



# AIBMS Chargeback Dispute Handbook

Helping you understand and manage  
your chargeback disputes



Merchant  
Services

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## 1. Here to Assist You

All Merchants accepting debit and credit card payments run the risk of being liable for Chargeback Disputes.

This guide outlines the AIBMS Chargeback Dispute process and contains all the information you need to manage your Chargeback Disputes.

AIBMS is here to support your business. If you receive a Chargeback Dispute, AIBMS can help defend your business against it to avoid loss of transaction and incurring associated fees.

It is important to respond to Chargeback Disputes promptly. Undefended, or late defenses, may result in Chargeback Disputes being lost.

**NB: Please fax all documentation per case and not in bulk. Always include the Chargeback Dispute ID number starting with the digits 200. If you are emailing, please include the Chargeback Dispute ID number in the subject line to help your retrieval/Chargeback Dispute be processed as quickly as possible.**

## 2. What is a Retrieval Request?

If a Cardholder wishes to dispute a transaction on their bank statement, the retrieval request is the first step taken to resolve the matter. In this instance, the Cardholder's bank will request a legible copy of the transaction receipt.

### Common reasons for retrieval requests:

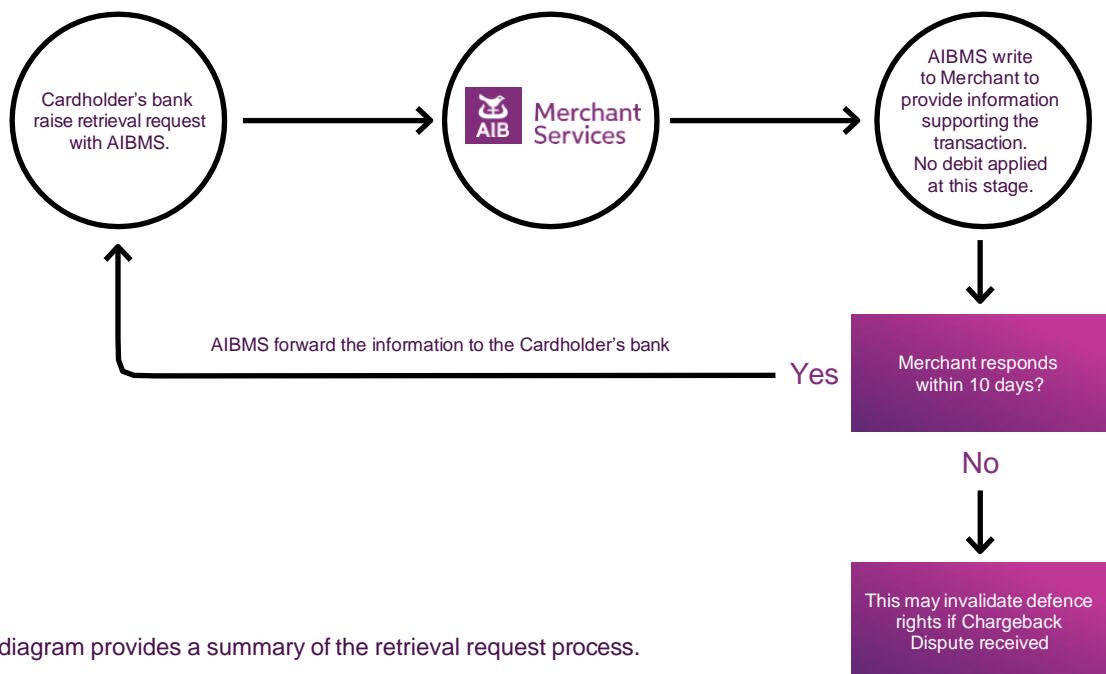
- Point of sale errors
- Cardholder does not recognise the transaction and information is requested from the Merchant
- Required for legal analysis, if a reply is not received the card issuer may send a second request.

### 2.1 Retrieval Request Process

The Cardholder's Issuing bank will raise a retrieval request with your Acquirer (AIBMS). AIBMS will then contact you requesting that details of the transaction are supplied within 10 days.

A retrieval request is **not** a Chargeback Dispute – it is simply a request for information to confirm that a transaction is valid. Engaging with AIBMS promptly means many retrieval requests never progress to an actual Chargeback Dispute.

## Retrieval Request Process Overview



## 3. What is a Chargeback Dispute?

A Chargeback Dispute is the reversal of a previously cleared transaction.

All Merchants accepting debit and credit card payments run the risk of being liable for Chargeback Disputes.

