



AN 3822—Revised Standards—Transaction Amount Differs Chargeback (Cardholder Receipts for Gratuities)

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AN 3822—Revised Standards—Transaction Amount Differs Chargeback (Cardholder Receipts for Gratuities)

Mastercard is changing the Point-of-Interaction Error chargeback rules regarding when the cardholder receipt must be provided in a chargeback dispute involving gratuities for certain card acceptor business codes (MCCs).

Version History

The version history of this announcement is as follows.

Date	Description of Change
5 Feb 2020	Initial publication date

At-A-Glance

The At-A-Glance table provides key information about the systems and groups affected by this announcement, action indicators that specify the appropriate action, and the required implementation date or dates.

Type:	Bulletin Announcement
Audience:	Acquirer, Issuer, Processor
	Each customer must independently determine the impact on its operations.
Brands:	Mastercard®, Debit Mastercard®
Region:	Global
Category:	Operations, Rules/Standards
Action Indicator:	Attention warranted (Brand-related)
Effective Date:	Effective for first chargebacks processed on or after 17 July 2020

Overview

Mastercard will change the Point-of-Interaction Error chargeback rules to allow an issuer to process a chargeback without including the cardholder copy of the receipt, when the cardholder is disputing the gratuity amount and the transaction is performed at a merchant identified with an MCC in the list provided in this announcement.

For all other MCCs, the issuer must continue to provide as chargeback supporting documentation a cardholder copy of the receipt detailing the correct transaction amount.

The chargeback must not be for the total transaction amount. Only a partial transaction amount representing the difference between the correct and incorrect gratuity amounts may be charged back.

For these certain MCCs when the receipt was not provided with the chargeback, Mastercard will require the issuer to include the cardholder's copy of the receipt (including the gratuity amount) in the pre-arbitration case filing.

Applicable MCCs

The following list provides the MCCs that will be impacted by this change:

- MCCs 3501 through 3999—Lodging—Hotels, Motels, Resorts
- MCC 4121—Limousines and Taxicabs
- MCC 4411—Cruise Lines
- MCC 5811—Caterers
- MCC 5812—Eating Places, Restaurants
- MCC 5813—Bars, Cocktail Lounges, Discotheques, Nightclubs, and Taverns—Drinking Places (Alcoholic Beverages)
- MCC 5814—Fast Food Restaurants
- MCC 7011—Lodging—Hotels, Motels, Resorts—not elsewhere classified
- MCC 7230—Barber and Beauty Shops
- MCC 7297—Massage Parlors
- MCC 7298—Health and Beauty Spas
- MCC 7299—Other Services—not elsewhere classified
- MCC 7992—Golf Courses, Public
- MCC 7997—Clubs—Country Clubs, Membership (Athletic, Recreation, Sports), Private Golf Course

Revised Standards

To view marked revisions, refer to the attachment associated with this announcement. Additions are underlined; deletions are indicated with a strikethrough.

Questions?

Customers with questions about the information in this announcement should contact:

Dispute Resolution

Email: dispute.resolution@mastercard.com
