2020 CHARGEBACK REPRESENTMENT GUIDE

Leading representment companies provide best practices for successfully navigating the chargeback representment process

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About MFJ

Merchant Fraud Journal is an independent and unbiased publication dedicated to empowering online sellers to greatly reduce the impact of eCommerce fraud on their businesses. Its core mission is to break the silos surrounding merchants' internal fraud prevention processes by bringing together industry professionals to share their knowledge with one another.

Unfortunately, the business process knowledge needed for online sellers to greatly reduce the impact of eCommerce fraud is scarcely available right now. There is no single forum and resource where merchants, payment professionals, and other industry professionals could go to get educated on the myriad of challenges they face.

We seek to fill that gap by being a resource that collects insight from industry thought leaders and fraud prevention tool experts on topics such as chargebacks, false positive declines, account takeover fraud, friendly fraud, data breaches and more. Our goal is to help honest businesses quickly understand their security options and take action, so they can get back to focusing on their core business activities.
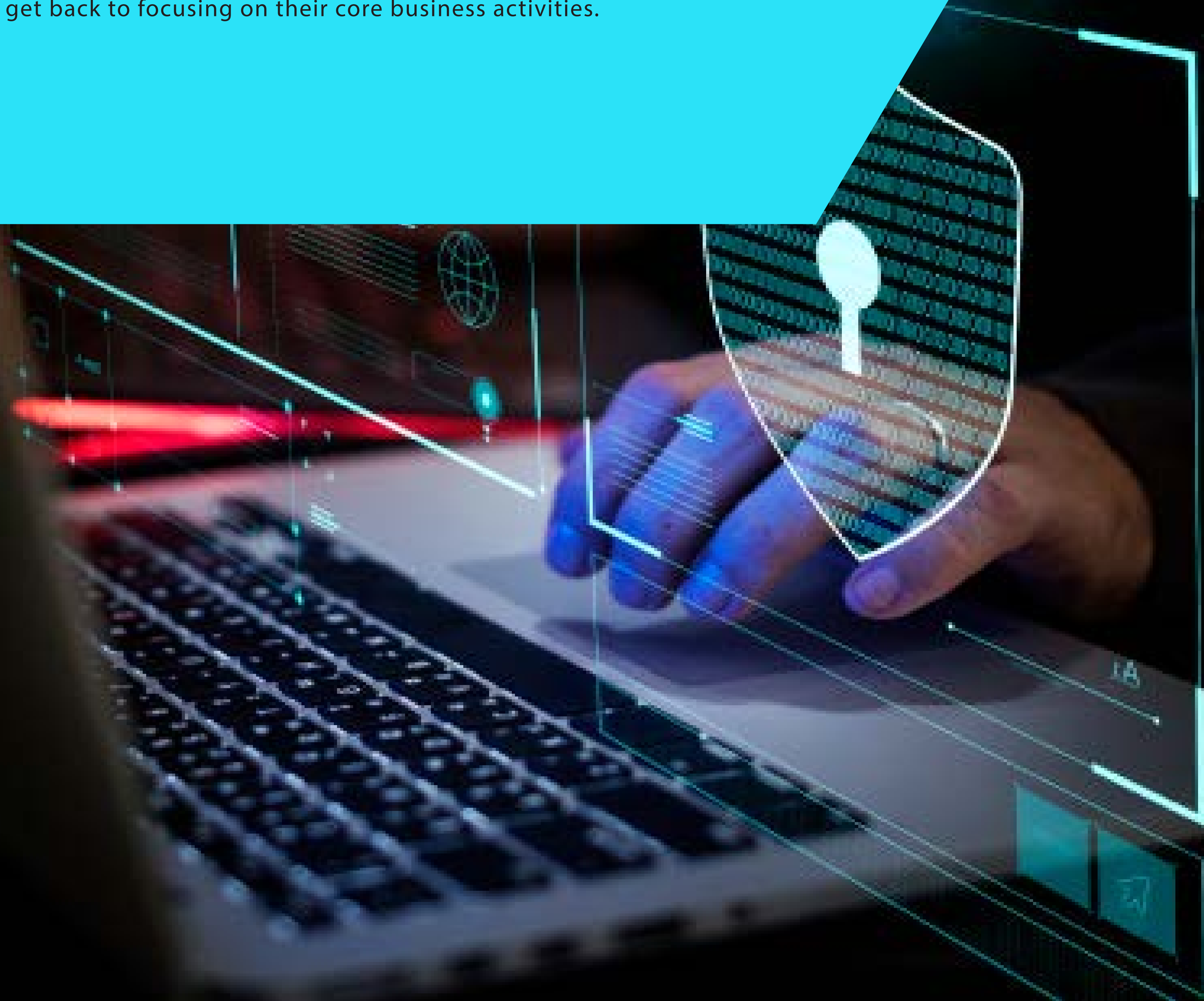
Why We Put This Guide Together

