CHASE ○ ™
Paymentech

4 Northeastern Boulevard, Salem, NH 03079-1952

Tel (603) 896-8333. Email: Merchant_Services@Chasepaymentech.com

CHARGEBACK REASON CODES (HLP-0003)

VISA/CHASENET

CHARGEBACK REASON CODE	DESCRIPTION
10.1	Counterfeit Card
10.2	EMV Liability Shift Non-Counterfeit Fraud
10.3	Fraudulent Transaction (Card Present Environment)
10.4	FRAUD TRANS - CARD ABSENT ENVIRONMENT
10.5	Visa Fraud Monitoring Program
11.1	Card Recovery Bulletin or Exception File
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	Non-Receipt of Merchandise/Service
13.2	CANCELLED RECURRING TRANSACTION
13.3	Not as Described or Defective Merchandise
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
30	Services Not Rendered/Merchandise Not Received
41	Canceled Recurring Transaction
53	Not As Described or Defective Merchandise
57	Fraudulent Multiple Transactions
60	Requested Copy Illegible or Invalid
62	Counterfeit Transaction

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VISA/CHASENET

CHARGEBACK REASON CODE	DESCRIPTION
70	Account Number on Warning Bulletin
71	Declined Authorization
72	Requested/Required Authorization Not Obtained
73	Expired Card
74	Late Presentment
75	Cardholder Does Not Recognize Transaction
76	Incorrect Transaction Code
77	Non-Matching Account Number
78	Service Code Violation (International only)
80	Incorrect Transaction Amount or Account Number
81	Fraudulent Transaction - Card Present Environment
82	Duplicate Processing (Foreign)
83	Fraudulent Transaction - Card Not Present Environment
85	Credit Not Processed
86	Paid by Other Means
90	Services Not Rendered - ATM or Visa TravelMoney Program Transactions
93	Merchant Fraud Performance Program (International Only)
96	Transaction Exceeds Limited Amount
98	Compliance Chargeback
RJ	Rejected Item
RV	Chargeback Reversal

MASTERCARD

CHARGEBACK REASON CODE	DESCRIPTION
01	Non-Receipt of Requested Item
02	Requested Item Illegible
07	Authorization Related Chargeback -Warning Bulletin
08	Authorization Related Chargeback
12	Authorization Related Chargeback -Account Number Not on File
31	*Transaction Amount Differs
34	Point of Interaction Error

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CHARGEBACK REASON CODES   (HLP-0003)

MASTERCARD

CHARGEBACK REASON CODE	DESCRIPTION
35	Card Not Valid or Expired
37	No Cardholder Authorization
40	Fraudulent Processing of Transactions
41	Cancelled Recurring Transaction or Digital Goods
42	*Late Presentment
46	*Original Transaction Currency Not Provided
47	Unauthorized Transaction Exceeds Floor Limit
49	Questionable Merchant Activity
50	Installment Billing Dispute
53	Not as Described or Defective
54	Cardholder Dispute - Not Elsewhere Classified
55	Good or Services Not Provided
57	Credit Card Activated Telphone Transaction
59	No Show, Addendum or ATM Dispute
60	Credit Not Processed
62	Counterfeit Transaction
63	Cardholder Does Not Recognize Transaction
71	Chip Liability Shift -Lost/Stolen/Never Received Issue (NRI) Fraud
98	Compliance Chargeback
RJ	Rejected Item
RV	Chargeback Reversal

CITIVENDOR - 193 REJECTS

CHARGEBACK REASON CODE	DESCRIPTION
00	No Matching Account on Masterfile
99	Duplicate Credit
CN	Reject - Closed Account (Never to be reopened)
CY	Reject - Closed Account (May be reopened)
NF	Reject - Not on File
TR	Reject - Transferred Account Number

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CHARGEBACK REASON CODES   (HLP-0003)

