



Chargeback Guide

28 May 2015

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Summary of Changes, 28 May 2015

This document reflects changes made since the 30 October 2014 publication.

Description of Change	Where to Look
Updates from all <i>Global Operations Bulletins</i> , July 2014 through March 2015	
<i>Global Operations Bulletin</i> No. 7, 1 July 2014	Updates to 3.28.1, 3.28.4, 3.28.6, B.3.9.1, B.3.9.3, B.3.9.4
<i>Global Operations Bulletin</i> No. 9, 15 September 2014	Chapter 3—added information about Brazil only transactions
<i>Global Operations Bulletin</i> No. 10, 1 October 2014	Updates to 3.13.3, 3.26.1, 4.6.4, 4.6.4.1, 4.6.4.2, 4.6.4.3, 4.6.5, 4.6.5.1, 4.6.5.2, 4.6.5.3, 4.6.5.4, B.3.8.1, C.3.1
<i>Global Operations Bulletin</i> No. 11, 3 November 2014	Updates to 3.6, 3.7, 3.17.2, 3.19, 3.19.1, 3.19.3, 3.19.4, B.3.6, B.3.6.1, B.3.6.2, B.3.6.3
<i>Global Operations Bulletin</i> No. 12, 1 December 2014	Updates to 3.13.1, 3.13.4
<i>Global Operations Bulletin</i> No. 1, 2 January 2015	Updates to 3.30.1, 3.30.2, 3.31.1, 3.31.2, B.2.10.1, B.3.10.3
<i>Global Operations Bulletin</i> No. 2, 2 February 2015	Updates to 3.19.3
<i>Global Operations Bulletin</i> No. 3, 2 March 2015	Updates to 3.13.2, 4.6.7.1, B.2.7.1, B.3.5.1, C.1, C.2 deleted, C.3 became C.2
Added new content	3.2
Updated function code 4841	3.10.1, 3.10.5
Added new content	3.15.1
Updated Notes in table	3.22.4
Updated description of Reason Code 74	4.6
Updated Notes in table	4.6.2.4
Clarified the time frame for providing Supporting Documentation	4.6.4.1, 4.6.4.2, 4.6.5.1, 4.6.5.3
Updated Notes in table	4.6.6.4
Updated Notes in table	4.6.7.4
Added first bullet to Chargeback Condition	4.6.8.1

Description of Change	Where to Look
Updated Notes in table	4.6.8.4
Updated Notes in table	4.6.9.4
Updated Notes in table	4.6.10.4
Updated Notes in table	4.6.11.4
Chapter 5 deleted, Chapters 6 and 7 became Chapters 5, 6	Chapters 5, 6
Updates to table	A.3.9.3
Updated content	A.4.5.2
Updated content	A.4.5.2.2
Updated description of Reason Code 74	B.2
Updated description of Reason Code 4841	B.3
Updated third bullet	B.3.9.1
Updated content	B.4.4.2. B.4.4.2.2
Miscellaneous editorial changes	Throughout

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Chapter 1 Processing Procedures—MasterCard Dual Message System Transactions

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Overview

This section describes the way that funds are moved between issuers and acquirers. Procedural requirements are documented for each stage of the chargeback process. In addition, this section contains information about Integrated Product Message (IPM) messages as they relate to the chargeback process.

Refer to the following documents for more information related to the subjects discussed in this document:

- *Account Management System User Manual*
- *Authorization Manual*
- *Customer Interface Specification*
- *GCMS Reference Manual*
- *IPM Clearing Formats*
- *M/Chip Requirements*
- *MasterCard Consolidated Billing System*
- *MasterCard Rules*
- *MasterCom Pro User Guide*
- *MasterCom Hosted User Guide*
- *MasterCom Administrator's Manual (Legacy)*
- *MasterCom Reports Manual (Legacy)*
- *NICS User Guide*
- *Quick Payment Service (QPS) Program Guide*
- *Quick Reference Booklet*
- *Security Rules and Procedures*
- *Settlement Manual*
- *Single Message System Settlement and Reports*
- *Transaction Processing Rules*

Refer to the *GCMS Reference Manual* and other publications listed in the “Overview” section for information about Global Clearing Management System (GCMS) processing and the IPM format.

1.1 Global Clearing Management System

MasterCard clears transactions through the Global Clearing Management System (GCMS). GCMS uses messages in the Integrated Product Messages (IPM) format. This format is an

International Organization of Standardization (ISO)-based flexible format that provides all clearing system information.

1.1.1 IPM Message Structure

There are four main components to all IPM messages.

- **Message Type Identifier (MTI)**—The first element of every IPM message. The MTI is always located in positions 1–4 of the message. The MTI describes the message class. For example, MTI 1442 indicates a chargeback message.
- **Bitmaps**—Bitmaps are the second and third elements of every IPM message. The bitmaps indicate the presence or absence of ISO data elements (DE 1 through DE 128) in each message. There are two bitmaps in every message:
 - **Primary**—Positions 5–12; indicates the presence of data elements 1–64.
 - **Secondary**—Positions 13–20; indicates the presence of data elements 65–128.

Each bit contains a value of **zero** if the corresponding data element is not present in the message or a value of **one** if it is present.

- **Data elements**—Data elements represent different, pre-identified pieces of information and follow the bitmaps in order by number (known as data element number). For example, function codes are stored in DE 24 (Function Code) and indicate the specific purpose of a message in a message class. Examples of function codes are 450 (first chargeback—full amount) and 453 (first chargeback—partial amount).
- **Message reason codes**—Message reason codes for first chargebacks, second presentments, and arbitration chargebacks are stored in DE 25 (Message Reason Code).

For example, a first chargeback for a full amount for message reason code 4837—No Cardholder Authorization would have the following values.

MTI	1442	Indicates that the message is a chargeback
DE 24 (Function Code)	450	Indicates that the message is a first chargeback for the full amount
DE 25 (Message Reason Code)	4837	Indicates the reason for the chargeback

Refer to *IPM Clearing Formats* for a complete list and explanation of data elements.

1.1.2 Chargeback Processing Cycles

The following table summarizes the IPM messages used in each chargeback processing cycle.

Chargeback Processing Cycle IPM Messages				
MTI	Description	Function Code	Description	Initiated By
1240	First Presentment	200	First presentment	Acquirer

Chargeback Processing Cycle IPM Messages				
MTI	Description	Function Code	Description	Initiated By
1442	First Chargeback	450	Full amount	Issuer
		453	Partial amount	Issuer
1240	Second Presentment	205	Full amount	Acquirer
		282	Partial amount	Acquirer
1442	Arbitration Chargeback	451	Full amount	Issuer
		454	Partial amount	Issuer

In addition, the following MTI and Function Code combinations may be used in chargeback processing:

- Retrieval Request/1644-603
- Fee Collection (Member-generated)/1740-700, -780, -781, or -782
- Fee Collection (Clearing System-generated)/1740-783

1.1.3 Chargeback Benefits of GCMS

GCMS provides the following benefits.

- Retrieval request and response data in chargeback messages so that customers can tell at a glance the outcome of a retrieval request.
- MasterCom® dates for documentation sent, if present, in the previous cycle.
- Information from the previous chargeback cycle with each subsequent chargeback cycle, so that customers are not required to obtain this information from their archives. This information includes amounts, reason codes, and DE 72 (Data Record) texts.

In addition:

- IPM Second Presentment/1240 and Arbitration Chargeback/1442 messages indicate the reason for the second presentment or arbitration chargeback.
- IPM documentation indicators have one purpose—to indicate whether documentation will follow the transaction.

1.2 Rights and Obligations

All customers have certain rights and obligations when clearing and settling transactions. Customers are required to submit and to accept specific transaction records electronically through GCMS.

Additionally, all customers should balance their net settlement debit or credit advisement received daily to their IPM reconciliation messages (IPM File Currency Summary/1644-680 and

IPM Financial Position Detail/1644-685). These messages show the net result of all records sent to and received from MasterCard in one day.

Refer to *IPM Clearing Formats* for information about messages and procedures for presentment of transactions.

Refer to *Settlement Manual* for information about settlement advisements.

1.2.1 Acquirer Responsibilities

All acquirers are responsible for the following tasks.

- Ensuring that presented data is accurate, complete, and in compliance with the MasterCard operating rules
- Editing, monitoring, and reconciling messages sent and received by balancing the IPM reconciliation messages sent and received by balancing the IPM reconciliation messages (IPM File Currency Summary/1644-680 and IPM Financial Position Detail/1644-685) to their internal system reports of customer-generated data and data generated by MasterCard. This requirement ensures that customers reconcile all rejected and accepted messages.
- Receiving all IPM First Chargeback/1442 messages that issuers submit and either:
 - Accepting responsibility for the transactions received, or
 - Pursuing a remedy for the transactions in accordance with the rules and procedures specified within this guide

For example, after receiving a chargeback, the acquirer must not enter the item improperly into interchange as a new first presentment unless the applicable chargeback rule states that is the proper procedure. Normally, if the acquirer can remedy the dispute (such as when the merchant can provide supporting documentation), the acquirer must submit the transaction as a second presentment.

Refer to *IPM Clearing Formats* for these message formats.

1.2.2 Issuer Responsibilities

All issuers are responsible for the following tasks.

1.3 Clearing and Settlement

When a cardholder uses a MasterCard® card to purchase goods or services from a merchant, the acquirer will reimburse the merchant for the transaction. The acquirer then settles those funds with the issuer by presenting the transaction into interchange. MasterCard provides this functionality.

In summary, clearing is the movement of data from the acquirer to MasterCard, and from MasterCard to the issuer. Settlement is the process used to exchange funds between customers for the net value of the monetary transactions cleared for that processing day. Interchange is the exchange of transaction data between customers.

1.4 Chargeback Stages

After the first presentment of a transaction from the acquirer to the issuer, the issuer may determine that, for a given reason specified within this guide, the transaction may be invalid. The issuer may then return the transaction to the acquirer as a chargeback for possible remedy.

Under no circumstances should the issuer, acquirer, merchant, or cardholder retain funds, goods, and/or services twice for the same transaction. For example, when an issuer has billed a transaction to its cardholder's account for payment and then chooses to exercise a chargeback right, the issuer must credit the cardholder's account for the amount of the chargeback. An issuer must not credit a cardholder twice because of a chargeback processed by the issuer and a refund processed by the merchant.

Interchange procedures allow for the following processing for each transaction:

- First Presentment/1240
- First Chargeback/1442
- Second Presentment/1240
- Arbitration Chargeback/1442
- Arbitration Case Filing

For detailed requirements applicable to a specific message reason code, refer to section 3, MasterCard Message Reason Codes—Dual Message System Transactions.

Additionally, if an issuer needs a copy of the transaction information document (TID), the retrieval process has two steps—Retrieval Request and Retrieval Fulfillment. The retrieval process also may include Image Review. For detailed requirements applicable to the retrieval process, refer to section 2, Retrieval Requests and Fulfillments.

The following table identifies the stages of a transaction when the issuer initiates a chargeback.

Chargeback Stages		
Stage	Description	MIT-Function Code(s)
First Presentment	Acquirer submits the transaction to the issuer.	1240-200
Cardholder or issuer disputes the first presentment		
Retrieval Request	Issuer may request a copy of the sales ticket to support or identify a potential chargeback.	1644-603
NOTE: Most chargebacks do not require a retrieval request.		

Chargeback Stages		
Stage	Description	MIT-Function Code(s)
Chargeback	Issuer initiates a chargeback within the time frame applicable to the specific message reason. (Refer to section 3, MasterCard Message Reason Codes—Dual Message System Transactions for details.)	1442-450 (full amount) 1442-453 (partial amount)
<p>NOTE: If an issuer receives a legible copy of the TID through a second presentment for message reason code 4802—Requested/Required Information Illegible or Missing, and after viewing the item for the first time determines that it has another right of chargeback for a different message reason code, the issuer must start the process again with a new chargeback. Refer to section Message Reason Code 4802—Requested/Required Information Illegible or Missing for more information.</p>		
Second Presentment	When applicable, the acquirer may process a second presentment within 45 calendar days of the Central Site Business Date (PDS 0158 [Business Activity], subfield 5 [Business Date]) of the chargeback.	1240-205 (full amount) 1240-282 (partial amount)
Arbitration Chargeback	When applicable, the issuer may initiate an arbitration chargeback within 45 calendar days of the Central Site Business Date of the second presentment.	1442-451 (full amount) 1442-454 (partial amount)
Arbitration Case Filing	The acquirer may file an arbitration case to MasterCard for a decision on the dispute within 45 calendar days of the Central Site Business Date of the arbitration chargeback.	N/A

1.5 Explanation of Receipt and Processing Date

For purposes of definition, the receipt date for a presented (clearing) transaction or a chargeback is the Central Site Business Date in Private Data Subelement (PDS) 0158 (Business Activity), subfield 5 (Business Date).

When calculating clearing time frames, the Central Site Business Date of an outgoing chargeback **is** counted as day one.

The Central Site Business Date of the presentment or the incoming chargeback **is not** counted as day one.

1.6 Explanation of Acquirer Reference Data

The acquirer assigns the 23-digit value in DE 31 (Acquirer Reference Data [ARD]) to identify the original transaction when it is processed through GCMS and to identify the transaction throughout its life cycle.

1.6.1 Interchange Rate Designator

The interchange rate designator (IRD) identifies the interchange rate program for which the acquirer presented the transaction throughout the life cycle of the item (including during presentment, retrieval, and chargeback).

The IRD is presented in PDS 0158 (Business Activity), subfield 4 (Interchange Rate Designator).

Refer to *Interchange Manual* (respective region) for additional interchange rate program requirements.

1.7 Processing Cycles and Time Frames

Following the first presentment of a transaction, the chargeback life cycle includes the first chargeback and, if necessary, a second presentment, arbitration chargeback, and arbitration case filing.

Applicable time frames associated with the generation of a first chargeback depend on the message reason code. Refer to section 3, MasterCard Message Reason Codes—Dual Message System Transactions for the applicable time frames.

1.7.1 GCMS Support of Time Frames

GCMS edits the First Chargeback/1442, Second Presentment/1240, and Arbitration Chargeback/1442 messages to validate chargeback processing and time frame requirements.

Refer to *IPM Clearing Formats* for detailed information about IPM messages.

NOTE:

A customer that experiences severe operational difficulties because of a natural disaster may contact its Customer Operations Services representative and apply for a hardship variance. If approved, MasterCard will waive time frame edits applicable to all message reason codes for a prescribed period.

MasterCard will publish approved variances in the *Global Operations Bulletin* and in the Text Message/1644 message. The customer that received the variance is responsible for identifying each transaction accordingly.

1.7.2 Time Frame for First Presentment

An acquirer must present the transaction to the issuer within **one** of the following time frames.

- If the transaction was completed with electronically recorded card information (whether card-read or key-entered), the acquirer has a maximum of seven calendar days after the transaction date to present the transaction to the issuer.
- If the transaction was completed with manually recorded card information (whether imprinted or handwritten), the acquirer has a maximum of 30 calendar days after the transaction date to present the transaction to the issuer.
- For transactions effected at a U.S. region merchant with a card issued in the U.S. region, if the transaction was completed with manually recorded card information (whether imprinted or handwritten), the acquirer has a maximum of 14 calendar days after the transaction date to present the transaction to the issuer.

These time frames are defined as the time between the transaction date and the Central Site Business Date. When calculating the number of days, consider the transaction date as day zero. An issuer **must** accept a transaction submitted beyond the applicable time frame if the account is in good standing or the transaction can be honored.

Notwithstanding these time frames, the acquirer has a maximum of 30 calendar days (14 calendar days for intra-United States transactions) after the transaction date to present a transaction if the acquirer must delay presentment:

- Because of the merchant's delay in submitting the transaction, as permitted under Chapter 3, Transaction Records of *Transaction Processing Rules*; or
- A national bank holiday of at least four consecutive days occurred, which prevented the acquirer from presenting a card-read or key-entered transaction within the applicable seven-calendar-day time frame.

In either such event, the acquirer must present the transaction promptly upon receipt.

The issuer may use the following values to determine whether a transaction has been completed with electronically or manually recorded card information.

Time Frame for First Presentment

In this type of message...	IF a transaction is completed with manually recorded card information, THEN...	IF a transaction is completed with electronically recorded card information, THEN...
First Presentment/1240 message	DE 22, subfield 7 (POS Terminal PAN Entry Mode) contains a value of one of the following: <ul style="list-style-type: none">• 1 (manual input; no terminal)• 0 (unspecified; data unavailable)	DE 22, subfield 7 contains any other valid value

Time Frame for First Presentment

In this type of message...	IF a transaction is completed with manually recorded card information, THEN...	IF a transaction is completed with electronically recorded card information, THEN...
Financial Transaction Advice/0220 (Debit MasterCard force post) message	DE 22, subfield 1 (Card Data: Input Mode) contains a value of one of the following: <ul style="list-style-type: none">• 01 (PAN manual entry)• 00 (PAN entry mode unknown)	DE 22, subfield 1 contains any other valid value

1.7.3 Time Frame for First Chargeback

The time frames for the first chargeback are 45, 60, 90, 120, and 540 calendar days after the Central Site Business Date, depending on the individual reason for the chargeback. GCMS measures this time limit from the Central Site Business Date of the presentment.

For certain chargeback reasons, the time frame may be calculated from a day other than the Central Site Business Date. The message reason codes in section 3, MasterCard Message Reason Codes—Dual Message System Transactions detail these exceptions.

When delayed delivery of goods or performance of services by a merchant results in a subsequent dispute about the condition of the goods or the quality of the services, MasterCard will calculate the period of 120 days using the delivery or performance date.

In cases that involve the delayed delivery of goods or performance of services that the cardholder asserts the merchant never provided, MasterCard will calculate the period of 120 days from the latest anticipated date that the merchant was to provide the goods or services.

In cases that involve interrupted services where the services are immediately available, the period of 120 days will begin on the date that the services cease. In no case shall the first chargeback exceed 540 days (approximately 18 months) from the Central Site Business Date of the first presentment. The issuer must prorate the chargeback amount to reflect the services received. (Refer to section Example 13—Prorated Chargeback Period for Interrupted Services to determine the proper prorated chargeback period.)

1.7.4 Time Frame for Second Presentment

The time frame for a second presentment is 45 calendar days.

GCMS measures this period as the time between the Central Site Business Date that the customer received the chargeback, and the date the transaction is subsequently processed as a second presentment. GCMS will reject any second presentment submitted more than 45 calendar days after receipt of the previous cycle.

1.7.5 Time Frame for Arbitration Chargeback

The time frame for an arbitration chargeback is 45 calendar days.

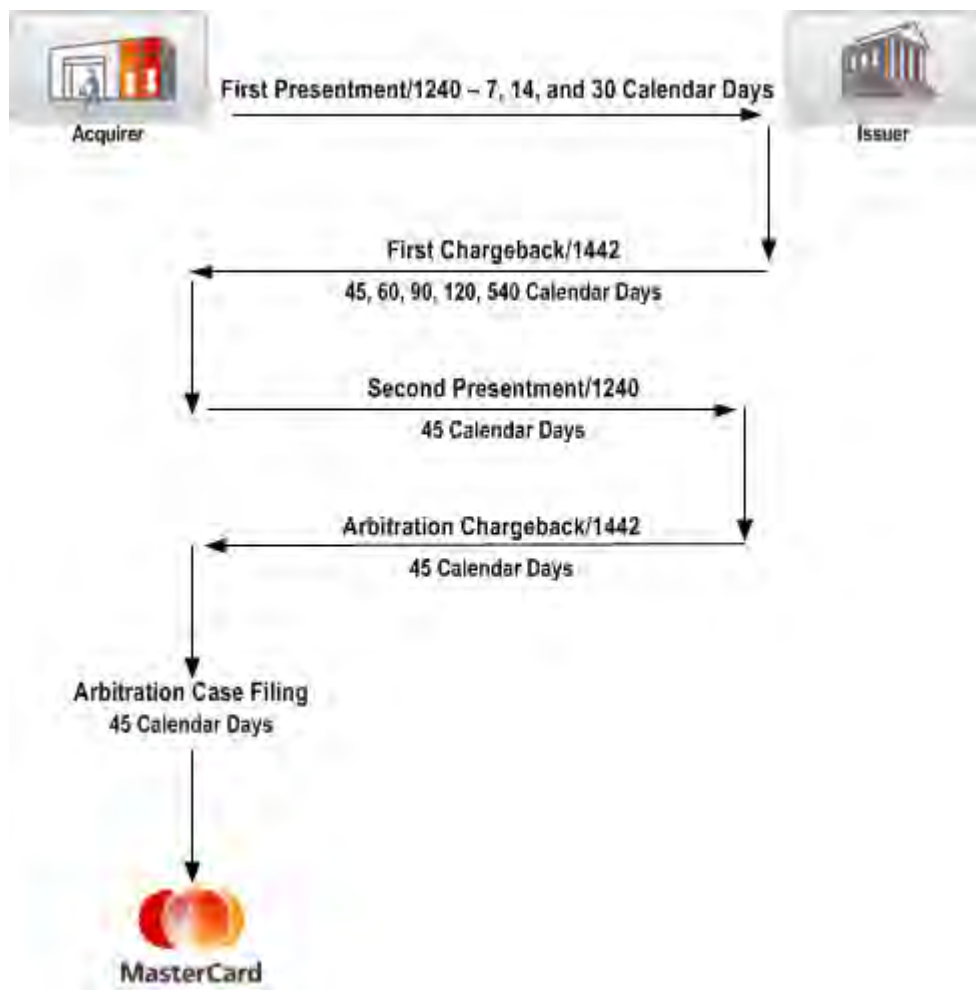
GCMS measures this period as the time between the Central Site Business Date that the customer received the second presentment and the date the transaction is subsequently processed as an arbitration chargeback. GCMS will reject any arbitration chargeback submitted more than 45 calendar days after receipt of the previous cycle.

1.7.6 Time Frame for Arbitration Case Filing

If the dispute is not resolved after completion of the first presentment, chargeback, second presentment, and arbitration chargeback cycles, a customer may proceed to arbitration within 45 calendar days of the Central Site Business Date of the arbitration chargeback.

The following diagram shows the chargeback processing cycles and time frames.

Chargeback Processing Cycles and Time Frames



1.8 Processing First Presentment/1240 Messages

The first presentment occurs when the acquirer submits transaction data to the issuer for the first time for posting to the cardholder's account.

To minimize subsequent retrievals, chargebacks, and second presentments, acquirers must ensure that all presented clearing transactions contain accurate and complete data in the applicable first presentment and addendum messages. To further minimize subsequent chargebacks and second presentments, issuers must ensure that all transaction detail provided by the acquirer is readily available to the cardholder and to internal operations.

The acquirer must send all presented transactions to GCMS using the messages and procedures that MasterCard specifies.

NOTE:

For information about the message procedures for presentment of transactions, refer to *IPM Clearing Formats*.

The acquirer must present all cash disbursements, purchases, credits, unique transactions, and Payment Transactions for the full amount of the original transaction currency as agreed to by the cardholder. The amount may not be increased (or reduced in the case of a credit or a Payment Transaction) unless specifically authorized within this guide. Acquirers must present these transactions promptly to issuers.

Except as otherwise provided in the Standards (for example, Chapter 3, POI Currency Conversion, *Transaction Processing Rules*), MasterCard will convert all transactions processed through GCMS into the equivalent reconciliation currency amount for settlement. MasterCard (not the merchant or acquirer) will convert the transaction using the buy, mid, fixed, and sell rates of the representative group of currencies most frequently traded.

Other arrangements are defined for those customers participating in bilateral agreements as described in Chapter 1 of the *Settlement Manual*.

The term "Standards" as used in this guide has the meaning set forth in the Definitions section of *MasterCard Rules*.

NOTE:

For more information about currency conversions, refer to Chapter 13 of the *GCMS Reference Manual*.

1.9 Processing First Chargeback/1442 Messages

Customers must use the appropriate MTI and function code to identify the first chargeback.

MTI	First Chargeback/1442
Function Code 450	Full amount
Function Code 453	Partial Amount

An issuer may process a First Chargeback/1442 message if it determines that for a valid chargeback reason specified below and detailed in section 3, MasterCard Message Reason Codes—Dual Message System Transactions, the transaction may be charged back to the acquirer.

Code	Reason
4802	Requested/Required Information Illegible or Missing
4807	Warning Bulletin File
4808	Requested/Required Authorization Not Obtained
4812	Account Number Not on File
4831	Transaction Amount Differs
4834	Duplicate Processing
4837	No Cardholder Authorization
4840	Fraudulent Processing of Transaction
4841	Canceled Recurring Transaction
4842	Late Presentment
4846	Correct Transaction Currency Code Not Provided
4849	Questionable Merchant Activity
4850	Installment Billing Dispute (Participating Countries Only)
4853	Cardholder Dispute—Defective/Not As Described
4854	Cardholder Dispute—Not Elsewhere Classified (U.S. region only)
4855	Goods or Services Not Received
4859	Addendum, No-show, or ATM Disputes
4860	Credit Not Processed

Code	Reason
4863	Cardholder Does Not Recognize—Potential Fraud
4870	Chip Liability Shift
4871	Chip/PIN Liability Shift
4999	Domestic Chargeback Dispute (Europe region only)

An issuer may exercise one first chargeback per presented transaction within the time frame applicable for the chargeback reason code chosen. The transaction amount may be charged back one time by the issuer, either as a full chargeback amount, a partial chargeback amount, or multiple partial chargeback amounts not to exceed the original clearing message amount. The transaction amount may include a full or prorated Brand-level Surcharge or Product-level Surcharge). Upon reissuing a MasterCard or Debit MasterCard card with the same primary account number (PAN) and a new expiration date, the issuer must include the expiration date in all chargeback records. This requirement also applies to Maestro cards.

NOTE:

For information about the Brand-level Surcharge or Product-level Surcharge, refer to *MasterCard Rules*, Chapter 9, “Asia/Pacific Region Rules,” Rule 5.11.2, “Charges to Cardholders”; Chapter 12, “Latin America and the Caribbean Region Rules,” Rule 5.11.2, “Charges to Cardholders”; and Chapter 15, “Additional U.S. Region and U.S. Territory Rules,” Rule 5.11.2, “Charges to Cardholders.”

Under most circumstances, GCMS will measure the time frame from the Central Site Business Date of the presentment. Refer to section Processing Cycles and Time Frames and the specific message reason codes in MasterCard Message Reason Codes—Dual Message System Transactions for detailed information about time frame measurement.

To generate a chargeback, the issuer must submit the First Chargeback/1442 message with the applicable message reason as described in section 3, MasterCard Message Reason Codes—Dual Message Reason Codes—Dual Message System Transactions.

The Corporate Purchasing Department Account Program does not have chargeback rights for the following message reason codes:

- 4837—No Cardholder Authorization
- 4840—Fraudulent Processing of Transactions
- 4863—Cardholder Does Not Recognize—Potential Fraud

IPM messages are composed of data elements and private data subelements critical to the exchange of transactions between acquirers and issuers. Customers must ensure that all of the data that is contained within the IPM messages is accurate and complete.

1.9.1 First Chargeback Amount (DE 4 [Amount, Transaction])

An issuer must not charge back a transaction for an amount that exceeds the full amount of the transaction presented by the acquirer.

An issuer may, however, charge back a transaction for an amount less than the full amount of the transaction.

NOTE:

This rule applies to all transactions, except for transactions converted to U.S. dollars. Under these circumstances, the chargeback may be for an amount greater than the transaction amount originally presented by the acquirer.

NOTE:

To charge back a transaction for an amount less than the full amount of the transaction, issuers must submit the First Chargeback/1442 message with a function code of 453 (partial amount).

DE 24 (Function Code) identifies chargebacks submitted for an amount that is different from the original transaction amount. Customers must provide the partial amount function code throughout the life cycle of the chargeback, when applicable.

- **Customers in the U.S. region** processing a First Chargeback/1442 message:

An issuer in the U.S. region that processes a chargeback will process it in U.S. dollars, using the First Chargeback/1442 message, with no conversion.

- **Customers outside the U.S. region** processing a First Chargeback/1442 message:

An issuer located outside the U.S. region that processes a chargeback will convert the cardholder billing currency amount directly into U.S. dollars, except when the issuer and acquirer both participate in an intracurrency settlement agreement for which the transaction qualifies. In such event, the issuer will process the chargeback in the currency of the applicable intracurrency settlement agreement.

For information about currency conversion processing procedures, refer to Chapter 13 of the *GCMS Reference Manual*.

- **For intra-European transactions only.** Issuers may process a chargeback for the same or lesser amount of the original presentment received from the acquirer either:
 - In the original presentment reconciliation currency, as specified in DE 5 (Amount, Reconciliation) of the First Presentment/1240 message.
 - In the amount debited in the issuer's payment currency used for settlement of the original presentment, as specified in DE 6 (Amount, Cardholder Billing) of the First Presentment/1240 message.

For example, if the transaction is in EUR and the cardholder's currency is GBP, the chargeback amount may be in either EUR or GBP.

1.10 Processing Second Presentment/1240 Messages

Customers must use the appropriate MTI and function code to identify the second presentment.

MTI	Second Presentment/1240
Function Code 205	Full amount
Function Code 282	Partial Amount

An acquirer may process a second presentment if the chargeback is invalid or if the acquirer can provide additional information to correct the original defect that led to the chargeback.

Refer to the specific message reason code for more information about second presentments. Refer to sections Supporting Documentation and Missing Documentation for detailed information about supporting documentation and missing documentation.

The processing requirements for a second presentment are identical for many of the message reason codes. The following standard procedure applies to these message reason codes unless otherwise stated under the particular message reason code:

- To process a second presentment electronically, the acquirer must process a Second Presentment/1240 message through GCMS with the applicable information in DE 95 (Card Issuer Reference Data) to identify the original chargeback. MasterCard does not require acquirers to return all original supporting documentation that the issuer provided with the original chargeback. Acquirers must provide only the additional documentation, as required in this guide, to support the current processing cycle.
- If both a transaction certificate and related data are presented in the clearing record (but not the authorization record), the acquirer is entitled to be reimbursed by the issuer for a handling fee for a second presentment for Message Reason Codes 4812 (Account Number Not On File). The acquirer can collect a USD 25 handling fee by submitting a Fee Collection/1740 message.

Refer to the *GCMS Reference Manual* for more information.

1.10.1 Second Presentment Amount

An acquirer processes a second presentment for the same or lesser amount of the chargeback received from the issuer in U.S. dollars, without any further currency conversion.

For intra-European transactions only. An acquirer may process a second presentment for the same or lesser amount of the chargeback received from the issuer either:

- In the currency of the chargeback, as specified in DE 4 (Amount Transaction) of the First Chargeback/1442 message.
- In the acquirer payment currency used for settlement of the chargeback, as specified in DE 5 (Amount, Reconciliation) of the First Chargeback/1442 message.

Acquirers cannot process a second presentment for an amount greater than the issuer's chargeback, but the acquirer may process a second presentment for a lesser amount. Acquirers can initiate a partial amount second presentment when an issuer has charged back the full amount of the original presentment. And through communication with the merchant, the acquirer accepts responsibility for a portion of the disputed amount. Acquirers notify MasterCard and issuers that the second presentment is for less than the full amount of the first chargeback, by submitting a Second Presentment/1240 message with a function code of 282 (partial amount).

If the amount is not being reduced with the acquirer's second presentment, and the issuer originally submitted the First Chargeback/1442 message with a function code of 453 (partial amount), the acquirer must submit the Second Presentment/1240 message with a function code of 282 (partial amount).

NOTE:

To indicate a reduced chargeback amount, the issuer submits a First Chargeback/1442-453 message and the acquirer submits a Second Presentment/1240-282 message. If the issuer or acquirer does not reduce the amount, it should process the second presentment or arbitration amount with the same partial amount function code that it received.

1.11 Processing Arbitration Chargebacks (Arbitration Chargeback/1442 Message)

Customers must use the appropriate MTI and function code to identify the first chargeback.

MTI	Arbitration Chargeback/1442
Function Code 451	Full amount
Function Code 454	Partial Amount

An issuer has the right to collect a USD 25 handling fee upon receipt of a TID provided with a second presentment that reveals a merchant name, date, or location differing from the information transmitted in the first presentment. This fee is to reimburse the issuer for expenses incurred resulting from erroneous information provided with the original presentment that prompted the issuance of the unnecessary chargeback. The issuer collects this fee by processing a Fee Collection (Member-Generated)/1740 message to the acquirer with message reason code 7612.

NOTE: The issuer must start the processing cycle again with a First Chargeback/1442 message if it receives a legible copy of the TID through a second presentment of a chargeback for message reason code 4802—Requested/Required Information Illegible or Missing and, after viewing the document for the first time, determines that it has another right of chargeback for a different reason.

The following standard procedure applies to an arbitration chargeback for each message reason code, unless otherwise stated. The issuer must process an Arbitration Chargeback/1442 message to the acquirer through GCMS, placing the same information in DE 95 (Card Issuer Reference Data) as was identified in the first chargeback and second presentment.

NOTE:

The issuer must provide any new documentation that supports the arbitration chargeback or the change in the message reason code to the acquirer.

Refer to section 1.15, Supporting Documentation for more information about supporting and missing documentation.

Refer to Arbitration Chargeback/1442 IPM (Function Codes 451 or 454) Message Reason Code Usage in section 3, MasterCard Message Reason Codes—Dual Message System Transactions for a list of definitions of the Arbitration Chargeback/1442 IPM message reason codes.

1.11.1 Arbitration Chargeback Amount

Issuers process an arbitration chargeback for the same or lesser amount of the second presentment received from the acquirer in U.S. dollars, without any further currency conversion.

For intra-European transactions only. Issuers may process an arbitration chargeback for the same or lesser amount of the second presentment received from the acquirer either:

- In the second presentment reconciliation currency, as specified in DE 5 (Amount, Reconciliation) of the Second Presentment/1240 message.
- In the amount debited in the issuer's payment currency used for settlement of the second presentment, as specified in DE 6 (Amount, Cardholder Billing) of the Second Presentment/1240 message.

An arbitration chargeback may not be for an amount in excess of the acquirer's second presentment, but it may be for a lesser amount. To indicate a lesser amount, the issuer submits the Arbitration Chargeback/1442 with a function code of 454 (partial amount).

If the acquirer has initiated the second presentment for an amount less than the original chargeback amount, the issuer must process the arbitration chargeback with the function code of 454 (partial amount).

1.12 Arbitration Case Filing

After an issuer initiates an arbitration chargeback, neither the issuer nor the acquirer has further rights of chargeback or presentment.

An acquirer may file an arbitration case with MasterCard to resolve the dispute for one of the following reasons:

- The acquirer thinks that the issuer's arbitration chargeback was invalid.
- The acquirer did not receive the supporting documentation that the issuer should have provided with the arbitration chargeback. (If the arbitration case involves missing documentation, the acquirer must wait eight calendar days before filing the case.)
- The acquirer can provide documentary evidence to remedy the arbitration chargeback. (MasterCard does not consider additional documentation that the acquirer should have provided to the issuer with the second presentment.)

Refer to section 6, Arbitration Procedures for more information about arbitration case filing procedures.

NOTE: A customer can file an arbitration case only when it has first exercised any available rights under the chargeback processes described in this guide.

A customer that requests to withdraw the arbitration filing before the issuance of a ruling is assessed both the filing fee and a withdrawal fee by MasterCard.

MasterCard will rule on the case based on the documentation provided within the chargeback processing cycles. Therefore, both customers should make sure that they present their best case—the issuer with its chargeback and arbitration chargeback, and the acquirer with its second presentment and arbitration case filing.

In circumstances where no applicable message reason code exists to remedy a dispute, and a financial loss has been documented as a direct result of a rule violation, the customer may attempt to resolve the matter through compliance procedures.

Refer to section 6, Arbitration Procedures for the arbitration filing procedures.

Refer to section 7, Compliance Procedures for the compliance procedures.

1.12.1 Arbitration Case Filing Amount

All arbitration proceedings are for amounts expressed in USD. Intra-European cases may be filed in EUR. Intra-United Kingdom cases may be filed in GBP.

When customers initiate an arbitration case filing, the amount must not exceed the full amount of the arbitration chargeback, but it may be for a lesser amount.

1.13 Record Content

Customers must process all chargebacks, second presentments, and arbitration chargebacks through GCMS using IPM messages.

- First Chargeback/1442
- Second Presentment/1240
- Arbitration Chargeback/1442

IPM messages include specific fields critical to the interchange of transactions between acquirers and issuers. Customers must ensure that all the data contained within the IPM message is accurate and complete.

Refer to *IPM Clearing Formats* for message formats.

Customers that submit transactions must perform specific edits on each field of the IPM message. In general, the customer must edit all fields for correct content and the record must contain all required fields.

If the customer processes a message and it does not pass the GCMS edit criteria, GCMS will reject the message.

The following sections identify fields included within the first chargeback, second presentment, and arbitration chargeback messages that are of particular importance in the interchange process. Therefore, customers must ensure that they adhere to the following criteria when processing a chargeback.

1.13.1 Card Issuer Reference Data

DE 95 (Card Issuer Reference Data) is a unique value with a maximum of 10 positions that the issuer assigns with its original chargeback.

DE 95 is used to track the chargeback throughout its life cycle. The issuer may, at its option, use the first four positions to identify its Customer ID number. DE 95 may be used to identify the originator and, in turn, the originator may determine and direct the chargeback to the department or affiliate customer that initiated the original chargeback.

Additionally, the issuer provides DE 95 when processing a retrieval request. The acquirer is required to include the same data in a subsequent fulfillment of the retrieval request.

The issuer must not use the same DE 95 value more than once in a 12-month period. GCMS edits validate all incoming chargebacks against the chargeback history file to ensure that the incoming chargebacks do not contain a DE 95 value used previously with the same bank identification number (BIN). Acquirers must not modify the DE 95 value when submitting a second presentment. The same unique DE 95 value used for the First Chargeback/1442 must be maintained with the Second Presentment/1240, Arbitration Chargeback/1442 and arbitration case filing. GCMS will reject the chargeback, second presentment, or arbitration chargeback if it contains an invalid DE 95 value.

1.13.2 Documentation Indicator

A customer uses PDS 0262 (Documentation Indicator) to indicate the following conditions.

Code	Description
0	No documentation to follow
1	Documentation to follow

The documentation indicator shows that the customer is providing documentation to support a chargeback, second presentment, or arbitration chargeback.

- When documentation is neither required nor sent, the customer places a **zero** in PDS 0262.
- If the chargeback requires supporting documentation, the customer places a **one** in PDS 0262.
- If a customer chooses to provide documentation, although it is not required, the customer again places a **one** in PDS 0262.
- Customers should not process second presentments or arbitration chargebacks for missing documentation if the message reason code for the previous cycle did not require documentation.
- GCMS will edit this field for all chargeback messages that require supporting documentation, and reject the message if the indicator is not a **one**.

1.13.3 Data Record Text

Customers use DE 72 (Data Record) during the different chargeback processing cycles to provide the receiving customer with specific information about the transaction.

Some chargeback reasons require that the sender of the chargeback, second presentment, or arbitration chargeback enter specific text. If specific text is not required in DE 72, the sender of the message may provide information about the disputed transaction or identify the reason for a returned transaction in DE 72.

An issuer may include additional message reason codes in DE 72 if the item qualifies for more than one specific chargeback reason. However, the additional chargeback reasons would serve only as an advisement and would not require a response of either acceptance or denial from the acquirer. The issuer may use the additional message reason codes only if this does not interfere with the required DE 72 text for the chargeback message reason.

For Mexico domestic transactions, the first positions of DE 72 must contain the Mexico domestic reason code (up to three alphanumeric characters).

1.13.3.1 Data Record Text Examples

In this guide, for message reason code 4812—Account Number Not On File, the acquirer's second presentment conditions chart shows **None** under the DE 72 (Data Record) heading.

This indicates that text is not required. However, the acquirer should identify the reason for the second presentment in DE 72, for example, "CHARGEBACK PAST TIME."

Message reason code 4834—Duplicate Processing requires that the issuer provide the contents of DE 31 (Acquirer Reference Data) of the first transaction posted to the cardholder's account in DE 72 of the chargeback. In this instance, the issuer must complete and use the required text of "FIRST REF NNNNNNNNNNNNNNNNNNNNNNNNNN."

Refer to the individual message reason codes in section 3, MasterCard Message Reason Codes —Dual Message System Transactions to determine whether there is a particular requirement to provide text.

1.14 Retrieval Requests

Before initiating certain chargebacks, the issuer may be required to request a copy of the TID to substantiate the chargeback.

The acquirer is under an obligation to fulfill this request by providing a copy or substitute draft of the TID, or alternatively must provide a response advising the issuer why the acquirer cannot honor the request.

