

payment acceptance



reason codes



Reason codes

Visa, MasterCard and Maestro each have their own set of reason codes for chargeback cases. These denote the reason why the transaction is disputed and each reason code has its own regulations set by the relevant card scheme.



Code	Name and description
V30	Services not provided or merchandise not received – the cardholder is stating that they did not receive the services or goods that they paid for.
V41	Cancelled recurring transaction.
V53	Not as described or defective merchandise – the cardholder is stating that the service/goods that they received were either defective or not what was originally described to them by the merchant.
V57	Fraudulent multiple transactions – the cardholder acknowledges participation in one transaction with the merchant. However, they deny authorisation of any further charges.
V60	Illegible fulfilment (of retrieval case) – the Card Issuing Company received the merchant's transaction information from the retrieval case but the documents are illegible/incorrect.
V62	Counterfeit transaction – the cardholder denies authorising or participating in the disputed transaction. A counterfeit card may have been used.
V70	Card recovery bulletin or exception file.
V71	Declined authorisation – the Card Issuing Company is stating that the merchant processed the transaction despite having obtained a Decline authorisation response.
V72	No authorisation – the Card Issuing Company is stating that an authorisation code was required for the transaction but that it was not obtained.
V73	Expired card – the Card Issuing Company is stating that the transaction was processed with an expired card.
V74	Late presentment – the Card Issuing Company is stating that the transaction was not processed within the required time frame for settlement.

Code	Name and description
V75	Transaction not recognised – the cardholder is claiming that they do not recognise the transaction on their statement.
V76	Incorrect currency or transaction code – the Card Issuing Company is stating that the transaction was not processed in the correct currency, or the cardholder has been charged a conversion difference when an incorrect charge has been requested.
V77	Non-matching or invalid account number – the Card Issuing Company is stating that an incorrect card number was charged for the transaction.
V78	Service code violation – the Card Issuing Company is stating that an authorisation code was not obtained.
V80	Incorrect transaction amount or account number – the cardholder is stating that the amount of the transaction is higher than the amount that they agreed to be charged for or were quoted for.
V81	Fraud – 'card present' environment – the cardholder denies participating in or authorising the transaction that was undertaken in a 'card present' environment.
V82	Duplicate processing – the cardholder is stating that the same transaction was processed more than once to their account.
V83	Fraud – 'card absent' environment – the cardholder denies participating in or authorising the transaction that was undertaken in a 'card absent' environment.
V85	Credit not processed – the cardholder is stating that the refund due to them has not been processed.
V86	Paid by other means – the cardholder is stating that the transaction was paid for by other means and has provided evidence to support the alternative payment.
V90	Non-receipt of cash or load transaction value at ATM or load device.
V93	Risk identification service.
V96	Transaction exceeds limit amount.



Code	Name and description
M02	Requested transaction receipt illegible – the Card Issuing Company received the transaction information from the retrieval case but the documents are illegible or missing.
M07	Card recovery bulletin.
M08	Transaction not authorised – the Card Issuing Company is stating that an authorisation code was required for the transaction but that it was not obtained.
M12	Non-matching account number – the Card Issuing Company is stating that an incorrect card number was charged for the transaction.
M31	Transaction amount differs – the cardholder is stating that the amount of the transaction is higher than the amount that they agreed to be charged for or were quoted for or that they paid for the transactions by other means.
M34	Transaction duplication – the cardholder is stating that the same transaction was processed more than once to their account.
M35	Expired card – the Card Issuing Company is stating that the transaction was processed with an expired card.
M37	Fraudulent transaction – the cardholder denies participating in or authorising the card present/card not present transaction.
M40	Fraudulent processing of transactions – the cardholder acknowledges participation in one transaction with the merchant. However, they deny authorisation of any further charges with the same merchant.
M41	Cancelled recurring transaction.
M42	Late presentment – the Card Issuing Company is stating that the transaction was not processed within the required time frame for settlement.
M46	Correct transaction currency not provided – the Card Issuing Company is stating that the transaction was not processed in the correct currency.
M47	Exceeds floor limit, not authorised and fraudulent transaction – the cardholder denies participating in or authorising the transaction and the Card Issuing Company is stating that an authorisation code was required for the transaction and was not obtained.
M49	Questionable merchant activity.
M50	Credit posted as a purchase – the cardholder states that their account was due to be credited; however, the transaction was posted as a debit.