We put this guide together to help merchants, SMBs, and enterprise organizations win more chargeback represent-ment disputes.

The timing of the release is deliberate. For many merchants, February and March is the most common time for chargebacks. A successful December sales season can often be overshadowed by fraudsters who take advantage of high order volume and aggressive sales targets to slip through merchants' defenses. The result is a 'holiday hango-ver' that frustrates and demoralizes merchants who must fight to retain their revenue.

Inside, you'll find valuable information to overcome representment challenges. These include understanding the current rules of major card issuers, knowing the data required by the cardholder's issuing bank, and being up to date on the current definitions of chargeback reason codes for all major card issuers.

In addition, you'll find interviews with the three well known and respected chargeback representment services:

These industry leaders share their best practices about how to build internal processes to maximize dispute wins, presenting evidence to card issuers, common mistakes merchants make, and more. While there is no substitute for the expertise that comes with experience, you can use their insights to start improving your own processes today.

Disclaimer: The content in this guide is meant to inform merchants about chargeback representment options and known industry best practices. It is not meant to be taken as advice for how to handle specific representment cases, or legal counsel. Merchant Fraud Journal accepts no responsibility for the results of any actions you take as a result of reading this guide.

Sincerely,
The Merchant Fraud Journal Team
Bradley Chalupski - Editor-in-chief
&
Dan Moshkovich - CEO

Top 5 Challenges Facing Merchants with Regards to Chargeback Representment

Fighting chargebacks is frustrating, but necessary. The practical tips and advice in this guide will get you up to date on some of the current industry best practices. However, every merchant's fraud profile is unique. You know your market best. You know your fraud patterns best. And ultimately, you know what's working or not working for you best.

Therefore, you should always consider the advice in these pages in the context of your own business. To get you started, we've outlined five of the biggest overall problems for merchants when trying to recoup revenue via the representment process. Take them as a top-level framework of things you should understand and consider when creating your own unique strategy based on the advice here.

1. **Bias in favor of card holders.** The entire chargeback process is biased against merchants. Historically, banks and credit card networks feared that consumers would not use cards if they were held liable for fraud. Therefore, the risk is shifted entirely to the merchant. Accordingly, the burden of proof falls entirely on the merchant proving fraud.
2. **Card issuers' dispute rules**. The phrase 'chargeback representment' is actually a misnomer. In reality, there are as many representment processes as card brands. The four major brands -- Visa, MasterCard, American Express, and Discover -- all have distinct processes. An example of differences include the chargeback codes (see Appendix), and the time limits to respond to disputes.
3. **Labeling and collecting internal data.** Because merchants must prove fraud, they must collect, organize, and analyze lots of data about transactions. For starters, merchants with a large range of products must take the time to maintain unique and accurate billing descriptors. Second, merchants must be able to quickly make the data needed at each stage of a chargeback dispute accessible to fraud teams.
4. **Data blind spots.** Merchants also must create strategies based on their own limited iterations of the representment process. Developing winning strategies takes practice. But merchants have limited amounts of actual cases, and no knowledge of what strategies other merchants might be successfully pursuing. This creates a long horizon for merchants to increase their successful dispute rate to where it could be if they could develop strategies based on perfect information.
5. **Merchants' internal operations.** Merchants can undertake behaviors that complicate the dispute process. For example, using billing descriptors that are vague or misleading, not returning items in a timely manner, or being too slow to respond to customer concerns about order status can make it difficult to win representment cases. These mistakes all result from poor internal processes by merchants. At the same time, there are a lot of moving parts and it can be difficult to identify and correct problems across a high volume of orders.