JCB

CHARGEBACK REASON CODE	DESCRIPTION
A	Transaction Amount Differs
B	Transaction Amount Changed
C	Declined Authorization
D	Cancelled Recurring Transaction
E	Cardholder Dispute - Not as Described
F	Account Number on Warning Bulletin
G	Credit Not Processed
H	Duplicate Processing
I	Expired Card
J	Requested Item Illegible
K	Imprinting of Multiple Drafts
L	Incorrect Account Number
M	Incorrect Transaction Amount
N	Late Presentment
O	Credit Posted as a Purchase
P	No Imprint Obtained
Q	Non-Receipt of Requested Item
R	Signature Not Obtained
S	Requested/Required Authorization Not Obtained
T	Fraud Transaction - No Cardholder Authorization
U	Cancelled Hotel Reservation

PAYPAL

CHARGEBACK REASON CODE	DESCRIPTION
R1	Merchandise
R2	Non-receipt
R3	Duplicate
R4	Unauthorized
R5	Other PayPal CB reason not otherwise classified

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CHARGEBACK REASON CODES   (HLP-0003)

DISCOVER - Note: Codes marked with an asterisk (*) were retired effective April 13, 2012.

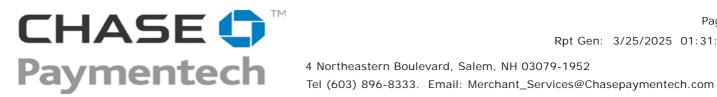| CHARGEBACK REASON CODE	DESCRIPTION
AA	Cardholder Does not Recognize
AL	Cardholder Challenges the Validity of an Airline Card Sale
AP	Recurring Payments
AT	No Authorization, Declined Authorization, Expired Card
AW	Altered Amount
CA	Cash Advance Dispute
CD	Credit/Debit Posted Incorrectly
CR	Cancelled Reservation
DA	*Declined Authorization
DDC	Dispute Compliance
DP	Duplicate Processing
EX	*Expired Card
IC	Illegible Transaction Documentation
IN	Invalid Card Number
IS	Missing Signature
LP	Late Presentment
NA	*No Authorization
NC	Not Classified
NR	Non-Response to Ticket Retrieval Request
RG	Non-Receipt of Goods, Services or Cash
RM	Cardholder Disputes Quality of Goods or Services
RN1	*Amount of Credit was not as Expected
RN2	Credit Not Processed
SV	Stored Value Dispute
TF	Violation of Operating Regulations
U01	Fraud - Card Present Transaction
U02	Fraud - Card Not Present Transaction
U03	Sale Exceeded Authorization Amount
U10	*Requested Trans Receipt for Swiped Card
U11	*Swiped Card Transaction - No Signature
U12	*Swiped Card Transaction - Invalid Signature

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CHARGEBACK REASON CODES   (HLP-0003)

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CHARGEBACK REASON CODE	DESCRIPTION
U18	*Swiped Card Transaction - Illegible Copy
U20	*Keyed Trans - Transaction Document Requested
U21	*Keyed Card Transaction - No Signature
U23	*Keyed Card Transaction - Invalid Imprint
U28	*Keyed Card Transaction - Illegible Copy
U30	*Trans Documents Requested for Card Not Present Transaction
U31	*Card Not Present Transaction - Invalid Proof of Delivery
U32	*AVS or CID Failure in Card Not Present Transaction
U38	*Card Not Present Trans - Illegible Copy
U99	*Non-Compliance with Operating Regulations
UNR	Fraud: Non-Response to Ticket Retrieval Request

AMERICAN EXPRESS

CHARGEBACK REASON CODE	DESCRIPTION
004	NON-RECIEPT GOODS/SERVICES
021	CANCELLED GOODS/SERVICES
024	NOT AS DESCRIBED/DEFECTIVE
059	NOT AS DESCRIBED/DEFECTIVE
061	DEBIT/CREDIT POSTED INCORRECTLY
062	CREDIT POSTED AS A DEBIT
063	NOT AS DESCRIBED/DEFECTIVE
127	CH DOES NOT RECOGNIZE TRANS
147	CHARGE PAID BY INSURANCE
154	CANCELLED GOODS/SERVICES
155	NON-RECIEPT GOODS/SERVICES
158	RETURNED MERCHANDISE
169	INVALID CURRENCY
170	CANCELLED RESERVATION
173	DUPLICATE PROCESSING
175	CREDIT NOT PROCESSED
176	CNP-DOES NOT RECOGNIZE