Refer to section 2, Retrieval Requests and Fulfillments—MasterCard Dual Message System Transactions for more information about processing retrieval requests and fulfillments.

1.15 Supporting Documentation

The term “documentation” is used throughout the various chargeback cycles. Documentation may be required to support the chargeback, second presentment, or arbitration chargeback. Supporting documentation, regardless of cycle, must provide sufficient detail to enable all parties to understand the nature of the dispute or rebuttal. MasterCard will determine whether the specific documentation presented in a chargeback cycle contains sufficient detail.

Translation of Documentation. Customers must provide the relevant documentation or information to substantiate the chargeback cycle, arbitration case, or compliance case in the English language or with an accompanying translation in English. The customer must provide a copy of the original documentation that was translated.

When Customers Share a Common Language. A translation of the documentation is not necessary if the dispute is initiated between two customers that share a common language. However, if such a dispute escalates to an arbitration or compliance case, the filing customer must provide an English translation of the relevant selections of the documentation that corroborates the dispute when filing a case. The filing customer also must include a copy of the original documentation that was translated.

Documentation Processed Through MasterCom®. When a customer forwards chargeback documentation using the CSD application of the MasterCom electronic imaging system, the system automatically generates the chargeback record information and forwards it with the supporting documentation.

If a second presentment or arbitration chargeback occurs, the customer should provide only new documentation through the MasterCom system. (Customers are not required to return all original supporting documentation provided by the sending customer for each subsequent phase of the chargeback process. They must provide only the additional documentation as required in this guide to support the current processing cycle.)

For procedures to process chargeback support documentation through the MasterCom system, refer to the *MasterCom Administrator's Manual* and the online Help for the MasterCom electronic imaging system.

Any action received in MasterCom must be responded to in MasterCom. Any action responded to outside of MasterCom will not be considered a proper response to the request.

Non-matching Primary Account Number (PAN) Information. For transactions processed using the MasterCard PayPass PAN Mapping Service or the MasterCard Digital Enablement Service, the cardholder PAN in chargeback supporting documentation will differ from the PAN originally transmitted by the acquirer. For such transactions, or in the event of any difference in PAN information, the PAN mismatch must not be the sole basis for an acquirer's documentation-related second presentment. The acquirer must be able to demonstrate through other transaction details that the documentation provided by the issuer does not support the chargeback.

1.15.1 Documentation Types

Some examples of the types of documentation are provided in this section.

Any requirement to provide documentation is identified for each message reason code in section 3, MasterCard Message Reason Codes—Dual Message System Transactions.

Some examples of the types of documentation include the following:

- **The TID**—The customer is required to send the original or a legible photocopy of the actual TID that was generated upon completion of the transaction. There are exceptions to this rule, for example, when the type of transaction allows the acquirer to provide an electronically reproduced substitute draft of the transaction or when the cardholder uses a PIN. This guide notes the applicable exceptions.

Merchants with electronic terminals are required to truncate the Primary Account Number (PAN). When the TID contains an authorization response provided through the MasterCard Network or the clearing system provides DE 55 for off-line Chip processing, all aspects of the exception item process will support PAN truncation on TIDs. At no time does the merchant need to retain the entire PAN, with the exception of transactions resulting from a manual embossment or electronic terminals that do not obtain Dual Message System authorization with a magnetic stripe transaction.

- **Cardholder copy of the slip**—A copy of the sales slip provided by the cardholder.

- **Cardholder documentation** that provides specific information about the dispute. By providing this cardholder documentation, the issuer is certifying that there is a relationship between the issuer and the cardholder, and that the information is true, accurate, and complete. Cardholder documentation used as supporting documentation must be the result of contact with the cardholder. Cardholder documentation may be, but is not limited to, a written cardholder letter, Expedited Billing Dispute Form, electronic mail message, or password-protected website.
- **A written complaint (letter, form, or email message) from a company or government agency representative on behalf of a corporate card cardholder for (1) non-fraudulent type disputes and (2) message reason code 4837 (No Cardholder Authorization) chargebacks when the authorized cardholder no longer is employed by the company or government agency and the issuer has closed the account**—Providing specific information about the dispute of the transaction, which may include the cardholder's name, account number, transaction date, transaction amount, disputed amount, and a statement that the complaint has been written by a company or government agency representative on behalf of a corporate card cardholder. In providing an email message, the issuer is certifying that there is a relationship between the issuer and the cardholder on whose behalf the message was generated and that the message is true, accurate, and complete (unedited).
- **An Expedited Billing Dispute Resolution Process form**—Completed by the issuer's customer service representative while on the phone with the cardholder or a company or government agency representative on behalf of a corporate card cardholder. The Expedited Billing Dispute Resolution Process Form may be provided in place of a written complaint generated by or on behalf of the cardholder. The completed form provided as supporting documentation must be the result of contact with the cardholder. There are two types:
 - The Expedited Billing Dispute Resolution Process (Non-fraud) form may be used only for non-fraud-related disputes using message reason codes 4831, 4841, 4846, 4853, 4854, 4855, 4859, and 4860.
 - The Expedited Billing Dispute Resolution Process (Fraud) form may be used for disputes using message reason codes 4837, 4840, 4870, and 4871. This form may only be used if the MasterCard card account is closed and the transaction has been reported to SAFE (System to Avoid Fraud Effectively). The issuer must supply the cardholder's affidavit of fraud when requested by the acquirer pursuant to the cardholder's affidavit of fraud when requested by the acquirer pursuant to a judicial request or similar legal action.

Refer to Appendix F, Forms for instructions on accessing required forms. The customer service representative signs the form or electronically prints his or her name on the form. MasterCard will not require a cardholder signature in documentation supporting these chargebacks.

- **Progressive cardholder documentation**—A cardholder complaint (letter, email, or form), created under the condition described in the three preceding bullets of this section, that is sent as supporting documentation with an arbitration chargeback. The progressive cardholder documentation must specifically address new information or a merchant's rebuttal that was provided with a second presentment. The progressive cardholder documentation must be properly provided after the second presentment, arbitration chargeback, or arbitration case filing documentation. The progressive cardholder letter,

email, or form provided as supporting documentation must be the result of contact with the cardholder.

- **For chip-read transactions**, DE 55 and related data.
- **Any other documentation that may be appropriate to support a particular chargeback, second presentment, or arbitration chargeback**; for example, Electronic Data Capture (EDC) log, magnetic stripe-reading (MSR) terminal or hybrid terminal printer certification, merchant rebuttal, or the authorization log.

1.16 Missing Documentation

When the customer does not receive required supporting documentation within eight calendar days of receiving the chargeback, second presentment, or arbitration chargeback, it may submit a second presentment, arbitration chargeback, or file an arbitration case between the ninth calendar day and the 45th calendar day after receipt of the message. (This action does not apply to chargebacks that do not require supporting documentation.)

For example:

- If the acquirer did not receive the required documentation to support a chargeback, the acquirer can submit a Second Presentment/1240, message reason code 2002 for “Non-receipt of Required Documentation to Support Chargeback.”
- If the issuer did not receive the required documentation to support a second presentment, the issuer can submit an Arbitration Chargeback/1442, message reason code 4901 for “Required Documentation Not Received to Support Second Presentment.”

The following applies to Mexico domestic transactions only:

When the customer does not receive the required supporting documentation within one business day of receiving the chargeback, second presentment, or arbitration chargeback, it may submit a second presentment or arbitration chargeback or file an arbitration case between the second business day and the 45th calendar day after receipt of the message. All Mexico domestic transaction disputes require supporting documentation.

NOTE:

The customer must use the correct message reason code to indicate that documentation for the previous cycle was not received.

GCMS rejects any second presentment or arbitration chargeback message that indicates “missing documentation” if the Chargeback History File indicates that the customer provided documentation through the MasterCom system.

GCMS also rejects any arbitration chargeback that follows a valid second presentment containing a message reason code of 4901 in the following situation:

- The Chargeback History File indicates that documentation for the issuer’s first chargeback was not provided through the MasterCom system.
- The chargeback message reason always requires that documentation be provided.

1.17 Incompatible or Invalid Acquirer Reference Data

When processing a chargeback, an issuer must provide the acquirer with an Acquirer Reference Data (ARD) in the First Chargeback/1442 message.

If the acquirer receives an invalid ARD, or one that is incompatible with the cardholder account number and transaction amount, the acquirer must submit a Second Presentment/1442 message within 45 calendar days of the Central Site Business Date of the message. No documentation is required to support a second presentment caused by an invalid/incompatible ARD.

1.17.1 Second Presentment

When the acquirer submits a second presentment because the issuer supplied an incompatible or invalid ARD, and no documentation is required or provided, the acquirer must submit a second presentment with message reason code 2001 (Invalid Acquirer Reference Data on Documentation was Received or was Not Required).

When the acquirer did receive documentation, the acquirer must submit a second presentment with message reason code 2004, "Invalid Acquirer Reference Data on Chargeback; Documentation was Received."

1.17.2 Arbitration Chargeback

An issuer may remedy the second presentment within 45 calendar days of its receipt by providing the valid or compatible ARD with its arbitration chargeback.

If the issuer's investigation shows that it did provide correct information with its original chargeback, a copy of the incoming report showing the ARD must be provided as supporting documentation.

When initiating the arbitration chargeback, the issuer must state, "Correct reference number supplied" in DE 72 (Data Record).

1.17.3 Arbitration Case Filing

When two customers cannot resolve the validity or compatibility of the ARD, an arbitration case may be filed with MasterCard to resolve the dispute.

1.18 Invalid Chargeback, Second Presentment, and Arbitration Chargeback

A customer that receives an erroneous chargeback, second presentment, or arbitration chargeback must use the next processing cycle, if available, to reverse the message.

NOTE:

This guide does not address every example of a remedy that a customer may take when it believes that another customer has incorrectly effected a chargeback, second presentment, or arbitration chargeback. However, a customer always may reverse such incorrect processing during the next available processing cycle and must be prepared to prove its claim in arbitration if the other customer so proceeds.

For example, an acquirer must process a second presentment if it determines that it received an erroneous chargeback from an issuer; and an issuer must process an arbitration chargeback if it determines that it received an erroneous second presentment from an acquirer.

The customer that receives the chargeback, second presentment, or arbitration chargeback may accept it, or process a second presentment or arbitration chargeback, as applicable, if either of these processing cycles is available. If not, the customer may file an arbitration case.

1.19 Chargeback Information and Documentation Retention Period

Customers are required to store chargeback information and supporting documentation for all chargebacks, second presentments, arbitration chargebacks, and arbitration cases.

Customers do not need to keep these copies after the dispute is resolved or if the time duration for processing disputes has elapsed.

Refer to section 2, Transaction Information Document Retention Period for the retention requirements for TIDs.

1.20 Miscellaneous Fees and Charges

Customers must settle all miscellaneous fees and charges by submitting a Fee Collection/1740 message. This message contains the information that customers need to process miscellaneous fees and charges.

1.20.1 Function Codes

The function codes used with the Fee Collection/1740 message are as follows.

Code	Description
700	Collection (or first submission)
780	Collection Return (or first resubmission)
781	Collection Resubmission (second submission)
782	Collection Arbitration Return (final resubmission)

Refer to *GCMS Reference Manual* for additional information about the Fee Collection/1740 message.

1.20.2 Submitting the Fee Collection/1740 Message

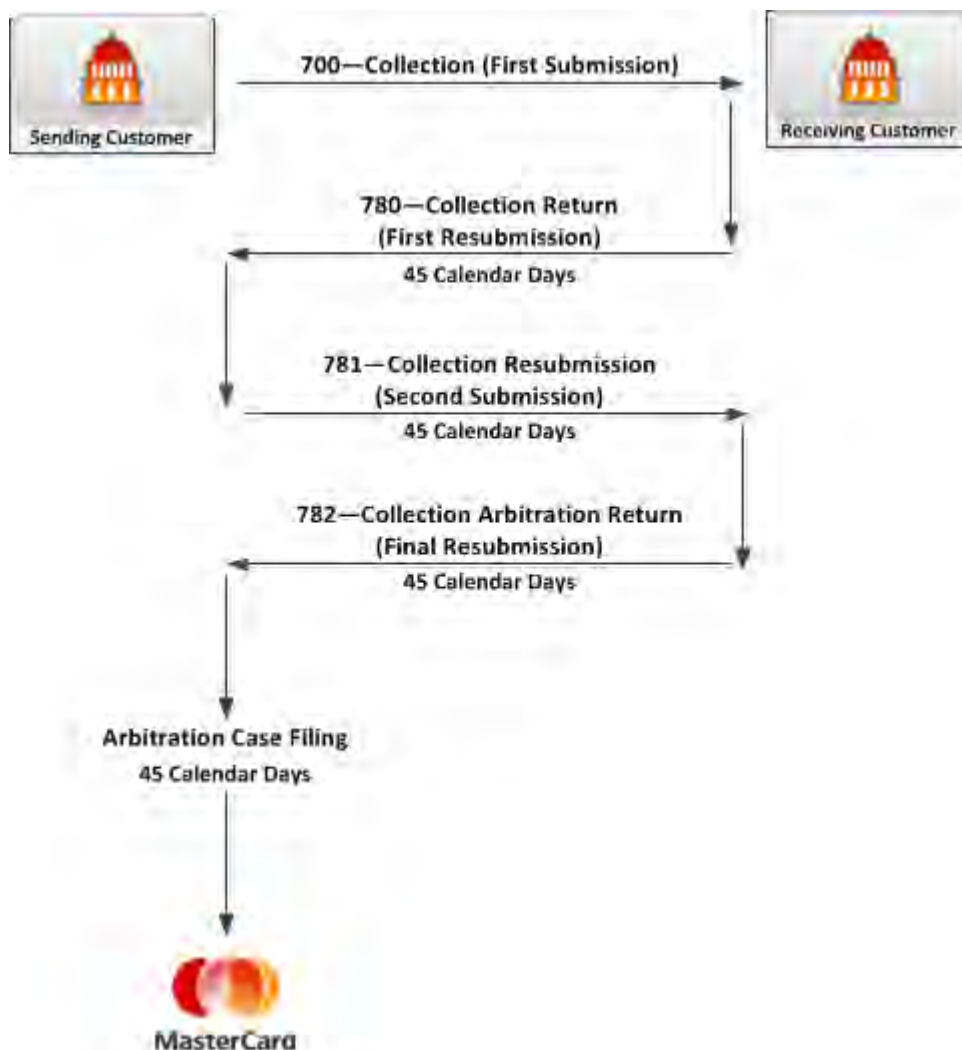
A customer that processes a Fee Collection/1740 Message through GCMS must mail any required supporting documentation in accordance with the instructions on the specific ICA form or as specified in this section.

The PDS 0137 (Fee Collection Control Number) must be noted clearly on all documentation to allow the receiving customer to match the documentation to the applicable message and transaction.

1.20.3 Returning and Resubmitting the Fee Collection/1740 Message

This diagram shows the function codes that customers use when submitting a Fee Collection/1740 message.

Submitting the Fee Collection/1740 Message



The receiving customer may submit a Fee Collection/1740 message within 45 calendar days after receipt of the message through GCMS for any of the following reasons.

DE 72 (Data Record) must indicate one of the following reasons for return:

- Supporting documentation not received (The receiving customer must wait 21 calendar days from the date it receives the message through GCMS before returning it for this reason.)
- Misrouted to wrong customer
- Past applicable time frame
- The message text was not provided or was incomplete
- Fee charged exceeds amount allowed
- Fee inaccurate because of entry error
- Charged twice for same fee

- Unauthorized fee/charge—receiving customer did not approve or agree to accept fee/charge. (Applies only to transaction message reason codes for good-faith acceptance [message reason code 7606] and collection letters [message reason code 7607].)
- Improper handling fee (An erroneous or inappropriate progressive handling fee was received. The reason for the return must be given following the required text for the message reason code specified in the *GCMS Reference Manual*.)

If a customer returns a fee or charge for any of the above reasons, the customer may resubmit it through GCMS within 45 calendar days of receipt of the message, but only if the reason for return has been corrected. For example, the missing documentation or correct amount has to have been supplied. The customer should enter an explanation in DE 72.

Any fee or charge that is improperly resubmitted may be returned within 45 calendar days of receipt of the Fee Collection/1740 message. Before returning the message for missing documentation, the receiving customer must wait 21 calendar days from the date it receives the message through GCMS. The customer should enter an explanation in DE 72.

No third submission through GCMS will be permitted. The customer may file a compliance case to resolve any remaining unsolved dispute concerning the Fee Collection/1740 message. See section 7, Compliance Procedures for compliance filing procedures.

NOTE:

For case filings initiated for a violation of this section, MasterCard does not require pre-compliance.

The sending customer must reverse any Fee Collection/1740 message that is duplicated in error. To do so, customers may enter a value of **R** in PDS 0025 (Message Reversal Indicator), subfield 1 (Message Reversal Indicator).

1.21 Correction of Errors

If a customer has been unjustly enriched because of an error, the customer must reimburse the amount with which it has been enriched to the customer or customers that have suffered the corresponding loss.

This rule applies for all products.

1.22 MasterCard Electronic

Except as may be otherwise provided in the MasterCard Electronic Rules, an issuer has the right to charge back an interchange transaction initiated with a MasterCard Electronic card if a MasterCard merchant accepts a MasterCard Electronic card for payment and a dispute arises pertaining to the transaction.

The Standards set forth in section 3, MasterCard Message Reason Codes—Dual Message System Transactions will apply.

M/Chip™ is the MasterCard global payment solution for placing MasterCard®, Maestro®, and Cirrus® transaction functionality on a smart card chip. One of the key benefits of an M/Chip-based MasterCard® Electronic™ card is the ability to avoid inadvertent offline acceptance. M/Chip also helps to reduce counterfeit fraud by providing more robust offline and online card authentication methods (CAMs).

1.22.1 Second Presentment Procedures for Inadvertent Acceptance of MasterCard Electronic

Acquirers that have opted out of MasterCard Electronic may process a second presentment indicating in DE 72 (Data Record) that the transaction was authorized and that the acquirer has opted out of participating in MasterCard Electronic.

Europe acquirers that do not have a MasterCard Electronic acquiring license are automatically considered to have opted out of MasterCard Electronic.

The conditions shown below represent remedies or options that the acquirer can use to process a second presentment.

Transaction Was Authorized	
IPM Second Presentment Message	2713
Reason Code	Invalid Chargeback
Second Presentment Condition	The acquirer must substantiate that it has opted out of participating in MasterCard Electronic, and that the transaction was authorized.
Supporting Documents	None
DE 72 (Data Record)	NOT MCE AUTH MMDDYY NNNNNN
Notes	Replace MMDDYY with the date the issuer authorized the transaction. Replace NNNNNN with the authorization approval code.
Transaction Did Not Require Authorization	
IPM Second Presentment Message	2713
Reason Code	Invalid Chargeback
Second Presentment Condition	The acquirer must substantiate that it has opted out of MasterCard Electronic participation, the transaction did not require authorization, and an authorization request was not made.
Supporting Documents	Confirmation letter from MasterCard that the acquirer opted out of MasterCard Electronic card participation

Transaction Did Not Require Authorization

DE 72 (Data Record)	NOT MCE
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Notes	None
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1.22.2 Arbitration Chargeback Procedures for Inadvertent Acceptance of MasterCard Electronic

If a second presentment failed to remedy the first chargeback, the issuer should process the arbitration chargeback using the appropriate reason code and indicating in DE 72 (Data Record) if a **C** was not present in DE 48 (Additional Data).

Arbitration Chargeback for MasterCard Electronic

IPM Arbitration Chargeback Message Reason Code	Applicable message reason code
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Arbitration Chargeback Details	For transactions authorized via the MasterCard Network, the issuer determines that C is not present in DE 48 (or DE 048) (Additional Data—Private Use) of the Authorization Request/0100 message.
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Supporting Documents	Authorization log reflecting the code contained in DE 48 (or DE 048) (Additional Data—Private Use), subelement 76 (MasterCard Electronic Acceptance Indicator) of the Authorization Request/0100 message.
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DE 72 (Data Record)	None
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Notes	None
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1.23 Installment Billing (Valid for Domestic Transactions in Participating Countries Only)

Installment billing consists of payments by an issuer to an acquirer on behalf of a cardholder who authorizes a merchant to bill the cardholder's account on a continued, periodic basis (typically based on the transaction date, and on a monthly basis) until the total amount due for the goods or services purchased from the merchant is paid. The amount of each payment is a fixed amount determined by the total number of installments specified and the total amount of goods or services purchased.

Installment billing differs from recurring payments in that there is a specified end date. For example, a cardholder contracted to pay BRL 500 on a monthly basis for one year for membership in a health club. This transaction would not qualify as a recurring transaction because there is a beginning and ending time specified for the membership.

The Standards in this section 1.23 and in message reason code 4850—Installment Billing Disputes apply only to acquirer-financed and merchant-financed installment billing. In acquirer-financed and merchant-financed installment billing, the acquirer processes an authorization request containing installment information for the full transaction amount. Upon issuer approval, the acquirer submits multiple clearing records for the installment payments, in accordance with the terms agreed by the cardholder at the POI.

MasterCard also supports issuer-financed installment billing, which differs in that upon authorization approval, the acquirer submits a single clearing record for the full transaction amount. The issuer then bills the cardholder for the installments in accordance with the terms agreed by the cardholder at the POI.

The data requirements for installment billing are described in *Customer Interface Specification* in the sections pertaining to the use of DE 112 (Additional Data, National Use) and DE 48, subelement 95 (Promotion Code).

1.23.1 Definitions

Solely for the purposes of the requirements in this section 1.23 and in section 3.23 Message Reason Code 4850—Installment Billing Dispute (Participating Countries Only), the following terms have the meanings set forth below.

1. “Installment billing” means an arrangement agreed between a merchant and a cardholder at the point of interaction (POI) whereby a fixed number of periodic payments will be processed to complete a total payment for goods or services purchased.
2. “Installment” means one of a fixed number of periodic payments processed by a merchant and submitted by its acquirer as a separate clearing record in accordance with an installment billing arrangement between the merchant and the cardholder.
3. “Installment acceleration” means acceleration of the processing of remaining installments for a transaction. When installment acceleration is requested by the issuer, the acquirer must immediately process all remaining installments for the transaction.

1.23.2 Transaction Processing Procedures

The Authorization Request/0100 message of a transaction to be billed in installments must contain the following information.

- The appropriate installment billing indicator code in DE 48, subelement 95 (Promotion Code), and
- The installment plan type and the number of installments requested by the cardholder at the time of purchase in DE 112 (Additional Data, National Use)

The Authorization Request/0100 message must be submitted for the total value of the transaction. The acquirer must ensure that the Authorization Request Response/0100 message contains the same number of installments indicated in DE 112 of the Authorization Request/0100 message.

The Transaction Identification Document (TID) must include the number of installments agreed between the cardholder and the merchant at the time of the transaction.

Each installment payment is cleared and settled separately upon the processing of each installment. The acquirer may process each installment payment clearing record upon receipt from the merchant as the installment becomes due. The acquirer must ensure that each installment payment clearing record contains information identifying the original approved authorization, as follows:

- The values contained in DE 63 (Network Data) and DE 15 (Settlement Date) from the authorization request response message must be placed in DE 63, subfield 2 (Trace ID) of each clearing record, and
- The value contained in DE 38 (Approval Code) from the authorization request response message must be placed in DE 38 of each clearing record.

For transactions completed with electronically recorded card information (whether card-read or key-entered), the first installment must be presented within seven calendar days of the transaction date. For transactions completed with manually recorded card information (whether imprinted or handwritten), the first installment must be processed within 30 days of the transaction date.

Unless otherwise agreed between the cardholder and the merchant, the period between installments must be 30 calendar days. Acceleration of the processing of installments is permitted when authorized by the issuer.

The issuer is responsible for ensuring that each installment is processed accurately and for identifying each installment number on the cardholder's billing statement (for example, installment one of six).

1.23.3 Chargeback Processing Procedures (Domestic Transactions in Participating Countries Only)

The issuer must use message reason code 4850 to address specific errors in the processing of installment payments as specified in this section.

For disputes involving the full amount of the transaction, the issuer must charge back only the total amount of installments received to date. The installments may be charged back individually or batched in a single chargeback.

For disputes involving a partial amount, the issuer may individually charge back the installments received to date that represent payment of the disputed amount, or may batch all installments received to date in a single chargeback message. If the amount being charged back is less than the amount of the associated clearing records, the issuer must use a function code of 453 (Partial Amount) in the First Chargeback/1442 message.

When individual installments are being charged back, any required documentation must be provided with the first installment being charged back. As long as the documentation addresses the additional installments being charged back, the issuer does not need to provide the same documentation with each installment chargeback.

When transactions are batched, the documentation is not required to detail the number of installments batched into a single chargeback. However, any required documentation must be provided.

The total amount charged back in connection with a transaction processed in installments can exceed the total amount of installments received as of the date of the first chargeback. In such case, the issuer must provide documentation to validate that a chargeback right exists for the amount charged back.

1.23.4 Additional Europe Region Rules

This section contains additional rules applicable in Europe Region countries that support the MasterCard installment billing service.

Within a single country, only one option may be supported, either Issuer-financed installment billing or Acquirer-financed installment billing. The rules in this section apply to both options unless otherwise specified.

Issuer-financed installment billing is in place in the following countries:

- Croatia
- Czech Republic
- Georgia
- Slovakia

The installment billing service is available in both face-to-face and non-face-to-face environments and for both MasterCard and Maestro card payments.

Issuer-financed Installment Billing

A participating Issuer must clearly inform its Cardholders of the terms and conditions applicable to installment billing, the Card products that are eligible for installment billing, installment transaction fees, and outstanding amounts in connection with installment transactions performed by a Cardholder.

Acceptance Mark

A Merchant in Czech Republic, Georgia, or Slovakia that participates in the MasterCard installment billing service must display the special MC Installments mark at the POI.

Exclusions

The MasterCard installment billing service is permitted only for purchases of goods and services, with the exclusion of gambling and quasi-cash purchases. Manual cash disbursements are also excluded. Acquiring banks must not deploy installments-capable POS applications in excluded acceptance environments.

Transaction Amount

In Georgia, an Acquirer must enable the installment billing option only for Transaction amounts above GEL 45.

Information Requirements

A Merchant that participates in the MasterCard installment billing service must inform the Cardholder clearly of the installment terms before the Cardholder agrees to the installment billing arrangement. The required information includes the number, frequency and amount of the installments and any associated fees. The information may be provided via screen messages on the POS terminal, or in another manner, provided that it is clear to the Cardholder.

The POS terminal or electronic commerce payment page of a participating Merchant must display both payment options—full payment and installment billing. If no selection is made then “full payment” is the default option. In the installments section of the menu, the cardholder will have the option to choose the number and/or frequency of installments (for example, between two and 24 installments).

The Transaction receipt or e-mail confirmation page must contain the additional information listed below if the Cardholder has chosen installment billing and the authorization request has been approved:

- Transaction type (Installment)
- If applicable, installment fee charged to the Cardholder for the transaction Total amount charged to the cardholder (price of the product/service + if applicable, installment transaction fee).
- Payment plan (information summarizing the number of installments and the amount of each installment. If the amount of the first installment is different from the subsequent installment amounts, this must be clearly stated on the Transaction receipt/electronic commerce payment page).

Transaction Identification

Each Issuer and Acquirer must technically support the proper coding for installment Transaction authorization and clearing messages, as must each participating Merchant.

Chargeback Rules

For Issuer-financed installment billing, chargeback reason code 4850 does not apply.

Authorization Processing

Offline processing is not allowed for installment Transactions. Installment Transactions are not eligible for Stand-in or X-Code authorization processing. All installment authorization requests must be approved or declined only by the Issuer.

The Issuer must use the following decline response codes when appropriate, and the relevant description must be reflected on the screen of the POS terminal or the webpage for the declined transaction.

DE 39 (Response Code)	Description	Reason
13	Invalid amount	Installment Transaction amount less than GEL 45 (in Georgia)
57	Transaction not permitted to Cardholder	Invalid number of installments, issuer does not offer Installment Transactions at all, or not for this specific Cardholder
58	Transaction not permitted to Merchant	Installment Transactions must not be initiated by this Merchant (see Exclusions)

Chapter 2 Retrieval Requests and Fulfillments—MasterCard Dual Message System Transactions

This section includes information about processing retrieval requests and fulfillments through the MasterCom® electronic imaging system and by means other than the MasterCom system. It also includes information about settlement for retrieval request fulfillments, retention period requirements for transaction information documents, and fines and penalties associated with retrieval requests.

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Overview

The issuer submits a retrieval request to obtain a copy of a transaction information document (TID) from the acquirer. The requested document may help resolve an issue with a transaction. MasterCard uses the term TID to include transaction documentation such as form sets, sales tickets, terminal receipts, or records of charges.

Fulfillment occurs when the acquirer provides the issuer with the TID. MasterCard processes and settles the appropriate fees.

This section includes the following information:

- Procedures to process retrieval requests, responses, and fulfillments through the MasterCom[®] electronic imaging system
- Recommended procedures for customers that choose to submit or fulfill retrieval requests by means other than the MasterCom system
- Settlement procedures for retrieval request fulfillment records
- Retention period requirements for TIDs
- Information about applicable fees, fines, and penalties

2.1 Issuer's Right to Request a Transaction Information Document (TID)

Because acquirers must present clearing records to all other customers electronically through the Global Clearing Management System (GCMS), the issuer has the right to request the original TID, a copy of the original TID, or a substitute draft.

The three most common reasons for an issuer to initiate a retrieval request are to:

- Satisfy a cardholder inquiry
- Substantiate a chargeback
- Support legal or fraud investigation

However, this right does not apply to MasterCard ATM Network transactions or to intra-European CAT Level 1, 2, or 3 transactions.

2.2 Acquirer's Obligation to Provide a Transaction Information Document (TID)

The acquirer has an obligation to provide a legible copy of the TID or a substitute draft if requested by the issuer.

To ensure timely delivery of the item, MasterCard strongly recommends that the acquirer provide the documentation through the MasterCom system. Using the MasterCom system ensures that the issuer receives the transaction information document image or acquirer's retrieval request response code.

Acquirers must provide TIDs within the applicable time frames even though the issuer may not have a chargeback right.

In addition, any customer in violation of this section may be assessed a fee of USD 1,000 per day or a fraction thereof, up to a maximum of USD 10,000 for any single customer.

2.3 MasterCom Processing

All customers have been assigned a MasterCom endpoint to help with the routing of retrieval and chargeback documentation through the MasterCom system.

The MasterCom system is PC-based and electronically transmits a copy of the requested TID through the MasterCom server. The result is a clear copy that the issuer and the cardholder can read, and proof for the acquirer that it fulfilled the request. Once again, MasterCard strongly recommends that customers use the MasterCom system to ensure timely delivery of items and to retain subsequent chargeback and presentment rights.

2.3.1 Initiating a Retrieval Request

All customers must process and receive retrieval requests through GCMS to protect their chargeback rights under message reason code 4802—Requested/Required Information Illegible or Missing.

NOTE:

Customers should recognize that for transactions processed using the MasterCard *PayPass* PAN mapping service, the cardholder PAN for retrievals differ from the PAN originally transmitted by the acquirer.

To request an item electronically, issuers must submit a Retrieval Request/1644–603 message. This message contains all of the information necessary for an acquirer to locate a requested item. Refer to the *IPM Clearing Formats* manual for a description and layout of the IPM message.

Value	Meaning
6305	Cardholder does not agree with billed amount
6321	Cardholder does not recognize transaction
6322	Transaction Certificate (ICC Transaction)
6323	Transaction Information Document (TID) needed for cardholder's personal records expense reporting
6341	Fraud investigation
6342	Potential chargeback or compliance documentation

Value	Meaning
6343	Real-time Substantiation Audit Request (IIAS)

Once processed, a retrieval request is not allowed to be reversed.

2.3.2 Acquirer's Retrieval Request Response

If an acquirer cannot locate an item based on the information that the issuer provided in the retrieval request, the acquirer may respond through the MasterCom workstation with one of the acquirer response codes listed below. The acquirer should thoroughly research the retrieval request before transmitting a response.

The issuer receives the acquirer's response on its MasterCom workstation. The MasterCom system maintains an audit trail within the issuer's notification file.

For more details, refer to the *MasterCom Administrator's Manual* and the online help for the MasterCom system.

The four Acquirer Response Codes listed in the following table describe the reasons for the failure to provide requested items.

Acquirer Response Codes	Description
A	The acquirer reference data (ARD) is not within the range of reference numbers assigned by that acquirer.
B	The ARD and cardholder number combination in the retrieval request does not match the original document.
C	Any of the following: <ul style="list-style-type: none">The issuer's request for retrieval was for a transaction identified as a contactless transaction that is equal to or less than the chargeback protection amount. An Acquirer Response Code of C may not be used in response to an issuers request for a transaction identified as a Contactless Transit Post-Authorized Aggregated transaction that is equal to or less than the chargeback protection amount. <ul style="list-style-type: none">The issuer's request for retrieval was for a transaction identified as a Quick Payment Service (QPS) transaction that is equal to or less than the chargeback protection amount.
E	The item is unavailable.

MasterCard recommends that all acquirers process their response codes through their MasterCom workstation.

2.3.3 Time Frame for Fulfilling a Retrieval Request

The acquirer should ensure that the issuer receives the TID within 30 calendar days following the Central Site Business Date of the retrieval request.

2.3.4 Fulfillment Types

The acquirer that receives a retrieval request must fulfill the request even though a right of chargeback may not exist under the chargeback message reason codes detailed in section 3, MasterCard Message Reason Codes—Dual Message System Transactions.

For chip-read transactions, acquirers also must provide the transaction certificate inclusive of its elements upon request.

The acquirer must provide the following types of fulfillments in response to the value indicated in Retrieval Document Code (Private Data Subelement [PDS] 0228). Retrieval Document Code values are defined as follows:

- **1 = Original TID.** The original TID also is referred to as the “hard copy,” or “original paper.” The acquirer must transmit a legible copy using the MasterCom system in response to this request. Additionally, the acquirer may provide the original document by certified mail or overnight courier if it is available.

If the transaction was a mail order, a retrieval request fulfillment for the “hard copy” must minimally provide the cardholder’s name and description of the merchandise. **MasterCard urges customers to consult legal counsel to determine their individual retention period requirements for original or actual interchange documentation.**

- **2 = Copy of the Original TID.** The acquirer must transmit a legible image of either a TID copy or substitute draft when applicable.

MasterCard recommends that acquirers fulfill a retrieval request with a legible copy of the TID, even though a substitute draft may be permitted if the reason for request includes a requirement for a signature or proof of the card’s presence.

- **4 = Substitute draft or facsimile draft.** The acquirer may transmit a substitute draft if the transaction was any one of the following transaction types:
 - Mail/phone order or recurring transaction or any other NTF (SecureCode and other Electronic Commerce transactions)
 - Airline/passenger railway
 - Vehicle rental
 - Parking lot
 - Lodging
 - CAT
 - Chip-read transaction

The acquirer must not fulfill a retrieval request for a retail transaction electronic draft capture transaction with a substitute draft if it is not for a transaction type listed above.

NOTE:

The issuer cannot request a TID for an ATM transaction through GCMS.

2.3.4.1 Documentation Specifications

A legible copy of the front of the actual TID used in the transaction or, at the acquirer's option, the actual TID itself, must conform to the following minimum specifications.

- 80-column slip: 1.75 inches x 3.50 inches (4.45 cm x 8.90 cm)
- 51-column slip: 1.75 inches x 2.50 inches (4.45 cm x 6.35 cm)

The acquirer may provide a legible copy using electronic signature capture technology (ESCT). Acquirers using ESCT must comply with the requirements provided in section 4.12 of the *Security Rules and Procedures* manual.

MasterCard reserves the right to audit customers to ensure compliance with these sections and may prohibit use of ESCT if it identifies inadequate controls.

2.3.4.1.1 Primary Account Number Truncation and Expiration Date Omission on POS Terminal Receipts

Cardholder receipts generated by all electronic POS terminals, whether attended or unattended, must omit the card expiration date and reflect only the last four digits of the PAN. All preceding digits of the PAN must be replaced with fill characters, such as X, asterisk (*), or pound sign (#), that are neither blank, spaces, nor numeric characters.

Refer to section 3.11.2 of *Security Rules and Procedures* for additional information and receipt specifications.

2.3.5 Requirements for a Substitute Draft

The acquirer is responsible for ensuring that all substitute drafts contain the truncated PAN used in the transaction.

2.3.5.1 Substitute Draft for Card Not Present Transaction

The following list identifies the substitute draft data requirements for card-not-present transactions.

- Cardholder account number
- Cardholder name
- Merchant name or Web site address
- Merchant location, Web site or customer service phone number in lieu of city information
- Date the merchandise or services were ordered
- Transaction date, date merchandise shipped, or services provided
- Authorization code (if any)
- Specific information describing the merchandise or services purchased
- "Ship to" name and address (if applicable)
- Transaction amount (indicate the original transaction amount if the requested transaction represents a partial shipment)
- Address verification service code (if available)

- Order confirmation number (if available)

DEFINITION:

Card-not-present = A non-face-to-face transaction that occurs when the card is not present at the time of the transaction (but not limited to mail order, phone order, subsequent recurring payment, and e-commerce transactions).

2.3.5.2 Draft for Vehicle Rental Transaction

The following list identifies the substitute draft data requirements for vehicle rental transactions.

- Cardholder account number
- Description of the rental
 - Type of vehicle
 - Mileage
 - Rental rate(s)
 - Actual rate charges
 - Refueling charge
- Cardholder name
- Cardholder address
- Transaction amount
- Authorization code (if any)
- Merchant name
- Rental location
- Return location
- Rental agent identification number
- Insurance charges
- Tax
- Cash received
- Rental agreement number
- Method of billing
- Rental and return dates

2.3.5.3 Substitute Draft for Airline and Passenger Railway Transaction

The following list identifies the substitute draft data requirements for airline and passenger railway transactions.

- Cardholder account number
- Cardholder name or business name (optional)
- Passenger name
- Transaction date
- Transaction amount
- Mailing address (optional)

- Authorization code (if any)
- Airline or passenger railway merchant name
- Travel agency name and location (if applicable)
- Airline flight or passenger railway information (if applicable)
- Ticket number (optional)

If the cardholder purchased an airline ticket, the acquirer may provide a computer-generated substitute draft produced by the supplier of the ticket (for example, the airline) instead of a legible copy. The substitute draft must be in accordance with Inter-Industry Message Specifications Standards for Credit Card Billing Data. If the substitute draft fails to satisfy the inquiry, the issuer may request the actual TID (hard copy) or a copy of the TID. The acquirer must provide the actual TID or copy of the TID to the issuer.

2.3.5.4 Substitute Draft for Lodging Transaction

The following list identifies the substitute draft data requirements for lodging transactions.

- Ticket number (optional)
- Cardholder account number
- Cardholder name
- Guest name, if different
- Dates of stay, including check-in and check-out dates
- Transaction amount
- Authorization codes (if any)
- Merchant name and location
- Itemization of charges including room rate, taxes, food and beverage charges, and incidental charges

2.3.5.5 Substitute Draft for Cardholder-Activated Terminal (CAT) Transaction

The following list identifies the substitute draft data requirements for CAT transactions.

- Cardholder account number
- Invoice number (if available)
- Authorization code (if any)
- Transaction date
- Merchant name
- CAT location code or city and state
- Product purchased
- Total amount

2.3.5.6 Substitute Draft for Parking Lot Transaction

The following list identifies the substitute draft data requirements for parking lot transactions.

- Cardholder account number
- Cardholder name (optional)
- Transaction amount
- Merchant name and location

- Terminal location code (if available)
- Transaction date and time
- Authorization code (if any)
- License plate number of the car (optional)

2.3.5.7 Substitute Draft for Chip-Read Transaction

The following list identifies the substitute draft data requirements for chip-read transactions.

- Cardholder account number
- Cardholder name (if available)
- Transaction date
- Transaction time (optional)
- Transaction amount
- Authorization code (if any)
- Data Element (DE 55) (Integrated Circuit Card [ICC] System-Related Data), complete and unaltered (optional)
- Merchant name and location
- Store department (optional)
- Description of the merchandise or services
- “Ship-to” information (if applicable)

2.3.5.8 Substitute Draft for Contactless Transit Transaction

The following list identifies the substitute draft data requirements for contactless transit transactions.

- Cardholder account number
- Cardholder name (optional)
- Transaction amount
- Merchant name
- Transaction date and time
- Authorization code (if any)
- If the transaction was a post-authorized aggregated contactless transit transaction, then a list of each terminal location, date, and time at which the contactless tap(s) occurred must be included. The terminal location must readily be identifiable by the cardholder, for example: station name or bus route.