5 Practical Tips for Winning Disputes and Recovering Revenues

The expert chargeback represent services in this report provide in-depth answers to how merchants can win disputes. However, to help you get oriented, here are the broader categories that advice falls into:

1. **Reading your statement.** Merchant statements provide information about the total amount of funds being charged back. Usually, this information is in the 'adjustments' section under "chargeback fee" and will let you know the volume and amount of chargebacks you have to deal with. It will also include the chargeback reason code. These codes provide a justification for the chargeback. The best strategy for recovering the revenue will change depending on the reason code.
2. **Prioritizing what to fight.** Spend your time fighting the chargebacks you are most likely to win. If a chargeback is filed due to alleged non-receipt of goods, but you have a record of delivery, you can make a good case to recover the revenue. On the other hand, if an adjustment is made for an order you trace back to a fake identity, it's most likely a lost cause and not worth your time. For the chargebacks you do fight, keep track of the details of the disputes you win, and prioritize fighting orders that have a similar profile.
3. **Preparing your Case.** The more information you can find about an order, the better. This not only includes proof of delivery, but also any additional records of interaction with a customer -- both online and off. For example, an IP address can be used to prove an order was placed from an individual's place of business; or, a customer service phone conversation can prove that an order was delivered.
4. **Drafting a response letter.** Response letters are a dynamic asset that should develop along with your understanding of what dispute strategies work for what kinds of chargebacks. While every letter is by definition unique, you should develop templates with blank fields that prompt fraud teams to fill in information that has proven itself relevant in previously successful disputes.
5. **Filing a dispute using the correct guidelines.** Pay attention to the unique aspects of each card brand's processes. The timeframes, codes, and filing procedures vary across all the major issuers. Don't fall into the trap of missing out on the possibility of recouping revenue due to an administrative formality. Take the time to develop institutional knowledge about what is required for each type of dispute, and when it's required, for each brand.

Vendor Expert Advice

Chargeback represent is a complicated process. The expert services below specialize in helping merchants increase their dispute win rate while keeping costs low. We asked them to provide some in-depth insight into how merchants can recoput the most amount of revenue with the least amount of hassle.

They gave their thoughts on optimizing internal processes, how to effectively present evidence to processors, mistakes to avoid at every stage of the process, and more.

Chargebacks 911

Founded in 2011, Chargebacks911 is the first global company fully dedicated to mitigating chargeback risk and eliminating chargeback fraud. Industry-leading innovator, Chargebacks911, is credited with developing the most effective strategies for helping businesses maximize revenue and reduce loss in a variety of industries and sectors within the payments space.

www.chargebacks911.com

What internal processes can merchants put in place to increase their chances of winning chargeback disputes?

Improving the odds of winning disputes is all about evidence. For instance, use of the Visa Merchant Purchase Inquiry (VMPI) plug-in can expedite the Visa chargeback process, and could even resolve some disputes before a chargeback is ever filed. The tool was created to coincide with Visa's new chargeback rules – Visa Claims Resolution (VCR) – and enables issuers to exchange data directly with merchants in real time. Merchants can use this tool to send additional details (purchase information, digital receipts, etc.), before a complaint is ever raised by the customer; so obvious customer inquiries can be filtered out before they escalate into a chargeback.

When it comes to disputing, merchants often don't know what documents are needed or even how to go about the process. Keeping detailed and organized transaction records and making them easy to recall quickly if necessary will help when assembling compelling evidence.

How you deploy these processes also calls for careful analysis of historical chargeback data. That's because anywhere between 60% and 80% of all chargebacks are caused by friendly fraud – when customers give false reasons for disputing a purchase. Merchants therefore cannot rely on reason codes when deciding whether to accept a chargeback; they must drill down to the source of each dispute to deploy the right response, instead.

What are the most important moments in the chargeback representment process, and what are the best practices for merchants to follow at each one?

Assembling a strong case is perhaps the most important part of the dispute process. That's a problem, though, because chargeback responses are highly time-sensitive. Upon notification, merchants only have a few days to assemble a case and submit evidence. It's a challenge for such an in-depth process. That's why it's so vital to keep organized records and to act fast.