A Cardholder or card Issuer has the right to question or dispute a card transaction. If a Cardholder does not agree with a transaction charged to their bank account, their Issuing bank will issue a Chargeback Dispute.

AIBMS are governed by certain scheme rules and regulations. The Issuing bank may also issue a Chargeback Dispute via the schemes. Any Terms & Conditions in place with customers would be overridden by these.

### Common reasons for chargeback disputes/reversals:

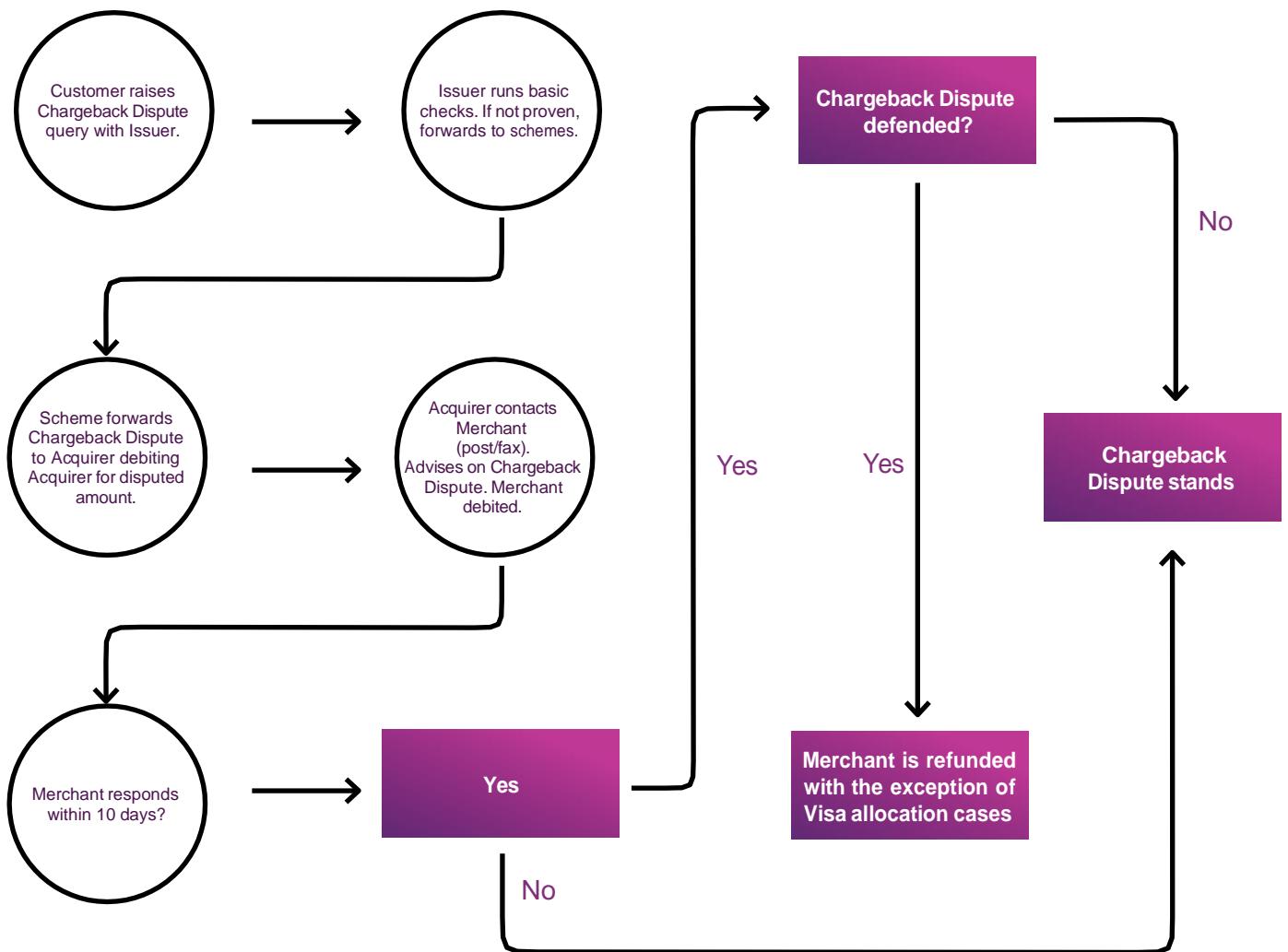
- **Fraud** – Cardholder denies participating or authorising a transaction
- **Non delivery** – Cardholder disputes the sale for reasons such as failure to receive goods or services
- **Quality** – Cardholder disputes the sale for reasons of quality
- **Clerical** – Cardholder does not recognise a transaction. (The clearing name on the Cardholder's bank statement may be different from the name on the receipt).