2.3.6 Retrieval Request Fulfillment Procedure

The acquirer must fulfill a retrieval request through the MasterCom system to guarantee delivery of the item and retain subsequent second presentment rights.

When the acquirer fulfills the request through the MasterCom system, the MasterCom system generates the record. Refer to *MasterCom Administrator's Manual* or online help for the MasterCom system for details.

In most cases, the MasterCom system will transmit the image from the acquirer's MIP to the issuer's MIP in 24 hours or less. The printed detail included with the image and transmitted

using the MasterCom workstation provides the issuer with sufficient data to allow it to match the documentation to the applicable retrieval request record. The retrieval request is considered complete when the acquirers' workstation processes the image.

Within 10 calendar days (25 calendar days for Mexico domestic transactions) of receipt, however, the issuer has the right to reject the image if the acquirer transmitted an illegible or incorrect image of the TID or substitute documentation to the issuer.

For example, the issuer can reject the item if it did not meet the criteria specified for substitute documentation in section Requirements for a Substitute Draft.

If the issuer fails to respond by rejecting the image within 10 calendar (25 calendar days for Mexico domestic transactions) days of receipt, the retrieval request is considered fulfilled.

When the issuer rejects an item, it is routed to the MasterCom Image Review workstation in St. Louis, where a MasterCard representative reviews it and rules in favor of the issuer or acquirer. Refer to section Image Review Guidelines for Rejecting Fulfillments and section Image Review Guidelines for Rejecting Acquirer's Response Codes for information about the MasterCom Image Review process.

Once the retrieval request is considered fulfilled in accordance with the procedures above, the MasterCom system will generate fulfillment fees through the MasterCard Consolidated Billing System (MCBS). For Mexico domestic transactions only, the MasterCom system will generate the fulfillment fee immediately upon the acquirer's fulfillment of the retrieval request.

Customers may use the MasterCom system to transmit images of Visa card transactions through the MasterCom workstation. The process is identical to that previously described for MasterCard retrieval requests. Customers must ensure that they update their internal Base II files.

The fulfillment fee structure for Visa transactions supplements Base II fulfillment fees to ensure overall consistency with Visa pricing.

If an acquirer has provided EMV chip data in DE 55 of the First Presentment/1240 message and provides the data again when fulfilling a retrieval request, the acquirer may collect a USD 25 (or EUR 25 for intra-European transactions) handling fee.

Refer to the *MasterCom Administrator's Manual* and the online help for the MasterCom system for more information about fulfilling requests for Visa transactions.

2.3.7 Image Review Guidelines for Rejecting Fulfillments

When rejecting the image of the TID or substitute draft, the issuer must enter the applicable reject reason code in the MasterCom retrieval application on its MasterCom workstation.

Refer to section MasterCom Image Review Reject Codes for more information.

If the issuer rejects the fulfillment, the MasterCard Image Review representative reviews the image and reason for the reject and issues a decision in favor of either the issuer or the acquirer. The MasterCard representative usually issues this decision within two business days. This process is called "MasterCom Image Review."

NOTE:

MasterCom Image Review does not decide whether the issuer has valid chargeback reasons. Their responsibility centers on if the item supplied constitutes a valid fulfillment of the request. (For example, if the image is clear and legible and all required data elements are present.)

Refer to section MasterCom Image Review Decisions for more detailed information about the MasterCom Image Review process.

2.3.7.1 MasterCom Image Review Reject Codes

The following chart contains the issuer reject reason codes and the appropriate chargeback message reason codes to help the customer apply the correct chargeback rules.

NOTE:

If the issuer intends to submit a chargeback for any message reason code other than for 4802 —Requested/Required Information Illegible or Missing, it should accept the item.

If the issuer rejects the item to Image Review and receives a decision in its favor, it should submit the appropriate chargeback for message reason code 4802 or it may file a compliance case for non-fulfillment of the retrieval request, if applicable.

MasterCom Reject Reason Code		Appropriate Chargeback Message Reason Code
Code	Description	
A	Transaction amount missing/illegible. Refer to section Guidelines for Rejecting for "A" (Transaction Amount Missing/Illegible).	4802
D	Transaction date missing/illegible.	4802
E	Not used.	
M	Merchant name missing/illegible.	4802
O	Other. (To specify items missing or illegible on a substitute draft.) Refer to section Guidelines for Rejecting for "O" (Other—Missing Information on Substitute Draft) and section Memo Field.	4802
P	Primary account number missing/illegible.	None
NOTE: A truncated primary account number (PAN) on an electronically generated TID does not constitute missing or illegible information. Refer to section Guidelines for Rejecting for "P" (Primary Account Number Missing/Illegible).		

MasterCom Reject Reason Code		Appropriate Chargeback Message Reason Code
Code	Description	
W	Not used.	

Issuers must ensure that reject reasons and chargeback reasons are compatible.

Issuers also should examine the ticket carefully before rejecting it to Image Review to ensure that there is no valid reason for chargeback other than message reason code 4802. If the issuer identifies another valid chargeback reason, it should accept the item and submit a chargeback with the appropriate message reason code. The only purpose for rejecting the item to Image Review is to preserve chargeback rights for message reason code 4802 or to support a potential compliance case for non-fulfillment of a retrieval request.

2.3.7.2 Guidelines for Rejecting for “P” (Primary Account Number Missing/Illegible)

The issuer should not reject the item to Image Review under the following conditions.

- A manually keyed or handwritten account number appears on the TID and the account number is clear
- The account number appears more than once on the ticket, and the manually keyed or handwritten account number is clear, but the imprinted number is not clear
- The account number is clear but is not the one requested
- The account number is truncated on an electronically-generated TID

The issuer must accept the item under the circumstances specified above and use the applicable chargeback message reason code detailed in section 3, MasterCard Message Reason Codes—Dual Message System.

2.3.7.3 Guidelines for Rejecting for “A” (Transaction Amount Missing/Illegible)

If the transaction amount is legible but is not the amount requested in the retrieval request, the issuer should not reject the item to Image Review.

It should accept the item and use the applicable chargeback reason detailed in section 3, MasterCard Message Reason Codes—Dual Message System Transactions.

2.3.7.4 Guidelines for Rejecting for “E” (Not Used)

This reject reason code is no longer valid.

2.3.7.5 Guidelines for Rejecting for “W” (Wrong Document/Item Not as Requested)

This reject reason code is no longer valid.

2.3.7.6 Guidelines for Rejecting for “O” (Other—Missing Information on Substitute Draft)

Use this message reason code when a substitute draft does not contain the required information identified in the following section.

The required information is identified in section Requirements for a Substitute Draft.

If the image does not contain a signature, the issuer must accept the item and use the applicable chargeback reason detailed in section 3, MasterCard Message Reason Codes—Dual Message System Transactions.

Customers rejecting an item for this reject reason code must provide an explanation for the rejection in the memo field. Customers should use this code only for categories other than those listed above.

Any information missing on a substitute draft would constitute a common reason for rejection within this category.

2.3.7.7 Memo Field

The acquirer should use the memo field to document unclear or missing information, including the following.

- Merchant name or location
- Missing information on the substitute draft
- Transaction date information

When the acquirer provides this information, the issuer may not reject the item to Image Review for the reasons noted in the memo field. If the acquirer does not provide the appropriate information in the memo field, the issuer is permitted to reject the item to Image Review for a decision.

Customers may use the following standard abbreviations in the memo field.

Abbreviation	Definition	Abbreviation	Definition
ACC or ACCT#	Account Number	MER or MERCH	Merchant
ACQ	Acquirer	MO	Mail Order
AMT or \$	Amount	PO	Preauthorized Order
CB	Chargeback	RC	Message reason code
CH	Cardholder	REQ RSN	Request Reason
EC or ECOM	Electronic Commerce	SGN or SIGN	Signature

Abbreviation	Definition	Abbreviation	Definition
EDC	Electronic Data Capture	TRN or TRAN	Transaction
ILL or ILLEG	Illegible	TD	Transaction Date
ISS	Issuer	TO	Telephone Order
LOC	Location	W/	With

2.3.8 Image Review Guidelines for Rejecting Acquirer's Response Codes

An issuer that receives an invalid acquirer's response code of **A, B, or C** may reject the response to Image Review within 10 calendar days under the following conditions.

Acquirer's Response Code	Condition to Substantiate Reject
A	The ARD in the retrieval request contained the valid ARD received in the original Financial Detail Addendum/1644 messages.
B	The retrieval request contained the same ARD and cardholder combination as received in the original Financial Detail Addendum/1644 messages.
C	The original Financial Detail Addendum/1644 messages does not show a MasterCard contactless transaction took place or carry the QPS identifier in PDS 0044 (Program Participation Indicator), subfield 2 (QPS/PayPass Chargeback Eligibility Indicator) of the clearing message.

The issuer must complete its research before rejecting the response code. When an issuer rejects an acquirer's response code, it must send a legible copy of the research document to Image Review through Image Mail, identifying the following:

- Rejecting ARD
- Cardholder account number
- Transaction amount

The research documentation must show the original First Presentment/1240 message received from the acquirer (such as the incoming GCMS report) and must be received at Central Site within 24 hours of the reject.

If an issuer rejects a record, the issuer must send a copy of the original financial detail documentation and the record via fax (1-636-722-7215) as proof to Image Review within 24 hours of the reject.

A MasterCom Image Review representative will review the documentation and decide in favor of the issuer or the acquirer.

If MasterCom Image Review decides in favor of the acquirer, the acquirer will be paid the fulfillment fee.

2.3.9 MasterCom Image Review Decisions

When the Image Review representative issues a decision, MasterCard Central Site sends the issuer and the acquirer images advising them of the ruling. MasterCard provides the following information.

- Original request record generated by the issuer
- Acquirer's response
- Issuer's response
- MasterCom Image Review decision
- Memos supplied by the acquirer, issuer, or MasterCom Image Review

If Image Review decides in favor of the acquirer, the issuer loses chargeback rights for message reason code 4802—Requested/Required Information Illegible or Missing. The issuer retains all other chargeback rights.

If the issuer wants to contest this decision, its only recourse is to file a compliance case. The issuer must submit any case involving a MasterCom Image Review decision or dispute to MasterCard within 45 calendar days from the Image Review decision date. Refer to MasterCom Compliance Policy for information about MasterCom compliance issues.

If the Image Review is in favor of the issuer, the issuer may submit a chargeback for message reason code 4802—Requested/Required Information Illegible or Missing.

2.4 Settlement

GCMS processes and settles retrieval request fulfillment records.

GCMS creates the Financial Position Detail/1644 reconciliation message that confirms each sending customer's accepted retrieval fulfillment fees.

The issuer may collect a USD 25 (EUR 25) handling fee if the retrieval request fulfillment or TID provided with the second presentment verifies an incorrect merchant name, location, or transaction date. When collecting a handling fee, the issuer must submit a Fee Collection/1740 message with message reason code 7612.

2.5 Transaction Information Document Retention Period

The acquirer is required to retain a copy of interchange transaction information documents or substitute draft (when allowed for the transaction type) for a minimum of 13 months from the processing date for transactions.

NOTE:

The retention period required by this section may not satisfy all local and national laws and regulations. MasterCard recommends that each customer discuss the advisability of longer retention periods with its legal department. (Refer to section Invalid Chargeback, Second Presentment, and Arbitration Chargeback, for additional retention requirements.)

2.6 Fulfillment Fees

The acquirer receives reimbursement from the issuer for retrieving a copy of the TID and is dependent on the following.

- How quickly the acquirer fulfilled the request
- The type of documentation requested and provided

MasterCard is responsible for debiting the issuer and crediting the acquirer for fulfillment fees. MasterCard bills the processing fees as On-behalf 1740/Fee Collections through GCMS.

The following table summarizes the fulfillment fee structure for MasterCard and Visa fulfillments.

MasterCom Fee Classification Fulfillment Time Frames in Days							
	Document Type	PDS 0228 Retrieval Document Code	A 1–5	B 6–10	C 11–15	D 16–21	More than 21 Days
MasterCard	Sales Draft	2	USD 8/ EUR 8	USD 5/ EUR 5	USD 3/ EUR 3	USD 2/ EUR 2	USD 0/ EUR 0
MasterCard	Substitute Draft	4	USD 6/ EUR 6	USD 3/ EUR 3	USD 2/ EUR 2	USD 1/ EUR 1	USD 0/ EUR 0
Visa	Supplement	2	USD 6/ EUR 6	USD 3/ EUR 3	USD 1/ EUR 1	USD 0/ EUR 0	USD 0/ EUR 0

MasterCard considers the fulfillment complete when the acquirer processes it on the MasterCom workstation. The MasterCom system uses the workstation process date for the

calculation of MasterCom fees, not the “MIP-staged” date and time, because the workstation has the actual date of the acquirer’s fulfillment.

For example, if MasterCard Central Site originally processed the retrieval request on 1 October, and the acquirer’s fulfillment was processed on 6 October, the fulfillment delivery period is five days. The fulfillment meets the MasterCom Fee Classification A (1–5 days) as described in the previous table. The fee is based on the document type provided by the acquirer and the number of days taken to fulfill the request using the MasterCom system.

MasterCom processes fulfillment fees when:

- The issuer accepts the image or response sent by the acquirer.
- The issuer has rejected the image or response and Image Review has issued a decision in favor of the acquirer.
- Ten calendar days have elapsed since the acquirer provided a response or transmitted an image to the issuer’s workstation and the issuer has failed to accept or reject the image or response.

2.7 Fee Generation

MasterCom generates retrieval fulfillment fees as on behalf 1740/Fee Collections as follows.

- **Item Unavailable:** If the acquirer sends a response code of E, Item Unavailable, the issuer must accept it. In this case, the acquirer will not receive a fee.
- **Valid Acquirer’s Retrieval Request Response:** If the acquirer sends a response code indicating that the requested information was inaccurate and the issuer agrees, the acquirer is paid and the issuer charged based on the date of the acquirer’s response and the type of document requested.
- **Image Review Decision:** If the issuer rejects the acquirer’s response or the image sent, MasterCom Image Review will resolve the matter.

If the image review decision favors the issuer, no fulfillment fees are generated. If the image review decision favors the acquirer, the fee is based on the date of the acquirer’s response and the type of document requested.

Chapter 3 MasterCard Message Reason Codes—Dual Message System Transactions

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Overview

This section lists the message reason codes in numeric order.

Customers also will find tables that help identify the available chargebacks according to the dispute category.

Chargebacks fall into four categories:

- Authorization
- Fraud
- Cardholder disputes
- Errors in processing or procedure.

Refer to sections 3.2 through 3.8 for information about chargeback categories.

3.1 Additional Processing Notes

Each section from Message Reason Code 4807—Warning Bulletin File through Message Reason Code 4871—Chip/PIN Liability Shift addresses a distinct message reason code. Some or all of those sections contain “Additional Processing Notes.” Additional Processing Notes are not themselves chargeback requirements or conditions. Rather, Additional Processing Notes are provided to guide or illustrate particular circumstances or events and to address circumstances or events of frequent concern to members.

As set forth in section 2.1 of the *MasterCard Rules* manual, MasterCard has the sole right to interpret such Corporation Standards, including those in this guide.

3.2 Authorization-related Chargebacks

The following message reason codes are authorization-related.

NOTE: MasterCard combined chargeback message reason codes 4807—Warning Bulletin and 4812—Account Number Not on File with chargeback message reason code 4808—Request/Required Authorization Not Obtained. Chargeback message reason code 4808 has been renamed 4808—Authorization-Related Chargeback. Chargeback message reason code 4808 now contains the conditions and requirements previously included in message reason codes 4807, 4808 and 4812.

An issuer may use 4807, 4808, or 4812 as the message reason code for any chargeback submitted under the new authorization-related chargeback message reason code. However, 4807 and 4812 will eventually be eliminated as valid message reason codes.

The following information must be reviewed prior to initiating a chargeback for Authorization issues to ensure only valid disputes are processed.

Warning Bulletin File

Transactions that result from accounts listed in the Electronic Warning Bulletin File are eligible within the following time frames:

- The Electronic Warning Bulletin for region 1 (the U.S. region) provides next-day chargeback rights for account updates received before 18:00 St. Louis, Missouri, USA time.
- The Electronic Warning Bulletin File for regions A, B, C, D, and E provides chargeback rights on the third calendar day for account updates received before 18:00 St. Louis time. Chargeback rights for account updates received after 18:00 St. Louis time will occur on the fourth calendar day.
- All Subregional Electronic Warning Bulletin Files except France provide chargeback rights on the third calendar day for account updates received before 18:00 St. Louis time. Chargeback rights for account updates received after 18:00 St. Louis time will occur on the fourth calendar day.
- The Subregional Electronic Warning Bulletin File for France (country code 250) provides next-day chargeback rights for account updates received before 18:00 St. Louis time, unless the transaction takes place at a tollway merchant (MCC 4784). For transactions at tollway merchants in France, chargeback rights apply on the third calendar day for account updates received before 18:00 St. Louis time.

Eligibility remains in effect until the account number is deleted from the Electronic Warning Bulletin File.

Transaction Date. DE 12 (Date and Time, Local Transaction) is the date that the card account number was first presented to the merchant location for payment. For GCMS transaction records submitted into interchange without a transaction date, the issuer can initiate a chargeback if the account number was listed in the applicable Electronic Warning Bulletin on any date within 15 calendar days before the Central Site Business Date.

Purge Date. The purge date is the last day for the chargeback right. The deletion takes place the following day.

Face-to-Face Transactions. Issuers must use the merchant location (as specified in DE 43 [Merchant Name/Location], subfield 5 [State, Province, or Region Code]) to determine whether the account number was listed in the applicable regional Electronic Warning Bulletin File. If the issuer cannot determine the merchant location from DE 43, it may use any region of the Electronic Warning Bulletin File that listed the account number on the date of the transaction.

Non-Face-to-Face Transactions. This reason code can be used for non-face-to-face or non-fixed merchant location transactions if the account number was listed in any region of the Electronic Warning Bulletin File on the transaction date. The issuer must indicate one of the regions in which the account number was listed in DE 72 (Data Record).

- Non-face-to-face transactions include (but are not limited to) mail order, phone order, and e-Commerce transactions.
- A transaction aboard an airplane, train, or cruise ship is an example of a transaction at a location that is not fixed.

Subregional. Issuers must use both the merchant location, as specified in DE 43 and the merchant category code (as specified in DE 26 [Merchant Business Code (MCC)]) to determine

whether the account number was listed in the applicable subregional Electronic Warning Bulletin File

Authorization Information for Various Programs

Expired payment guarantee (Europe region merchants only)—For an amount relating to a transaction occurring at a merchant located in the Europe region, when the issuer has permanently closed the account before filing the chargeback and either of the following applies:

- The transaction authorization was identified as a pre-authorization (DE 61, subfield 7 = 4) and the transaction was presented more than 30 calendar days after the authorization approval date; or
- The transaction authorization was not identified as a pre-authorization, and the transaction was presented more than seven calendar days after the authorization approval date.

The above timeframes for the European Payment Guarantee do not apply to properly identified acquirer-financed installment payments or MasterCard contactless transit aggregated or transit debt recovery transactions.

Partial Authorization. If the issuer authorized the transaction for less than the settled amount, it may charge back only the unauthorized portion of the amount.

Partial Authorization of Automated Fuel Dispenser (MCC 5542) transactions. If an Authorization Request/0100 message indicates that an automated fuel dispenser merchant supports partial authorization, and the transaction amount exceeds the partial approval amount in DE 6 of the Authorization Request Response/0110 message, the issuer may charge back the difference between the transaction amount and the partial approval amount. This applies even if the authorization request was for USD 1 from a U.S. region merchant.

CAT Level 3. For transactions identified as CAT Level 3 in the acquirer's First Presentment/1240 message, an issuer may charge back any transaction:

- Declined by the chip (either DE 55 was not presented or did not contain a TC and online authorization was not obtained) or
- Greater than the maximum transaction amount of one of the following:
 - EUR 50 for intra-European transactions
 - HKD 500 for intra-Hong Kong transactions identified with MCC 7523 (Automobile Parking Lots and Garages)
 - USD 40 for all other transactions
- As indicated for *PayPass* transactions occurring at:
 - Any type of parking meter properly identified with MCC 7523 (Automobile Parking Lots and Garages)
 - Any type of vending machines properly identified with MCC 5499 (Miscellaneous Food Stores—Convenience Stores, Markets, and Specialty Stores).

Country	Maximum Transaction Amount
Belgium	EUR 25
Germany	EUR 25
Italy	EUR 25
Netherlands	EUR 25
Poland	PLN 50
Russian Federation	RUB 1,000
Slovenia	EUR 25
Spain	EUR 25
Switzerland	CHF 40
Turkey	TRY 35
Ukraine	UAH 100
United Kingdom	GBP 20

Multiple Authorizations. Before charging back, issuers must consider that vehicle rental and hotel/motel transactions might have multiple authorizations. The transaction date can be different from the actual sale date.

Multiple Clearing Records. Before charging back, issuers should consider that multiple clearing records may have been or will be submitted in connection with a single approved authorization if one of the following values is present in DE 25 (Message Reason Code) of the First Presentment/1240 message:

- 1403 (Previously approved authorization—partial amount, multi-clearing); or
- 1404 (Previously approved authorization—partial amount, final clearing).

When the transaction involves a Single Message System Debit MasterCard issuer, the 1403 and 1404 values will be present in DE 60 (Advice Reason Code), subfield 2 (Advice Reason Detail Code) within the Single Message System-generated Financial Transaction Advice/0220 message.

Additionally, issuers must consider that multiple airline first presentments may be submitted in connection with a single approved authorization, whether or not one of the above indicators

is used. MasterCard suggests that issuers check their authorization logs for at least three days before and three days after the transaction date.

Merchant Advice Code. MasterCard strongly recommends that the issuer provide a Merchant Advice Code (MAC) in DE 48 (Additional Data—Private Use), subelement 84 (Merchant Advice Code) of each Authorization Request Response/0110 message in which a decline response is given. Refer to Chapter 11 of the *Authorization Manual* for a list of valid MAC values.

Online-Capable POS Device. MasterCard defines an online-capable POS device as any device that electronically contacts the acquirer's host for the purpose of obtaining an authorization.

Magnetic Stripe POS Device. Magnetic stripe POS devices are identified in GCMS DE 22 subfield 1 (Terminal Data: Card Data Input Capability) with the following values:

- **2**—Magnetic stripe reader capability
- **B**—Magnetic stripe reader and key-entry capability
- **C**—Magnetic stripe reader, integrated circuit card (ICC), and key-entry capability
- **D**—Magnetic stripe reader and ICC capability

Installment Billing Transactions. The merchant must obtain authorization of the full amount of a transaction to be billed in installments. The issuer may use this message reason code to charge back an installment billing transaction if only partial approval was obtained.

Chip Transactions: In a valid chip transaction, DE 55 must be reviewed to determine if:

- a Transaction Certificate was obtained representing the chip authorizing the transaction; or
- an ARQC is present representing an online authorization approval by the issuer.

The issuer-authorized amount and the actual transaction amount are within the following parameters:

- Gratuity is added—20 percent
- Hotel/Motel—15 percent
- Vehicle Rental—15 percent
- Cruise Lines—15 percent

NOTE: These parameters do not apply if the acquirer's Authorization Request/0100 message contained the Partial Approval Terminal Support Indicator and the issuer's Authorization Response/0110 message contained a value of 10 (Partial Approval) in DE 39 and a partial approval amount in DE 6.

Europe region merchants—The 20 percent parameter for gratuities does not apply to the following types of transactions occurring at Europe region merchant locations:

- Chip/PIN transactions;
- Contactless transactions;
- Card-not-present transactions; and
- Transactions for which the authorization was not coded as a pre-authorization.

The 15 percent parameters for hotel/motel, vehicle rental, and cruise lines do not apply to any transactions occurring at Europe region merchant locations.

The 15 percent parameter for transactions relating to repairs does not apply to any transactions occurring at Europe region merchant locations.

The issuer cannot charge back a properly identified **contactless transit aggregated** transaction if all of the following apply:

- An Authorization Request/0100 message was generated for the transaction;
- The issuer approved the authorization request;
- The transaction amount was equal to or less than the contactless transit aggregated transaction CVM limit amount as published in Appendix C, CVM Limit and Contactless Ceiling Limit Amounts of this guide;
- The maximum period from the first contactless tap until the First Presentment/1240 message is generated was 14 calendar days or less and
- If the transaction amount exceeds the contactless transit aggregated transaction CVM limit amount, then the issuer may charge back only the difference between the transaction amount and the contactless transit aggregated transaction CVM limit amount.

Automated Fuel Dispenser (MCC 5542) Transactions

The issuer cannot charge back an automated fuel dispenser transaction effected in the U.S. region with a MasterCard Corporate Card®, MasterCard Corporate Executive Card®, MasterCard Corporate Fleet Card®, or MasterCard Corporate Purchasing Card™ for any amount less than or equal to USD 150, if the transaction was identified in the authorization request with MCC 5542 and CAT 2, and authorized by the issuer for USD 1. If the transaction amount exceeds USD 150, the issuer may charge back only the difference between the transaction amount and USD 150.

The issuer cannot charge back an automated fuel dispenser transaction effected in the U.S. region with any other MasterCard card for any amount less than or equal to USD 100, if the transaction was identified in the authorization request with MCC 5542 and CAT 2, and authorized by the issuer for USD 1. If the transaction amount exceeds USD 100, the issuer may charge back only the difference between the transaction amount and USD 100.

3.2.1 Merchant Authorization Reversals

MasterCard has implemented merchant authorization reversals that allow merchants to cancel the original authorization amount, provided that the corresponding transaction has not been submitted into clearing.

After processing a merchant authorization reversal, if the transaction inadvertently is submitted to clearing and then is subsequently charged back for an authorization-related chargeback by the issuer, the acquirer may not submit a second presentment because the original authorization is no longer considered valid because of the existence of the merchant authorization reversal. However, if the issuer declines the merchant authorization reversal request, the acquirer retains second presentment rights up to the amount of the original authorization.

3.3 Fraud-related Chargebacks

For purposes of the chargeback Standards, the following message reason codes are deemed to be fraud-related.

- **4837**—No Cardholder Authorization
- **4840**—Fraudulent Processing of Transactions
- **4849**—Questionable Merchant Activity
- **4870**—Chip Liability Shift
- **4871**—Chip/PIN Liability Shift

Neither the length of time between authorization approval and transaction presentment nor the partial or full reversal of an approved authorization have any effect upon the chargeback protection afforded by an authentication occurring during authorization against a fraud-related chargeback (for example, MasterCard *SecureCode* authentication, chip validation, and/or PIN verification).

SAFE Reporting. All fraud, including counterfeit transactions, must be reported to the System to Avoid Fraud Effectively (SAFE), whether or not the transaction results in a fraud-related chargeback. MasterCard may assess up to USD 1,000 per chargeback for every transaction that generated a fraud-related chargeback and was not reported to SAFE in accordance with the reporting requirements set forth in the *SAFE Products User Guide*. All information provided to SAFE must be accurate, complete, and reported in accordance with fraud reporting categories that MasterCard may establish from time to time.

Prompt reporting of fraud-related transactions helps to identify questionable merchant activity more quickly and protects the customer's chargeback rights. Some chargeback reasons have a prerequisite to report the transaction to SAFE prior to charging back the transaction. See the specific chargeback reason within this Guide for details.

Supporting Documentation. For message reason codes 4837, 4840, 4870, and 4871, the chargeback must be accompanied by supporting documentation as detailed in the Supporting Documentation section. The documentation must originate from the authorized cardholder or a signed declaration by the authorized cardholder stating that the cardholder did not make or authorize the transaction. The issuer may use the Expedited Billing Resolution Process (Fraud) Form only if the MasterCard card account is closed. Before processing the chargeback with the form, the issuer must block the account on its host, list the account number on the MasterCard Account File with a "capture card" response until card expiration, and report the transaction to SAFE. The transaction must be reported to SAFE in accordance with the *SAFE Products User Guide*.

Fraud Notification Service (FNS) Authorization Approval after the FNS Date. An issuer must not use a fraud-related message reason code if the issuer approved the transaction after submitting two or more chargebacks involving the same MasterCard card account (for this purpose, "account" means primary account number [PAN], or PAN and expiration date) for any of the following message reason codes: 4837, 4870, or 4871. Message reason code 4863 first chargebacks will be included in the FNS count once the FNS fraud chargeback count is two or greater.

FNS Counter Exceeds 35 Fraud-Related Chargebacks. An issuer must not use a fraud-related message reason code if the issuer submitted more than 35 chargebacks in aggregate involving the same account (as defined above) for message reason codes 4837, 4870, or 4871. Message reason code 4863 first chargebacks will be included in the FNS count once the FNS fraud chargeback count is two or greater.

Digital Secure Remote Payment Transactions. An issuer must not use message reason code 4837, 4849, 4870, or 4871 to charge back a Digital Secure Remote Payment transaction, or any subsequent transaction for a related partial shipment or recurring payment. Refer to Appendix E for Digital Secure Remote Payment transaction identification requirements. Refer to section 12.2.1 of the *Security Rules and Procedures* regarding the requirement for an issuer to report any Digital Secure Remote Payment transaction identified as fraudulent to SAFE using SAFE reason code 05 (Account Takeover Fraud).

3.4 MasterCard *SecureCode* and Universal Cardholder Authentication Field (UCAF) Liability Shift Program

A MasterCard region that previously implemented an intraregional merchant-only liability shift may agree to require issuers in that region to implement MasterCard® *SecureCode*™.

In addition, all Asia/Pacific region customers that participate as issuers in another international cardholder authentication program must certify that they have enabled their cardholder's and their e-commerce merchants for MasterCard *SecureCode*.

Global MasterCard *SecureCode* Liability Shift

MasterCard has implemented a global liability shift program under message reason codes 4837, 4849, and 4863 for e-commerce transactions when all of the following conditions occur:

- The merchant is UCAF-enabled.
- The issuer provided the UCAF data for that transaction.
- All other e-commerce Authorization Request/0100 message requirements were satisfied.
- The Authorization Request Response/0110 message reflected the issuer's approval of the transaction.

The global liability shift program under message reason codes 4837, 4849, and 4863 also applies to Mobile Remote Payment transactions when all of the following conditions occur:

- The issuer provided the UCAF data for that transaction.
- All other e-commerce Authorization Request/0100 message and clearing requirements were satisfied, and the UCAF collection indicator in DE 48 (Additional Data), subelement 42 (Electronic Commerce Indicator) is set to **2**.
- The Authorization Request Response/0110 message reflected the issuer's or issuer agent's approval of the transaction.

Processing procedures and applicable remedies for e-commerce transactions processed under the global liability shift program for message reason codes 4837, 4849, and 4863 are found in

sections Message Reason Code 4837—No Cardholder Authorization, Message Reason Code 4849—Questionable Merchant Activity, and Message Reason Code 4863—Cardholder Does Not Recognize—Potential Fraud. For information about Mobile Remote Payment transactions, see Chapter 17, MasterCard Mobile Rules of the *MasterCard Rules*.

Merchant-only Liability Shifts for Intraregional Transactions

Some MasterCard regions have implemented intraregional liability shift programs under message reason codes 4837 and 4863 for e-commerce transactions when the merchant supports MasterCard SecureCode.

Asia/Pacific, Latin America and the Caribbean, and Middle East/Africa Regions

The liability for e-commerce transactions shifts from the acquirer to the issuer for message reason codes 4837 and 4863 intraregional chargebacks in the Asia/Pacific, Latin America and the Caribbean, and Middle East/Africa (MEA) regions when:

- The merchant is UCAF-enabled.
- All other e-commerce Authorization Request/0100 message requirements were satisfied.
- The Authorization Request Response/0110 message reflected the issuer's approval of the transaction.

Europe Region

Unless the UCAF contains the static AAV assigned by MasterCard, the liability for e-commerce transactions shifts from the acquirer to the issuer for message reason codes 4837 and 4863 intraregional chargebacks in the Europe region when:

- The merchant is UCAF-enabled.
- All other e-commerce Authorization Request/0100 message requirements were satisfied.
- The Authorization Request Response/0110 message reflected the issuer's approval of the transaction.

Canada and U.S. Regions

The liability for e-commerce transactions shifts from the acquirer to the issuer for message reason codes 4837 and 4863 intraregional chargebacks in the Canada and U.S. regions when:

- The merchant is UCAF-enabled.
- All other e-commerce Authorization Request/0100 message requirements were satisfied.
- The Authorization Request Response/0110 message reflected the issuer's approval of the transaction.
- The card is not a commercial card, including, without limitation, MasterCard[®] BusinessCard[™], MasterCard[®] Executive BusinessCard[™], Debit MasterCard[®] BusinessCard[™], MasterCard Corporate Card[™], MasterCard Corporate Executive Card[®], MasterCard Corporate Purchasing Card[™], MasterCard Corporate Fleet Card[™], MasterCard Corporate Multi-Card[™], World MasterCard for Business[™], World Elite MasterCard for Business[™], MasterCard Corporate World[™], MasterCard Corporate World Elite[™]. MasterCard

Professional Card™, MasterCard Small Business Multi Card™, MasterCard Government Commercial Card™, and MasterCard Public Sector Commercial Card™.

Global Merchant-only Liability Shift for Interregional Transactions

MasterCard has implemented a global merchant-only liability shift for interregional transactions. In the case of an interregional e-commerce transaction between customers located in different regions, liability shifts from the acquirer to the issuer for a message reason code 4837 or 4863 chargeback when:

- The merchant is UCAF-enabled.
- All other e-commerce Authorization Request/0100 message requirements were satisfied.
- The Authorization Request Response/0110 message reflected the issuer's approval of the transaction.

This liability shift does not apply if the UCAF submitted by a Europe region merchant contains the MasterCard-assigned static Accountholder Authentication Value (AAV).

3.4.1 Improper Use of Message Reason Code 4837

For intraregional e-commerce transactions in the Asia/Pacific, Europe, Latin America and the Caribbean, and MEA regions, and interregional e-commerce transactions for customers located in different regions, the issuer may not use this message reason code if the following occur.

- The issuer or its agent authorized the transaction for which the UCAF collection indicator in DE 48 (Additional Data—Private Use), subelement 42 (Electronic Commerce Indicators) is **set to 1 or 2**.
- All other e-commerce Authorization Request/0100 message requirements were satisfied.

For intraregional e-commerce transactions in the Canada and U.S. regions, the issuer may not use this message reason code if:

- The issuer or its agent authorized the transaction for which the UCAF collection indicator in DE 48 (Additional Data), subelement 42 (Electronic Commerce Indicator) is **either**:
 - Set to **1** and the card is not a commercial card, including, without limitation, MasterCard BusinessCard Card, MasterCard Executive BusinessCard Card, Debit MasterCard BusinessCard Card, MasterCard Corporate Card, MasterCard Corporate Executive Card, MasterCard Corporate Purchasing Card, MasterCard Corporate Fleet Card, MasterCard Corporate Multi Card, World MasterCard for Business, World Elite MasterCard for Business, MasterCard Corporate World, MasterCard Corporate World Elite, MasterCard Professional Card, MasterCard Small Business Multi Card, MasterCard Government Commercial Card, and MasterCard Public Sector Commercial Card; or
 - Set to **2**
- All other e-commerce Authorization Request/0100 message requirements were satisfied.

3.4.2 Proper Use for Acquirer's Second Presentment

The following conditions represent valid remedies or options that the acquirer can use to process a second presentment for message reason code 4837.

For intraregional e-commerce transactions occurring in the Asia/Pacific, Europe, Latin America and the Caribbean, and Middle East/Africa regions, see Intraregional Liability Shifts (Asia/Pacific, Europe, Latin America and the Caribbean, and MEA regions). For intraregional e-commerce transactions occurring in the Canada and U.S. regions, see Intraregional Liability Shifts (Canada region and U.S. region). For interregional e-commerce transactions occurring between customers located in different regions under the merchant-only interregional liability shift for MasterCard SecureCode transactions, see Global Interregional Merchant-only Liability Shift.

Intraregional Liability Shifts (Asia/Pacific, Europe, Latin America and the Caribbean, and MEA regions)

IPM Second Presentment Message Reason Code	2008 Issuer Authorized the Transaction
Second Presentment Condition	The acquirer can document that the transaction was approved and the merchant was UCAF-enabled. (DE 48, subelement 42 contained a UCAF collection Indicator value of 1 or 2 in the Authorization/0100 message). All of the required e-commerce indicators were provided in the Authorization Request/0100 message.
Supporting Documents	None
DE 72 (Data Record)	AUTH MMDDYY/NNNNNN SL n
Notes	Replace MMDDYY with the date the issuer authorized the transaction. Replace NNNNNN with the authorization approval code. Replace n of SL n with the value contained in DE 48, subelement 42, position 3 of the authorization message.

Intraregional Liability Shifts (Canada region and U.S. region)

IPM Second Presentment Message Reason Code	2008 Issuer Authorized the Transaction
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Intraregional Liability Shifts (Canada region and U.S. region)

Second Presentment Condition	<p>The acquirer can document all of the following:</p> <ul style="list-style-type: none"> • The authorization request for the disputed transaction was approved by the issuer or its service provider. • The UCAF collection indicator (DE 48, subelement 42, position 3) in the Authorization Request/0100 message contained either: <ul style="list-style-type: none"> – A value of 1 and the card was not a commercial card, or – A value of 2. • All of the required e-commerce indicators were provided in the Authorization Request/0100 message.
Supporting Documents	None
DE 72 (Data Record)	AUTH MMDDYY/NNNNNN SL n
Notes	<p>Replace MMDDYY with the date the issuer authorized the transaction.</p> <p>Replace NNNNNN with the authorization approval code.</p> <p>Replace n of SL n with the value contained in DE 48, subelement 42, position 3 of the authorization message.</p> <p>Commercial cards are exempt from the intraregional MasterCard <i>SecureCode</i> merchant-only liability shifts in the Canada and U.S. regions, as described in section 3.4.</p>

Global Interregional Merchant-only Liability Shift

IPM Second Presentment Message Reason Code	<p>2008</p> <p>Issuer Authorized the Transaction</p>
Second Presentment Condition	<p>The acquirer can document all of the following:</p> <ul style="list-style-type: none"> • The transaction occurred between customers located in different regions. • The authorization request for the disputed transaction was approved by the issuer or its service provider. • The UCAF collection indicator (DE 48, subelement 42, position 3) contained the value of 1 in the Authorization/0100 message. • All of the required e-commerce indicators were provided in the Authorization Request/0100 message.

Global Interregional Merchant-only Liability Shift	
Supporting Documents	None
DE 72 (Data Record)	AUTH MMDDYY/NNNNNN SL 1
Notes	<p>Replace MMDDYY with the date the issuer authorized the transaction.</p> <p>Replace NNNNNN with the authorization approval code.</p>

3.4.3 Improper Use of Message Reason Code 4863

For intraregional e-commerce transactions in the Europe, Latin America and the Caribbean, Asia/Pacific, and MEA regions, and interregional e-commerce transactions for customers located in different regions, the issuer may not use this message reason code if the following occur.

- The issuer or its agent authorized the transaction for which the UCAF collection indicator in DE 48 (Additional Data—Private Use), subelement 42 (Electronic Commerce Indicators) is **set to 1 or 2**.
- All other e-commerce Authorization Request/0100 message requirements were satisfied.

For intraregional e-commerce transactions in the Canada and U.S. regions, the issuer may not use this message reason code if:

- The issuer or its agent authorized the transaction for which the UCAF collection indicator in DE 48 (Additional Data), subelement 42 (Electronic Commerce Indicator) is **either**:
 - Set to **1** and the card is not a commercial card, including, without limitation, MasterCard BusinessCard Card, MasterCard Executive BusinessCard Card, Debit MasterCard BusinessCard Card, MasterCard Corporate Card, MasterCard Corporate Executive Card, MasterCard Corporate Purchasing Card, MasterCard Corporate Fleet Card, MasterCard Corporate Multi-Card, World MasterCard for Business, World Elite MasterCard for Business, MasterCard Corporate World, MasterCard Corporate World Elite, MasterCard Professional Card, MasterCard Small Business Multi Card, MasterCard Government Commercial Card, and MasterCard Public Sector commercial Card; or
 - Set to **2**
- And
- All other e-commerce Authorization Request/0100 message requirements were satisfied.

3.4.4 Proper Use for Acquirer's Second Presentment

The following conditions represent valid remedies or options that the acquirer can use to process a second presentment for message reason code 4863.