Merchants should also consider the method used to submit a response. Some card schemes require merchants to mail documentation back, while others require faxing, or some other method. It's best to contact the card scheme directly to clarify this early on.

What is the most effective way for merchants to present their evidence when disputing a chargeback

Having evidence is only half of the response – merchants shouldn't underestimate the value of a compelling rebuttal letter. A rebuttal letter should serve to frame and back up that information by giving it context. It should be very clear about what the information is meant to show, and why it supports the case.

An organized and well-documented dispute response, in the manner prescribed by the card scheme, makes the case clearer to the issuer and speeds up the process on their side.

What is the most common mistake you see merchants make during a chargeback dispute, and how can it be avoided?

The most common chargeback mistake we tend to see is merchants failing to dispute them at all. Many operate under the assumption that if a customer files a chargeback, it must be for a good reason. However, the truth is that friendly fraud ravages merchant profit margins – in part because 40% of consumers who commit friendly fraud will do so again in the next 60 days, so not challenging the initial chargeback perpetuates this type of fraud.

By not challenging unjust disputes, merchants are left unnecessarily accepting liability, refunding purchases, paying processing fees and losing disputed goods. As a whole, friendly fraud now costs over $100 billion each year.

That said, merchants shouldn't go to the other extreme and dispute every chargeback either. If the cardholder has a legitimate complaint and this is disputed, the customer will lose trust in the business.

Merchants should always review each case individually and compare it against their records. If the customer's complaint seems reasonable, then accept the chargeback and develop a strategy to ensure the same issue doesn't happen again. If the claim seems false, then merchants should assemble a case to refute it – or turn to a third-party provider like Chargeabcks911 to help compile a strong case.

Monica Eaton-Cardone
COO & Co-Founder

Monica Eaton-Cardone has worked for over a decade to educate merchants and financial institutions about hidden threats in the rapidly-changing payment fraud landscape. Leading Chargebacks911, she established Europe's first chargeback remediation specialist to tackle the $100+ billion chargeback fraud problem.

Monica is passionate about the need to educate merchants and financial institutions on risks that will only get worse if left unaddressed. She was one of the earliest and most vocal voices to warn of the hidden risks of friendly fraud, including how evolving consumer behavior has caused a perpetual cycle of rising fraudulent actions.

Chargehound

Chargehound is the only fully automated chargeback representment solution on the market. Chargounds best-in-class technology fights 250,000 disputes a minute and requires no FTE hours, enabling merchants of all sizes and verticals to scale seamlessly with no increase in CapEx or OpEx.

www.chargehound.com

What internal processes can merchants put in place to increase their chances of winning chargeback disputes?

It's important for merchants to answer not only the question of how to win a dispute, but also how their chargeback process maximizes revenue recovery overall. After all, the reason to fight chargebacks at all is to protect the most revenue possible. This is the core business problem your internal process should be solving.

At Chargehound, we have a saying that comes up often when talking about win rate: "You can't win the disputes you don't fight". If you can create amazing representments with all the compelling evidence, but you only fight a fraction of your disputes, then your chargeback process doesn't solve the whole problem. Merchants should ask the question: is my chargeback process repeatable, cost effective, and can it scale to address 100% of my disputes?

The best way to put in place a process that answers these questions is to leverage technology. We find many businesses only fight between 10-60% of chargebacks received, often because manually responding to disputes is a resource-intensive, costly process. Fully automating your chargeback process ensures that your business responds to 100% of disputes with the correct evidence, free of human error and on time. It is the most efficient and cost-effective way to win chargeback disputes and recover maximum revenue at scale.

What are the most important moments in the chargeback representment process, and what are the best practices for merchants to follow at each one?

The most important moment in the representment process is the submission deadline. If a merchant does not make a decision about a chargeback before this deadline, then they've given up their agency in the process and left money on the table. With seasonal spikes in dispute volume, a rapidly growing business (hopefully!), and reduced card network time frames, consistently meeting these deadlines can become a real challenge.

What could make this challenge disappear? You guessed it — automation. If merchants are enabled to instantly generate and submit representments, they can use the resources they freeup to focus on other aspects of the chargeback life cycle: prevention, customer happiness, and more.

What is the most effective way for merchants to present their evidence when disputing a chargeback?

