

Chargeback reason codes

Reason codes will help you identify why a cardholder requested a chargeback. Whether the chargeback is related to merchant error or fraud, the code explains the reason behind the chargeback. Here is a list of common Visa and Mastercard reason codes:

Visa

- **Reason code 10.4**
Fraud – card-not-present environment

Mastercard

- **Reason code 4837**
No cardholder authorization

Visa

- **Reason code 11.2**
- Declined authorization
- **Reason code 11.3**
- No authorization obtained
- **Reason code 12.4**
- Incorrect account number

Mastercard

- **Reason code 4808**
- No authorization obtained

Visa

- **Reason code 13.1**
Services not provided or merchandise not received
- **Reason code 13.2**
Cancelled recurring
- **Reason code 13.3**
Not as described or defective merchandise
- **Reason code 13.5**
Misrepresentation
- **Reason code 13.6**
Credit not processed
- **Reason code 13.7** Canceled merchandise/services

Mastercard

- **Reason code 4853** Cardholder dispute. This reason code was previously titled: *Cardholder dispute – defective/not as described*
- **Reason code 4841** Cardholder dispute of a recurring transaction
- **Reason code 4855** Merchandise or services not received
- **Reason code 4860** Credit not processed

Visa

- **Reason code 12.1** Late presentment
- **Reason code 12.5** Incorrect transaction amount or account number
- **Reason code 12.6** Duplicate processing and paid by other means

Mastercard

- **Reason code 4834** Point of interaction error. This reason code was previously titled: *Duplicate processing*
- **Reason code 4831**
Transaction amount differs
- **Reason code 4842** Late presentment

For more information about reason codes, contact your Global Payments representative.