provide an official written statement that the second transaction does not belong to you and we will attempt to verify that situation.

- If the customer agrees that the dispute was opened in error, or they now recognise the transaction, please provide written confirmation from the customer. Note that this will only be sufficient if the cardholder will confirm their position to the bank.

- If the claim is valid, please accept the case.

- If you refunded the transaction, you should provide a receipt. Do not implement any refunds on your own after a chargeback has been opened.

How can I prevent Multiple Processing chargebacks?

- Try to check for any discrepancy between card sales and batches. If you find a duplicated transaction before a chargeback, you can still make a refund or reversal/void. You may not have full card details, but if you contact our Customer Service and request action from our side, we will reprocess the transaction for you.

- If you decide to refund the transaction, make sure the refund goes to exactly same card as the original sale and with the same amount.

Reason code 4523/P01/P22: Unassigned Cardmember Account Number

Opening timeframe: Transaction date + 120 days
Code usage frequency v. all chargebacks 2024:   Almost 0%
Code usage frequency vs all AmEx chargebacks 2024:   Almost 0.12%

| OPENED | 45 days from receiving dispute for Elavon to provide rebuttal | 45 days for bank to open final chargeback | 45 days for Elavon to initiate arbetration | 30 days for bank or Elavon to withdraw from arbitration | ARBITRATION |

Why might this happen?

An incorrect card number was used, and the issuer was unable to locate the cardholder. In most cases, these are credit chargebacks, refunds made manually to an incorrect card number which the bank can see, but which it can't connect to a cardholder. This code can also apply if you try to charge a non-existent card offline, without connection through Elavon to the issuing bank for authorisation.

How should you respond?

- If you received a credit chargeback (a credit note without a debit note) no action is needed. However, we would recommend you contact your customer, as they will not have received the refund you attempted.

- If you received a standard debit chargeback, you should provide the terminal receipt showing the transaction was authorised. Our team will verify this.

- If the debit claim is valid, please accept the case.

- Do not implement any refunds after a chargeback has been opened.

How can I prevent Unassigned Cardmember Account Number chargebacks?

- As these are issues related to incorrect card numbers, make sure you and your staff always confirm the card number with the cardholder.

Reason code 4530/P23: Currency Discrepancy

Opening timeframe: Transaction date + 120 days
Code usage frequency v. all chargebacks 2024:   Almost 0%
Code usage frequency vs all AmEx chargebacks 2024:   Almost 0%

| OPENED | 45 days from receiving dispute for Elavon to provide rebuttal | 45 days for bank to open final chargeback | 45 days for Elavon to initiate arbetration | 30 days for bank or Elavon to withdraw from arbitration | ARBITRATION |

Why might this happen?

The cardholder claims either that you have not offered the choice of currency they wish to pay in, or you chose the other option against their wishes.

How should you respond?

- If the chargeback is opened for the full amount of the transaction, please respond with confirmation of which currency should be used. The chargeback will be accepted, and the transaction reprocessed once again in the correct currency. The cardholder will be debited again and your account credited. However, please keep in mind that re-processing the transaction may result in a Late Presentment chargeback.

- If the chargeback is for a partial amount (the difference between what the cardholder paid if you offered a choice of currency vs. what was actually paid), please provide proof that cardholder accepted the currency used during the transaction. This can be a signed receipt, email conversation with customer's written request of the currency, or you can demonstrate where on your website the customer can change the currency along with confirmation of the currency chosen for disputed transaction.

- If the customer agrees that the dispute was opened in error, or they now recognise the transaction, please provide written confirmation from the customer. Note that this will only be sufficient if the cardholder will confirm their position to the bank.

- If the claim is valid, please accept the case.

- If you refunded the transaction, you should provide a receipt. Do not implement any refunds on your own after a chargeback has been opened.

How can I prevent Currency Discrepancy chargebacks?

- Make sure you react accurately to the terminal asking about the currency and that you are not skipping this part while making the transaction. Ask the cardholder to choose the currency by themselves.

- Provide training and guidance to your staff.

Helpful information:

- Remember that the merchant is obligated to provide evidence that the claim is invalid, and any verbal agreements will not count.

- CCTV images are not considered as valid documentation.

- If you have a website that shows amounts in a different currency but process only in your local currency, make sure that the cardholder is aware what they see is a possible amount after conversion, not confirmation they will pay in their own currency.

- If you decide to refund the transaction, make sure the refund goes to exactly same card as the original sale and with the same amount.

Reason code 4536/A08/P07: Late Presentment

Opening timeframe: Transaction date + 120 days
Code usage frequency v. all chargebacks 2024:   Almost 0%
Code usage frequency vs all AmEx chargebacks 2024:   Almost 0%

| OPENED | 45 days from receiving dispute for Elavon to provide rebuttal | 45 days for bank to open final chargeback | 45 days for Elavon to initiate arbetration | 30 days for bank or Elavon to withdraw from arbitration | ARBITRATION |

Why might this happen?

