Chargeback Reason Codes

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Chargeback Reason Codes

A Merchant Reference Guide

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14221 Dallas Parkway
Dallas, TX 75254

Revision History

Date	Revision Summary	Page(s)
05/22/09	Added Discover Retrieval Reason Codes including MasterCard and Visa IIAS Healthcare Retrieval Codes 27 and 43	
	Added Chargeback Reason Codes U22 for Discover and 72 for Visa	
12/31/2009	Visa Reason Code 79 deleted	-
	Visa Reason Codes 57, 75, 77, 80 -83 and 85 – Timeframe to initiate chargebacks changes	21,26,28,29, 30 - 32
	Discover Reason Code CD – Special Note added	40
	Special Note added re processing rules for JCB USD transactions	35 & 57
	BML Reason Code A3 description changed to Merchant Non-Compliance	62
	Deleted Revolution Card Reason Code 96	64
	Diners Codes Deleted – unnecessary as Discover codes are used now	removed
	Added Maestro (Switch/Solo) Reason Codes	65-66
06/23/2010	Updated PayPal Reason Codes	63
6/25/2010	Per Bank Card Regulation Updates: • Updated MasterCard Codes: ◦ 08 ◦ 31 ◦ 55 ◦ 59 • Updated Maestro Solo Codes ◦ All Code Numbers ◦ Code 29 Description	 4 5 14 15 65-66 65
7/19/10	Added 2 new MasterCard Reason Codes • Reason Code 70 Chip Liability Shift • Reason Code 71 Chip/PIN Liability Shift	 17 18
01/20/10	Updated Discover Codes U30, U31 & U32 to add documentation required data	55-57
	Adjusted time frame to deposit for Reason Code 74	26
03/09/11	Updated Issuer Required Documentation Required for VISA Codes: • 53 • 57 • 62 • 72 • 76 • 80 • 81 • 85	 21 22 23 25 28 30 31 33
05/25/11	Added Processing Rules Change for UK Maestro (Switch/Solo) codes	67

7/11/11	Removed MasterCard Reason Code 01 Updated the Issuer Documents for MasterCard Codes: • 35 • 37 • 40 • 47 • 57 • 62 • 63 • 70 • 71 Updated Merchant Rights for the following MasterCard Codes: • 37 • 63	3 • 6 • 7 • 8 • 10 • 14 • 16 • 17 • 18 • 19 • 7 • 17
4/03/12	Updated Discover Retrieval Response Code Matrix Updated Discover Response Codes per Payment Brands Added Chargeback Code Matrixes	2 41-71 3-4, 23, 41-42
11.2.12	Updated Discover Codes	42-64
04.20.13	**Visa and MC Retrieval Codes – removed retired codes** **MC Reason Code 37 – Updated Special Notes** **Visa Chargeback Codes – removed retired codes** **Code 81 – Updated Special Notes** **Code 83 – Updated Representment Rights** **Code 96 – Deleted, Retired in Oct. 2012** **Discover Chargeback Codes – removed retired codes** **Updated the following Discover Codes:** • **AP** • **AW** • **CA** • **CD** • **CR** • **DP** • **NC** • **NR** • **RG** • **RM** • **RN2** • **U02** • **UNR** **Added Retirement Dates to the following Discover Codes:** • **AL** • **SV** • **U03** **Added information about Discover Chargeback funding** **Reformatted manual to new manual format**	**2** **10** **23** **37** **39** **--** **--** • **46** • **47** • **48** • **49** • **49** • **50** • **54** • **54** • **55** • **56** • **57** • **60** • **62** • **45** • **58** • **61** **37** **All**

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Introduction

This section of the User Guide is designed to help you understand the Reason Codes for the various networks that you receive with Retrieval and/or Chargebacks. Information for each reason code may include:

- Reason code number
- Reason code description
- Time frame for initiation
- Type of chargeback
- Dispute description
- Special notes (if any)
- Required issuer documentation
- Representment rights/Merchant action

Retrieval Reason Codes

Visa and MasterCard Retrieval Codes

You will find the Retrieval Reason Codes on both the Tier 1 and 2 screens in the Online Chargeback Management Application. These codes are established by the card associations to categorize the incoming retrieval requests by reason.

The codes also appear on financial reporting associated with Retrieval Requests.

Visa Code	MasterCard Code	Description
	05	Cardholder does not agree with amount billed
27	43	IIAS Healthcare Retrieval Request
	21	Cardholder does not recognize transaction (merchant name, city, state or date)
	22	Chip transaction request
	23	Cardholder needs for personal records (tax record or business expense)
28		Cardholder request for copy with signature
30		Cardholder request due to dispute
33	41	Fraud analysis request/fraud investigation
34		Legal process request
	42	Potential chargeback/compliance

Discover Retrieval Reason Codes

Below is a list of the Retrieval Codes established by the Discover Network.

Reason Code	Description
01	Transaction Document Request
02	Transaction Document Request T&E
03	Transaction Document Request Due to Cardholder Dispute
04	Transaction Document Request for Fraud Analysis
05	Good Faith Investigation

In the event that a merchant does not respond to a ticket retrieval request within 21 days, a chargeback may result and it cannot be represented.

MasterCard Chargeback Reason Codes

MasterCard Chargeback Codes

You will find the Chargeback Reason Codes on both the Tier 1 and 2 screens if using the Online Chargeback Management Application. These codes are established by the card associations to categorize the incoming retrieval requests by reason.

The codes also appear on financial reporting associated with Chargebacks.

MasterCard Code	Description
02	Requested/Required Information Illegible or Missing
07	Warning Bulletin File
08	Requested/Required Authorization Not Obtained
12	Account Number Not On File Obtained
31	Transaction Amount Differs
34	Duplicate Processing
37	No Cardholder Authorization
40	Fraudulent Processing of Transactions
41	Cancelled Recurring Transaction
42	Late Presentment
46	Correct Currency Code Not Provided
49	Questionable Merchant Activity
53	Not As Described
54	Cardholder Dispute – Not Elsewhere Classified
55	Goods or Services Not Provided
59	No-Show, Addendum, or ATM Dispute
60	Credit Not Processed
63	Cardholder Does Not Recognize – Potential Fraud
70	Chip Liability Shift
71	Chip/PIN Liability Shift

MasterCard Chargeback Codes, Continued

Reason Code	02 – Requested/Required Information Illegible or Missing
Chargeback Type	Technical
Dispute Description	• The Retrieval Request Response was illegible OR • The response to the Retrieval Request did not contain all required information: Card Number; Cardholder Name; Expiration Date; Merchant Name; Merchant Location; Transaction Date; Authorization Code (if any); Description of service/merchandise; 'Ship-To' Address (if applicable); Transaction Amount OR • The sales slip was illegible
Timeframe to initiate Chargeback	60 Calendar days from the initiated date of the Retrieval Request
Representment Rights/Merchant Action	• This chargeback may be represented if the retrieval request was responded to • Retail: provide a sales slip • CNP: provide an itemized bill with bill-to and ship-to addresses and cardholder's name • If credit was previously issued, contact the Chase Paymentech Chargeback Department; otherwise, accept the chargeback and follow in-house collection procedures
Issuer Required Documentation	None
Special Notes	Issuer must have processed a Retrieval Request prior to initiating this chargeback

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MasterCard Chargeback Codes, Continued

Reason Code	07 – Warning Bulletin File
Chargeback Type	Technical
Dispute Description	The account number was present in the Warning Bulletin File on the date of the transaction and no authorization was obtained
Timeframe to initiate Chargeback	45 Calendar days from the date of the transaction
Representment Rights/Merchant Action	• Follow in-house procedures • If credit was previously issued, contact the Chase Paymentech Chargeback Department; otherwise, accept the chargeback and follow in-house collection procedures
Issuer Required Documentation	None
Special Notes	• Authorizations are valid for only 30 days • Issuer has the right to assess a USD25.00 handling fee when the chargeback is initiated • If Chase Paymentech finds a valid auth and represents the chargeback, the merchant is credited USD50.00

Reason Code	08 – Requested/Required Authorization Not Obtained
Chargeback Type	Technical
Dispute Description	Authorization was either requested or required, but was not obtained
Timeframe to initiate Chargeback	90 Calendar days from the date of the transaction
Representment Rights/Merchant Action	• Follow in-house procedures • If credit was previously issued, contact the Chase Paymentech Chargeback Department; otherwise, accept the chargeback and follow in-house collection procedures
Issuer Required Documentation	None
Special Notes	• Authorizations are valid for only 30 days • Issuer approved full or partial reversal request and the transaction was submitted for the original amount. • Issuer has right to assess USD25.00 handling fee when the chargeback is initiated • If Chase Paymentech finds a valid auth and represents the chargeback, the merchant is credited USD50.00

