

# Charge-Back Reason Codes

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VISA®
10.1 – CBK: EMV Liability Shift Counterfeit Fraud
10.3 – CBK: Fraudulent Transaction: No Cardholder Authorization
10.4 – CBK: Fraudulent Transaction: No Cardholder Authorization
11.3 – CBK: Requested/Required Authorization Not Obtained
12.1 – CBK: Late Presentment
12.2 – CBK: Incorrect Transaction Code
12.3 – CBK: Incorrect Currency
12.4 – CBK: Processing Error
12.4 – CBK: Processing Error – Incorrect Account Number
12.5 – CBK: Incorrect Amount
12.5 – CBK: Processing Error
12.6.1 – CBK: Duplicate Processing
12.6.2 – CBK: Paid by Other means
12.7 – CBK: Invalid Data
13.1 – CBK: Merchandise/Services Not Received
13.2 – CBK: Cancelled Recurring
13.3 – CBK: Not As Described or Defective Merchandise/Services
13.5 – CBK: Misrepresentation
13.6 – CBK: Credit Not Processed
13.7 – CBK: Cancelled Merchandise/Services
13.9 – CBK: Non-Receipt of Cash or Load Transaction Value at ATM or Load Device
5.8.8.3 – Amended Amounts or Delayed Charges
5.8.8.3 – Amended Amounts or Delayed Charges
1.7.7.3 – Transaction Reversal or Adjustment

Mastercard®
4808 – CBK: Requested/Required Authorization Not Obtained
4812 – CBK: Account Number Was Not on file
4831 – CBK: Transaction Amount Differs
4834 – CBK: Duplicate Processing
4837 – CBK: Fraudulent Transaction: No Cardholder Authorization
4841 – CBK: Cancelled Recurring Transaction
4853 – CBK: Cardholder Dispute Defective/ Not as Described
4855 – CBK: Nonreceipt of Merchandise/ Goods or Services Not Delivered
4859 – No Show/Addendum/ATM Dispute
4860 – CBK: Credit Not Processed
4870 – CBK: Chip Liability Shift
4842 – (Late Presentment) for Dual Message System Transactions
4846 – Currency Errors

## EFTPOS

10201 – Consumer does not recognise the Merchant: Consumer does not recognise the Merchant name on their statement (for example the Merchant trading name on their receipt differs to that on the statement)
10301 – Duplicate Transaction: The Consumer acknowledges they bought goods/services from the Merchant but the same transaction appears to have been processed more than once
10302 – Incorrectly charged Transaction: The Consumer acknowledges they bought goods/services from the Merchant but the Transaction appears to be incorrectly charged
10305 – Paid by another means: Acceptance Device declines initial Transaction because terminal to Acquirer link down. Consumer pays using cash or another card. Initial Transaction is still debited from Consumer's account
10401 – Non-dispense or partial dispense of cash from a self-service Merchant terminal only: The Consumer has performed a Purchase with cash or Cash-out only Transaction at a self-service Merchant terminal and has either not received any of the cash or only some of the requested cash
10402 – Non-delivery or partial delivery of goods: Consumer purchased an item in-store for delivery later and the item is not delivered
10403 – Cash-out Transaction – non-dispense or partial dispense of cash from a merchant terminal: The Consumer performed a Cash-out only Transaction at a Merchant terminal and has either not received any of the cash or only some of the requested cash.
10404 – Goods/services not received – refund not received: The Consumer has not received a Refund for goods returned to the Merchant or goods/services not received
10501 – Goods/services not as described including goods damaged in transit: Goods/services Consumer ordered were not what was received
10502 – Goods/services not as described including goods damaged in transit: Merchant no longer trading/has absconded/is insolvent
20201 – Split Transaction: A Merchant has split a Transaction to avoid obtaining authorisation for a Transaction that exceeds the terminal floor limit
20202 – Unauthorised Transaction: This Transaction: <ul style="list-style-type: none"> <li>- Exceeded Chip Fallback Limits (Chip Decision Override – CDO) or</li> <li>- Is a Fallback Transaction using an eftpos Mobile, eftpos Contactless or eftpos Digital Form Factor</li> </ul>
20203 – Delayed, incorrect or incomplete Purchase/Reversal/Advice (short duration pre-auth): <ul style="list-style-type: none"> <li>Use case 1: DE90 is not present in the advice message</li> <li>Use case 2: Delayed advice message</li> </ul>
20204 – Invalid Fallback: The Merchant/Acquirer has processed a Fallback Transaction that is invalid – that is it is not compliant with eftpos rules
30101 – Card Not Present – Fraud: The Consumer confirms they did not authorise or participate in the transaction and the Issuer confirms this transaction is fraudulent
30201 – Card Not Present – Duplicate Transaction: The Consumer acknowledges they took part in the Transaction, but the same Transaction appears to have been processed twice

## EFTPOS

- 30202 – Card Not Present – Consumer does not recognise the Merchant: The Consumer does not recognise the Merchant name on their statement (for example the Merchant name on their receipt differs to that on the statement)
- 30203 – Card Not Present – Incorrectly charged: The Consumer acknowledges they used the Merchant to buy goods/services or to complete a Money Transfer, but the Transaction appears to be incorrectly charged
- 30204 – Card Not Present – Paid by other means: The Consumer acknowledges they bought goods/services from the Merchant using another means of payment (for example Gift card, Voucher), but the Transaction has been debited from the account linked to the card registered with the Merchant
- 30205 – Card Not Present – Money Transfer. Payee not credited/credited incorrectly: The Consumer account is debited for a Money Transfer but the Counterparty account is not credited or credited with an incorrect amount.
- 30401 – Card Not Present – Non-delivery or partial delivery of Goods/Services: Goods/services the Consumer ordered were not received (either in part or in full)
- 30402 – Card Not Present – Refund not received: The Consumer has not received a refund from the Merchant for Goods returned
- 30403 – Card Not Present – Cancelled Goods/services delivery: The Consumer cancelled delivery of Goods/ services but the Transaction was still debited to the Consumer’s account after cancellation
- 30501 – Card Not Present – Goods/services not as described: Goods/services Consumer ordered were not what was received
- 30601 – Not Present – Cancelled recurring transaction: The Consumer cancelled a recurring payment, but the Transactions was debited from the Consumer’s account after cancellation

## AMEX

4507 – Incorrect Transaction Amount Or Primary Account 04 Number (PAN) Presented

4512 – Multiple Processing 05

4513 – Credit Not Presented 06

4515 – Paid Through Other Means 07

4516 – Request For Support Not Fulfilled 08

4517 – Request For Support Illegible/Incomplete 09

4521 – Invalid Authorisation 10

4523 – Unassigned Card Member Account Number 12

4527 – Missing Imprint 13

4530 – Currency Discrepancy 14

4534 – Multiple ROCs 15

4536 – Late Presentment 16

4540 – Card Not Present 17

4544 – Cancellation Of Recurring Goods/Services 19

4553 – Not As Described Or Defective Merchandise 20

4554 – Goods And Services Not Received 21

4750 – Car Rental Charge Non Qualified or Unsubstantiated 23

4752 – Credit / Debit Presentment Error 24

4754 – Local Regulatory / Legal Dispute 25


4755 – No Valid Authorisation 26

4763 – Fraud Full Recourse 27

4798 – Fraud Liability Shift – Counterfeit

# Connect With Us

For more information:

 1800-243-444

 [merchantservicesAU@fiserv.com](mailto:merchantservicesAU@fiserv.com)

 [merchants.fiserv.com/en-au/](https://merchants.fiserv.com/en-au/)

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