### 3.1 Chargeback Dispute Process

A Chargeback Dispute can be received up to 120 days after the card transaction was taken. In the case of goods or services being delivered, a Chargeback Dispute can be raised up to 120 days from agreed date of delivery.

Certain exemptions to the 120 days may apply depending on the Card Scheme<sup>1</sup> and the reason for the dispute.

<sup>1</sup> Schemes refer to Mastercard, Visa, Diners, JCB and Union Pay.



This diagram provides a summary of the Chargeback Dispute process for all card types, for all schemes.

<sup>1</sup> Schemes refer to Mastercard, Visa, Diners, JCB and Union Pay.

### 3.1.1 Chargeback Dispute Timeframes

**Note:** days are calendar days, not business days.

Timeframe	Activity
<b>Day 0</b>	Acquirer processes transaction.
<b>Day 75 – 120</b>	Merchant can dispute transaction up until 120 days from the transaction date. In the case where goods or services are to be delivered, Cardholders can dispute up to 120 days from the date delivery was due.
<b>Day 1 of Chargeback Dispute process</b>	Issuer performs basic checks and if not met, forwards to scheme following Cardholder enquiry.
<b>On receipt of Chargeback Dispute (Card Scheme)</b>	Scheme forwards to Acquirer and debits Acquirer.
<b>On receipt of Chargeback Dispute (Acquirer)</b>	Acquirer contacts Merchant by post, fax or Insight report advising of transaction and reason code, requesting required documents, and informing of latest response date. Merchant account is debited. <sup>2</sup> Chargeback Dispute fee is applied.
<b>Within 10 days of notification</b>	Merchant must respond to Chargeback Dispute within 10 days of initial contact, otherwise the debit stands, and case is closed.
<b>Representation within scheme timeframe</b>	If the Merchant supplies documentation, the team then assess the material for adequate defense. Assessment is always completed in accordance with scheme rules and regulations.  On represented cases a credit is applied, and the Merchant is informed by letter/fax. If unable to represent, a debit stands, and a letter/fax is sent.  For collaboration card holder will be credited on representation and for allocation no credit will be applied unless the pre-arbitration is successful.
<b>30 days from representation</b>	The Issuer has 30 days in which to raise the pre-arbitration. The Acquirer then has 30 days to accept or reject.
<b>60 days from representation</b>	The Issuer has 60 days in which to raise arbitration.

<sup>2</sup> For pre-note Merchants only, Merchant account is debited on day 17 if a defense has not been received from the Merchant.

### 3.1.2 Chargeback Dispute Timeframes for Union Pay

**Note: days are calendar days, not business days.**

NB: See Appendix for reason codes and associated timeframes.

If a customer disputes an UP transaction, we will contact you in writing and will require a response within 5 days from the date of our letter. You can respond by post or if you prefer you can email: [aibmscup@fiserv.com](mailto:aibmscup@fiserv.com)

We recommend that you respond via email. **Please note, we will be unable to defend any responses received after the specified timeframe.**

#### What we will need from you:

- A legible copy of the transaction receipt from your sales terminal, or a manually imprinted and signed voucher for hand-keyed transactions
- A copy of the Chargeback Dispute letter (which will help us process the dispute quicker).
- Any other relevant documentation to support the enquiry i.e., proof of delivery, any correspondence between you and the customer (such as e-mail etc.).

Timeframe	Activity
<b>Day 0</b>	Acquirer processes transaction.
<b>Day – 180</b>	The Cardholder can dispute a transaction up until day 180.
<b>On receipt of Chargeback Dispute (Card Scheme)</b>	Scheme forwards to Acquirer and debits Acquirer.
<b>On receipt of Chargeback Dispute (Acquirer)</b>	Acquirer contacts Merchant by post, fax, or email notification.
<b>Within 5 days of notification</b>	Merchant must respond to Chargeback Dispute within 5 days of initial contact, otherwise the debit stands, and case is closed. <sup>3</sup>
<b>Represent within 30 days of receipt of Chargeback Dispute by Acquirer</b>	If the Merchant supplies documentation the team, then assess the material for adequate defense. Assessment is always completed in accordance with scheme rules and regulations. On represented cases a credit is applied, and the Merchant is informed by letter/fax. If unable to represent, a debit stands, and a letter/fax is sent.
<b>20 days from represent</b>	The Issuer has 20 days in which to raise the pre-arbitration. The Acquirer then has 60 days to accept or reject.
<b>Within 75 days after the date of the receipt of the second Chargeback Dispute</b>	Arbitration may be raised.