MasterCard Chargeback Codes, Continued

Reason Code	12 – Account Number Not On File Obtained
Chargeback Type	Technical
Dispute Description	A transaction was processed using an account number that is not listed in the issuer's customer database
Timeframe to initiate Chargeback	45 Calendar days from the date of the transaction
Representment Rights/Merchant Action	• There are no representment rights available • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures
Issuer Required Documentation	None
Special Notes	• Authorizations are valid for only 30 days • Retail: Provide a sales slip

Reason Code	31 – Transaction Amount Differs
Chargeback Type	Cardholder Dispute
Dispute Description	• Cardholder paid for the purchase using an alternate payment method **or** • The amount of the transaction processed was not the amount the Cardholder agreed to
Timeframe to initiate Chargeback	120 calendar days from the date of the transaction
Representment Rights/Merchant Action	• Provide proof the transaction that was processed using an alternate payment method was for a separate purchase • This chargeback may be represented if it can be proven that the transaction amount is correct • Retail: Provide a sales slip • CNP: Provide an itemized bill proving charge is correct • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures
Issuer Required Documentation	A cardholder letter, e-mail, fax, Expedited Billing Dispute and/or equivalent substitute forms or exhibits
Special Notes	The Chargeback amount is restricted to the difference between the amount that was processed and the amount the cardholder agreed to.

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MasterCard Chargeback Codes, Continued

Reason Code	34 – Duplicate Processing
Chargeback Type	Cardholder or Technical Dispute
Dispute Description	The merchant charges the customer more than once for the same purchase on the same day
Timeframe to initiate Chargeback	120 calendar days from the date of the transaction
Representment Rights/Merchant Action	• This chargeback may be represented if the merchant can prove that each transaction is for a separate purchase • Retail: Provide all the sales slips for the relevant transactions • CNP: Provide proof of all transactions • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures
Issuer Required Documentation	None
Special Notes	If Chase Paymentech's transaction database contains two or more transactions on the same day and for the same amount, the chargeback will be sent to the merchant for review

MasterCard Chargeback Codes, Continued

Reason Code	37 – No Cardholder Authorization
Chargeback Type	Cardholder Dispute
Dispute Description	The cardholder is claiming he/she never authorized nor participated in the transaction
Timeframe to initiate Chargeback	120 calendar days from the date of the transaction
Representment Rights/Merchant Action	• CNP: This chargeback may be represented if: • the Address Verification Service (AVS) response was an I1 or I3 **AND** the merchandise was shipped to the AVS address **AND** you provide an itemized bill indicating the "shipped to" address (you many include a proof of delivery, if available) **OR** • verification that the transaction was properly processed using MasterCard Secure • RETAIL: Provide a sales slip • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures • Issuers may not use this reason code to chargeback transactions if the merchant is *SecureCode*-enabled, satisfies all e-commerce authorization requirements and obtains an authorization approval from the issuer
Issuer Required Documentation	Expedited Billing Dispute Resolution Process Form stating the issuer has: • Closed the cardholder's account • Blocked the account on its host • Listed the account number on the MasterCard Account File with a "capture card" response until the card expiration • Reported the transaction to SAFE
Special Notes	• Address Verification (AVS) operates in the United States and the UK • As of 4/19/13, if transaction must be key-entered, merchants may submit the CVC2 in lieu of imprinting • MasterCard Secure offers chargeback protection for fraud if the transaction is properly processed using MC Secure

MasterCard Chargeback Codes, Continued

Reason Code	40 – Fraudulent Processing of Transactions
Chargeback Type	Cardholder Dispute
Dispute Description	The cardholder states that he/she was in possession of his/her card at the time of the transaction, did not authorize/participate in the transaction, but did authorize/participate in, at least, one transaction with the merchant in the past
Timeframe to initiate Chargeback	120 calendar days from the date of the transaction
Representment Rights/Merchant Action	• Provide a copy of all the sales slips of valid transactions **and** the transaction under dispute
Issuer Required Documentation	Expedited Billing Dispute Resolution Process Form stating the issuer has: • Closed the cardholder's account • Blocked the account on its host • Listed the account number on the MasterCard Account File with a "capture card" response until the card expiration • Reported the transaction to SAFE
Special Notes	• The issuer must provide the 23 digit ARD (Acquirer's Reference Data) of the previous valid transaction • Only valid for retail transactions

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MasterCard Chargeback Codes, Continued

Reason Code	41 – Cancelled Recurring Transaction
Chargeback Type	Cardholder Dispute
Dispute Description	• **Situation 1** - A cardholder attempted to notify the merchant that he/she wished to cancel the recurring transaction on the credit card indicated • **Situation 2 -** The issuer had previously charged back another transaction
Timeframe to initiate Chargeback	120 calendar days from the date of the transaction
Representment Rights/Merchant Action	• This chargeback can only be represented if credit was previously issued • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures
Issuer Required Documentation	• **Situation 1:** A cardholder letter, e-mail, fax, Expedited Billing Dispute form and/or equivalent substitute forms or exhibits specifying the particular dispute situation • **Situation 2:** None - An Issuer Message containing the date and Acquirer's Reference Number of the previously charged back transaction is acceptable
Special Notes	

Reason Code	42 – Late Presentment
Chargeback Type	Technical
Dispute Description	CNP - transaction was processed more than 30 days from the authorization date. Retail – 7 days
Timeframe to initiate Chargeback	14 calendar days from the date of the transaction
Representment Rights/Merchant Action	• The chargeback may be represented, if there is proof that processing occurred within the proper time frame • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures
Issuer Required Documentation	None
Special Notes	

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MasterCard Chargeback Codes, Continued

Reason Code	46 – Correct Currency Code Not Provided
Chargeback Type	Technical
Dispute Description	The proper currency code was not provided when depositing the transaction
Timeframe to initiate Chargeback	120 calendar days from the date of the transaction
Representment Rights/Merchant Action	• None • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures
Issuer Required Documentation	None
Special Notes	

Reason Code	49 – Questionable Merchant Activity
Chargeback Type	Technical
Dispute Description	The merchant was listed on the MasterCard Global Security Bulletin at the time the transaction occurred
Timeframe to initiate Chargeback	120 calendar days from either the date of the transaction **or** the Global Security Bulletin date
Representment Rights/Merchant Action	• None • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures
Issuer Required Documentation	None
Special Notes	

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MasterCard Chargeback Codes, Continued

Reason Code	53 – Not As Described
Chargeback Type	Cardholder Dispute
Dispute Description	- Goods or Services did not conform to their description **or** - Goods arrived broken or could not be used in the fashion they were intended for **and** - The cardholder attempted to resolve the dispute with the merchant prior to initiating the chargeback
Timeframe to initiate Chargeback	120 calendar days from the date of transaction **OR** 120 calendar days from the receipt date of Delayed Delivery of Merchandise or Services 120 days from the date of merchandise replacement, if replacement was provided
Representment Rights/Merchant Action	- CNP: Provide proof that the deficiency leading to the dispute has been rectified - Retail: Provide a sales slip contains information to prove the merchandise or services were as described - If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures
Issuer Required Documentation	A cardholder letter, e-mail, fax, Expedited Billing Dispute form and/or equivalent substitute forms or exhibits
Special Notes	- For merchandise disputes, the cardholder may recover shipping and handling charges - This code may be used in cases of pricing disputes

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MasterCard Chargeback Codes, Continued

Reason Code	54 – Cardholder Dispute – Not Elsewhere Classified
Chargeback Type	Cardholder Dispute
Dispute Description	• The Issuing bank claims the Cardholder has asserted a dispute authorized by federal, state or local law and no other chargeback right exists • The Cardholder claims to have attempted to resolve the dispute with the merchant
Timeframe to initiate Chargeback	• 120 calendar days from the date of the transaction OR • 60 calendar days from the issuer's receipt date of the first cardholder letter about the dispute
Representment Rights/Merchant Action	• Provide a rebuttal addressing the cardholder dispute • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures
Issuer Required Documentation	• A cardholder letter, e-mail, fax, questionnaire, Expedited Billing Dispute and/or equivalent substitute forms or exhibits • Documentation to show calculation of the chargeback amount • Verification of the remaining unpaid balance of the credit card • Issuer's written certification, signed by the manager or other authorized member, identifying the specific regulation or law under which the chargeback right was exercised and indicating that all requirements under that regulation or law were met
Special Notes	• The original transaction amount must exceed USD50.00 • Retail: The purchase must be in the same state as, or within 100 miles of, the cardholder's billing address • The issuer is not required to wait 30 days from a merchandise return to initiate the chargeback if the chargeback time frame being used would be exceeded