There are several scenarios that could lead to this type of chargeback.

- There was no attempt to make a transaction. Instead, the Force option was used.

- The authorisation code was used to process a transaction for a different amount than authorised.

- The authorisation code was previously reversed on the merchant's side. This could be a result of attempting to release pre-authorisation first, then using the same authorisation code for different amounts.

- The transaction was completed with an expired authorisation code.

- The transaction was taken offline, without a terminal connection to the bank.

How should you respond?

- If authorisation was not properly used, and the amount was not refunded to the same card before the chargeback, it cannot be defended.

- If the claim is valid, please accept the case.

- If you refunded the customer, please provide a refund receipt. Don't initiate any refunds once a chargeback process has begun

How can you prevent Late Presentment chargebacks?

- You should never force a transaction without a proper authorisation code. If you receive a message on your terminal that the card needs to be recovered, do not try to make the transaction again or use Force. Instead ask for a different payment method.

- Unless your business requires use of pre-authorisations, all transactions should be settled on the same day as their authorisation. If the authorisation code expires, but you attempt to make the transaction, it might turn out that the card was already blocked.

- Do not accept any authorisation codes from the cardholder.

- Provide training and guidance to your staff.

- If you decide to refund the transaction, make sure the refund goes to exactly same card as the original sale, for the same amount.

- Authorisation codes are assigned to one specific transaction, for the exact amount. If you are trying to increase the transaction amount, don't use a previously obtained code.

Reason code 4752/P03/P04: Credit/Debit Presentment Error

Opening timeframe: Transaction date + 120 days
Code usage frequency v. all chargebacks 2024:   0.23%
Code usage frequency vs all AmEx chargebacks 2024:   11.28%

| OPENED | 45 days from receiving dispute for Elavon to provide rebuttal | 45 days for bank to open final chargeback | 45 days for Elavon to initiate arbetration | 30 days for bank or Elavon to withdraw from arbitration | ARBITRATION |

Why might this happen?

The cardholder claim they were supposed to be refunded but instead a sale was processed.

A refund was instigated instead of a reversal. This applies to transactions processed by error, or which were fraudulent, which were reversed despite the batch still being open. If there is difference between the sale and refund amounts, after currency conversion, this may result in a chargeback.

How should you respond?

- If the disputed sale was not supposed to be a refund, you should provide proof of sale, through a sale receipt from the cash register, an invoice or digital details about the sale, which clearly connect it to the transaction.

- If the refund was not due to processing error or fraud, please provide documentation proving the validity of the original sale, such as order confirmations, invoices, correspondence, contracts, Ts & Cs and disclosure.

- If the refund was due to processing error or fraudulent transaction, liability for currency conversion due to making a refund instead of reversal sits on the merchant side. Please accept the case.

- If you successfully contacted the customer and they are willing to cancel the dispute, please ask them for written confirmation and provide it to us.

- If the claim is valid, please accept the case. Do not process any refunds after a chargeback has been opened.

- If you refunded the customer, please provide refund receipt.

How can you prevent Credit/Debit Presentment Error chargebacks?

- Making a sale instead of refund is usually due to human error. Take care and react immediately if you notice any error. If the batch is still open you should reverse/void the transaction and not process a refund.

- If you decide to refund the transaction, make sure the refund goes to

exactly same card as the original sale, for the same amount and provide a receipt. Do not connect multiple transactions with one refund, as it will make it hard for the bank to locate the refund before opening a chargeback.

- Although it is not mentioned directly in AmEx regulations, a small number of fraudulent transactions are disputed under the Credit/Debit Presentment Error code. To avoid this, contact our customer service team to request the transaction is reprocessed.

Consumer Dispute Chargebacks

Reason code 4513/C02: Credit Not Presented

Opening timeframe: Transaction date + 120 days
Code usage frequency v. all chargebacks 2024:   Almost 0%
Code usage frequency vs all AmEx chargebacks 2024:   1.55%

| OPENED | 45 days from receiving dispute for Elavon to provide rebuttal | 45 days for bank to open final chargeback | 45 days for Elavon to initiate arbetration | 30 days for bank or Elavon to withdraw from arbitration | ARBITRATION |

Why might this happen?

The cardholder claims they returned merchandise or cancelled services within your business timeframes, but were not offered, or were offered but have not received, a refund.

How should you respond?

- If no credit is due, please respond accordingly (for example, if the cardholder claims that the credit was promised for service not received, your rebuttal should follow the requirements of 'Service not received' with an additional statement as explanation).

- Verify cardholder' documentation and correspondence carefully and see if they provided any proof to support their claim. If you have doubts, please refer and provide supporting evidence (e.g. contact details from your website proving the email address is incorrect). If you find that the correspondence is valid but made in error by your employee, liability will be with your business.

- If you decide to refund the transaction, make sure the refund goes to exactly same card as the original sale and for the same amount and provide proof of the refund.

- Do not implement any refunds on your own after a chargeback has been opened.