For intraregional e-commerce transactions occurring in the Europe, Asia/Pacific, Latin America and the Caribbean, and MEA regions, see Intraregional Liability Shifts [Asia/Pacific, Europe, Latin America and the Caribbean, and MEA regions]). For intraregional e-commerce transactions occurring in the Canada and U.S. regions, see Intraregional Merchant-only

Liability Shifts [Canada region and U.S. region]). For interregional e-commerce transactions occurring between customers located in different regions under the merchant-only intraregional liability shift for MasterCard *SecureCode* transactions, see Global Interregional Merchant-only Liability Shift.

Intraregional Liability Shifts (Asia/Pacific, Europe, Latin America and the Caribbean, and MEA regions)

IPM Second Presentment Message Reason Code	2008 Issuer Authorized the Transactions
Second Presentment Condition	The acquirer can document that the transaction was approved and that the merchant was UCAF-enabled. (DE 48, subelement 42 contained a UCAF Status Indicator of 1 or 2). All of the required e-commerce indicators were provided in the Authorization Request/0100 message.
Supporting Documents	None
DE 72 (Data Record)	AUTH MMDDYY/NNNNNN SL n.
Notes	Replace MMDDYY with the date the issuer authorized the transaction. Replace NNNNNN with the authorization approval code. Replace n of SL n with the value contained in DE 48, subelement 42, position 3 of the authorization message.

Intraregional Merchant-only Liability Shifts (Canada region and U.S. region)

IPM Second Presentment Message Reason Code	2008 Issuer Authorized the Transaction
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Intraregional Merchant-only Liability Shifts (Canada region and U.S. region)

Second Presentment Condition	<p>The acquirer can document all of the following:</p> <ul style="list-style-type: none"> • The transaction occurred between customers located in different regions. • The card was not a commercial card. • The authorization request for the disputed transaction was approved by the issuer or its service provider. • The UCAF collection indicator. (DE 48, subelement 42, position 3) contained the value of 1 in the Authorization/0100 message. • All of the required e-commerce indicators were provided in the Authorization Request/0100 message.
Supporting Documents	None
DE 72 (Data Record)	AUTH MMDDYY/NNNNNN SL n.
Notes	<p>Replace MMDDYY with the date the issuer authorized the transaction.</p> <p>Replace NNNNNN with the authorization approval code.</p> <p>Commercial cards are exempt from the global interregional MasterCard <i>SecureCode</i> merchant-only liability shift, as described in section 3.4.</p>

Global Interregional Merchant-only Liability Shift

IPM Second Presentment Message Reason Code	<p>2008</p> <p>Issuer Authorized the Transaction</p>
Second Presentment Condition	<p>The acquirer can document all of the following:</p> <ul style="list-style-type: none"> • The transaction occurred between customers located in different regions. • The authorization request for the disputed transaction was approved by the issuer or its service provider. • The UCAF collection indicator. (DE 48, subelement 42, position 3) contained the value of 1 in the Authorization/0100 message. • All of the required e-commerce indicators were provided in the Authorization Request/0100 message.
Supporting Documents	None

Global Interregional Merchant-only Liability Shift

DE 72 (Data Record)	AUTH MMDDYY/NNNNNN SL 1.
Notes	<p>Replace MMDDYY with the date the issuer authorized the transaction.</p> <p>Replace NNNNNN with the authorization approval code.</p>

3.4.5 Intracountry Acquirer Domain Mobile Remote Payment Transactions

For a chargeback rule applicable only to intracountry Acquirer Domain MasterCard Mobile Remote Payment transactions in Croatia, Cyprus, Czech Republic, Hungary, Slovakia, and Slovenia, refer to the *MasterCard Mobile Intracountry Liability Shift: Guidelines and Requirements* (available upon request to MMRP_Europe@mastercard.com).

3.5 Chip Liability Shifts

EMV chip technology can provide a more secure alternative to non-chip technology for reducing counterfeit-fraud transactions, and if PIN is used as the cardholder verification method (CVM), lost, stolen, and never-received-issue (NRI) fraudulent transactions.

Therefore, certain countries and MasterCard regions have decided to migrate to the EMV chip platform, and some have also decided to require or are considering requiring PIN as the preferred CVM.

Many of these same countries and regions have instituted a chip liability shift for domestic and intraregional MasterCard transactions to protect customers that have made the early investment in EMV chip.

Chip liability shift means that when a counterfeit, fraud transaction occurs in a country or region that has migrated to the EMV chip card platform, the liability for the transaction will shift to the non-chip-compliant party.

In addition, if PIN is the preferred or required CVM in a country or MasterCard region, the liability for lost, stolen, and never-received cards resulting in fraudulent MasterCard transactions when one customer is not yet able to support chip/PIN transactions will be borne by that customer.

A chip liability shift in...	Applicable to...	Has been in effect since or will take effect on...
Asia/Pacific region	Intraregional and domestic transactions	1 January 2006
Brazil	Domestic transactions	1 March 2008

A chip liability shift in...	Applicable to...	Has been in effect since or will take effect on...
Canada region	All intraregional and domestic transactions except automated fuel dispenser transactions (MCC 5542) (Not applicable to MasterCard contactless transactions under the CVM limit amount)	31 March 2011
	Automated fuel dispenser transactions (MCC 5542)	31 December 2012
Colombia	Domestic transactions	1 October 2008
Europe region	Intraregional and domestic transactions	1 January 2005
Latin America and the Caribbean region	Intraregional transactions	1 January 2005
All other Latin America and the Caribbean region countries except Argentina and Uruguay	Domestic transactions	17 October 2014
Argentina and Uruguay	Domestic transactions	16 October 2015
South Africa	Domestic transactions	1 January 2005
Middle East/Africa region	Intraregional and domestic transactions	1 January 2006
United States region	All intraregional and domestic transactions except automated fuel dispenser transactions (MCC 5542)	1 October 2015
	Automated fuel dispenser transactions (MCC 5542)	1 October 2017
Venezuela	Domestic transactions	1 July 2009

A chip/PIN liability shift in...	Applicable to...	Has been in effect since or will take effect on...
Canada region	All intraregional and domestic transactions except automated fuel dispenser transactions (MCC 5542)	31 March 2011
	Automated fuel dispenser transactions (MCC 5542)	31 December 2012

A chip/PIN liability shift in...	Applicable to...	Has been in effect since or will take effect on...
Europe region	Intraregional and domestic transactions	1 January 2005
United States region	All intraregional and domestic transactions except automated fuel dispenser transactions (MCC 5542)	1 October 2015
	Automated fuel dispenser transactions (MCC 5542)	1 October 2017

3.5.1 Levels of Participation

There are two levels of chip liability shift participation.

- **Level 1—Chip Liability Shift (Counterfeit Fraud)**
 - Issuers assume counterfeit fraud-related liability if a non-EMV chip card is presented at a hybrid POS terminal.
 - Acquirers assume counterfeit fraud-related liability if an EMV chip card is presented at a non-hybrid POS terminal.
- **Level 2—Chip/PIN Liability Shift (Lost/Stolen/Never-received-issue Fraud)**
 - Issuers assume lost, stolen, and never-received issue (NRI) fraud-related liability unless a card is a hybrid PIN-preferring card used at a terminal that is not a hybrid PIN-capable POS terminal or where the PIN pad is not present or not working.
 - Acquirers assume lost, stolen, and never-received-issue fraud-related liability if a hybrid PIN-preferring card is used at a terminal that is not a hybrid PIN-capable POS terminal or where the PIN pad is not present or not working.
 - A country or region cannot participate at Level 2 without first or concurrently participating at Level 1.

3.5.2 Global Chip Liability Shift Program

A country or MasterCard region that has instituted a domestic or intraregional chip or chip/PIN liability shift may participate in the Global Chip Liability Shift Program for interregional transactions.

The following countries and regions participate in the Global Chip Liability Shift Program for interregional MasterCard POS transactions.

Level 1 (Chip Liability Shift) Participation		
In this region...	The following countries and territories participate...	Effective for MasterCard POS transactions dated on or after...
Asia/Pacific region	All	Currently in effect

Level 1 (Chip Liability Shift) Participation		
In this region...	The following countries and territories participate...	Effective for MasterCard POS transactions dated on or after...
Canada region	All	Currently in effect
Europe region	All	Currently in effect
Latin America and the Caribbean region	All	Currently in effect
Middle East/Africa region	All	Currently in effect
United States region	All	1 October 2015 for all POS transactions except automated fuel dispenser transactions (MCC 5542) 1 October 2017 for automated fuel dispenser transactions (MCC 5542)

Level 2 (Chip/PIN Liability Shift) Participation		
In this region...	The following countries and territories participate...	Effective for MasterCard POS transactions dated on or after...
Canada region	All	Currently in effect
Europe region	All	Currently in effect
United States region	All	1 October 2015 for all POS transactions except automated fuel dispenser transactions (MCC 5542) 1 October 2017 for automated fuel dispenser transactions (MCC 5542)

3.5.3 Reason Codes and Chargeback Rights

Chip technology does not introduce new chargeback reasons, except with respect to chip or chip/PIN liability shifts as described in this section and in section 3, MasterCard Message Reason Codes—Dual Message System Transactions.

Otherwise, customers may initiate a chargeback for exactly the same reasons, and using exactly the same procedures, as those for magnetic stripe transactions.

Customers participating in domestic or global chip or chip/PIN liability shifts or the interregional Chip Liability Shift Program may use the following message reason codes to chargeback counterfeit fraud or lost, stolen, or never received card fraud transactions.

Issuer may use this chargeback message reason code...	If transaction involved...	And both parties participate in a...
4870 (Chip Liability Shift)	Counterfeit fraud	Chip liability shift
4871 (Chip/PIN Liability Shift)	Lost, stolen, or never-received-as-issued (NRI) fraud	Chip/PIN liability shift

Acquirer may use this second presentment message reason code...	And both parties participate in a...
2870 (Chip Liability Shift)	Chip liability shift
2871 (Chip/PIN Liability Shift)	Chip/PIN liability shift

NOTE:

The issuer may invoke the chip and the chip/PIN liability shift only with the first chargeback under message reason code 4870 and 4871.

Acquirers may use message reason code 2870 (Chip Liability Shift) to invoke the chip liability shift as a final remedy to a chargeback initiated under one of these message reason codes.

Reason Code	Description
4807	Warning Bulletin File
4812	Account Number Not on File
4837	No Cardholder Authorization

Acquirers must use message reason code 2871 (Chip/PIN Liability Shift) to indicate that a chip/PIN liability shift is the reason for the second presentment in response to message reason code 4837.

An arbitration chargeback is **not allowed** if the second presentment under message reason code 2870 or 2871 was valid.

Acquirers continue to have the right to submit second presentments for chargebacks initiated using the message reason codes listed above for any of the following situations:

- The issuer initiated an invalid chargeback.
- The acquirer already issued a credit.
- The acquirer has new information that was unknown to the issuer before the original chargeback (for example, a new merchant name, or different transaction date).

To remedy a chargeback initiated under message reason code 4870 when the chip liability shift does not apply or to remedy a chargeback initiated under message reason code 4871 when the chip/PIN liability shift does not apply, the acquirer must use message reason code 2713 (Invalid Chargeback).

Any country or region that participates in the Global Chip Liability Shift Program for interregional transactions must implement a domestic or intraregional chip liability shift using the same reason codes as the Global Chip Liability Shift Program before they can participate in the program.

3.5.3.1 Data Record Text

If the first chargeback was initiated under the Global Chip Liability Shift Program (using message reason code 4870 or 4871) but the transaction was ineligible, the acquirer's Second Presentment should use message reason code 2713 (Invalid Chargeback) and include in DE 72 (Data Record) the message CHIP LIABILITY NA or CHIP/PIN LIABILITY NA.

3.5.4 Participation

MasterCard will announce the effective date of participation of the country or region in a *Global Operations Bulletin*.

3.5.4.1 Voluntary Participation Criteria

Any country or region may participate in the Global Chip Liability Shift Program for interregional transactions if that country or region has completed **all** of the following.

- Stated its intention to migrate to EMV chip for its own country or region by a valid decision-making process (as defined in section Valid Decision-making Processes).
- Derived a chip liability shift program for domestic or intraregional transactions by a valid decision-making process that uses the same reason codes as the Global Chip Liability Shift Program.
- Decided to participate in the Global Chip Liability Shift Program for interregional transactions by a valid decision-making process.
- Notified MasterCard of its intent to participate in the Global Chip Liability Shift Program for interregional transactions (as defined in section Notifying MasterCard of Intent to Participate).

3.5.4.1.1 Valid Decision-making Processes

A country or region may mandate the EMV chip platform, adopt a chip or chip/PIN liability shift for domestic or intraregional transactions (or both), or participate in the Global Chip Liability Shift Program for interregional transactions at Level 1 or Level 2 as follows.

Country—By an affirmative vote of that country's customers that represents 75 percent of the currency volume of both acquiring and issuing transactions. This 75 percent currency volume comprises all MasterCard, Maestro, and Cirrus transactions.

Region—By an affirmative vote of that region’s customers that represents 75 percent of the currency volume of both acquiring and issuing transactions. This 75 percent currency volume comprises all MasterCard, Maestro, and Cirrus transactions.

When a region decides to adopt a chip liability shift for domestic transactions, intraregional transactions and/or participate in the interregional Global Chip Liability Shift Program, the decision applies to each country in the region unless a country or countries are specifically included or excluded.

3.5.4.2 Mandatory Participation

MasterCard may require a country or region to implement a chip and/or chip/PIN liability shift for domestic transactions and, concurrently or subsequently, to participate in the Global Chip Liability Shift Program at Level 1 or Level 2 as described in this section.

Country—MasterCard may require a country to implement a chip and/or chip/PIN liability shift for domestic transactions and, concurrently or subsequently, to participate in the Global Chip Liability Shift Program at Level 1 or Level 2, as appropriate.

Region—MasterCard may require a region to implement a chip and/or chip/PIN liability shift for intraregional transactions (including domestic transactions) and, concurrently or subsequently, to participate in the interregional Chip Liability Shift Program at Level 1 or Level 2, as appropriate. In such event, each country in the region will be required to participate, unless a country or countries are specifically excluded.

3.5.4.3 Notifying MasterCard of Intent to Participate

If a country or region has decided, by a valid decision-making process, to adopt a chip or chip/PIN liability shift for domestic or intraregional transactions, an authorized representative of the MasterCard country or region must notify MasterCard management in writing of the decision.

If a country or region has decided, by a valid decision-making process, to participate in the Global Chip Liability Shift Program for interregional transactions, an authorized representative of the MasterCard country or region must notify MasterCard management in writing to express the country or region’s intent to participate. The notification must specify the level of participation (Level 1 or Level 2, as described in section Levels of Participation) and scope, whether intraregional (for a country) or interregional with other like participants.

3.6 MasterCard CVC 2 Validation Program (U.S. Region Merchants)

The MasterCard CVC 2 Validation Program is for U.S. region merchants only. Issuers will retain chargeback rights for message reason code 4837 for transactions resulting from key-entered account information, including transactions processed under the card validation code 2 (CVC 2) in Lieu of Imprint Program.

When a merchant processes a key-entered face-to-face transaction, the merchant may seek to obtain card validation code 2 (CVC 2) validation instead of a card imprint. Acquirers are allowed to remedy a message reason code 4837 (No Cardholder Authorization) chargeback by providing a printed signed terminal receipt and using CVC 2 validation (value M match) as

proof of card presence in lieu of an imprint for key-entered, face-to-face transactions. This remedy is available as fallback when a magnetic stripe card cannot be read by the terminal in lieu of imprinting.

As a reminder, CVC 2 is a three-digit code algorithmically derived by the issuer based on the primary account number (PAN) and the expiration date. CVC 2 is present in a white panel adjacent to the signature panel. MasterCard Standards require that all acquirers globally transmit the CVC 2 value captured by merchants to issuers for validation.

In turn, issuers must validate the CVC 2 value and provide a valid CVC 2 response code in data element (DE) 48 (Additional Data—Private Use), subelement 87 (Card Validation Code Result) of the Authorization Request Response/0110 message. Acquirers are then required to provide the CVC 2 response code to merchants.

Restricted MCCs. The following MCCs may not use CVC 2 in Lieu of Imprint to support card presence; therefore, merchants processing under the following MCCs must provide a manual card imprint on a signed sales slip to remedy a chargeback for message reason code 4837:

- 4829—Money Transfer—Merchant
- 6010—Manual Cash Disbursements—Customer Financial Institution
- 6050—Quasi Cash—Customer Financial Institution
- 6051—Quasi Cash—Merchant
- 6540—POI Funding Transactions (Excluding MoneySend)
- 7801—Internet Gambling
- 7802—Government Licensed Horse/Dog Racing
- 7995—Gambling Transactions
- 9405—Intra-Government Purchases—Government Only
- 9754—Gambling—Horse Racing, Dog Racing, Non-Sports Intrastate Internet Gambling

3.7 Cardholder Dispute Chargebacks

The following message reason codes apply to cardholder disputes.

- **4841**—Canceled Recurring and Digital Goods Transactions
- **4853**—Cardholder Dispute—Defective Merchandise/Not as Described
- **4854**—Cardholder Dispute—Not Elsewhere Classified (U.S. region only)
- **4855**—Goods or services not provided
- **4859**—Change to Addendum, No-show, or ATM Dispute
- **4860**—Credit Not Processed

Listed below are some key points to consider before charging back using any of the above cardholder dispute type message reason codes:

- The merchant must accept returned merchandise or canceled services for buyer's remorse reasons unless the merchant disclosed its policy preventing or conditioning such a return or cancellation to the cardholder prior to the completion of the transaction. (For example, the

merchant disclosed that it would issue only an in-store credit if a cardholder returns goods or cancels services.)

- Cardholder dispute chargebacks will not be available to the issuer for Payment Transactions.
- Before the issuer processes a chargeback under message reason code 4853 or 4854 or 4859, the cardholder must contact the merchant to attempt to resolve the dispute.
- One of the following must be supplied:
 - A written complaint from the cardholder
 - An unedited email message from the cardholder
 - Expedited Billing Dispute Resolution Process (Forms 407–411, 413, 413a, and 430) from the issuer
- The documentation must state the following:
 - The cardholder engaged in the transaction or entered into a recurring transaction arrangement with the merchant.
 - The cardholder returned or tendered return of the merchandise where applicable, or the cardholder or issuer contacted the merchant to cancel the recurring transaction arrangement.
 - If required, the cardholder contacted or attempted to contact the merchant to resolve the dispute. The cardholder must specify how he attempted to contact the merchant and the result of that contact. For example, “I called the hotel twice and was told the manager would call me back and he never did”, or “I called to find out what the additional charge was for and the clerk did not speak English.”
 - A form or letter claiming that the cardholder attempted to contact the merchant without any explanation of the result of the contact is not sufficient to validate the chargeback and in arbitration will be considered invalid. For example, an issuer supports a chargeback with a form asking, “Did you attempt to contact the merchant?” with a response of “Yes” from the cardholder. The form then asks, “What was the response?” and the cardholder answers “Nothing.” Staff would consider this detail insufficient to support the chargeback.
 - The issuer may act on behalf of the cardholder and fulfill the preceding requirements by contacting the merchant or merchant’s acquirer. This exception is permitted because geographic or other barriers can make it difficult for the cardholder to resolve the dispute directly with the merchant.
 - The merchant refused to make a price adjustment, repair or replace the goods or other items of value, provide the services, or issue a credit.
- In cases of a valid dispute, transaction disclosures or terms concerning, for example, a partial credit or a restocking fee are not applicable.
- Chargebacks are available to the issuer for MasterCard transactions in which any value usable for gambling is purchased at any gambling merchant. However, for all MasterCard transactions, issuers have no chargeback rights related to the use of these chips or value, unspent chips or value, or on any winnings resulting from use of such chips or value.

When using message reason codes 4853, 4855, 4859, or 4860 to submit a chargeback of a Purchase with Cash Back transaction, the issuer may charge back only the purchase amount or a portion thereof, using Function Code of 453 (Partial Amount) in the First Chargeback/

1442 message. An issuer must not charge back the cash back amount or any portion thereof under any of these message reason codes.

Digital Goods Purchases of USD 25 or Less. Digital goods are goods that are stored, delivered, and used in electronic format, such as, by way of example but not limitation, books, newspapers, magazines, music, games, game pieces, and software (excludes gift cards). The delivery of digital goods purchased in a transaction may occur on a one-time or subscription basis. An issuer may use message reason code 4841 to charge back e-commerce transactions of USD 25 (or the local currency equivalent) or less that involve the purchase of digital goods.

To use this chargeback, the issuer must determine, based on a challenge of the cardholder, that prior to the date(s) of the disputed transaction(s), the cardholder had provided card information to the merchant in order to establish an account that could be used for future digital goods purchases, but the merchant did not offer or establish the following minimum purchase controls in connection with the use of that account:

- The option, enabled as a default setting, for the cardholder to disable all digital goods purchases;
- The time period during which a digital goods purchase can be made on the cardholder's account with the merchant (the "account open" period) must not exceed 15 minutes from the time at which the cardholder enters account authentication credentials; and
- Allowing the cardholder to confirm or to cancel the clearly displayed total transaction amount of each pending digital goods purchase before completion of the transaction.

The issuer is advised to ask the following questions when challenging the cardholder and to educate the cardholder on the use of purchase control settings:

1. Was the cardholder given the option to disable all digital goods purchases on the account?
2. Did the cardholder agree (such as by checking a box) to permit digital goods purchases to be made without the entry of a password or other form of authentication?
3. If the cardholder was required to enter authentication credentials to use the account, was the cardholder prompted to re-enter the credentials after a period of inactivity? If known, did that period exceed 15 minutes?
4. Did the merchant site afford the cardholder the option to confirm or to cancel each purchase?
5. Did the cardholder receive notification (such as via email, text, or other means) promptly after each purchase was completed?

3.8 Errors in Processing or Procedure

The following message reason codes generally apply to errors in processing or procedure.

- **4802**—Requested/Required Information Illegible or Missing
- **4831**—Transaction Amount Differs
- **4834**—Duplicate Processing
- **4842**—Late Presentment

- **4846**—Correct Transaction Currency Code Not Provided
- **4850**—Installment Billing Dispute
- **4863**—Cardholder Does Not Recognize—Potential Fraud

Before using one of the above message reason codes, issuers should consider the following:

- The merchant or acquirer may have realized that there was an error and processed a credit to the cardholder's account.
- A transaction that appears to have been duplicated actually may be two legitimate transactions.
- A transaction may be processed late (more than seven calendar days from the original transaction date). The cardholder still is responsible for payment if it is a legitimate transaction. (The issuer can charge back the transaction if the cardholder account number is permanently closed.)
- Chargebacks are available to the issuer for MasterCard transactions in which any value usable for gambling is purchased at any gambling merchant. However, for all MasterCard transactions issuers have no chargeback rights related to the use of these chips or value, unspent chips or value, or on any winnings resulting from use of such chips or value.

Refer to section 2, Retrieval Requests and Fulfillments—MasterCard Dual Message System Transactions for information about retrieval request and fulfillments.

MasterCard Central Site edits will reject chargebacks for message reason code 4802 for the following reasons:

- The issuer did not submit a retrieval request.
- The issuer accepted the retrieval request fulfillment through the MasterCom[®] electronic imaging system.
- The issuer rejected the image, and MasterCom Image Review ruled in favor of the acquirer.
- The retrieval request date is more than 120 calendar days plus a ten-calendar day grace period from the Julian date in DE 31 (Acquirer Reference Data).
- The issuer processes the chargeback more than 60 (120 for intra-European transactions) calendar days from the Central Site Business Date of the Retrieval Request/1644-603 message.

NOTE: The Julian Date is the day of the year in YDDD format. The year (Y) is the last number of the year, for example, 8 for 2008. The day (DDD) is expressed as a three-position number, with a range of 001–366. For example:

001—1 January

140—20 May (non-leap year)

141—20 May (leap year)

This date is the Julian processing date that the acquirer assigned to the First Presentment/1240. It is presented in DE 31.

3.9 Progressive Handling Fees

The Progressive Handling Fee program applies only to non–face-to-face transactions excluding Cardholder-activated Terminal (CAT) Level 2 transactions.

NOTE: Progressive handling fees do not apply to intra-European transactions.

3.9.1 Progressive Handling Fee Overview

Customers may process a handling fee in conjunction with message reason codes 4807 or 4808 as follows solely for all non–face-to-face transactions except CAT Level 2 transactions.

The handling fee, identified with the correct message reason code, compensates the customer for the cost of processing one of the following, or for the cost of reversing an invalid handling fee (using message reason code 7627):

- First chargeback (message reason code 7622)
- Second presentment (message reason code 7623)
- Arbitration chargeback (message reason code 7624)

3.9.1.1 Issuer Use of Message Reason Code 7622

The issuer may collect a USD 25 handling fee when processing a chargeback by submitting an IPM Fee Collection/1740-700 message with message reason code 7622. The issuer must process its handling fee within five calendar days of the Central Site Business Date of the chargeback.

3.9.1.2 Acquirer Use of Message Reason Code 7623

The acquirer may collect a handling fee when processing a second presentment by submitting an IPM Fee Collection/1740-700 message with message reason code 7623, except when either of the following occur.

- The acquirer is collecting a handling fee for the same transaction using an IPM Fee Collection/1740-700 message with message reason code 7627.
- The second presentment contains corrected or previously omitted information that remedies the chargeback. (Such information may include, but is not limited to, a transaction date, merchant location, or authorization code.)

The amount of the handling fee is USD 50 plus the amount of the handling fee that the issuer previously collected for the chargeback, if any. The acquirer must process its handling fee within 15 calendar days of the Central Site Business Date of the second presentment. MasterCard will determine responsibility for the progressive handling fee if the chargeback is filed as an arbitration case.

3.9.1.3 Issuer Use of Message Reason Code 7624

The issuer may collect a handling fee when processing an arbitration chargeback that disputes the validity of the information provided by the acquirer with the second presentment.

The issuer may collect the handling fee by submitting an IPM Fee Collection/1740-700 message with message reason code 7624. The amount of the handling fee is USD 50 plus the

amount of any handling fee that the acquirer previously collected, whether for the second presentment, or to reverse the handling fee previously collected by the issuer for the chargeback, or both. The amount of the fee is restricted to USD 50 if the acquirer did not collect any handling fee associated with the second presentment. The issuer must process its handling fee within 15 calendar days of the Central Site Business Date of the arbitration chargeback. MasterCard will determine responsibility for the progressive handling fee if the chargeback is filed as an arbitration case.

3.9.1.4 Acquirer Use of Message Reason Code 7627—No MAC Provided

If the issuer collected a handling fee using an IPM Fee Collection/1740-700 message with message reason code 7622, but the transaction was a recurring payment transaction and the issuer's decline response did not include an associated Merchant Advice Code (MAC) as described below, the acquirer may collect a handling fee of USD 25 plus the amount that the issuer previously collected for the chargeback by submitting an IPM Fee Collection/1740-700 message with message reason code 7627.

The acquirer must process the handling fee within 15 calendar days of receiving the IPM Fee Collection/1740-700 message with message reason code 7622. In the IPM Fee Collection/1740-700 message with message reason code 7627, the acquirer must include in DE 72 (Data Record) the information it received in DE 72 (Data Record) of the original message with message reason code 7622 and the code "NO MAC."

Message reason code 7627 applies because an issuer is not entitled to a handling fee if its response to a recurring payment authorization request, other than an approval that was properly identified, did not include a Merchant Advice Code.

The conditions below must be satisfied for an acquirer to collect the handling fee for "NO MAC" as described above:

- The authorization request was identified properly (DE 61, subfield 4 = 4 [Standing Order/Recurring Transaction]).
- The issuer's decline response did not include an associated MAC (DE 48, subelement 84) of 01, 02, or 03. (This does not include X-Code or Stand-In declines).
- The clearing message was identified as a recurring transaction (DE 22 [Cardholder Present Data], subfield 5 value 4 [Cardholder not present; standing (recurring) transaction]).

3.9.1.5 Acquirer Use of Message Reason Code 7627—Face-to-Face or CAT Level 2 Transaction

If the acquirer receives a handling fee in an IPM Fee Collection/1740-700 message with message reason code 7622, but the transaction was either a face-to-face transaction or a CAT Level 2 transaction, the acquirer may collect a handling fee of USD 25 plus the amount that the issuer collected by submitting an IPM Fee Collection/1740-700 message with message reason code 7627.

The acquirer must process the handling fee within 15 calendar days of receiving the IPM Fee Collection/1740-700 message with message reason code 7622. In the IPM Fee Collection/1740-700 message with message reason code 7627, the acquirer must include in DE 72 (Data Record) the information it received in DE 72 of the original message with message reason

code 7622 and the code **F2F** for a face-to-face transaction or the code **CT2** for a CAT Level 2 transaction.

Message reason code 7627 applies because an issuer is not entitled to a handling fee for a face-to-face transaction or CAT Level 2 transaction. The acquirer must provide the values listed in the table below in the First Presentment/1240 message to collect the handling fee as described above.

For this type of transaction...	Provide these values in the First Presentment/1240 message...
A face-to-face transaction	In DE 22 (Point of Service Data Code): Value of 1 (Attended Terminal) in subfield 4 (Terminal Operating Environment) Value of 0 (Cardholder Present) in subfield 5 (Cardholder Present Data) Value of 1 (Card Present) in subfield 6 (Card Present Data)
A CAT Level 2 transaction	Value of CT2 in PDS 0023 (Terminal Type)

The **F2F** or **CT2** handling fee compensates the acquirer for the issuer's invalid handling fee and the cost of processing its reversal.

The acquirer cannot submit an IPM Fee Collection/1740-700 message with message reason code 7627 if the original presentment was not properly identified as a face-to-face transaction or CAT Level 2 transaction. However, if the acquirer can remedy the chargeback, then the acquirer can collect the progressive handling fee associated with the second presentment using message reason code 7623.

3.9.1.6 Required Fields in Fee Collection Messages

Customers must include the following fields in every Fee Collection/1740-700 message in which DE 25 (Message Reason Code) contains a value of 7622, 7623, 7624, or 7627.

- DE 2 (Primary Account Number)
- DE 31 (Acquirer Reference Data)
- DE 72 (Data Record)
- DE 73 (Date, Action)

If any of the data elements described above are missing, incomplete, or invalid, the receiving customer may return a Fee Collection/1740-700 message for the same amount originally received using the following:

- The original message reason code
- Applicable function code of 780 (Fee Collection Return), 781 (Fee Collection Resubmission), or 782 (Fee Collection Arbitration Return)

Customers must retain the information provided in DE 72 (Data Record) from the original Fee Collection/1740-700 message. Customers must use the remaining positions to describe the reason they are returning the Fee Collection/1740-700 message.

Reasons for returning a Fee Collection/1740 message may include:

- Primary Account Number (PAN) Missing
- Acquirer Reference Data Missing
- Data Record Missing
- Data Record Not Formatted Correctly
- Date Action Missing
- Fee Collection Time Frame Exceeded
- Incorrect Fee Amount

3.10 Chargeback Message Reason Codes

The following sections present a summary of processing requirements.

3.10.1 First Chargeback: MTI 1442

This table presents processing requirements for First Chargebacks.

Function Code 450 (Full)/453 (Partial)					
Chargeback Message Reason Codes		Documentation Required	Retrieval Request Required	Time Frame	Section No.
4802	Requested/Required Item Illegible or Missing	No	Yes	60	3.11 Message Reason Code 4802—Requested/Required Information Illegible or Missing
4807	Warning Bulletin File	No	No	45	3.12 Message Reason Code 4807—Warning Bulletin File
4808	Requested/Required Authorization Not Obtained	No	No	90	3.13 Message Reason Code 4808—Requested/Required Authorization Not Obtained
4812	Account Number Not on File	No	No	45	3.14 Message Reason Code 4812—Account Number Not on File
4831	Transaction Amount Differs	Sometimes	No	120	3.15 Message Reason Code 4831—Transaction Amount Differs
4834	Duplicate Processing	No	No	120	3.16 Message Reason Code 4834—Duplicate Processing

Function Code 450 (Full)/453 (Partial)					
Chargeback Message Reason Codes	Documenta tion Required	Retrieval Request Required	Time Frame	Section No.	
4837 No Cardholder Authorization	Yes	No	120	3.17 Message Reason Code 4837— No Cardholder Authorization	
4840 Fraudulent Processing of Transactions	Yes	No	120	3.18 Message Reason Code 4840— Fraudulent Processing of Transactions	
4841 Canceled Recurring or Digital Goods Transactions	Sometimes	No	120	3.19 Message Reason Code 4841— Canceled Recurring or Digital Goods Transactions	
4842 Late Presentment	No	No	120	3.20 Message Reason Code 4842— Late Presentment	
4846 Correct Transaction Currency Code Not Provided	Sometimes	No	120	3.21 Message Reason Code 4846— Correct Transaction Currency Code Not Provided	
4849 Questionable Merchant Activity	No	No	120	3.22 Message Reason Code 4849— Questionable Merchant Activity	
4850 Installment Billing Dispute	Sometimes	No	120	3.23 Message Reason Code 4850— Installment Billing Dispute (Brazil Only)	
4853 Cardholder Dispute—Defective/Not as Described	Yes	No	120	3.24 Message Reason Code 4853— Cardholder Dispute—Defective/Not as Described	
4854 Cardholder Dispute—Not Elsewhere Classified (U.S. Region Only)	Yes	No	120	3.25 Message Reason Code 4854 Cardholder Dispute—Not Elsewhere Classified (U.S. Region Only)	
4855 Goods or Services Not Provided	Yes	No	120	3.26 Message Reason Code 4855— Goods or Services Not Provided	
4859 Addendum, No-show, or ATM Dispute ¹	Yes	No	120	3.27 Message Reason Code 4859— Addendum, No-show, or ATM Dispute	

¹ 4859 Services Not Rendered “RS” Reasons:

- RS 3 = ATM dispute
- RS 5 = Guaranteed no-show
- RS 7 = Addendum Dispute

Function Code 450 (Full)/453 (Partial)

Chargeback Message Reason Codes	Documentation Required	Retrieval Request Required	Time Frame	Section No.
4860 Credit Not Processed	Sometimes	No	120	3.28 Message Reason Code 4860—Credit Not Processed
4863 Cardholder Does Not Recognize—Potential Fraud	Sometimes	No	120	3.29 Message Reason Code 4863—Cardholder Does not Recognize—Potential Fraud
4870 Chip Liability Shift	Yes	No	120	3.30 Message Reason Code 4870—Chip Liability Shift
4871 Chip/PIN Liability Shift	Yes	No	120	3.31 Message Reason Code 4871—Chip/PIN Liability Shift
4999 Domestic Chargeback Dispute (Europe region Only)	Yes	No	120	3.32 Message Reason Code 4999—Domestic Chargeback Dispute (Europe Region Only)

3.10.2 Second Presentment: MTI 1240

This table presents processing requirements for Second Presentment.

Function Code 205 (Full)/282 (Partial)

Technical Return	
2001	Invalid Acquirer Reference Data; documentation was neither required nor received.
2004	Invalid Acquirer Reference Data on chargeback; documentation was received.
Documentation Return	
2002	Nonreceipt of required documentation to support chargeback
2709	Documentation received was illegible.
2710	Scanning error—unrelated documents or partial scan

Substance Return	
2003	Correct transaction date provided
2005	Correct merchant location/description provided Issuer authorized transaction
2008	Issuer authorized transaction
2011	Credit previously issued
2700	See Corresponding Documentation/Chargeback Remedied
2701	Duplicate Chargeback
2702	Past Chargeback Time Limit
2703	Requested transaction document provided (requires hardship variance)
2704	Invalid Data Record Text
2705	Correct MCC provided
2706	Authorization advised suspicious
2707	No authorization request required or attempted
2708	Account was not listed on the applicable Electronic Warning Bulletin as of the transaction date
2713	Invalid Chargeback
2870	Chip Liability Shift
2871	Chip/PIN Liability Shift

3.10.3 Arbitration Chargeback: MTI 1442

This table presents processing requirements for Arbitration Chargeback.

Function Code: 451 (Full); 454 (Partial)

Refer to section Arbitration Chargeback/1442 IPM (Function Codes 451 or 454) Message Reason Code Usage for additional message reason codes.

Technical Return	
4905	Invalid Acquirer Reference Data on Second Presentment/1240 (required documentation) Must be used when Message 2001 is received from the acquirer

Technical Return

4908	Invalid Acquirer Reference Data on Second Presentment/1240 (required documentation) Must be used when Message 2004 is received from the acquirer
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Documentation Return

4901	Required documentation not received to support previous Second Presentment/1240.
4902	Documentation received was illegible.
4903	Scanning error—Unrelated documents or partial scan.
4904	Reserved

3.10.4 Second Presentment/1240 IPM (Function Codes 205 or 282) Message Reason Code Usage

This section lists definitions for the Second Presentment/1240 IPM message reason codes.