Code	Name and description
M53	Not as described – the cardholder is stating that the service/goods that they received were either defective or not what was originally described to them by the merchant.
M55	Goods or services not provided – the cardholder is stating that they did not receive the services or goods that they paid for.
M57	Credit card activated telephone transaction.
M59	Addendum, no-show or ATM dispute. Various specific reasons within this reason code – these are the most frequently used:
	RS3 ATM dispute.
	RS5 Guaranteed Reservation Service – the cardholder cancelled the reservation, or the merchant did not meet the terms of the booking as agreed to at the time of booking (see MasterCard regulations for full list).
	RS7 Addendum dispute – the cardholder is stating that they did not authorise an addendum charge to their original transaction.
M60	Credit not posted – the cardholder is stating that the refund due to them has not been processed.
M62	Counterfeit transaction – the cardholder denies authorising or participating in the disputed transaction; a counterfeit card may have been used.
M63	Cardholder does not recognise transaction on their statement.
M70	Chip liability shift – the cardholder denies authorising or participating in the disputed transaction; a counterfeit card may have been used at a non-Chip-capable terminal.
M71	Chip/PIN liability shift.



Code	Name and Description Maestro Intra European
15	Transaction not finalised – The Issuer or the Cardholder states the transaction never took place or was cancelled.
02	Non Fulfilment of Request: Illegible copy – Same Description as MasterCard.
08	Transaction Not Authorised – Same Description as MasterCard.
31	Incorrect Transaction Amount – Same Description as MasterCard.
34	Duplicate Processing of Transaction – Same Description as MasterCard.
37	No Cardholder Authorisation – Same Description as MasterCard.
46	Currency Errors – Same Description as MasterCard.
41	Cancelled Recurring Transaction – Same Description as MasterCard.
50	Credit Submitted as Debit – Same Description as MasterCard.
55	Goods or Services Not Received – Same Description as MasterCard.
59	ATM Dispute – The cardholder did not receive, or received only in part, funds charged to his or her account as a result of an automated cash disbursement.
60	Credit Not Received – Same Description as MasterCard.
70	Chip Liability Shift – The cardholder denies participating in or authorising the disputed transaction. A Counterfeit card may have been used at a non chip capable terminal or a lost, stolen or never received card was conducted at a mag stripe reading only terminal.
80	Late Presentment – An intra-European transaction is presented more than seven calendar days after the transaction date and the account is permanently closed.

Code Europe Members Use Reason Code	Code Members Outside Europe use this Reason Code	Name and Description Maestro Interregional
15	77	Transaction not finalised – The Issuer or the Cardholder states the transaction never took place, or an alternative method of Payment was used.
02	78	Non Fulfilment of Request: Same Description as MasterCard.
31	71	Disputed Amount – Same Description as MasterCard.
34	73	Duplicate Transaction – Same Description as MasterCard.
37	74	Missing or Illegible Signature or No Cardholder Authorisation – Same Description as MasterCard.
50	72	Credit Posted as Debit – Same Description as MasterCard.
55	79	Goods or Services Not Received – Same Description as MasterCard.
59	17	Cardholder Dispute – The cardholder did not receive, or received only in part, funds charged to his or her account as a result of an automated cash disbursement.
60	75	Credit Not Received – Same as MasterCard.
70	70	Chip Liability Shift – Chip Liability Shift – The cardholder denies participating in or authorising the disputed transaction which resulted from a Counterfeit card.
80	80	Chip Transaction Late Presentment – A transaction is processed after 7 calendar days and the Cardholders account is closed or contains insufficient funds.



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