### 3.1.3 Chargeback Dispute Timeframes for Diners

**Note: days are calendar days, not business days.**

If a customer disputes a Diners transaction, we will contact you in writing and will require a response within 10 days from the date of our letter. You can respond by post or if you prefer you can email: [aibmsdiners@fiserv.com](mailto:aibmsdiners@fiserv.com)

We recommend that you respond via email. **Please note, we will be unable to defend any responses received after the specified timeframe.**

**What we will need from you:**

- A legible copy of the transaction receipt from your sales terminal, or a manually imprinted and signed voucher for hand-keyed transactions
- A copy of the Chargeback Dispute letter (which will help us process the dispute quicker)
- Any other relevant documentation to support the enquiry i.e., proof of delivery, any correspondence between you and the customer (such as e-mail etc.).

### 3.2 Chargeback Dispute Common Misunderstandings

- **An authorisation is not a guarantee of payment (NB card-not-present transactions):**

An authorisation proves the card has sufficient funds available at the time of transaction and/or the card has not been reported stolen at the time of the transaction. It does not vouch for the validity of the person using the card and is not a guarantee of payment.

- **I pay the Merchant Service Charge so I will not get Chargeback Disputes:**

Chargeback Disputes are separate to the Merchant Service Charge and are costed accordingly.

- **I should not be charged for the processing of Chargeback Disputes:**

Processing Chargeback Disputes incurs a fee for the administrative work required on the part of AIBMS in requesting and providing supporting documentation to the schemes. However, most Chargeback Disputes can be avoided through vigilant practice and the use of fraud detection measures.

- **Split sales**

Split Sales are not permitted under Card Schemes rules.

- **Processing refunds**

When processing refunds please remember to process the refund to the same card and where applicable the same Acquirer used to process the transaction.

If you take a transaction and believe it is fraudulent it is fine to process a refund within a few days of the transaction, this may stop you receiving a Chargeback Dispute. Please do not process a refund if you have already received a Chargeback Dispute.

**“Cardholder can dispute transaction up until day 120”**



**Coffees**

Item	Price
Espresso	\$2.00
Cappuccino	\$3.00
Latte	\$3.00
Slimy Latte	\$3.00
Flat White	\$3.00
Drinks	\$4.00
Sodas, Iced Tea, Lemonade	\$2.00

**Mocha, Vanilla, Salted Caramel, Hazelnut, Caramel, Peppermint, White Chocolate, French Vanilla, French Vanilla, Salted Caramel, Caramel Pecan, Irish Cream, Caramel**

**Chocolate, Red Velvet, Coconut, Lemon Meringue, Pecan Pie, Cupcakes, Cake Pops, Big Cookies**

**COFFEE BAR**

WiFi password: HotCoffee-2016

## 4. Avoiding Chargeback Disputes

Following these guidelines can mitigate the risk of being exposed to Chargeback Disputes.

**Once a Chargeback Dispute has been processed, a credit (i.e. refund) should not be issued to the Cardholders' account. If a dispute has been raised, the Chargeback Dispute process must be followed.**

### 4.1. Care when Processing Transactions

You must proceed with extreme caution when taking card-not-present transactions over the phone or internet. Merchants assume all liability for card-not-present Chargeback Disputes in both scenarios. If transacting card-not-present sales over the internet we would advise using 3D Secure to minimise your liability.

If you agree to a card-not-present order there are some steps you can take to protect yourself from participating in a fraud or incurring Chargeback Disputes.

If the Cardholder comes to pick up their goods, void the original transaction and process as card-present (i.e. Chip and Pin transaction).

**NB: Card-not-present transactions always leave the liability with the Merchant. Our best advice is not to accept card-not-present transactions unless it is via an internet site that is using 3D Secure.**

- **Declined authorisation** – Do not complete a transaction if the authorisation request was declined. Do not repeat the authorisation request after receiving a decline; request another form of payment.
- **Transaction amount** – Do not estimate transaction amounts. For example, restaurant Merchants should only authorise transactions for the amount on the bill. Tips can be added to a card transaction only if the Merchant has a gratuity function added to their facility by their Acquirer.
- **Referrals** – If you receive a “Call” message in response to an authorisation request, do not accept the transaction until you have called your authorisation centre. The operator may ask to speak with the Cardholder. If the transaction is approved, write the authorisation code on the sales receipt. If declined, ask the Cardholder for another form of payment.
- **Expired card** – Do not accept a card after its' expiry date without obtaining authorisation approval for the transaction.
- **Card imprint for key-entered card-present transactions** – If, for any reason, you must key-enter a transaction to complete a card-present sale, make an imprint of the front of the card on the sales receipt. Even if the

transaction is authorised and the Cardholder signs the receipt, the transaction may be charged back to you if the receipt does not have an imprint of the embossed account number and expiry date.