Chargeback evidence should be clear, organized, and relevant. Merchants should focus on providing a comprehensive rebuttal using details specific to the chargeback in question. Some examples of this include:

• Shipping and delivery information
• The customer's digital footprint (IP addresses, login dates)
• Customer communication
• Transaction history

Present evidence in a readable format. If you include images, make sure they are high-contrast and highlight the relevant sections of your image with arrows or circles, if necessary. And lastly, try to stay concise.

What is the most common mistake you see merchants make during a chargeback dispute, and how can it be avoided?

I wouldn't call this a mistake so much as a missed opportunity. Since end-to-end chargeback automation has only been around for a few years, merchants are really just starting to take advantage of the rich chargeback data that comes as a result of having a programmatic approach to responding to disputes. Merchants can use this data to understand and track long term chargeback trends, optimize win-rate, and identify areas of the business susceptible to chargebacks that can be improved through proactive risk management.

We had a merchant the other day who noticed an unusual spike in chargebacks. They were able to trace the timing of the spike to a seemingly harmless change made to the product by the engineering team and get it reversed. By identifying trends and patterns over time in your chargebacks merchants can start to address chargebacks at their source to not only increase win rate but decrease chargebacks altogether.

Pallavi Kuppa-Apte
Head of Operations

Pallavi is the Head of Operations at Chargehound. From management consulting to tech startups, she is focused on using technology to solve complicated business problems. At Chargehound, she helps merchants leverage automation to fight and win chargebacks at scale.

Midigator

At Midigator, we believe the challenge of running a business should be delivering great products or services, not managing payment risk. We build technology that removes the complexity of payment disputes so businesses can get back to business.

https://midigator.com/

What internal processes can merchants put in place to increase their chances of winning chargeback disputes?

In its most basic form, a chargeback representment is a persuasive argument. It's your attempt to persuade the cardholder's bank that the original transaction was legitimate and the chargeback is invalid.

But it's important to note that each chargeback is unique. Therefore, each chargeback response should be unique too.

At the grocery store, you wouldn't use the same logic to justify double bagging a gallon of milk and using an expired coupon. Different goals require different arguments. Your chargeback representments should be the same.

Rather than using a generic, one-size-fits-all response for each chargeback, you should make it a practice to always customize your representments. The information, or compelling evidence, you include in your response should depend on the unique variables of the chargeback.

Reason Code: Each chargeback is assigned a reason code—a description that helps you understand why the cardholder disputed the transaction. Use compelling evidence that will contradict that specific reason. For example, proof that you verified the cardholder's identity can help contradict fraud claims, but it won't confirm that you shipped the correct merchandise.

Product Type: Compelling evidence should vary by product type. For example, a chargeback representment for physical goods may include shipment tracking information, while a representment for digital goods might contain the user's download history.

Sales Method: A chargeback response for a card-present transaction should be different than a response for a card-not-present transaction. Within those different sales environments, representments should be categorized even more distinctly—PIN transaction, recurring transaction, MO/TO transactions, etc.

Geographical Location: Regulations vary by geographical location. The issuer's and acquirer's location will impact how a chargeback representment is handled. Your response will need to adapt for things like timelines and language requirements.

Processor Preferences: There is a chance your processor could terminate the response and never even send your case to the issuer for review. To ensure the processor accepts your case and advances it to the next stage, you'll need to customize your representment to the processor's preferences. Each processor has different expectations, so responses need to adapt. This can include everything from how documents are ordered to the method used for submission.

What are the most important moments in the chargeback representment process, and what are the best practices for merchants to follow at each one?