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MasterCard Chargeback Codes, Continued

Reason Code	55 – Goods or Services Not Provided
Chargeback Type	Cardholder Dispute
Dispute Description	• Merchant was either unwilling or unable to provide services **or** • The Cardholder states he/she did not receive the merchandise that was ordered
Timeframe to initiate Chargeback	120 calendar days from the expected date of delivery
Representment Rights/Merchant Action	• For 1: provide proof that services have been rendered • Provide proof the cardholder received the merchandise
Issuer Required Documentation	A cardholder letter, e-mail, fax, form and/or equivalent substitute forms or exhibits
Special Notes	• Proof of delivery must be dated **after** the date of the cardholder's letter • Chase Paymentech can represent the chargeback even if the date is before the cardholder's letter, but if another chargeback is initiated, it will be Returned to Merchant with no further representment rights

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MasterCard Chargeback Codes, Continued

Reason Code	59 – No-Show, Addendum, or ATM Dispute
Chargeback Type	Cardholder Dispute
Dispute Description	• Cardholder is disputing a no-show hotel charge **or** • Cardholder is disputing any subsequent transactions representing an addendum to any valid transactions
Timeframe to initiate Chargeback	120 calendar days from the date of the transaction
Representment Rights/Merchant Action	• Provide proof the transaction was not a hotel no-show charge • If merchant has no record of a cancellation from the cardholder **or** • If there was proper disclosure given on at the time the reservation was made that there would be a no-show fee if reservation was not cancelled before 6 pm local time on the day of the reservation period • Provide proof that the charge was not for an addendum to a previously valid transaction
Issuer Required Documentation	Cardholder letter, e-mail, fax, questionnaire, Expedited Billing Dispute and/or equivalent substitute forms or exhibits
Special Notes	

Reason Code	60 – Credit Not Processed
Chargeback Type	Cardholder Dispute

Dispute Description	• Merchant did not process a refund for:
	   o Credit voucher or
	   o Returned merchandise or
	   o Cancelled service

Timeframe to initiate Chargeback	120 calendar days beginning the date service was cancelled or merchandise was returned
Representment Rights/Merchant Action	Notify Chase Paymentech if you have no record of having received the returned merchandise from the cardholder or if you refused to accept the returned merchandise
Issuer Required Documentation	A cardholder letter, e-mail, fax, questionnaire, Expedited Billing Dispute and/or equivalent substitute forms or exhibits
Special Notes	

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Reason Code	63 – Cardholder Does Not Recognize – Potential Fraud
Chargeback Type	Cardholder Dispute
Dispute Description	• The cardholder states he/she does not recognize the transaction as it appears on the credit card billing statement **AND** • The issuer made a Good Faith Attempt to assist the cardholder in identifying the transaction
Timeframe to initiate Chargeback	120 Calendar days from the date of the transaction
Representment Rights/Merchant Action	• Provide documentation that describes the transaction in detail • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures • Issuers may not use this reason code to chargeback transactions if the merchant is *SecureCode*-enabled, satisfies all e-commerce authorization requirements and obtains an authorization approval from the issuer • Retail: A sales slip is required for the chargeback
Issuer Required Documentation	Expedited Billing Dispute Resolution Process Form stating the issuer has: • Closed the cardholder's account • Blocked the account on its host • Listed the account number on the MasterCard Account File with a "capture card" response until the card expiration • Reported the transaction to SAFE
Special Notes	When responding to a chargeback with this reason code, the merchant should always provide all possible data/documentation regarding the transaction and all other possible transactions if a recurring/installment billing transaction

MasterCard Chargeback Codes, Continued

Reason Code	70 – Chip Liability Shift
Chargeback Type	Cardholder Dispute
Dispute Description	Cardholder has a chip-enable MasterCard and claims he/she never authorized or participated in the transaction. *This is for retail transactions only and only in regions that participate (Europe and Canada)*
Timeframe to initiate Chargeback	120 Calendar days from the date of the transaction
Representment Rights/Merchant Action	• There are no representment rights available • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures
Issuer Required Documentation	Expedited Billing Dispute Resolution Process Form stating the issuer has: • Closed the cardholder's account • Blocked the account on its host • Listed the account number on the MasterCard Account File with a "capture card" response until the card expiration • Reported the transaction to SAFE
Special Notes	

MasterCard Chargeback Codes, Continued

Reason Code	71 – Chip/PIN Liability Shift
Chargeback Type	Cardholder Dispute
Dispute Description	A fraudulent transaction resulted from the use of a hybrid PIN-preferring card at a magnetic strip-reading-only terminal (whether PIN capable or not) or at a hybrid not equipped with a PIN pad capable (at a minimum) of checking the PIN offline.
Timeframe to initiate Chargeback	120 Calendar days from the date of the transaction
Representment Rights/Merchant Action	- There are no representment rights available - If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures
Issuer Required Documentation	Expedited Billing Dispute Resolution Process Form stating the issuer has: - Closed the cardholder's account - Blocked the account on its host - Listed the account number on the MasterCard Account File with a "capture card" response until the card expiration - Reported the transaction to SAFE
Special Notes	- This is for retail transactions only and only in regions that participate (Europe and Canada) - This reason code is also invalid for CAT 2, CAT 3 or ATM transactions

Visa Chargeback Reason Codes

Visa Chargeback Codes

You will find the Chargeback Reason Codes on both the Data Tier 1 and 2 screens in the Online Chargeback Management Application. These codes are established by the card associations to categorize the incoming retrieval requests by reason.

The codes also appear on financial reporting associated with Chargebacks.

Visa Code	Description
30	Services Not Rendered or Merchandise Not Received
41	Cancelled Recurring Transaction
53	Not As Described or Defective Merchandise
57	Fraudulent Multiple Transactions
62	Counterfeit Transaction
70	Account Number on Exception File
71	Declined Authorization
72	No Authorization
73	Expired Card
74	Late Presentment
75	Cardholder Does Not Recognize Transaction
76	Incorrect Transaction Code
77	Non-Matching Account Number
78	Service Code Violation **(International Only)**
80	Incorrect Transaction Amount or Account Number
81	Fraudulent Transaction: Card Present Environment
82	Duplicate Processing
83	Fraudulent Transaction: Card Not Present Environment
85	Credit Not Processed
86	Paid By Other Means
90	Services Not Rendered – ATM or Visa TravelMoney Program Transactions
93	Merchant Fraud Performance Program **(International Only)**

Visa Chargeback Codes, Continued

Reason Code	30 – Services Not Rendered or Merchandise Not Received
Chargeback Type	Cardholder Dispute
Dispute Description	• Services Not Rendered: The cardholder was charged for a service that was not rendered **and** has attempted to resolve the issue with the merchant • Merchandise Not Received: The cardholder was charged for merchandise that was not delivered/received **and** has attempted to resolve the issue with the merchant • Expanded to include disputes related to no-show transactions, merchant cannot or unable to render services. Applies only to hotel merchants and U.S Domestic peak-time and specialized –vehicle car rental merchants who are permitted to process no-show transactions.
Timeframe to initiate Chargeback	120 Calendar days from one of the following: • the transaction date • the expected date of receipt/delivery • The expected date of service – not to exceed 540 days from transaction date. • 30 days after the transaction date (if there is no expected date of receipt/delivery) • the date merchandise was received if it wasn't received on the agreed-upon date
Representment Rights/Merchant Action	Provide proof the customer received the merchandise **OR** proof customer received the services
Issuer Required Documentation	A cardholder letter, e-mail, fax, questionnaire and/or equivalent substitute forms or exhibits

Special Notes	• Compelling Evidence – As of 04/20/13, Visa will accept compelling evidence for representment. This includes, but is not limited to:
	  ○ Evidence such as photographs or emails to prove the person received the merchandise or service.
	  ○ For download of digital goods, the IP address, email address, description of goods, date and time goods were downloaded and/or proof the merchant's website was accessed for services after the transaction date.
	• The chargeback amount may include shipping/handling charges and/or convenience fees charged by the merchant
	• If the merchandise was delivered **after** the agreed upon delivery date, the cardholder must attempt to return the merchandise
	• Even if there is no answer or the phone is disconnected, Visa considers this an "attempt to resolve" the dispute with the merchant

