

Chargeback Timeframes and Reason Codes

USER GUIDE

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REVISION HISTORY

| Date | Description |
|-----------|---|
| 9/20/2021 | Multiple updates made to bring this guide up to date |
| 06/01/19 | Updates to timeframe for MasterCard Reason Code 34 (from 120 days to 90). |
| 8/7/18 | Updates to Debit Chargeback Reason Codes. |
| 2/12/18 | Changes to Visa information for VCR Pgs. |
| 12/19/16 | Corrected document formatting for MasterCard Reason Code 37. |
| 10/10/16 | Updated: Added Merchant Required Documentation sections to each reason code table. Removed Revolution Card section and retired reason codes. |
| 04/04/16 | Added American Express Chargeback and Retrieval Reason Codes. |
| 02/10/16 | Added Debit Chargeback Reason Codes. |
| 11/03/15 | Updated these MasterCard Chargeback Codes: 08, 12, 31, 34, 42, 53, 55, 59, 60, 70, 71. Updated these Visa Chargeback Codes: 30, 62, 85. Updated these Discover Chargeback Codes: U05, U06. |
| 10/23/14 | Discover Retrieval Reason Codes — Removed Code 02. Updated Visa Chargeback Code 83. Updated these MasterCard Chargeback Codes: 08, 12, 55. Updated these Discover Chargeback Codes: RG, RM, U01, U02. Added these Discover Chargeback Codes: 05, PM. Removed Visa Chargeback Code 60. Removed these Discover Chargeback Codes: AL, CA, IC, IS, NC, SV, U03, UNR. |
| 10/21/14 | Updated Chargeback Time Frames: Added Reason Code 05; Addendum Reason Code PM; Changed TF time frame from 120 days to 540 days. |
| 04/09/14 | Discover: DC, U02. |
| 04/20/13 | Visa and MC Retrieval Codes — removed retired codes MC Reason Code 37 — Updated Special Notes. Visa Chargeback Codes — removed retired codes. Code 81 — Updated Special Notes. Code 83 — Updated Re-presentation Rights Code 96 — Deleted, Retired in Oct. 2012. Discover Chargeback Codes — removed retired codes Updated these Discover Codes: AP, AW, CD, CR, DP, NR, RG, RM, RN2, U02. Added information about Discover Chargeback funding. Reformatted manual to new manual format. |
| 04/13/13 | Updated Acquirer Time Frames MasterCard Time Frames Chart: Deleted Retired Code 35; Deleted Retired Code 57 & 62; Updated Code 60 Time frame. Visa Time Frames Chart: Deleted Retired Code 96. Discover Time Frames Chart: Deleted Retired Code AL & SV. Updated Time Frames for all Discover codes: Deleted Retired Codes U02, U03, U11, U12, U18, U21, U23, U28, U31, U38, U99. Deleted UK Maestro/Solo section as these are now combined with MasterCard codes. Updated to new Client Manual Format. |
| 11/02/12 | Updated Discover Codes. |

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| 3/13/12 | MasterCard: Removed code 01. Added Reason Codes 70 & 71. Visa: Updated codes: 30, 41, & 53. Updated codes: 60, 76, 78, 85, & 86. Wording updated for consistency on codes 62, 70, 71, 72, 73, 74, 75, 77, & 78. |
| 07/11/11 | Removed MasterCard Reason Code 01. Updated the Issuer Documents for MasterCard Codes: 37, 40, 63, 70, 71. Updated Merchant Rights for these MasterCard Codes: 37, 63. |
| 03/09/11 | Updated Issuer Required Documentation Required for VISA Codes: 53, 57, 62, 72, 80, 81, 85. |
| 07/19/10 | Added two new MasterCard Reason Codes: Reason Code 70 Chip Liability Shift; Reason Code 71 Chip/PIN Liability Shift. |
| 06/25/10 | Per Bank Card Regulation Updates: Updated MasterCard Codes: 08, 31, 55, 59. Per Bank Card Regulation Updates: Updated MasterCard Codes: 08; 55; 59; Updated UK Maestro Code 29. |
| 06/23/10 | Updated PayPal Reason Codes |
| 01/20/10 | Adjusted timeframe to deposit for Reason Code 74 |
| 12/31/09 | Visa Reason Code 79 deleted. Visa Reason Codes 57, 75, 77, 80-83 and 85 — Timeframe to initiate chargebacks changes. Discover Reason Code CD — Special Note added. Special Note added for processing rules for JCB USD transactions. BML Reason Code A3 description changed to Merchant Non-Compliance. Deleted Revolution Card Reason Code 96. Diners Codes deleted — unnecessary as Discover codes are used now. PayPal updated with Representment Time Frames. Maestro updated with Representment Time Frames. Revision History Added. |
| 05/22/09 | Added Discover Retrieval Reason Codes including MasterCard and Visa IAS Healthcare Retrieval Codes 27 and 43. Added Chargeback Reason Codes for Discover and 72 for Visa. |
| 04/08/09 | Manual created. |

TABLE OF CONTENTS

| | |
|--|----|
| DISCLAIMER..... | 2 |
| REVISION HISTORY..... | 3 |
| Table of Contents | 4 |
| INTRODUCTION | 5 |
| RETRIEVAL REASON CODES | 6 |
| MASTERCARD CHARGEBACK TIME FRAMES..... | 10 |
| MASTERCARD CHARGEBACK REASON CODES | 12 |
| VISA CHARGEBACK TIME FRAMES | 33 |
| VISA CHARGEBACK REASON CODES | 36 |
| DISCOVER CHARGEBACK TIME FRAMES | 65 |
| DISCOVER CHARGEBACK REASON CODES..... | 67 |

| | |
|---|-----|
| AMERICAN EXPRESS CHARGEBACK TIME FRAMES | 87 |
| AMERICAN EXPRESS CHARGEBACK REASON CODES | 90 |
| DEBIT CHARGEBACK REASON CODES | 108 |
| JCB TIME FRAMES | 118 |
| JCB CHARGEBACK REASON CODES..... | 119 |
| 122 | 122 |
| Merchant Services CHARGEBACK REASON CODES | 123 |

INTRODUCTION

A chargeback is the reversal of sale transaction. They can occur when a customer refuses to accept responsibility for a charge on their credit card, or the issuing bank doesn't receive an authorization approval code, for example.

The payment brands have established time frames within which issuers and acquirers must act or respond. Time frames vary by the payment brand, type of chargeback (technical or customer dispute), and by the reason code associated with the chargeback.

Acquirer Time Frames

The payment brands must receive our response, "representation" of the transaction details, by the 45th calendar day since the chargeback was initiated. To meet that deadline, we must receive "recourse requests" by the due date indicated on the Online Chargeback Management System screen, or your chargeback paperwork. This is the 39th calendar day from the day the chargeback was initiated. The **Return by Date** is set to give us sufficient time to process the recourse request and represent the chargeback within the 45-day time frame.

As a result of the Visa Claims Resolution (VCR) initiative occurring April 13, 2018, Visa must receive our response, "Dispute Response" for Collaboration disputes or a pre-arbitration for Allocation disputes by the 30th calendar day after the initiation of the Visa dispute. To meet that deadline, we must receive "recourse requests" by the due date indicated on the Online Chargeback Management System screen, or your chargeback paperwork. For Collaboration disputes, this is the 24th calendar day from the day the chargeback was initiated. For Allocation disputes, this is the 18th calendar day from the date the dispute was initiated. The **Return by Date** is set to give us sufficient time to process the recourse request and represent the chargeback within the Visa deadlines.

Time Frames by Chargeback Type and Reason Code

The Time Frame charts in this guide indicate the reason codes, allowable time frames for chargeback processing and type of chargeback. We also included the reason code descriptions and an indication of when the allowable time frame begins.

Information for each reason code may include:

- Reason code number
- Reason code description
- Timeframe for initiation

- Type of chargeback
- Dispute description
- Special notes (if any)
- Required issuer documentation
- Re-presentment rights/Client • Pre-arbitration rights/Client

RETRIEVAL REASON CODES

A retrieval request is an issuer’s request for a transaction receipt, which could include the original printing, a paper copy or fax, or a digital version (such as a scanned copy).

To fulfill a retrieval request, we (the acquirer) must provide the documentation described below depending on the “Fulfillment Types,” within 30 days of our receipt of the retrieval request.

A fulfillment must:

- Be legible enough for the Cardholder to read or for the Issuer to identify the Account Number or Token
- Include the unique 12-digit identifier assigned by VisaNet to a request for a Transaction Receipt copy
- For a US Domestic Transaction, include a unique 9-digit control number assigned by the Issuer to identify the source of the request

Fulfillment Types

| TRANSACTION TYPE | DESCRIPTION |
|---------------------------------------|--|
| Face-to-Face Environment Transaction | The Merchant or Acquirer copy of the Transaction Receipt bearing the signature that was used to verify the Cardholder |
| T&E Transaction | All of the following: <ul style="list-style-type: none"> • A copy of the Transaction Receipt or a Substitute Transaction Receipt • Card Imprint, if available • Cardholder signature, if available • T&E Document, if applicable |
| Preauthorized Health Care Transaction | In the U.S. Region, a copy of the Order Form |
| Card Not Present | Provide proof of AVS response, an itemized bill with bill-to and ship-to addresses and proof of delivery |

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| Credit Transaction | <ul style="list-style-type: none"> For a Transaction involving a Member in the Visa Europe Territory, a log indicating that the Credit Transaction has been processed to the Card Account Number For a Transaction not involving a Member in the Visa Europe Territory, a log indicating that the Credit Transaction has been processed for the same Cardholder |
|--------------------|---|

In the event that a merchant does not respond to a ticket retrieval request within 21 days to allow processing time, a chargeback may result and it cannot be represented.

Visa and MasterCard

| VISA CODE | MASTERCARD CODE | DESCRIPTION |
|-----------|-----------------|--|
| N/A | 05 | Cardholder does not agree with amount billed |
| 27 | 43 | IIAS Healthcare Retrieval Request |
| N/A | 21 | Cardholder does not recognize transaction (merchant name, city, state or date) |
| N/A | 22 | Chip transaction request |
| N/A | 23 | Cardholder needs for personal records (tax record or business expense) |
| 28 | N/A | Cardholder request for copy with signature |
| 30 | N/A | Cardholder request due to dispute |
| 33 | 41 | Fraud analysis request/fraud investigation |
| 34 | N/A | Legal process request |
| N/A | 42 | Potential chargeback/compliance |

Discover

| CODE | DESCRIPTION |
|------|--|
| 01 | Transaction Document Request |
| 03 | Transaction Document Request Due to Cardholder Dispute |
| 04 | Transaction Document Request for Fraud Analysis |
| 05 | Good Faith Investigation |

American Express

| CODE | DESCRIPTION |
|------|---|
| 04 | The Card Member requests delivery of goods / services ordered but not received. Please provide the service, ship the goods, or provide Proof of Delivery or proof of services rendered. |

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| 21 | The Card Member claims the goods / services were cancelled / expired or the Card Member has been unsuccessful in an attempt to cancel the goods / services. Please issue Credit, or provide a copy of your cancellation policy or contract signed by the Card Member and discontinue future billings. |
| 24 | The Card Member claims the goods received are damaged or defective and requests return authorization. If a return is not permitted, please provide a copy of your return or refund policy. |
| 59 | The Card Member requests repair or replacement of damaged or defective goods received. Please provide return instructions and make the appropriate repairs, or provide a copy of your return/replacement policy and explain why the goods cannot be repaired/replaced. |
| 61 | The Card Member claims the referenced Credit should have been submitted as a Charge. Please submit the Charge or provide an explanation of why Credit was issued. |
| | |
| 62 | The Card Member claims the referenced Charge should have been submitted as a Credit. Please issue Credit, or provide support and itemization for the Charge and an explanation of why Credit is not due. |
| 63 | The Card Member requests replacement for goods or services that were not as described by your Establishment, or Credit for the goods or services as the Card Member is dissatisfied with the quality. |
| 127 | The Card Member claims to not recognize the Charge. Please provide support and itemization. In addition, if the Charge relates to shipped goods, please include Proof of Delivery with the full delivery address. If this documentation is not available, please issue Credit. |
| 147 | The Card Member claims the Charge will be paid by their insurance company. Please provide a copy of the following documentation: itemized rental agreement, itemized repair bill, and acknowledgement of responsibility signed by the Card Member. |
| 154 | The Card Member claims the goods / services were cancelled and /or refused. Please issue Credit or provide Proof of Delivery, proof that the Card Member was made aware of your cancellation policy and an explanation why Credit is not due. |
| 155 | The Card Member has requested Credit for goods / services that were not received from your Establishment. Please issue Credit or provide Proof of Delivery, or a copy of the signed purchase agreement indicating the cancellation policy and an explanation of why Credit is not due. |
| 158 | The Card Member has requested Credit for goods that were returned to your Establishment. Please issue Credit or explain why Credit is not due along with a copy of your return policy. |
| 169 | The Card Member has requested Credit for a Charge you submitted in an invalid currency. Please issue Credit or explain why Credit is not due. |

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| 170 | The Card Member requests Credit for a cancelled lodging reservation or a Credit for a Card Deposit was not received by the Card Member. Please issue Credit or provide a copy of your cancellation policy and explain why Credit is not due. |
| 173 | Duplicate Processing |
| 175 | Credit Not Processed |
| 176 | CNP – Does Not Recognize |
| 177 | Unauthorized Charge |
| 193 | Fraudulent Transaction |
| 680 | Transaction Amount Differs |
| 684 | Paid by Other Means |
| 691 | Requesting Trans Support |
| 693 | Req. Info Loss/Theft/Damage Trans |
| S02 | Response Accepted, Will Not Debit |
| S03 | Support received. |

MASTERCARD CHARGEBACK TIME FRAMES

| REASON CODE | CHARGEBACK TYPE ¹ | DESCRIPTION | TIME FRAME |
|-------------|------------------------------|---|--|
| 07 | T | Warning Bulletin File | 90 calendar days from the transaction date |
| 08 | T | Requested/Required Authorization Not Obtained | 90 calendar days from the transaction date |
| 12 | T | Account Number Not on File | 90 calendar days from the transaction date |
| 31 | C | Transaction Amount Differs | 90 calendar days from the transaction date |
| 34 | T or C | Point of Interaction | 90 calendar days from the transaction date |
| 37 | C | No Cardholder Authorization | 120 calendar days from the transaction date |
| 41 | C | Cancelled Recurring Transaction | 120 calendar days from the transaction date |
| 42 | C | Late Presentment | 120 calendar days from the transaction date |
| 46 | T | Correct Currency Code Not Provided | 120 calendar days from the transaction date |
| 49 | T | Questionable Client Activity | 120 calendar days from either the transaction date or the global Security Bulletin date |
| 50 | C | Credit Posted as a Purchase | 120 calendar days from the transaction date |
| 53 | C | Not As Described | 120 calendar days from the transaction date or 120 calendar days from the receipt date of delayed delivery of merchandise or services |
| 54 | C | Cardholder Dispute — Not Elsewhere Classified | 120 calendar days from the transaction date or 60 calendar days from the issuer's receipt date of first cardholder notification of the |

| | | | |
|----|---|-----------------------------------|--|
| 55 | C | Goods or Services Not Provided | 120 calendar days from the expected date of delivery |
| 59 | C | No-Show, Addendum, or ATM Dispute | 120 calendar days from the transaction date |
| 60 | C | Credit Not Processed | |
| 70 | C | Chip Liability Shift | |
| 71 | C | Chip/PIN Liability Shift | |

¹ T = Technical; C = Customer Dispute

MASTERCARD CHARGEBACK REASON CODES

If you're using the Online Chargeback Management System, you will find the chargeback reason codes on both the Level 1 and 2 screens. These codes are established by the payment brands to categorize the incoming chargeback requests by reason. The codes also appear on financial reporting associated with chargebacks.

| CODE | DESCRIPTION |
|------|---|
| 07 | Warning Bulletin File |
| 08 | Requested/Required Authorization Not Obtained |
| 12 | Account Number Not On File Obtained |
| 31 | Transaction Amount Differs |
| 34 | Duplicate Processing |
| 37 | No Cardholder Authorization |
| 41 | Cancelled Recurring Transaction |
| 42 | Late Presentment |
| 46 | Correct Currency Code Not Provided |
| 49 | Questionable Merchant Activity |
| 53 | Not As Described |
| 54 | Cardholder Dispute — Not Elsewhere Classified |
| 55 | Goods or Services Not Provided |
| 59 | No-Show, Addendum, or ATM Dispute |
| 60 | Credit Not Processed |
| 70 | Chip Liability Shift |
| 71 | Chip/PIN Liability Shift |

| REASON CODE 07 | WARNING BULLETIN FILE |
|---------------------------------------|---|
| Chargeback Type | Technical |
| Dispute Description | The account number was present in the Warning Bulletin File on the date of the transaction and no authorization was obtained |
| Timeframe to Initiate Chargeback | 90 calendar days from the date of the transaction |
| Representment Rights/ Merchant Action | <ul style="list-style-type: none"> Follow in-house procedures If credit was previously issued, contact our Chargeback Department; otherwise, accept the chargeback and follow inhouse collection procedures |
| Issuer Required Documentation | None |

| | |
|---------------------------------|---|
| Merchant Required Documentation | None |
| Special Notes | <ul style="list-style-type: none"> • Authorizations are valid for only 30 days • Issuer has the right to assess a US \$25 handling fee when the chargeback is initiated • If we represent the chargeback with a valid authorization, the business is credited US \$50. |

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|-----------------------|--|
| REASON CODE 08 | REQUESTED/REQUIRED AUTHORIZATION NOT OBTAINED |
|-----------------------|--|

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| Chargeback Type | Technical |
| Dispute Description | Authorization was either requested or required, but was not obtained |
| Timeframe to Initiate Chargeback | 90 calendar days from the date of the transaction |
| Representation Rights/ Merchant Action | <ul style="list-style-type: none"> • Follow in-house procedures • If credit was previously issued, contact the Chargeback Department; otherwise, accept the chargeback and follow inhouse collection procedures • Representation rights exist if the following conditions apply: • The business can prove that the cardholder initiated the authorization request; for example, the first transaction was declined due to an error with the expiration date, and the cardholder provides the correct expiration date in a second transaction. |
| Issuer Required Documentation | None |
| Merchant Required Documentation | <ul style="list-style-type: none"> • Provide logs showing authorization obtained • Retail: Provide signed sales slip • Card Not Present: Provide an itemized bill with bill-to and ship-to addresses and cardholder’s name, description of goods |
| Special Notes | <ul style="list-style-type: none"> • Authorizations are valid for only 30 days • Issuer has right to assess US \$25 handling fee when the chargeback is initiated • If we represent the chargeback with a valid authorization, the business is credited US \$50. |

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| REASON CODE 12 | ACCOUNT NUMBER NOT ON FILE OBTAINED |
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| Chargeback Type | Technical |
|-----------------|-----------|

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|---------------------------------------|--|
| Dispute Description | A transaction was processed using an account number that is not listed in the Issuer’s customer database |
| Timeframe to Initiate Chargeback | 90 calendar days from the date of the transaction |
| Representment Rights/ Merchant Action | <ul style="list-style-type: none"> • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures • Representment rights exist if the following conditions apply: • The business can prove that the cardholder initiated the authorization request; for example, the first transaction was declined due to an error with the expiration date, and the cardholder provides the correct expiration date in a second transaction. |
| Issuer Required Documentation | None |
| Merchant Required Documentation | <ul style="list-style-type: none"> • Provide logs showing authorization obtained • Retail Provide signed sales slip • Card Not Present: Provide an itemized bill with bill-to and ship-to addresses and cardholder’s name, description of goods |
| Special Notes | <ul style="list-style-type: none"> • Authorizations are valid for only 30 days • Retail: Provide a sales slip |

| REASON CODE 31 TRANSACTION AMOUNT DIFFERS | |
|--|--|
| Chargeback Type | Cardholder Dispute |
| Dispute Description | Cardholder paid for the purchase using an alternate payment method The amount of the transaction processed was not the amount the cardholder agreed to |
| Timeframe to Initiate Chargeback | 90 calendar days from the date of the transaction |
| Representment Rights/ Merchant Action | <ul style="list-style-type: none"> • Provide proof the transaction that was processed using an alternate payment method was for a separate purchase • This chargeback may be represented if it can be proven that the transaction amount is correct • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures |

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|---------------------------------|---|
| Issuer Required Documentation | <ul style="list-style-type: none"> • A cardholder letter • Email • Fax or Expedited Billing Dispute • Forms or exhibits showing the amount agreed upon by cardholder • Proof that an unreasonable amount was charged |
| Merchant Required Documentation | <ul style="list-style-type: none"> • Retail: Provide a signed sales slip • Card Not Present: Provide an itemized bill proving charge is correct • Merchant explanation and documentation |
| Special Notes | <ul style="list-style-type: none"> • The chargeback amount is restricted to the difference between the amount that was processed and the amount the cardholder agreed to |

| REASON CODE 34 | POINT OF INTERACTION ERROR |
|---------------------------------------|--|
| Chargeback Type | Cardholder or Technical Dispute |
| Dispute Description | The merchant charges the customer more than once for the same purchase on the same day |
| Timeframe to Initiate Chargeback | 90 calendar days from the date of the transaction |
| Representment Rights/ Merchant Action | <ul style="list-style-type: none"> • This chargeback may be represented if the merchant can prove that each transaction is for a separate purchase • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures |
| Issuer Required Documentation | <ul style="list-style-type: none"> • Cash receipts • Statements from other credit cards • The 23-digit Acquirer Reference Number, if the same • MasterCard was billed or detail showing a completed funds transfer |
| Merchant Required Documentation | <ul style="list-style-type: none"> • Retail: Provide signed sales slips for each transaction indicated in the issuer documentation • Card Not Present: Provide proof of each transaction indicated in the issuer documentation |
| Special Notes | <ul style="list-style-type: none"> • If our transaction database contains two or more transactions on the same day and for the same amount, the chargeback will be sent to the merchant for review • This Reason code was formally referred to as Duplicate Processing |

| REASON CODE 37 | NO CARDHOLDER AUTHORIZATION |
|--|--|
| Chargeback Type | Cardholder Dispute |
| Dispute Description | The cardholder is claiming he/she never authorized nor participated in the transaction |
| Timeframe to Initiate Chargeback | 120 calendar days from the date of the transaction |
| Representation Rights/ Merchant Action | <ul style="list-style-type: none"> • Card Not Present: This chargeback may be represented if: • The Address Verification Service (AVS) response was an I1 or I3 and the merchandise was shipped to the AVS address. • Verification that transaction was properly processed using MasterCard SecureCode • Compelling information available • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures |
| Issuer Required Documentation | <ul style="list-style-type: none"> • Expedited Billing Dispute Resolution Process Form stating the Issuer has: • Closed the cardholder’s account • Blocked the account on its host • Listed the account number on the MasterCard Account File with a “capture card” response until the card expiration • Reported the transaction to SAFE (System to Avoid Fraud Effectively) |
| Merchant Required Documentation | <ul style="list-style-type: none"> • Retail: Provide signed sales slip • Card Not Present: Provide proof of AVS response, an itemized bill with bill-to and ship-to addresses and proof of delivery • Provide compelling information; see Special Notes below |

have compliance rights available if the business failed to provide a copy of the sales receipt when requested.