RESPONSE STEPS	BEST PRACTICES
1. Collect your evidence.	This step should actually be completed before the chargeback happens. Decide which pieces of compelling evidence will be most useful for your business. Make sure you are collecting those items throughout the client experience. And store all your information in a way that is easy to access.
2. Receive the chargeback.	Representment deadlines are tight. If the case expires before you respond, you can't win. Unfortunately, many processors use slow, outdated techniques to send chargeback notices (like mail or fax) which shortens your timelines even more. Consider using tools that can speed up and centralize your notices.
3. Decide if you should or shouldn't fight.	Don't waste your money on a representment if you don't have what it takes to win or there would be negative ROI. Be strategic and fight the right cases.
4. Build your case.	Your representment should be three things: customized, concise, and professional. Customize your response so it addresses that particular chargeback. Write a concise argument. Make it easy for the reader to find and understand your most important pieces of information. And be professional. Your representment may be shared with the cardholder. Don't say anything you wouldn't want your customer to read.
5. Submit your representment.	Adhere to your processor's timelines. A late response is automatically a loss. And make sure you format and submit the case the way your processor has requested (for example, a .tif file submitted through the portal).
6. Monitor the outcome.	It is often hard to tell if your response has won or lost. For the most accurate results, check in with your processor or management portal at least 120 days after your submission. Track your wins and losses. Based on the outcome, you might want to fine-tune your strategy and make updates to improve your win rate.

What is the most effective way for merchants to present their evidence when disputing a chargeback?

Unfortunately, there is no universal standard for representments. There aren't hard-and-fast rules that apply to all merchants in all situations. The best way to present your case will depend on a lot of different factors.

The only advice that applies to nearly all merchants is this: submit your representment the way your processor asks you to.

Your processor acts as sort of a gatekeeper to the issuing bank. Ultimately, the issuer is responsible for reviewing your case and making a decision. But if your representment doesn't make it past your processor, the bank will never have a chance to see it!

Don't worry about how odd the requests may seem. Just follow the instructions you've been given. If your processor wants you to fax your case with no images and the last page first, then do it!

What is the most common mistake you see merchants make during a chargeback dispute, and how can it be avoided?

The biggest mistake I see merchants make is to focus exclusively on the response and the potential for revenue recovery. They overlook all the valuable data that comes with each chargeback.

Data analysis is one of the most valuable components of a chargeback management strategy. If you dig into the available data, you can understand why disputes are happening and what needs to be done to prevent them in the future.

Start by identifying the norms for your business—the most common reasons for disputes, the average amount of each chargeback, the riskiest countries, etc. Then, monitor your data and be on the lookout for anything that differs from the norm. These differences typically indicate hidden issues. By solving problems at their source, you can prevent chargebacks from happening.

1 **Collect** your data.   2 **Analyze** your data.   3 **Solve** problems.   4 **Prevent** disputes.

This can be a challenging task, but it is worth the effort. If you use a technology platform to collect the data, the analysis should be easier and more accurate.

Mark Standfield
CEO Midigator

Mark Standfield started in the payments industry in 2003. Over the last decade, Mark has worked in the CNP industry with various technology-based risk mitigation companies, providing solutions to help prevent and manage chargebacks. In 2015, Mark joined Midigator, the leading developer of friendly fraud and chargeback prevention technology.

Appendix: Chargeback Code Reference Guide

Below, you'll find a list of the chargeback codes for the four major credit card networks: Visa, MasterCard, American Express, and Discover. Keep this guide nearby so you can use it as a reference whenever you need.

Visa Chargeback Codes

Below is a list of VISA chargeback codes. You can learn more about each one by vising their VISA Chargeback Management Guidelines resource.

Visa Chargeback Code Condition 10.1: EMV Liability Shift Counterfeit fraud
Visa Chargeback Code Condition 10.2: EMV Liability Shift Non-Counterfeit Fraud
Visa Chargeback Code Condition 10.3: Other Fraud – Card-Present Environment
Visa Chargeback Code Condition 10.4: Other Fraud – Card-Absent Environment
Visa Chargeback Code Condition 10.5: Visa Fraud Monitoring Program
Visa Chargeback Code Condition 11.1: Card Recovery Bulletin
Visa Chargeback Code Condition 11.2: Declined Authorization
Visa Chargeback Code Condition 11.3 No Authorization
Visa Chargeback Code Condition 12.1: Late Presentment
Visa Chargeback Code Condition 12.2: Incorrect Transaction Code
Visa Chargeback Code Condition 12.3: Incorrect Currency
Visa Chargeback Code Condition 12.4: Incorrect Account Number
Visa Chargeback Code Condition 12.5: Incorrect Amount
Visa Chargeback Code Condition 12.6: Duplicate Processing/Paid by Other Means
Visa Chargeback Code Condition 12.7: Invalid Data
Visa Chargeback Code Condition 13.1: Merchandise/Services Not Received
Visa Chargeback Code Condition 13.2: Cancelled Recurring Transaction
Visa Chargeback Code Condition 13.3: Not as Described or Defective Merchandise/Services
Visa Chargeback Code Condition 13.4: Counterfeit Merchandise
Visa Chargeback Code Condition 13.5: Misrepresentation
Visa Chargeback Code Condition 13.6: Credit Not Processed
Visa Chargeback Code Condition 13.7: Cancelled Merchandise/Services
Visa Chargeback Code Condition 13.8: Original Credit Transaction Not Accepted
Visa Chargeback Code Condition 13.9: Non-Receipt of Cash or Load Transaction Value