Reason Code	41 – Cancelled Recurring Transaction
Chargeback Type	Cardholder Dispute
Dispute Description	• **Situation 1 –** a cardholder attempted to notify the merchant that he/she wished to cancel the recurring transaction to the account that is being charged • **Situation 2** – the merchant modified the recurring payment amount without notifying the cardholder of the change at least 10 days prior to the transaction with the new amount • **Situation 3** – although the merchant notified the cardholder <u>within</u> 10 days of a recurring payment amount modification, the cardholder did not approve the change • **Situation 4** – the issuer closed the account for some reason • **Situation 5** – the issuer had previously charged back another transaction
Timeframe to initiate Chargeback	120 calendar days from the date of the transaction
Representment Rights/Merchant Action	• Only if credit was previously issued • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures
Issuer Required Documentation	• For Situations 1, 2 and 3: a cardholder letter, e-mail, fax, questionnaire and/or equivalent substitute forms or exhibits specifying the particular dispute situation • For Situation 4: none; the issuer message of "Account Closed" is acceptable • For Situation 5: none; an issuer's message containing the date and the Acquirer's Reference Number of the previously charged back transaction is acceptable
Special Notes	Cancellation can occur at any time during the service's billing period; however, the cardholder is due credit for *only* the service not used beyond the cancellation date

Visa Chargeback Codes, Continued

Reason Code	53 – Not As Described or Defective Merchandise
Chargeback Type	Cardholder Dispute
Dispute Description	• Goods or services did not conform to the documented or expected description • Merchandise purchased was received damaged, defective or otherwise unusable • Merchandise purchased was counterfeit (includes Visa Europe) or misrepresented (does not include Visa Europe)
Timeframe to initiate Chargeback	120 calendar days from either • The transaction date • The expected date of delivery/services **OR** • The date the cardholder was first made aware the merchandise was counterfeit or misrepresented **OR** • The transaction date of a balance portion of a Delayed Delivery Transaction **OR** • 60 calendar days from the date the issuer received the first letter from the cardholder about the dispute
Representment Rights/Merchant Action	• If returned merchandise has not been received and you did not provide a return label or notify the cardholder to return the item by using a non-traceable method, such as USPS, notify Chase Paymentech • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures

Issuer Required Documentation	• For counterfeit transactions: Issuer is required to provide documentation confirming the cardholder was notified that the goods were counterfeit, the following sources can apply:
	    o The rights-holder or owner of the intellectual property, either through direct inspection of the merchandise or through a broader public notice
	    o A customs agency, law enforcement agency or other government entity
	    o A neutral third party bona fide expert with relevant experience/expertise in the type of merchandise involved in the transaction
	• Issuer needs to identify the current disposition of the counterfeit goods (e.g. the current location of the goods)

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Visa Chargeback Codes, Continued

Reason Code	53 – Not As Described or Defective Merchandise (continued)
Special Notes	• For goods that resulted in a return, the cardholder may recover shipping and handling charges as well as convenience fees (i.e. restocking fees) • Merchant will be liable if a return label was provided and the cardholder used the label or if the cardholder was instructed to return the merchandise via a non-traceable method and did so • If claim is that merchandise was returned, it is possible to represent this chargeback even if the merchant has not received the returned merchandise • Retail: a sales slip is required for this chargeback • For misrepresented transactions, the use of this reason code is restricted to these MCC's: 7012, 7277, 5962 and 5966 • For misrepresented transactions evidence of a sales contract signed or acknowledged by the cardholder will not, on its own, be a defense for the acquirer or the merchant • Quality disputes for Canadian domestic transactions are supported

Reason Code	57 – Fraudulent Multiple Transactions
Chargeback Type	Cardholder Dispute
Dispute Description	Multiple transactions were performed at the same merchant without cardholder authorization
Timeframe to initiate Chargeback	120 calendar days from the date of the transaction
Representment Rights/Merchant Action	• Provide proof that the cardholder participated in multiple transactions by providing copies of all the sale slips including the transaction being disputed • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures
Issuer Required Documentation	None
Special Notes	For Retail transactions only, VISA may consider a Chargeback invalid for POS Entry Mode "90" or "05". Transactions completed more than 15 minutes apart; however. VISA may take other factors into consideration when determining whether multiple transactions occurred.

Visa Chargeback Codes, Continued

Reason Code	60 – Requested Copy Illegible or Invalid – This reason code will be retired effective 4/20/2013
Chargeback Type	Technical
Dispute Description	The issuer received an illegible or invalid retrieval request fulfillment
Timeframe to initiate Chargeback	120 calendar days from transaction date
Representment Rights/Merchant Action	• Retail: provide a legible sales slip • CNP: provide an itemized bill with bill-to and ship-to addresses and the customer's name
Issuer Required Documentation	None
Special Notes	The chargeback is valid only if the issuer processed a retrieval request prior to initiating the chargeback For qualifying transactions under the Visa Easy Payment Service (VEPS) program eliminates signature requirements and retrieval requests.

Reason Code	62 – Counterfeit Transaction
Chargeback Type	Cardholder Dispute
Dispute Description	• The cardholder claims he/she did not authorize, nor participate in, the transaction and the card was in their possession at the time of the transaction **AND** • The transaction was the result of counterfeit magnetic stripe fraud and the full unaltered contents of the stripe were not transmitted and not authorized by the issuer
Timeframe to initiate Chargeback	120 calendar days from the date of the transaction
Representment Rights/Merchant Action	• The chargeback can be represented if the full unaltered magnetic stripe data was read and transmitted with the authorization **AND** • A sales slip is provided in support of the challenge • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures
Issuer Required Documentation	None
Special Notes	For Pay at the Pump (CAT Level 2) transaction, a sales slip is not required

Visa Chargeback Codes, Continued

Reason Code	70 – Account Number on Exception File
Chargeback Type	Technical
Dispute Description	The transaction required authorization or authorization was not obtained or account verification was not obtained and the card was listed on the Exception File
Timeframe to initiate Chargeback	75 calendar days from the date of the transaction
Representment Rights/Merchant Action	• None • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures
Issuer Required Documentation	None
Special Notes	

Reason Code	71 – Declined Authorization
Chargeback Type	Technical
Dispute Description	The merchant completed the transaction after receiving a decline authorization response
Timeframe to initiate Chargeback	75 calendar days from the date of the transaction
Representment Rights/Merchant Action	• None • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures
Issuer Required Documentation	None
Special Notes	

Reason Code	72 – No Authorization
Chargeback Type	Technical
Dispute Description	No authorization
Timeframe to initiate Chargeback	75 calendar days from the date of the transaction
Representment Rights/Merchant Action	• None • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures
Issuer Required Documentation	None
Special Notes	• Chargeback protection limits for car rental merchants have been expanded. • Chargebacks will be valid only for the amount that exceeds the authorized amount, plus 15 percent or $75, whichever is greater.

Reason Code	73 – Expired Card
Chargeback Type	Technical
Dispute Description	The card expired prior to the transaction date **and** the merchant did not obtain an authorization
Timeframe to initiate Chargeback	75 calendar days from the date of the transaction
Representment Rights/Merchant Action	• None • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures
Issuer Required Documentation	None
Special Notes	

Visa Chargeback Codes, Continued

Reason Code	74 – Late Presentment
Chargeback Type	Technical
Dispute Description	The merchant did not deposit the transaction within the required time frame
Timeframe to initiate Chargeback	120 calendar days from the date of the transaction
Representment Rights/Merchant Action	• Retail: It is possible to represent this chargeback if the deposit was made within 10 days of the transaction having taken place and a valid sales slip can be provided • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures
Issuer Required Documentation	None
Special Notes	A late presentment is considered to be a transaction that was deposited more than 10 days after the transaction date

Visa Chargeback Codes, Continued

Reason Code	75 – Cardholder Does Not Recognize Transaction
Chargeback Type	Cardholder Dispute
Dispute Description	• The cardholder does not recognize the transaction as it appears on their card statement **or** • The merchant failed to respond to a non-fraud related retrieval request
Timeframe to initiate Chargeback	120 calendar days from the date of the transaction
Representment Rights/Merchant Action	• CNP: This chargeback may be represented if all available information regarding the transaction can be provided, such as, itemized bill, bill-to/ship-to addresses and proof of delivery, if available • Retail: Provide a valid sales slip
Issuer Required Documentation	None

Special Notes	• All Reason Code 75 chargebacks can be represented and should be challenged
	• For Retail Merchants:
	    o The issuer must process a retrieval request prior to initiating this chargeback
	    o The chargeback cannot be represented if the retrieval request was not responded to within timeframes or a response was invalid
	    o For qualifying transactions under the Visa Easy Payment Service (VEPS) program eliminates signature requirements and retrieval requests.