- Compelling Evidence – MasterCard will accept compelling evidence for representment. This includes, but is not limited to:
 - Evidence such as photographs or emails to prove the person received the merchandise or service. For download of digital goods, the IP address, email address, description of goods, date and time goods were downloaded and/or proof the merchant’s website was accessed for services after the transaction date.
 - Passenger transport — evidence the ticket was received at cardholder’s billing address, boarding pass was scanned at the gate, details of frequent flyer miles claimed, additional incidental transactions purchased (such as baggage fees, seat upgrades, alcohol, etc.)
 - Previous undisputed transaction — provide evidence that the information provided is the same as that from a previous undisputed transaction
 - Evidence that the transaction was completed by a member of the Cardholder’s household
 - For a Transaction conducted by a digital goods Merchant assigned MCC 5815 (Digital Goods –Media, Books, Movies, Music), 5816 (Games), 5817(Applications [Excludes Games]) or 5818 (Digital Goods Large Digital Goods Merchants), all of the following:
 - Evidence that the Merchant has been successfully registered into and continues to participate in the Visa Digital Commerce Program
 - Evidence that the Merchant is the owner of the operating system for the subject electronic device
 - Evidence that the account set up on the Merchant's website or application was accessed by the Cardholder and has been successfully verified by the Merchant before or on the Transaction Date
 - Evidence that the disputed Transaction used the same device and Card as any previous Transactions that were not disputed
 - Proof that the device ID number, IP address and geographic location, and name of device (if available) are linked to the Cardholder profile on record at the Merchant
 - Description of the merchandise or services and the date and time goods were purchased and successfully downloaded
 - Customer name linked to the customer profile on record at the Merchant
 - Evidence that the customer password was reentered on the Merchant's website or application at the time of purchase
 - Evidence that the Merchant validated the Card when the Cardholder first linked the Card to the customer profile on record at the Merchant

| REASON CODE 41 | | CANCELLED RECURRING TRANSACTION | |
|---------------------------------------|---|--|--|
| Chargeback Type | Cardholder Dispute | | |
| Dispute Description | <p>Situation 1: A cardholder attempted to notify the merchant that he/she wished to cancel the recurring transaction on the credit card indicated</p> <p>Situation 2: The Issuer had previously charged back another transaction</p> | | |
| Timeframe to Initiate Chargeback | 120 calendar days from the date of the transaction | | |
| Representment Rights/ Merchant Action | <ul style="list-style-type: none"> • MasterCard recognizes proof of proper disclosure of the terms and conditions (T&Cs) for ecommerce transactions. • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures | | |
| Issuer Required Documentation | <ul style="list-style-type: none"> • Situation 1: A cardholder letter, email, fax, Expedited Billing Dispute form and/or equivalent substitute forms or exhibits specifying the particular dispute situation • Situation 2: None — An Issuer message containing the date and Acquirer’s Reference Number of the previously charged back transaction is acceptable | | |
| Merchant Required Documentation | <ul style="list-style-type: none"> • Businesses must provide proof that the customer accepted the terms and conditions by showing documentation that either a check box was checked or a click to “submit” button indicates acceptance • Terms and conditions must be in the sequence of final pages before check out and cannot be a separate link • For a recurring transaction, the terms and conditions must be clear and different from the general terms and conditions. | | |
| Special Notes | Once a chargeback is received for this reason, you must obtain a new method of payment from the cardholder; you cannot reprocess a transaction using the same card number. | | |

| REASON CODE 42 | | LATE PRESENTMENT | |
|-----------------------|---|-------------------------|--|
| Chargeback Type | Technical | | |
| Dispute Description | <ul style="list-style-type: none"> • Card Not Present: Transaction was processed more than 30 days from the authorization date • Retail: 7 days | | |

| | |
|---------------------------------------|--|
| Timeframe to Initiate Chargeback | 90 calendar days from the date of the transaction |
| Representment Rights/ Merchant Action | <ul style="list-style-type: none"> The chargeback may be represented, if there is proof that processing occurred within the proper timeframe If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures |
| Issuer Required Documentation | None |
| Merchant Required Documentation | <ul style="list-style-type: none"> Retail: Provide a signed sales slip Card Not Present: Provide an itemized bill proving charge is correct Merchant explanation and documentation |
| Special Notes | |

| REASON CODE 46 | CORRECT CURRENCY CODE NOT PROVIDED |
|---------------------------------------|---|
| Chargeback Type | Technical |
| Dispute Description | The proper currency code was not provided when depositing the transaction |
| Timeframe to Initiate Chargeback | 90 calendar days from the date of the transaction |
| Representment Rights/ Merchant Action | <ul style="list-style-type: none"> None If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures |
| Issuer Required Documentation | A cardholder letter, email, message or completed <i>Dispute Resolution Form-Point-of-Interaction (POI) Errors</i> describing the cardholder's complaint in sufficient detail to enable all parties to understand the dispute |
| Merchant Required Documentation | Documentation proving the correct currency was provided or specified. |

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| Special Notes | <ul style="list-style-type: none"> • The acquirer is prohibited from using the second presentment to argue the validity of the cardholder’s claim regarding the selection of or non-agreement to the currency. • The contents of the transaction receipt are considered only in determining whether point-of-interface (POI) currency conversion has occurred on a transaction. They neither prove nor disprove the cardholder’s agreement to the conversion. • If the chargeback is valid and if the full amount was charged back, the acquirer should process the transaction as a First Presentment in the currency in which goods/services were priced or in the currency that was dispensed. • |
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| REASON CODE 49 | QUESTIONABLE MERCHANT ACTIVITY |
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| Chargeback Type | Technical |
| Dispute Description | The merchant was listed on the MasterCard Global Security Bulletin at the time the transaction occurred |
| Timeframe to Initiate Chargeback | 120 calendar days from either the date of the transaction or the Global Security Bulletin date |
| Representment Rights/ Merchant Action | <ul style="list-style-type: none"> • None • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures |
| Issuer Required Documentation | None |
| Merchant Required Documentation | None |
| Special Notes | |

| REASON CODE 53 | CARDHOLDER DISPUTE |
|---------------------------------------|---|
| Chargeback Type | Cardholder Dispute |
| Dispute Description | <ul style="list-style-type: none"> • Goods or Services did not conform to their description • Goods arrived broken or could not be used in the fashion they were intended for and the cardholder attempted to resolve the dispute with the merchant prior to initiating the chargeback |
| Timeframe to Initiate Chargeback | <ul style="list-style-type: none"> • 120 calendar days from the date of transaction • 120 calendar days from the receipt date of delayed delivery of merchandise or services with a maximum of 540 days from the settlement date for issues of interruption of ongoing services • 120 days from the date of merchandise replacement, if replacement was provided |
| Representment Rights/ Merchant Action | <ul style="list-style-type: none"> • Card Not Present: Provide proof that the deficiency leading to the dispute has been rectified address the specific dispute which may include cancellation, non-receipt • Retail: Provide a sales slip contains information to prove the merchandise or services were as described • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures |
| Issuer Required Documentation | A cardholder letter, email, fax, Expedited Billing Dispute form and/or equivalent substitute forms or exhibits |
| Merchant Required Documentation | <ul style="list-style-type: none"> • Proof the chargeback was invalid • Card Not Present: Provide proof that the cardholder’s claims has been rectified, address the specific dispute which may include cancellation, non-receipt, or quality of goods. Ensure every aspect of the cardholders dispute is addressed • Retail: Provide a sales slip/contract/terms and conditions that contain information to prove the merchandise or services were as described • Businesses must provide proof that the customer accepted the terms and conditions by showing documentation that either a check box was checked or a click to “submit” button indicates acceptance • Terms and conditions must be in the sequence of final pages before check out and cannot be a separate link • For a recurring transaction the terms and conditions must be clear and different from the general terms and conditions. |
| Special Notes | <ul style="list-style-type: none"> • For merchandise disputes, the cardholder may recover shipping and handling charges • This code may be used in cases of pricing disputes • This reason code was formerly referred to “as Not As Described” |

| REASON CODE 54 | | CARDHOLDER DISPUTE — NOT ELSEWHERE CLASSIFIED | |
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| Chargeback Type | Cardholder Dispute | | |
| Dispute Description | <ul style="list-style-type: none"> The issuing bank claims the cardholder has asserted a dispute authorized by federal, state or local law and no other chargeback right exists The cardholder claims to have attempted to resolve the dispute with the merchant | | |
| Timeframe to Initiate Chargeback | <ul style="list-style-type: none"> 120 calendar days from the date of the transaction 60 calendar days from the issuer’s receipt date of the first cardholder letter about the dispute | | |
| Representment Rights/ Merchant Action | <ul style="list-style-type: none"> Provide a rebuttal addressing the cardholder dispute If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures | | |
| Issuer Required Documentation | <ul style="list-style-type: none"> A cardholder letter, email, fax, questionnaire, Expedited Billing Dispute and/or equivalent substitute forms or exhibits Documentation to show calculation of the chargeback amount Verification of the remaining unpaid balance of the credit card Issuer’s written certification, signed by the manager or other authorized member, identifying the specific regulation or law under which the chargeback right was exercised and indicating that all requirements under that regulation or law were met | | |
| Merchant Required Documentation | <ul style="list-style-type: none"> The chargeback was invalid Card Not Present: Provide proof that the cardholder’s claims has been rectified, address the specific dispute which may include cancellation, non-receipt, or quality of goods. Ensure every aspect of the cardholders dispute is addressed Retail: Provide a sales slip/contract/terms and conditions that contain information to prove the merchandise or services were as described Businesses must provide proof that the customer accepted the terms and conditions by showing documentation that either a check box was checked or a click to “submit” button indicates acceptance Terms and conditions must be in the sequence of final pages before check out and cannot be a separate link For a recurring transaction the terms and conditions must be clear and different from the general terms and conditions. | | |

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| Special Notes | <ul style="list-style-type: none"> • The original transaction amount must exceed US \$50 • Retail: The purchase must be in the same state as, or within 100 miles of, the cardholder’s billing address • The Issuer is required to wait 15 days from a merchandise return to initiate the chargeback if the chargeback timeframe being used would be exceeded |
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| REASON CODE 55 | GOODS OR SERVICES NOT PROVIDED (RETIRED EFFECTIVE 10/16/15) |
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| Chargeback Type | Cardholder Dispute |
| Dispute Description | <ul style="list-style-type: none"> • The merchant was either unwilling or unable to provide services • The cardholder states he/she did not receive the merchandise that was ordered |
| Timeframe to Initiate Chargeback | 120 calendar days from the expected date of delivery |
| Representment Rights/ Merchant Action | <ul style="list-style-type: none"> • Provide proof that services have been rendered/merchandise received |
| Issuer Required Documentation | A cardholder letter, email, fax, form and/or equivalent substitute forms or exhibits |
| Merchant Required Documentation | <ul style="list-style-type: none"> • Documentation to prove that the Cardholder or an authorized person received the merchandise or services at the agreed location or by the agreed date • Examples: Signed proof of delivery to shipping address, signed pick up slips or job completion certification • For an Airline Transaction, evidence showing that the name is included in the manifest for the departed flight and it matches the name provided on the purchased itinerary |
| Special Notes | <p>Proof of delivery must be dated after the date of the cardholder’s letter</p> <ul style="list-style-type: none"> • We can represent the chargeback even if the date is before the cardholder’s letter, but if another chargeback is initiated, it will be Returned to Merchant with no further representment rights • Issuer has the right to chargeback an ecommerce transaction that was never completed, but for which a cardholder’s account has been debited. For example, the cardholder thought the first transaction was never completed, so they made another attempt and their card is debited more than once. |

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| REASON CODE 59 | NO-SHOW, ADDENDUM, OR ATM DISPUTE |
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| Chargeback Type | Cardholder Dispute |
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| Dispute Description | <ul style="list-style-type: none"> • Cardholder is disputing a no-show hotel charge • Cardholder is disputing any subsequent transactions representing an addendum to any valid transactions |
| Timeframe to Initiate Chargeback | 120 calendar days from the date of the transaction |
| Representment Rights/ Merchant Action | <ul style="list-style-type: none"> • Provide proof the transaction was not a hotel no-show charge • If a business has no record of a cancellation from the cardholder • If there was proper disclosure given on at the time the reservation was made that there would be a no-show fee if reservation was not cancelled before 6 p.m. local time on the day of the reservation period • Provide proof that the charge was not for an addendum to a previously valid transaction |
| Issuer Required Documentation | Cardholder letter, email, fax, questionnaire, Expedited Billing Dispute and/or equivalent substitute forms or exhibits |
| Merchant Required Documentation | <ul style="list-style-type: none"> • Signed folio/sales slip showing was not a no show charge or an addendum to a previously valid transaction • Businesses must provide proof that the customer accepted the terms and conditions by showing documentation that either a check box was checked or a click to “submit” button indicates acceptance • Terms and conditions must be in the sequence of final pages before check out and cannot be a separate link • The acquirer can provide documentation verifying the disbursement of funds to the cardholder. |
| Special Notes | |

| REASON CODE 60 CREDIT NOT PROCESSED | |
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| Chargeback Type | Cardholder Dispute |
| Dispute Description | Merchant did not process a refund for: <ul style="list-style-type: none"> • Credit voucher or • Returned merchandise or • Cancelled service |
| Timeframe to Initiate Chargeback | 120 calendar days beginning the date service was cancelled or merchandise was returned |
| Representment Rights/ Merchant Action | Notify us if you have no record of having received the returned merchandise from the cardholder or if you refused to accept the returned merchandise |
| Issuer Required Documentation | A cardholder letter, email, fax, questionnaire, Expedited Billing Dispute and/or equivalent substitute forms or exhibits |

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| Merchant Required Documentation | <ul style="list-style-type: none"> • Documentation showing the date the credit was processed to the cardholder’s account, and the reference number of that transaction. • The returned merchandise was not received by the business; provide assertion that the merchandise was not received on company letterhead or on the Chargeback Document • Businesses must provide proof that the customer accepted the cancelation terms and conditions by showing documentation that either a check box was checked or a click to “submit” button indicates acceptance • Terms and conditions must be in the sequence of final pages before check out and cannot be a separate link |
| Special Notes | |

| REASON CODE 70 | CHIP LIABILITY SHIFT |
|---------------------------------------|--|
| Chargeback Type | Cardholder Dispute |
| Dispute Description | <ul style="list-style-type: none"> • Cardholder has a chip-enabled MasterCard and claims he/she never authorized or participated in the transaction. • This is for retail transactions only and in all regions. |
| Timeframe to Initiate Chargeback | 120 Calendar days from the date of the transaction |
| Representment Rights/ Merchant Action | <ul style="list-style-type: none"> • For non-EMV supported (chip) POS/terminal, there are no representment rights, unless a refund has been issued • EMV supported (chip) POS/terminal a transaction with a chip card. The chargeback can be represented if the full unaltered magnetic stripe data was read and transmitted with a valid authorization. In this case the chargeback would be represented on your behalf • EMV supported (chip) POS/terminal and transaction with a chip card. The chargeback can be represented if a valid transaction was manually keyed and transmitted with the authorization. In this case the chargeback would be represented on your behalf • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures |

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| Issuer Required Documentation | <p>Expedited Billing Dispute Resolution Process Form stating the Issuer has:</p> <ul style="list-style-type: none"> • Closed the cardholder’s account • Blocked the account on its host • Listed the account number on the MasterCard Account File with a “capture card” response until the card expiration • Reported the transaction to System to Avoid Fraud Effectively (SAFE) |
| Merchant Required Documentation | None |
| Special Notes | |

| REASON CODE 71 | CHIP/PIN LIABILITY SHIFT |
|---------------------------------------|---|
| Chargeback Type | Cardholder Dispute |
| Dispute Description | A fraudulent transaction resulted from the use of a hybrid PIN preferring card at a magnetic strip-reading-only terminal (whether PIN capable or not) or at a hybrid not equipped with a PIN pad capable (at a minimum) of checking the PIN offline. |
| Timeframe to Initiate Chargeback | 120 Calendar days from the date of the transaction |
| Representment Rights/ Merchant Action | <ul style="list-style-type: none"> • For NON-EMV supported (chip) POS/terminal, there are no representment rights, unless a refund has been issued • EMV supported (chip) POS/terminal a transaction with a chip card. The chargeback can be represented if the full unaltered magnetic stripe data was read and transmitted with a valid authorization. In this case the chargeback would be represented on your behalf • EMV supported (chip) POS/terminal and transaction with a chip card. The chargeback can be represented if a valid transaction was manually keyed and transmitted with the authorization. In this case the chargeback would represent on your behalf • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures |

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| <p>Issuer Required Documentation</p> | <p>Expedited Billing Dispute Resolution Process Form stating the Issuer has:</p> <ul style="list-style-type: none"> • Closed the cardholder’s account • Blocked the account on its host • Listed the account number on the MasterCard Account File with a “capture card” response until the card expiration • Reported the transaction to System to Avoid Fraud Effectively (SAFE) |
| <p>Merchant Required Documentation</p> | <p>None</p> |
| <p>Special Notes</p> | <ul style="list-style-type: none"> • This is for retail transactions only in all regions • |

VISA CHARGEBACK TIME FRAMES

All time frames apply to both domestic and international chargeback transactions unless otherwise noted.

| REASON CODE | CHARGE BACK TYPE ² | DESCRIPTION | TIME FRAME |
|-------------|-------------------------------|---|---|
| 10.1 | T | EMV Liability Shift Counterfeit Fraud | 120 calendar days from the date of the transaction |
| 10.2 | T | EMV Liability Shift Non-Counterfeit Fraud | 120 calendar days from the date of the transaction |
| 10.3 | C | Other Fraud - Card Present Environment | 120 calendar days from the date of the transaction |
| 10.4 | C | Other Fraud – Card-Absent Present | 120 calendar days from the date of the transaction |
| 10.5 | T | Visa Fraud Monitoring Program | 120 calendar days from the date of the identification by the Client Fraud Performance Program |
| 11.1 | T | Card Recovery Bulletin | 75 calendar days from the transaction date |
| 11.2 | T | Declined Authorization | |
| 11.3 | T | No Authorization | |
| 12.1 | T | Late Presentment | 120 calendar days from the transaction date |
| 12.2 | T | Incorrect Transaction Code | |
| 12.3 | T | Incorrect Currency | |
| 12.4 | T or C | Incorrect Account Number | |
| 12.5 | T | Incorrect Amount | |
| 12.6.1 | T or C | Duplicate Processing | |
| 12.6.2 | C | Paid by Other Means | |
| 12.7 | T | Invalid Data | |