Mastercard Chargeback Codes

Below is a list of Mastercard chargeback codes used in eCommerce. You can learn more about each one by visiting the [Mastercard Chargeback Guide](#).

Mastercard Chargeback Reason Code 70: Chip Liability Shift

Mastercard Chargeback Reason Code 71: Disputed Amount

Mastercard Chargeback Reason Code 73: Duplicate Transaction

Mastercard Chargeback Reason Code 74: No Cardholder Authorization

Mastercard Chargeback Reason Code 75: Credit Not Provided

Mastercard Chargeback Reason Code 79: Goods or Services Not Provided

Mastercard Chargeback Reason Code 80: Chip Transaction – Late Presentment

Mastercard Chargeback Reason Code 4804: Multiple Processing

Mastercard Chargeback Reason Code 4807: Warning Bulletin

Mastercard Chargeback Reason Code 4808: Authorization-Related Chargeback

Mastercard Chargeback Reason Code 4809: Transaction not reconciled

Mastercard Chargeback Reason Code 4811: Stale Transaction

Mastercard Chargeback Reason Code 4812: Account Number not on File

Mastercard Chargeback Reason Code 4834: Point-of-interaction Error

Mastercard Chargeback Reason Code 4837: No Cardholder Authorization

Mastercard Chargeback Reason Code 4841: Cancelled Recurring or Digital Goods Transaction

Mastercard Chargeback Reason Code 4842: Late Presentment

Mastercard Chargeback Reason Code 4846: Correct Transaction Currency Code Not Provided

Mastercard Chargeback Reason Code 4849: Questionable Merchant Activity

Mastercard Chargeback Reason Code 4855: Goods or Services Not Provided

Mastercard Chargeback Reason Code 4859: Addendum, No Show, or ATM Dispute

Mastercard Chargeback Reason Code 4860: Credit Not Processed

Mastercard Chargeback Reason Code 4863: Cardholder Does Not Recognize - Potential Fraud

Mastercard Chargeback Reason Code 4870: Chip Liability Shift

Mastercard Chargeback Reason Code 4871: Chip Liability Shift - Lost/Stolen/Never Received Issue (NRI) Fraud

American Express Chargeback Codes

Below is a list of American Express chargeback codes used in eCommerce. You can learn more by visiting the [Amex Chargeback Reference Guide.](#)

American Express Chargeback Code A01: Charge Amount Exceeds Authorization Amount

American Express Chargeback Code A02: No Valid Authorization

American Express Chargeback Code A08: Authorization Approval Expired

American Express Chargeback Code F10: Missing Imprint

American Express Chargeback Code F14: Missing Signature

American Express Chargeback Code F24: No Card Member Authorization

American Express Chargeback Code F29: Card Not Present

American Express Chargeback Code F30: EMV Counterfeit

American Express Chargeback Code F31: EMV Lost/Stolen/Non-Received

American Express Chargeback Codes (continued)

American Express Chargeback Code P01: Unassigned Card Number

American Express Chargeback Code P03: Credit Processed as Charge

American Express Chargeback Code P04: Charge Processed as Credit

American Express Chargeback Code P05: Incorrect Charge Amount

American Express Chargeback Code P07: Late Submission

American Express Chargeback Code P08: Duplicate Charge

American Express Chargeback Code P22: Non-Matching Card Number

American Express Chargeback Code P23: Currency Discrepancy

American Express Chargeback Code C02: Credit Not Processed

American Express Chargeback Code C04: Goods/Services Returned or Refused

American Express Chargeback Code C05: Goods/Services Canceled

American Express Chargeback Code C08: Goods/Services Not Received or Only Partially Received