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CHARGEBACK REASON CODES (HLP-0003)

AMERICAN EXPRESS

CHARGEBACK REASON CODE	DESCRIPTION
177	UNAUTHORIZED CHARGE
193	FRAUDULENT TRANSACTION
680	TRANSACTION AMOUNT DIFFERS
684	PAID BY OTHER MEANS
691	REQUESTING TRANS SUPPORT
693	REQ INFO LOSS/THFT/DMGE TRANS
C14	PAID BY OTHER MEANS
C28	CANCELLED RECURRING TRANSACTION
C31	NOT AS DESCRIBED/DEFECTIVE
C32	NOT AS DESCRIBED/DEFECTIVE
F29	FRAUD TRANS-CARD NOT PRESENT TRANS
FR4	RISK IDENTIFICATION SERVICE
FR6	RISK IDENTIFICATION SERVICE
P01	NON-MATCHING ACCOUNT NUMBER
P22	INCORRECT TRANS AMOUNT OR ACCNT NUMBER
P23	INCORRECT TRANS/OR CURRENCY CODE
S02	RESPONSE ACCEPTED, WILL NOT DEBIT
S03	SUPPORT RECEIVED

INTERNATIONAL MAESTRO

CHARGEBACK REASON CODE	DESCRIPTION
71	Chip/PIN Liability Shift
72	Credit Posted as debit
73	Duplicate Transaction
75	Credit Not Received
76	Documentation Not Received on Retrieval Request
77	Cardholder Denies Transaction Finalized
79	Goods or Services Not Delivered
80	Late Presentment

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CHARGEBACK REASON CODES   (HLP-0003)

REVOLUTION CARD

CHARGEBACK REASON CODE	DESCRIPTION
600	Cardholder Does Not Recognize Trans
601	Dupe/Fraud Multiple Trans
602	Declined Authorization
603	Incorrect Trans Code
604	Transaction Amount Differs
605	Cancelled Recurring Transaction
606	Services Not Rendered/Mdse Not Recvd
608	Not as Described or Defective
610	Late Presentment
611	Paid By Other Means
612	Trans Exceeds Allowable Amt
613	Credit Not Processed
614	Fraud Trans-No Cardholdr Authorization
615	Fraud as an Auto'd Fuel Dispenser
616	Fraud or Unauth Forced Trans
619	Duplicate Processing

DEBIT

CHARGEBACK REASON CODE	DESCRIPTION
A02	Consumer charged more than once
A03	Adjustment Reversal
A04	Fraudulent transaction
A05	Cardholder recvd goods not charged
A06	Cardholder disputing charge
A07	Incorrect dollar amount
A08	Other error
A09	Cardholder does not recognize transaction
A10	Dup/Fraud mult txns
A11	Declined/No auth
A12	Incorrect trans code
A13	Cancelled recurring txn

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CHARGEBACK REASON CODES   (HLP-0003)

DEBIT

CHARGEBACK REASON CODE	DESCRIPTION
A14	Non-receipt of goods/svcs
A15	Late presentment
A16	Paid by other means
A17	Credit not processed
A18	Cardholder Cancelled Transaction
A19	Fraud txn - Card pres txn
A20	Txn exceeds allowable amt
A21	Not As Described/Defective Merchandise
A22	Processing Error
A23	Chargeback Reason Given

UNION PAY DEBIT

CHARGEBACK REASON CODE	DESCRIPTION
502	Processing Error
503	Adjustment Reversal
507	Incorrect Dollar Amount
508	Txn Exceeds Allowable Amt
512	Consumer Charged More Than Once
514	Dup/Fraud Mult Txns
515	Cardholder Does Not Recognize Transaction
522	Declined/No Auth
526	Requested item illegible or invalid
527	Declined authorization
528	Cancelled recurring transaction
531	Transaction amount differs
532	Credit not Processed
544	Cardholder Cancelled Transaction
557	Non-Receipt Of Goods/Svcs
558	Requested/required auth not Obtained
559	Requested/required auth not Obtained
802	Risk identification service