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| 13.1 | C | Merchandise/Services Not Received | 120 calendar days from the transaction processing date or 120 days from the last date the cardholder expected to receive the merchandise or services |
| 13.2 | C | Canceled Recurring Transaction | 120 calendar days from the date of transaction or 120 days after the cardholder received the merchandise or services not to exceed 540calendar days from the transaction processing date |
| 13.3 | C | Not As Described or Defective Merchandise/Services | 120 calendar days from the date of transaction or must wait 15 days from the date merchandise was returned |

² T = Technical; C = Customer Dispute

| REASON CODE | CHARGE BACK TYPE ² | DESCRIPTION | TIME FRAME |
|-------------|-------------------------------|-------------------------|--|
| 13.4 | C | Counterfeit Merchandise | 120 calendar days from the date of transaction, the expected date of delivery or the date the cardholder was first made aware that the merchandise was counterfeit. |
| 13.5 | C | Misrepresentation | 120 calendar days from either: <ul style="list-style-type: none"> • The transaction date of transaction • The date the cardholder received the merchandise or services not to exceed 540 days from the transaction processing date • The date the cardholder was first made aware that the merchandise was misrepresented. • 60 calendar days from the date the issuer received notice from CH |

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| 13.6 | C | Credit Not Processed | 120 calendar days from the transaction date or date of credit receipt or date of CH (cardholder) letter if credit receipt is unavailable or date issuer received CH letter if both credit receipt and CH are unavailable or undated |
| 13.7 | C | Cancelled Merchandise/Services | 120 calendar days from the transaction date or the date the cardholder expected to receive the merchandise or services not to exceed 540 days from the transaction processing date |
| 13.8 | C | Original Credit Transaction Not Accepted | 120 calendar days from the Original Credit transaction processing date |
| 13.9 | C | Non-Receipt of Cash or Load Transaction Value | 120 calendar days from the date of transaction |

VISA CHARGEBACK REASON CODES

If you're using the Online Chargeback Management System, you will find the chargeback reason codes on both the Level 1 and 2 screens. These codes are established by the payment brands to categorize the incoming chargeback requests by reason. The codes also appear on financial reporting associated with chargebacks.

| CODE | DESCRIPTION |
|--------|--|
| 10.1 | EMV Liability Shift Counterfeit Fraud |
| 10.2 | EMV Liability Shift Non-Counterfeit Fraud |
| 10.3 | Other Fraud – Card Present Environment |
| 10.4 | Other Fraud – Card-Absent Present Environment |
| 10.5 | Visa Fraud Monitoring Program |
| 11.1 | Card Recovery Bulletin |
| 11.2 | Declined Authorization |
| 11.3 | No Authorization |
| 12.1 | Late Presentment |
| 12.2 | Incorrect Transaction code |
| 12.3 | Incorrect Currency |
| 12.4 | Incorrect Account Number |
| 12.5 | Incorrect Amount |
| 12.6.1 | Duplicate Processing |
| 12.6.2 | Paid by Other Means |
| 12.7 | Invalid Data |
| 13.1 | Merchandise/Services Not Received |
| 13.2 | Cancelled Recurring |
| 13.3 | Not as Described or Defective Merchandise/Services |
| 13.4 | Counterfeit Merchandise |
| 13.5 | Misrepresentation |
| 13.6 | Credit Not Processed |
| 13.7 | Cancelled Merchandise/Services |
| 13.8 | Original Credit Transaction Not Accepted |
| 13.9 | Non-Receipt of Cash or Load Transaction Value |

| REASON CODE 10.1 | EMV Liability Shift Counterfeit Fraud |
|---|---|
| Chargeback Type | Cardholder Dispute |
| Dispute Description | <ul style="list-style-type: none"> • The cardholder claims he/she did not authorize, nor participate in, the transaction and the card was in their possession at the time of the transaction • The transaction was the result of counterfeit magnetic stripe fraud and the full unaltered contents of the stripe were not transmitted and not authorized by the Issuer |
| Timeframe to Initiate Chargeback | <ul style="list-style-type: none"> • 120 calendar days from the date of the transaction |
| Challenge Rights(Prearbitration)/ Merchant Action | <ul style="list-style-type: none"> • For non-EMV supported (chip) POS/terminal, there are no rights to challenge the dispute, unless a refund has been issued. EMV supported (chip) POS/terminal a transaction with a chip card. The dispute can be challenged if the full unaltered magnetic stripe data was read and transmitted with a valid authorization; in this case, the dispute would be represented on your behalf. • EMV supported (chip) POS/terminal and transaction with a chip card. The dispute can be represented if a valid transaction was manually keyed and transmitted with the authorization; in this case, the dispute would be represented on your behalf. <p>If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the dispute and follow your in-house collection procedures</p> |
| Issuer Required Documentation | None |
| Merchant Required Documentation | <ul style="list-style-type: none"> • Evidence of the following • A credit or reversal was not addressed by the issuer • The dispute is invalid • The cardholder no longer disputes the transaction • Compelling evidence |
| Special Notes | <ul style="list-style-type: none"> • Invalid for the following transactions • A chip initiated transaction • A Fallback transaction • A mobile push payment • An Emergency cash dispersment • |

| REASON CODE 10.2 | EMV LIABILITY SHIFT NON-COUNTERFEIT FRAUD |
|---|--|
| Chargeback Type | Cardholder Dispute |
| Dispute Description | <ul style="list-style-type: none"> • The cardholder claims he/she did not authorize, nor participate in, the transaction • The card was a pin preferring card • One of the following <ul style="list-style-type: none"> • The transaction did not take place at a chip reading device • A chip initiated transaction took place at a chip reading device that was not EMV pin compliant • The transaction was chip initiated without online PIN and both <ul style="list-style-type: none"> • The transaction was authorized online • The acquirer did not transmit the full chip data in the authorization record |
| Timeframe to Initiate Chargeback | 120 calendar days from the date of the transaction |
| Challenge Rights(Prearbitration)/ Merchant Action | <ul style="list-style-type: none"> • EMV supported (chip) POS/terminal and transaction with a chip card. The chargeback can be represented if a valid transaction was manually keyed and transmitted with the authorization; in this case, the chargeback would be represented on your behalf. • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures |
| Issuer Required Documentation | Certification that the card was pin preferring and provide hierarchy and that the cardholder denies participating in the transaction |
| Merchant Required Documentation | Evidence of the following <ul style="list-style-type: none"> • A credit or reversal was not addressed by the issuer • The dispute is invalid • The cardholder no longer disputes the transaction |
| Special Notes | <ul style="list-style-type: none"> • This is invalid for the following transactions <ul style="list-style-type: none"> • ATM • Contactless • Visa Easy Pay • Fallback • Transactions that were correctly processed • Mobile push payment • A mobility and transport transaction |

| REASON CODE 10.3 | OTHER FRAUD-CARD PRESENT ENVIRONMENT |
|---|---|
| Dispute Type | Cardholder Dispute |
| Dispute Description | A transaction was processed in a face-to-face retail environment and the merchant did not obtain a PIN or imprint |
| Timeframe to Initiate Dispute | 120 calendar days from the transaction date |
| Challenge Rights(Prearbitration)/ Merchant Action | <ul style="list-style-type: none"> • Provide valid sales slip • Compelling information is available • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the dispute and follow your in-house collection procedures |

| REASON CODE 10.3 | OTHER FRAUD-CARD PRESENT ENVIRONMENT |
|---------------------------------|--|
| Issuer Required Documentation | Certification that the cardholder denies participation in the transaction |
| Merchant Required Documentation | Evidence of the following <ul style="list-style-type: none"> • A credit or reversal was not addressed by the issuer • The dispute is invalid • The cardholder no longer disputes the transaction • Evidence of an imprint • Compelling evidence |

Special Notes

- Compelling Evidence — Visa accepts compelling evidence for challenging this dispute through pre-arbitration. This includes, but is not limited to:
 - Evidence such as photographs or emails to prove the person received the merchandise or service. For download of digital goods, the IP address, email address, description of goods, date and time goods were downloaded and/or proof the merchant's website was accessed for services after the transaction date.
 - Passenger transport — evidence the ticket was received at cardholder's billing address, boarding pass was scanned at the gate, details of frequent flyer miles claimed, additional incidental transactions purchased (such as baggage fees, seat upgrades, alcohol, etc.)
 - Previous undisputed transaction — provide evidence that the information provided is the same as that from a previous undisputed transaction
 - Evidence that the transaction was completed by a member of the Cardholder's household
 - For a Transaction conducted by a digital goods Merchant assigned MCC 5815 (Digital Goods –Media, Books, Movies, Music), 5816 (Games), 5817(Applications [Excludes Games]) or 5818 (Digital Goods Large Digital Goods Merchants), all of the following:
 - Evidence that the Merchant has been successfully registered into and continues to participate in the Visa Digital Commerce Program
 - Evidence that the Merchant is the owner of the operating system for the subject electronic device
 - Evidence that the account set up on the Merchant's website or application was accessed by the Cardholder and has been successfully verified by the Merchant before or on the Transaction Date
 - Evidence that the disputed Transaction used the same device and Card as any previous Transactions that were not disputed
 - Proof that the device ID number, IP address and geographic location, and name of device (if available) are linked to the Cardholder profile on record at the Merchant
 - Description of the merchandise or services and the date and time goods were purchased and successfully downloaded

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| | <ul style="list-style-type: none"> • Customer name linked to the customer profile on record at the Merchant • Evidence that the customer password was reentered on the Merchant's website or application at the time of purchase • Evidence that the Merchant validated the Card when the Cardholder first linked the Card to the customer profile on record at the Merchant <p>For qualifying transactions under the Visa Easy Payment Service (VEPS) the program eliminates retrieval requests</p> |
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| REASON CODE 10.4 | OTHER FRAUD-CARD NOT PRESENT ENVIRONMENT |
|---|---|
| Dispute Type | Cardholder Dispute |
| Dispute Description | <ul style="list-style-type: none"> • Scenario 1: Cardholder claims he/she neither authorized nor participated in the transaction • Scenario 2: Issuer certifies that the account number is fictitious and an authorization was not obtained |
| Timeframe to Initiate Dispute | 120 calendar days from the date of the transaction |
| Challenge Rights(Prearbitration)/ Merchant Action | <ul style="list-style-type: none"> • This dispute may be represented if an AVS (Address Verification Service) response of I1 or I3 was obtained • Compelling Evidence — see Special Notes below. • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the dispute and follow your in-house collection procedures |
| Issuer Required Documentation | Certification that the cardholder denies participation in the transaction |
| Merchant Required Documentation | Provide compelling information – see Special Notes below |
| Special Notes | <ul style="list-style-type: none"> • This dispute is invalid if the transaction was authenticated using Verified by Visa • International Only: Visa allows transaction-bundling for transactions under MCC 4814 — Telephone Service Transaction merchants (in other words, where the card was used to initiate a long distance call). There is a maximum of 25 transactions allowed, they must be under US \$40 per transaction and be listed with the Acquirer's Reference Number on an Exhibit 2F |

- Evidence such as photographs or emails to prove the person received the merchandise or service. For download of digital goods, the IP address, email address, description of goods, date and time goods were downloaded and/or proof the merchant's website was accessed for services after the transaction date.
- Passenger transport — evidence the ticket was received at cardholder's billing address, boarding pass was scanned at the gate, details of frequent flyer miles claimed, additional incidental transactions purchased (such as baggage fees, seat upgrades, alcohol, etc.)
- Previous undisputed transaction — provide evidence that the information provided is the same as that from a previous undisputed transaction
Evidence that the transaction was completed by a member of the Cardholder's household
- For a Transaction conducted by a digital goods Merchant assigned MCC 5815 (Digital Goods –Media, Books, Movies, Music), 5816 (Games), 5817(Applications [Excludes Games]) or 5818 (Digital Goods Large Digital Goods Merchants), all of the following:
 - Evidence that the Merchant has been successfully registered into and continues to participate in the Visa Digital Commerce Program
 - Evidence that the Merchant is the owner of the operating system for the subject electronic device
 - Evidence that the account set up on the Merchant's website or application was accessed by the Cardholder and has been successfully verified by the Merchant before or on the Transaction Date
 - Evidence that the disputed Transaction used the same device and Card as any previous Transactions that were not disputed
 - Proof that the device ID number, IP address and geographic location, and name of device (if available) are linked to the Cardholder profile on record at the Merchant
 - Description of the merchandise or services and the date and time goods were purchased and successfully downloaded
 - Customer name linked to the customer profile on record at the Merchant
 - Evidence that the customer password was reentered on the Merchant's website or application at the time of purchase
 - Evidence that the Merchant validated the Card when the Cardholder first linked the Card to the customer profile on record at the Merchant

| REASON CODE 10.5 VISA FRAUD MONITORING PROGRAM | |
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| Dispute Type | Technical |
| Dispute Description | Visa notified the issuer that a fraudulent transaction occurred that appeared on the Merchant Fraud Monitoring Program |
| Timeframe to Initiate Dispute | 120 calendar days from the date of the identification by the Merchant Fraud Performance Program |
| Challenge Rights (Pre-arbitration)/ Merchant Action | If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the dispute and follow your in-house collection procedures |
| Issuer Required Documentation | None |
| Merchant Required Documentation | Evidence of the following <ul style="list-style-type: none"> • A credit or reversal was not addressed by the issuer • The dispute is invalid • The cardholder no longer disputes the transaction |
| Special Notes | |

| REASON CODE 11.1 CARD RECOVERY BULLETIN | |
|--|--|
| Dispute Type | Technical – all regions except domestic For a T&E Transaction, evidence that the Account Number was not listed on the Card Recovery Bulletin on the following dates, as applicable: - For a Lodging Merchant, the check-in date - For a Car Rental Merchant, the vehicle rental date - For a Cruise Line, the embarkation date |
| Dispute Description | On the Transaction Date, the Account Number was listed in the Card Recovery Bulletin for the Visa Region in which the Merchant Outlet is located |
| Timeframe to Initiate Dispute | 75 calendar days from the date of the transaction |

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| Challenge Rights (prearbitration)/ Merchant Action | <ul style="list-style-type: none"> If the transaction was authorized through the Emergency Payment Authorization Service <ul style="list-style-type: none"> If the transaction was completed at a Contactless only Acceptance Device If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the dispute and follow your in-house collection procedures |
| Issuer Required Documentation | None |
| Merchant Required Documentation | <ul style="list-style-type: none"> Documentation proving the transaction was authorized through the Emergency Payment Authorization Service Documentation proving the transaction was completed at a Contactless only Acceptance Device Evidence that the transaction was Chip initiated and offline authorized |
| Special Notes | |

| REASON CODE 11.2 DECLINED AUTHORIZATION | |
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| Dispute Type | Technical |
| Dispute Description | The merchant completed the transaction after receiving a decline authorization response |
| Timeframe to Initiate Dispute | 75 calendar days from the date of the transaction |
| Challenge Rights (prearbitration)/ Merchant Action | <ul style="list-style-type: none"> If authorization was obtained If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the dispute and follow your in-house collection procedures |
| Issuer Required Documentation | None |
| Merchant Required Documentation | <ul style="list-style-type: none"> Provide logs showing authorization obtained Retail Provide signed sales slip Card Not Present: Provide an itemized bill with bill-to and ship-to addresses and cardholder's name, description of goods Evidence that the transaction was Chip initiated and offline authorized |

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| Special Notes | |
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| REASON CODE 11.3 | DECLINED AUTHORIZATION |
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| Dispute Type | Technical |
| Dispute Description | No authorization |
| Timeframe to Initiate Dispute | 75 calendar days from the date of the transaction |
| Challenge Rights (prearbitration)/ Merchant Action | <ul style="list-style-type: none"> • If authorization was obtained • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the dispute and follow your in-house collection procedures |
| Issuer Required Documentation | None |
| Merchant Required Documentation | <ul style="list-style-type: none"> • Provide logs showing authorization obtained • Retail Provide signed sales slip • Card Not Present: Provide an itemized bill with bill-to and ship-to addresses and cardholder’s name, description of goods • Evidence that the transaction was Chip-initiated and offline authorized |
| Special Notes | <ul style="list-style-type: none"> • The dispute is limited to the amount above the applicable floor limit for a chip transaction |

| REASON CODE 12.1 | LATE PRESENTMENT |
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| Dispute Type | Technical |
| Dispute Description | The merchant did not deposit the transaction within the required timeframe |
| Timeframe to Initiate Dispute | 120 calendar days from the date of the transaction |
| Representment Rights (Dispute Response)/ Merchant Action | <ul style="list-style-type: none"> • Retail: It is possible to represent this dispute if the deposit was made within 8 days of the transaction having taken place and a valid sales slip can be provided • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the dispute and follow your in-house collection procedures |

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| Issuer Required Documentation | <p>Certification of one of the following</p> <ul style="list-style-type: none"> On the dispute processing date, the cardholder account status was flagged as closed or credit problem |
| Merchant Required Documentation | <ul style="list-style-type: none"> Retail: Provide signed sales slip showing the deposit was made within 8 days Card Not Present: Provide an itemized bill with bill-to and ship-to addresses and cardholder's name, description of goods |
| Special Notes | A late presentment is considered to be a transaction that was deposited more than 8 days after the transaction date |

| REASON CODE 12.2 | INCORRECT TRANSACTION CODE |
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| Chargeback Type | Technical |
| Dispute Description | <ul style="list-style-type: none"> A credit was processed as a debit A debit was processed as a credit |
| Timeframe to Initiate Chargeback | 120 calendar days from the date of the transaction |
| Representment Rights (Dispute Response)/ Merchant Action | <ul style="list-style-type: none"> The chargeback may be represented if it can be proven the transaction was processed properly If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures |
| Issuer Required Documentation | <p>Certification that either</p> <ul style="list-style-type: none"> Credit was processed as a debit Debit was processed as a credit An explanation of why the credit refund was processed in error |
| Merchant required documentation | <ul style="list-style-type: none"> Evidence that a credit or reversal issued by the merchant was not addressed by the issuer Transaction receipt or other record that proves that the transaction code was correct |
| Special Notes | |

| REASON CODE 12.3 INCORRECT CURRENCY | |
|--|--|
| Chargeback Type | Technical |
| Dispute Description | <ul style="list-style-type: none"> The Transaction Currency is different than the currency transmitted through VisaNet Dynamic Currency Conversion occurred and the Cardholder did not agree to Dynamic Currency Conversion and did not make an active choice. |
| Timeframe to Initiate Chargeback | 120 calendar days from the date of the transaction |
| Representment Rights (Dispute Response)/ Merchant Action | <ul style="list-style-type: none"> The chargeback may be represented if it can be proven the transaction was processed properly If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures |
| Issuer Required Documentation | Certification stating the correct transaction currency code or certification and that cardholder did not make an active choice |
| Merchant required documentation | <ul style="list-style-type: none"> Documentation proving the correct currency was provided or specified Documentation showing certification confirming that Dynamic Currency Conversion was chosen by the Cardholder and not by the Merchant Transaction receipt or other record that proves that the transaction currency was correct |
| Special Notes | <ul style="list-style-type: none"> For credits posted as debits or vice versa, the chargeback amount must be double the transaction amount The acquirer is prohibited from using the second presentment to argue the validity of the cardholder's claim regarding the selection of or non-agreement to the currency. The contents of the transaction receipt are considered only in determining whether POI currency conversion has occurred on a transaction. They neither prove nor disprove the cardholder's agreement to the conversion. If the chargeback is valid and if the full amount was charged back, the acquirer should process the transaction as a First Presentment in the currency in which goods/services were priced or in the currency that was dispensed. |

| REASON CODE 12.4 | | INCORRECT ACCOUNT NUMBER | |
|--|--|---------------------------------|--|
| Dispute Type | Technical | | |
| Dispute Description | The Account Number processed through VisaNet does not match the Account Number on the Transaction Receipt. | | |
| Timeframe to Initiate Dispute | 120 calendar days from the date of the transaction | | |
| Challenge Rights Dispute Response/ Merchant Action | <ul style="list-style-type: none"> • A copy of the sales draft showing the account number was correct • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the dispute and follow your in-house collection procedures | | |
| Issuer Required Documentation | Certification that the incorrect payment credential was used and does not match any payment credential on the issuers master file | | |
| Merchant Required Documentation | Retail: Provide a valid sales slip | | |

| REASON CODE 12.5 | | INCORRECT AMOUNT | |
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| Dispute Type | Technical | | |
| Dispute Description | <ul style="list-style-type: none"> • The Transaction amount is incorrect or an addition or transposition error occurred • The Merchant altered the Transaction amount after the Transaction was completed without the consent of the Cardholder | | |
| Timeframe to Initiate Dispute | 120 calendar days from the date of the transaction | | |
| Representment Rights (Dispute Response)/ Merchant Action | <ul style="list-style-type: none"> • A copy of the sales draft showing the different amounts • A copy of the sales draft showing the amount was correct • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the dispute and follow your in-house collection procedures | | |
| Issuer Required Documentation | Certification of the correct transaction amount | | |
| Merchant Required Documentation | Retail: Provide a valid sales slip | | |