American Express Chargeback Code C14: Paid by Other Means

American Express Chargeback Code C18: "No Show" or CARDeposit Canceled

American Express Chargeback Code C28: Canceled Recurring Billing

American Express Chargeback Code C31: Goods/Services Not As Described

American Express Chargeback Code C32: Goods/Services Damaged or Defective

American Express Chargeback Code M01: Chargeback Authorization

American Express Chargeback Code M10: Vehicle Rental – Capital Damages

American Express Chargeback Code M49: Vehicle Rental – Theft or Loss of Use

American Express Chargeback Code R03: Insufficient Reply

American Express Chargeback Code R13: No Reply

American Express Chargeback Code FR2: Fraud Full Recourse Program

American Express Chargeback Code FR4: Immediate Chargeback Program

American Express Chargeback Code FR6: Partial Immediate Chargeback Program

American Express Chargeback Code M01: Chargeback Authorization

American Express Chargeback Code M10: Vehicle Rental – Capital Damages

American Express Chargeback Code M49: Vehicle Rental – Theft or Loss of Use

American Express Chargeback Code R03: Insufficient Reply

American Express Chargeback Code R13: No Reply

American Express Chargeback Code FR2: Fraud Full Recourse Program

American Express Chargeback Code FR4: Immediate Chargeback Program

American Express Chargeback Code FR6: Partial Immediate Chargeback Program

Discover Chargeback Codes

Below is a list of Discover chargeback codes used in eCommerce. You can learn more by vising Discover's [chargeback resource for merchants.](#)

Discover Chargeback Code AL: Airline Transaction Dispute

Discover Chargeback Code AP: Automatic Payment

Discover Chargeback Code AW: Altered Amount

Discover Chargeback Code CA: Cash Advance Dispute

Discover Chargeback Code CD: Credit

Discover Chargeback Code CR: Cancelled Reservation

Discover Chargeback Code DA: Declined Authorization

Discover Chargeback Codes (continued)

Discover Chargeback Code EX: Expired Card

Discover Chargeback Code IC: Ineligible Sales Data

Discover Chargeback Code IN: Invalid Card Number

Discover Chargeback Code IS: Missing signature

Discover Chargeback Code LP: Late Presentation

Discover Chargeback Code N: No Funds Dispensed

Discover Chargeback Code NA: No Authorization

Discover Chargeback Code NC: Not Classified

Discover Chargeback Code P: Partial Funds dispensed

Discover Chargeback Code RG: Non-reciept of goods of services

Discover Chargeback Code RM: Disputed Quality of Goods or Services

Discover Chargeback Code RN: Additional Credit Requested/Non-Receipt of Credit

Discover Chargeback Code SV: Stored Value Dispute

Discover Chargeback Code TF: Violation of Operating Regulations

Discover Chargeback Code TNM: Improperly Posted to Cardholder's Amount

Discover Chargeback Code EF: Transaction Exceeds Floor Limit

Discover Chargeback Code RI: Non-receipt of Requested Item

Discover Chargeback Code UA: Unauthorized Purchase

Discover Chargeback Code UA01: No Authorization

Discover Chargeback Code UA02: Declined Authorization

Discover Chargeback Code UA03: Sale Exceeded Authorization Amount

Discover Chargeback Code UA11: No Signature, Swiped

Discover Chargeback Code UA12: Different Signature, Swiped

Discover Chargeback Code UA18: Illegible Copy, Swiped

Discover Chargeback Code UA21: No Signature, Keyed

Discover Chargeback Code UA22: Different Signature, Keyed

Discover Chargeback Code UA23: Invalid Imprint

Discover Chargeback Code UA28: Illegible Copy, Keyed

Discover Chargeback Code UA31: Invalid Proof of Delivery

Discover Chargeback Code UA32: Invalid CNP Sale

Discover Chargeback Code UA38: Illegible Copy, Card Not Present

Discover Chargeback Code UA99: Non-co.

It's important to remember that these chargeback codes are constantly updated by the credit card companies. We try to maintain a complete and updated list [which you can find on our website](#).

"Perseverance is the secret of all triumphs."

Victor Hugo

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