Second Presentment/1240 IPM Message Reason Code Definitions

Message Reason Code	Definition
2001—Invalid Acquirer Reference Data; Documentation was Received or was Not Required	The acquirer must use this message reason code to notify the issuer that the combination of Primary Account Number and Acquirer Reference Data on the chargeback message does not match the information contained in the first presentment, and that documentation sent by the issuer was received or that no documentation was required to be sent.
2002—Non-receipt of Required Documentation to Support Chargeback	<p>An acquirer must use this message reason code when documentation that is required to support the chargeback is not received. Acquirers must wait a minimum of eight calendar days from the first chargeback before using this message reason code. The acquirer may use this message reason code between days 9 and 45.</p> <p>The successful processing of a second presentment for this message reason code will block any attempt by the issuer to process an arbitration chargeback if the message reason code used during the first chargeback always requires documentation to support the chargeback.</p> <p>The acquirer must accept documentation received more than eight calendar days after processing the first chargeback as long as the acquirer has not yet processed a second presentment for this message reason code as of the time the documentation is received.</p>

Second Presentment/1240 IPM Message Reason Code Definitions	
Message Reason Code	Definition
2003—Correct Transaction Date Provided	<p>Acquirers must use this message reason code in cases where the chargeback may be remedied by providing the correct transaction date.</p> <p>For example, a first chargeback for message reason code 4807 (Warning Bulletin File) may be remedied if the transaction date for the first presentment was incorrect, and the acquirer may provide the correct transaction date and show that the account was not listed in the applicable Electronic Warning Bulletin.</p>
2004—Invalid Acquirer Reference Data on Chargeback; Documentation was Received	<p>The acquirer must use this message reason code to notify the issuer that the combination of Acquirer Reference Data/Primary Account Number on the chargeback message does not match the information contained in the first presentment and that documentation that was received to support the issuer's first chargeback.</p>
2005—Corrected Merchant Location/Description Provided	<p>The acquirer must use this message reason code when it can remedy the first chargeback by providing new information in the form of a different merchant name or location.</p> <p>For example, to remedy a chargeback for message reason code 4808 (Requested/Required Authorization Not Obtained), an acquirer provides information confirming that the merchant's location is different from the location that appeared on the first presentment of the transaction. The new location may reveal that a different floor limit applies to the transaction and that authorization was not required, therefore remedying an issuer's initial chargeback.</p>
2008—Issuer Authorized the Transaction	<p>The acquirer must use this message reason code when it can remedy the first chargeback by providing information showing that the transaction was properly authorized by the issuer, its agent, or MasterCard. For example, an acquirer may remedy a chargeback for message reason code 4807 (Warning Bulletin File) if it can show that the transaction was authorized when the card was presented to the merchant for payment (for example, check-in for hotel stay).</p>
2011—Credit Previously Issued	<p>The acquirer must use this message reason code when it can remedy the first chargeback by showing that the merchant issued a credit to the cardholder's account.</p> <p>The Data Record must contain the date of the credit and, optionally, the Acquirer's Reference Data (ARD) of the credit.</p>

Second Presentment/1240 IPM Message Reason Code Definitions

Message Reason Code	Definition
2700—See Corresponding Documentation/Chargeback Remedied	<p>An acquirer must use this message reason code when the remedy to the chargeback is included within the documentation supporting the second presentment, and no other message reason code is applicable to describe the remedy.</p> <p>For example, if the only remedy the acquirer has to a first chargeback for message reason code 4837 is providing a signed and imprinted TID, the acquirer must use this message reason code. If the second presentment is better described using another message reason then the message reason code that best describes the remedy must be used (for example, 2011 Credit Previously Issued). When using 2700, the documentation indicator must be 1 (Documentation Provided).</p>
2701—Duplicate Chargeback	<p>The acquirer must use this message reason code to remedy situations where the issuer has processed a first chargeback for the same transaction more than once.</p>
2702—Past Chargeback Time Limit	<p>The acquirer must use this message reason code when the issuer's first chargeback is processed past the time limit allowed for the chargeback.</p>
2703—Requested Transaction Documentation Provided (Hardship Variance)	<p>The acquirer must use this message reason code when processing a second presentment within the guidelines of a Hardship Variance that has been approved by MasterCard. A Hardship Variance may be granted in case of a natural disaster, and must be applied for by the acquirer, and approved by MasterCard.</p> <p>Refer to section GCMS Support of Time Frames for additional information regarding hardship variances.</p>
2704—Invalid Data Record Text	<p>The acquirer must use this message reason code when information that is required to appear in the first chargeback's Data Record as stated in this guide, and the required message text (DE 72 [Data Record]) is missing or incomplete and the lack of such information renders the chargeback invalid.</p> <p>For example, the issuer processes a first chargeback for message reason code 4834 (Duplicate Processing) without including the Acquirer's Reference Data of the first transaction in the chargeback's Data Record. Without that information, the acquirer is unable to investigate the case properly, and therefore, the chargeback would become invalid.</p>

Second Presentment/1240 IPM Message Reason Code Definitions

Message Reason Code	Definition
2705—Correct MCC Provided	<p>The acquirer must use this message reason code when remedying a chargeback by showing that the merchant business code (MCC) assigned to the merchant is different from the MCC appearing on the first presentment.</p> <p>For example, the acquirer may remedy a chargeback for message reason code 4808 (Requested/Required Authorization Not Obtained) by showing that the merchant belongs to a category for which the merchant is not required to request authorization for the transaction amount.</p>
2706—Authorization Advised Suspicious	<p>The acquirer must use this message reason code as described in the Suspicious Transaction table in section Proper Use for Acquirer's Second Presentment.</p>
2707—No Authorization Required or Attempted	<p>The acquirer must use this message reason code when the transaction amount was below the applicable floor limit, and the merchant did not request an authorization.</p>
2708—Account was Not Listed on the Applicable Electronic Warning Bulletin as of the Transaction Date	<p>The acquirer must use this message reason code to remedy chargebacks for message reason code 4807 when the acquirer's investigation reveals that the issuer had not included the account number in the applicable Electronic Warning Bulletin as of the date the card was first presented to the merchant for payment.</p>
2709—Documentation Received was Illegible	<p>The acquirer must use this message reason code only when information that is relevant to the first chargeback is illegible to the point where it cannot be established that the first chargeback is valid. Acquirers must make every attempt to qualify the documentation before using this message reason code. If an arbitration case is filed as the result of the chargeback, and staff can validate that the documentation is legible, it will be determined that the acquirer processed an invalid second presentment.</p>
2710—Scanning Error—Unrelated Documents or Partial Scan	<p>This message reason code deals solely with the quality of the MasterCom scan of the documentation. Do not use this message reason code if the substance of the documentation received shows that the issuer processed an invalid first chargeback. The acquirer must use this message reason code when the first chargeback documentation does not correspond to the transaction being charged back (for example, the documentation concerns a different transaction) or when the documentation is incomplete because of a scanning error.</p> <p>For example, the documentation provided is a partial scan with missing information, or it relates to another card or to another transaction.</p>

Second Presentment/1240 IPM Message Reason Code Definitions

Message Reason Code	Definition
2713—Invalid Chargeback	<p>The acquirer may use this message reason code when the first chargeback does not meet the prerequisites for that message reason code stated in this guide.</p> <p>For example, an issuer processes a chargeback for message reason code 4837 (No Cardholder Authorization), with a cardholder letter alleging nonreceipt of merchandise. Since message reason code 4837 does not address issues related to nonreceipt of merchandise, the issuer's first chargeback was invalid, it does not meet the prerequisites of message reason code 4837, which require the chargeback to include a cardholder letter stating that the transaction was not authorized.</p> <p>Acquirers must use care when using this message reason code; this message reason code is technical in nature and does not always address the true nature of the dispute.</p>
2870—Chip Liability Shift	<p>The acquirer must use this message reason code to invoke the chip liability shift in response and as a final remedy to a first chargeback submitted under message reason code 4807, 4812, or 4837.</p> <p>If the second presentment message reason code 2870 is valid, the issuer is prohibited from pursuing the dispute with an arbitration chargeback.</p> <p>Refer to section Chip Liability Shifts in this guide for more information about the Global Chip Liability Shift Program.</p>
2871—Chip/PIN Liability Shift	<p>The acquirer may use this message reason code to invoke the chip/PIN liability shift in response and as a final remedy to a first chargeback submitted under message reason code 4837.</p> <p>If the second presentment message reason code 2871 is valid, the issuer is prohibited from pursuing the dispute with an arbitration chargeback.</p> <p>Refer to section Chip Liability Shifts in this guide for more information about the Global Chip Liability Shift Program.</p>

3.10.5 Arbitration Chargeback/1442 IPM (Function Codes 451 or 454) Message Reason Code Usage

This section lists definitions for the Arbitration Chargeback/1442 IPM message reason codes.

Arbitration Chargeback/1442 IPM Message Reason Codes	
Message Reason Code	Definition
48NN—Select Reason Codes Apply	48NN is an abbreviation that applies to the arbitration chargeback (cycle 3) showing one of two conditions: <ul style="list-style-type: none">• The issuer continues the arbitration chargeback for the same message reason code as the original chargeback because the acquirer either failed to remedy the first chargeback or the issuer is providing progressive documentation (when appropriate) and the same message reason code used with the first chargeback still applies.• The second presentment documentation provides new information that remedies the original chargeback, but based on the second presentment, the issuer finds that a new and valid chargeback reason is applicable to the case. In such case, the issuer must change the message reason code to the new and valid chargeback reason with the processing of the arbitration chargeback (cycle 3).
4802	Requested information illegible or missing
4807	Warning Bulletin File
4808	Requested/required authorization not obtained
4812	Account number not on file
4831	Transaction amount differs
4834	Duplicate processing
4837	No cardholder authorization
4840	Fraudulent processing of transaction
4841	Canceled Recurring or Digital Goods Transactions
4842	Late presentment
4846	Correct transaction currency code was not provided
4849	Questionable merchant activity
4850	Installment Billing Dispute
4853	Cardholder Dispute—Defective/Not as described
4854	Cardholder dispute not elsewhere classified (U.S. only)

Arbitration Chargeback/1442 IPM Message Reason Codes

Message Reason Code	Definition
4855	Goods or Services Not Provided
4859	Addendum, No-show, or ATM Dispute
4860	Credit not processed
4863	Cardholder Does Not Recognize—Potential Fraud
4870	Chip Liability Shift
4871	Chip/PIN Liability Shift
4901—Required Documentation Not Received to Support Second Presentment	<p>The issuer must use this message reason code when documentation that is required to support the second presentment is not received within eight calendar days of the second presentment. The issuer may use this message reason code between days 9 and 45 after the second presentment. The successful processing of an arbitration chargeback for this message reason code will forfeit the acquirer's right to send the case to arbitration.</p> <p>Documentation received more than eight calendar days after processing the second presentment must be accepted by the issuer, as long as the issuer has not yet processed an arbitration chargeback as of the time the documentation is received.</p>
4902—Documentation Received was Illegible	<p>The issuer must use this message reason code only when information that is relevant to the second presentment is illegible to the point where it cannot be established that the second presentment is valid. Issuers must make every attempt to try to qualify the documentation before using this message reason code. If staff can validate that the documentation is sufficiently legible to remedy the chargeback, the issuer will have processed an invalid arbitration chargeback.</p>
4903—Scanning error—Unrelated Documents or Partial Scan	<p>This message reason code deals solely with the quality of the MasterCom scan of the documentation. Do not use this message reason code if the substance of the documentation received shows that the acquirer processed an invalid second presentment.</p> <p>The issuer must use this message reason code when the second presentment documentation does not correspond to the transaction being charged back (for example, the documentation concerns a totally different transaction) or when the documentation is incomplete because of a scanning error.</p> <p>For example, a partial scan of a larger document or the documentation relates to another card or to another transaction.</p>

Arbitration Chargeback/1442 IPM Message Reason Codes

Message Reason Code	Definition
4905—Invalid Acquirer's Reference Data; Documentation Not Received or not Required	The issuer must use this message reason code in response to a second presentment using message reason code 2001. Refer to section Arbitration Chargeback for more information about this message reason code.
4908—Invalid Acquirer's Reference Data; Documentation Received	The issuer must use this message reason code in response to a second presentment using message reason code 2004. Refer to section Arbitration Chargeback for more information about this message reason code.

3.11 Message Reason Code 4802—Requested/Required Information Illegible or Missing

The following sections describe the proper and improper use of message reason code 4802.

3.11.1 Proper Use of Message Reason Code 4802

The issuer may charge back the amount of the requested item using message reason code 4802 only with Image Review approval.

Refer to section Image Review Guidelines for Rejecting Fulfillments for more information on image review guidelines for rejecting fulfillments.

3.11.2 Improper Use of Message Reason Code 4802

The issuer may not use this message reason code for the following types of transactions.

- The retrieval request is submitted more than 120 calendar days after the Central Site Business Date of the original transaction.
- The transaction was a chip/PIN transaction where DE 55 and related data was provided in the First Presentment/1240 message.
- For transactions dated prior to 19 October 2013, a properly identified and authorized QPS or Contactless transaction equal to or less than the chargeback protection amount found in Appendix C. For QPS or Contactless transactions dated on or after 19 October 2013, Appendix C will identify transactions which do not require a signature.
- The transaction was a MasterCard Commercial Payments Account transaction. A MasterCard Commercial Payments Account transaction occurs when PDS 0002 (GCMS Product Identifier) was MAP (MasterCard Commercial Payments Account) in the First Presentment/1240 message.
- **Brazil only**—The transaction was a MasterCard Agro Card transaction occurring in Brazil with a MasterCard Agro Card issued in Brazil. A MasterCard Agro Card transaction occurs when PDS 0002 (GCMS Product Identifier) was MLF (MasterCard Agro Card) in the First Presentment/1240 message.

- **Requesting TID.** It is not a prerequisite to request a TID except for message reason code 4802. Consequently, it may be considered an improper delay in establishing the chargeback reason if it is determined that the requested TID was not required to determine the new message reason code.

3.11.3 Specific Programs Using Message Reason Code 4802

These programs use message reason code 4802.

MasterCard Electronic Card. Refer to section MasterCard Electronic for chargeback processing procedures for a MasterCard Electronic card.

3.11.4 Proper Use for Issuer's First Chargeback

The conditions shown below represent a valid option that the issuer may choose to process a first chargeback for message reason code 4802.

Time Frame	60 calendar days from the Central Site Business Date of the Retrieval Request 1644–603 message
Retrieval Request	Yes
Supporting Documents	None
DE 72 (Data Record)	ILCDXX
Notes	<p>Replace XX with one of the following codes which specifies the missing or illegible information:</p> <ul style="list-style-type: none">• 01—Account Number (a truncated account number on an electronically generated TID does not missing or illegible information)• 02—Transaction Date• 03—Amount• 04—Invalid substitute draft• 05—Merchant name, merchant location, or both• 06—Other (specify in DE 72 [Data Record])

3.11.5 Proper Use for Acquirer's Second Presentment

The conditions shown below represent valid options that the acquirer may choose to process a second presentment for message reason code 4802.

Copy of TID	
IPM Second Presentment Message Reason Code	2700 See Corresponding Documentation/Chargeback Remedied

Copy of TID	
Second Presentment Condition	The acquirer provides one of the following: <ul style="list-style-type: none">• Information that was previously missing or illegible• A legible and complete copy of the TID
Supporting Documents	Copy of TID or invoice as appropriate
DE 72 (Data Record)	None
Notes	None

3.11.5.1 Additional Remedies

In addition to the codes in the previous section, acquirers can use the following second presentment message reason codes to submit a Second Presentment/1240 for message reason code 4802.

- **2011**—Credit issued
- **2701**—Duplicate chargeback
- **2702**—Past chargeback time limit
- **2713**—Invalid chargeback

3.11.6 Arbitration Chargeback

The issuer may initiate an arbitration chargeback if it does not receive a legible or complete TID.

However, the issuer must provide documentation with the arbitration chargeback to verify that it incurred or anticipates financial loss resulting from the missing or illegible information. The issuer cannot rely on the rule violation itself to justify the chargeback. To process an arbitration chargeback, the issuer must submit an Arbitration Chargeback/1442 message with message reason 4902 (Documentation Received was Illegible).

Changing Chargeback Message Reason Code 4802 to a Different Chargeback

Message Reason. If an issuer receives a legible copy of the TID through a second presentment and, after viewing the document for the first time, determines that it has another right of chargeback for a different reason, the issuer must use the following procedure:

1. Issue a new First Chargeback/1442 message with a different message reason.
2. Submit the new chargeback within 45 calendar days of the second presentment or within the remaining allowable time frame for the new chargeback reason, whichever is greater.

IPM Arbitration Chargeback Message Reason Code	4902 Requested/Required Information Illegible or Missing
Arbitration Chargeback Details	No legible or complete TID received.

Supporting Documents	Proof of financial loss attributed to the missing or illegible information.
DE 72 (Data Record)	None
Notes	None

3.11.7 Arbitration Case Filing

Refer to section Processing Arbitration Chargebacks (Arbitration Chargeback/1442 Message) for the standard procedure. Refer to section 6, Arbitration Procedures for Arbitration Case examples.

3.12 Message Reason Code 4807—Warning Bulletin File

NOTE:

MasterCard combined chargeback message reason codes 4807—Warning Bulletin and 4812—Account Number Not On File with chargeback message reason code 4808—Request/Required Authorization Not Obtained. Chargeback message reason code 4808 has been renamed 4808—Authorization-Related Chargeback.

Chargeback message reason code 4808 now contains the conditions and requirements previously included in message reason codes 4807, 4808, and 4812.

An issuer may use 4807, 4808, or 4812 as the message reason code for any chargeback submitted under the new authorization-related chargeback message reason code. However, 4807 and 4812 will eventually be eliminated as valid message reason codes.

Refer to section 3.13 for processing requirements.

3.13 Message Reason Code 4808—Authorization-related Chargeback

NOTE:

MasterCard combined chargeback message reason codes 4807—Warning Bulletin and 4812—Account Number Not On File with chargeback message reason code 4808—Request/Required Authorization Not Obtained. Chargeback message reason code 4808 has been renamed 4808—Authorization-Related Chargeback.

Chargeback message reason code 4808 now contains the conditions and requirements previously included in message reason codes 4807, 4808 and 4812.

An issuer may use 4807, 4808, or 4812 as the message reason code for any chargeback submitted under the new authorization-related chargeback message reason code. However, 4807 and 4812 will eventually be eliminated as valid message reason codes.

The issuer must attempt to honor the transaction before exercising this chargeback right.

3.13.1 Proper Use of Message Reason Code 4808

The issuer may use this chargeback when, after reviewing section 3.2 of the *Chargeback Guide*, the issuer determines an authorization was not obtained as required for a transaction processed through the clearing system.

A transaction is subject to chargeback when an authorization was not performed and one of the following circumstances apply:

- An authorization was required but was not obtained from the issuer or its agent, or through Stand-In processing or X-Code.
- An account number was listed on the Electronic Warning Bulletin on the date of the transaction.
- The account number does not match any account number on the issuer's file.
- The transaction was face-to-face, card-read or key-entered, occurred at a location with a POS device that had both online and magnetic stripe-read capability.
- The transaction was non-face-to-face.
- A magnetic stripe-read transaction was performed at a POI terminal located in the Europe region with at least magnetic stripe reading capability, the card had a service code of X2X (Positive Online Authorization Only). This includes any CAT 3 transaction regardless of the transaction amount.
- The transaction amount exceeded the floor limit established by MasterCard in effect at the time of purchase.
- The transaction amount exceeded the chip floor limit established by MasterCard in effect at the time of purchase, and the transaction was not authorized online by the issuer or the issuer's agent.
- The card was expired at the time of the transaction.
- Effective for transactions occurring on or after 17 October 2014, the issuer receives a card-not-present transaction that was declined by the issuer and subsequently approved through Stand-In processing or X-Code with an approval response as specified in the *Authorization Manual* with the following exceptions:
 - The issuer generated a declined response that included a value of 02 (Cannot approve at this time, try again later) in DE 48 (Additional Data—Private Use), subelement 84 (Merchant Advice Code).
 - The issuer generated an approval response after previously declining the transaction.
 - The merchant can prove that the cardholder initiated the authorization request.

3.13.2 Improper Use of Message Reason Code 4808

The issuer must not use this message reason code for the following types of transactions.

- A valid chip transaction where DE 55 and related data was provided in the First Presentment/1240 message showing the TC authorizing the transaction or alternatively showing the ARQC if an online authorization was also approved by the issuer.
- Non-fixed card or non-face-to-face acceptor location transactions if the account number was listed only in one or more subregions of the Electronic Warning Bulletin on the transaction date.

- Properly identified Emergency Cash Disbursement transactions
- A transaction authorized by the issuer, its agent, or through Stand-In processing or X-Code up to the amount authorized, or for any protected amount equal to or under the protection limit.
- **Brazil only**—The transaction was a MasterCard Agro Card transaction occurring in Brazil with a MasterCard Agro Card issued in Brazil and the account number was either listed in the warning bulletin file or was not on file. A MasterCard Agro Card transaction occurs when PDS 0002 (GCMS Product Identifier) was MLF (MasterCard Agro Card) in the First Presentment/1240 message.

3.13.3 Proper Use for Issuer's First Chargeback

The conditions shown below represent valid options that the issuer may choose to process a first chargeback for the authorization-related chargeback.

Authorization-related Chargeback	
Condition	A transaction was processed without a required authorization
Time Frame	90 calendar days
Retrieval Request	No
Supporting Documents	None
DE 72 (Data Record)	<p>One of the following:</p> <ol style="list-style-type: none"> 1. For international transactions or for international transactions that were converted to a different currency: TRANS CUR \$\$\$\$ \$\$\$\$ MCFL \$\$\$\$\$\$ and optionally, MCC NNNN 2. For a magnetic stripe-read transaction involving a card with service code X2X that was performed at a POI terminal located in the Europe region: SC X2X 3. For any declined transaction: AUTHORIZATION DECLINED MMDDYY 4. For any card that was expired or not yet valid or for which the expiration date on file for the account number was not valid on the transaction date, and the merchant did not obtain an authorization: CARD NOT VALID OR EXPIRED 5. When the account number is listed on an applicable Warning Bulletin and the transaction was processed without authorization. One of the following: <ul style="list-style-type: none"> – R X – R X S NN 6. None

Authorization-related Chargeback

Notes	<ol style="list-style-type: none"> 1. Replace TRANS CUR \$\$\$\$\$\$\$ with the amount of the transaction currency. Replace MCFL \$\$\$\$\$\$ with the MasterCard floor limit. Optionally, replace NNNN with the Merchant Category Code (MCC) of the transaction. 2. Replace MMDDYY with the date the authorization request was declined. 3. For R X, replace X with the one character Electronic Warning Bulletin Region code in which the card is listed. For S NN, replace NN with the two character subregional code in which the account number was listed.
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Multiple Authorization Requests

Condition	A Card-Not-Present transaction declined by the issuer and subsequently approved in Stand-In or X-Code
Time Frame	90 calendar days
Retrieval Request	No
Supporting Documents	None
DE 72 (Data Record)	Optionally: MULTIPLE AUTH REQUESTS
Notes	None

CAT 3 Devices

Condition	<p>One of the following:</p> <ol style="list-style-type: none"> The transaction was not identified with one of the following MCCs: <ul style="list-style-type: none"> 4784—Bridges and Road Fees, Tolls 5499—Miscellaneous Food Stores—Convenience Stores, Markets, Specialty Stores (solely for Contactless-only Transactions) 7523—Automobile Parking Lots and Garages 7542—Car Washes The transaction was identified with one of the above MCCs and the transaction amount was greater than the applicable maximum transaction amount: <ol style="list-style-type: none"> At Contactless-only CAT 3 devices located in: <ul style="list-style-type: none"> Austria, Belgium, Germany, Italy, the Netherlands, Slovenia, and Spain, the maximum Transaction amount is EUR 25 Poland, the maximum transaction amount is PLN 50 Russian Federation, the maximum transaction amount is RUB 1,000 Switzerland, the maximum transaction amount is CHF 40 Turkey, the maximum transaction amount is TRY 35 Ukraine, the maximum transaction amount is UAH 100 the United Kingdom, the maximum transaction amount is GBP 20 For intra-European CAT 3 transactions, the maximum transaction amount is EUR 50 for magnetic stripe and chip transactions. For Hong Kong domestic transactions occurring at CAT 3 devices identified with MCC 7523 (Automobile Parking Lots and Garages), the maximum transaction amount is HKD 500. For all other CAT 3 devices, the maximum transaction amount is USD 40, or its local currency equivalent, for magnetic stripe and chip transactions. Effective for transactions dated on or after 13 October 2017, the transaction was a magnetic stripe transaction identified with one of the MCCs listed in paragraph 1.
Time Frame	90 calendar days

CAT 3 Devices	
Retrieval Request	No
Supporting Documents	None
DE 72 (Data Record)	<p>One of the following:</p> <ul style="list-style-type: none"> • CAT 3 • CAT LEVEL 3 EXCEEDS CVM LIMIT • CAT LEVEL 3 EXCEEDS USD 40 • CAT LEVEL 3 EXCEEDS EURO 50
Notes	<p>Effective for first chargebacks submitted on or after 17 April 2015, multiple transactions may be submitted in a batch. The batch option is only available, at the PAN level, when the merchant name and its acquirer are the same within the batch. In addition to the "Conditions" section of this table, CAT 3 transactions may be batched when:</p> <ol style="list-style-type: none"> 1. The card used in the transactions was expired or not yet valid; 2. The transactions occurred at a CAT 3 device located in the Europe region with a card that had a service code of X2X (Positive Online Authorization Required); or 3. The account number of the card used in the transactions was listed in the Tollway Stoplist or Electronic Warning Bulletin file on the date of the transaction for the region or sub-region in which the transaction was acquired. <p>Each transaction in the batch must be less than or equal to USD 25 or the local currency equivalent. The total amount of all transactions in the batch must not exceed USD 250 or the local currency equivalent.</p> <p>When batching multiple transactions, indicate "CAT 3 MULTIPLE TRANS NNN" in the Data Record and replace NNN with the number of transactions in the batch and provide documentation showing each Acquirer Reference Data (ARD) and transaction amount included in the batch.</p>

3.13.4 Proper Use for Acquirer's Second Presentment

The conditions shown below represent valid options that the acquirer may choose to process a second presentment for an authorization-related chargeback.

Issuer Authorized the Transaction	
IPM Second Presentment Message Reason Code	2008 Issuer Authorized Transaction
Second Presentment Condition	The acquirer or merchant can provide the authorization response code and date of the authorization for the cleared transaction.
Supporting Documents	None
DE 72 (Data Record)	Authorization Date MMDDYY NNNNNN
Notes	<p>Replace MMDDYY with the date the issuer authorized the transaction.</p> <p>Replace NNNNNN with the actual authorization response code provided by the issuer, its agent or MasterCard On-Behalf for the cleared transaction.</p>
Multiple Authorization Requests	
IPM Second Presentment Message Reason Code	2008 Issuer Authorized Transaction
Second Presentment Condition	<p>One of the following:</p> <ol style="list-style-type: none"> 1. The issuer generated decline response included a value of 02 (Cannot approve at this time, try again later) in DE 48 (Additional Data—Private Use), subelement 84 (Merchant Advice Code). 2. The issuer generated an approval response after previously declining the transaction. 3. The merchant can prove that the cardholder initiated the authorization request.
Supporting Documents	<p>One of the following corresponding to the Second Presentment Condition:</p> <ol style="list-style-type: none"> 1. None 2. None 3. Documentation supporting the merchant's claim.

Multiple Authorization Requests	
DE 72 (Data Record)	None
Notes	None
Authorization Not Required	
IPM Second Presentment Message Reason Code	2707 No authorization request required or attempted
Second Presentment Condition	One of the following: <ol style="list-style-type: none"> 1. The account number was identical to the account number originally presented, and the card's expiration date confirms the card was valid on the day of the transaction. 2. The transaction was identified in clearing as a CAT 3 terminal, and authorization was not required equal to or under the CAT3 authorization limit.
Supporting Documents	One of the following corresponding to the Second Presentment Condition: <ol style="list-style-type: none"> 1. A copy of imprinted TID. If read electronically as noted below, the truncated PAN must match to the PAN in the original clearing. For card-read transactions that occurred at POI terminals that were not authorized via the MasterCard Network, the acquirer must provide sufficient documentation to establish the card's presence; for example, the acquirer's internal authorization log, electronic data capture log, or magnetic stripe reading (MSR) or hybrid terminal printer certification. The acquirer must explain clearly all such documentation in content and in usage. 2. None
DE 72 (Data Record)	None
Notes	If the chargeback is the result of a keying error, but the account number still check digit verifies according to the Luhn Formula, the acquirer must process the transaction as a new presentment using the correct cardholder account number, provided applicable procedures and time limits are observed.

Multiple Clearing Records	
IPM Second Presentment Message Reason Code	2713 Invalid Chargeback
Second Presentment Condition	<p>The acquirer used one of the following indicators in DE 25 (Message Reason Code) of the First Presentment/1240 message, and the total of all clearing records submitted in connection with the approved authorization did not exceed the approved amount:</p> <ul style="list-style-type: none"> • 1403 (Previously approved authorization—partial amount, multi-clearing); or • 1404 (Previously approved authorization—partial amount, final clearing).
Supporting Documents	None
DE 72 (Data Record)	<p>One of the following, as applicable:</p> <ul style="list-style-type: none"> • PREAUTH MMDDYY 1403 • AUTH MMDDYY 1403 • PREAUTH MMDDYY 1404 • AUTH MMDDYY 1404
Notes	<p>If the transaction authorization was identified as a preauthorization, use PREAUTH.</p> <p>If the transaction authorization was not identified as a preauthorization, use AUTH.</p> <p>Replace MMDDYY with the approval date of the disputed transaction.</p>

3.13.4.1 Additional Remedies

In addition to the codes in the previous section, acquirers may use the following second presentment message reason codes to submit a Second Presentment/1240 for message reason code 4808.

- **2001**—Invalid Acquirer Reference Data on chargeback; no documentation required or provided
- **2011**—Credit previously issued
- **2700**—Chargeback remedied. See corresponding documentation.
- **2701**—Duplicate Chargeback
- **2702**—Past Chargeback Time Limit

3.13.5 Arbitration Chargeback

If the first chargeback was valid and the acquirer failed to remedy the dispute properly, the issuer may continue the chargeback with the same message reason code originally processed (4808).

The issuer will have chargeback rights if examination of the documentation reveals a new valid chargeback reason. If the situation requires a different message reason, the issuer must process the arbitration chargeback using the appropriate message reason code.

The issuer may use the following additional message reason codes to submit an arbitration chargeback:

- **48xx**—New and valid chargeback reason
- **4901**—Required Documentation was not Received to Support Prior Second Presentment/1240
- **4902**—Documentation received was Illegible
- **4903**—Scanning Error—Unrelated Documents or Partial Scan

3.13.6 Arbitration Case Filing

Refer to section Processing Arbitration Chargebacks (Arbitration Chargeback/1442 Message) for the standard procedure. Refer to section 6, Arbitration Procedures for Arbitration Case examples.

3.13.7 Handling Fees

Refer to section Progressive Handling Fees for the standard procedure.

3.14 Message Reason Code 4812—Account Number Not on File

NOTE:

MasterCard combined chargeback message reason codes 4807—Warning Bulletin and 4812—Account Number Not On File with chargeback message reason code 4808—Request/Required Authorization Not Obtained. Chargeback message reason code 4808 has been renamed 4808—Authorization-Related Chargeback.

Chargeback message reason code 4808 now contains the conditions and requirements previously included in message reason codes 4807, 4808, and 4812.

An issuer may use 4807, 4808, or 4812 as the message reason code for any chargeback submitted under the new authorization-related chargeback message reason code. However, 4807 and 4812 will eventually be eliminated as valid message reason codes.

Refer to section 3.13 for processing requirements.

3.15 Message Reason Code 4831—Transaction Amount Differs

The issuer should use message reason code 4831 if the cardholder states that he or she was billed an incorrect amount.

3.15.1 Proper Use of Message Reason Code 4831

The billing discrepancy could be for one of the following reasons.

- The merchant's addition error that resulted in an incorrect total on the TID or other documentation.
- The merchant increased the transaction amount without the cardholder's permission.
- For a card-activated phone transaction, the transaction amount does not reflect the call duration. For example, the cardholder claims he or she talked on the phone for five minutes but was billed for 10 minutes.
- The imprinted amount or printed amount on the TID was processed instead of the correct transaction amount as evidenced by other information on the TID or documentation.
- The cardholder paid for goods or services by other means (for example, with a different card or via bank transfer).
- The merchant processed a credit (instead of a reversal) to correct an error which resulted in the cardholder experiencing a currency exchange loss.

Except for Unreasonable Amount and card-activated phone transaction disputes, the issuer must submit the First Chargeback/1442 message for the amount of the billing discrepancy only. The issuer should use Function Code 453 (Partial Amount), if applicable.

Documentation to Support Dispute. Although documentation to support or corroborate the cardholder's dispute is not required with the first chargeback, in the event the merchant provides documentation to challenge the dispute, documentation supporting the cardholder's dispute may be required with the arbitration chargeback.

Charges for Loss, Theft, or Damages. The issuer may be able to address improperly applied charges for loss, theft, or damage using message reason code 4831 if the merchant debits the cardholder for such charges in the same billing amount that includes the underlying initial service.

Message reason code 4859 RS7 should be used for disputed addendum charges related to **loss, theft, or damage**, as well as for any disputed addendum charge where the cardholder does not agree with the additional items charged to his or her account.

Unreasonable Amount (For intra-EEA transactions only). Issuers in European Economic Area (EEA) countries may use this message reason code if the cardholder alleges that the amount of the authorized transaction for the purchase of goods or services was unreasonable, and all of the following conditions are met:

- The exact transaction amount was not specified at the time the cardholder engaged in the transaction, and

- The transaction amount exceeded what the cardholder could reasonably have expected, taking into account the cardholder's previous spending pattern, the conditions of the cardholder agreement and the relevant circumstances of the case.

Alternate Payment via Travel Vouchers. For payment to a third party (such as a travel agent) to purchase a voucher or the like representing payment to the merchant, the issuer must provide a cardholder letter stating that the merchant accepted the voucher.

A cardholder may claim that payment was made using a travel voucher or similar instrument; however, the travel agent may not have paid the merchant. The merchant's acceptance of the travel voucher prohibits a subsequent charge for the same goods or services.

The issuer may consider using message reason code 4855 against the acquirer of the travel agent, if the cardholder paid for the travel voucher using a MasterCard card, and the travel agent did not pay the merchant. The 120-day time frame is calculated from the date of the second charge.

3.15.2 Improper Use of Message Reason Code 4831

The following is an improper use of Message Reason Code 4831.

Face-to-Face Verbal Price Agreements. Issuers cannot use message reason code 4831 for verbal agreements between a cardholder and a merchant if the agreement is not referenced on the TID or other related documents.

3.15.3 Specific Programs Using Message Reason Code 4831

MasterCard Electronic Card. Refer to section MasterCard Electronic for chargeback processing procedures for a MasterCard Electronic card.

3.15.4 Proper Use for Issuer's First Chargeback

The conditions shown below represent valid options that the issuer may choose to process a first chargeback for message reason code 4831.

Time Frame	120 calendar days
Retrieval Request	No

Supporting Documents

One of the following:

- Cardholder letter, email, or completed Expedited Billing Dispute Resolution Process (Form 407)
- Cardholder letter, email, or completed Expedited Billing Dispute Resolution Process Form indicating that an unreasonable amount was charged (**For intra-EEA transactions only**).
- For card-activated phone transactions: If the transaction amount is USD 25 or greater, a cardholder letter, email, or completed Expedited Billing Dispute Resolution Process (Form 407) is required. If charging back multiple transactions in a batch, provide documentation showing each ARD and transaction amount included in the batch.
- If payment was made by an alternate payment method, provide a cardholder letter, email, or form that states that the same goods or services debited to the cardholder's account were paid for in some other manner. It is expected that the documentation will detail the specific alternate method of payment and date.

NOTE: MasterCard strongly suggests the issuer obtain proof prior to the arbitration chargeback supporting the alternate means of payment.

DE 72 (Data Record)

For unreasonable amount disputes:

- UNREASONABLE AMOUNT

For multiple card-activated phone transactions:

MULTIPLE TELEPHONE TRANSACTIONS

NNN

- None for all other disputes

Notes

A card-activated phone transaction is identified by the presence of "TEL" in DE 43, followed by the phone number dialed and the call duration in minutes. Replace NNN with the number of transactions.

3.15.5 Proper Use for Acquirer's Second Presentment

The conditions shown below represent valid remedies or options that the acquirer can use to process a second presentment for message reason code 4831.

Payment by Other Means

IPM Second Presentment Message Reason Code **2700**

See Corresponding Documentation/Chargeback Remedied

Payment by Other Means	
Second Presentment Condition	The merchant provides an explanation.
Supporting Documents	The appropriate merchant explanation and documentation.
DE 72 (Data Record)	None
Notes	None
Correct Transaction Amount	
IPM Second Presentment Message Reason Code	2700 See Corresponding Documentation/Chargeback Remedied
Second Presentment Condition	The TID shows that the amount was processed correctly. (For example, there was no error in addition, or the “total” amount on the TID was properly submitted to GCMS.)
Supporting Documents	Copy of the TID
DE 72 (Data Record)	None
Notes	Not available for unreasonable amount disputes.
Increased Transaction Amount	
IPM Second Presentment Message Reason Code	2700 See Corresponding Documentation/Chargeback Remedied
Second Presentment Condition	The merchant can provide documentation that validates the increased debit to the cardholder’s account.
Supporting Documents	Documentation to support that the cardholder is responsible for the disputed amount; for example, charges that the cardholder authorized were not included on the hotel/motel folio at time of checkout or after the return of the vehicle rental.
DE 72 (Data Record)	None
Notes	Not available for unreasonable amount disputes.

Unreasonable Amount (Intra-EEA Transactions Only)	
IPM Second Presentment Message Reason Code	2700 See Corresponding Documentation/Chargeback Remedied
Second Presentment Condition	The merchant can provide documentation showing the cardholder agreed to an amount range as reasonable, and the transaction amount did not exceed this amount range.
Supporting Documents	Documentation supporting the merchant's claim that the cardholder agreed to a reasonable amount range; for example: <ul style="list-style-type: none"> • An itemized price list signed by the cardholder and an itemized transaction receipt showing that the transaction amount was calculated on the basis of this price list; or • The cardholder's written agreement to a recurring payment arrangement with the merchant, in which a maximum amount for each payment was specified.
DE 72 (Data Record)	None
Notes	None

3.15.5.1 Additional Remedies

Acquirers can use the following second presentment message reason codes to submit a Second Presentment/1240 for message reason code 4831.

- **2002**—Nonreceipt of required documentation to support chargeback
- **2004**—Invalid Acquirer Reference Data on chargeback; documentation was received
- **2011**—Credit previously issued
- **2701**—Duplicate Chargeback
- **2702**—Past Chargeback Time Limit
- **2709**—Documentation received was illegible
- **2710**—Scanning error—unrelated documents or partial scan
- **2713**—Invalid Chargeback

3.15.6 Arbitration Chargeback

If the first chargeback was valid and the acquirer failed to remedy the dispute properly, the issuer may continue the chargeback with the same message reason code originally processed (4831).

The issuer will have chargeback rights if examination of the documentation reveals a new valid chargeback reason. If the situation requires a different message reason, the issuer should process the arbitration chargeback using the appropriate message reason code.

Non–Face-to-Face Price Differences. Issuers may use this message reason code in situations when the cardholder has printed confirmation of price that differs from the billed amount.

Transaction Amount Differs	
IPM Arbitration Chargeback Message Reason Code	4831 Transaction amount differs
Arbitration Chargeback Details	The cardholder continues to dispute the transaction.
Supporting Documents	Progressive documentation from the cardholder and evidence supporting the cardholder's dispute rebutting any merchant explanation.
DE 72 (Data Record)	None
Notes	None

The issuer may use the following additional message reason codes to submit an arbitration chargeback:

- **48xx**—New valid message reason code
- **4901**—Required documentation not received to support prior Second Presentment/1240
- **4902**—Documentation received was illegible
- **4903**—Scanning error—unrelated documents or partial scan
- **4908**—Invalid Acquirer Reference Data on Second Presentment/1240 (2004); documentation was received

Refer to section Processing Arbitration Chargebacks (Arbitration Chargeback/1442 Message) for the standard processing procedure.

3.15.7 Arbitration Case Filing

Refer to section Processing Arbitration Chargebacks (Arbitration Chargeback/1442 Message) for the standard procedure. Refer to section 6, Arbitration Procedures for Arbitration Case examples.

3.16 Message Reason Code 4834—Duplicate Processing

The following sections describe the proper and improper use for message reason code 4834.

3.16.1 Proper Use for Using Message Reason Code 4834

This message reason code may be used if the cardholder or the issuer determines that the same transaction was processed more than once.

To demonstrate without investigation that the transaction is a duplicate, the merchant name and location, transaction source currency amount, ticket number (if provided), and transaction date must be the same.

If, as a result of an investigation (such as a retrieval request, second presentment, and so forth), the documentation confirms that duplication occurred, the issuer may process this chargeback based on its investigation.

The issuer is required to initiate the chargeback using the ARD of the duplicate record, and enter the ARD (23-digit reference data) of the first transaction in DE 72 (Data Record). The first transaction then becomes ineligible for processing under message reason code 4834. The issuer must always provide two sets of acquirer reference data even if they are the same or the dispute involves two different acquirers.

Transactions With Converted Currency. Issuers should be aware that duplicate transactions outside the U.S. region do not necessarily have identical transaction amounts because of the currency exchange rates. However, the original transaction currency amount must be the same.

Transactions with Ticket Numbers. Issuers must review transactions presented with ticket numbers closely. If the ticket numbers are different, the transactions are not considered duplicates, although the merchant locations, transaction amounts, and transaction dates may be the same.

Different Transaction Data. When transaction data is different, consider using other chargeback message reason codes including 4831, 4840, or 4837 to address the dispute. The chargeback must meet the requirements for the applicable message reason code.

Credit for Duplication. In the event that there are two debits that are mirror images and a credit for the same amount on the cardholder's statement before the chargeback, issuers are advised to confirm with the cardholder whether the credit was for goods or services that were subsequently returned or cancelled and credited. If there was no return or cancellation, the credit applies to the duplication.

ATM Transactions Processed Using Message Reason Code 4834.

- MasterCard recommends that issuers charge both ATM transactions back individually under this message reason code. This will allow for each second presentment to provide the information necessary to remedy the dispute by showing each individual transaction that was completed.
- Since ATM transactions are authorized using a PIN, MasterCard strongly recommends that before using this message reason code, issuers verify their authorization records to ensure that they are not charging back two separate transactions that were authorized individually using a PIN. The issuer would be correct in using this message reason code if both authorization numbers are the same.
- Europe customers, refer to Appendix A, Chargebacks—MasterCard Europe ATM Transactions (MasterCard, Maestro, and Cirrus) for information about chargeback processing procedures for intra-European MasterCard ATM transactions and interregional MasterCard ATM transactions.

3.16.2 Specific Programs Using Message Reason Code 4834

MasterCard Electronic Card. Refer to section MasterCard Electronic for chargeback processing procedures for a MasterCard Electronic card.

3.16.3 Proper Use for Issuer's First Chargeback

The conditions shown below represent valid options that the issuer may choose to process a first chargeback for message reason code 4834.

Time Frame	120 calendar days
Retrieval Request	No
Supporting Documents	None
DE 72 (Data Record)	FIRST REF NNNNNNNNNNNNNNNNNNNNNNNN
Notes	Replace NNNNNNNNNNNNNNNNNNNNNNNN with the acquirer reference data (ARD) of the first transaction.

3.16.4 Proper Use for Acquirer's Second Presentment

The conditions shown below represent valid options that the acquirer may choose to process a second presentment for message reason code 4834.

Duplicate Transactions Processed through Two Different Acquirers. When the acquirer is providing documentation to substantiate two separate transactions by providing two different TIDs, the second presentment must include both TIDs even if the merchant had processed one of the transactions with a different acquirer.