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| Special Notes | <ul style="list-style-type: none"> Chargeback protection limits for car rental businesses have been expanded Disputes will be valid only for the amount that exceeds the authorized amount, plus 15 percent |
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| REASON CODE 12.6.1 | DUPLICATE PROCESSING |
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| Dispute Type | Technical or Cardholder Dispute |
| Dispute Description | A merchant processed the transaction for a single purchase more than once |
| Timeframe to Initiate Dispute | 120 calendar days from the date of the transaction |
| Representment Rights (Dispute Response)/ Merchant Action | <ul style="list-style-type: none"> This dispute may be challenged through by issuing a dispute response if it can be proven that each transaction is for a separate purchase Card Not Present: This dispute may be challenged if all available information regarding the transaction can be provided for each transaction, such as, itemized bill, bill- to/ship-to addresses and proof of delivery, if available Retail: Provide valid sales slip for all relevant transactions If credit was previously issued |
| Issuer Required Documentation | <ul style="list-style-type: none"> Certification of the date and acquirer reference number of the valid transaction Evidence that the merchant received payment by other means |
| Merchant Required Documentation | Retail: Provide a valid sales slip or evidence showing two separate transactions were made |
| Special Notes | <ul style="list-style-type: none"> The reason code was expanded to include disputes from cardholders related to a duplicate billing from a chip-initiated transaction with different transaction counter values If the Transaction was processed by different Acquirers or Originating Members, the Acquirer or Originating Member that processed the second Transaction is responsible for the Dispute |

| REASON CODE 12.6.2 | PAID BY OTHER MEANS |
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| Dispute Type | Cardholder Dispute |

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| Dispute Description | The transaction was paid for using alternate means but the merchant erroneously deposited the Visa payment as well as the alternate means of payment |
| Timeframe to Initiate Dispute | 120 calendar days from the date of the transaction |
| Representment Rights (Dispute Response)/ Merchant Action | <ul style="list-style-type: none"> • This dispute may be challenged by issuing a dispute response if it can be proven that the transaction was for a separate purchase • If credit was previously issued |
| Issuer Required Documentation | <ul style="list-style-type: none"> • A cardholder letter, email, fax, questionnaire and/or equivalent substitute forms or exhibits • Evidence of the alternate payment method |
| Merchant Required Documentation | Documentation to prove that the Merchant did not receive payment by other means for the same merchandise or service |
| Special Notes | |

| REASON CODE 12.7 | INVALID DATA |
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| Chargeback Type | Technical |
| Dispute Description | Authorization was obtained using invalid or incorrect data |
| Timeframe to Initiate Chargeback | 75 calendar days from the date of the transaction |
| Representment Rights(Dispute Response)/ Merchant Action | <ul style="list-style-type: none"> • If authorization was obtained with valid data • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures |
| Issuer Required Documentation | Certification that the authorization request would have been declined if valid data had been provided |
| Merchant Required Documentation | <ul style="list-style-type: none"> • Provide logs showing authorization obtained • Retail Provide sales slip • Card Not Present: Provide an itemized bill with bill-to and ship-to addresses and cardholder’s name, description of goods • Evidence that the transaction was Chip-initiated and offline authorized • Evidence the authorization did not contain invalid data |
| Special Notes | <ul style="list-style-type: none"> • |

| REASON CODE 13.1 | MERCHANDISE/SERVICES NOT RECEIVED |
|---------------------------------------|---|
| Dispute Type | Cardholder Dispute |
| Dispute Description | <ul style="list-style-type: none"> • Merchandise Not Received: The cardholder was charged for merchandise that was not delivered/received, has attempted to resolve the issue with the merchant • Services Not Rendered: The cardholder was charged for a service that was not rendered and has attempted to resolve the issue with the merchant • Expanded to include disputes related to no-show transactions, where merchant cannot or is unable to render services. Applies only to hotel merchants and U.S. Domestic peak-time and specialized vehicle car rental merchants who are permitted to process no-show transactions |
| Timeframe to Initiate Dispute | <p>120 Calendar days from one of the following:</p> <ul style="list-style-type: none"> • The transaction date • The expected date of receipt/delivery • The expected date of service — not to exceed 540 days from transaction date • 30 days after the transaction date (if there is no expected date of receipt/delivery) • The date merchandise was received if it wasn't received on the agreed-upon date |
| Representment Rights/ Merchant Action | Provide proof the customer received the merchandise or proof customer received the services |
| Issuer Required Documentation | A cardholder letter, e-mail, fax, questionnaire and/or equivalent substitute forms or exhibits |

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| <p>Merchant Required Documentation</p> | <ul style="list-style-type: none"> • Documentation to prove that the Cardholder or an authorized person received the merchandise or services at the agreed location or by the agreed date • Examples: Signed proof of delivery to shipping address, signed pick up slips or job completion certification • For an Airline Transaction, evidence showing that the name is included in the manifest for the departed flight and it matches the name provided on the purchased itinerary • Retail: Provide signed sales slip • Card Not Present: Provide proof of AVS response, an itemized bill with bill-to and ship-to addresses and proof of delivery • Compelling Evidence: Visa will accept compelling evidence for representment. This includes, but is not limited to: <ul style="list-style-type: none"> • Evidence such as photographs or emails to prove the person received the merchandise or service. For download of digital goods, the IP address, email address, description of goods, date and time goods were downloaded and/or proof the merchant’s website was accessed for services after the transaction date. • Passenger transport — evidence the ticket was received at cardholder’s billing address, boarding pass was scanned at the gate, details of frequent flyer miles claimed, additional incidental transactions purchased (such as baggage fees, seat upgrades, alcohol, etc.) • Previous undisputed transaction — provide evidence that the information provided is the same as that from a previous undisputed transaction • Evidence that the transaction was completed by a member of the Cardholder’s household |
| <p>Special Notes</p> | <ul style="list-style-type: none"> • The dispute amount may include shipping/handling charges and/or convenience fees charged by the merchant • If the merchandise was delivered after the agreed upon delivery date, the cardholder must attempt to return the merchandise • Even if there is no answer or the phone is disconnected, Visa considers this an “attempt to resolve” the dispute with the merchant • Visa will not use of this Reason Code for all Visa products on Visa Inc. and Interlink automated fuel dispenser AFD transactions with MCC 5542 — Automated Fuel Dispensers — these codes are still effective in Visa Europe |

REASON CODE 13.2 CANCELLED RECURRING TRANSACTION

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| Dispute Type | Cardholder Dispute |
| Dispute Description | <ul style="list-style-type: none"> • Situation 1: A cardholder attempted to notify the merchant that he/she wished to cancel the recurring transaction to the account that is being charged • Situation 2: The merchant modified the recurring payment amount without notifying the cardholder of the change at least 10 days prior to the transaction with the new amount • Situation 3: Although the merchant notified the cardholder within 10 days of a recurring payment amount modification, the cardholder did not approve the change • Situation 4: The Issuer closed the account for some reason • Situation 5: The Issuer had previously charged back another transaction |
| Timeframe to Initiate Dispute | 120 calendar days from the date of the transaction |
| Representment Rights (Dispute Response / Merchant Action) | <ul style="list-style-type: none"> • Proof of proper disclosure of the terms and conditions(T&Cs) of the cancelation policy • If credit was previously issued • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the dispute and follow your in-house collection procedures |
| Issuer Required Documentation | <ul style="list-style-type: none"> • For Situations 1, 2 and 3: A cardholder letter, email, fax, questionnaire and/or equivalent substitute forms or exhibits specifying the particular dispute situation containing the date of cancelation • For Situation 4: None; the Issuer message of “Account Closed” is acceptable • For Situation 5: None; an Issuer’s message containing the date and the Acquirer’s Reference Number of the previously charged back transaction is acceptable |
| Merchant Required Documentation | <ul style="list-style-type: none"> • Businesses must provide proof that the customer accepted the terms and conditions by showing documentation that either a check box was checked or a click to “submit” button indicates acceptance • Terms and conditions must be in the sequence of final pages before check out and cannot be a separate link • For a recurring transaction the terms and conditions must be clear and different from the general terms and conditions. • Evidence that cardholder used service/benefited from service after the date of cancelation |

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| Special Notes | <ul style="list-style-type: none"> • Cancellation can occur at any time during the service’s billing period; however, the cardholder is due credit for only the service not used beyond the cancellation date. • Once a dispute is received for this reason you must obtain a new method of payment from the cardholder, you cannot reprocess a transaction using the same card number |
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| REASON CODE 13.3 NOT AS DESCRIBED OR DEFECTIVE MERCHANDISE | |
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| Dispute Type | Cardholder Dispute |
| Dispute Description | <ul style="list-style-type: none"> • Goods or services did not conform to the documented or expected description • Merchandise purchased was received damaged, defective or otherwise unusable • The cardholder disputes the quality of the merchandise |
| Timeframe to Initiate Dispute | <p>120 calendar days from either:</p> <ul style="list-style-type: none"> • The transaction date • The expected date of delivery/services • The date the cardholder was first made aware the merchandise was counterfeit or misrepresented • The transaction date of a balance portion of a Delayed Delivery Transaction • 60 calendar days from the date the issuer received the first letter from the cardholder about the dispute |
| Representment Rights (Dispute Response / Merchant Action) | <ul style="list-style-type: none"> • If returned merchandise has not been received and you did not provide a return label or notify the cardholder to return the item by using a non-traceable method, such as USPS, notify • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the dispute and follow your in-house collection procedures |

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| <p>Issuer Required Documentation</p> | <ul style="list-style-type: none"> • The date the Cardholder received the merchandise or services • That the Cardholder attempted to resolve the dispute with the Merchant • Explanation of what was not as described or what was defective • Evidence of ongoing negotiations between the cardholder and merchant to resolve the dispute • The date the Cardholder returned or attempted to return the merchandise or cancelled services • For merchandise that the Cardholder returned, all of the following: <ul style="list-style-type: none"> • The name of the shipping company • A tracking number (if available) • The date the Merchant received the merchandise • For merchandise that the Cardholder attempted to return, all of the following: <ul style="list-style-type: none"> • A detailed explanation of how and when the Cardholder attempted to return the merchandise • The disposition of the merchandise • That the Merchant refused the return of the merchandise, refused to provide a return merchandise authorization, or instructed the Cardholder not to return the merchandise |
| <p>Merchant Required Documentation</p> | <ul style="list-style-type: none"> • The dispute was invalid • Evidence to prove that the merchandise/services matched what was described or was not damaged or defective • Card Not Present: Provide proof that the cardholder’s claims has been rectified, address the specific dispute which may include cancellation, non-receipt, or quality of goods. Ensure every aspect of the cardholders dispute is addressed • Retail: Provide a sales slip/contract/terms and conditions that contain information to prove the merchandise or services were as described • Businesses must provide proof that the customer accepted the terms and conditions by showing documentation that either a check box was checked or a click to “submit” button indicates acceptance • Terms and conditions must be in the sequence of final pages before check out and cannot be a separate link |

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| | <ul style="list-style-type: none"> For a recurring transaction the terms and conditions must be clear and different from the general terms and conditions. |
| <p>Special Notes</p> | <ul style="list-style-type: none"> For goods that resulted in a return, the cardholder may recover shipping and handling charges as well as convenience fees (such as restocking fees) The business will be liable if a return label was provided and the cardholder used the label or if the cardholder was instructed to return the merchandise via a non-traceable method and did so Even if the business has not received the returned merchandise, it is still possible to represent the dispute Retail: A sales slip is required for this dispute For misrepresented transactions, the use of this reason code is restricted to these MCCs: 7012, 7277, 5962 and 5966 For misrepresented transactions evidence of a sales contract signed or acknowledged by the cardholder will not, on its own, be a defense for the acquirer or the merchant Quality disputes for Canadian domestic transactions are supported |

| REASON CODE 13.4 | COUNTERFEIT MERCHANDISE |
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| Chargeback Type | Cardholder Dispute |
| Dispute Description | <ul style="list-style-type: none"> • Merchandise purchased was counterfeit (includes Visa Europe) • For counterfeit transactions: Issuer is required to provide documentation confirming the cardholder was notified that the goods were counterfeit, the following sources can apply: • The rights-holder or owner of the intellectual property, either through direct inspection of the merchandise or through a broader public notice • A customs agency, law enforcement agency or other government entity • A neutral, third-party bona fide expert with relevant experience/expertise in the type of merchandise involved in the transaction • Issuer needs to identify the current disposition of the counterfeit goods (in other words, the current location of the goods) |
| Timeframe to Initiate Chargeback | <p>120 calendar days from either:</p> <ul style="list-style-type: none"> • The transaction date • The date of delivery/services (not to exceed 540 days from the transaction processing date) • The date the cardholder was first made aware the merchandise was counterfeit (not to exceed 540 days from the transaction processing date) |
| Representment Rights (Dispute Response)/ Merchant Action | <ul style="list-style-type: none"> • If returned merchandise has not been received and you did not provide a return label or notify the cardholder to return the item by using a non-traceable method, such as USPS, notify • If you have evidence to support merchant's claim that the merchandise was not counterfeit • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures |

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| <p>Issuer Required Documentation</p> | <ul style="list-style-type: none"> • For counterfeit transactions: Issuer is required to provide documentation confirming the cardholder was notified that the goods were counterfeit, the following sources can apply: • The rights-holder or owner of the intellectual property, either through direct inspection of the merchandise or through a broader public notice • A customs agency, law enforcement agency or other government entity • A neutral, third-party bona fide expert with relevant experience/expertise in the type of merchandise involved in the transaction • Issuer needs to identify the current disposition of the counterfeit goods (in other words, the current location of the goods) |
| <p>Merchant Required Documentation</p> | <ul style="list-style-type: none"> • The chargeback was invalid • Evidence that the Cardholder no longer disputes the Transaction • Documentation to support the Merchant’s claim that the merchandise was not counterfeit |

| <p>REASON CODE 13.5 MISREPRESENTATION</p> | |
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| <p>Chargeback Type</p> | <p>Cardholder Dispute</p> |
| <p>Dispute Description</p> | <ul style="list-style-type: none"> • The cardholder claim that the terms of sale were misrepresented by the merchant • The Merchant is responsible for merchandise held in a customs agency in the Merchant’s country |
| <p>Timeframe to Initiate Chargeback</p> | <p>120 calendar days from either:</p> <ul style="list-style-type: none"> • The transaction date • The expected date of delivery/services • The date the cardholder was first made aware the merchandise was misrepresented • The transaction date of a balance portion of a Delayed Delivery Transaction • 60 calendar days from the date the issuer received the first letter from the cardholder about the dispute if both: • There is evidence in the notification of previous ongoing negotiations between the Cardholder and the Merchant to resolve the dispute. • The negotiations occurred within 120 days of the Transaction Processing Date. |

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| <p>Representation Rights (Dispute Response)/ Merchant Action</p> | <ul style="list-style-type: none"> • If returned merchandise has not been received and you did not provide a return label or notify the cardholder to return the item by using a non-traceable method, such as USPS, notify • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures |
| <p>Issuer Required Documentation</p> | <p>Certification of all of the following, as applicable:</p> <ul style="list-style-type: none"> • The date the merchandise was returned or the service was cancelled • The name of the shipping company • The invoice/tracking number (if available) • The date the Merchant received the merchandise • Issuer certification that the Merchant refused the return of merchandise, refused to provide a return merchandise authorization, or informed the Cardholder not to return the merchandise • That the Cardholder attempted to resolve the dispute with the Merchant • The date the Cardholder received the merchandise or services • Documentation from the Cardholder describing how the Merchant's written representations do not match the terms of sale to which the Cardholder agreed • Evidence of ongoing negotiations between the cardholder and the merchant to resolve the dispute |
| <p>Merchant Required Documentation</p> | <ul style="list-style-type: none"> • The chargeback was invalid • Evidence that a credit or Reversal issued by the Merchant was not addressed by the Issuer in the Dispute • Evidence that the Cardholder no longer disputes the Transaction • Documentation to prove that the terms of sale were not misrepresented |

| REASON CODE 13.6 CREDIT NOT PROCESSED | |
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| Dispute Type | Cardholder Dispute |
| Dispute Description | <ul style="list-style-type: none"> • The Issuer received notification from a cardholder acknowledging participation in a transaction for which goods were returned or services cancelled, but • The cardholder has not received a written refund acknowledgment or credit voucher from the merchant • The credit has not appeared on the cardholder's statement |
| Timeframe to Initiate Dispute | 120 calendar days from the date of the transaction or the date of service |
| Representment Rights (Dispute Response)/ Merchant Action | <ul style="list-style-type: none"> • This dispute may be challenged by issuing a dispute response if the following conditions exist: • Documentation can be provided that properly addresses the dispute • The returned merchandise was not received by the business; provide assertion that the merchandise was not received on company letterhead or on the Dispute Document • The business properly disclosed its refund policy for returned merchandise or service cancellation upon delivering the merchandise or service • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the dispute and follow your in-house collection procedures |
| Issuer Required Documentation | None |

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| <p>Merchant Required Documentation</p> | <ul style="list-style-type: none"> • Retail: The sales draft or other records to prove that the Merchant properly disclosed a limited return or cancellation policy at the time of the Transaction, as applicable • Evidence to demonstrate that the Cardholder received the Merchant's cancellation or return policy and did not cancel according to the disclosed policy • Card Not Present: Provide proof that the cardholder's claims has been rectified, address the specific dispute which may include cancellation, non-receipt, or quality of goods. Ensure every aspect of the cardholder's dispute is addressed. • Businesses must provide proof that the customer accepted the terms and conditions by showing documentation that either a checkbox was checked or a click to "submit" button indicates acceptance • Terms and conditions must be in the sequence of final pages before check out and cannot be a separate link • For a recurring transaction, the terms and conditions must be clear and different from the general terms and conditions |
| <p>Special Notes</p> | <p>Not valid for all Visa products on Visa Inc. and Interlink automated fuel dispenser AFD transactions with MCC 5542 — Automated Fuel Dispensers — these codes are still effective in Visa Europe</p> |

| <p>REASON CODE 13.7 CANCELLED MERCHANDISE/SERVICES</p> | |
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| <p>Chargeback Type</p> | <p>Cardholder Dispute</p> |
| <p>Dispute Description</p> | <ul style="list-style-type: none"> • The Issuer received notification from a cardholder acknowledging participation in a transaction for which goods were returned or services cancelled, but • The cardholder has not received a written refund acknowledgment or credit voucher from the merchant • The credit has not appeared on the cardholder's statement |
| <p>Timeframe to Initiate Chargeback</p> | <p>120 calendar days from the date of the transaction or the date of service not to exceed 540 calendar days from the Transaction Processing Date</p> |

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| <p>Representation Rights/Dispute response Merchant Action</p> | <ul style="list-style-type: none"> • This chargeback may be represented if the following conditions exist: • Documentation can be provided that properly addresses the dispute • The returned merchandise was not received by the business; provide assertion that the merchandise was not received on company letterhead or on the Chargeback Document • The business properly disclosed its refund policy for returned merchandise or service cancellation upon delivering the merchandise or service • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures |
| <p>Issuer Required Documentation</p> | <p>Certification providing date the merchandise/services were expected or received and any tracking information</p> |
| <p>Merchant Required Documentation</p> | <ul style="list-style-type: none"> • Retail: The sales draft or other records to prove that the Merchant properly disclosed a limited return or cancellation policy at the time of the Transaction, as applicable • Evidence to demonstrate that the Cardholder received the Merchant's cancellation or return policy and did not cancel according to the disclosed policy • Card Not Present: Provide proof that the cardholder's claims has been rectified, address the specific dispute which may include cancellation, non-receipt, or quality of goods. Ensure every aspect of the cardholder's dispute is addressed. • Businesses must provide proof that the customer accepted the terms and conditions by showing documentation that either a checkbox was checked or a click to "submit" button indicates acceptance • Terms and conditions must be in the sequence of final pages before check out and cannot be a separate link • For a recurring transaction, the terms and conditions must be clear and different from the general terms and conditions |
| <p>Special Notes</p> | <p>Not valid for all Visa products on Visa Inc. and Interlink automated fuel dispenser AFD transactions with MCC 5542 — Automated Fuel Dispensers — these codes are still effective in Visa Europe</p> |

| REASON CODE 13.8 ORIGINAL CREDIT TRANSACTION NOT ACCEPTED | |
|--|---|
| Chargeback Type | Cardholder Dispute |
| Dispute Description | <ul style="list-style-type: none"> • An Original Credit Transaction was not accepted because either: • The recipient refused the Original Credit Transaction. • Original Credit Transactions are prohibited by applicable laws or regulations |
| Timeframe to Initiate Chargeback | 120 calendar days from the date of the transaction or the date of service |
| Representment Rights (Dispute Response/ Merchant Action) | <ul style="list-style-type: none"> • This chargeback may be represented if the following conditions exist: • Evidence that either: • A Reversal issued by the Merchant was not addressed by the Issuer in the Dispute • The Dispute is invalid • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures |
| Issuer Required Documentation | Certification that either <ul style="list-style-type: none"> • An original credit transaction is not allowed by law • The recipient refused to accept the original credit transaction |
| Merchant Required Documentation | <ul style="list-style-type: none"> • Evidence that either: • A Reversal issued by the Merchant was not addressed by the Issuer in the Dispute • The Dispute is invalid |

| REASON CODE 13.9 NON-RECEIPT OF CASH OR LOAD TRANSACTION VALUE | |
|---|--|
| Dispute Type | Cardholder Dispute |
| Dispute Description | The Cardholder participated in the Transaction and did not receive cash or Load Transaction value, or received a partial amount |
| Timeframe to Initiate Dispute | 120 calendar days from the date of the transaction |
| Representment Rights (Dispute Response)/ Merchant Action | <ul style="list-style-type: none"> • Provide proof that the cardholder received funds • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the dispute and follow your in-house collection procedures |