- **Cardholder PIN entry/signature** – The Cardholder's PIN number/signature is required for all card-present transactions. Failure to obtain could result in a Chargeback Dispute if the Cardholder later denies authorising or participating in the transaction. When checking the signature, always compare the first letter and spelling of the surname on the sales receipt with the signature on the card. If they are not the same, ask for additional ID or call your Acquirer for authorisation. Do not key-enter a card-present transaction.
- **Digitised Cardholder signature** – Some Visa cards have a digitised Cardholder signature on the front of the card, as well as the hand-written signature on the signature panel on the back. However, checking the digitised signature is not sufficient for completing a transaction. Always compare the Cardholder's signature on the sales receipt with the hand-written signature in the signature panel.
- **Fraudulent card-present transaction** – If the Cardholder is present and has their card number but not their physical card, do not accept the transaction. Even with an authorisation approval, the transaction can be charged back to you if it turns out to be fraudulent.
- **Legibility** – Ensure that the transaction information on the sales receipt is complete, accurate, and clearly visible before completing the sale. An illegible receipt, or a receipt which produces an illegible copy, may be returned because it cannot be processed properly. Scanning devices that transmit copies of sales receipts electronically are becoming increasingly popular – so it is imperative that the item being scanned is very legible.
- **“No Chargeback” sales receipts** – Some businesses have been selling “Paper Rolls” bearing a statement near the signature area that the Cardholder waives the right to charge the transaction back to the Merchant. These receipts are being marketed to Merchants with the claim that they can protect businesses against Chargeback Disputes: **they do not**. “No Chargeback” sales receipts undermine the integrity of the Visa/Mastercard payment system and are prohibited.

## 4.2 Transaction Processing

- **One entry per transaction** – Ensure transactions are entered into point-of-sale terminals only once and are deposited only once. You may get a Chargeback Dispute for duplicate transactions if you:
  - Enter the same transaction into your sales terminal more than once.
- **Voiding incorrect or duplicate sales receipts** – Ensure that all incorrect or duplicate sales receipts are voided and that transactions are processed only once.
- **Timely deposit of credit transactions** – Deposit credit receipts with your Merchant bank as quickly as possible, preferably the same day the credit transaction is generated. Ensure you submit your transactions for processing within 5 days with the exception of contactless.
- **Ship merchandise before depositing transaction** – For card-not-present transactions, don't deposit sales receipts with your Merchant bank until you have shipped merchandise. If a customer sees a transaction on their monthly Visa/Mastercard statement before they receive the merchandise, they may contact their Issuer to dispute the billing. Similarly, if delivery is delayed on a card-present transaction, don't deposit the sales receipt until the merchandise has been shipped.
- **Requests for cancellation of recurring transactions** – If a customer requests to cancel a transaction that is billed periodically (monthly, quarterly, or annually), cancel the transaction immediately or as specified by the customer. Advise the customer in writing that the service, subscription, or membership has been cancelled and state the effective date of the cancellation. Customers may now cancel any recurring payment directly with their Issuing bank. If you have received a Chargeback Dispute do not process any new transactions, if a Cardholder tells their bank they have cancelled, unless a refund has been processed to the card or we have absolute proof the Cardholder did not cancel we cannot defend the Chargeback Dispute.

## 5. 3D Secure for Online Payments

### 5.1 What is 3D Secure?

3D Secure is a technical authentication standard created to further secure internet/e-commerce transactions. Currently, this service is provided by Visa (Verified by Visa) and Mastercard (Mastercard SecureCode). Collectively, these are referred to as 3D Secure.

3D Secure authentication requires Cardholder's to register their card the first time they try to purchase goods and services from a registered 3D Secure Merchant. The Cardholder creates a 3D Secure password which will be used to validate online transactions with registered 3D Secure Merchants. It will automatically request for the 3D Secure password each time a Cardholder purchases something online from participating retailers. No online transaction would be able to take place without it. Cardholders are strongly encouraged to only shop online with 3D Secure registered Merchants. 3D Secure is effectively the online version of "Chip and PIN" technology and used in the same way on checkout of the online sale.