[illegible]

Two Different TIDs—ATM Only

Supporting Documents	Refer to Chapter 4, Single Message System, Message Reason Code 17, Acquirer Representment. Europe customers refer to Appendix A, Chargebacks—MasterCard Europe ATM Transactions (MasterCard, Maestro, and Cirrus).
DE 72 (Data Record)	None
Notes	None

Two Different TIDs—Non-ATM

IPM Second Presentment Message Reason Code	2700 See Corresponding Documentation/Chargeback Remedied
Second Presentment Condition	The acquirer can provide documentation to support two separate transactions by providing two different TIDs with the same cardholder account number.
Supporting Documents	Copies of two different TIDs
DE 72 (Data Record)	None
Notes	None

Invalid Message Text

IPM Second Presentment Message Reason Code	2704 Invalid data record text
Second Presentment Condition	The issuer did not include two sets of acquirer reference data with the original chargeback.
Supporting Documents	None
DE 72 (Data Record)	ARD NOT PROVIDED
Notes	Not available for ATM transactions.

3.16.4.1 Additional Remedies

Acquirers can use the following second presentment message reason codes to submit a Second Presentment/1240 for message reason code 4834.

- **2001**—Invalid Acquirer Reference Data on chargeback; no documentation required or provided
- **2701**—Duplicate Chargeback
- **2702**—Past Chargeback Time Limit
- **2713**—Invalid Chargeback²

3.16.5 Arbitration Chargeback

If the first chargeback was valid and the acquirer failed to remedy the dispute properly, the issuer may continue the chargeback with the same message reason code originally processed (4834).

The issuer will have chargeback rights if examination of the documentation reveals a new valid chargeback reason. If the situation requires a different message reason, the issuer must process the arbitration chargeback using the appropriate message reason code.

Arbitration Chargebacks Not Allowed for ATM Transactions. Issuers cannot process an arbitration chargeback for an ATM transaction.

Refer to Chapter 4, Single Message System, Message Reason Code 17, Arbitration Case Filing.

IPM Arbitration Chargeback Message Reason Code	4834 Duplicate processing
Arbitration Chargeback Details	The second presentment failed to remedy the chargeback.
Supporting Documents	Sometimes
DE 72 (Data Record)	Reason for the return
Notes	Credit Issued. If the second presentment indicates that credit was issued to correct the duplication, the issuer may continue the chargeback only when the cardholder confirms that the credit applies to another transaction. This confirmation needs to be provided with a progressive letter detailing why the credit referenced by the second presentment does not apply to the transaction being charged back.

The issuer may use the following additional message reason codes to submit an arbitration chargeback:

- **48xx**—New valid message reason code
- **4901**—Required documentation not received to support prior Second Presentment/1240

² Not available for ATM transactions.

- **4902**—Documentation received was illegible
- **4903**—Scanning error—unrelated documents or partial scan
- **4905**—Invalid Acquirer Reference Data on Second Presentment/1240 (2001); documentation was received or was not required

Refer to section Processing Arbitration Chargebacks (Arbitration Chargeback/1442 Message) for the standard procedure.

3.16.6 Arbitration Case Filing

Refer to section Processing Arbitration Chargebacks (Arbitration Chargeback/1442 Message) for the standard procedure. Refer to section 6, Arbitration Procedures for Arbitration Case examples.

3.17 Message Reason Code 4837—No Cardholder Authorization

The following sections provide information on the proper and improper use of message reason code 4837.

3.17.1 Proper Use of Message Reason Code 4837

The issuer may use message reason code 4837 if the cardholder states that neither he, she, nor anyone authorized by him or her engaged in the transaction.

Key-entered Account Information (non-electronic). Issuers may chargeback transactions resulting from key-entered account information, including transactions processed under the card validation code 2 (CVC 2) in Lieu of Imprint Program, and any Card Not Present (CNP) transactions and transactions occurring at an unattended terminal, including Cardholder Activated Terminals (CATs), unless otherwise specified in this reason code.

Aggregated Contactless Transit Transactions. The issuer may use message reason code 4837 to chargeback an Aggregated Contactless Transit transaction that cleared for an aggregated amount above the chargeback protection amount. The issuer must submit the chargeback only for the disputed amount. If the cardholder disputes only a part of the transaction amount, the issuer must submit the First Chargeback/1442 message with a Function Code of 453 (Partial Amount).

Expired or Not Yet Valid Card. The issuer may use message reason code 4837 if a fraudulent transaction occurred on a card that was not yet valid or expired, or if the expiration date on file for the account number was not valid on the transaction date, and the merchant did not obtain an authorization.

SAFE. The issuer must report the transaction to SAFE, in accordance with the reporting requirements set forth in the *SAFE Products User Guide*.

Non-Counterfeit CAT 2. The issuer can use message reason code 4837 for non-counterfeit transactions occurring at a cardholder-activated terminal (CAT) that was properly identified as a CAT Level 2 in the authorization messages and clearing records.

- Before processing the chargeback, the issuer must block the account on its host and list the cardholder account number on the MasterCard Account File with a “capture card” response until card expiration.
- The cardholder letter alleging that the transaction is fraudulent also must state, or the issuer must otherwise certify by means of a separate document accompanying the cardholder letter, that the card was lost or stolen at the time of the transaction. A letter that indicates that the transaction resulted from Never Received Issue (NRI) fraud is considered to be lost or stolen if the letter or additional documentation accompanying the chargeback substantiates that the NRI card was the card used for the disputed transaction.

Voided Cards. The issuer also may charge back a transaction involving a once valid voided card with an issuer certification letter instead of a written cardholder complaint if:

- The transaction was identified in the clearing record as a face-to-face transaction, and
- The issuer certifies in writing that the unexpired account number identified in the transaction record was not outstanding on the transaction date because the physical card was recovered, destroyed, or both.

Use of Expedited Billing Dispute Resolution Process (Fraud) Form. The Expedited Billing Dispute Resolution Process (Fraud) Form may be used in lieu of the cardholder letter or cardholder affidavit of alleged fraud if the MasterCard card account is closed. Before processing the chargeback, the issuer must block the account on its host, list the account number on the MasterCard Account File with a “capture card” response until card expiration. The transaction must be reported to SAFE in accordance with the *SAFE Products User Guide*.

Installment Billing Payments. The issuer may use message reason code 4837 to charge back the first installment submitted under a domestic installment payment arrangement for a fraud-related reason. In order to keep the integrity of the Fraud Notification Service chargeback counters, the issuer must use message reason code 4850—Installment Billing Dispute to charge back any subsequent installment payments corresponding to the same transaction. The issuer must provide the original message reason code 4837 Chargeback Reference Number in the Data Record of any subsequent first chargeback for the same transaction submitted using message reason code 4850. The issuer must also abide by this procedure if the first chargeback was submitted using a message reason code other than message reason code 4837 and an arbitration chargeback was subsequently processed using message reason code 4837.

Subsequent Installments Charged Back After Chargeback of the First Installment for Message Reason Code 4837

Time Frame	120 calendar days
Retrieval Request	No
Supporting Documents	None
DE 72 (Data Record)	4837 CB REF NNNNNNNN
Notes	Replace NNNNNNNN with the first chargeback reference number.

3.17.2 Improper Use of Message Reason Code 4837

The issuer may not use this message reason code for the following types of transactions.

- A Digital Secure Remote Payment transaction or any subsequent transaction for a related partial shipment or recurring payment. Refer to Appendix E for Digital Secure Remote Payment transaction identification requirements.
- For transactions occurring on or after 18 October 2013, the authorization for the disputed face-to-face transaction occurred at an attended terminal where the data was card-read. For example, DE 61 (Point-of-Service [POS] Data), subfield 1 (POS Terminal Attendance) is equal to 0 (Attended Terminal) and DE 22—Point-of-Service (POS) Entry Mode, Subfield 1—POS Terminal PAN Entry Mode is equal to 90-PAN auto-entry via magnetic stripe. DE 35 (Track 2 Data) or (DE 45 (Track 1 Data) shows the track data was read from the data encoded on the card and transmitted within the authorization request.
- **Authorization Approval after the FNS Date.** The issuer approved the transaction after submitting two or more chargebacks involving the same MasterCard card account (for this purpose, “account” means primary account number [PAN] and expiration date) for any of the following message reason codes: 4837, 4870, or 4871. Message reason code 4863 first chargebacks will be included in the FNS count once the FNS fraud chargeback count is two or greater.
- **FNS Counter Exceeds 35 Fraud-Related Chargebacks.** The issuer submitted more than 35 chargebacks in aggregate involving the same account (as defined above) for message reason codes 4837, 4870, or 4871. Message reason code 4863 first chargebacks will be included in the FNS count once the FNS fraud chargeback count is two or greater.
- Emergency cash disbursements or emergency travelers check refunds.
- ATM transactions.
- Transactions that occurred at a cardholder-activated terminal (CAT) that were properly identified in the authorization messages and clearing records as CAT Level 1 (where a PIN is required) or when properly identified in the clearing records as CAT Level 3.
- Counterfeit card transactions that occurred at a CAT Level 2 where the acquirer transmitted the full unedited card-read data in the Authorization Request/0100 message and obtained an authorization approval or valid transaction certificate.
- Transactions resulting from an account takeover and subsequently reported to SAFE as such. An account takeover occurs when the transaction posts to an account that was fraudulently taken over from the authorized cardholder that opened the account.
- Addendum Disputes. A disputed transaction that is a subsequent separate addendum transaction appended to a previous valid transaction involving the same merchant. The issuer must process a chargeback for message reason code 4859 RS7 (Addendum Dispute) if the cardholder acknowledges participation in the original transaction.
- Transactions under the MasterCard *SecureCode* and Universal Cardholder Authentication Field liability shift program, if:
 - The merchant is Universal Cardholder Authentication Field (UCAF)-enabled,
 - The issuer provided the UCAF for that transaction,
 - All other e-commerce Authorization Request/0100 message requirements were satisfied, and

- The Authorization Request Response/0110 message reflected the issuer's approval of the transaction.
- The transaction was a MasterCard Commercial Payments Account transaction. A MasterCard Commercial Payments Account transaction occurs when PDS 0002 (GCMS Product Identifier) was MAP (MasterCard Commercial Payments Account) in the First Presentment/1240 message.
- An e-commerce transaction that was less than or equal to USD 25 (or the local currency equivalent) for the purchase of digital goods resulted because the merchant did not offer purchasing control settings to the cardholder. Refer to section 3.19 Message Reason Code 4841—Canceled Recurring or Digital Goods Transactions regarding chargeback requirements for such transactions.
- **Brazil only**—The transaction was a MasterCard Agro Card transaction occurring in Brazil with a MasterCard Agro Card issued in Brazil. A MasterCard Agro Card transaction occurs when PDS 0002 (GCMS Product Identifier) was MLF (MasterCard Agro Card) in the First Presentment/1240 message.

3.17.3 Specific Programs Using Message Reason Code 4837

MasterCard Electronic Card. Refer to section MasterCard Electronic for chargeback processing procedures for a MasterCard Electronic card.

3.17.4 Proper Use for Issuer's First Chargeback

The conditions shown below represent valid options that the issuer can use to process a first chargeback for message reason code 4837.

No Cardholder Authorization	
Time Frame	120 calendar days
Retrieval Request	No
Supporting Documents	One of the following: <ul style="list-style-type: none">• Cardholder letter• Electronic mail message• Written complaint from a company or government agency representative on behalf of a corporate card cardholder when the company or government agency no longer employs the authorized cardholder• Completed Expedited Billing Dispute Resolution Process Form for Fraud (Form 412)
DE 72 (Data Record)	None

No Cardholder Authorization

Notes

The Expedited Billing Dispute Resolution Process (Fraud) form may be used only if the MasterCard card account is closed. Before processing the chargeback, the issuer must block the account on its host, list account number on the MasterCard Account File with a “capture card” response until card expiration, and report the transaction to SAFE.

Non-counterfeit CAT 2 The cardholder letter, email, or form must state, or the issuer must separately document, that the card was lost or stolen at the time of the transaction.

Documentation is not required for a card-activated phone transaction of less than USD 25. A card-activated phone transaction is identified by the presence of “TEL” in DE 43, followed by the phone number dialed and the call duration in minutes.

Batching Multiple Transactions

Time Frame	120 calendar days
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Retrieval Request	No
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Supporting Documents

Both of the following:

- One of the following except with respect to card-activated phone transactions of less than USD 25:
 - Cardholder letter
 - Electronic mail message
 - Written complaint from a company or government agency representative on behalf of a corporate card cardholder must state when the company or government agency no longer employs the authorized cardholder and the issuer has closed the account.
 - If the MasterCard card account is closed, a completed Expedited Billing Dispute Resolution Process (Fraud) form
- List of Acquirer Reference Data (ARD)

DE 72 (Data Record)	MULTIPLE TRANSACTIONS NNN
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Batching Multiple Transactions

Notes

Replace **NNN** with number of transactions

If the dispute involves multiple, unauthorized, card-activated phone charges (MCC 4813 or 4814), computer network or information service charges (MCC 4816), or audiotext or videotext charges (MCC 5967) from the same merchant and acquirer to a single cardholder account number, the issuer may combine the transactions in question into a single First Chargeback/1442 message. The issuer must include a list of the ARDs involved and the amount of each disputed transaction in the accompanying chargeback documentation. A copy of a cardholder's statement will satisfy this requirement if the items are identified and the statement reflects the ARD that was provided in the First Presentment/1240 message.

Chargeback amount must be processed for the total of the batch.

A card-activated phone transaction is identified by the presence of "TEL" in DE 43, followed by the phone number dialed and the call duration in minutes.

Voided Cards

Time Frame	120 calendar days
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Retrieval Request	No
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Supporting Documents	Issuer certification letter
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DE 72 (Data Record)	NO SUCH CARD
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Notes	None
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3.17.5 Proper Use for Acquirer's Second Presentment

The conditions shown below represent valid remedies or options that the acquirer can use to process a second presentment for message reason code 4837.

Resolving Chargeback Resulting from Account Number Keying Errors. If an acquirer determines that the disputed transaction resulted from a keying error, the acquirer must resubmit the transaction as a new First Presentment/1240 message (assuming that the error is corrected). If the acquirer submits a new first presentment, the issuer and acquirer both must observe applicable procedures and time periods.

Authorization Approval after the FNS Date. An acquirer may process a second presentment if the issuer approved the transaction after submitting two or more chargebacks involving the same MasterCard card account (for this purpose, "account" means primary

account number [PAN], or PAN and expiration date) for any of the following message reason codes: 4837, 4870, or 4871. Message reason code 4863 first chargebacks will be included in the FNS count once the FNS fraud chargeback count is two or greater.

The Fraud Notification Service (FNS) alerts the acquirer in the event that the issuer has submitted two or more chargebacks involving the same MasterCard card account for any of the message reason codes listed immediately above. FNS places the date on which the issuer submitted the second such fraud-related chargeback in PDS 0200 (Fraud Notification Date), subfield 1 (Fraud Notification Service Date) of the First Chargeback/1442 message. If PDS 0200 subfield 1 is present and contains a date value that is earlier than the authorization approval date of the disputed transaction, the acquirer may process a second presentment as described in the table, **Two or More Previous Fraud-related Chargebacks**.

FNS Counter Exceeds 35 Fraud-Related Chargebacks. An acquirer may process a second presentment if the issuer submitted more than 35 chargebacks in aggregate involving the same account (as defined above) for message reason codes 4837, 4870, or 4871. Message reason code 4863 first chargebacks will be included in the FNS count once the FNS fraud chargeback count is two or greater.

The FNS provides the acquirer with the aggregate number of fraud-related chargebacks submitted by the issuer involving the same account. FNS places the aggregate chargeback count in PDS 0200, subfield 2 (Fraud Notification Service Chargeback Counter) of the First Chargeback/1442 message. As described in the **Fraud-related Chargeback Counter Exceeds Threshold** table, the acquirer may process a second presentment if PDS 0200, subfield 2 is present and contains a chargeback counter value that **exceeds 35** (a value of 36 or more).

Installment Billing Payments. Message reason code 4837 may only be used to charge back the first installment submitted under a domestic installment payment arrangement for a fraud-related reason. Any subsequent installments of the same transaction must be submitted with message reason code 4850—Installment Billing Dispute. The acquirer may process a second presentment for any subsequent installment of the same transaction charged back for message reason code 4837 if:

- The issuer used message reason code 4837 to charge back the first installment, and
- The Fraud Notification Service counter shows a value of 36 or higher.

Two or More Previous Fraud-related Chargebacks

IPM Second Presentment Message 2713**Reason Code**

Invalid Chargeback

Second Presentment Condition

The issuer previously charged back two or more transactions involving the same MasterCard card account prior to the authorization approval date of the disputed transaction for any of the following message reason codes: 4837, 4863, 4870, or 4871.

Supporting Documents

None

Two or More Previous Fraud-related Chargebacks

DE 72 (Data Record)	<p>One of the following:</p> <ul style="list-style-type: none"> • FNS • NN MMDDYY NN MMDDYY AUTH MMDDYY
Notes	<p>The following applies to the use of DE 72 (Data Record):</p> <ul style="list-style-type: none"> • Use FNS when the authorization approval date of the disputed transaction is later than the date value provided by the Fraud Notification Service in PDS 0200, subfield 1 of the First Chargeback/1442 message. • Use NN MMDDYY for a previous chargeback by replacing NN with the last two digits of the message reason code and MMDDYY with the Central Site Business Date. For AUTH MMDDYY, replace MMDDYY with the authorization approval date of the disputed transaction.

Fraud-related Chargeback Counter Exceeds Threshold

IPM Second Presentment Message Reason Code	2713
	Invalid Chargeback
Second Presentment Condition	The issuer previously charged back more than 35 transactions involving the same account for any of the following message reason codes: 4837, 4863, 4870, or 4871.
Supporting Documents	None
DE 72 (Data Record)	FNS COUNT NN
Notes	Replace NN with the chargeback count value provided by the Fraud Notification Service in PDS 0200, subfield 2 of the First Chargeback/1442 message. The chargeback count value must be 36 or greater.

Contactless Transaction Unattended terminals—Effective for transactions occurring on or after 18 October 2013

IPM Second Presentment Message Reason Code	2008
	Issuer Authorized Transaction

Contactless Transaction Unattended terminals—Effective for transactions occurring on or after 18 October 2013

Second Presentment Condition	For a contactless transaction equal to or less than the chargeback or signature protection amount where authorization was obtained. Refer to Appendix C for the protection amounts.
Supporting Documents	None
DE 72 (Data Record)	PAYPASS NNNNNN MMDDYY
Notes	Replace MMDDYY with the date the transaction was authorized. Replace NNNNNN with the authorization approval code.

PIN Transaction

IPM Second Presentment Message Reason Code	2008 Issuer Authorized Transaction
Second Presentment Condition	The acquirer can substantiate that a PIN was present in the Authorization Request/0100 message.
Supporting Documents	None
DE 72 (Data Record)	PIN MMDDYY NNNNNN
Notes	Replace MMDDYY with the date the transaction was authorized. Replace NNNNNN with the authorization approval code. This remedy does not apply to intraregional contactless transactions occurring in the Canada region.

MasterCard SecureCode SL2 (Global Liability Shift)

IPM Second Presentment Message Reason Code	2008 Issuer authorized transaction
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MasterCard SecureCode SL2 (Global Liability Shift)

Second Presentment Condition	<p>The acquirer can show both of the following:</p> <ul style="list-style-type: none"> • The transaction approved by the issuer contained the value in the UCAF that the issuer or its agent provided and DE 48, subelement 42 had a UCAF collection indicator value of 2. • All of the required e-commerce indicators were provided in the Authorization Request/0100 message.
Supporting Documents	None
DE 72 (Data Record)	AUTH MMDDYY/NNNNNN SL 2
Notes	<p>Replace MMDDYY with the date the transaction was authorized.</p> <p>Replace NNNNNN with the authorization approval code.</p> <p>Refer to the <i>Customer Interface Specification</i> for the data element values that satisfy Authorization Request/0100 message requirements for a valid UCAF transaction.</p>

MasterCard SecureCode SL1 (Merchant-only Liability Shift)

IPM Second Presentment Message Reason Code	<p>2008</p> <p>Issuer authorized transaction</p>
Second Presentment Condition	<p>The acquirer can show both of the following:</p> <ul style="list-style-type: none"> • The transaction approved by the issuer had a UCAF collection indicator of 1 (DE 48, subelement 42), and • All of the required e-commerce indicators were provided in the Authorization Request/0100 message.
Supporting Documents	None
DE 72 (Data Record)	AUTH MMDDYY/NNNN NN SL 1

MasterCard SecureCode SL1 (Merchant-only Liability Shift)

Notes	<p>Replace MMDDYY with the date the authorization request message containing a value of 1 in DE48, subfield 42, position 3 was approved.</p> <p>This value cannot be used as a valid remedy for Canada intraregional or U.S. intraregional commercial card transactions. Refer to section MasterCard SecureCode and Universal Cardholder Authentication Field (UCAF) Liability Shift Program for more information.</p> <p>Refer to the <i>Customer Interface Specification</i> for the data element values that satisfy Authorization Request/0100 message requirements for a valid UCAF transaction.</p>
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Account Takeover

IPM Second Presentment Message Reason Code	2700
	See Corresponding Documentation/Chargeback Remedied
Second Presentment Condition	The acquirer can prove that the transaction resulted from an account takeover.

Supporting Documents	<p>Documentation that supports the second presentment by proving that the transaction resulted from an account takeover.</p> <p>For example:</p> <ul style="list-style-type: none"> • The Acquirer Loss File report (AF739010-BB)—provided through the MasterCard Network or MasterCard File Express and must be requested by submitting the <i>SAFE Optional Report Selection (Form 362)</i> found in Forms on MasterCard Connect™. • The SAFE Acquirer Transaction Data report—available to all acquirers registered for the Fraud Reporter tool on MasterCard Connect. Detailed descriptions and processing specifications for the Acquirer Loss File report and the Acquirer Transaction Data report can be found in the <i>SAFE Products User Guide</i>. • A statement from the authorized cardholder confirming that the account was in fact taken over and that fraud subsequently occurred.
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DE 72 (Data Record)	None
Notes	None

Acquirer Identified Addendum	
IPM Second Presentment Message Reason Code	2700 See Corresponding Documentation/Chargeback Remedied
Second Presentment Condition	The acquirer can substantiate that the addendum transaction is the cardholder's responsibility.
Supporting Documents	Provide documentation to establish the addendum transaction.
DE 72 (Data Record)	None
Notes	<p>Acquirers may remedy the dispute with documentation substantiating the cardholder has participated in the original transaction and documentation to establish the cardholder is responsible for the addendum transaction.</p> <p>The acquirer also must include documentation substantiating that the cardholder is responsible for the disputed amount if the amount represents final audit charges not included in the original hotel/motel or vehicle cardholder billing.</p> <p>For example, after the cardholder initially is billed for a vehicle rental, the cardholder is billed for a separate additional amount that represents unpaid parking tickets. The cardholder claims that he or she did not authorize the transaction for the parking tickets. The merchant should include, with the second presentment, information about the violations showing that they were issued during the period that the vehicle was rented by the cardholder, as well as the rental agreement with proof of card presence and signature authorizing such charges.</p>

Address Verification Service (AVS) Transaction	
IPM Second Presentment Message Reason Code	2700 See Corresponding Documentation/Chargeback Remedied
Second Presentment Condition	<p>The acquirer must:</p> <ul style="list-style-type: none"> • Indicate in the documentation there was a positive Address Verification Service (AVS) response of X or Y, and • Provide documentation showing that the address to which the merchandise was sent is the same as the AVS-confirmed address.

Address Verification Service (AVS) Transaction

Supporting Documents	Both of the following <ul style="list-style-type: none"> • Indicate AVS response X or Y • Documentation that shows the merchandise was sent to the AVS-confirmed billing address
DE 72 (Data Record)	None
Notes	None

Compelling Evidence for Airline Transactions

IPM Second Presentment Message Reason Code	2700 See Corresponding Documentation/Chargeback Remedied
Second Presentment Condition	For non-face-to-face airline transactions only.
Supporting Documents	At least one of the following documents and, if necessary, accompanied by an explanation thereof: <ul style="list-style-type: none"> • Flight ticket or boarding pass showing the passenger's name • Flight manifest showing the passenger's name • Additional transactions connected with the disputed flight, such as upgrades, excess baggage charges, and in-flight purchases • Passenger identification documentation showing a link to the cardholder • Credits of frequent flyer miles for the flight, showing connection to the cardholder • Proof of receipt of the flight ticket at the cardholder's billing address
DE 72 (Data Record)	COMP EVID
Notes	None

Compelling Evidence for Recurring Transactions

IPM Second Presentment Message Reason Code	2700 Chargeback remedied. See corresponding documentation.
Second Presentment Condition	For non-face-to-face recurring transactions only.

Compelling Evidence for Recurring Transactions

Supporting Documents

A merchant statement documenting all of the following:

- Description of the goods or services being provided the transaction was recurring by providing the start date of the recurring transaction and, if used, one of the following:
 - *SecureCode* was used to initiate the original transaction.
 - If card validation code 2 (CVC 2) was provided in the Authorization Request/0100 message and the Card Validation Code Result (DE 48, subelement 87) had a value of M in the Authorization Response/0110 message.
- More than one transaction was processed by providing the date(s) of previous transaction(s).
- Previous transactions were not disputed.

DE 72 (Data Record)

COMP EVID

Notes

None

Compelling Evidence for E-commerce and MO/TO Transactions

IPM Second Presentment Message Reason Code 2700

Chargeback remedied. See corresponding documentation.

Second Presentment Condition

For e-commerce, mail order, and telephone order transactions only.

Compelling Evidence for E-commerce and MO/TO Transactions

Supporting Documents

At least one of the following documents, accompanied by an explanation thereof if necessary:

- A receipt, work order, or other document signed by the cardholder substantiating that the goods or services were received by the cardholder (common terms include “will call” and “in-store pickup”)
- The cardholder’s written confirmation of registration to receive electronic delivery of goods or services
- Copies of written correspondence exchanged between the merchant and the cardholder (such as letter, e-mail, or fax) showing that the cardholder participated in the transaction.
 - The initial transaction was a Digital Secure Remote Payment transaction or was SecureCode-initiated;
 - Description of the goods or services purchased in the initial transaction;
 - Date and authorization approval code for the initial transaction; and
 - The initial transaction was not disputed.

A merchant statement documenting all of the following if, after completing an authenticated e-commerce transaction, the merchant obtained authorization for a related transaction involving a partial shipment or the payment of a balance due

- When a merchant requires a cardholder to register prior to completing a purchase, the merchant must provide documentation confirming the cardholder or authorized user is registered to purchase goods with a password and must provide one or more of the following documentation:
 - The cardholder or authorized user completed other undisputed purchases prior to, or after, the alleged fraudulent transaction
 - The cardholder or authorized user completed the disputed transaction from a registered device and IP address
 - Details of the purchase
 - Signed proof of delivery
 - Email addresses to support digital download delivery
 - The cardholder or authorized user registered the disputed goods or services. For example, registration for purposes of warranty or future software updates.
 - The disputed goods or services were used
 - A fully enabled SecureCode transaction was used to register a PAN for future transactions

Compelling Evidence for E-commerce and MO/TO Transactions

DE 72 (Data Record)	COMP EVID
Notes	<p>This second presentment right does not apply when the cardholder purchased as a guest.</p> <p>A merchant's ability to register a cardholder to make purchases does not, in and of itself, provide a second presentment right.</p> <p>A partial shipment may occur when an item ordered by the cardholder was unavailable at the time of the initial transaction. A balance may be due when the cardholder agrees to pay in installments, or to pay a deposit upon placing the order and the balance upon delivery of the goods (a "delayed delivery"). Refer to Appendix E for Digital Secure Remote Payment transaction identification requirements.</p>

Guaranteed Reservation Service (No-show)

IPM Second Presentment Message Reason Code	2700 See Corresponding Documentation/Chargeback Remedied
Second Presentment Condition	The acquirer can substantiate that the transaction was the result of Guaranteed Reservation Service, a "no-show."
Supporting Documents	Documentation establishing that the merchant obtained the cardholder's account number, name present on the card, and the confirmation number provided at the time the reservation was made.
DE 72 (Data Record)	None

Proof of Card Presence and Signature for Non-card-read Transactions

IPM Second Presentment Message Reason Code	2700 See Corresponding Documentation/Chargeback Remedied
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Proof of Card Presence and Signature for Non-card-read Transactions

Second Presentment Condition The card data was not electronically derived.

The acquirer can provide documentation substantiating the card's presence and providing the cardholder's signature. All account numbers appearing on the TID must match the account number in the original presentment.

Supporting Documents

One of the following:

1. Documentation with a manually-embossed card imprint matching the account number in the First Chargeback/1442 message and cardholder signature or evidence of other valid cardholder verification method (CVM) authorizing the use of the MasterCard account number to settle the account.
 2. For transactions that were not authorized via the MasterCard Network a printed, signed terminal receipt and proof that the transaction occurred at an attended POI terminal that read and captured the account number from the card's magnetic stripe. Examples of documentation include:
 - Acquirer's authorization log
 - Electronic Data Capture (EDC) log
 - Magnetic stripe reading (MSR) terminal or hybrid terminal printer certification
 3. For vehicle-assigned MasterCard Corporate Fleet Card transactions that are not card-read, proof of card presence. Proof of signature is not required for chargebacks processed on transactions properly completed using the vehicle-assigned Corporate Fleet Card. This provision does not apply to any other type of transaction.
 4. For a chip transaction, the acquirer must provide DE 55 and related data, unless previously provided in the First Presentment/1240 or Authorization Request/0100 message. If the PIN was not used, evidence of other CVM in the form of a signed POI terminal receipt also must be provided.
 5. If the transaction involves loss, theft, or damage, the acquirer must provide proof of card presence and signature or other CVM, specifically for the addendum billing for loss, theft, or damages.
 6. Other appropriate documentation. For example, a hotel/motel bill or vehicle rental agreement that includes a card imprint and a signature authorizing the use of the MasterCard card to settle the account.
-

Proof of Card Presence and Signature for Non-card-read Transactions

DE 72 (Data Record)	<p>One of the following corresponding to the documentation requirements:</p> <ol style="list-style-type: none"> 1. None 2. None 3. None 4. CHIP TRANSACTION 5. None 6. None
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Notes	This remedy does not apply to intraregional contactless transactions occurring in the Canada region.
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CVC 2 Validation Program (U.S. Region Merchants Only)

IPM Second Presentment Message Reason Code	2700 Chargeback remedied. See corresponding documentation.
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Second Presentment Condition	<p>All of the following:</p> <ul style="list-style-type: none"> • The acquirer can provide the cardholder's signature on the printed terminal receipt. • The acquirer can document that the merchant received authorization for the related transaction amount or greater from the issuer, its agent, or MasterCard on behalf of the issuer. • The acquirer can document that the Authorization Request Response/0110 message for the related transaction contained a value of M (Valid CVC 2) in DE 48 (Additional Data—Private Use), subelement 87 (Card Validation Code Result). • The acquirer can document that the related transaction was properly identified as a face-to-face key-entered transaction. <p>This remedy is available only if the merchant could not process a card-read transaction.</p>
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Supporting Documents	A printed, signed terminal receipt.
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DE 72 (Data Record)	None
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Notes	A properly identified face-to-face key-entered transaction occurs when the following values are present in the Authorization Request/0100 message.
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CVC 2 Validation Program (U.S. Region Merchants Only)

Data Element	Subfield	Value
DE 22 (Point-of-Service [POS] Entry Mode)	Subfield 1 (POS Terminal PAN Entry Mode)	01 (PAN manual entry)
DE 61 (Point-of-Service [POS] Data)	Subfield 1 (POS Terminal Attendance)	0 (Attended Terminal)
	Subfield 4 (POS Cardholder Presence)	0 (Cardholder present)
	Subfield 5 (POS Card Presence)	0 (Card present)
	Subfield 10 (Cardholder-activated Terminal Level)	0 (Not a CAT transaction)
	Subfield 13 (POS Country Code)	840 (United States)

Invalid Chargeback

IPM Second Presentment Message Reason Code 2713

Invalid Chargeback

Second Presentment Condition The issuer's chargeback was invalid. For example, the issuer submitted documentation that failed to support the chargeback.

Supporting Documents None

DE 72 (Data Record) Reason for the return

Notes None

Chip Liability Shift

IPM Second Presentment Message Reason Code 2870

Chip Liability Shift

Second Presentment Condition The transaction was between customers that participate in the appropriate Chip Liability Shift Program, occurred at a hybrid terminal, and was initiated with a non-EMV chip card.

This is a final remedy.

Chip Liability Shift

Supporting Documents

One of the following:

1. Documentation to substantiate card presence and PIN or signature as a cardholder verification method (CVM) and which includes a card imprint matching the account number in the First Chargeback/1442 message and cardholder signature or evidence of other valid cardholder verification method (CVM) authorizing the use of the MasterCard account number to settle the account.
2. If the issuer provided a cardholder letter with the chargeback for a signature-based transaction that obtained an authorization using the MasterCard Network and that occurred at an attended hybrid terminal that read and transmitted the account number from the card's magnetic stripe: a printed, signed terminal receipt. An authorization log is not required.
3. None, if issuer provided an Expedited Billing Dispute process (Fraud) from with the chargeback for a transaction that obtained an authorization using the MasterCard Network and hat occurred at an attended hybrid terminal that read and transmitted the account number from the card's magnetic stripe.

DE 72 (Data Record)

One of the following corresponding to the documentation requirements:

1. None
2. AUTH MMDDYY NNNNNN
3. AUTH MMDDYY NNNNNN

Notes

Replace MMDDYY with the date the transaction was authorized.

Replace NNNNNN with the authorization approval code.

This remedy does not apply to intraregional contactless transactions occurring in the Canada region.

Chip/PIN Liability Shift

IPM Second Presentment Message 2871
Reason Code

Chip/PIN Liability Shift

Chip/PIN Liability Shift	
Second Presentment Condition	A transaction between customers that participate in the Global Chip Liability Shift Program Level 2 and the acquirer can show that the transaction occurred at a hybrid terminal equipped with a PIN pad, while the card was not PIN-preferring. This is a final remedy.
Supporting Documents	The acquirer must provide DE 55 and related data, unless previously provided in the First Presentment/1240 or Authorization Request/0100 message. A signed POI terminal receipt must also be provided.
DE 72 (Data Record)	If applicable, AUTH MMDDYY NNNNNN
Notes	Replace MMDDYY with the date the transaction was authorized. Replace NNNNNN with the authorization approval code. This remedy does not apply to intraregional contactless transactions occurring in the Canada region.

Installment Billing Payments. Message reason code 4837 may only be used to charge back the first installment submitted under a domestic installment payment arrangement for a fraud-related reason. Any subsequent installments of the same transaction must be submitted with message reason code 4850—Installment Billing Dispute. The acquirer may process a second presentment for any subsequent installment of the same transaction charged back for message reason code 4837 if:

- The issuer used message reason code 4837 to charge back the first installment; and
- The Fraud Notification Service counter shows a value of 36 or higher.

3.17.6 Improper Use for Acquirer's Second Presentment

The conditions shown below represent improper acquirer processing of a second presentment for message reason code 4837.

CAT 3. If the device was not properly identified as a CAT 3 in the First Presentment/1240 message, the acquirer cannot remedy the chargeback.

3.17.7 Arbitration Chargeback

If the first chargeback was valid and the acquirer failed to remedy the dispute properly, the issuer may continue the chargeback with the same message reason code originally processed (4837).

The issuer will have chargeback rights if examination of the documentation reveals a new valid chargeback reason. If the situation requires a different message reason, the issuer must process the arbitration chargeback using the appropriate message reason code.

Progressive Documentation. A progressive cardholder letter may be required with the arbitration chargeback in response to new information (regarding transaction date, merchant name, or location) or rebutting any merchant explanation provided with the second presentment.

If the MasterCard card account is closed, a completed Expedited Billing Dispute Resolution Process (Fraud) form may be submitted based on a discussion with the cardholder, in lieu of the progressive cardholder letter. Before processing the arbitration chargeback with the form, the issuer must block the account on its host, list the account number on the MasterCard Account File with a “capture card” response until card expiration, and report the transaction to SAFE. The progressive cardholder letter or form must be dated after the second presentment. A progressive cardholder letter or form is not required if all of the following conditions apply:

- The MasterCard card account is closed,
- The original cardholder letter or form specified the date on which the last legitimate transaction performed by the authorized cardholder occurred, and
- The disputed transaction was authorized by the issuer or its agent after that date.

Addendum Disputes

IPM Arbitration Chargeback Message Reason Code

4837

No cardholder authorization

Arbitration Chargeback Details

An issuer may continue an arbitration chargeback for addendum disputes under this message reason code when one of the following occur:

- **The original transaction was fraudulent** and the acquirer did not provide proof of card presence and the original signed rental agreement or hotel folio.
- **The charge is for loss, theft, or damages** and the acquirer failed to provide proof of card presence and signature or other cardholder verification method (CVM) specific to the transaction for loss, theft, or damages.

Supporting Documents

When the original transaction was fraudulent and the acquirer failed to provide proof of card presence and signature or CVM; a progressive cardholder letter that specifically identifies that the original transaction also was fraudulent must be provided.

DE 72 (Data Record)

None

Addendum Disputes

Notes

For charges of loss, theft, or damages where the acquirer failed to provide proof of card presence and signature, or other cardholder verification method (CVM). The arbitration chargeback may be processed without a progressive cardholder letter or form.

For charges other than loss, theft, or damages, once the issuer is made aware that the disputed transaction is a subsequent separate addendum, the transaction that was appended to a previous valid transaction involving the same merchant, the issuer must change the message reason code to 4859, RS7.

Address Verification Service (AVS) Transaction

IPM Arbitration Chargeback Message Reason Code

4837

No cardholder authorization

Arbitration Chargeback Details

One of the following:

1. **Confirmed AVS.** The cardholder continues to dispute an AVS-confirmed transaction. The issuer certifies that the AVS confirmed address belonged to the legitimate cardholder at the time of the Dual Message System authorization. This confirms that the account was not subject to account takeover.
 2. **Invalid AVS Remedy.** The issuer had reviewed the AVS information from the second presentment and contests that a positive AVS was given or that the merchandise was sent to the AVS-confirmed address.
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Supporting Documents

One of the following

1. Confirmed AVS
 - Progressive cardholder letter, as required
 - Progressive written complaint from a company or government agency representative on behalf of a corporate card cardholder when the company or government agency no longer employs the authorized cardholder and the issuer has closed the account.
 2. No cardholder letter required.
-

Address Verification Service (AVS) Transaction

DE 72 (Data Record)	One of the following: 1. CONFIRMED AVS 2. INVALID AVS REMEDY
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Notes	<p>CONFIRMED AVS. An affirmation that the issuer has confirmed that the AVS sent in the Authorization Request/0100 message matched the authorized cardholder billing address.</p> <p>The documentation provided to support a confirmed AVS response may be, but is not limited to, proof of a positive AVS response X or Y, exact match ZIP5, exact match ZIP9, or exact match along with documentation that shows the merchandise was sent to the “AVS-confirmed” billing address. If the issuer sees any one of these AVS responses and contests this information, the issuer should confirm the AVS response before processing the arbitration chargeback.</p> <p>INVALID AVS REMEDY. The issuer also may process an arbitration chargeback if it continues to dispute that the merchandise was shipped to an “AVS-confirmed” billing address. The issuer must process the arbitration chargeback using message reason code 4837 and indicate the reason for the return in the data record of the arbitration chargeback (for example, INVALID AVS REMEDY).</p>
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Compelling Evidence

IPM Arbitration Chargeback Message Reason Code	4837 No cardholder authorization
Arbitration Chargeback Details	The cardholder reviews the information provided in the second presentment and reasserts fraud.
Supporting Documents	Progressive cardholder letter specifically refuting the documentation received from the merchant in the second presentment.
DE 72 (Data Record)	None
Notes	None

Guaranteed Reservation Service (No-show)	
IPM Arbitration Chargeback Message Reason Code	4837 No cardholder authorization
Arbitration Chargeback Details	The issuer or cardholder continues to dispute a Guaranteed Reservation Service “no-show” transaction.
Supporting Documents	One of the following: <ul style="list-style-type: none">• A statement by the issuer, provided by any means, stating that information provided by the merchant is not accurate and, in particular, which information is not accurate (for example, incorrect cardholder name or incorrect cardholder address).• A progressive letter from the cardholder, dated after the second presentment, to reconfirm the cardholder’s dispute.
DE 72 (Data Record)	None
Notes	None

Invalid Proof of Card Presence and Signature	
IPM Arbitration Chargeback Message Reason Code	4837 No cardholder authorization
Arbitration Chargeback Details	The issuer determines that the acquirer did not provide documentation substantiating the card’s presence and providing a cardholder’s signature.
Supporting Documents	None
DE 72 (Data Record)	None

Invalid Proof of Card Presence and Signature

Notes	<p>Issuers may not use 4837 when the authorization for the disputed transactions occurred at an attended terminal where the card data was card-read.</p> <p>If the account number(s) appearing on the TID does not match the electronic record, then the chargeback may continue without progressive documentation.</p> <p>The issuer does not have the right to process an arbitration chargeback for lack of signature if the transaction involved a properly processed vehicle-assigned MasterCard Corporate Fleet Card transaction.</p>
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MasterCard SecureCode Merchant-only Liability Shift not Applicable

IPM Arbitration Chargeback Message Reason Code	<p>4837</p> <p>No cardholder authorization</p>
Arbitration Chargeback Details	<p>The issuer can demonstrate that the transaction was performed using a commercial card.</p>
Supporting Documents	<p>None</p>
DE 72 (Data Record)	<p>UCAF COMMERCIAL CARD</p>
Notes	<p>Commercial cards are exempt from the Canada intraregional and U.S. intraregional MasterCard SecureCode Merchant-only Liability Shift as described in section MasterCard Secure Code and Universal Cardholder Authentication Field (UCAF) Liability Shift Program.</p>

3.17.7.1 Additional Remedies

The issuer may use the following additional message reason codes to submit an arbitration chargeback for message reason code 4837.