- If the refund was made in a different way, in particular by bank transfer, please provide correspondence from the cardholder, where they provide you with bank details. In general, refunds by a different method (cash, bank transfer, different card) should never happen.

- If the chargeback relates to a non-refundable deposit, you need to show that the policy was accepted by the cardholder and provide the cancellation policy.

- If only a partial amount is due, please provide the amount you accept and rebuttal for the remaining amount (for example, if the remaining among is a cancellation penalty – Terms & Conditions and Refund Policy along with is disclosure).

- If the customer agrees that the dispute was opened in error, or they now recognise the transaction, please provide written confirmation from the customer. Note that this will only be sufficient if the cardholder will confirm their position to the bank.

- If the claim is valid, please accept the case.

- If you refunded the customer, please provide a refund receipt. If the amount is decreased by penalty fees, please provide your Ts & Cs and how they were accepted by the customer (in writing, signed, on the receipt, on the website with a click-to-accept box).

How can I prevent Credit Not Presented chargebacks?

- Make sure you process refunds immediately after the offer has been accepted.

- Ensure you process refunds using the same method as the original transaction was made and using the same acquirer.

- Never process joined refunds. Each sale should be refunded separately. This will help the bank to locate the refund without resorting to chargeback.

- Ensure you have your refund policies properly disclosed to the cardholder (on the receipt, for signature, in the email and confirmed in writing, with a click-to-accept box on your website).

- Provide training and guidance to your staff and deliver on what was promised to the cardholder.

Helpful information:

What are considered to be properly disclosed terms & conditions and refund policies?

- For face-to-face transactions: signed contracts, information on the receipt.

- For MOTO transactions: written correspondence (email or chat informing your Terms, with any attachments and customer responses).

- For e-commerce: a full-page screenshot showing how the customer acknowledges terms (click-to-accept box is required), next to either links to your terms, or the terms visible on the same page. Please also provide your terms in a PDF.

Reason code 4515/C14: Paid Through Other Means

Opening timeframe: Transaction date + 120 days
Code usage frequency v. all chargebacks 2024:   Almost 0%
Code usage frequency vs all AmEx chargebacks 2024:   0.63%

| OPENED | 45 days from receiving dispute for Elavon to provide rebuttal | 45 days for bank to open final chargeback | 45 days for Elavon to initiate arbetration | 30 days for bank or Elavon to withdraw from arbitration | ARBITRATION |

Why might this happen?

The cardholder claims they have been charged twice for the same service/product.

Duplicate Processing is one of two reason codes that are repeated to multiple payments, and in this case relates to two sales paid for using different methods. This can be a system or human error.

The date and the amount of the transaction may not be the same.

For example, a hotel may charge their guests for accommodation at check-in. During their stay, the guest used additional services to be paid for separately. Instead, the hotel processes one new transaction, which includes accommodation and added services. Here, American Express will permit processing a chargeback on two transactions with different days and amounts.

How should you respond?

- If you agree that the second transaction is an error, please accept the case. Do not make new refunds. American Express regulations clearly state that once a chargeback is opened, no other refunds or sales to reclaim the amount should be made.

- If you disagree, provide proof of sale for both transactions. Remember that the terminal receipt only proves that there were multiple transactions, so you need to provide further proof that shows the cardholder ordered/used the same service twice.

- If you cannot see a duplicate payment on your side, please check your reports on Elavon Connect to see if the second transaction went through. Check any additional Merchant IDs, or other Acquirers processing your transactions. If you still cannot see the second transaction, provide an official written statement that the second transaction does not belong to you and we will attempt to verify that situation.

- If the customer agrees that the dispute was opened in error, or they now recognise the transaction, please provide written confirmation from the customer. Note that this will only be sufficient if the cardholder will confirm their position to the bank.

- If the claim is valid, please accept the case.

- If you refunded the transaction, you should provide a receipt. Do not implement any refunds after a chargeback has been opened.

How can I prevent Paid Through Other Means chargebacks?

- Try to check for any discrepancy between card sales and batches. If you find a duplicated transaction before a chargeback, you can still make a refund or reversal/void. You may not have full card details, but if you contact our Customer Service and request action from our side, we will reprocess the transaction for you.

- If you decide to refund the transaction, make sure the refund goes to exactly same card as the original sale and with the same amount.

Reason code 4544/C28: Cancellation of Recurring Goods/Services

Opening timeframe: Transaction date + 120 days
Code usage frequency v. all chargebacks 2024:   0.09%
Code usage frequency vs all AmEx chargebacks 2024:   4.44%

| OPENED | 45 days from receiving dispute for Elavon to provide rebuttal | 45 days for bank to open final chargeback | 45 days for Elavon to initiate arbetration | 30 days for bank or Elavon to withdraw from arbitration | ARBITRATION |

Why might this happen?

The cardholder claims they withdrew their permission to charge their account as they no longer use the service. The card may also be cancelled but still charged despite that.

How should you respond?