### 5.2 Why should you use 3D Secure?

- 3D Secure is the online payments industry's leading security system
- 3D Secure gives Cardholders peace of mind that you are concerned with their security – increasing potential for more sales and repeat business. 3D Secure protects both you and your customer from being left out of pocket by becoming victims of fraud
- When you register your online sales business with 3D Secure, all Cardholders must either be registered users, or must register there and then to complete their purchase. Once the Cardholder successfully validates their identity and completes the sale any Chargeback Dispute liability shifts to the Cardholders' Issuing bank.

### 5.3 Are there any limitations to 3D Secure?

Ultimately, each Merchant is responsible for protecting themselves against fraudulent activity. 3D Secure is a vital tool to reduce exposure to fraud, Chargeback Disputes, and their associated costs.

- 3D Secure authentication should not be the only fraud prevention tool you use, it should be used in conjunction with existing fraud checks such as AVS and CVV2 to further minimise risk of fraud
- 3D Secure fully protects you from Chargeback Disputes arising from attempted card fraud but a Chargeback Dispute may still occur when a customer initiates a dispute for failure to deliver goods or services but is not happy with the goods or services received.

## 5.4 Which cards are checked by 3D Secure?

**Verified by Visa and Mastercard Secure Code (known collectively as 3D Secure) will aid liability shift for fraudulent e-Commerce transactions on the following cards:**



## 5.5 Can you choose when to use 3D Secure?

Once you enroll in 3D Secure it is mandatory to use it for all transactions involving cards from Issuers enrolled in the scheme – i.e., Visa, Visa Electron, Visa Delta, Mastercard, Maestro/Switch and solo. This affords maximum protection.

## 5.6 Will it increase time spent at checkout?

3D Secure smoothly integrates into a website's checkout process and will usually only add a few seconds to transaction time. A small price to pay for increased protection for both you and your customer. It will also reassure the Cardholder that you are a reputable Merchant and are protecting them against fraud.

- Many UK and Europe issued consumer and commercial Visa and Mastercard's are covered under 3D Secure whether Merchant attempted or fully authenticated
- Internationally issued consumer cards are covered whether Merchant attempted or fully authenticated.

**Note: Most internationally issued commercial cards (both Visa and Mastercard) are now covered if fully authenticated (i.e., Cardholder is enrolled and participates), although there may still be a few exceptions, in these cases the Merchant may not be covered.**

Please see the ECI details in 5.7.

## 5.7 Processing Pre-Arbitrations

If you receive a fraudulent related Chargeback Dispute and you believe the transaction was processed as 3D Secure but it shows on your insight report as either ECI 6 or 211 – please send the MPI log or the Pares/Pareq, Veres/Vereq pairs (these are available from your payment service provider).

**ECI 5 (Visa) or 212 (Mastercard)** Transaction fully authenticated 3D secure.

**ECI 6 (Visa) or 211 (Mastercard)** Transaction not fully authenticated – we would require details as above.

**ECI 7 (Visa) or 210 (Mastercard)** Transaction not processed using 3D secure.

### 5.7.1 Pre-Arbitrations

Cardholder/Issuer continues with dispute this will show on your Insight report. You will be notified by letter or fax depending on your Merchant set up. Where possible please supply all the information requested in the letter.

## 5.8 Benefits of 3D Secure

### Benefits for Merchants:

- The Cardholder is certified as being genuine
- Reduces risk and cost of fraudulent transactions
- Increased sales by enhancing consumer confidence
- Decrease in disputed transactions
- Minimal impact on Merchant's interaction with consumer.

### Benefits for Cardholder:

- The Retailer is certified as being genuine
- Easy to use
- No special software is needed by the Cardholder
- Enhances confidence and spending online.

## 6. AIBMS Online Chargeback Dispute Reporting

We make Chargeback Dispute reports available to our Merchants via our online portal, Insight. If you would like to request access to Insight and have large volumes of Chargeback Disputes, please contact your AIBMS Relationship Manager to arrange this.

## 7. Defending Chargeback Disputes

We contact our Merchants at the earliest opportunity – as soon as the Card Scheme notifies us (AIBMS) that a Cardholder has disputed a transaction with their card Issuer.

We will contact you in writing giving notice that a dispute has been raised and we will include the details of the transaction. We will contact you by your preferred method i.e., fax, Insight report, or letter. In order to defend your Chargeback Dispute, we recommend you adhere to the following guidelines.

### 7.1 Chargeback Dispute Handling Guidelines

This document sets out all the documentation required to defend a Chargeback Dispute, based on the relevant reason code.

To ensure your response is handled as effectively as possible and to maximise the chance of a successful defense, please provide the required information ONLY. The required information is outlined below. Duplicates and excessive information simply delay the process.