- **48xx**—New valid chargeback reason
- **4901**—Required documentation not received to support prior Second Presentment/1240
- **4902**—Documentation received was illegible
- **4903**—Scanning error—unrelated documents or partial scan
- **4908**—Invalid Acquirer Reference Data on Second Presentment/1240 (2004); documentation was received.

Refer to section Processing Arbitration Chargebacks (Arbitration Chargeback/1442 Message) for the standard procedure.

3.17.8 Arbitration Case Filing

Refer to section Processing Arbitration Chargebacks (Arbitration Chargeback/1442 Message) for the standard procedure. Refer to section 6, Arbitration Procedures for Arbitration Case examples.

3.18 Message Reason Code 4840—Fraudulent Processing of Transactions

The following sections describe the proper and improper use of message reason code 4840.

3.18.1 Proper Use of Message Reason Code 4840

This message reason code can be used if the cardholder states the following in a letter.

- The cardholder or anyone authorized by the cardholder was still in possession and control of all valid cards at the time of the transaction, and
- The cardholder admits to at least one legitimate face-to-face transaction on the same card at a given merchant location, but denies making one or more additional face-to-face transactions at that same merchant location.

The chargeback must reflect the entire amount of the transaction in question.

Use of Expedited Billing Dispute Resolution Process (Fraud) Form. The Expedited Billing Dispute Resolution Process (Fraud) Form may be used in lieu of the cardholder letter or cardholder affidavit of alleged fraud if the MasterCard card account is closed. Before processing the chargeback, the issuer must block the account on its host, list the account number on the MasterCard Account File with a “capture card” response until card expiration, and report the transaction to SAFE.

SAFE Reporting. The issuer must report the transaction to SAFE if fraud was committed. These situations may not stop at one transaction, and if enough issuers file similar fraud claims, the merchant can be placed in the Questionable Merchant Activity category and listed in a *Global Security Bulletin*. At that point, an issuer can charge back a transaction retroactively under message reason code 4849, Questionable Merchant Activity.

Transactions Processed through Two Different Acquirers. An issuer may process a chargeback for message reason code 4840 if the dispute involves two different acquirers and the merchant descriptions are the same. All other requirements of the chargeback reason must be met.

Example—Chargeback Message Reason Code 4840. The following scenario presents a situation when message reason code 4840 would apply.

A cardholder gives his or her card to a gas or petrol station attendant who walks away to imprint it but also makes several additional imprints of the card. After the cardholder drives away, the attendant completes and deposits the other sales slips and takes the equivalent

amount of cash from the register. The cardholder subsequently is billed for several unauthorized transactions from this one merchant.

3.18.2 Improper Use of Message Reason Code 4840

The issuer **may not** use this message reason code for the following types of transactions.

- **Non-face-to-face Transactions.**
- **Addendum Disputes.** Issuers must not use this chargeback message reason code if the issuer is made aware that the disputed transaction is a subsequent separate addendum transaction that was appended to a previous valid transaction involving the same merchant. The issuer must process a chargeback for message reason code 4859 RS7 (Addendum Dispute) if the cardholder acknowledges participation in the original transaction.
- The transaction was a MasterCard Commercial Payments Account transaction. A MasterCard Commercial Payments Account transaction occurs when PDS 0002 (GCMS Product Identifier) was MAP (MasterCard Commercial Payments Account) in the First Presentment/1240 message.
- **Brazil only**—The transaction was a MasterCard Agro Card transaction occurring in Brazil with a MasterCard Agro Card issued in Brazil. A MasterCard Agro Card transaction occurs when PDS 0002 (GCMS Product Identifier) was MLF (MasterCard Agro Card) in the First Presentment/1240 message.

3.18.3 Specific Programs Using Message Reason Code 4840

MasterCard Electronic Card. Refer to section MasterCard Electronic for chargeback processing procedures for a MasterCard Electronic card.

3.18.4 Proper Use for Issuer's First Chargeback

The conditions shown below represent valid options that the issuer can use to process a first chargeback for message reason code 4840.

Fraudulent Processing of Transaction	
Time Frame	120 calendar days
Retrieval Request	No
Supporting Documents	The issuer must support this chargeback with a cardholder letter, completed Expedited Billing Dispute Resolution Process Form for Fraud (Form 412), or an email message from the cardholder.
DE 72 (Data Record)	NNNNNNNNNNNNNNNNNNNNNNNNNNNNNN

Fraudulent Processing of Transaction

Notes	<p>Replace NNNNNNNNNNNNNNNNNNNNNNNNNNNNNN with the acquirer reference data (ARD) of the genuine transaction.</p> <p>If the valid transaction was not posted, the cardholder must state that the legitimate transaction has not posted in the supporting chargeback documentation.</p> <p>The Expedited Billing Dispute Resolution Process (Fraud) form may be used if the MasterCard card account is closed. Before processing the chargeback using this form, the issuer must block the account on its host; list the account number on the MasterCard Stand in Account File with a “capture card” response until card expiration, and report the transaction to SAFE.</p>
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3.18.5 Proper Use for Acquirer’s Second Presentment

The following conditions represent valid options that the acquirer may choose to process a second presentment for message reason code 4840.

Addendum Disputes—Second Presentments. Acquirers may remedy the dispute with documentation substantiating the cardholder has participated in the original transaction and documentation to establish the cardholder is responsible for the addendum transaction. Suggested documentation is proof of card presence and signature for the original transaction as well as documentation to support that the addendum transaction is the cardholder’s responsibility. Once the issuer is made aware that the disputed transaction is a subsequent separate addendum transaction that was appended to a previous valid transaction involving the same merchant, the issuer must change the message reason code to 4859 RS7.

Example—Chargeback Message Reason Code 4840 Remedy. The following example illustrates a possible remedy.

A department store can show, using the times and descriptions printed on terminal receipts or on the authorization logs, that the cardholder made one transaction in the sportswear department at 09:00 and the second transaction in the jewelry department at 12:30. The difference between the times may indicate either that the cardholder made both transactions or that the card was out of the cardholder’s possession.

PIN Transaction

IPM Second Presentment Message Reason Code **2008**

Issuer authorized transaction

PIN Transaction	
Second Presentment Condition	Both of the following: <ul style="list-style-type: none"> • The acquirer can substantiate that a PIN was present in the Authorization Request/0100 message for at least one transaction. • The acquirer can provide a letter of explanation from the merchant.
Supporting Documents	Both of the following: <ul style="list-style-type: none"> • A merchant explanation • The acquirer must provide the sales slips or POI-generated receipts for any non-PIN transaction.
DE 72 (Data Record)	PIN MMDDYY NNNNNN
Notes	<p>Replace MMDDYY with the date the transaction was authorized of the valid posted transaction.</p> <p>Replace NNNNNN with the Dual Message System Authorization Number of the valid posted transaction.</p>
Credit Previously Issued	
IPM Second Presentment Message Reason Code	2011 Credit previously issued
Second Presentment Condition	None
Supporting Documents	None
DE 72 (Data Record)	Date of credit, and optionally the credit ARD.
Notes	None
Two Separate Transactions	
IPM Second Presentment Message Reason Code	2700 See Corresponding Documentation/Chargeback Remedied
Second Presentment Condition	The acquirer can document that two separate transactions occurred.

Two Separate Transactions

Supporting Documents	Both of the following as applicable: <ul style="list-style-type: none"> • The legitimate and unauthorized sales slips or POI terminal-generated receipts. • A merchant explanation, if the TID does not provide sufficient information to allow the cardholder to identify the transaction.
DE 72 (Data Record)	None
Notes	The TID may provide sufficient information to allow the cardholder to identify the transaction.

Duplicate Chargeback

IPM Second Presentment Message Reason Code	2701 Duplicate Chargeback
Second Presentment Condition	None
Supporting Documents	None
DE 72 (Data Record)	First chargeback reference number and date of original chargeback.
Notes	None

Data Record did not Contain the Valid ARD

IPM Second Presentment Message Reason Code	2704 Invalid data record text
Second Presentment Condition	Data record did not contain the valid ARD if a valid sale posted.
Supporting Documents	None
DE 72 (Data Record)	None
Notes	None

3.18.6 Arbitration Chargeback

If the first chargeback was valid and the acquirer failed to remedy the dispute properly, the issuer may continue the chargeback with the same message reason code originally processed (4840).

The issuer will have chargeback rights if examination of the documentation reveals a new valid chargeback reason. If the situation requires a different message reason, the issuer must process the arbitration chargeback using the appropriate message reason code.

IPM Arbitration Chargeback Message Reason Code	4840 Fraudulent processing of transactions
Arbitration Chargeback Details	The cardholder continues to dispute the transaction.
Supporting Documents	Progressive documentation from the cardholder disputing the transaction and rebutting any merchant explanation. The progressive cardholder letter must be dated after the second presentment.
DE 72 (Data Record)	Reason for the return
Notes	If the MasterCard card account is closed, the Expedited Billing Dispute Resolution Process (Fraud) form may be used in lieu of the cardholder letter. Before processing the arbitration chargeback, the issuer must block the account on its host, list the account number on the MasterCard Account File with a “capture card” response until card expiration, and report the transaction to SAFE.

The issuer may use the following additional message reason codes to submit an arbitration chargeback:

- **48xx**—New valid message reason code
- **4901**—Required documentation not received to support prior Second Presentment/1240
- **4902**—Documentation received was illegible
- **4903**—Scanning error—unrelated documents or partial scan
- **4908**—Invalid Acquirer Reference Data on Second Presentment/1240 (2004); documentation was received

Refer to section Processing Arbitration Chargebacks (Arbitration Chargeback/1442 Message) for the standard procedure.

3.18.7 Arbitration Case Filing

Refer to section Processing Arbitration Chargebacks (Arbitration Chargeback/1442 Message) for the standard procedure. Refer to section 6, Arbitration Procedures for Arbitration Case examples.

3.19 Message Reason Code 4841—Canceled Recurring or Digital Goods Transactions

The following sections describe the proper and improper use of message reason code 4841.

3.19.1 Proper Use of Message Reason Code 4841

The issuer uses this message reason code if one of the following occurred.

- The merchant continued to bill a cardholder for a recurring transaction, after receiving notification of cancellation from the cardholder or issuer.
- The issuer listed the cardholder's account information on the Recurring Payment Cancellation Service (RPCS).
- For a recurring payment agreement made on or after 18 October 2013, the cardholder alleges that the recurring payment agreement was entered into without proper notification.
- An e-commerce transaction less than or equal to USD 25 (or the local the currency equivalent) occurred for the purchase of digital goods, the merchant did not offer the cardholder purchase control settings, and the cardholder's account is in good standing with the issuer with no associated fraudulent transactions. Refer to section 3.7 Cardholder Dispute Chargebacks for more information

NOTE: Terms and conditions for recurring transactions must be clearly detailed to the cardholder. Recurring transaction terms and conditions must be separate and distinct from general terms and conditions of sale.

Confirm that the Transaction is a Recurring Transaction. This chargeback may be used if the issuer believes the transaction is a recurring transaction, although a value of 4 (Cardholder not present [standing order/recurring transactions]) is not present in DE 22 (Point of Service Data Code), subfield 5 (Cardholder Present Data).

A recurring transaction allows for continuous billing without a specified end date. The disputed transaction must be a recurring transaction and not installment billing.

Installment transactions involve a finite number of periodic payments with a specified end date.

Examples of recurring and installment payments include the following

- A cardholder contracted to pay USD 250 on a monthly basis for three years for an automobile. This transaction is an installment transaction because an end date is specified.
- A cardholder contracted to pay USD 25 on a monthly basis for membership in a health club. The contract specified that either the cardholder or the health club could cancel the

contract with 30 days' notice. This transaction would qualify as a recurring transaction because an end date is not specified.

Chargeback Allowed if Issuer Cancels Recurring Billing. The issuer can charge back a transaction under message reason code 4841 if it previously notified the merchant or acquirer to cancel the billing.

3.19.2 Improper Use of Message Reason Code 4841

The issuer **may not** use this message reason code when the transaction was a MasterCard Commercial Payments Account transaction. A MasterCard Commercial Payments Account transaction occurs when PDS 0002 (GCMS Product Identifier) was MAP (MasterCard Commercial Payments Account) in the First Presentment/1240 message.

MasterCard Electronic Card. Refer to section MasterCard Electronic for chargeback processing procedures for a MasterCard Electronic card.

- **Brazil only**—The transaction was a MasterCard Agro Card transaction occurring in Brazil with a MasterCard Agro Card issued in Brazil. A MasterCard Agro Card transaction occurs when PDS 0002 (GCMS Product Identifier) was MLF (MasterCard Agro Card) in the First Presentment/1240 message.

3.19.3 Proper Use for Issuer's First Chargeback

The conditions shown below represent valid options that the issuer can use to process a first chargeback for message reason code 4841.

Recurring Transaction Cancelled Before Billing	
Time Frame	120 calendar days
Retrieval Request	No
Supporting Documents	Cardholder or issuer letter or completed Expedited Billing Dispute Resolution Process (Forms 407–411, 413, 413a, and 430) stating that the merchant was notified of the cancellation before the billing of the disputed transaction.
DE 72 (Data Record)	None

Recurring Transaction without Proper Notification (effective for transactions processed on after 18 October 2013)	
Time Frame	120 calendar days
Retrieval Request	No

Recurring Transaction without Proper Notification (effective for transactions processed on after 18 October 2013)

Supporting Documents	Cardholder letter, email, or Expedited Billing Dispute Resolution Process (Form 408) stating that the merchant failed to clearly detail the recurring transaction terms and conditions from the general conditions of a sale.
DE 72 (Data Record)	None

Batching Transactions for MCC 5967 and MCC 4816 Only

Time Frame	120 calendar days
Retrieval Request	No
Supporting Documents	<p>Cardholder or issuer letter or completed Expedited Billing Dispute Resolution Process (Forms 407–411, 413, 413a, and 430) stating that the merchant was notified of the cancellation before the billing of the disputed transaction.</p> <p>If multiple transactions are being charged back, include a list of the individual items in the batch (ARD and amounts). The batch option is only available when the merchant name and its acquirer are the same within the batch.</p> <p>A cardholder letter is not required for a subsequent chargeback if the chargeback date and ARD of the previous message reason code 4841 chargeback is referenced in the batch documentation.</p>
DE 72 (Data Record)	<p>For multiple transactions charged back using a single chargeback record:</p> <p>MULTIPLE TRANSACTIONS NNN</p>
Notes	Replace NNN with the number of items being charged back.

Account Listed in Recurring Payment Cancellation Service (RPCS)

Time Frame	120 calendar days
Retrieval Request	No
Supporting Documents	None
DE 72 (Data Record)	RPCS MMDDYY

Account Listed in Recurring Payment Cancellation Service (RPCS)

Notes	Replace MMDDYY with the date the account number was listed in the Recurring Payment Cancellation Service (RPCS).
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Digital Goods

Chargeback Condition	<p>All of the following:</p> <ul style="list-style-type: none"> Digital goods were purchased in an e-commerce transaction that was less than or equal to USD 25 (or the local currency equivalent) The merchant did not offer the cardholder purchase control settings. The cardholder's account is not closed and is in good standing with no associated fraudulent transactions
Time Frame	120 calendar days
Retrieval Request	No
Supporting Documents	<p>None</p> <p>If multiple transactions are being charged back, include a list of the individual items in the batch (ARDs and amounts). The batch option is only available when the PAN, merchant name, and its acquirer are the same within the batch. The total amount of all items in the batch must not exceed USD 250 (or the local currency equivalent).</p>
DE 72 (Data Record)	<p>DIGITAL GOODS</p> <p>For multiple transactions charged back using a single chargeback record:</p> <p>DIGITAL GOODS NNN</p>
Notes	Replace NNN with the number of items being charged back.

Subsequent Message Reason Code 4841 Chargeback

Time Frame	120 calendar days
Retrieval Request	No
Supporting Documents	None

Subsequent Message Reason Code 4841 Chargeback

DE 72 (Data Record)	CBMMDDYY ARD XXXXXXXXXXXXXXXXXXXXXXXX
Notes	<p>The issuer can process any subsequent chargeback for this message reason code with the required DE 72 (Data Record) text.</p> <p>Replace MMDDYY with the date of the chargeback 4841 containing documentation.</p> <p>Replace Xs with the acquirer reference data (ARD) of the previous message reason code 4841 chargeback containing documentation.</p>

3.19.4 Proper Use for Acquirer's Second Presentment

The condition shown below represents a valid remedy for the acquirer to process a second presentment for message reason code 4841.

Recurring Transactions

IPM Second Presentment Message Reason Code	2700 See Corresponding Documentation/Chargeback Remedied
Second Presentment Condition	<p>The acquirer can substantiate one of the following:</p> <ul style="list-style-type: none"> • The transaction was not a recurring transaction. For example, the merchant bills the cardholder in installments. • The transaction was recurring and the cardholder failed to meet the cancellation terms of the signed contract. • The merchant can document that services are being provided to and used by the cardholder after the cancellation date. • The merchant can document that the recurring transaction terms and conditions were clearly detailed to the cardholder. Additionally, the recurring terms and conditions were separate and distinct from the general conditions of sale.
Supporting Documents	Documentation to support that the chargeback is remedied or invalid.
DE 72 (Data Record)	None
Notes	None

Invalid DE 72 (Data Record)	
IPM Second Presentment Message Reason Code	2704 Invalid Data Record text.
Second Presentment Condition	The issuer's DE 72 (Data Record) was improper.
Supporting Documents	None
DE 72 (Data Record)	None
Notes	None

Digital Goods	
IPM Second Presentment Message Reason Code	2700 See Corresponding Documentation/Chargeback Remedied
Second Presentment Condition	The acquirer can substantiate that the merchant offered purchase controls at the time of the transaction or transactions (in the case of multiple transactions charged back in a batch), as described in section 3.7 Cardholder Dispute Chargebacks.
Supporting Documents	Documentation to support that the chargeback is remedied or invalid (for example, website screen images).
DE 72 (Data Record)	None
Notes	None

3.19.4.1 Additional Remedies

Acquirers can use the following additional second presentment message reason codes to submit a Second Presentment/1240 for message reason code 4841.

- **2001**—Invalid Acquirer Reference Data on chargeback; no documentation required or provided
- **2002**—Nonreceipt of required documentation to support chargeback
- **2004**—Invalid Acquirer Reference Data on chargeback; documentation was received
- **2011**—Credit previously issued
- **2701**—Duplicate Chargeback
- **2702**—Past Chargeback Time Limit
- **2709**—Documentation received was illegible
- **2710**—Scanning error—unrelated documents or partial scan
- **2713**—Invalid chargeback

3.19.5 Improper Use for Acquirer's Second Presentment

The following is an example of the improper use for acquirer's second presentment.

Example—Improper Chargeback Message Reason Code 4841 Remedy. The acquirer must not submit a second presentment if the chargeback indicates that the cardholder cancelled the recurring transaction and the merchant or the acquirer states that it was never contacted.

3.19.6 Arbitration Chargeback

If the first chargeback was valid and the acquirer failed to remedy the dispute properly, the issuer may continue the chargeback with the same message reason code originally processed (4841).

The issuer will have chargeback rights if examination of the documentation reveals a new valid chargeback reason. If the situation requires a different message reason, the issuer must process the arbitration chargeback using the appropriate message reason code.

IPM Arbitration Chargeback Message Reason Code	4841 Cancelled recurring transaction
Arbitration Chargeback Details	The cardholder continues to dispute the transaction.
Supporting Documents	Progressive documentation from the cardholder disputing the transaction and rebutting any merchant explanation. The progressive cardholder letter must be dated after the second presentment and specifically address the rebuttal provided with the second presentment.
DE 72 (Data Record)	None
Notes	None

The issuer may use the following additional message reason codes to submit an arbitration chargeback:

- **48xx**—New valid message reason code
- **4901**—Required documentation not received to support prior Second Presentment/1240
- **4902**—Documentation received was illegible
- **4903**—Scanning error—Unrelated documents or partial scan
- **4905**—Invalid Acquirer Reference Data on Second Presentment/1240 (2001); documentation was received or was not required
- **4908**—Invalid Acquirer Reference Data on Second Presentment/1240 (2004); documentation was received

Refer to section Processing Arbitration Chargebacks (Arbitration Chargeback/1442 Message) for the standard procedure.

3.19.7 Arbitration Case Filing

Refer to section Processing Chargebacks (Arbitration Chargeback/1442 Message) for the standard procedure. Refer to section 6, Arbitration Procedures for Arbitration Case examples.

3.20 Message Reason Code 4842—Late Presentment

The following sections describe the proper and improper use of message reason code 4842.

3.20.1 Proper Use of Message Reason Code 4842

The issuer may use message reason code 4842 if the account is permanently closed and the Central Site Business Date meets one of the following criteria.

- More than seven calendar days after the transaction date and the transaction was completed with electronically recorded card information (whether card-read or key-entered) or
- More than 30 calendar days (14 calendar days for intra-United States transactions) after the transaction date, and:
 - The transaction was completed with manually recorded card information (whether imprinted or handwritten) or
 - The acquirer's presentment was delayed due to the merchant's delay in submitting the transaction, as permitted under Chapter 3, Transaction Records of the *Transaction Processing Rules*, or a national bank holiday of at least four consecutive days prevented the acquirer from receiving a card-read or key-entered transaction within the applicable seven-calendar-day time frame.

Refer to section Additional Processing Notes for information on presentment time frames applicable to transactions previously charged back under message reason code 4846.

The issuer may use the following values to determine whether a transaction has been completed with electronically or manually recorded card information.

In this type of message...	IF a transaction is completed with manually recorded card information, THEN...	IF a transaction is completed with electronically recorded card information, THEN...
First Presentment/1240 message	DE 22, subfield 7 (POS Terminal PAN Entry Mode) contains a value of one of the following: <ul style="list-style-type: none">• 1 (manual input; no terminal)• 0 (unspecified; data unavailable)	DE 22, subfield 7 contains any other valid value

In this type of message...	IF a transaction is completed with manually recorded card information, THEN...	IF a transaction is completed with electronically recorded card information, THEN...
Financial Transaction Advice/0220 (Debit MasterCard force post) message	DE 22, subfield 1 (Card Data: Input Mode) contains a value of one of the following: <ul style="list-style-type: none"> • 01 (PAN manual entry) • 00 (PAN entry mode unknown) 	DE 22, subfield 1 contains any other valid value

A Payment Transaction must be presented in clearing within one business day of the authorization date. Therefore, the issuer may submit a chargeback for a Payment Transaction using message reason code 4842 before the seven calendar day presentment time frame normally required for this message reason code.

The issuer must use good-faith efforts to collect the transaction amount from the cardholder before it exercises this chargeback right. The issuer cannot submit a chargeback for message reason code 4842 if the account is in good standing.

A contactless transit transaction must be presented in clearing within 14 calendar days of the authorization date. Therefore, the issuer may submit a chargeback for a contactless transit transaction using message reason code 4842 before the 30-calendar day presentment time frame normally required for this message reason code.

3.20.2 Improper Use of Message Reason Code 4842

The issuer **may not** use this message reason code for the following types of transactions.

- An installment payment if the clearing record contained authorization information associated with the original approved authorization request associated with an installment billing arrangement and was presented in accordance with the agreed installment payment time frames.
- The transaction was a MasterCard Commercial Payments Account transaction. A MasterCard Commercial Payments Account transaction occurs when PDS 0002 (GCMS Product Identifier) was MAP (MasterCard Commercial Payments Account) in the First Presentment/1240 message.
- **Brazil only**—The transaction was a MasterCard Agro Card transaction occurring in Brazil with a MasterCard Agro Card issued in Brazil. A MasterCard Agro Card transaction occurs when PDS 0002 (GCMS Product Identifier) was MLF (MasterCard Agro Card) in the First Presentment/1240 message.

3.20.3 Specific Programs Using Message Reason Code 4842

MasterCard Electronic Card. Refer to section MasterCard Electronic for chargeback processing procedures for a MasterCard Electronic card.

3.20.4 Proper Use for Issuer's First Chargeback

The conditions shown below represent valid options that the issuer can use to process a first chargeback for message reason code 4842.

Time Frame	120 calendar days
Retrieval Request	No
Supporting Documents	None
DE 72 (Data Record)	None
Notes	None

3.20.5 Proper Use for Acquirer's Second Presentment

The conditions shown below represent valid options that the acquirer may choose to process a second presentment for message reason code 4842.

An acquirer that uses these remedies and makes the appropriate statements in DE 72 (Data Record) is stating that it has a copy of the TID, that it reviewed the TID, and that it verified the correct information. If any of these conditions cannot be met, the acquirer cannot remedy the chargeback.

Correct Transaction Date	
IPM Second Presentment Message Reason Code	2003 Correct transaction date provided
Second Presentment Condition	The acquirer provides the correct transaction date that is within applicable time limit set forth in section Time Frame for First Presentment.
Supporting Documents	None
DE 72 (Data Record)	CORRECT TRANS DATE MMDDYY
Notes	Replace MMDDYY with the correct date of the transaction.

Account Not Permanently Closed	
IPM Second Presentment Message Reason Code	2713 Invalid Chargeback
Second Presentment Condition	The acquirer may prove that the account is not permanently closed after the chargeback was processed.
Supporting Documents	None
DE 72 (Data Record)	AUTH MMDDYY NNNNNN
Notes	Replace MMDDYY with the date the issuer authorized the transaction. Replace NNNNNN with the authorization approval code.
Delayed Presentment	
IPM Second Presentment Message Reason Code	2713 Invalid Chargeback
Second Presentment Condition	The acquirer delayed presentment due to: <ol style="list-style-type: none"> 1. The merchant's delay in submitting the transaction, as permitted under Chapter 3, Transaction Records of the <i>Transaction Processing Rules</i>; or 2. A national bank holiday of at least four consecutive days prevented the acquirer from receiving the transaction within the applicable seven-calendar-day time frame.
Supporting Documents	<ol style="list-style-type: none"> 1. None 2. Official documentation from the banking regulator or other authority showing the dates of the national bank holiday.
DE 72 (Data Record)	DELAYED PRESENTMENT
Notes	None

3.20.5.1 Additional Remedies

Acquirers can use the following additional second presentment message reason codes to submit a Second Presentment/1240 for message reason code 4842.

- **2001**—Invalid Acquirer Reference Data on chargeback; no documentation required or provided

- **2011**—Credit previously issued
- **2701**—Duplicate Chargeback
- **2702**—Past Chargeback Time Limit
- **2713**—Invalid Chargeback

3.20.6 Arbitration Chargeback

If the first chargeback was valid and the acquirer failed to remedy the dispute properly, the issuer may continue the chargeback with the same message reason code originally processed (4842).

The issuer will have chargeback rights if examination of the documentation reveals a new valid chargeback reason. If the situation requires a different message reason, the issuer must process the arbitration chargeback using the appropriate message reason code.

The issuer may use the following additional message reason codes to submit an arbitration chargeback:

- **48xx**—New valid message reason code
- **4905**—Invalid Acquirer Reference Data on Second Presentment/1240 (2001); documentation was received or was not required

Refer to section Processing Arbitration Chargebacks (Arbitration Chargeback/1442 Message) for the standard procedure.

3.20.7 Arbitration Case Filing

Refer to section Processing Arbitration Chargebacks (Arbitration Chargeback/1442 Message) for the standard procedure. Refer to section 6, Arbitration Procedures for Arbitration Case examples.

3.20.8 Additional Processing Notes

The following sections contain additional processing notes for the issuer, acquirer, or both.

Approved Late Presentment Transaction. Proof of authorization will not remedy a chargeback if the authorization or transaction date is more than the applicable number of calendar days from the Central Site Business Date, as described in section Message Reason Code 4842—Late Presentment.

Determining the Transaction Date for T&E Transactions. For merchants that provide a service and accept a MasterCard card to begin the service but cannot bill the cardholder until completion of the service (for example, vehicle rental and hotel merchants), MasterCard will consider the date of the transaction as the date that the services were completed. For vehicle rental merchants, the transaction date would be the date that the vehicle was returned to the rental agency. Traffic violations must be presented within 30 calendar days of receipt of the notification from the local traffic authorities. For hotel merchants, the transaction date would be the date that the cardholder checked out of the hotel.

Potential Compliance Violation if Chargeback is not Available. If a chargeback right does not exist under message reason code 4842 (for example, the cardholder account is not closed) and the late presentment of a transaction resulted in a fluctuation of currency and as a

result, the issuer sustains a financial loss, it may be addressed as a compliance case. See Chapter 3, Transaction Records of the *Transaction Processing Rules*.

For example, a cardholder made a purchase on 1 January while on an overseas vacation. If the acquirer processed the transaction in a timely manner, the conversion would have resulted in a transaction of USD 100. However, the acquirer did not process the transaction until 1 March. At that time, it was converted to USD 280. The issuer can file a compliance case for USD 180 (the difference between the two amounts).

Transaction Date. DE 12 (Date and Time, Local Transaction) identifies the transaction date in a First Presentment/1240 message.

NOTE:

DE 13 (Date, Local Transaction) identifies the transaction date in a Financial Transaction Advice/0220 (Debit MasterCard force post) message.

Conflicting Data. In the event the issuer is able to confirm conflicting data between the authorization and clearing messages, such as when the authorization indicates manual recording of data and the clearing indicates electronic recording of data, MasterCard will apply the time frame of 30 calendar days to this message reason code.

3.21 Message Reason Code 4846—Correct Transaction Currency Code Not Provided

The following sections describe the proper and improper use for message reason code 4846.

3.21.1 Proper Use of Message Reason Code 4846

The issuer may charge back under this message reason code if one of the following circumstances occurs.

- The acquirer did not transmit the correct transaction currency code (DE 49) for the currency in which the transaction was completed.
- The transaction occurred in a dual currency environment, and a transaction currency is not specified on the TID.
- The transaction amount is provided in a different currency for information purposes and this currency is incorrectly processed as the transaction currency.
- POI currency conversion disputes in the following circumstances:
 - The cardholder states that he or she was not given the opportunity to choose the desired currency in which the transaction was completed or did not agree to the currency of the transaction, or
 - POI currency conversion took place into a currency that is not the cardholder's billing currency, or
 - POI currency conversion took place when the goods or services were priced in the cardholder's billing currency, or

- POI currency conversion took place when cash was disbursed in the cardholder's billing currency.

No Specified Currency on TID. If no currency indicator is specified on the transaction receipt, the currency which is legal tender in the country where the transaction took place is the original transaction currency

3.21.2 Improper Use for Message Reason Code 4846

Issuers cannot use this message reason code to address **verbal agreements** of transaction currency between a cardholder and a merchant.

3.21.3 Specific Programs Using Message Reason Code 4846

MasterCard Electronic Card. Refer to section MasterCard Electronic for chargeback processing procedures for a MasterCard Electronic card.

3.21.4 Proper Use for Issuer's First Chargeback

The conditions shown below represent valid options that the issuer can use to process a first chargeback for message reason code 4846.

Incorrect Transaction Currency Code Transmitted	
Time Frame	120 calendar days
Retrieval Request	No
Supporting Documents	None
DE 72 (Data Record)	None
Notes	The acquirer transmitted the incorrect currency code. This chargeback must be for the full amount.

POI Currency Conversion	
Time Frame	120 calendar days
Retrieval Request	No
Supporting Documents	Cardholder letter or completed Expedited Billing Dispute Resolution Process (Forms 407–411, 413, 413a, or 430)
DE 72 (Data Record)	POI CURRENCY CONVERSION
Notes	The cardholder was not given the opportunity to choose the currency or did not agree to the currency. This chargeback must be for the full amount.

POI Currency Conversion—Incorrect Cardholder Currency	
Time Frame	120 calendar days
Retrieval Request	No
Supporting Documents	None
DE 72 (Data Record)	INCORRECT CARDHOLDER CURRENCY
Notes	<p>This chargeback option may be used for the following types of disputes involving POI currency conversion:</p> <ul style="list-style-type: none">• The transaction was converted into a currency that is not the cardholder's billing currency, or• The cardholder billing currency is the same as the currency in which the good/services are priced, or• The cash was dispensed in the cardholder's billing currency <p>The chargeback may be for a partial amount representing the amount resulting from the double conversion, excluding any amount related to the issuer's conversion of the transaction.</p>

3.21.5 Proper Use for Acquirer's Second Presentment

The conditions shown below represent valid options that the acquirer can use to process a second presentment for message reason code 4846.

Resolving Chargebacks Resulting from the use of Incorrect Currency. If the chargeback is valid, the acquirer should process the transaction as a First Presentment/1240 message with the correct transaction currency. The new presentment must be processed electronically within 30 calendar days of the Central Site Business Date of the first chargeback in order for the acquirer to be protected from a chargeback under message reason code 4842 (Late Presentment).

Processing the new presentment in the above manner will ensure that the issuer's chargeback rights and time frames are protected, and the issuer will re-bill the cardholder for the correct transaction amount.

NOTE:

For POI currency conversion disputes, the acquirer is prohibited from using the second presentment to dispute the validity of the cardholder's claim regarding the selection of or non-agreement to the currency.

Resolving Chargebacks Related to POI Currency Conversion. The contents of the TID are taken into account only in determining whether POI currency conversion has taken place on a transaction. They neither prove nor disprove the cardholder's agreement to the conversion. If

the chargeback is for the full amount and is valid, the acquirer should process the transaction as a First Presentment/1240 message in the currency in which goods or services were priced or in which cash was disbursed. The new presentment must be processed within 30 calendar days of the Central Site Business Date of the first chargeback in order for the acquirer to be protected from a chargeback under message reason code 4842 (Late Presentment).

IPM Second Presentment Message Reason Code	2700 See Corresponding Documentation/Chargeback Remedied
Second Presentment Condition	The acquirer determines that the chargeback was invalid because the correct transaction amount and currency code were provided. In a dual currency environment, the merchant specified a currency indicator on the TID.
Supporting Documents	Documentation proving the correct currency was provided or specified
DE 72 (Data Record)	None
Notes	This remedy is not applicable for POI currency conversion disputes.

3.21.5.1 Additional Remedies

Acquirers can use the following second presentment message reason codes to submit a Second Presentment/1240 for chargeback message reason 4846.

- **2001**—Invalid Acquirer Reference Data on chargeback; no documentation required or provided
- **2002**—Non-receipt of Required Documentation to Support Chargeback
- **2011**—Credit previously issued
- **2701**—Duplicate Chargeback
- **2702**—Past Chargeback Time Limit
- **2710**—Scanning error—unrelated documents or partial scan
- **2713**—Invalid Chargeback

3.21.6 Arbitration Chargeback

If the first chargeback was valid and the acquirer failed to remedy the dispute properly, the issuer may continue the chargeback with the same message reason code originally processed (4846).

The issuer will have chargeback rights if examination of the documentation reveals a new valid chargeback reason. If the situation requires a different message reason, the issuer must process the arbitration chargeback using the appropriate message reason code.

The issuer may use the following additional message reason codes to submit an arbitration chargeback:

- **48xx**—New valid message reason code
- **4901**—Required documentation not received to support prior Second Presentment/1240
- **4902**—Documentation received was illegible
- **4903**—Scanning error—unrelated documents or partial scan
- **4905**—Invalid Acquirer Reference Data on Second Presentment/1240; documentation was received or was not required

Refer to section Processing Arbitration Chargebacks (Arbitration Chargeback/1442 Message) for the standard procedure.

3.21.7 Arbitration Case Filing

Refer to section Processing Arbitration Chargebacks (Arbitration Chargeback/1442) for the standard procedure. Refer to section 6, Arbitration Procedures for Arbitration Case examples.

3.21.8 Additional Processing Notes

This section provides additional Processing Notes for message reason code 4846.

Applicable Currency Conversion Date. When the original presentment occurs, MasterCard uses the conversion rate in effect at the time of the Central Site Business Date.

Location of Currency Type on TID. The currency type is obtained from the “Total Amount” portion of the TID.

3.22 Message Reason Code 4849—Questionable Merchant Activity

The following sections describe the proper and improper use of message reason code 4849.

3.22.1 Proper Use of Message Reason Code 4849

Issuers can use this chargeback only if the acquirer processed a transaction for a merchant that later was listed in a MasterCard *Global Security Bulletin* for violating the following.

- Rule 5.12, Valid Transactions, of the *MasterCard Rules* manual, under the program described in section 8.1 of the *Security Rules and Procedures* manual.
- The Global Merchant Audit Program (GMAP), described in section 8.2 of the *Security Rules and Procedures* manual.
- The Questionable Merchant Audit Program (QMAP), described in section 8.4 of the *Security Rules and Procedures* manual.
- Before using this chargeback, the issuer must have reported the transaction to SAFE in accordance with the reporting requirements set forth in the *SAFE Products User Guide*.

3.22.1.1 Transaction Eligibility

MasterCard provides chargeback rights to the issuer under this message reason code when the following occur.

- The acquirer name, acquirer ID, merchant name, and merchant location are listed in the *Global Security Bulletin* under the GMAP. Each transaction charged back must have occurred during the published chargeback period, and the issuer must have properly reported the transaction to SAFE with one of the following fraud type codes:
 - **00** = Lost Fraud
 - **01** = Stolen Fraud
 - **04** = Counterfeit Card Fraud
 - **06** = Card Not Present Fraud
 - **07** = Multiple Imprint Fraud
- The acquirer name, acquirer ID, merchant name, and merchant location are listed in the *Global Security Bulletin* under the QMAP. Each transaction must have occurred within the chargeback period published in the *Global Security Bulletin*. The issuer must have properly reported the transaction to SAFE. All fraud type codes are eligible.
- The acquirer name, acquirer ID, merchant name, and merchant location are listed in the *Global Security Bulletin* as a result of violating Rule 5.12, Valid Transactions, of the *MasterCard Rules* manual, and the issuer properly reported the transaction to SAFE. All fraud type codes are eligible.
- If the issuer determines that the UCAF data that the acquirer provided in the Authorization Request/0100 message is not identical to the UCAF data that the issuer provided for that transaction, the issuer's right of chargeback under this reason code is preserved.

3.22.1.2 Time Frame for Issuer's Chargeback

The issuer can charge back to the acquirer any fraudulent transactions that occurred at a merchant location listed in the *Global Security Bulletin* during the chargeback period specified in the *Global Security Bulletin*.

The chargebacks must be submitted no later than 120 calendar days after the *Global Security Bulletin* publication date that first listed the merchant location (the *Global Security Bulletin* publication date is counted as the first day of the 120-day calculation) or within 120 calendar days of the Central Site Business Date of the transactions.

In addition to the above, for eligible fraudulent transactions affected by a *Global Security Bulletin* that retracts chargeback permission, the issuer may submit chargebacks until the publication date of the *Global Security Bulletin* stating that the acquirer of the merchant no longer is required to accept chargebacks under this message reason code.

3.22.2 Improper Use of Message Reason Code 4849

The issuer may not use this message reason code in the following situations.

- A Digital Secure Remote Payment transaction or any subsequent transaction for a related partial shipment or recurring payment occurred. Refer to Appendix E for Digital Secure Remote Payment transaction identification requirements.