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|--|--|
| <p>Issuer Required Documentation</p> | <p>A Cardholder letter, if both:</p> <ul style="list-style-type: none"> • The Cardholder has disputed 3 or more Transactions for non-receipt of cash or Load Transaction value at the same ATM or load device. • The disputed Transactions all occurred within the same 30-calendar day period |
| <p>Merchant Required Documentation</p> | <p>A copy of the ATM Transaction record to prove the disbursed cash amount or Load Transaction value. The Transaction record must be provided with an explanation or key to the data fields in the Transaction record. The explanation or key must be in English.</p> |
| <p>Special Notes</p> | <p>Dispute is limited to the amount of funds not received</p> |

DISCOVER CHARGEBACK TIME FRAMES

Processing rules for JCB USD currency transactions are governed by Discover Chargeback Reasons Codes.

| REASON CODE | CHARGE BACK TYPE ³ | DESCRIPTION | TIME FRAME |
|-------------|-------------------------------|---|--|
| 05 | S | Good Faith Chargeback | 730 calendar days from the transaction date |
| AA | S | Does Not Recognize—Cardholder Does Not Recognize the Card Transaction | 120 calendar days from the transaction date |
| AP | S | Recurring Payment | <ul style="list-style-type: none"> 120calendar days from the transaction date Cancellation date must have been at least 15 calendar days prior to the date the most recent disputed card sale posted to cardholder's account |
| AT | P | Authorization Noncompliance | 120 calendar days from the transaction date |
| AW | S | Altered Amount | 120 calendar days from the transaction date |
| CD | S | Credit Posted as a Card Sale | 120 calendar days from the transaction date |
| DP | S | Duplicate Processing | 120 calendar days from the transaction date |
| IN | P | Invalid Cardholder Number | 120 calendar days from the transaction date |
| LP | P | Late Presentment | 120 calendar days from the transaction date |
| NF | S | Non-Receipt of Cash from ATM | 120 calendar days from the transaction date |
| PM | S | Paid by Other Means | 120 calendar days from the transaction date |
| RG | S | Non-Receipt of Goods or Services | 120 calendar days from the transaction date |
| RM | S | Cardholder Disputes Quality of Goods or Services | 120 calendar days from the transaction date |
| RN2 | S | Credit Not Received | 120 calendar days from the transaction date |
| DC | P | Violation of Operating Regulations | 120 calendar days from the transaction date |
| U01 | F | Fraud — Card-Present Transaction | 120 calendar days from the transaction date |
| U02 | F | Fraud — Card-Not-Present Transaction | 120 calendar days from the transaction date |

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|-----|---|---|---|
| U05 | F | Fraud – Chip Card Counterfeit Transaction | 120 calendar days from the transaction date |
| U05 | F | Fraud – Chip Card Counterfeit Transaction | 120 calendar days from the transaction date |

³ F = Fraud; P = Processing Error; S = Service

DISCOVER CHARGEBACK REASON CODES

Processing rules for JCB USD currency transactions are governed by Discover Chargeback Reasons Codes.

When a Discover Chargeback is represented, businesses are not credited immediately. Discover reviews the representment prior to accepting it. If they agree with the representment, then they will credit Merchant Services, thus allowing us to credit the business.

| REASON CODE | DESCRIPTION |
|-------------|--|
| 05 | Good Faith Chargeback |
| AA | Cardholder Does Not Recognize |
| AP | Recurring Payments |
| AT | Authorization Noncompliance |
| AW | Transaction Amount Differs |
| CD | Credit Posted as a Card Sale |
| DP | Duplicate Processing |
| IN | Invalid Card Number |
| LP | Late Presentation |
| PM | Paid by Other Means |
| RG | Non-Receipt of Goods or Services |
| RM | Cardholder Disputes Quality of Goods or Services |
| RN2 | Credit not Processed |
| DC | Violation of Operating Regulations |
| U01 | Fraud — Card Present |
| U02 | Fraud — Card Not Present TXN |
| U05 | Fraud Chip Card Counterfeit Transaction |
| U06 | Fraud — Chip and PIN Transaction |

| REASON CODE 05 | GOOD FAITH CHARGEBACK |
|---------------------|--|
| Chargeback Type | Service |
| Dispute Description | <ul style="list-style-type: none"> The merchant acknowledges liability for a Good Faith Ticket Retrieval Request (reason code 05) To correct a duplicate credit Discover determines a merchant has violated operating regulations |

| | |
|---------------------------------------|---|
| Timeframe to Initiate Chargeback | 730 calendar days from the date of the transaction |
| Representment Rights/ Merchant Action | If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise, accept the chargeback and follow your in-house collection procedures. |
| Issuer Required Documentation | None |
| Merchant Required Documentation | Submit evidence to Discover that the Cardholder received duplicate Credits if the Merchant has applied a Credit to the Card Account. |
| Special Notes | |

| REASON CODE AA | CARDHOLDER DOES NOT RECOGNIZE |
|---------------------------------------|---|
| Chargeback Type | Service |
| Dispute Description | Cardholder does not recognize transaction |
| Timeframe to Initiate Chargeback | 120 calendar days from the date of the transaction |
| Representment Rights/ Merchant Action | <ul style="list-style-type: none"> • Card Not Present: This chargeback may be represented if all available information regarding the transaction can be provided, such: itemized bill, bill-to/ship-to addresses and proof of delivery, if available • Retail: Provide a valid sales slip • If documentation is not provided in response to a Ticket Retrieval Request, the Issuer may initiate a final and non-appealable chargeback |
| Issuer Required Documentation | No |
| Merchant Required Documentation | <ul style="list-style-type: none"> • Card Not Present: all available information regarding the transaction such as, itemized bill, bill-to/ship-to addresses and proof of delivery • Retail: Provide a valid sales slip • Additional information or Transaction data that was not required in the Clearing Record (A Representment for an Aggregated Transaction must include details of the individual purchases that have been aggregated) |
| Special Notes | If a retrieval request was initiated and not responded to, the chargeback will have no representment rights |

| REASON CODE AP | RECURRING PAYMENTS |
|---------------------------------------|---|
| Chargeback Type | Service Dispute |
| Dispute Description | Transaction posted after the expiration of the Recurring Payments Plan or after the cardholder cancelled the Recurring Payments Plan |
| Timeframe to Initiate Chargeback | <ul style="list-style-type: none"> • 120 calendar days from the transaction date • The cancellation date must have been at least 15 calendar days prior to the date the most recent disputed card sale posted to the cardholder’s account |
| Representment Rights/ Merchant Action | <ul style="list-style-type: none"> • Proof of proper disclosure of the terms and conditions (T&Cs) of the cancellation policy • The business can provide documentation signed by the cardholder indicating that the cardholder authorized each of the posted transactions • Evidence that the cardholder did not cancel at least 15 days prior to the posting of the transaction • Evidence that the cancellation number provided is invalid and that the disputed transaction was processed correctly • Credit was previously issued • Terms of the recurring payment plan requires the cardholder to pay the amount being disputed, notwithstanding the termination or cancellation of the plan |
| Issuer Required Documentation | Yes |
| Merchant Required Documentation | <ul style="list-style-type: none"> • Businesses must provide proof that the customer accepted the terms and conditions by showing documentation that either a check box was checked or a click to “submit” button indicates acceptance • Terms and conditions must be in the sequence of final pages before check out and cannot be a separate link • For a recurring transaction, the terms and conditions must be clear and different from the general terms and conditions. |
| Special Notes | |

| REASON CODE AT | AUTHORIZATION NONCOMPLIANCE |
|----------------------------------|--|
| Chargeback Type | Processing error |
| Dispute Description | A Card Transaction (other than an ATM Transaction) was not completed in accordance with the Authorization requirements |
| Timeframe to Initiate Chargeback | 120 calendar days from the transaction date |

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| Representment Rights/ Merchant Action | <ul style="list-style-type: none"> • Provide proof that a valid authorization was obtained • Proof a credit was previously issued |
| Issuer Required Documentation | Yes |
| Merchant Required Documentation | Evidence that the Acquirer or Merchant complied with the applicable terms of the Operating Regulations with respect to the Card Sale subject to Dispute, including obtaining a positive Authorization Response |
| Special Notes | The amount of the chargeback is limited to the amount above the floor limit |

| REASON CODE AW TRANSACTION AMOUNT DIFFERS | |
|--|--|
| Chargeback Type | Service |
| Dispute Description | The cardholder claims that the amount was altered without the cardholder's consent or direction after the cardholder has signed the transaction document |
| Timeframe to Initiate Chargeback | 120 calendar days from the transaction date |
| Representment Rights/ Merchant Action | <ul style="list-style-type: none"> • Provide proof that the cardholder is responsible for additional charges • Provide proof that no alteration was made to the transaction receipt after the cardholder signed it • Credit was previously issued |
| Issuer Required Documentation | Yes |
| Merchant Required Documentation | A copy of the sales draft showing the different amounts |
| Special Notes | |

| REASON CODE CD CREDIT/DEBIT POSTED INCORRECTLY | |
|---|---|
| Chargeback Type | Service |
| Dispute Description | The cardholder claims that they were charged for a sale, but were supposed to be credited |
| Timeframe to Initiate Chargeback | 120 calendar days from the transaction date |

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| Representment Rights/ Merchant Action | <ul style="list-style-type: none"> • Proof the cardholder agreed to the transaction • Proof the cardholder received the purchased goods and/or services and a card sale was completed correctly • Credit was previously issued |
| Issuer Required Documentation | Yes |
| Merchant Required Documentation | <ul style="list-style-type: none"> • Transaction Documentation signed by the Cardholder indicating the Cardholder agreed to the Card Transaction • Transaction Receipt or other record that indicates the Card Transaction was posted correctly • Evidence that a Credit was issued to the Account to correct the error as permitted by the Operating Regulations |
| Special Notes | <ul style="list-style-type: none"> • The dispute amount will be calculated by doubling the original mis-posted debit transaction • Discover will only provide one dispute adjustment and will only send one dispute notice |

| REASON CODE DP | DUPLICATE PROCESSING |
|---------------------------------------|--|
| Chargeback Type | Service |
| Dispute Description | The merchant charged the customer more than once for the same purchase |
| Timeframe to Initiate Chargeback | 120 calendar days from the date of the transaction |
| Representment Rights/ Merchant Action | <ul style="list-style-type: none"> • This chargeback may be represented if the business can prove that each transaction is for a separate purchase • Retail: Provide all sales slips • Card Not Present: Provide proof of all transactions • Credit was previously issued |
| Issuer Required Documentation | None |
| Merchant Required Documentation | <ul style="list-style-type: none"> • Separate Transaction Documentation either signed or authorized by the Cardholder for the amount of each Card Transaction applied to the Account • Evidence that the Merchant or Acquirer issued a Credit(s) to the Account for each duplicate Card Sale, as applicable and permitted by the Operating Regulations • Evidence that the Merchant or Acquirer submitted a reversal of the Card Transaction(s), as applicable and permitted by the Operating Regulations |

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| Special Notes | <ul style="list-style-type: none"> • If our transaction database contains two or more transactions on the same day and for the same amount, the chargeback will be sent to the business for review • The amount of the duplicate transaction can only vary by 20% |
|---------------|---|

| REASON CODE IN | INVALID CARD NUMBER |
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| Chargeback Type | Processing Error |
| Dispute Description | The card number is not assigned to any cardholder and a deposit is made to that account |
| Timeframe to Initiate Chargeback | 120 calendar days from the date of the transaction |
| Representment Rights/ Merchant Action | <p>Provide transaction documentation showing the following:</p> <ul style="list-style-type: none"> • The valid card number • Proof of a valid authorization response • Cardholder’s signature (if required) • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures |
| Issuer Required Documentation | None |
| Merchant Required Documentation | <ul style="list-style-type: none"> • Transaction Documentation showing (i) that the Card Number is accurate and was not listed on the Negative File at the time that the Acquirer or Merchant used Downtime Authorization Services to obtain an Authorization Response for the Card Transaction; (ii) the receipt of a positive Authorization Response, and (iii) the Cardholder’s signature (if required); • Evidence that the Card Sale involved a Chip Card and the Acquirer or Merchant obtained a positive Authorization Response including through the use of offline (if applicable) procedures |
| Special Notes | |

| REASON CODE LP | LATE PRESENTATION |
|----------------|-------------------|
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|----------------------------------|---|
| Chargeback Type | Processing Error |
| Dispute Description | The issuing bank receives the sales data more than 30 calendar days after the date of the card sale |
| Timeframe to Initiate Chargeback | 120 calendar days from the date of the transaction |

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|---------------------------------------|---|
| Representment Rights/ Merchant Action | <ul style="list-style-type: none"> • Provide a signed work order, approved by the cardholder, allowing the business to post the sale more than 30 days after the original transaction date • Proof that the merchandise was for a custom order, that a valid authorization response was obtained at the time the order was placed, and this a final payment for the transaction once the custom order was completed, as indicated in a work order or other agreement signed by the cardholder • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures |
| Issuer Required Documentation | None |
| Merchant Required Documentation | <ul style="list-style-type: none"> • Evidence that the Acquirer or Merchant complied with delayed delivery requirements and obtained a valid Authorization Response within the applicable number of calendar days of the ship date, expected delivery date or processing attempt • Evidence, such as a signed work order, that the Cardholder approved the submission by the Acquirer or Merchant of Sales Data for posting to the Account more than the applicable number of calendar days after the Card Sale date • Evidence that the Merchant completed a custom order for the Cardholder, obtained a valid Authorization Response at the time of order, and submitted the Sales Data as the final payment by the Cardholder once the custom order was completed, as indicated in a work order or other agreement signed by the Cardholder |
| Special Notes | |

| REASON CODE PM | PAID BY OTHER MEANS |
|---------------------------------------|--|
| Chargeback Type | Cardholder Dispute |
| Dispute Description | The transaction was paid for using alternate means but the merchant erroneously deposited the Discover payment as well as the alternate means payment |
| Timeframe to Initiate Chargeback | 120 calendar days from the date of the transaction |
| Representment Rights/ Merchant Action | <ul style="list-style-type: none"> • This chargeback may be represented if it can be proven that the transaction was for a separate purchase • If credit was previously issued |

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|---------------------------------|---|
| Issuer Required Documentation | None |
| Merchant Required Documentation | <ul style="list-style-type: none"> • Evidence that the Merchant or Acquirer issued Credit(s) to the Account for the amount(s) subject to Dispute • Transaction Documentation signed by the Cardholder indicating the Cardholder agreed to the Card Sale |
| Special Notes | |

| REASON CODE RG | NON-RECEIPT OF GOODS OR SERVICES |
|---------------------------------------|---|
| Chargeback Type | Service |
| Dispute Description | <p>The cardholder is claiming one of the following:</p> <ul style="list-style-type: none"> • Merchandise or services were never received • The order was cancelled but the cardholder was still charged • Delivery was refused |
| Timeframe to Initiate Chargeback | 120 calendar days from the scheduled delivery not to exceed 540 days from the date of the transaction |
| Representment Rights/ Merchant Action | <ul style="list-style-type: none"> • Proof the cardholder did not cancel the order for goods and/or services in accordance with the business’s published policies • Proof the cancellation number provided by the cardholder is invalid • Proof of delivery • Credit was previously issued • Compelling Evidence • Discover will accept compelling evidence for representment. This includes, but is not limited to: <ul style="list-style-type: none"> • Evidence such as photographs or emails to prove the person received the merchandise or service. For download of digital goods, the IP address, email address, description of goods, date and time goods were downloaded and/or proof the business’s website was accessed for services after the transaction date. • Passenger transport: evidence the ticket was received at cardholder’s billing address, boarding pass was scanned at the gate, details of frequent flyer miles claimed, additional incidental transactions purchased (such as baggage fees, seat upgrades, alcohol, etc.) • Previous undisputed transaction — provide evidence that the information provided is the same as that from a previous undisputed transaction • Evidence that the transaction was completed by a member of the cardholder’s household |
| Issuer Required Documentation | Yes |

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| <p>Merchant Required Documentation</p> | <ul style="list-style-type: none"> • Transaction Documentation signed by the Cardholder indicating the Cardholder agreed to the Card Sale • Evidence that the Merchant delivered the goods and/or services as directed by the Cardholder • Evidence that the Cardholder used the disputed airline ticket • Evidence that the lost ticket application submitted by the Cardholder is not valid • Transaction Documentation signed by the Cardholder indicating the Cardholder agreed to the Cash Advance or Cash Over transaction • Evidence that the Cardholder received cash • Evidence that the Merchant or Acquirer issued a Credit to the Account to correct the error where • Credits are permitted by these Dispute Rules and the Operating Regulations • Additional evidence that an Acquirer or Merchant may submit includes any of the following regarding a Dispute: <ul style="list-style-type: none"> • Letters, emails, photographs, faxes, or other written correspondence exchanged between the Merchant and the Cardholder • Receipts, work orders, or other documents signed by the Cardholder, substantiating that the Cardholder received the goods or services • For “site-to-store” Card Not Present Card Transactions, Merchant may provide the Cardholder’s signature on the pickup form or copy of Cardholder identification • Proof of Delivery or evidence that the goods or services were delivered as directed by the Cardholder • Any of the following for a Card-Not-Present Card Transaction: <ul style="list-style-type: none"> • Cardholder confirmation of registration to receive electronic delivery of goods or services • Cardholder’s email or IP address, date and time of download, description of goods downloaded or log documenting the receipt of downloaded material on or after the Transaction Date. |
| <p>Special Notes</p> | |

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|------------------------------|--|
| <p>REASON CODE RM</p> | <p>CARDHOLDER DISPUTES QUALITY OF GOODS OR SERVICES</p> |
| <p>Chargeback Type</p> | <p>Service</p> |

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|---------------------------------------|--|
| Dispute Description | The cardholder claims the quality of goods delivered or services rendered did not conform to the agreement of the parties |
| Timeframe to Initiate Chargeback | 120 calendar days from the scheduled delivery not to exceed 540 days from the date of the transaction |
| Representment Rights/ Merchant Action | <ul style="list-style-type: none"> • Provide evidence the cardholder signed a work order to indicate that the business completed a correction of the quality of goods or services • Documentation the cardholder rejected an attempt by the business to correct the problem • Proof or documentation the cardholder never cancelled or rejected the goods or services and has possession of them • Proof the claim was satisfactorily resolved directly with the business • Proof the quality provided complied with the business's established policy • Proof the claim resulted from an inconvenience experienced by the cardholder • Credit was previously issued • Provide evidence the goods were not counterfeit merchandise • Proof of terms agreed upon with the cardholder refuting the allegation of misrepresentation and that goods or services were rendered as described in original terms • Compelling Evidence • Discover will accept compelling evidence for representment. This includes, but is not limited to: <ul style="list-style-type: none"> • Evidence such as photographs or emails to prove the person received the merchandise or service. For download of digital goods, the IP address, email address, description of goods, date and time goods were downloaded and/or proof the merchant's website was accessed for services after the transaction date. • Passenger transport: evidence the ticket was received at cardholder's billing address, boarding pass was scanned at the gate, details of frequent flyer miles claimed, additional incidental transactions purchased (such as baggage fees, seat upgrades, alcohol, etc.) • Previous undisputed transaction — provide evidence that the information provided is the same as that from a previous undisputed transaction • Evidence that the transaction was completed by a member of the cardholder's household |
| Issuer Required Documentation | Yes |

| | |
|--|---|
| <p>Merchant Required Documentation</p> | <ul style="list-style-type: none"> • Transaction Documentation signed by the Cardholder indicating that the Cardholder approved the quality of goods or services • Evidence that the Merchant or Acquirer issued Credit(s) to the Account for the amount(s) subject to Dispute • Evidence that the Cardholder signed a work order to indicate that the Merchant completed a correction of the quality of goods or services • Documentation that the Cardholder rejected an attempt by the Merchant to correct the quality of goods or services • Documentation that the Cardholder never cancelled or rejected the goods or services and has possession of goods or services • Evidence that Cardholder claim was satisfactorily resolved directly with the Merchant • Evidence that the quality of goods and services provided complied with the Merchant’s established policy • Evidence that the Dispute was initiated due to a Cardholder inconvenience claim |
| <p>Special Notes</p> | <p>This reason code cannot be used to dispute any “inconveniences” that may have occurred in connection with the receipt of the goods or services.</p> <p>Examples:</p> <ul style="list-style-type: none"> • The cardholder ate at a restaurant and did not like the food • Experienced a layover • Did not obtain preferred seat assignment • Luggage was lost • Did not have pillows • Did not have hot water • Had a dirty room • Items were damaged |

| REASON CODE RN2 | CREDIT NOT RECEIVED |
|----------------------------------|--|
| Chargeback Type | Service |
| Dispute Description | A credit promised to the cardholder by the merchant was not processed |
| Timeframe to Initiate Chargeback | 120 calendar days from the date of the transaction not to exceed 540 days from the expected scheduled event date |