We have also included a list of 'What NOT to send' – this outlines the most submitted documentation that is not necessary.

Our aim is to do everything possible within the allotted time to ensure we represent your case successfully to the Card Schemes. We appreciate your assistance in helping us achieve this on your behalf.

### 7.2 What NOT to send

The following items are not accepted in defense of a Chargeback Dispute so please do not send the following:

- Documentation in languages other than English
- Bidding history of automatic bids (e.g., for auction sites) – provide the earliest and latest bid history only
- Photographs of websites
- Anything with an unknown password not previously agreed with the AIBMS Chargeback Disputes team
- Generic sample payment page
- Duplications of information in several different formats – please only send information once, in black and white, in A4 size
- Terms and Conditions unless signed by the Cardholder.
- Video evidence such as CCTV.

## 7.3 Necessary Documentation

Information required by Chargeback Dispute type	Documentation required
<b>Refund not processed</b> Chargeback Dispute	Evidence that a refund has been processed. Or proof to substantiate the refund was not valid.
<b>All fraud-related</b> Chargeback Disputes	If the transaction was processed as 3D secure, please provide MPI log.  Customer details including delivery address and a description of what the service/goods were provided.  Specifically for gaming Merchants – if you can provide evidence of a long trading history or credits being paid to this same card please send through details which may enable us to defend the transaction.
<b>All 'Goods Not Received'</b> Chargeback Disputes	Provide signed Proof of Delivery or proof that the service has been provided.
<b>All cancelled re-occurring, credit not processed and cancelled subscriptions/orders</b>	Due to rules changes, there is no valid defense to this Chargeback Dispute.

Information required by Chargeback Dispute type	Documentation required
<b>All authorisation code</b> Chargeback Disputes	Provide a valid authorisation code.
<b>All duplication</b> Chargeback Disputes	If more than one transaction has been processed, proof that all the transactions are valid and authorised by your customer. Or details of a refund which may have been processed to correct if the duplication was an error.
<b>All not as described/ defective damaged</b> Chargeback Disputes	This should include descriptions of the goods, and any subsequent Cardholder contact.
<b>Late presentment</b>	Proof of the transaction date and processing dates.
<b>Non transaction processed through VisaNet/processing error</b>	Proof the Cardholder was aware of the dynamic currency conversion. Receipt to show Cardholder's authority to process transaction.



## Appendices

## Appendix 1 | 8.1 Maestro Reason Codes

Reason Code	Description
01	Requested transaction information not received
02	Requested/required information illegible or missing
03	Warning bulletin file
04	Requested/required authorisation not obtained
05	Account number not on file
06	Transaction amount differs
07	Duplicate processing
08	Expired card
09	Fraudulent transaction – no Cardholder authorisation
16	Credit posted as debit
17	Defective/not as described
18	Cardholder dispute (US only)
19	Non-receipt of merchandise
20	Missing signature
21	Violated card
22	Cardholder not present transaction not initiated by a bona fide Cardholder
23	(Not used)
24	Secondary identification not recorded/not Cardholder's
25	Old transaction
27	Pre-valid S2 card standard card
28	Old transaction
29	Pre-valid S2 card standard card
30	Fraudulent magnetic stripe
31	Fraudulent mobile phone pre-payment
32	Invalid IIN
33	Fraudulent transaction at excessive counterfeit fraud outlet

## Appendix 1 | 8.2 VISA Chargeback Dispute Reason Codes

Reason Code	Description
<b>Fraud</b>	
10.1	EMV liability shift counterfeit fraud
10.2	EMV liability shift non-counterfeit fraud
10.3	Other fraud card present
10.4	Other fraud card not present
10.5	Visa fraud monitoring program
<b>Authorisation</b>	
11.1	Card recovery bulletin
11.2	Declined authorisation
11.3	No authorisation
<b>Processing Errors</b>	
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
<b>Consumer Disputes</b>	
13.1	Services/merchandise not received
13.2	Cancelled recurring transaction
13.3	Not as described/defective merchandise/services
13.4	Counterfeit merchandise
13.5	Misrepresentation
13.6	Credit not processed
13.7	Cancelled services/merchandise
13.8	Original credit transaction not accepted
13.9	Non receipt of cash or load transaction value