- If the cardholder used the service or subscribed products were delivered and not returned, please provide proof of use (proof of delivery (postal or electronic), system logs showing the customer logged in and used service).

- If you have already refunded the customer, please provide proof of the refund.

- Note that American Express does not accept minimum period of recurring transactions and service usage. Even if your contract with the cardholder is for minimum 12 months, any cancellation request should be actioned. If it was not, please accept the case.

- It is possible that this reason code is used to bypass Fraud Group reason code criteria, e.g. the claim that that service was not received as the transaction was fraudulent. In that case, please evidence what the transaction was for (invoice, till receipt etc.) and your official statement, denying processing recurring transactions.

- If the customer agrees that the dispute was opened in error, or they now recognise the transaction, please provide written confirmation from the customer. Note that this will only be sufficient if the cardholder will confirm their position to the bank.

- If the claim is valid, please accept the case.

- Do not implement any refunds on your own after a chargeback has been opened.

- If you refunded the customer, please provide a receipt. If the amount is decreased by penalty fees, please provide your Ts & Cs and how they were accepted by the customer (in writing, signed, on the receipt, on the website with a click-to-accept box).

Helpful information:

What is considered to be a properly disclosed Terms & Conditions and Refund policy?

- For face-to-face transactions: signed contracts, information on the receipt.

- For MOTO transactions: written correspondence (email or chat informing your Terms, with any attachments and customer responses).

- For e-commerce: a full-page screenshot showing how the customer acknowledges terms (click-to-accept box is required), next to either links to your terms, or the terms visible on the same page. Please also provide your terms in a PDF.

How can I prevent Cancellation of Recurring Goods/Services chargebacks?

- Ensure you cancel the customer's subscription and recurring transactions without a delay.

- Maintain access to details which can prove that the cardholder used the service or received product despite cancellation, to offer proof that service was not cancelled.

- If you decide to refund the transaction, make sure the refund goes to exactly same card as the original sale and for the same amount.

Reason code 4553/C31/C32: Not as Described or Defective

Opening timeframe:	Transaction date + 120 days
Code usage frequency v. all chargebacks 2024:	0.17%
Code usage frequency vs all AmEx chargebacks 2024:	8.46%

OPENED	45 days from receiving dispute for Elavon to provide rebuttal	45 days for bank to open final chargeback	45 days for Elavon to initiate arbetration	30 days for bank or Elavon to withdraw from arbitration	ARBITRATION

Why might this happen?

The cardholder claims the service or product they purchased does not match the description offered at the time of purchase. This might be due to outdated descriptions, or to incorrect product being sent. This reason code can also be used if the received product or services were damaged or defective, including damage during shipping.

For virtual cards issued by travel and accommodation agencies using American Express Commercial Card Virtual Account, this code can be used if the contractual agreement between agency and merchant was not honoured.

How should you respond?

- You will need to provide as much evidence as you can, including invoices, contracts (remember that documentation signed by the cardholder has strongest value), service reports (such as detailed job summaries, MOT etc.), and correspondence with the customer.

- If the customer reviewed your service online positively and you are able to prove connection between the reviewer and the cardholder, this can be used as evidence.

- You may also find it useful to secure expert opinion, agreeing that your services are verified, certified and not defective.

- Remember that there must be a link between the product provided and the one sent for external expertise (for example serial number).

- If the product or service was not returned/cancelled, please provide an official statement. Remember that for fake returns (replacements which are false products, empty packaging, the same model but older) you need to provide proof that the returned product is not the one you sent.

- If you've replaced/repaired/resolved product or services, please provide evidence. This could be a job report, shipping details, documentation linking your action with the claim, proof of resolution provided (discounts/vouchers, room upgrades/switches accepted by the cardholder).

- If the customer agrees that the dispute was opened in error, or they now recognise the transaction, please provide written confirmation from the

Helpful information:

What is considered to be a properly disclosed Terms & Conditions and Refund policy?

- For face-to-face transactions: signed contracts, information on the receipt.

- For MOTO transactions: written correspondence (email or chat informing your Terms, with any attachments and customer responses).

- For e-commerce: a full-page screenshot showing how the customer acknowledges terms (click-to-accept box is required), next to either links to your terms, or the terms visible on the same page. Please also provide your terms in a PDF.

customer. Note that this will only be sufficient if the cardholder will confirm their position to the bank.

- If the claim is valid, please accept the case.

- Do not implement any refunds on your own after a chargeback has been opened.

- If you refunded the customer, please provide a refund receipt. If the amount is decreased by penalty fees, please provide your Ts & Cs and how they were accepted by the customer (in writing, signed, on the receipt, on the website with a click-to-accept box).

How can I prevent Not as Described or Defective chargebacks?

- Ensure that your product and service descriptions are clear and frequently updated.

- As a merchant selling products and services, you are responsible for their quality. Never refer your customers to manufacturers.

- Try to resolve issues and ensure your policies adhere to card scheme regulation. Accepting card transactions means you accept card scheme rules.