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|--|---|
| <p>Representment Rights/ Merchant Action</p> | <ul style="list-style-type: none"> • Provide documentation the merchandise was not returned • Provide evidence an in-store credit was issued in accordance with the business’s published policy • Credit was previously issued • Evidence cardholder signed documentation indicating agreement to the Cash Advance or Cash Over transaction • Evidence cardholder received cash • Proof cardholder did not cancel the reservation in accordance with published policies |
| <p>Issuer Required Documentation</p> | <p>Yes</p> |
| <p>Merchant Required Documentation</p> | <ul style="list-style-type: none"> • Transaction Documentation signed by the Cardholder indicating that the Cardholder authorized the Card Transaction • Evidence that the Cardholder received the goods or services and a Card Sale was completed correctly • Evidence that a Credit was made to the Account in the amount subject to Dispute • Evidence that a Credit is not due because the Cardholder did not return the goods to the Merchant • Evidence that an in-store credit was issued in accordance with the Merchant’s established policy • Transaction Documentation signed by the Cardholder indicating the Cardholder agreed to the Cash Advance or Cash Over transaction • Evidence that the Cardholder received cash • Evidence that a Credit was issued to the Account to correct the error, where Credits are permitted by these Dispute Rules and the Operating Regulations • Evidence that the Cardholder did not cancel the reservation in accordance with the Merchant’s published policies • Evidence that the cancellation number provided by the Cardholder in support of the Dispute is invalid and the Card Sale was processed correctly • For a Dispute of a Card Transaction involving shipping or delivery obligations by the Merchant: • Merchant is responsible for goods held in its own country’s customs agency |
| <p>Special Notes</p> | |

| REASON CODE DC | VIOLATION OF OPERATING REGULATIONS |
|---------------------------------------|---|
| Chargeback Type | Processing Error |
| Dispute Description | Discover identifies a violation on the part of the merchant or that the merchant operated in a prohibited merchant category |
| Timeframe to Initiate Chargeback | 120 calendar days from the date of the transaction |
| Representment Rights/ Merchant Action | <ul style="list-style-type: none"> • None • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures |
| Issuer Required Documentation | None |
| Merchant Required Documentation | None |
| Special Notes | |

| REASON CODE UA01 | FRAUD — CARD PRESENT TRANSACTION |
|----------------------------------|--|
| Chargeback Type | Fraud |
| Dispute Description | Cardholder claims fraud in a retail (card-present) environment |
| Timeframe to Initiate Chargeback | 120 calendar days from the date of the transaction |

| | |
|--|--|
| <p>Representment Rights/ Merchant Action</p> | <ul style="list-style-type: none"> • Provide a valid sales slip with imprint if key-entered • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures • Proof that the cardholder was present at the time of transaction or otherwise participated in or approved the transaction • A keyed transaction is not quasi-cash, cash over, or a cash disbursement • Evidence the transaction included required data and the Chip Card Terminal was compliant • Proof received positive authorization response from Issuer • Compelling Evidence – see Merchant Required Documentation below. |
| <p>Issuer Required Documentation</p> | <p>None</p> |

| | |
|--|---|
| <p>Merchant Required Documentation</p> | <ul style="list-style-type: none"> • A valid, legible Transaction Receipt • Evidence that the Cardholder was present at the time of the Card Transaction or otherwise participated in or approved the Card Transaction • A keyed Card Transaction is not Quasi-cash, Cash Over, or a Cash Disbursement • The Card Transaction included required data and the Chip Card Terminal was compliant with requirements • A valid, legible Transaction Receipt that displays a complete, legible imprint of all security features required to be embossed on the Card • Additional evidence that an Acquirer or Merchant may submit includes any of the following regarding a Dispute: <ul style="list-style-type: none"> • Letters, emails, photographs, faxes, or other written correspondence exchanged between the Merchant and the Cardholder • Receipts, work orders, or other documents signed by the Cardholder, substantiating that the Cardholder received the goods or services • For “site-to-store” Card-Not-Present Card Transactions, Merchant may provide the Cardholder’s signature on the pickup form or copy of Cardholder identification • Proof of Delivery or evidence that the goods or services were delivered as directed by the Cardholder • Any of the following for a Card-Not-Present Card Transaction: <ul style="list-style-type: none"> • Cardholder confirmation of registration to receive electronic delivery of goods or services • Cardholder’s email or IP address, date and time of download, description of goods downloaded or log documenting the receipt of downloaded material on or after the Transaction Date. |
| <p>Special Notes</p> | <ul style="list-style-type: none"> • The Issuer must process a ticket retrieval request prior to initiating this chargeback • If a ticket retrieval request was initiated and not responded to, the chargeback will have no representment rights • If documentation is not provided in response to a Ticket Retrieval Request, the Issuer may initiate a final and non-appealable chargeback |

| REASON CODE UA02 | FRAUD — CARD NOT PRESENT TRANSACTION |
|--|---|
| Chargeback Type | Fraud |
| Dispute Description | <ul style="list-style-type: none"> • Cardholder claims fraud in a card-not-present environment • The Issuer determines possible fraud because the merchant did not verify the numeric portion of the cardholder’s AVS(Address Verification System) or provide the CID (Customer Identification Number) |
| Timeframe to Initiate Chargeback | 120 calendar days from the date of the transaction |
| Representation Rights/ Merchant Action | <ul style="list-style-type: none"> • Provide proof of delivery which must be to the street address of the AVS address • Both CID and AVS are required upon deposit of the transaction. If, after providing the proof of delivery, the Chargeback Analyst does not find evidence that the CID and AVS were performed, we will be unable to represent this chargeback. • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures • For this chargeback to be represented, you must provide proof of all 3 conditions: <ul style="list-style-type: none"> • Positive AVS • CID • Proof of delivery to the street address of the AVS address. Follow your in-house procedures. • If documentation is not provided in response to a Ticket Retrieval Request, the Issuer may initiate a final and non-appealable chargeback • Compelling Evidence – see Merchant Required Documentation below. |
| Issuer Required Documentation | None |

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| <p>Merchant Required Documentation</p> | <ul style="list-style-type: none"> • Valid Proof of Delivery • Evidence the Merchant/Acquirer submitted CID in the Authorization Request, the Issuer provided a positive Authorization Response, however the Issuer did not verify the CID or the CID was a mismatch. • Evidence that the Acquirer or Merchant used the Address Verification Service to validate the numeric portion of the Cardholder’s billing address including street address and ZIP code, or the response to an Address Verification request indicating that the Cardholder’s address is not verified because the Card is issued outside of the United States • Valid, legible Transaction Documentation that includes a valid Authorization Code and lists the quantity and brief description of the goods or services purchased • Additional evidence that an Acquirer or Merchant may submit includes any of the following regarding a Dispute: • Letters, emails, photographs, faxes, or other written correspondence exchanged between the Merchant and the Cardholder • Receipts, work orders, or other documents signed by the Cardholder, substantiating that the Cardholder received the goods or services • For “site-to-store” Card-Not-Present Card Transactions, Merchant may provide the Cardholder’s signature on the pickup form or copy of Cardholder identification • Proof of Delivery or evidence that the goods or services were delivered as directed by the Cardholder • Any of the following for a Card-Not-Present Card Transaction: • Cardholder confirmation of registration to receive electronic delivery of goods or services • Cardholder’s email or IP address, date and time of download, description of goods downloaded or log documenting the receipt of downloaded material on or after the Transaction Date. |
| <p>Special Notes</p> | <ul style="list-style-type: none"> • The Issuer must process a ticket retrieval request prior to initiating this chargeback • AVS is only required for domestic US transactions |

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| <p>REASON CODE UA05</p> | <p>FRAUD — CHIP CARD COUNTERFEIT TRANSACTION</p> |
| <p>Chargeback Type</p> | <p>Fraud</p> |

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| Dispute Description | EMV Fraud Liability Shift for Counterfeit Transactions. Valid for a chargeback on a Card Present Transaction or Cash Advance involving a card on which a Contact Chip Payment Device was issued and the Issuer or Cardholder alleges that a Counterfeit Card was used to conduct a purchase transaction or Cash Advance and the merchant's POS device did not support and use EMV technology. |
| Timeframe to Initiate Chargeback | 120 calendar days from the date of the transaction |
| Representment Rights/ Merchant Action | <ul style="list-style-type: none"> • For Non-EMV supported (chip) POS/terminal, there are no representment rights, unless a refund has been issued • EMV supported (chip) POS/terminal a transaction with a chip card chargeback can be represented if the full unaltered magnetic stripe data was read and transmitted with a valid authorization. In this case, the chargeback would be represented on your behalf. • EMV supported (chip) POS/terminal and transaction with a chip card. The chargeback can be represented if a valid transaction was manually keyed and transmitted with the authorization. In this case, the chargeback would be represented on your behalf. • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures |
| Issuer Required Documentation | Yes |
| Merchant Required Documentation | <ul style="list-style-type: none"> • Evidence that your POS device was enabled to support chip card transactions • Evidence that the transaction was completed the transaction using magnetic stripe data and it was identified as fallback in the authorization request • Evidence the transaction was key entered • Evidence the transaction was a card not present transaction |
| Special Notes | |

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| REASON CODE UA06 | FRAUD — CHIP AND PIN TRANSACTION |
| Chargeback Type | Fraud |

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| Dispute Description | Dispute of a PIN-preferring Contact Chip Payment Device reported as lost or stolen where PIN was not entered and the Merchant’s POS Device did not support PIN entry. Valid for a chargeback where the cardholder alleges fraud relating to a Card-Present Chip Card Transaction including a Cash Advance involving a Card Account on which a PIN-preferring Contact Chip Payment Device was issued, the Card was reported as lost or stolen at the time of the Card Sale or Cash Advance, and the Card Transaction was conducted at a POS Device that does not support Chip Card Transactions with PIN preferring Contact Chip Payment Devices. |
| Timeframe to Initiate Chargeback | 120 calendar days from the date of the transaction |
| Representment Rights/ Merchant Action | <ul style="list-style-type: none"> • For non-EMV supported (chip) POS/terminal, there are no representment rights, unless a refund has been issued • EMV supported (chip) POS/terminal a transaction with a chip card. The chargeback can be represented if the full unaltered magnetic stripe data was read and transmitted with a valid authorization. The chargeback would be represented on your behalf. • EMV supported (chip) POS/terminal and transaction with a chip card chargeback can be represented if a valid transaction was manually keyed and transmitted with the authorization. The chargeback would be represented on your behalf. • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures |
| Issuer Required Documentation | Yes |
| Merchant Required Documentation | <ul style="list-style-type: none"> • Evidence the transaction was processed with PIN entry • Evidence that the transaction was completed the transaction using magnetic stripe data and it was identified as fallback in the authorization request • Evidence the transaction was a card not present transaction |
| Special Notes | |

AMERICAN EXPRESS CHARGEBACK TIME FRAMES

| REASON CODE | CHARGE BACK TYPE ¹ | DESCRIPTION | TIME FRAME |
|-------------|-------------------------------|--|---|
| AO1 | T | CHARGE EXCEEDS AUTHORIZATION AMOUNT | 120 calendar days from the date of transaction |
| AO2 | T | NO VALID AUTHORIZATION | 120 calendar days from the date of transaction |
| A08 | T | AUTHORIZATION APPROVAL EXPIRED | 120 calendar days from the date of transaction |
| C02 | C | CREDIT NOT PROCESSED | 120 calendar days from one of the below <ul style="list-style-type: none"> Transaction date The date merchants acknowledgement credit is due The date the goods or services were canceled, refused or returned |
| C04 | C | GOODS/SERVICES RETURNED OR REFUSED | |
| C05 | C | GOODS/SERVICES CANCELED | |
| C08 | C | SERVICES NOT RENDERED/MERCHANDISE NOT RECEIVED | 120 days from one of the below (whichever occurred first): <ul style="list-style-type: none"> From the expected date of receipt of the Goods and Services (example, entertainment performance), or From the date the Cardmember becomes aware that the expected Goods and Services would not be provided, not to exceed 540 days from the Transaction date (example entertainment performance cancellation) |
| C14 | C | PAID BY OTHER MEANS | 120 calendar days from the transaction date |

¹ T = Technical; C = Customer Dispute

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| C18 | C | CANCELLED GUARANTEED RESERVATION | 120 calendar days from one of the below <ul style="list-style-type: none"> • The transaction date • The date merchants acknowledgement credit is due • The date the goods or services were canceled, refused or returned |
| C28 | C | CANCELLED RECURRING TRANSACTION | 120 calendar days from the transaction date |
| C31 | C | GOODS/SERVICES NOT AS DESCRIBED | 120 calendar days from the date of the transaction or 120 days from the date of receipt of goods or services |
| C32 | C | GOODS/SERVICES DAMAGED OR DEFECTIVE | 120 calendar days from the date of the transaction or 120 days from the date of receipt of goods or services |
| F10 | C | MISSING IMPRINT | 120 calendar days from the transaction date |
| F14 | C | DUPLICATE PROCESSING | 120 calendar days from the transaction date |
| F29 | C | FRAUD TRANS – CARD NOT PRESENT TRANS | 120 calendar days from the transaction date |
| F30 | T | CHIP LIABILITY SHIFT | 120 calendar days from the transaction date |
| F31 | T | CHIP/PIN LIABILITY | 120 calendar days from the transaction date |
| FR4 | T | RISK IDENTIFICATION SERVICE | N/A |
| M01 | T | LOCAL REGULATORY/LEGAL DISPUTES | 120 calendar days from the transaction date |
| M04 | T | DEAL DIRECT | N/A |
| M10 | C | VEHICLE RENTAL-CAPOITAL DAMAGES, THEFT OR LOSS OF USE | 120 calendar days from the transaction date |

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|-----|---|---------------------------------|---|
| M11 | C | CM CREDITED-CHARGEBACK REVERSED | N/A |
| M36 | T | NOT ELSEWHERE CLASSIFY | N/A |
| M38 | T | CHARGEBACK REVERSED | N/A |
| M42 | T | CHARGEBACK REVERSAL EXPIRED | N/A |
| OP1 | T | DISPUTE ADJUSTMENT | N/A |
| P01 | T | UNASSIGNED CARD NUMBER | 120 calendar days from the transaction date |
| P03 | C | CREDIT POSTED AS A CHARGE | 120 calendar days from the transaction date |
| P04 | C | CHARGE POSTED AS A CREDIT | 120 calendar days from the transaction date |
| P05 | C | INCORRECT TRANSACTION AMOUNT | 120 calendar days from the transaction date |
| P07 | T | LATE SUBMISSION | 120 calendar days from the transaction date |
| P08 | C | DUPLICATE CHARGE | 120 calendar days from the transaction date |
| P22 | C | NON-MATCHING CARD NUMBER | 120 calendar days from the transaction date |
| P23 | C | CURRENCY DISCREPANCY | 120 calendar days from the transaction date |
| R03 | C | NON-RECEIPT OF REQUESTED ITEM | 120 calendar days from the transaction date |
| R13 | C | NON-RECEIPT OF REQUESTED ITEM | 120 calendar days from the transaction date |
| S01 | T | REVERSAL REQUEST DENIED | N/A |

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| S04 | T | PENDING REVERSAL RESEARCH | N/A |
|-----|---|------------------------------|-----|

AMERICAN EXPRESS CHARGEBACK REASON CODES

If you're using the Online Chargeback Management System, you will find the chargeback reason codes on both the Level 1 and 2 screens. These codes are established by the payment brands to categorize the incoming chargeback requests by reason. The codes also appear on financial reporting associated with chargebacks.

| CODE | DESCRIPTION |
|------|--|
| A01 | CHARGE EXCEEDS AUTHORIZATION AMOUNT |
| A02 | NO VALID AUTHORIZATION |
| A08 | AUTHORIZATION APPROVAL EXPIRED |
| C02 | CREDIT NOT PROCESSED |
| C04 | GOODS/SERVICES RETURNED OR REFUSED |
| C05 | GOODS/SERVICES CANCELED |
| C08 | SERVICES NOT RENDERED/MERCHANDISE NOT RECEIVED |
| C14 | PAID BY OTHER MEANS |
| C18 | CANCELLED GUARANTEED RESERVATION |
| C28 | CANCELLED RECURRING TRANSACTION |
| C31 | GOODS/SERVICES NOT AS DESCRIBED |
| C32 | GOODS/SERVICES DAMAGED OR DEFECTIVE |
| F10 | MISSING IMPRINT |
| F14 | DUPLICATE PROCESSING |
| F29 | FRAUD TRANS – CARD NOT PRESENT TRANS |
| F30 | CHIP LIABILITY SHIFT |
| F31 | CHIP/PIN LIABILITY |
| FR4 | RISK IDENTIFICATION SERVICE |
| M01 | CHARGEBACK AUTHORIZATION |
| M04 | DEAL DIRECT |
| M10 | VEHICLE RENTAL-CAPITAL DAMAGES, THEFT OR LOSS OF USE |

| | |
|-----|---------------------------------|
| M11 | CM CREDITED-CHARGEBACK REVERSED |
| M36 | NOT ELSEWHERE CLASSIFY |
| M38 | CHARGEBACK REVERSED |
| M42 | CHARGEBACK REVERSAL EXPIRED |
| OP1 | DISPUTE ADJUSTMENT |
| P01 | UNASSIGNED CARD NUMBER |
| P03 | CREDIT POSTED AS A CHARGE |
| P04 | CHARGE POSTED AS A CREDIT |
| P05 | INCORRECT TRANSACTION AMOUNT |
| P07 | LATE SUBMISSION |
| P08 | DUPLICATE CHARGE |
| P22 | NON-MATCHING CARD NUMBER |
| P23 | CURRENCY DISCREPANCY |
| R03 | NON-RECEIPT OF REQUESTED ITEM |
| R13 | NON-RECEIPT OF REQUESTED ITEM |
| S01 | REVERSAL REQUEST DENIED |
| S04 | PENDING REVERSAL RESEARCH |

| REASON CODE A01 | CHARGE EXCEEDS AUTHORIZATION AMOUNT |
|---------------------------------------|---|
| Dispute Description | The amount of the Authorization Approval was less than the amount of the Charge submitted. |
| Timeframe to Initiate Chargeback | 120 calendar days from the date of the transaction |
| Representment Rights/ Merchant Action | Proof that a valid Authorization Approval was obtained for the full amount of the Charge, or Proof that a Credit which directly offsets the Disputed Charge has already been processed. |
| Issuer Required Documentation | None |
| Special Notes | No Inquiry required prior to Chargeback. |

| REASON CODE A02 | NO VALID AUTHORIZATION |
|---------------------------------------|---|
| Dispute Description | The Charge submitted did not receive a valid Authorization Approval; it was declined or the Card was expired. |
| Timeframe to Initiate Chargeback | 120 calendar days from the date of the transaction |
| Representment Rights/ Merchant Action | <ul style="list-style-type: none"> • Proof that a valid Authorization Approval was obtained, or Proof that a Credit which directly offsets the Disputed Charge has already been processed. • For “expired or not yet valid” Cards, the following support is also acceptable: Proof that the charge was incurred prior to the card expiration date |
| Issuer Required Documentation | No Inquiry required prior to Chargeback. |
| Special Notes | No Inquiry required prior to Chargeback. |

| REASON CODE A08 | AUTHORIZATION APPROVAL EXPIRED |
|---------------------------------------|---|
| Dispute Description | The Charge was submitted after the Authorization Approval expired. |
| Timeframe to Initiate Chargeback | 120 calendar days from the date of the transaction |
| Representment Rights/ Merchant Action | Proof that a valid Authorization Approval was obtained, or Proof that a Credit which directly offsets the Disputed Charge has already been processed. |
| Issuer Required Documentation | No Inquiry required prior to Chargeback. |
| Special Notes | No Inquiry required prior to Chargeback. |

| REASON CODE C02 | | CREDIT NOT PROCESSED | |
|---------------------------------------|---|-----------------------------|--|
| Dispute Description | American Express has not received the Credit (or partial Credit) a Program Merchant was to apply to the Card. | | |
| Timeframe to Initiate Chargeback | 120 calendar days from one of the below <ul style="list-style-type: none"> • Transaction date • The date merchants acknowledgement credit is due • The date the goods or services were canceled, refused or returned | | |
| Representment Rights/ Merchant Action | If no Credit (or only partial Credit) is due, a written explanation of why credit is not due with appropriate documents to support your position, or Proof that a Credit which directly offsets the Disputed Charge has already been processed. | | |
| Issuer Required Documentation | None | | |
| Special Notes | No Inquiry required prior to Chargeback. | | |

| REASON CODE C04 | | GOODS/SERVICES RETURNED OR REFUSED | |
|---------------------------------------|--|---|--|
| Dispute Description | The goods or services were returned or refused but the Card Member did not receive Credit. | | |
| Timeframe to Initiate Chargeback | 120 calendar days from one of the below <ul style="list-style-type: none"> <input type="checkbox"/> Transaction date <input type="checkbox"/> The date merchants acknowledgement credit is due <input type="checkbox"/> The date the goods or services were canceled, refused or returned | | |
| Representment Rights/ Merchant Action | Documentation that supports the validity of the “no show” reservation or Deposit Charge, or Proof that a Credit which directly offsets the Disputed Charge has already been processed. | | |