## Appendix 1 | 8.3 Mastercard Reason Codes

Reason Code	Description	Other reason codes in this category
<b>4808</b>	<b>Authorisation-related</b>	<b>4807 and 4812</b>
4807	Warning bulletin file	
4812	Authorisation-related Chargeback Dispute	
<b>4853</b>	<b>Cardholder dispute</b>	<b>4841, 4855, 4859 and 4860</b>
4841	Canceled recurring or digital goods transactions	
4855	Goods or services not provided	
4859	Addendum, no-show, or ATM dispute	
4860	Credit not processed	
<b>4837</b>	<b>No Cardholder authorisation (fraud)</b>	<b>4840, 4849, 4863, 4870 and 4871</b>
4840	Fraudulent processing of transactions	
4849	Questionable Merchant activity	
4863	Cardholder does not recognise – potential fraud	
4870	Chip liability shift	
4871	Chip/PIN liability shift	
<b>4834</b>	<b>Point-of-interaction error</b>	<b>4831, 4842 and 4846</b>
4831	Transaction amount differs	
4842	Late presentment	
4846	Currency error	

## Appendix 1 | 8.4 JCB Chargeback Dispute Reason Codes

Reason Code	Description
501	Non - JCB Card
502	Cardmember Dispute
503	Expired JCB Card
507	Incorrect Transaction Amount
510	Mispost
512	Duplicate Processing
513	Credit Not Received
516	Non-Receipt of requested Item
517	Requested Copy Illegible
521	Transaction Exceed Floor Limit
522	Authorization Declined
523	incorrect Card number
524	Additional Error
525	Altered Amount
527	No Imprint
534	Unauthorized Multiple Transaction
536	Late Submission
537	No Show Dispute
538	Advanced Deposit
541	Illegible Item
544	Cancelled Recurring Transaction
545	Incorrect ECI
546	Unauthorized Purchase
547	JCB Card on Stop List
548	IC Liability Shift
554	Non-Receipt of Merchandise
555	Non-receipt of Cash at ATM
581	Split Sale
582	Domestic Transaction
583	Paid By Other Means

## Appendix 1 | 8.5 Union Pay Chargeback Dispute Reason Codes

Reason Code	Description
4514	Fraudulent Multiple Transactions
4515	Cardholder Denies the Transactions
4562	Counterfeit Card
4803	Risk Merchant
4547	Hot Card List
4503	Dispute on Debit Adjustment or Debit Adjustment Collection
4536	Late Presentment
4508	Exceeds Limited or Authorization Amount
4522	Declined Authorization
4558	Verification for Transaction Certificate (TC) Fails
4559	Data Cannot be provided
4502	Cash/ Good or Services were not received
4532	Refund Not Processed
4544	Cancelled transaction
4507	Cardholder Dispute -Transaction amount differs
4512	Duplicate Processing
4806	Paid By Other Means

## Appendix 1 | 8.6 Diners Chargeback Dispute Reason Codes

Reason Code	Description
A02	Authorization Processing Errors
A06	Unissued Account Number
B24	Late Presentation
B25	Duplicate Charge
B26	Alternate Settlement Currency Incorrect Exchange Rates
B27	Incorrect Currency
C41	Fraud - Card Present Transaction
C42	Fraud - Card Not Present Transaction
C46	Multiple Charges at Service Establishment Fraudulent Transaction
C50	Suspect Service Establishment – No Response to the Suspected Fraudulent
C51	Suspect Service Establishment–terminated Service Establishment
C53	Fraud – Chip Card Counterfeit Transaction
C54	Fraud– Lost or Stolen Chip and PIN Card Transaction
D61	Altered Amount
D62	Non-Receipt of Goods or Services, Cycle A
D65	Incorrect Transaction Type
D66	Credit Not Processes
D67	Cardmember Paid by Other Means
D69	Cancelled Recurring Transaction
D70	Cardmember Does Not Recognize
D71	Non-Receipt of Cash (ATM)

## Appendix 2 | 9.1 Retrieval Reason Codes

Reason Code	Description
<b>JCB Retrievals Reason Codes</b>	
1	Signature confirmation
2	Required for corporate card accounting
3	Required for legal process
4	Lost card, fraud investigation
5	Cardmember does not recognize sale
6	Cardmember claims amount incorrect
0	Other

### Diners Retrieval Reason Codes

Suspected Fraud

Transaction Not recognized

Other

Need Proof Of Delivery

Copy Needed

### Union Pay Retrieval Codes

**6303** Transaction Receipt Requested by Cardholder Directly

**6345** Transaction Receipt Requested for the alleged Fraudulent Transaction

**6351** Disputes on Goods/Services Delivery

## 10. Hints and Tips

For more hints and tips on managing your Chargeback Disputes please go to  
<http://www.aibms.com/help/management-tasks/dealing-chargebacks/>

### Get in Touch

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