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Last Revised: 4/15/2013

Chargeback Type	Technical
Dispute Description	• Domestic: The merchant processed a transaction with an incorrect transaction code which resulted in a debit transaction being posted as a credit or vice versa • International: Same as domestic **or** incorrect currency code **or** merchant did not deposit transaction receipt in the same country where the transaction occurred
Timeframe to initiate Chargeback	120 calendar days from the date of the transaction
Representment Rights/Merchant Action	• The chargeback may be represented if it can be proven the transaction was processed properly • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures
Issuer Required Documentation	None
Special Notes	For credits posted as debits or vice versa, the chargeback amount must be double the transaction amount

Reason Code	**77 – Non-Matching Account Number**
Chargeback Type	Technical
Dispute Description	The merchant processed a transaction on an account number that does not match any account numbers on the Issuing Bank's Master Account list
Timeframe to initiate Chargeback	75 calendar days from the date of the transaction
Representment Rights/Merchant Action	• CNP: None • Retail: provide a valid sales slip • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures
Issuer Required Documentation	None
Special Notes	Retail: a signed/imprinted sales slip is required for this chargeback

Visa Chargeback Codes, Continued

Reason Code	78 – Service Code Violation (International Only)
Chargeback Type	Technical
Dispute Description	The service code on the magnetic stripe indicated that an online authorization was required and the merchant did not obtain authorization
Timeframe to initiate Chargeback	75 calendar days from the date of the transaction
Representment Rights/Merchant Action	• None • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures
Issuer Required Documentation	None
Special Notes	

Reason Code	80 – Incorrect Transaction Amount or Account Number
Chargeback Type	Technical or Cardholder Dispute
Dispute Description	• An incorrect account number was used in the transaction **or** • The transaction amount is incorrect
Timeframe to initiate Chargeback	120 calendar days from the date of the transaction
Representment Rights/Merchant Action	• It is possible to represent this chargeback if the transaction amount is correct • Retail: provide sales slip to prove amount of charge was correct • CNP: provide itemized bill showing current amount was processed
Issuer Required Documentation	None
Special Notes	

Reason Code	81 – Fraudulent Transaction: Card Present Environment
Chargeback Type	Cardholder Dispute
Dispute Description	A transaction was processed in a face-to-face retail environment and the merchant did not obtain a cardholder signature or PIN
Timeframe to initiate Chargeback	120 calendar days from the transaction date
Representment Rights/Merchant Action	• Provide valid sales slip • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures
Issuer Required Documentation	None
Special Notes	• The issuer must process a retrieval request prior to initiating this chargeback *– This requirement ends as of 04/19/13* • The chargeback cannot be represented if the retrieval request was not responded to within timeframes or a response was invalid The Reason Code is invalid for Card Not Present transactions *– This requirement ends as of 04/19/13* • Compelling Evidence – As of 4/20/13, visa will accept compelling evidence for representment. This includes, but is not limited to: • Evidence such as photographs or emails to prove the person received the merchandise or service. • For download of digital goods, the IP address, email address, description of goods, date and time goods were downloaded and/or proof the merchant's website was accessed for services after the transaction date. • For qualifying transactions under the Visa Easy Payment Service (VEPS) the program eliminates signature requirements and retrieval requests. • RETAIL: if transaction must be key-entered, merchants may submit the CVV2 in lieu of imprinting. (effective in 2012)

Reason Code	82 – Duplicate Processing
Chargeback Type	Technical or Cardholder Dispute
Dispute Description	A merchant processed the transaction for a single purchase more than once
Timeframe to initiate Chargeback	120 calendar days from the date of the transaction
Representment Rights/Merchant Action	• This chargeback may be represented if it can be proven that each transaction is for a separate purchase • CNP: This chargeback may be represented if all available information regarding the transaction can be provided for each transaction, such as, itemized bill, bill-to/ship-to addresses and proof of delivery, if available • Retail: Provide valid sales slip for all relevant transactions • If credit was previously issued
Issuer Required Documentation	None
Special Notes	Expanded to include disputes from cardholders related to a duplicate billing for a chip-initiated transaction with different transaction counter values.

Reason Code	83 – Fraudulent Transaction: Card Not Present Environment
Chargeback Type	Cardholder Dispute
Dispute Description	• **Scenario 1:** Cardholder claims he/she neither authorized nor participated in the transaction • **Scenario 2:** Issuer certifies that the account number is fictitious and an authorization was not obtained
Timeframe to initiate Chargeback	120 calendar days from the date of the transaction
Representment Rights/Merchant Action	• This chargeback may be represented if an AVS response of I1 or I3 was obtained • Compelling Evidence – As of 4/20/13, visa will accept compelling evidence for representment. This includes, but is not limited to: 　o Evidence such as photographs or emails to prove the person received the merchandise or service. For download of digital goods, the IP address, email address, description of goods, date and time goods were downloaded and/or proof the merchant's website was accessed for services after the trans date. 　o Passenger transport: evidence the ticket was received at cardholder's billing address, boarding pass was scanned at the gate, details of frequent flyer miles claimed, additional incidental transactions purchased (such as baggage fees, seat upgrades, alcohol, etc). 　o Previous undisputed transaction – provide evidence that the information provided is the same as that from a previous undisputed transaction. 　o Evidence that the transaction was completed by a member of the Cardholder's household. • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures
Issuer Required Documentation	None
Special Notes	• This chargeback is invalid if the transaction was authenticated using Verified by Visa • International Only: Visa allows transaction-bundling for transactions under MCC 4814 – Telephone Service Transaction merchants (i.e. where the card was used to initiate a long distance call). There is a maximum of 25 transactions allowed, they must be under USD40.00 per transaction and be listed with the Acquirer's Reference Number on an Exhibit 2F

Visa Chargeback Codes, Continued

Reason Code	85 – Credit Not Processed
Chargeback Type	Cardholder Dispute
Dispute Description	• The issuer received notification from a cardholder acknowledging participation in a transaction for which goods were returned or services cancelled, but • The cardholder has not received a written refund acknowledgement or credit voucher from the merchant • The credit has not appeared on the cardholder's statement
Timeframe to initiate Chargeback	120 calendar days from the date of the transaction or the date of service
Representment Rights/Merchant Action	• This chargeback may be represented if the following conditions exist: • Documentation can be provided that properly addresses the dispute • The returned merchandise was not received by the merchant; provide assertion that the merchandise was not received on company letterhead or on the Chargeback Document • The merchant properly disclosed its refund policy for returned merchandise or service cancellation upon delivering the merchandise or service • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures
Issuer Required Documentation	None
Special Notes	

Visa Chargeback Codes, Continued

Reason Code	86 – Paid By Other Means
Chargeback Type	Cardholder Dispute
Dispute Description	The transaction was paid for using alternate means but the merchant erroneously deposited the Visa payment as well as the alternate means payment
Timeframe to initiate Chargeback	120 calendar days from the date of the transaction
Representment Rights/Merchant Action	• This chargeback may be represented if it can be proven that the transaction was for a separate purchase • If credit was previously issued
Issuer Required Documentation	• A cardholder letter, e-mail, fax, questionnaire and/or equivalent substitute forms or exhibits • Evidence of the alternate payment method
Special Notes	

Reason Code	90 – Services Not Rendered – ATM or Visa TravelMoney Program Transactions
Chargeback Type	Cardholder Dispute
Dispute Description	Cardholder acknowledges participation in an ATM or Visa TravelMoney Program transaction and no funds or only a portion of the requested funds were received
Timeframe to initiate Chargeback	120 calendar days from the date of the transaction
Representment Rights/Merchant Action	• Provide proof that the cardholder received funds • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures
Issuer Required Documentation	None
Special Notes	Chargeback is limited to the amount of funds not received

Visa Chargeback Codes, Continued

Reason Code	93 – Merchant Fraud Performance Program (International Only)
Chargeback Type	Technical
Dispute Description	Visa notified the issuer that a fraudulent transaction occurred that appeared on the Merchant Fraud Performance Program
Timeframe to initiate Chargeback	120 calendar days from the date of the identification by the Merchant Fraud Performance Program
Representment Rights/Merchant Action	If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures
Issuer Required Documentation	None
Special Notes	

Discover Chargeback Reason Codes

Discover Chargeback Codes

Effective October 23, 2009, processing rules for JCB USD currency transactions will be governed by Discover Chargeback Reasons Codes.

When a Discover Chargeback is represented, merchants are not credited immediately. Discover reviews the representments prior to accepting it. Only if they agree will they credit Chase Paymentech, thus allowing Chase Paymentech to credit the merchant.

Below is a list of the Chargeback Reason Codes established by the Discover Network.