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|-------------------------------|---|
| Issuer Required Documentation | <p>Written explanation refuting the Card Member’s claim that goods were returned to Program Merchant’s business:</p> <ul style="list-style-type: none"> • If returned: A copy of Program Merchant’s return policy, an explanation of Program Merchant’s procedures for disclosing it to the Card Member, and details explaining how the Card Member did not follow the return policy, • A copy of the Charge Record indicating the terms and conditions of the purchase with details explaining how the Card Member did not follow the policy, • If goods/services refused: Proof that the goods/services were accepted (for example, signed delivery slip if the goods were delivered, screen print showing use of the service if service was provided via Internet), • Proof that a Credit which directly offsets the Disputed Charge has already been processed. |
| Special Notes | No Inquiry required prior to Chargeback. |

| REASON CODE C05 | | GOODS/SERVICES CANCELED | |
|---------------------------------------|---|--------------------------------|--|
| Dispute Description | The Card Member claims that the goods/services ordered were cancelled. | | |
| Timeframe to Initiate Chargeback | 120 calendar days from one of the below <ul style="list-style-type: none"> • Transaction date • The date merchants acknowledgement credit is due • The date the goods or services were canceled, refused or returned | | |
| Representment Rights/ Merchant Action | <ul style="list-style-type: none"> • A copy of Program Merchant’s cancellation policy, an explanation of Program Merchant’s procedures for disclosing it to the Card Member, and details explaining how the Card Member did not follow the cancellation policy, • A copy of the Charge Record indicating the terms and conditions of the purchase and details explaining how the Card Member did not follow the policy, • Proof that a Credit which directly offsets the Disputed Charge has already been processed. | | |
| Issuer Required Documentation | None | | |
| Special Notes | No Inquiry required prior to Chargeback. | | |

| REASON CODE C08 | | SERVICES NOT RENDERED/MERCHANDISE NOT RECEIVED | |
|------------------------|--|---|--|
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|---------------------------------------|---|
| Dispute Description | The Card Member claims to have not received (or only partially received) the goods/services |
| Timeframe to Initiate Chargeback | <ul style="list-style-type: none"> • 120 days from one of the below (whichever occurred first): • From the expected date of receipt of the Goods and Services (example, entertainment performance), or • From the date the Cardmember becomes aware that the expected Goods and Services would not be provided, not to exceed 540 days from the Transaction date (example: entertainment performance cancellation) |
| Representment Rights/ Merchant Action | <ul style="list-style-type: none"> • Proof of Delivery including delivery date and full shipping address, • Proof that the services were provided and the dates the services were provided, • Signed completion of work order showing the Card Member received the services and dates that the services were used/provided, • Proof that a Credit which directly offsets the Disputed Charge has already been processed, • Evidence to prove that there is a direct connection between the person who received the goods and services and the Card Member (such as photographs or emails). • For Internet Transactions representing the sale of Internet Electronic Delivery Charge, one (1) of the following must be provided: <ul style="list-style-type: none"> • Proof that the Card Member's IP address at the time of purchase matches the IP address where the digital goods were downloaded, • Proof the Card Member's email address provided at the time of purchase matches the email address used to deliver the digital goods, |
| Issuer Required Documentation | None |
| Special Notes | No Inquiry required prior to Chargeback. |

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|------------------------|--|
| REASON CODE C14 | PAID BY OTHER MEANS |
| Dispute Description | The Card Member has provided American Express with proof of payment by another method. |

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| Timeframe to Initiate Chargeback | 120calendar days from the date of the transaction |
| Representment Rights/ Merchant Action | <ul style="list-style-type: none"> • Documentation showing that the Card Member’s other form of payment was not related to the Disputed Charge, • Proof that the Card Member provided consent to use the Card as a valid form of payment for the Disputed Charge, • Proof that a Credit which directly offsets the Disputed Charge has already been processed. |
| Issuer Required Documentation | None |
| Special Notes | No Inquiry required prior to Chargeback. |

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|------------------------|---|
| REASON CODE C18 | CANCELLED GUARANTEED RESERVATION |
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|---------------------------------------|---|
| Dispute Description | The Card Member claims to have cancelled a lodging reservation or a Credit for a Card deposit Charge was not received by the Card Member. |
| Timeframe to Initiate Chargeback | 120 calendar days from one of the below <ul style="list-style-type: none"> • The transaction date <input type="checkbox"/> The date merchants acknowledgement credit is due <input type="checkbox"/> The date the goods or services were canceled, refused or returned |
| Representment Rights/ Merchant Action | <ul style="list-style-type: none"> • Documentation that supports the validity of the “no show” reservation or Card deposit Charge, • Proof that a Credit which directly offsets the Disputed Charge has already been processed. |
| Issuer Required Documentation | None |
| Special Notes | No Inquiry required prior to Chargeback. |

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|------------------------|--|
| REASON CODE C28 | CANCELLED RECURRING TRANSACTION |
|------------------------|--|

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|----------------------------------|--|
| Dispute Description | Card Member claims to have canceled or attempted to cancel Recurring Billing Charges for goods or services. Please discontinue all future billing for this Recurring Billing Charge. |
| Timeframe to Initiate Chargeback | 120 calendar days from the date of the transaction |

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|---------------------------------------|--|
| Representment Rights/ Merchant Action | <ul style="list-style-type: none"> • A copy of Program Merchant’s cancellation policy, an explanation of Program Merchant’s procedures for disclosing it to the Card Member, and details explaining how the Card Member did not follow the cancellation policy, • Proof that the Card Member has not cancelled and continues to use the services or receive the goods, • Proof that a Credit which directly offsets the Disputed Charge has already been processed. |
| Issuer Required Documentation | None |
| Special Notes | No Inquiry required prior to Chargeback. |

| REASON CODE C31 | | GOODS/SERVICES NOT AS DESCRIBED | |
|---------------------------------------|--|--|--|
| Dispute Description | The Card Member claims to have received goods/services that are different than the written description provided at the time of the Charge. | | |
| Timeframe to Initiate Chargeback | 120 calendar days from the date of the transaction or 120 days from the date of receipt of goods or services | | |
| Representment Rights/ Merchant Action | <ul style="list-style-type: none"> • Proof refuting the Card Member’s claim that the written description differs from the goods/services received, • Proof that the Card Member agreed to accept the goods/services as provided, • Proof that a Credit which directly offsets the Disputed Charge has already been processed, • Proof that goods and services matched what was described at the time of purchase (such as photographs or emails). • For goods and services purchased by the Card Member that were received in a damaged or defective state, the Program Merchant must provide one (1) or more of the following items: <ol style="list-style-type: none"> 1. Show that an attempt was made by the Program Merchant to repair or replace damaged or defective goods or to provide replacement services. 2. If returned, state how the Card Member did not comply with the Program Merchant’s clearly documented cancellation, return policy or Applicable Law. 3. Show that the Card Member agreed to accept the goods or services “as is.” | | |
| Issuer Required Documentation | None | | |
| Special Notes | No Inquiry required prior to Chargeback. | | |

| REASON CODE C32 | GOODS/SERVICES DAMAGED OR DEFECTIVE |
|---------------------------------------|--|
| Dispute Description | The Card Member claims to have received damaged or defective goods/services. |
| Timeframe to Initiate Chargeback | 120 calendar days from the date of the transaction or 120 days from the date of receipt of goods or services |
| Representment Rights/ Merchant Action | <ul style="list-style-type: none"> • Proof refuting the Card Member’s claim that the goods/services were damaged or defective (provided that, in the case of goods, they were not returned to the Program Merchant), • Proof that an attempt was made to repair or replace damaged or defective goods or to provide replacement services, • Proof that the Card Member did not comply with Program Merchant’s clearly documented cancellation, return policy or Applicable Law (provided that, in the case of goods, they were returned to Program Merchant), • Proof that the Card Member agreed to accept the goods as delivered, • Proof that the goods/services were not returned to the Program Merchant, • Proof that a Credit which directly offsets the Disputed Charge has already been processed |
| Issuer Required Documentation | None |
| Special Notes | No Inquiry required prior to Chargeback. |

| REASON CODE F10 | MISSING IMPRINT |
|---------------------------------------|---|
| Dispute Description | The Card Member claims that they did not participate in this Charge and a copy of an imprint of the Card was not provided. |
| Timeframe to Initiate Chargeback | 120 calendar days from the date of the transaction |
| Representment Rights/ Merchant Action | <ul style="list-style-type: none"> • , • Proof that this was a Card Not Present Charge, or Proof that a Credit which directly offsets the Disputed Charge has already been processed. |
| Issuer Required Documentation | None |
| Special Notes | No Inquiry required prior to Chargeback. |

| REASON CODE F14 | | DUPLICATE PROCESSING |
|---------------------------------------|--|-----------------------------|
| Dispute Description | The Card Member denies participation in the Charge submitted and proof that the Card Member participated in the Charge was not provided. | |
| Timeframe to Initiate Chargeback | 120 calendar days from the date of the transaction | |
| Representment Rights/ Merchant Action | Proof that a Credit which directly offsets the Disputed Charge has already been processed. | |
| Issuer Required Documentation | None | |
| Special Notes | No Inquiry required prior to Chargeback. | |

| REASON CODE F29 | | FRAUD TRANS – CARD NOT PRESENT TRANS |
|---------------------------------------|--|---|
| Dispute Description | The Card Member denies participation in a mail order, telephone order, or Internet Charge. Not applicable to Digital Wallet Application-initiated Transactions. | |
| Timeframe to Initiate Chargeback | 120 calendar days from the date of the transaction | |
| Representment Rights/ Merchant Action | <ul style="list-style-type: none"> • Proof that the Card Member participated in the Charge (for example, billing authorization, usage details, proof of delivery to the Card Member’s billing address, contract), • Proof that Program Merchant attempted to validate the CID and Program Merchant did not receive a response or Program Merchant received an “unchecked” response, • Proof that Program Merchant validated the address via Authorization and shipped goods to the validated address, • Proof that a Credit which directly offsets the Disputed Charge has already been processed, • Proof that the Transaction contains a shipping address that matches a previously used shipping address from an undisputed Transaction. | |
| Issuer Required Documentation | None | |
| Special Notes | No Inquiry required prior to Chargeback. | |

| REASON CODE F30 | CHIP LIABILITY SHIFT |
|---------------------------------------|---|
| Dispute Description | The Card Member denies participation in the Charge and a counterfeit Chip Card was used at a Point-of-Sale (POS) System where the Transaction was not processed as a Chip Card Transaction because either the Point-of-Sale (POS) System had not Enabled a Chip and PIN POS System or the Transaction was manually keyed. |
| Timeframe to Initiate Chargeback | 120 calendar days from the date of the transaction |
| Representment Rights/ Merchant Action | <ul style="list-style-type: none"> • Proof that this was a Card-Not-Present Charge • Proof that the Point-of-Sale (POS) System processed a Chip Card Transaction, • Proof that a Credit, which directly offsets the Disputed Charge, has already been processed |
| Issuer Required Documentation | None |
| Special Notes | No Inquiry required prior to Chargeback. |

| REASON CODE F31 | CHIP/PIN LIABILITY |
|---------------------------------------|---|
| Dispute Description | <p>Card Member denies participation in the Charge and Chip Card with PIN capabilities was lost/ stolen/non-received and was used at a Point-of-Sale (POS) System where the Transaction was not processed as a Chip Card Transaction with PIN validation because either the Point-of-Sale (POS) System is not an Enabled Chip and PIN POS System, or the Transaction was manually keyed.</p> <p>Note: Not applicable to contactless and Digital Wallet Contactless initiated Transactions, and Charges that qualify under the No Signature/No PIN Program.</p> |
| Timeframe to Initiate Chargeback | 120 calendar days from the date of the transaction |
| Representment Rights/ Merchant Action | <ul style="list-style-type: none"> • Proof that this was a Card-Not-Present Charge, • Proof that the Point-of-Sale (POS) System processed a Chip Card Transaction with PIN validated, • Proof that a Credit, which directly offsets the Disputed Charge, has already been processed |
| Issuer Required Documentation | None |
| Special Notes | No Inquiry required prior to Chargeback. |

| REASON CODE FR4 | RISK IDENTIFICATION SERVICE |
|---------------------------------------|---|
| Dispute Description | The Card Member has disputed the Charge and Program Merchant has been placed in the Immediate Chargeback Program. |
| Timeframe to Initiate Chargeback | None |
| Representment Rights/ Merchant Action | <ul style="list-style-type: none"> • Proof that Program Merchant had not been placed in the Immediate Chargeback Program at the time of the Chargeback, • Proof that a Credit which directly offsets the Disputed Charge has already been processed |
| Issuer Required Documentation | None |
| Special Notes | No Inquiry required prior to Chargeback. |

| REASON CODE M01 | CHARGEBACK AUTHORIZATION |
|---------------------------------------|---|
| Dispute Description | American Express has received authorization to process Chargeback for the Charge. |
| Timeframe to Initiate Chargeback | 120 calendar days from the date of the transaction |
| Representment Rights/ Merchant Action | Proof that a Credit which directly offsets the Disputed Charge has already been processed |
| Issuer Required Documentation | None |
| Special Notes | Inquiry required prior to Chargeback. |

| REASON CODE M04 | DEAL DIRECT |
|---------------------------------------|---|
| Dispute Description | American Express previously received authorization to debit Participant Account. Please deal directly with the Card Member for resolution on this matter. |
| Timeframe to Initiate Chargeback | None |
| Representment Rights/ Merchant Action | None |
| Issuer Required Documentation | None |

| | |
|---------------|--|
| Special Notes | No Inquiry required prior to Chargeback. |
|---------------|--|

| | |
|------------------------|--|
| REASON CODE M10 | VEHICLE RENTAL – THEFT OR LOSS OF USE |
|------------------------|--|

| | |
|---------------------------------------|--|
| Dispute Description | The Card Member claims to have been incorrectly Charged for theft, loss of use, or other fees related to theft or loss of use of a rental vehicle. |
| Timeframe to Initiate Chargeback | 120 calendar days from the date of the transaction |
| Representment Rights/ Merchant Action | Proof that the Charge was valid and not for theft, loss of use, or other fees related to theft or loss of use of the rental vehicle |
| Issuer Required Documentation | None |
| Special Notes | No Inquiry required prior to Chargeback. |

| | |
|------------------------|--|
| REASON CODE M11 | CM CREDITED-CHARGEBACK REVERSED |
|------------------------|--|

| | |
|---------------------------------------|---|
| Dispute Description | Chargeback Reversed – American Express recently debited Participant Account for the adjustment amount indicated. Program Merchant has credited Card Member for this Charge and American Express is reversing the debit and crediting Participant Account. |
| Timeframe to Initiate Chargeback | None |
| Representment Rights/ Merchant Action | None |
| Issuer Required Documentation | None |
| Special Notes | No Inquiry required prior to Chargeback. |

| | |
|------------------------|-------------------------------|
| REASON CODE M36 | NOT ELSEWHERE CLASSIFY |
|------------------------|-------------------------------|

| | |
|---------------------------------------|------|
| Dispute Description | N/A |
| Timeframe to Initiate Chargeback | None |
| Representment Rights/ Merchant Action | None |

| | |
|-------------------------------|--|
| Issuer Required Documentation | None |
| Special Notes | No Inquiry required prior to Chargeback. |

| REASON CODE M38 | CHARGEBACK REVERSED |
|---------------------------------------|---|
| Dispute Description | American Express recently debited Participant Account for the adjustment amount indicated. American Express is now reversing the debit and crediting Participant Account. |
| Timeframe to Initiate Chargeback | None |
| Representment Rights/ Merchant Action | None |
| Issuer Required Documentation | None |
| Special Notes | No Inquiry required prior to Chargeback. |

| REASON CODE M42 | CHARGEBACK REVERSAL EXPIRED |
|---------------------------------------|---|
| Dispute Description | Due to the length of time between the Chargeback to Participant Account and receiving Program Merchant dispute, American Express is unable to review this for reversal. |
| Timeframe to Initiate Chargeback | None |
| Representment Rights/ Merchant Action | None |
| Issuer Required Documentation | None |
| Special Notes | No Inquiry required prior to Chargeback. |

| REASON CODE 0P1 | DISPUTE ADJUSTMENT |
|---------------------------------------|--|
| Dispute Description | American Express has received the request for a Chargeback Reversal. Please allow 2 to 3 weeks for research. |
| Timeframe to Initiate Chargeback | None |
| Representment Rights/ Merchant Action | None |

| | |
|-------------------------------|------|
| Issuer Required Documentation | None |
| Special Notes | None |

| | |
|------------------------|-------------------------------|
| REASON CODE P01 | UNASSIGNED CARD NUMBER |
|------------------------|-------------------------------|

| | |
|---------------------------------------|---|
| Dispute Description | A Charge using an invalid or otherwise incorrect Card Number was submitted. |
| Timeframe to Initiate Chargeback | 120 calendar days from the date of the transaction |
| Representment Rights/ Merchant Action | <ul style="list-style-type: none"> • Copy of the imprint that confirms Card Number, • Proof that Program Merchant obtained an Authorization Approval for such Card Number • Copy of the Charge Record from the terminal that electronically read the Card Number, • Proof that a Credit which directly offsets the Disputed Charge has already been processed |
| Issuer Required Documentation | None |
| Special Notes | No Inquiry required prior to Chargeback. |

| | |
|------------------------|----------------------------------|
| REASON CODE P03 | CREDIT POSTED AS A CHARGE |
|------------------------|----------------------------------|

| | |
|---------------------------------------|---|
| Dispute Description | The Card Member claims the Charge submitted should have been submitted as a Credit. |
| Timeframe to Initiate Chargeback | 120 calendar days from the date of the transaction |
| Representment Rights/ Merchant Action | <ul style="list-style-type: none"> • Proof that the Charge was submitted correctly, • Proof that a Credit which directly offsets the Charge has already been processed. |
| Issuer Required Documentation | None |
| Special Notes | No Inquiry required prior to Chargeback. |

| | |
|------------------------|----------------------------------|
| REASON CODE P04 | CHARGE POSTED AS A CREDIT |
|------------------------|----------------------------------|

| | |
|----------------------------------|--|
| Dispute Description | The Card Member claims the Credit Program Merchant submitted should have been submitted as a Charge. |
| Timeframe to Initiate Chargeback | 120 calendar days from the date of the transaction |

| | |
|--|---|
| Representation Rights/ Merchant Action | <ul style="list-style-type: none"> • Proof that the Credit was submitted correctly, • Proof that a Charge that directly offsets the Credit has already been processed |
| Issuer Required Documentation | None |
| Special Notes | No Inquiry required prior to Chargeback. |

| | |
|------------------------|-------------------------------------|
| REASON CODE P05 | INCORRECT TRANSACTION AMOUNT |
|------------------------|-------------------------------------|

| | |
|--|--|
| Dispute Description | The Charge amount submitted differs from the amount the Card Member agreed to pay. |
| Timeframe to Initiate Chargeback | 120 calendar days from the date of the transaction |
| Representation Rights/ Merchant Action | <ul style="list-style-type: none"> • Proof that the Card Member agreed to the amount submitted, • Proof that the Card Member was advised of and agreed to pay for any additional delayed Charges using the Card the Charge was submitted to, • Itemized contract/documentation substantiating the Charge amount submitted, • Proof that a Credit which directly offsets the Disputed Charge has already been processed |
| Issuer Required Documentation | None |
| Special Notes | No Inquiry required prior to Chargeback. |

| | |
|------------------------|------------------------|
| REASON CODE P07 | LATE SUBMISSION |
|------------------------|------------------------|

| | |
|--|--|
| Dispute Description | The Charge was not submitted within the required timeframe. |
| Timeframe to Initiate Chargeback | 120 calendar days from the date of the transaction |
| Representation Rights/ Merchant Action | <ul style="list-style-type: none"> • Proof the Charge was submitted within the required timeframe, • Proof that a Credit which directly offsets the Disputed Charge has already been processed |
| Issuer Required Documentation | None |
| Special Notes | No Inquiry required prior to Chargeback. |