- Be aware that your Ts & Cs and especially no return policies do not apply to returns/cancellations when your product or service is defective/not as described. As a merchant you are obligated to provide a valid service or product.

- Keep all documentation and correspondence until the chargeback timeframes expire. After each verbal agreement, please make sure that the sale is finalized with cardholder' written, or signed confirmation to your offer (e.g. contracts and email confirmations).

- If you decide to refund the transaction, make sure the refund goes to the same card as the original sale and for the same amount.

Reason code 4554/C08: Goods and Services Not Received

Opening timeframe: Transaction date + 120 days
Code usage frequency v. all chargebacks 2024:   0.28%
Code usage frequency vs all AmEx chargebacks 2024:   13.68%

| OPENED | 45 days from receiving dispute for Elavon to provide rebuttal | 45 days for bank to open final chargeback | 45 days for Elavon to initiate arbetration | 30 days for bank or Elavon to withdraw from arbitration | ARBITRATION |

Why might this happen?

The cardholder claims that the service or merchandise they paid for was not received within the agreed time. This could include scenarios where the service or product you provide is delayed, without cardholder's agreement.

How should you respond?

- If the merchandise or service was provided, we require undeniable, signed proof of delivery. The signature should be clear, and not an 'x' or such. If delivery of the merchandise was done through a drop-box, we require confirmation showing the drop box was opened by the person who made the order, or a person authorised (by using a code or application). Please contact the courier company to obtain such information

- If the delay in receiving service/merchandise was previously known to the cardholder, please confirm how it was communicated, along with your Ts & Cs and how they were accepted by the customer (in writing, signed, on the receipt, on the website with a click-to-accept box).

- If the delay is a result of the customer's absence, please provide an explanation, with proof (for example, written communication with the customer).

- If the chargeback is a result of non-refundable cancellation, please provide proof of the cancellation, along with your Ts & Cs and how they were accepted by the customer (in writing, signed, on the receipt, on the website with a click-to-accept box).

- If the transaction relates to service that is still to be provided, please provide the details of the corresponding sale.

- If the transaction is a part of a sale waiting for full payment, or a deposit, please provide your contract along with your Ts & Cs and how they were accepted by the customer (in writing, signed, on the receipt, on the website with a click-to-accept box).

- If you contacted the customer and they confirmed they no longer dispute the transaction, please ask them for written confirmation and provide it along with your rebuttal. Please do not rely on your response only. If the case is escalated, we will not be able to defend it.

Helpful information:

What is considered to be a properly disclosed Terms & Conditions and Refund policy?

- For face-to-face transactions: signed contracts, information on the receipt.

- For MOTO transactions: written correspondence (email or chat informing your Terms, with any attachments and customer responses).

- For e-commerce: a full-page screenshot showing how the customer acknowledges terms (click-to-accept box is required), next to either links to your terms, or the terms visible on the same page. Please also provide your terms in a PDF.

- If your business transactions happen only at the point of sale/service provision, please provide your terminal receipt, till receipt/invoice and official statement confirming that your business operates as sold-as-seen.

- If the shipment was held by customs in cardholder's country, please provide tracking details showing status.

- It is possible that this reason code is used to bypass Fraud Group reason code criteria, e.g. the claim that that service was not received as the transaction was fraudulent. In that case, please respond with your official statement and what the transaction was for.

- If the customer agrees that the dispute was opened in error, or they now recognise the transaction, please provide written confirmation from the customer. Note that this will only be sufficient if the cardholder will confirm their position to the bank.

- If the claim is valid, please accept the case.

- Do not implement any refunds on your own after a chargeback has been opened.

- If you refunded the customer, please provide a refund receipt. If the amount is decreased by penalty fees, please provide your Ts & Cs and how they were accepted by the customer (in writing, signed, on the receipt, on the website with a click-to-accept box).

How can I prevent Good and Services Not Received chargebacks?

- Make sure your delivery options include valid proof of delivery. Tracking confirmation and pictures of packages are not always sufficient proof of delivery (packages can be stolen). Only signed proof of delivery and drop box pickup confirmations are considered acceptable.

- Make sure you have properly disclosed the delivery period and potential delays on your website or during the sale.

- If you run a business focused on pre-paid face-to-face sales (for example wedding dresses which are usually paid for up front) make sure you have a contract and eventually, signed proof of provision.

- If you decide to refund the transaction, make sure the refund goes to exactly same card as the original sale and with the same amount.

Reason code 4750: Car Rental Charge Non-Qualified or Unsubstantiated

Opening timeframe: Transaction date + 120 days
Code usage frequency v. all chargebacks 2024:   Almost 0%
Code usage frequency vs all AmEx chargebacks 2024:   0.21%

| OPENED | 45 days from receiving dispute for Elavon to provide rebuttal | 45 days for bank to open final chargeback | 45 days for Elavon to initiate arbetration | 30 days for bank or Elavon to withdraw from arbitration | ARBITRATION |

Why might this happen?

The cardholder claims they were incorrectly charged for car rental damage, theft, loss of use or any other addendum charges.