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CHARGEBACK REASON CODES   (HLP-0003)

UNION PAY DEBIT

CHARGEBACK REASON CODE	DESCRIPTION
803	Risk identification service
806	Paid by Other Means
810	Fraudulent Transaction

UNION PAY CREDIT

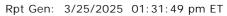| CHARGEBACK REASON CODE	DESCRIPTION
501	Services not rndered
502	Services not rendered/mdse not recvd
503	Dispute on Debit Adjustment
507	Transaction amount Differs
508	Requested/required auth not Obtained
512	Duplicate Processing
514	Fraudulent processing of transactions
515	Cardholder does not recognize
522	Declined Authorization
526	Requested item illegible or invalid
527	Declined authorization
528	Cancelled recurring transaction
531	Fraudulent trans Card present
532	Credit not processed
544	Cancelled recurring transaction
557	Services not rendered/mdse not recvd
558	Requested/required auth not Obtained
559	Requested/required auth not Obtained
562	Counterfeit trans/mag stripe POS fraud
570	Invalid representment
571	New Supporting documentation provided
572	Chargeback Reason Adjusted
752	Fees Refund for Unsuccessful Balance Inquiry
802	Risk identification service
803	Risk identification service

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CHARGEBACK REASON CODES   (HLP-0003)

UNION PAY CREDIT

CHARGEBACK REASON CODE	DESCRIPTION
806	Risk identification service
810	Fraudulent trans no signature obtained

UNION PAY CANADIAN DEBIT

CHARGEBACK REASON CODE	DESCRIPTION
501	Services not rndered
502	Services not rendered/mdse not recvd
503	Dispute on Debit Adjustment
507	Transaction amount differs
508	Requested/required auth not Obtained
512	Duplicate Processing
514	Fraudulent processing of transactions
515	Cardholder does not recognize
522	Declined Authorization
526	Requested item illegible or invalid
527	Declined Authorization
528	Cancelled recurring transaction
531	Fraudulent trans Card present
532	Credit not processed
544	Cancelled recurring transaction
557	Services not rendered/mdse not recvd
558	Requested/required auth not Obtained
559	Requested/required auth not Obtained
562	Counterfeit trans/mag stripe POS fraud
570	Invalid representment
571	New Supporting documentation provided
572	Chargeback Reason Adjusted
752	Fees Refund for Unsuccessful Balance Inquiry
802	Risk identification service
803	Risk identification service
806	Risk identification service

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UNION PAY CANADIAN DEBIT

CHARGEBACK REASON CODE	DESCRIPTION
810	Fraudulent trans no signature obtained

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CHARGEBACK REASON CODES   (HLP-0003)

BILL ME LATER

1st CB CODE	2nd CB CODE	DESCRIPTION
A1	n/a	Contractual Offset
A2	n/a	Questionable Merchant Activity
A3	n/a	Merchant Non-Compliance
AA	CA	Sale Not Authorized
AD	CD	Amount Exceeds Program Maximum
AE	CE	Invalid Account Number
AF	CF	Customer Denies Participation in Transaction
AG	CG	Credit Posted as Purchase
AI	CI	Merchant Credit Not Processed
AJ	CJ	Goods/Services Not As Described
AK	CK	Late Presentment of Sale Transaction
AL	CL	Item Sold Not Permitted
AM	CM	Late Presentment
AN	CN	Non-Receipt of Goods/Services
AP	CP	Duplicate Charge
AQ	CQ	Delivered Item/Service Damaged/Impaired
AS	CS	Customer Billing Dispute
AU	CU	Settled Amount Exceeds Auth Amount
AW	CW	Cancelled Recurring Charge
AX	CX	Billed Amount Differs
AZ	CZ	Non-Matching Account Number
CZ	n/a	Non-Matching Account Number