Reason Code	Description
AA	Cardholder Does not Recognize
AT	Authorization Non-Compliance
AP	Recurring Payments
AW	Transaction Amount Differs
CA	Cash Advance Dispute
CD	Credit Posted as a Card Sale
CR	Cancelled Reservation
DP	Duplicate Processing
IC	Illegible Transaction Documentation
IN	Invalid Card Number
IS	Missing Signature
LP	Late Presentation
NC	Not Classified
NR	Non-Response to Ticket Retrieval Request
RG	Non-Receipt of Goods or Services
RM	Cardholder Disputes Quality of Goods or Services
RN2	Credit not Processed
TF	Violation of Operating Regulations
U01	Fraud – Card Present
U02	Fraud – Card Not Present TXN
UNR	Fraud: Non-Response to Ticket Retrieval Request

Last Revised: 4/15/2013

Discover Chargeback Codes, Continued

Reason Code	AA – Cardholder Does not Recognize
Chargeback Type	Service
Dispute Description	Cardholder does not recognize transaction
Timeframe to initiate Chargeback	120 calendar days from the date of the transaction
Representment Rights/Merchant Action	• CNP: This chargeback may be represented if all available information regarding the transaction can be provided, such: itemized bill, bill-to/ship-to addresses and proof of delivery, if available • Retail: Provide a valid sales slip
Issuer Required Documentation	No

Reason Code	AT – Authorization Non-Compliance
Chargeback Type	Technical
Dispute Description	Authorization was not obtained or was declined
Timeframe to initiate Chargeback	120 Calendar days from the date of the transaction
Representment Rights/Merchant Action	• None • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures
Issuer Required Documentation	No

Discover Chargeback Codes, Continued

Reason Code	AL – Cardholder Challenges the Validity of an Airline Card Sale – This reason code will be retired effective 4/13/2013
Chargeback Type	Service Dispute
Dispute Description	AL is used for all Dispute Ticket retrieval requests and Chargebacks involving an airline Merchant, except for disputes involving allegedly fraudulent card transactions.
Timeframe to initiate Chargeback	120 days from the transaction date
Representment Rights/Merchant Action	• Merchant must respond to the specific reason for the dispute. For example, if fare quoted was different that what the Cardholder was charged, merchant would need to provide proof that the amount charged was valid • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures
Issuer Required Documentation	• Yes • Issuers are not required to send documentation for Chargebacks resulting from Ticket Retrieval Requests
Special Notes	**Examples of when this reason code is valid:** • Cardholder was billed twice for the same fare • Cardholder did not receive ticket via mail and purchased another ticket • Cardholder quoted one fare but charged a higher fare • Cardholder has not received credit for unused tickets/flight coupons • Cardholder submitted lost ticket application but received only partial credit • Cardholder did not receive ticket via mail and did not travel • Cardholder advised ticket was voided, but still charged • Airline has ceased operations

Discover Chargeback Codes, Continued

Reason Code	AP – Recurring Payments
Chargeback Type	Service Dispute
Dispute Description	Transaction posted after the expiration of the Recurring Payments Plan or after the Cardholder cancelled the Recurring Payments Plan.
Timeframe to initiate Chargeback	• 120 calendar days from the transaction date • The cancellation date must have been at least 15 calendar days prior to the date the most recent disputed card sale posted to the Cardholder's Account.
Representment Rights/Merchant Action	• The merchant can provide documentation signed by the Cardholder indicating that the Cardholder authorized each of the posted transactions • Evidence that the Cardholder did not cancel at least 15 days prior to the posting of the transaction • Evidence that the cancellation number provided is invalid and that the disputed transaction was processed correctly • Credit was previously issued • Terms of the recurring payment plan requires the Cardholder to pay the amount being disputed, notwithstanding the termination or cancellation of the plan.
Issuer Required Documentation	Yes
Special Notes	

Discover Chargeback Codes, Continued

Reason Code	AW – Transaction Amount Differs
Chargeback Type	Service
Dispute Description	The Cardholder claims that the amount was altered without the Cardholder's consent or direction after the Cardholder has signed the transaction document
Timeframe to initiate Chargeback	120 calendar days from the transaction date
Representment Rights/Merchant Action	• Provide proof that the Cardholder is responsible for additional charges • Provide proof that no alteration was made to the Transaction Receipt after the Cardholder signed it • Credit was previously issued
Issuer Required Documentation	Yes
Special Notes	

Reason Code	CA – Cash Advance
Chargeback Type	Service Dispute
Dispute Description	The Cardholder claims that the Cash Advance or Cash Over transaction was not completed as expected
Timeframe to initiate Chargeback	120 calendar days from the transaction date
Representment Rights/Merchant Action	• Transaction documentation signed by the Cardholder indicating the Cardholder agreed to the Cash Advance or Cash Over transaction • Proof the Cardholder received the cash • Credit was previously issued
Issuer Required Documentation	• Yes
Special Notes	**Examples of situations in which this reason code would apply:** • Cardholder authorized the amount indicated on and signed the transaction receipt, but a different amount of cash was provided and or posted to the Cardholder's Account • Cardholder did not receive cash • Cardholder cancelled the transaction, but the advance still posted to his account • Cardholder did not request a cash advance and did not receive cash

Discover Chargeback Codes, Continued

Reason Code	CD – Credit/Debit Posted Incorrectly
Chargeback Type	Service
Dispute Description	The Cardholder that they were charged for a sale, but were supposed to be credited
Timeframe to initiate Chargeback	120 calendar days from the transaction date
Representment Rights/Merchant Action	• Proof the Cardholder agreed to the transaction • Proof the Cardholder received the purchased goods and/or services and a card sale was completed correctly • Credit was previously issued
Issuer Required Documentation	Yes
Special Notes	• The dispute amount will be calculated by doubling the original mis-posted debit transaction. • Discover will only provide one dispute adjustment and will only send one dispute notice.

Reason Code	CR – Cancelled Reservation
Chargeback Type	Service Dispute
Dispute Description	Cardholder claims they were charged for use of reserved goods or services that the cardholder did not use and after the cardholder cancelled the related reservation
Timeframe to initiate Chargeback	120 calendar days from the scheduled event date, not to exceed 540 Days from the date of the transaction
Representment Rights/Merchant Action	• Provide evidence the Cardholder did not cancel the reservation in accordance with the Merchant's published policies • Proof the cancellation number provided by the Cardholder is invalid and the sale was processed correctly • Credit was previously issued
Issuer Required Documentation	Yes
Special Notes	This reason code is valid only for merchants operating in the direct marketing, food services, cruise line, transportation, lodging and vehicle rental industries

Discover Chargeback Reason Codes, Continued

Reason Code	DP – Duplicate Processing
Chargeback Type	Service
Dispute Description	The merchant charged the customer more than once for the same purchase
Timeframe to initiate Chargeback	120 calendar days from the date of the transaction
Representment Rights/Merchant Action	• This chargeback may be represented if the merchant can prove that each transaction is for a separate purchase • Retail: Provide all sales slips • CNP: Provide proof of all transactions • Credit was previously issued
Issuer Required Documentation	None
Special Notes	• If Chase Paymentech's transaction database contains two or more transactions on the same day and for the same amount, the chargeback will be sent to the merchant for review • The amount of the duplicate transaction can only vary by 20%

Reason Code	IC – Illegible Transaction Documentation
Chargeback Type	Processing Error
Dispute Description	The issuer received illegible transaction documentation or other documentation in response to a Ticket Retrieval
Timeframe to initiate Chargeback	120 calendar days from the date of the transaction
Representment Rights/Merchant Action	• Provide legible copy of transaction documentation • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures
Issuer Required Documentation	None
Special Notes	

Discover Chargeback Codes, Continued

Reason Code	IN – Invalid Card Number
Chargeback Type	Processing Error
Dispute Description	The card number is not assigned to any cardholder and a deposit is made to that account
Timeframe to initiate Chargeback	120 calendar days from the date of the transaction

Representment Rights/Merchant Action	• Provide transaction documentation showing the following:
	   o The valid card number
	   o Proof of a valid authorization response
	   o Cardholder's signature (if required)
	• If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures

Issuer Required Documentation	None
Special Notes	

Reason Code	IS – Missing Signature
Chargeback Type	Processing Error
Dispute Description	A Cardholder signature is required, but was not obtained
Timeframe to initiate Chargeback	120 calendar days from the date of the transaction
Representment Rights/Merchant Action	• Provide a sales slip signed by the cardholder • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures
Issuer Required Documentation	None
Special Notes	Not valid for Card Not Present, no signature required card sales, recurring payments card sales and those conducted at CATs.