How should you respond?

- Provide all contracts, Ts & Cs and disclosure method. Remember that if third party agencies have been involved booking, you need to provide a screenshot of their website.

- Provide any reports about before and after conditions along with repair/cleaning invoices.

- Provide proof that the cardholder was informed and agreed to the charges.
    - For face-to-face transactions: receipt showing cardholder verification: Chip & PIN, Contactless or signature.
    - For card-not-present transactions: email correspondence.

- If the customer agrees that the dispute was opened in error, or they now recognise the transaction, please provide written confirmation from the customer. Note that this will only be sufficient if the cardholder will confirm their position to the bank.

- If the claim is valid, please accept the case. If you refunded the customer, please provide refund receipt. If the amount is decreased by penalty fees, please provide your Terms & Conditions along with the way it was accepted by the customer (in writing, signed, on the receipt, on the website with a click-to-accept box).

- Do not implement any refunds on your own after a chargeback has been opened.

- If the refund was made in a different way, in particular by bank transfer, please provide correspondence from the cardholder, where they provide you with bank details. In general, refunds by a different method (cash, bank transfer, different card) should never happen.

Helpful information:

What are considered to be properly disclosed terms & conditions and refund policies?

- For face-to-face transactions: signed contracts, information on the receipt.

- For MOTO transactions: written correspondence (email or chat informing your Terms, with any attachments and customer responses).

- For e-commerce: a full-page screenshot showing how the customer acknowledges terms (click-to-accept box is required), next to either links to your terms, or the terms visible on the same page. Please also provide your terms in a PDF.

How can I prevent Car Rental Charge Non-Qualified or Unsubstantiated charges chargebacks?

- These cases can be very difficult to defend. If possible, secure evidence that shows the customers incurring the charges, e.g. carry out immediate car condition checks.

- If addendum charges are inevitable for your business, we recommend contacting legal advisors to find a way to charge the customer in a legal way, if chargeback occurs.

- If you decide to refund the transaction, make sure the refund goes to exactly same card as the original sale and for the same amount and provide proof of the refund.

Reason code 4754: Local Regulatory/Legal Dispute

Opening timeframe: Transaction date + 120 days
Code usage frequency v. all chargebacks 2024:   Almost 0%
Code usage frequency vs all AmEx chargebacks 2024:   Almost 0%

OPENED	45 days from receiving dispute for Elavon to provide rebuttal	45 days for bank to open final chargeback	45 days for Elavon to initiate arbetration	30 days for bank or Elavon to withdraw from arbitration	ARBITRATION

What could be the reason for this chargeback?

The cardholder opens a dispute under rights provided by law, but the reason
does not match any other dispute code.

How should you respond?

- Check your bank documentation, as there might be multiple reasons for
  the chargeback. You will then need to check the reason code and take
  appropriate action.

- If the claim is valid, please accept the case. Do not do process refunds after
  a chargeback has been opened.

- If you refunded the customer, please provide a refund receipt.

Reason code C04: Goods/Services Returned or Refused

Opening timeframe: Transaction date + 120 days
Code usage frequency v. all chargebacks 2024:   0.04%
Code usage frequency vs all AmEx chargebacks 2024:   2.20%

OPENED	45 days from receiving dispute for Elavon to provide rebuttal	45 days for bank to open final chargeback	45 days for Elavon to initiate arbetration	30 days for bank or Elavon to withdraw from arbitration	ARBITRATION

Why might this happen?

The cardholder claims they returned or refused accepting goods or services.

How should you respond?

- If the claim is valid, please accept the case.

- If no credit is due, please respond accordingly. E.g. if the cardholder claims that the credit was promised for service not received, your rebuttal should follow the requirements of Service Not Received with an additional statement.

- Verify cardholder' documentation and correspondence carefully and see if they provided any proof to support their claim. If you have doubts, please refer and provide supporting evidence (e.g. contact details from your website proving the email address is incorrect). If you find that the correspondence is valid but made in error by your employee, liability will stay with your business.

- If you decide to refund the transaction, make sure the refund goes to exactly same card as the original sale and for the same amount and provide proof of the refund.

- If the refund was made in a different way, in particular by bank transfer, please provide correspondence from the cardholder, where they provide you with bank details. In general, refunds by a different method (cash, bank transfer, different card) should never happen.

- If the customer agrees that the dispute was opened in error, or they now recognise the transaction, please provide written confirmation from the customer. Note that this will only be sufficient if the cardholder will confirm their position to the bank.

- If you refunded the customer, please provide a refund receipt. If the amount is decreased by penalty fees, please provide your Ts & Cs and how they were accepted by the customer (in writing, signed, on the receipt, on the website with a click-to-accept box).

- If this relates to a non-refundable deposit, you need to show evidence that the policy was accepted by the cardholder.

- Do not implement any refunds on your own after a chargeback has been opened.

Helpful information:

What are considered to be properly disclosed terms & conditions and refund policies?