| REASON CODE P08 | DUPLICATE CHARGE |
|---------------------------------------|--|
| Dispute Description | The individual Charge was submitted more than once. |
| Timeframe to Initiate Chargeback | 120 calendar days from the date of the transaction |
| Representment Rights/ Merchant Action | <ul style="list-style-type: none"> • Documentation showing that each Charge is valid, • Proof that a Credit which directly offsets |
| Issuer Required Documentation | None |
| Special Notes | No Inquiry required prior to Chargeback. |

| REASON CODE P22 | NON-MATCHING CARD NUMBER |
|---------------------------------------|--|
| Dispute Description | The Card Number in the Submission does not match the Card Number in the original Charge. |
| Timeframe to Initiate Chargeback | 120 calendar days from the date of the transaction |
| Representment Rights/ Merchant Action | <ul style="list-style-type: none"> • Copy of the Card imprint confirming the Card Number, • Copy of the Charge Record from the terminal that electronically read the Card Number, • Proof that a Credit which directly offsets the Disputed Charge has already been processed |
| Issuer Required Documentation | None |
| Special Notes | No Inquiry required prior to Chargeback. |

| REASON CODE P23 | CURRENCY DISCREPANCY |
|---------------------------------------|---|
| Dispute Description | The Charge was incurred in an invalid currency. |
| Timeframe to Initiate Chargeback | 120 calendar days from the date of the transaction |
| Representment Rights/ Merchant Action | Proof that a Credit which directly offsets the Disputed Charge has already been processed |
| Issuer Required Documentation | None |
| Special Notes | No Inquiry required prior to Chargeback. |

| REASON CODE R03 | NON-RECEIPT OF REQUESTED ITEM |
|---------------------------------------|---|
| Dispute Description | Complete support and/or documentation were not provided as requested. |
| Timeframe to Initiate Chargeback | 120 calendar days from the date of the transaction |
| Representment Rights/ Merchant Action | Proof that a Credit which directly offsets the Disputed Charge has already been processed |
| Issuer Required Documentation | None |
| Special Notes | Inquiry required prior to Chargeback. |

| REASON CODE R13 | NON-RECEIPT OF REQUESTED ITEM |
|---------------------------------------|--|
| Dispute Description | American Express did not receive a response to an Inquiry within the specific timeframe. |
| Timeframe to Initiate Chargeback | 120 calendar days from the date of the transaction |
| Representment Rights/ Merchant Action | <ul style="list-style-type: none"> • Proof Program Merchant responded to the original Inquiry within the specified timeframe • Proof that a Credit which directly offsets the Disputed Charge has already been processed |
| Issuer Required Documentation | None |
| Special Notes | Inquiry required prior to Chargeback. |

| REASON CODE S01 | REVERSAL REQUEST DENIED |
|---------------------------------------|--|
| Dispute Description | Request for a Chargeback Reversal has been reviewed. The Chargeback will remain, and Participant Account will not be credited. |
| Timeframe to Initiate Chargeback | None |
| Representment Rights/ Merchant Action | None |
| Issuer Required Documentation | None |

| | |
|---------------------------------------|--|
| Special Notes | No Inquiry required prior to Chargeback. |
| REASON CODE S04 | PENDING REVERSAL RESEARCH |
| Dispute Description | American Express has received the request for a Chargeback Reversal. Please allow 2 to 3 weeks for research. |
| Timeframe to Initiate Chargeback | None |
| Representment Rights/ Merchant Action | None |
| Issuer Required Documentation | None |
| Special Notes | No Inquiry required prior to Chargeback. |

DEBIT CHARGEBACK REASON CODES

If you're using the Online Chargeback Management System, you will find the debit chargeback reason codes on both the Level 1 and 2 screens. These codes are established by the payment brands to categorize the incoming chargeback requests by reason. The codes also appear on financial reporting associated with chargebacks.

| REASON CODE | DESCRIPTION |
|-------------|---|
| A02 | Consumer Charged More Than Once |
| A03 | Adjustment Reversal Duplicate Transaction |
| A04 | Fraudulent Transaction |
| A05 | Cardholder Received Goods Not Charged Systems Error |
| A06 | Cardholder Disputing Charge |
| A07 | Incorrect Dollar Amount |
| A08 | Other Error |
| A09 | Cardholder Does Not Recognize Transaction Adjustment Reversal |
| A10 | Dup/Fraud Multiple Transactions |
| A11 | Declined/No Auth |
| A12 | Incorrect Trans Code |

| | |
|-----|---|
| A13 | Cancelled Recurring Transaction |
| A14 | Non-Receipt Of Goods/Svcs |
| A15 | Late Presentment |
| A16 | Paid By Other Means |
| A17 | Credit Not Processed |
| A18 | Cardholder Cancelled Transaction |
| A19 | Fraud Transaction — Card Pres Transaction |
| A20 | Transaction Exceeds Allowable Amount |
| A21 | Not As Described/Defective Merchandise |
| A22 | Processing Error |
| A23 | No Chargeback Reason Given |
| A24 | Merchant Initiated Debit Chargeback |
| A25 | Incorrect Currency |
| A26 | Incorrect Account Number |
| A27 | Invalid Data |
| A28 | Counterfeit Merchandise |

| NETWORK | TIMEFRAME TO INITIATE CHARGEBACK | MERCHANT RESPONSE TIMEFRAME |
|-----------|----------------------------------|---|
| ATH | 180 days | All ATH chargebacks will be initiated as retrieval requests. If no response to retrieval request is received within 24 days, then there are no representment rights |
| ACCEL | 60 days | ACCEL PIN: 14 days ACCEL PINLESS: 39 days |
| AFFN | 120 days | 24 days |
| CHASE NET | 120 days | 39 days |
| CU24 | 120 days | 24 days |
| INTERLINK | 120 days | 24 days |
| JEANNIE | 180 days | 10 days |
| MAESTRO | 90 days | 39 days |

| | | |
|--------|----------|---------|
| NYCE | 180 days | 14 days |
| PULSE | 120 days | 39 days |
| SHAZAM | 180 days | 39 days |
| STAR | 120 days | 24 days |

| REASON CODE TYPE | DESCRIPTION | MERCHANT REQUIRED DOCUMENTATION |
|------------------|------------------------------------|--|
| A02 | Consumer Charged More Than Once | Copy of two or more Debit card receipts |
| A03 | Adjustment Reversal | No Docs required as this is Acquirer initiated |
| A04 | Fraudulent Transaction | No representment rights for PINless transactions unless it can be shown that the cardholder has been credited by other means |
| A05 | Cardholder Recvd Goods Not Charged | No Docs required as this is Acquirer initiated |
| A06 | Cardholder Disputing Charge | Copy of Debit card receipt |
| A07 | Incorrect Dollar Amount | Copy of Debit card receipt |
| A08 | Other Error | Copy of Debit card receipt |
| A09 | Cardholder Does Not Recognize Txn | Copy of Debit card receipt |
| A10 | Dup/Fraud Mult Transactions | Copy of two or more Debit card receipts |
| A11 | Declined/No Auth | Copy of Debit card receipt |
| A12 | Incorrect Trans Code | Copy of Debit card receipt |

| | | |
|------------|--|---|
| <p>A13</p> | <p>Cancelled Recurring Transaction</p> | <p>Evidence that one of the following:</p> <ul style="list-style-type: none"> • Evidence that the Cardholder did not cancel the Recurring Payments Plan in accordance with the Merchant's policy • Evidence that the Cardholder did not cancel the Recurring Payments Plan at least 15 calendar days prior to the posting of the Card • Evidence that the cancellation number provided by the Cardholder, Issuer or Issuer Processor in support of the Dispute is invalid and that, the Disputed Card Transaction was processed correctly • Evidence that the Acquirer or Acquirer Processor issued Credit(s) to the Account for the amount(s) subject to Dispute <p>A term of the Recurring Payments Plan that requires the Cardholder to pay the amount(s) subject to Dispute, notwithstanding the termination or cancellation of the Recurring Payments Plan</p> |
| <p>A14</p> | <p>Non-Receipt Of Goods/Svcs</p> | <p>Proof Goods or Services were received; Receipt, Signed Billing of Lading</p> |

| | | |
|-----|---------------------|--|
| A15 | Late Presentment | <p>Evidence that one of the following:</p> <ul style="list-style-type: none"> • Evidence that the Processor complied with delayed delivery requirements and obtained a valid Authorization Response within the applicable number of calendar days of the Ship Date, expected delivery date or Processing attempt • Evidence, such as a signed work order, that the Cardholder approved the submission by the Acquirer, Acquirer Processor or Merchant of Transaction clearing data for posting to the Account more than the applicable number of calendar days after the Transaction date • Evidence that the Merchant completed a custom order for the Cardholder, obtained a valid Authorization Response at the time of order and submitted the Transaction clearing data as the final payment by the Cardholder once the custom order was completed, as indicated in a work order or other agreement signed by the Cardholder |
| A16 | Paid By Other Means | Copy of Debit card receipt |

| | | |
|------|---|--|
| A17 | Credit Not Processed | <p>Evidence that one of the following:</p> <ul style="list-style-type: none"> • Transaction documentation signed by the Cardholder indicating that the Cardholder authorized the Card Transaction • Evidence that the Cardholder received the goods or services and a Purchase was completed correctly • Evidence that a Credit was made to the Account in the amount subject to Dispute • Evidence that a Credit is not due because the Cardholder did not return the goods to the Merchant • Evidence that an in-store credit was issued in accordance with the Merchant's established policy |
| A18 | Cardholder Cancelled Transaction | <ul style="list-style-type: none"> • The Transaction Receipt or other record to prove that the Merchant properly disclosed a limited return or cancellation policy at the time of the Transaction • Evidence to demonstrate that the Cardholder received the Merchant's cancellation or return policy and did not cancel according to the disclosed policy |
| A19* | Fraud Transaction — Card Pres Transaction | <p>No representment rights if the card is chip enabled and the sale took place on a Non EMV terminal unless it is a Fall Back Transaction. (see special notes)*</p> |
| A20 | Transaction Exceeds Allowable Amt | <p>Copy of Debit card receipt</p> |

| | | |
|-----|---|--|
| A21 | Not As Described/ Defective Merchandise | <p>Evidence that one of the following:</p> <ul style="list-style-type: none"> • A credit or Reversal issued by the Merchant was not addressed by the Issuer in the Dispute • The Dispute is invalid • The Cardholder no longer disputes the Transaction <p>All of the following:</p> <ul style="list-style-type: none"> • Documentation to prove that the merchandise or service matched what was described (including the description of the quality of the merchandise or service) or was not damaged or defective • Merchant rebuttal to the Cardholder's claims • If applicable, documentation to prove that the Cardholder did not attempt to return the merchandise or certification that the returned merchandise has not been received |
| A22 | Processing Error | Copy of Debit card receipt |
| A23 | No Chargeback Reason Given | Copy of Debit card receipt |
| A24 | Merchant Initiated Debit Chargeback | No representment rights |
| A25 | Incorrect Currency | Transaction Receipt or other record that proves that the Transaction currency was correct |
| A26 | Incorrect Account Number | Transaction Receipt or other record to prove that the Account Number was processed correctly |
| A27 | Invalid Data | Copy of Debit card receipt |

A28

Counterfeit Merchandise

Evidence of one of the following:

- Documentation to support the Merchant's claim that the merchandise was not counterfeit
- Transaction documentation or other compelling evidence indicating that the Cardholder approved the quality of goods or services
- Evidence that the Cardholder signed a work order to indicate that the Merchant completed a correction of the quality of goods or services
- Documentation that the Cardholder rejected an attempt by the Merchant to correct the quality of goods or received services
- Documentation that the Cardholder never canceled or rejected the goods or services and has possession of goods or services
- Evidence that the Cardholder claim was satisfactorily resolved directly with the Merchant
- Evidence that the quality of goods and services provided complied with the Merchant's established policy
- Evidence that the Merchant accepted a voucher for payment towards goods or services (e.g., a rental contract showing that the voucher was accepted by the Merchant)
- Evidence that the goods were not Counterfeit Merchandise
- Evidence disclosing the terms agreed upon with the Cardholder refuting the allegation of misrepresentation and that goods or services were rendered as described in the terms agreed to by the Cardholder

| | | |
|--|--|--|
| | | <p>Additional evidence that may be submitted includes any of the following regarding a Dispute:</p> <ul style="list-style-type: none"> • Letters, emails, photographs, faxes or other written correspondence exchanged between the Merchant and the Cardholder • Receipts, work orders or other documents signed by the Cardholder, substantiating that the Cardholder received the goods or services • For “site-to-store” Card Not Present Transactions, Merchant may provide the Cardholder's signature on the pick-up form or copy of Cardholder identification • Proof of delivery or evidence that the goods or services were delivered as directed by the Cardholder <p>Any of the following for a Card Not Present Transaction:</p> <ul style="list-style-type: none"> • Cardholder confirmation of registration to receive electronic delivery of goods or services • Cardholder's email or IP address, date and time of download, description of goods downloaded or log documenting the receipt of downloaded material on or after the Transaction date |
|--|--|--|

SPECIAL NOTES:

* Reason Code Type A19: Fall Back Transaction is an EMV Chip Card Transaction initially attempted at a Chip-Reading Device, where the device’s inability to read the Chip prevented the Transaction from being completed using the Chip Card data, and the Transaction is instead completed using an alternate means of data capture and transmission

JCB TIME FRAMES

Processing rules for JCB USD currency transactions are governed by Discover Chargeback Reasons Codes.

First Chargebacks

The Issuer has 120 calendar days to initiate JCB chargebacks with the following exceptions:

- Credit Not Received (G) — may not be initiated until at least 60 calendar days but no more than 120 calendar days from the credit draft voucher date
- Non-Receipt of Item (Q) — may not be initiated until at least 21 calendar days but no more than 45 calendar days, from the date of the original retrieval request

Representments

Clients have 39 calendar days to request recourse under the following circumstances:

- Additional information can be provided to remedy the chargeback
- The documentation required from the issuer to support the chargeback was not received or was incomplete
- The chargeback was invalid
- The transaction reference number and/or the cardholder's account number was invalid
- The chargeback was misrouted

Second Chargebacks

The Issuer may submit a second chargeback within 45 calendar days of the first representment date under the following circumstances:

- It was incorrect or did not remedy the first chargeback
- The documentation required was not received or was incomplete
- Documentation missing from the first chargeback can be provided

A different chargeback reason code, not apparent when the item was first charged back, is now apparent. The transaction reference number and/or the cardholder's account number was invalid or was not the same as the original and can be correctly provided.

JCB CHARGEBACK REASON CODES

For each code, the name, the type of chargeback, a description of the claim, the amount that may be charged back and what supporting documentation is needed for representment is indicated.

Processing rules for JCB USD currency transactions are governed by Discover Chargeback Reasons Codes.

| CODE | NAME | CARDHOLDER (C)/ ISSUER (I) CLAIM | CHARGEBACK | SUPPORTING DOCUMENTATION |
|------|---------------------------------------|--|-----------------------|--|
| A | Transaction Amount Differs | (C) Error in addition causes transaction amount to be incorrect | Amount of error | Photocopy of the cardholder's copy of draft |
| B | Transaction Amount Changed | (C) Amount of transaction was altered without cardholder's permission after completion of transaction | Amount of alteration | Photocopy of the cardholder's copy of the transaction |
| C | Authorization Declined | (I) Transaction was processed after merchant received notification via authorization process not to honor the card | Amount of transaction | None |
| D | Cancelled Recurring Transaction | (C) Payment made after cardholder notified merchant to cancel recurring transaction | Amount of transaction | Copy of cardholder's written complaint |
| E | Cardholder Dispute — Not As Described | (C) Goods/services purchased were never received, were broken or otherwise unsatisfactory in some way and attempt was made to return the merchandise and/or to contact the merchant to resolve the dispute | Amount of transaction | Copy of cardholder's written complaint In case of a dispute with a telecommunications merchant, the cardholder does not need to contact the merchant prior to issuing a complaint |

| CODE | NAME | CARDHOLDER (C)/ ISSUER (I) CLAIM | CHARGEBACK | SUPPORTING DOCUMENTATION |
|------|------------------------------------|--|--|--|
| F | Account Number on Warning Bulletin | (I) Card accepted for payment was listed on the JCB Stop List or Hot Card Notice | Amount of transaction | None |
| G | Credit Not Processed | (C) Refund (credit) from merchant never received | Amount of the credit due | Copy of the cardholder's written complaint and copy of the credit voucher See previous discussion of timeframes |
| H | Duplicate Processing | (C) Single transaction for the same cardholder account number was processed more than once | Amount of duplicate transaction | Reference numbers for each transaction, or if two different acquirers involved, a copy of the first charge |
| I | Expired Card | (I) Merchant completed transaction after card expiration date | Full amount of transaction | None |
| J | Requested Item Illegible | (I) Information on the transaction cannot be read or does not include the required data | Full amount of transaction | Provide illegible copy with the illegible data indicated |
| K | Imprinting of Multiple Drafts | (C) Cardholder participated in only one transaction at the merchant site | Full amount of additional transactions | Copy of sales draft for acknowledged transaction and copy of cardholder's written complaint |
| L | Incorrect Account Number | (I) Account number transmitted does not match actual cardholder's account number | Full amount of transaction | None |
| M | Incorrect Transaction Amount | (I) Improper amount appears on transaction | Amount of processing error | None Merchant must obtain copy of the original transaction to verify original amount |

| | | | | |
|---|---------------------------------------|---|--|--|
| N | Late Presentment | (I) Transaction was received more than 10 days after the actual transaction date | Full amount of transaction | None |
| O | Credit Posted as a Purchase | (I) Credit posted as a debit/debit posted as a credit | Twice the amount of the original transaction | None |
| P | No Imprint Obtained | (C) Cardholder did not make or authorize the transaction | Full amount of transaction | Copy of cardholder's written complaint Issuer must obtain original or copy of draft to verify there is no imprint This CB does not apply to MO/TO or electronically captured items |
| Q | Non-Receipt of Requested Item | (C) Non receipt of item | Full amount of transaction | None |
| R | Signature Not Obtained | not received(C) Cardholder did not make nor from merchant authorize the transaction | Full amount of transaction | Copy of cardholder's written complaint Issuer must obtain original or copy of transaction to verify there is no cardholder signature This CB does not apply to MO/TO |
| S | Requested/ Required Auth Not Obtained | (I) Transaction exceeding established merchant floor limit was processed without receiving proper authorization | Full amount of transaction | None |
| T | Unauthorized Purchase | (C) Cardholder did not make nor authorize a Mail order/Telephone order (MO/TO), Recurring Transaction, or Magnetic Stripe Reading Telephone Transaction | Full amount of transaction | Copy of cardholder's written complaint Issuer must obtain copy of draft to verify that unauthorized purchase was made |

| | | | | |
|---|---------|---|---|--|
| U | No Show | <p>(C)</p> <p>Reservations were cancelled prior to 6 PM local time on date of scheduled arrival (4 PM local time for resort properties)</p> <p>Accommodations were used and paid for by other means</p> <p>Alternate accommodations were provided by the merchant</p> <p>Amount of the No Show charge is different from the rate quoted to the cardholder</p> <p>Cancellation policy not properly disclosed to cardholder</p> | Full or partial amount of the transaction | Copy of cardholder's written complaint documenting the particular dispute reason |
|---|---------|---|---|--|

MERCHANT SERVICES CHARGEBACK REASON CODES

This table lists the reason codes used internally by Merchant Services for Rejects, Reversals and Exceptions.

| REASON CODE | DESCRIPTION |
|----------------|--|
| RJ — Rejects | <p>This code is used to identify rejected items that are processed through the chargeback system. These items, which we received for processing, are rejected and cannot be passed through Interchange for a specific reason or reasons.</p> <p>For Example:</p> <ul style="list-style-type: none"> • Incorrect credit card number • Stale-dated or missing authorization and the card number appears on the Warning Bulletin (Visa only) • All reason code RJ items are returned to the merchant. Upon receiving such items, you should take the steps necessary to confirm the credit card number with the cardholder and to obtain a valid authorization for the transaction. Once the new information is obtained, the item may be resubmitted for processing along with your regular sales transactions. |
| RV — Reversals | <p>The RV reason code indicates the reversal of a previous chargeback transaction that was sent to us by the issuer in error.</p> <p>A reason code RV credit indicates an offset to a previous chargeback. A reason code RV debit indicates an adjustment. Upon receipt of the item, refer to the messages on the Chargeback Document or on the online chargeback management system screen.</p> |

98 — Exception Processing

This code is used to identify all exception adjustment processing items:
Pre-Arbitration (Incoming and Outgoing)
Arbitration (Incoming and Outgoing)
Collection items (Incoming and Outgoing)
Pre-Compliance items (Incoming and Outgoing)
Miscellaneous credits or debits sent by an issuer