Discover Chargeback Codes, Continued

Reason Code	LP – Late Presentation
Chargeback Type	Processing Error
Dispute Description	The Issuing bank receives the sales data more than 30 calendar days after the date of the card sale but not more than 120 days.
Timeframe to initiate Chargeback	120 calendar days from the date of the transaction
Representment Rights/Merchant Action	• Provide a signed work order, approved by the cardholder, allowing the merchant to post the sale more than 30 days after the original transaction date • Proof that the merchandise was for a custom order, that a valid authorization response was obtained at the time the order was placed, and this a final payment for the transaction once the custom order was completed, as indicated in a work order or other agreement signed by the cardholder • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures
Issuer Required Documentation	None
Special Notes	

Reason Code	NC – Not Classified
Chargeback Type	Service
Dispute Description	A Cardholder's claim that a transaction is invalid and where is cannot be classified under another reason code
Timeframe to initiate Chargeback	120 calendar days from the date of the transaction
Representment Rights/Merchant Action	• Follow your in-house collection procedures • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures
Issuer Required Documentation	Yes
Special Notes	• Compelling evidence that refutes the Cardholder's claim • Credit was previously issued

Discover Chargeback Codes, Continued

Reason Code	NR – Non-Response to Ticket Retrieval Request
Chargeback Type	Service
Dispute Description	A merchant fails to respond to a Ticket Retrieval Request within time frames.
Timeframe to initiate Chargeback	60 calendar days from the close of the retrieval request or 120 calendar days from the date of the transaction

Representment Rights/Merchant Action	• If retrieval request was for Reason Codes 01 or 02:
	    o RETAIL – provide valid transaction receipt
	    o CNP – provide itemized bill showing details of order including customer's name and billing information
	• If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures

Issuer Required Documentation	No
Special Notes	

Reason Code	RG – Non-Receipt of Goods or Services
Chargeback Type	Service
Dispute Description	The cardholder is claiming one of the following: • Merchandise or services were never received OR • The order was cancelled but the cardholder was still charged OR • Delivery was refused
Timeframe to initiate Chargeback	120 calendar days from the scheduled delivery not to exceed 540 days from the date of the transaction
Representment Rights/Merchant Action	• Proof the Cardholder did not cancel the order for goods and/or services in accordance with the Merchant's published policies • Proof the cancellation number provided by the Cardholder is invalid • Proof of delivery • Credit was previously issued
Issuer Required Documentation	Yes
Special Notes	

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Reason Code	RM – Cardholder Disputes Quality of Goods or Services
Chargeback Type	Service
Dispute Description	• The cardholder claims the quality of goods delivered or services rendered did not confirm to the agreement of the parties
Timeframe to initiate Chargeback	120 calendar days from the date of transaction
Representment Rights/Merchant Action	• Provide evidence the cardholder signed a work order to indicate that the merchant completed a correction of the quality of goods or services • Documentation the cardholder rejected an attempt by the merchant to correct the problem • Proof or documentation the cardholder never cancelled or rejected the goods or services and has possession of them • Proof the claim was satisfactorily resolved directly with the merchant • Proof the quality provided complied with the merchant's established policy • Proof the claim resulted from an inconvenience experienced by the cardholder • Credit was previously issued
Issuer Required Documentation	• Yes
Special Notes	• This reason code cannot be used to dispute any "inconveniences" that may have occurred in connection with the receipt of the goods or services. For example: the cardholder ate at a restaurant and did not like the food

Discover Chargeback Codes, Continued

Reason Code	RN2 – Credit Not Received
Chargeback Type	Service
Dispute Description	A credit promised to the cardholder by the merchant was not processed
Timeframe to initiate Chargeback	120 calendar days from the date of the transaction
Representment Rights/Merchant Action	• Provide documentation the merchandise was not returned • Provide evidence an in-store credit was issued in accordance with the merchant's published policy • Credit was previously issued
Issuer Required Documentation	• Yes
Special Notes	

Reason Code	SV – Stored Value Dispute – This reason code will be retired effective 4/13/2013
Chargeback Type	Processing Error
Dispute Description	• Either the merchant did not obtain an approved authorization response for a Prepaid Gift Card OR • The card is overdrawn in a transaction where the amount in the authorization response obtained by the merchant does not match the transaction amount.
Timeframe to initiate Chargeback	120 calendar days from the date of the transaction
Representment Rights/Merchant Action	• None • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures
Issuer Required Documentation	None
Special Notes	• Amount being disputed can only be the amount in excess of the authorization approved amount • This reason code is the ONLY reason code allowed for a Prepaid Gift Card by Discover

Discover Chargeback Codes, Continued

Reason Code	TF – Violation of Operating Regulations
Chargeback Type	Processing Error
Dispute Description	Discover Network identifies a violation on the part of the merchant upon receipt of a fulfilled retrieval request
Timeframe to initiate Chargeback	120 calendar days from the date of the transaction
Representment Rights/Merchant Action	• None • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures
Issuer Required Documentation	None
Special Notes	Amount of sale must be greater than USD$10.00

Reason Code	U01 – Fraud – Card Present Transaction
Chargeback Type	Fraud
Dispute Description	Cardholder claims fraud in a retail (card present) environment
Timeframe to initiate Chargeback	120 calendar days from the date of the transaction
Representment Rights/Merchant Action	• Provide a valid sales slip • If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures
Issuer Required Documentation	None
Special Notes	• The issuer must process a ticket retrieval request prior to initiating this chargeback • If card could not be swiped, an imprint of the card must be obtained OR the CID was provided with the authorization request

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Discover Chargeback Codes, Continued

Reason Code	U02 – Fraud – Card Not Present Transaction
Chargeback Type	Fraud
Dispute Description	Cardholder claims fraud in a card not present environment. OR The issuer determines possible fraud because the merchant did not verify the numeric portion of the cardholder's AVS or provide the CID
Timeframe to initiate Chargeback	120 calendar days from the date of the transaction

Representment Rights/Merchant Action	• Provide proof of delivery which must be to the street address of the AVS address
	• NOTE: Both CID and AVS are required upon deposit of the transaction. If, after providing the proof of delivery, the Chargeback Analyst does not find evidence that the CID and AVS were performed, Chase Paymentech will be unable to represent this chargeback
	• If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures
	• *For this chargeback to be represented, you must provide proof of all 3 conditions:*
	    ○ *Positive AVS*
	    ○ *CID*
	    ○ *Proof of delivery to the street address of the AVS address. Follow your in-house procedures*

Issuer Required Documentation	None
Special Notes	The issuer must process a ticket retrieval request prior to initiating this chargeback

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Discover Chargeback Codes, Continued

Reason Code	U03 – Processing Error – Fraudulent Transaction - This reason code will be retired effective 4/13/2013
Chargeback Type	Fraud
Dispute Description	Cardholder disputes the validity of the transaction due to fraud and the response provided by the merchant indicates that the transaction was not completed in compliance with Discover operating regulations and where the dispute cannot be categorized under another fraud reason code.
Timeframe to initiate Chargeback	120 calendar days from the date of the transaction
Representment Rights/Merchant Action	Follow your in-house procedures. If credit was previously issued, submit a rebuttal to the chargeback department detailing the amount and the date of the credit; otherwise accept the chargeback and follow your in-house collection procedures
Issuer Required Documentation	None
Special Notes	This reason code would typically result from a response to a ticket retrieval request which did not show evidence of a valid authorization response, AVS or CID at the time of the transaction. The ticket retrieval request was initiated due to a fraud claim by the cardholder.

Discover Chargeback Codes, Continued

Reason Code	UNR – Fraud Non-Response to Ticket Retrieval Request
Chargeback Type	Fraud
Dispute Description	Cardholder disputes the validity of a Card Transaction due to fraud and the Acquirer or Merchant failed to respond to a Ticket Retrieval Request with respect to such Card Transaction
Timeframe to initiate Chargeback	60 calendar days from the retrieval date or 120 calendar days from the date of the transaction

Representment Rights/Merchant Action	• If retrieval request was for reason codes 01 or 02:
	   o RETAIL – provide valid transaction receipt
	   o CNP – provide itemized bill showing details of order including customer's name and billing information
	• If retrieval request was of 03 or 04, and the retrieval was not fulfilled within time frames, there are no representment rights
	   o Follow your in-house procedures

Issuer Required Documentation	• Yes • Issuers are not required to send documentation for Chargebacks resulting from Ticket Retrieval Requests • Issuers may not initiate a Chargeback Request for non-response by an Acquirer or Merchant to a Good Faith Investigation request
Special Notes	

JCB Chargeback Reason Codes

JCB Chargeback Codes

For each code, the name, the type of CB, a description of the claim, the amount that may be charged back and what supporting documentation is needed for representment is indicated.

Effective October 23, 2009, processing rules for JCB USD currency transactions will be governed by Discover Chargeback Reasons Codes.