- For face-to-face transactions: signed contracts, information on the receipt.

- For MOTO transactions: written correspondence (email or chat informing your Terms, with any attachments and customer responses).

- For e-commerce: a full-page screenshot showing how the customer acknowledges terms (click-to-accept box is required), next to either links to your terms, or the terms visible on the same page. Please also provide your terms in a PDF.

How can I avoid Goods/Services Returned or Refused chargebacks?

- Make sure you process refunds immediately after the offer has been accepted.

- Ensure you process refunds using the same method as the original transaction was made and using the same acquirer.

- Never process joined refunds. Each sale should be refunded separately. This will help bank to locate the refund without processing chargeback.

- Ensure you have your refund policies properly disclosed to the cardholder (on the receipt, for signature, in the email and confirmed in writing, with a click-to-accept box on your website).

- Train your staff properly and honor what has been promised to the cardholder.

- If you decide to refund the transaction, make sure the refund goes to exactly same card as the original sale and with the same amount.

Reason code C05: Goods/Services Cancelled

Opening timeframe: Transaction date + 120 days
Code usage frequency v. all chargebacks 2024:   0.04%
Code usage frequency vs all AmEx chargebacks 2024:   2.20%

OPENED	45 days from receiving dispute for Elavon to provide rebuttal	45 days for bank to open final chargeback	45 days for Elavon to initiate arbetration	30 days for bank or Elavon to withdraw from arbitration	ARBITRATION

Why might this happen?

The cardholder claims they have returned merchandise or cancelled services within the time frames allowed by your company, but either they were offered no refund, or they didn't receive one.

How should you respond?

- If no credit is due, please respond accordingly. E.g. if the cardholder claims that the credit was promised for services not received, your rebuttal should follow the requirements of Service Not Received with an additional statement.

- If the refund was made, please provide proof of the refund. Do not implement any refunds after a chargeback has been opened.

- If the claim is valid, please accept the case.

- Verify cardholder documentation and correspondence carefully and see if they provided any proof to support their claim. If you have doubts, please refer and provide supporting evidence (e.g. contact details from your website proving the email address is incorrect). If you find that the correspondence is valid but made in error by your employee, liability will stay with your business.

- If you decide to refund the transaction, make sure the refund goes to exactly same card as the original sale and for the same amount and provide proof of the refund.

- If the refund was made in a different way, in particular by bank transfer, please provide correspondence from the cardholder, where they provide you with bank details. In general, refunds by a different method (cash, bank transfer, different card) should never happen.

- If you refunded the customer, please provide a refund receipt. If the amount is decreased by penalty fees, please provide your Ts & Cs and how they were accepted by the customer (in writing, signed, on the receipt, on the website with a click-to-accept box).

- If the customer agrees that the dispute was opened in error, or they now recognise the transaction, please provide written confirmation from the

Helpful information:

What are considered to be properly disclosed terms & conditions and refund policies?

- For face-to-face transactions: signed contracts, information on the receipt.

- For MOTO transactions: written correspondence (email or chat informing your Terms, with any attachments and customer responses).

- For e-commerce: a full-page screenshot showing how the customer acknowledges terms (click-to-accept box is required), next to either links to your terms, or the terms visible on the same page. Please also provide your terms in a PDF.

customer. Note that this will only be sufficient if the cardholder will confirm their position to the bank.

- If this relates to a non-refundable deposit, you need to show evidence that the policy was accepted by the cardholder.
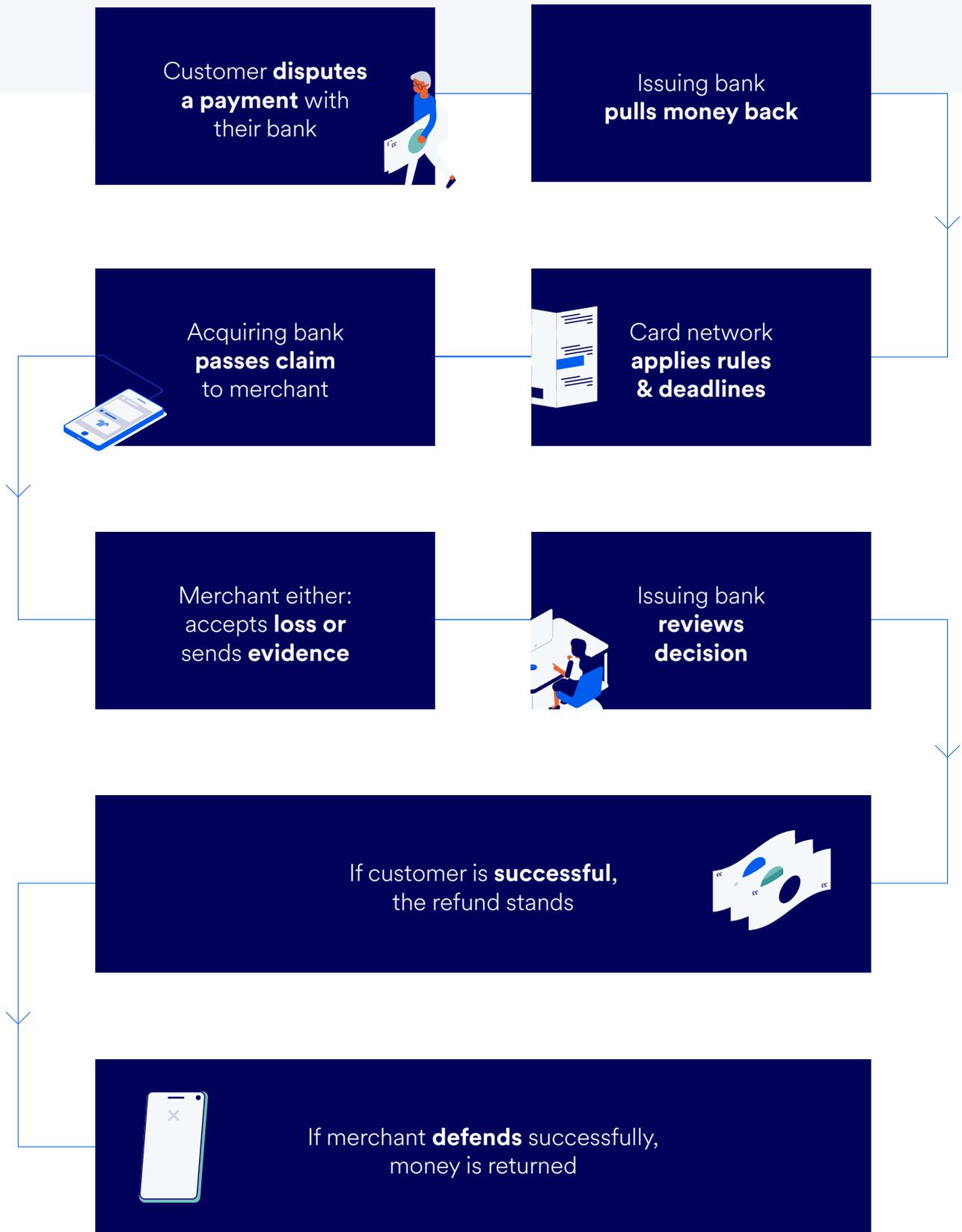
How can I prevent avoid Goods/Services Canceled chargebacks?

- Make sure you process refunds immediately after the offer has been accepted.

- Ensure you process refunds using the same method as the original transaction was made and using the same acquirer, for the same amount, to the same card.

- Never process joined refunds. Each sale should be refunded separately. This will help the bank to locate the refund without resorting to chargeback.

- Ensure you have your refund policies properly disclosed to the cardholder (on the receipt, for signature, in the email and confirmed in writing, with a click-to-accept box on your website).

- Provide training and guidance to your staff and deliver on what was promised to the cardholder.

Card transaction cycle

Customer chooses to **make a purchase**

Customer **inserts/taps** card or enters card details **online**

Acquirer/gateway routes the data to the **appropriate card network**

Merchant sends payment data **requesting authorisation**

Card network (Visa/Mastercard/Amex) **checks and forwards** to relevant card issuer

Card issuer **approves/declines** the payment and sends a response

Merchant **gets paid,** minus any fees

Acquirer **deposits funds** into merchant account

Customer **receives purchase**

Chargeback transaction cycle

Customer **disputes a payment** with their bank

Issuing bank **pulls money back**

Acquiring bank **passes claim** to merchant

Card network **applies rules & deadlines**

Merchant either: accepts **loss or** sends **evidence**

Issuing bank **reviews decision**

If customer is **successful**, the refund stands

If merchant **defends** successfully, money is returned

How to create a secure email account

Contact us for more information

📞 UK **0345 850 0195** ✉ **chargebacks@elavon.com** 🏠 **elavon.co.uk**
📞 IRE **1850 202 120** ✉ **chargebacks@elavon.com** 🏠 **elavon.ie**

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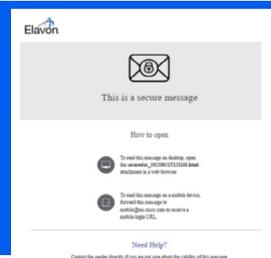
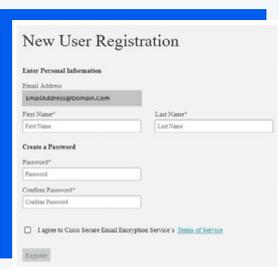Look out for an email from **disputes@Elavon.com,** and save it to your device

2

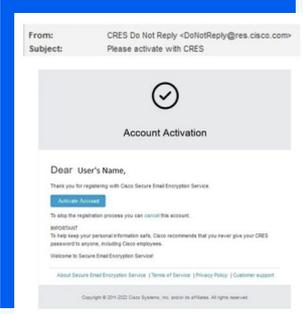Click to **open the attachment** in your web browser.

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.**