Code	Name	Cardholder (C) /Issuer (I) Claim	Chargeback	Supporting Documentation
A	Transaction Amount Differs	(C) Error in addition causes transaction amount to be incorrect	Amount of error	Photocopy of the cardholder's copy of draft
B	Transaction Amount Changed	(C) Amount of transaction was altered without cardholder's permission after completion of transaction	Amount of alteration	Photocopy of the cardholder's copy of the transaction
C	Authorization Declined	(I) Transaction was processed after merchant received notification via authorization process not to honor the card	Amount of transaction	None
D	Cancelled Recurring Transaction	(C) Payment made after cardholder notified merchant to cancel recurring transaction	Amount of transaction	Copy of cardholder's written complaint
E	Cardholder Dispute – Not As Described	(C) Goods/services purchased were never received, were broken or otherwise unsatisfactory in some way <u>and</u> attempt was made to return the merchandise and/or to contact the merchant to resolve the dispute	Amount of transaction	Copy of cardholder's written complaint *In case of a dispute with a telecommunications merchant, the cardholder does not need to contact the merchant prior to issuing a complaint.*
F	Account Number on Warning Bulletin	(I) Card accepted for payment was listed on the JCB Stop List or Hot Card Notice	Amount of transaction	None
G	Credit Not Processed	(C) Refund (credit) from merchant never received	Amount of the credit due	copy of the cardholder's written complaint and copy of the credit voucher *See previous discussion of time frames*

JCB Chargeback Codes, Continued

Code	Name	Cardholder (C) /Issuer (I) Claim	Chargeback	Supporting Documentation
H	Duplicate Processing	(C) Single transaction for the same cardholder account number was processed more than once	Amount of duplicate transaction	Reference numbers for each transaction, or if two different acquirers involved, a copy of the first charge
I	Expired Card	(I) Merchant completed transaction after card expiration date	Full amount of transaction	None
J	Requested Item Illegible	(I) Information on the transaction cannot be read or does not include the required data	Full amount of transaction	Provide illegible copy with the illegible data indicated
K	Imprinting of Multiple Drafts	(C) Cardholder participated in only one transaction at the merchant site	Full amount of additional transactions	copy of sales draft for acknowledged transaction and copy of cardholder's written complaint
L	Incorrect Account Number	(I) Account number transmitted does not match actual cardholder's account number	Full amount of transaction	None
M	Incorrect Transaction Amount	(I) Improper amount appears on transaction	Amount of processing error	None *Merchant must obtain copy of the original transaction to verify original amount*
N	Late Presentment	(I) Transaction was received more than 45 days after the actual transaction date	Full amount of transaction	None
O	Credit Posted as a Purchase	(I) Credit posted as a debit/debit posted as a credit	Twice the amount of the original transaction	None
P	No Imprint Obtained	(C) Cardholder did not make or authorize the transaction	Full amount of transaction	Copy of cardholder's written complaint *1. Issuer must obtain original or copy of draft to verify there is no imprint 2. This CB does not apply to MO/TO or electronically captured items)*

JCB Chargeback Codes, Continued

Code	Name	Cardholder (C) /Issuer (I) Claim	Chargeback	Supporting Documentation
Q	Non-Receipt of Requested Item	(C) or (I) Original transaction or photocopy of a transaction requested by cardholder or issuer is not received from merchant	Full amount of transaction	None
R	Signature Not Obtained	(C) Cardholder did not make nor authorize the transaction	Full amount of transaction	Copy of cardholder's written complaint *1. Issuer must obtain original or copy of transaction to verify there is no cardholder signature* *2. This CB does not apply to MO/TO*
S	Requested/ Required Auth Not Obtained	(I) Transaction exceeding established merchant floor limit was processed without receiving proper authorization	Full amount of transaction	None
T	Unauthorized Purchase	(C) Cardholder did not make nor authorize a MO/TO, Recurring Transaction, or Magnetic Stripe Reading Telephone Transaction	Full amount of transaction	Copy of cardholder's written complaint *Issuer must obtain copy of draft to verify that unauthorized purchase was made*
U	No Show	(C) • Reservations were canceled prior to 6 PM local time on date of scheduled arrival (4 PM local time for resort properties) • Accommodations were used and paid for by other means • Alternate accommodations were provided by the merchant • Amount of the No Show charge is different from the rate quoted to the cardholder • Cancellation policy not properly disclosed to cardholder	Full or partial amount of the transaction	Copy of cardholder's written complaint documenting the particular dispute reason

Bill Me Later Chargeback Reason Codes

Bill Me Later Chargeback Codes

Reason Codes		Description
1st CB	2nd CB	
A1	n/a	Contractual Offset
A2	n/a	Questionable Merchant Activity
A3	n/a	Merchant Non-Compliance
AA	CA	Sale Not Authorized
AD	CD	Amount Exceeds Program Maximum
AE	CE	Invalid Account Number
AF	CF	Customer Denies Participation in Transaction
AG	CG	Credit Posted as a Purchase
AI	CI	Merchant Credit Not Processed
AJ	CJ	Goods/Services Not As Described
AK	CK	Late Presentment of Sale Transaction
AL	CL	Item Sold Not Permitted
AM	CM	Late Presentment
AN	CN	Non-Receipt of Goods/Services
AP	CP	Duplicate Charge
AQ	CQ	Delivered Item/Service Damaged/Impaired
AS	CS	Customer Billing Dispute
AU	CU	Settled Amount Exceeds Auth Amount
AW	CW	Cancelled Recurring Charge
AX	CX	Billed Amount Differs
AZ	CZ	Non-Matching Account Number
CZ	n/a	Non-Matching Account Number
D1*	n/a	Compliance Chargeback
E1**	n/a	Compliance Chargeback

Bill Me Later Chargeback Codes, Continued

Code D1 – This reason code is used
- If the merchant requests a debit chargeback be processed
- in lieu of a customer refund (the merchant may not be able to process a refund for some reason) **OR**
- to offset a duplicate sale that cannot be reversed using normal methods
- It may also be used for reasons other than the 2 listed above. When it is, the reason will be stated in the Issuer Message field and the documentation to support it will expand on that message.

Code D2 – This reason code is used
- if the merchant requests a credit be processed as a chargeback
- if a sale cannot be deposited **OR**
- to offset a duplicate refund that cannot be reversed via normal methods.

PayPal Chargeback Reason Codes

PayPal Chargeback Codes

The following table lists the reason codes and their descriptions for PayPal chargebacks.

Reason Code	Description
R1	Non-Receipt
R2	Merchandise
R3	Unauthorized
R4	Duplicate
R5	Other PayPal CB Reason Not Otherwise Classified

RevolutionCard Chargeback Reason Codes

Revolution Chargeback Codes

The following table lists the reason codes and their descriptions for RevolutionCard chargebacks.

All RevolutionCard chargebacks will be shown in the Online Chargeback Management System, but are for informational purposes only. You cannot accept or challenge these chargebacks using this application. Please refer to the RevolutionCard User Guide for chargeback processing guidelines.

Reason Code	Description
600	Account Holder does not Recognize Transaction
601	Duplicate/Fraudulent Multiple Transactions
602	Declined/No Authorization
603	Incorrect Transaction Code
604	Incorrect Transaction Amount
605	Cancelled Recurring Transaction
606	Non-Receipt of Goods or Services
608	Not As Described or Defective Merchandise/Services
610	Late Presentment
611	Paid By Other Means
612	Transaction Exceeds Allowable Amount/Customer is charged an amount greater than what is on their receipt or confirmation
613	Credit Not Processed
614	Card-Not-Present Transaction
615	Fraudulent User of Card for a Card transaction at an AFD
616	Fraudulent or Unauthorized Forced Transaction
619	Duplicate Processing

Chase Paymentech Chargeback Reason Codes

Chase Paymentech Chargeback Codes

The following table lists the reason codes used by Chase Paymentech for Rejects, Reversals and Exceptions.

Reason Code	Description
RJ - Rejects	This code is used to indentify rejected items that are processed through Chase Paymentech's chargeback system. These items, which we received for processing, are rejected and cannot be passed through Interchange for a specific reason or reasons. For Example: • Incorrect credit card number OR • Stale-dated or missing authorization and the card number appears on the Warning Bulletin (Visa only) All Reason Code RJ items are returned to the merchant. Upon receiving such items, you should take the steps necessary to confirm the credit card number with the cardholder and to obtain a valid authorization for the transaction. Once the new information is obtained, the item many be resubmitted for processing along with your regular sales transactions.
RV - Reversals	The RV reason code indicates the reversal of a previous chargeback transaction that was sent to Chase Paymentech by the issuer in error. A reason code RV credit indicates an offset to a previous chargeback. A reason code RV debit indicates an adjustment. Upon receipt of the item, refer to the messages on the Chargeback Document or on the Online Chargeback Management Screen
98 – Exception Processing	This code is used to identify all exception processing items • Pre-Arbitration (Incoming and Outgoing) • Arbitration (Incoming and Outgoing) • Collection items (Incoming and Outgoing) • Pre-Compliance items (Incoming and Outgoing) • Miscellaneous credits or debits sent by an issuer