- Chip/PIN transactions where the transaction certificate and related data were provided in DE 55 of the First Presentment/1240 message.
- The issuer did not properly report the transaction to SAFE within the applicable time frame in accordance with Chapter 1 of the *Complete SAFE Manual*.
- The transaction reported to SAFE is not a fraud type eligible for chargeback under the applicable program. Refer to section Transaction Eligibility for a description of eligible types under each program.
- The MasterCard *SecureCode* global liability shift for e-commerce transactions is in effect, and **all** of the following conditions occur:
 - The merchant is MasterCard® *SecureCode*™ Universal Cardholder Authentication Field (UCAF™)-enabled.
 - The issuer provided the UCAF data for that transaction.
 - All other e-commerce Authorization Request/0100 message requirements were satisfied.
 - The Authorization Request Response/0110 message reflected the issuer's approval of the transaction.
- Both the issuer and acquirer are located in a country or region in which an intracountry or intraregional chip liability shift or the interregional Chip Liability Shift Program (Level 1) is in effect and the transaction was all of the following:
 - Processed at a hybrid terminal.
 - Reported to SAFE as counterfeit fraud.
 - Identified properly as either a chip transaction in the clearing record or a magnetic stripe transaction in the Authorization Request/0100 message was approved by the issuer.
- Under GMAP, issuers may not use message reason code 4849 if the transaction was reported to SAFE with a fraud type code of Never Received Issue (02), Fraudulent Application (03), Account Takeover Fraud (05), or Bust-out Collusive Merchant (51).
- The transaction was a MasterCard Commercial Payments Account transaction. A MasterCard Commercial Payments Account transaction occurs when PDS 0002 (GCMS Product Identifier) was MAP (MasterCard Commercial Payments Account) in the First Presentment/1240 message.
- **Brazil only**—The transaction was a MasterCard Agro Card transaction occurring in Brazil with a MasterCard Agro Card issued in Brazil. A MasterCard Agro Card transaction occurs when PDS 0002 (GCMS Product Identifier) was MLF (MasterCard Agro Card) in the First Presentment/1240 message.

3.22.3 Specific Programs Using Message Reason Code 4849

MasterCard Electronic Card. Refer to section MasterCard Electronic for chargeback processing procedures for a MasterCard® Electronic Card.

3.22.4 Proper Use for Issuer's First Chargeback

The conditions shown below represent valid options that the issuer can use to process a first chargeback for message reason code 4849.

Time Frame	120 calendar days from the <i>Global Security Bulletin</i> publication date, or if applicable, within 120 calendar days of the Central Site Business Date of the transaction				
Retrieval Request	No				
Supporting Documents	None				
DE 72 (Data Record)	PROGRAM XXXXXX BULLETIN NO. NNN				
Notes	<p>Replace XXXXX with the MasterCard Fraud Control Program abbreviation corresponding to the MasterCard Fraud Control Program identified in the <i>Global Security Bulletin</i>:</p> <table><tr><th>MasterCard Fraud Control Program Name/Abbreviation</th></tr><tr><td>Presenting Valid Transactions / INVALID</td></tr><tr><td>Global Merchant Audit Program / GMAP</td></tr><tr><td>Questionable Merchant Audit Program / QMAP</td></tr></table> <p>Replace NNN with the applicable <i>Global Security Bulletin</i> number.</p> <p>The <i>Global Security Bulletin</i> number is a three-digit number in which the last digit of the year is represented by the first digit of the Bulletin number, and the second and third digits represent the <i>Global Security Bulletin</i> month. (For example, <i>Global Security Bulletin</i> No. 6, 1 June 2012 would be shown as 206.)</p>	MasterCard Fraud Control Program Name/Abbreviation	Presenting Valid Transactions / INVALID	Global Merchant Audit Program / GMAP	Questionable Merchant Audit Program / QMAP
MasterCard Fraud Control Program Name/Abbreviation					
Presenting Valid Transactions / INVALID					
Global Merchant Audit Program / GMAP					
Questionable Merchant Audit Program / QMAP					

3.22.5 Proper Use for Acquirer's Second Presentment

The conditions shown below represent valid options that the acquirer can use to process a second presentment for message reason code 4849.

MasterCard SecureCode Global Liability Shifts	
IPM Second Presentment Message Reason Code	2008 Issuer Authorized the Transaction.
Second Presentment Condition	The acquirer can show both of the following: <ul style="list-style-type: none"> • The transaction approved by the issuer contained a valid Accountholder Authentication Value (AAV) in the UCAF that the issuer or its service provider provided (DE 48, subelement 43). • All of the required e-commerce indicators were provided in the Authorization Request/0100 message and the clearing record.
Supporting Documents	None
DE 72 (Data Record)	AUTH MMDDYY/NNNNNN
Notes	MMDDYY = Authorization date NNNNNN = Authorization approval code
Chip Transaction Reported to SAFE	
IPM Second Presentment Message Reason Code	2700 See Corresponding Documentation/Chargeback Remedied
Second Presentment Condition	The acquirer can demonstrate that the intraregional transaction was reported to SAFE as counterfeit fraud and occurred at a hybrid terminal (except for the U.S. region).
Supporting Documents	None, if providing data record text (DE 72). Documentation that supports the second presentment from the Acquirer's Loss Data File, the Acquirer Loss Data Report (AF739010-BB), or the Acquirer Transaction Data Report via Fraud Reporter.
DE 72 (Data Record)	CHIP TERMINAL DE 22, subfield 1, value = 5, C, D, E, or M
Notes	None

Improper SAFE Reporting

IPM Second Presentment Message Reason Code **2713**

Invalid Chargeback

Second Presentment Condition The acquirer can show that the issuer did not properly report the transaction to SAFE within the applicable time frame specified in the *Security Rules and Procedures* manual.

Supporting Documents None

DE 72 (Data Record) IMPROPER SAFE REPORTING

Notes None

Ineligible Fraud

IPM Second Presentment Message Reason Code **2713**

Invalid Chargeback

Second Presentment Condition The acquirer can show that the fraud type of the transaction is not eligible for chargeback under the GMAP.

Supporting Documents None

DE 72 (Data Record) FRAUD TYPE

Notes None

Not listed in MasterCard Global Security Bulletin

IPM Second Presentment Message Reason Code **2713**

Invalid Chargeback

Second Presentment Condition The acquirer can support its assertion that either of the following:

- The merchant in question was not listed in the MasterCard *Global Security Bulletin*.
- The transaction did not occur within the period specified.

Supporting Documents None

DE 72 (Data Record) MERCHANT NOT LISTED INVALID TRANSACTION DATE

Not listed in MasterCard Global Security Bulletin

Notes	None
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3.22.5.1 Additional Remedies

Acquirers can use the following second presentment message reason codes to submit a Second Presentment/1240 for chargeback message reason 4849.

- **2001**—Invalid Acquirer Reference Data on chargeback; no documentation required or provided
- **2011**—Credit previously issued
- **2701**—Duplicate Chargeback
- **2702**—Past Chargeback Time Limit

3.22.6 Arbitration Chargeback

If the first chargeback was valid and the acquirer failed to remedy the dispute properly, the issuer may continue the chargeback with the same message reason code originally processed (4849).

The issuer will have chargeback rights if examination of the documentation reveals a new valid chargeback reason. If the situation requires a different message reason, the issuer must process the arbitration chargeback using the appropriate message reason code.

MasterCard SecureCode SL2 (Global Liability Shift)

IPM Arbitration Chargeback Message Reason Code	4849 Questionable Merchant Activity
Arbitration Chargeback Details	The issuer can demonstrate that the value contained in the UCAF data (DE 48, subelement 43) within the Authorization Request/0100 message is not identical to the value that the issuer or its service provider provided for the authorization.
Supporting Documents	A copy of a system log supporting the issuer's claim of a discrepancy between the UCAF data (DE 48, subelement 43) in the Authorization Request/100 message and the AAV.
DE 72 (Data Record)	INVALID UCAF
Notes	None

The issuer may use the following additional message reason codes to submit an arbitration chargeback:

- **48xx**—New valid message reason code
- **4905**—Invalid Acquirer Reference Data on Second Presentment/1240 (2001); documentation was received or was not required

Refer to section Processing Arbitration Chargebacks (Arbitration Chargeback/1442 Message) for the standard procedure.

3.22.7 Arbitration Case Filing

Refer to section Processing Arbitration Chargebacks (Arbitration Chargeback/1442 Message) for the standard procedure. Refer to section 6, Arbitration Procedures for Arbitration Case examples.

3.22.8 Additional Processing Notes

The following section contains additional processing notes for the issuer, acquirer, or both.

SAFE Reporting. The acquirer can check its Acquirer's Loss Data File, Acquirer Loss Data report (AF739010-BB), or Acquirer Transaction Data Report via Fraud Reporter to confirm that the issuer reported the transaction to SAFE or that the transaction resulted from a fraudulent application, account takeover, Never Received Issue (NRI), or counterfeit card (counterfeit fraud type applies only when the POI terminal was a hybrid terminal).

The Acquirer Loss Data File and the Acquirer Loss Data report are optional and must be requested by submitting the form found in the back of the *Security Rules and Procedures* manual or in the Business Forms section of Publications on MasterCard Connect™.

Detailed descriptions and specifications for processing the Acquirer Loss Data File and the Transaction Detail report can be found in the *SAFE Products User Guide*.

The Acquirer Transaction Data Report is available to all acquirers registered for the Fraud Reporter tool, available using MasterCard Connect.

Retroactive Chargeback. A new first chargeback is allowed under this message reason code if a previous chargeback was not successful and all requirements under this message reason code have been met.

3.23 Message Reason Code 4850—Installment Billing Dispute (Participating Countries Only)

The following sections provide information on the proper and improper use of message reason code 4850. Issuers may use this message reason code only for a dispute involving

domestic transactions occurring in participating countries when installment billing has been agreed between the merchant and the cardholder, as described in section 1.23.

3.23.1 Proper Use of Message Reason Code 4850

The issuer may use message reason code 4850 under any of the following circumstances.

- The cardholder claims that the total number of installments or the installment amounts being billed is not in accordance with the installment billing arrangement agreed with the merchant.
- An installment was billed prematurely.
- The acquirer submitted a clearing record to obtain payment from the cardholder in connection with an installment billing arrangement after the total transaction amount as reflected in the original authorization request and on the TID.
- The number of installments on the Financial Detail Addendum (Generic Detail)/1644 message differs from the number of installment authorized by the issuer on the Authorization Response/0110 message.
- The transaction is not an installment billing transaction.
- The acquirer accelerated the processing of installments without the issuer's consent.
- To charge back subsequent installments processed after the issuer charged back the first installment using message reason code 4837.

3.23.2 Improper Use of Message Reason Code 4850

The issuer **may not** use this message reason code when the transaction was a MasterCard Commercial Payments Account transaction. A MasterCard Commercial Payments Account transaction occurs when PDS 0002 (GCMS Product Identifier) was MAP (MasterCard Commercial Payments Account) in the First Presentment/1240 message.

- **MasterCard Electronic Card.** Refer to section MasterCard Electronic for chargeback processing procedures for a MasterCard Electronic card.
- **Brazil only**—The transaction was a MasterCard Agro Card transaction occurring in Brazil with a MasterCard Agro Card issued in Brazil. A MasterCard Agro Card transaction occurs when PDS 0002 (GCMS Product Identifier) was MLF (MasterCard Agro Card) in the First Presentment/1240 message.

3.23.3 Proper Use of Issuer's First Chargeback

The following conditions represent valid options that the issuer can use to process a first chargeback for message reason code 4850.

The issuer must use this message reason code for any subsequent installments that are processed by the acquirer after the issuer charges back the first installment of the transaction for message reason code 4837. The issuer must provide the original message reason code 4837 Chargeback Reference Number on the Data Record of each subsequent installment chargeback.

Incorrect Number of Installments

Time Frame	120 calendar days
Retrieval Request	No
Supporting Documents	Documentation from the cardholder substantiating the correct number of installments
DE 72 (Data Record)	CORRECT INST NN
Notes	In DE 72 (Data Record), replace NN with the correct number of installments.

Incorrect Installment Amount

Time Frame	120 calendar days
Retrieval Request	No
Supporting Documents	Documentation from the cardholder substantiating the correct installment amount
DE 72 (Data Record)	CORRECT AMT \$\$\$\$\$\$
Notes	Replace \$\$\$\$\$\$ with the correct installment amount. The chargeback may only be for the difference between the correct installment amount and the actual amount billed to the cardholder.

Premature Processing of Installment

Time Frame	120 calendar days
Retrieval Request	No
Supporting Documents	Documentation from the cardholder or the issuer substantiating the correct installment frequency
DE 72 (Data Record)	PREMATURE
Notes	None

Not an Installment Transaction

Time Frame	120 calendar days
Retrieval Request	No

Supporting Documents	Documentation from the cardholder or the issuer to substantiate that the transaction is not for installment payments
DE 72 (Data Record)	NOT AN INSTALLMENT TRANS
Notes	None
Invalid Installment Acceleration	
Time Frame	120 calendar days
Retrieval Request	No
Supporting Documents	None
DE 72 (Data Record)	INVALID ACCELERATION
Notes	None
Subsequent Installments Charged Back After Chargeback of the First Installment for Message Reason Code 4837	
Time Frame	120 calendar days
Retrieval Request	No
Supporting Documents	None
DE 72 (Data Record)	4837 CB REF NNNNNNN
Notes	Replace NNNNNNN with the first chargeback reference number.

3.23.4 Proper Use for Acquirer's Second Presentment

The following conditions represent valid remedies or options that the acquirer can use to process a second presentment for message reason code 4850.

Correct Number of Installments	
IPM Second Presentment Message Reason Code	2700
	See Corresponding Documentation/Chargeback Remedied

Correct Number of Installments

Second Presentment Condition	The acquirer can substantiate that the number of installments in the Financial Detail Addendum (Generic Detail)/1644 message is the same as the number of installments agreed by the cardholder at the POI.
Supporting Documents	One of the following: <ul style="list-style-type: none"> • A copy of the TID or other documentation showing that the cardholder agreed to the number of installments processed, or • Proof that the acquirer corrected the discrepancy that led to the dispute
DE 72 (Data Record)	None
Notes	None

Correct Installment Amount

IPM Second Presentment Message Reason Code	2700 See Corresponding Documentation/Chargeback Remedied
Second Presentment Condition	The acquirer can substantiate that the installment amount indicated in the Financial Detail Addendum (Generic Detail)/1644 message is the same as the amount per installment agreed by the cardholder at the POI.
Supporting Documents	One of the following: <ul style="list-style-type: none"> • A copy of the TID or other documentation showing that the cardholder agreed to the amount processed, or • Proof that the acquirer corrected the discrepancy that led to the dispute
DE 72 (Data Record)	None
Notes	None

Installment Not Premature

IPM Second Presentment Message Reason Code	2713 Invalid Chargeback
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Installment Not Premature

Second Presentment Condition	<p>The acquirer can substantiate that the transaction is not an installment billing and was not processed as such in the authorization message or clearing record. For example, the transaction represents a recurring payment rather than an installment billing payment.</p> <p>The issuer's first chargeback claimed that the transaction was not for an installment billing, and transaction was properly identified as an Installment transaction in the Authorization Request/0100 message and the issuer approve the sale.</p>
Supporting Documents	Documentation to support that the chargeback is invalid
DE 72 (Data Record)	None
Notes	None

Valid Installment Acceleration

IPM Second Presentment Message Reason Code	2713 Invalid Chargeback
Second Presentment Condition	The acquirer can provide documentation showing that the issuer requested installment acceleration for the transaction.
Supporting Documents	Documentation to support that the chargeback is invalid
DE 72 (Data Record)	None
Notes	None

3.23.4.1 Additional Remedies

Acquirers can use the following second presentment message reason codes to submit a Second Presentment/1240 for chargeback message reason 4850.

- **2002**—Non-receipt of required documentation to support chargeback
- **2004**—Invalid Acquirer Reference Data on chargeback; documentation was received
- **2011**—Credit Previously Issued
- **2701**—Duplicate Chargeback
- **2702**—Past Chargeback Time Limit
- **2710**—Scanning error—unrelated documents or partial scan

3.23.5 Arbitration Chargeback

If the first chargeback was valid and the acquirer failed to remedy the dispute properly, the issuer may continue the chargeback with the same message reason code originally processed (4850).

The issuer will have chargeback rights if the first chargeback was valid, and examination of the documentation reveals a new valid chargeback reason. If the situation requires the use of a different message reason code, the issuer must process the arbitration chargeback using the appropriate message reason code.

Progressive Documentation. A progressive cardholder letter may be required with the arbitration chargeback in response to new information (regarding transaction date, merchant name, or location) or rebutting any merchant explanation provided with the second presentment. The progressive cardholder letter must be dated after the second presentment.

Installment Billing Dispute	
IPM Arbitration Chargeback Message Reason Code	4850 Installment Billing Dispute
Arbitration Chargeback Details	The cardholder continues to dispute the transaction.
Supporting Documents	Progressive documentation from the cardholder disputing the new information and rebutting any merchant explanation
DE 72 (Data Record)	Reason for the return
Notes	None

The issuer may use the following additional message reason codes to submit an arbitration chargeback for message reason code 4850.

- 48xx—New valid chargeback reason
- 4901—Required documentation not received to support prior Second Presentment/1240
- 4902—Documentation received was illegible
- 4903—Scanning error—unrelated documents or partial scan
- 4908—Invalid Acquirer Reference Data on Second Presentment/1240 (2004); documentation was received.

Refer to section Processing Arbitration Chargebacks (Arbitration Chargeback/1442 Message) for the standard procedure.

3.23.6 Arbitration Case Filing

Refer to section Processing Arbitration Chargebacks (Arbitration Chargeback/1442 Message) for the standard procedure. Refer to section 6, Arbitration Procedures for Arbitration Case examples.

3.24 Message Reason Code 4853—Cardholder Dispute—Defective/Not as Described

The following sections describe the proper and improper use of message reason code 4853.

3.24.1 Proper Use of Message Reason Code 4853

Customers may use message reason code 4853 if the cardholder engaged in the transaction and returned goods or services (or made them available) to the merchant for any of the following reasons.

- **Defective Shipped Merchandise or Not Suitable.** The merchant shipped goods to the cardholder. The goods received by the cardholder were broken, damaged, or otherwise unsuitable for the purpose sold. For example:
 - The cardholder ordered a table to be delivered. The table was delivered with a broken leg.
 - The cardholder received concert tickets after the concert date.
- **Goods and Services Did Not Conform to their Description.** The goods or services did not conform to the merchant's description, or the goods were of different quality, quantity, color, size or health of a plant or animal. For example:
 - The cardholder states that the quality or workmanship of the product is not as described as detailed by the merchant.
 - A cardholder states that the specified color, size, or quantity is not as described as detailed by the merchant.
 - The cardholder states that the goods were supposed to be genuine, but the cardholder claims that the goods were counterfeit.
- **Terms and Conditions of a Contract are Not as Described.** The terms and conditions of the original contract or agreement were changed without the cardholder's consent. For example:
 - 100 percent money back guarantee, written promises, or return policy

Prerequisites to Process a 4853 chargeback

- The cardholder engaged in the transaction.
- The cardholder returned the goods or informed the merchant the goods were available for pickup.
- The cardholder contacted the merchant to resolve the dispute, and the merchant refused to adjust the price, repair or replace the goods or other things of value, or issue a credit.
- The documentation must provide sufficient detail to enable all parties to understand the nature of the dispute.

Waiting Time Prior to Processing a 4853 Chargeback. To allow the merchant an opportunity to process a credit, the issuer must wait 15 calendar days prior to charging back for 4853 from the following dates:

- The date goods were returned, or
- The date services were canceled.

The only exception to the 15-day period is if the waiting period would exceed the 120-calendar day chargeback time frame.

Merchant Contact. The cardholder must contact the merchant before initiating the dispute and the cardholder's documentation must explain the result of the conversation with the merchant.

If the cardholder cannot contact the merchant, the cardholder must state that an attempt was made to contact the merchant and that the merchant failed to respond.

Chargeback Amount. The issuer can submit this chargeback only for the disputed amount. If the issuer disputes only a part of the transaction amount, it must submit the First Chargeback/1442 message with a Function Code of 453 (Partial Amount).

Documentation to Support Dispute. Although documentation to support or corroborate the cardholder's dispute is not required with the first chargeback, in the event the merchant provides documentation to challenge the dispute, documentation supporting the cardholder's dispute may be required with the arbitration chargeback.

Counterfeit Good Disputes. Refer to section Counterfeit Good Disputes found later within this reason code for chargeback requirements.

3.24.2 Improper Use of Message Reason Code 4853

The issuer **may not** use this message reason code for the following types of transactions.

- **For disputes involving defective merchandise.** When proper disclosure of the conditions of the goods is made at the time of the sale, such as when goods are sold in "as is" condition.
- The transaction was a MasterCard Commercial Payments Account transaction. A MasterCard Commercial Payments Account transaction occurs when PDS 0002 (GCMS Product Identifier) was MAP (MasterCard Commercial Payments Account) in the First Presentment/1240 message.
- **Brazil only**—The transaction was a MasterCard Agro Card transaction occurring in Brazil with a MasterCard Agro Card issued in Brazil. A MasterCard Agro Card transaction occurs when PDS 0002 (GCMS Product Identifier) was MLF (MasterCard Agro Card) in the First Presentment/1240 message.

3.24.3 Specific Programs Using Message Reason Code 4853

These programs use message code 4853.

Debit MasterCard Purchase with Cash Back Transaction. The issuer can submit this chargeback only for the purchase amount or a portion thereof. The issuer must submit the First Chargeback/1442 message with a Function Code of 453 (Partial Amount). An issuer must

not submit a chargeback for the cash back amount, or any portion thereof, using this reason code.

MasterCard Electronic Card. Refer to section MasterCard Electronic for chargeback processing procedures for a MasterCard Electronic card.

3.24.4 Proper Use for Issuer's First Chargeback

The conditions shown below represent valid options that the issuer can use to process a first chargeback for message reason code 4853.

Quality/Misrepresentation or Defective Shipped Merchandise	
Time Frame	One of the following: 120 calendar days from the Central Site Business Date or 120-calendar days from the delivery date of the goods or services. For issues of ongoing interrupted services only, the maximum time frame is 540 days
Retrieval Request	No
Supporting Documents	A cardholder letter, email, or completed Expedited Billing Dispute Resolution Process (Form 409) fulfilling the prerequisites of the chargeback and describing the nature of the dispute.
DE 72 (Data Record)	None
Notes	None

3.24.5 Proper Use for Acquirer's Second Presentment

The conditions shown below represent valid options that the acquirer can use to process a second presentment for message reason code 4853.

Deficiency Was Corrected	
IPM Second Presentment Message Reason Code	2700 See Corresponding Documentation/Chargeback Remedied
Second Presentment Condition	The acquirer can document that the deficiency that led to the chargeback was corrected.
Supporting Documents	One or both of the following: <ul style="list-style-type: none">• Copy of the TID or invoice (if applicable)• merchant's written rebuttal (if applicable)

Deficiency Was Corrected	
DE 72 (Data Record)	None
Notes	<p>Possible remedies:</p> <ul style="list-style-type: none"> • The merchant documents that the goods were repaired or replaced. • Evidence that the goods or services described on the TID or invoice were delivered or provided as described (not damaged or incomplete). For example, the merchant documents that the cardholder signed acknowledging the goods were received in good condition. • If the cardholder returned goods, a statement from the merchant stating that the merchant did not receive the goods.
Invalid Chargeback	
IPM Second Presentment Message Reason Code	2713 Invalid chargeback
Second Presentment Condition	The acquirer substantiates that the chargeback was invalid. (For example, the supporting documentation failed to support the chargeback).
Supporting Documents	None
DE 72 (Data Record)	The reason for the invalidity
Notes	None

3.24.5.1 Additional Remedies

Acquirers can use the following second presentment message reason codes to submit a Second Presentment/1240 for message reason code 4853.

- **2002**—Nonreceipt of required documentation to support chargeback
- **2004**—Invalid Acquirer Reference Data on chargeback; documentation was received
- **2011**—Credit previously issued
- **2701**—Duplicate chargeback
- **2702**—Past chargeback time limit
- **2709**—Documentation received was illegible
- **2710**—Scanning error—unrelated documents or partial scan

3.24.6 Arbitration Chargeback

If the first chargeback was valid and the acquirer failed to remedy the dispute properly, the issuer may continue the chargeback with the same message reason code originally processed (4853).

The issuer will have chargeback rights if examination of the documentation reveals a new valid chargeback reason. If the situation requires a different message reason, the issuer must process the arbitration chargeback using the appropriate message reason code.

IPM Arbitration Chargeback Message Reason Code	4853 Cardholder dispute—defective/not as described
Arbitration Chargeback Details	The cardholder continues to dispute the transaction.
Supporting Documents	Progressive documentation from the cardholder disputing the transaction and rebutting any merchant explanation.
DE 72 (Data Record)	None
Notes	<p>A progressive cardholder letter, email or form may be required with the arbitration chargeback in response to new information or rebutting any merchant explanation provided with the second presentment. The progressive cardholder letter must be dated after the second presentment and specifically address the rebuttal provided with the second presentment.</p> <p>If not provided with the first chargeback, documentation from an expert or professional that supports the cardholder's dispute about the level of quality or misrepresentation may be required if the validity of the dispute is challenged by the merchant. Other documentation necessary to support the validity of the dispute may include, but is not limited to, the original receipt, invoice, work order, brochure, contract, or appraisal.</p>

The issuer may use the following additional message reason codes to submit an arbitration chargeback:

- **48xx**—New valid message reason code
- **4901**—Required documentation not received to support prior Second Presentment/1240
- **4902**—Documentation received was illegible
- **4903**—Scanning error—Unrelated documents or partial scan
- **4908**—Invalid Acquirer Reference Data on Second Presentment/1240 (2004); documentation was received

Refer to section Processing Arbitration Chargebacks (Arbitration Chargeback/1442 Message) for the standard procedure.

3.24.7 Arbitration Case Filing

Refer to section Processing Arbitration Chargebacks (Arbitration Chargeback/1442 Message) for the standard procedure. Refer to section 6, Arbitration Procedures for Arbitration Case examples.

3.24.8 Counterfeit Good Disputes

A customer may use message reason code 4853 if the cardholder engaged in the transaction and believed he or she was purchasing genuine goods and subsequently determined the goods were counterfeit.

“Counterfeit” means that the goods were not produced by an authorized manufacturer of the goods and therefore infringe on intellectual property rights.

Prerequisites to Process a 4853 Counterfeit chargeback

- The cardholder engaged in the transaction.
- The cardholder gives the disposition of the goods.
- The documentation must provide sufficient detail to enable all parties to understand the nature of the dispute.

Documentation to Support Dispute. Although documentation to support or corroborate the cardholder’s dispute is not required with the first chargeback, in the event the merchant provides documentation to challenge the dispute, documentation supporting the cardholder’s dispute may be required with the arbitration chargeback.

Unless the acquirer’s second presentment successfully remedies the chargeback, the issuer is requested to send an email message to ipinquiries@mastercard.com to report the cardholder’s allegation of an intellectual property rights infringement.

3.24.8.1 Proper Use for Issuer’s First Chargeback

The conditions shown below represent valid options that the issuer can use to process a first chargeback for message reason code 4853.

Counterfeit Goods	
Time Frame	120 calendar days from the Central Site Business Date or the date of receipt of goods and services if delayed delivery
Retrieval Request	No

Counterfeit Goods	
Supporting Documents	<p>The following:</p> <ul style="list-style-type: none"> • A cardholder letter, email, or completed Expedited Billing Dispute Resolution Process (Form 409c) detailing the nature of the dispute, including a description of why the cardholder believes that the goods are counterfeit and an explanation of the cardholder's disposition of the goods.
DE 72 (Data Record)	COUNTERFEIT GOODS
Notes	<p>Examples of a cardholder's disposition of the goods include the following:</p> <ul style="list-style-type: none"> • The goods are in the possession of a governmental agency, such as customs. • The goods are in the possession of the cardholder • The cardholder discarded the goods • The cardholder returned the goods to the merchant

3.24.8.2 Proper Use for Acquirer's Second Presentment

The conditions shown below represent a valid option that the acquirer can use to process a second presentment for message reason code 4853.

Goods Not Counterfeit	
IPM Second Presentment Message Reason Code	2700
	See Corresponding Documentation/Chargeback Remedied
Second Presentment Condition	The acquirer provides documentation that the goods were not counterfeit.
Supporting Documents	Documentation to support that the chargeback is remedied or invalid
DE 72 (Data Record)	None

3.24.8.3 Arbitration Chargeback

If the first chargeback is valid and the acquirer fails to remedy the chargeback, the issuer may continue the chargeback with the same message reason code originally processed (4853).

If examination by the issuer of the documentation provided a different valid chargeback reason, the issuer must process the arbitration chargeback using the appropriate chargeback message reason code.

Invalid Second Presentment	
IPM Arbitration Chargeback Message Reason Code	4853 Cardholder dispute—defective/not as described
Arbitration Chargeback Details	The acquirer's second presentment documentation failed to remedy the dispute.
Supporting Documents	None
DE 72 (Data Record)	COUNTERFEIT GOODS
Counterfeit Goods	
IPM Arbitration Chargeback Message Reason Code	4853 Cardholder dispute—defective/not as described
Arbitration Chargeback Details	The acquirer provides documentation asserting that the goods were not counterfeit.
Supporting Documents	<p>A progressive cardholder letter, email, or form may be required with the arbitration chargeback in response to new information or rebutting any merchant explanation provided with the second presentment. If not provided with the first chargeback, one of the following:</p> <ul style="list-style-type: none"> • Documentation provided by a person purporting to be the owner or authorized representative of the owner of intellectual property rights for the goods purported to be counterfeit (which documentation may be available from a website) substantiating that the goods purchased are counterfeit; or • Documentation substantiating that the merchant that sold the purported counterfeit goods was closed by a governmental agency for selling counterfeit goods now purported by the chargeback to be counterfeit; or • Documentation from a bona fide expert substantiating that the disputed goods are counterfeit, which documentation is on the expert's letterhead or validated by other information demonstrating that the opinion expressed is that of an expert.
DE 72 (Data Record)	COUNTERFEIT GOODS

3.25 Message Reason Code 4854—Cardholder Dispute—Not Elsewhere Classified (U.S. Region Only)

The following sections describe the proper and improper use of message reason code 4854.

3.25.1 Proper Use of Message Reason Code 4854

Issuers can use message reason code 4854 if a cardholder has made an unsuccessful good-faith effort to resolve a dispute with the merchant that involves goods or services, and the dispute reflects a claim or defense authorized against issuers or creditors according to federal, state, or local truth-in-lending laws.

NOTE:

Issuers can use this message reason code only if no other message reason code applies.

The issuer can process a chargeback within 60 calendar days after first learning of the dispute from the cardholder or within 120 calendar days of the Central Site Business Date of the transaction. If, however, the cardholder notified the issuer within the time frame of another valid message reason code but the issuer did not charge back the transaction, the issuer cannot use the time frame extension and charge back the transaction using message reason code 4854.

The issuer can use message reason code 4854 if the following conditions are met:

- The cardholder tried and failed to resolve the dispute with the merchant.
- The issuer and acquirer are located in the U.S. region.
- The transaction took place within the same state as the cardholder's billing address or within 100 miles of the cardholder's billing address. The exception to this rule concerns non-face-to-face transactions. The cardholder's current designated address is considered the location of the transaction.
- The cardholder provides documentation to support the dispute with the merchant.
- The original transaction amount exceeded USD 50.
- The issuer may charge back only the disputed amount. Further, the issuer can charge back only the portion of the disputed amount that is an unpaid balance at the time of merchant or issuer notification. If the issuer charges back a partial amount, it must submit the First Chargeback/1442 message with a Function Code of 453 (Partial Amount).
- The cardholder letter, email, or Expedited Billing Dispute Resolution Process (Form 410) documents the following:
 - The cardholder authorized the transaction
 - The cardholder returned or attempted to return the merchandise (if applicable)
 - The cardholder contacted the merchant to resolve the dispute, and the merchant refused to:
 1. Adjust the price
 2. Repair or replace the goods or other items of value

3. Issue a credit

Documentation to Support Dispute. Although documentation to support or corroborate the cardholder's dispute is not required with the first chargeback, in the event the merchant provides documentation to challenge the dispute, documentation supporting the cardholder's dispute may be required with the arbitration chargeback.

Merchant Contact. The cardholder must contact the merchant before initiating the dispute and the cardholder's documentation must explain the result of the conversation with the merchant.

If the cardholder cannot contact the merchant, the cardholder must state that an attempt was made to contact the merchant and that the merchant failed to respond.

For a Debit MasterCard purchase with cash back transaction, an issuer can submit this chargeback only for the purchase amount, or a portion thereof. The issuer must submit the First Chargeback/1442 message with a Function Code of 453 (Partial Amount). An issuer must not submit a chargeback for the cash back amount, or any portion thereof, using this reason code.

If the cardholder returned the merchandise, the issuer must wait 15 calendar days from the date the merchandise was returned before it can charge back the transaction. This waiting period gives the merchant an opportunity to process a credit. The only exception to this 15-day waiting period rule would be if the period would exceed the 120-calendar day (or 60-calendar day, if applicable) time frame.

If benefits under applicable local or state laws exceed Federal Reserve Regulation Z benefits, the greater benefits apply. However, the issuer must provide a copy of the applicable law with the chargeback.

Disputed Surcharge

When processing a chargeback related to a Brand-level Surcharge or Product-level Surcharge the previous requirements, except for the requirement that the issuer and acquirer are located in the U.S. region, are not applicable. An issuer can use message reason code 4854 when the Brand-level Surcharge or Product-level Surcharge amount was not properly calculated, not permitted, not properly disclosed at the POI or on the TID, or not properly refunded.

NOTE:

For information about the Brand-level Surcharge or Product-level Surcharge, refer to the *MasterCard Rules* manual, Chapter 9, "Asia/Pacific Region Rules," Rule 5.11.2, "Charges to Cardholders"; Chapter 12, "Latin America and the Caribbean Region Rules," Rule 5.11.2, "Charges to Cardholders"; and Chapter 15, "Additional U.S. Region and U.S. Territory Rules," Rule 5.11.2, "Charges to Cardholders."

3.25.2 Improper Use of Message Reason Code 4854

The issuer **may not** use this message reason code when the transaction was a MasterCard Commercial Payments Account transaction. A MasterCard Commercial Payments Account

transaction occurs when PDS 0002 (GCMS Product Identifier) was MAP (MasterCard Commercial Payments Account) in the First Presentment/1240 message.

MasterCard Electronic Card. Refer to section MasterCard Electronic for chargeback processing procedures for a MasterCard Electronic card.

3.25.3 Proper Use for Issuer's First Chargeback

The following condition represents a valid option that the issuer can use to process a first presentment for message reason code 4854.

Time Frame	60 calendar days after first learning about the dispute from the cardholder or within 120 calendar days of the Central Site Business Date
Retrieval Request	No
Supporting Documents	All of the following: <ul style="list-style-type: none"> • Cardholder letter, email, or Expedited Billing Dispute Resolution Process (Form 410) fulfilling the prerequisites of the chargeback and the details of the nature of the dispute. • Copy of applicable law (if applicable)
DE 72 (Data Record)	None
Notes	None

Disputed Surcharge	
Time Frame	Within 120 calendar days of the Central Site Business Date
Retrieval Request	No
Supporting Documents	Cardholder letter, email, or Expedited Billing Dispute Resolution Process (Form 410) describing the nature of the disputed surcharge.
DE 72 (Data Record)	None
Notes	If the cardholder disputes only a part of the transaction amount, the issuer must prorate the Surcharge amount.

3.25.4 Proper Use for Acquirer's Second Presentment

The following conditions represent valid options that the acquirer can use to process a second presentment for message reason code 4854.

Deficiency Corrected	
IPM Second Presentment Message Reason Code	2700 See Corresponding Documentation/Chargeback Remedied
Second Presentment Condition	The acquirer can document it corrected the deficiency that led to the chargeback.
Supporting Documents	One or both of the following: <ul style="list-style-type: none"> • Copy of the TID or invoice (if applicable) • Merchant's written rebuttal (if applicable)
DE 72 (Data Record)	None
Notes	None
Invalid Chargeback	
IPM Second Presentment Message Reason Code	2713 Invalid chargeback
Second Presentment Condition	The acquirer substantiates that the chargeback was invalid. (For example, the necessary supporting documentation failed to support the chargeback.)
Supporting Documents	None
DE 72 (Data Record)	The reason for the invalidity
Notes	None
Disputed Surcharge	
IPM Second Presentment Message Reason Code	2700 See Corresponding Documentation/Chargeback Remedied
Second Presentment Condition	The acquirer substantiates that the surcharge was correctly processed.

Disputed Surcharge	
Supporting Documents	Documentation proving the surcharge was correctly processed.
DE 72 (Data Record)	None
Notes	None
Disputed Surcharge—Incorrect Pro-rated Calculation	
IPM Second Presentment Message Reason Code	2700 See Corresponding Documentation/Chargeback Remedied
Second Presentment Condition	The acquirer substantiates that the pro-rated surcharge was incorrectly calculated by the issuer.
Supporting Documents	Documentation proving the surcharge was incorrectly calculated.
DE 72 (Data Record)	None
Notes	None

Examples—Possible Chargeback Message Reason Code 4854 Remedies. The merchant's written rebuttal may include one of the following:

- An assertion based on the documentation that the merchant corrected the deficiency that led to the chargeback or otherwise resolved the complaint. For example, the merchant repaired or replaced the merchandise.
- Proof that the chargeback was invalid because the cardholder paid the disputed amount before contacting the merchant or issuer about the dispute.
- An assertion that the chargeback was invalid because the issuer's supporting documentation was not sufficient to substantiate a claim against the merchant.

3.25.4.1 Additional Remedies

Acquirers can use the following second presentment message reason codes to submit a Second Presentment/1240 for message reason code 4854.

- **2002**—Nonreceipt of required documentation to support chargeback
- **2004**—Invalid Acquirer Reference Data on chargeback; documentation was received
- **2011**—Credit previously issued
- **2700**—Chargeback remedied. See corresponding documentation.
- **2701**—Duplicate Chargeback
- **2702**—Past Chargeback Time Limit
- **2709**—Documentation received was illegible

3.25.5 Arbitration Chargeback

If the first chargeback was valid and the acquirer failed to remedy the dispute properly, the issuer may continue the chargeback with the same message reason code originally processed (4854).

The issuer will have chargeback rights if examination of the documentation reveals a new valid chargeback reason. If the situation requires a different message reason, the issuer must process the arbitration chargeback using the appropriate message reason code.

IPM Arbitration Chargeback Message Reason Code	4854 Cardholder dispute—not elsewhere classified (U.S. region only)
Arbitration Chargeback Details	The cardholder continues to dispute the transaction.
Supporting Documents	Progressive documentation from the cardholder disputing the transaction and rebutting any merchant explanation. See Additional Processing Notes below.
DE 72 (Data Record)	Reason for the return
Notes	None

Progressive Documentation. A progressive cardholder letter may be required with the arbitration chargeback in response to new information or rebutting any merchant explanation provided with the second presentment. The progressive cardholder letter must be dated after the second presentment and specifically address the rebuttal provided with the second presentment. Refer to section Documentation Types for additional information.

The issuer may use the following additional message reason codes to submit an arbitration chargeback:

- **48xx**—New valid message reason code
- **4901**—Required documentation not received to support prior Second Presentment/1240
- **4902**—Documentation received was illegible
- **4903**—Scanning error—Unrelated documents or partial scan
- **4908**—Invalid Acquirer Reference Data on Second Presentment/1240 (2004); documentation was received

Refer to section Processing Arbitration Chargebacks (Arbitration Chargeback/1442 Message) for the standard procedure.

3.25.6 Arbitration Case Filing

Refer to section Processing Arbitration Chargebacks (Arbitration Chargeback/1442 Message) for the standard procedure. Refer to section 6, Arbitration Procedures for Arbitration Case examples.

3.25.7 Additional Processing Notes

The following sections contain additional processing notes for the issuer, acquirer, or both.

Calculating Unpaid Balances. As stated previously, the issuer can charge back only the unpaid balance at the time of merchant or issuer notification. The calculation is based on the accounting method of “first in/first out.” In addition, when calculating the unpaid balance, the issuer can consider credits from returned merchandise along with cardholder payments.

Examples of sufficient information to verify that the disputed amount is unpaid can include cardholder statements or screen prints of payments, credits, and balances.

Documentation Corroborating the Dispute. Reason code 4854 requires documentation corroborating the cardholder's claim against the merchant with the arbitration chargeback if challenged by the merchant with the second presentment. For example, if the cardholder claims the merchant did not correctly repair his or her vehicle, the cardholder has to provide written proof from a second vehicle repair shop documenting that the original merchant provided incorrect or unnecessary repairs.

Tort Claims. Message reason code 4854 does not address torts, which are wrongful acts, damages, or injuries done willfully or negligently, such as negligence or an incorrect medical diagnosis. For example, a cardholder contracts with a painter to paint his or her living room for USD 500. The painter accidentally spills paint on the couch, causing USD 300 worth of damage. The issuer cannot use message reason code 4854 to charge back for the USD 300.

3.26 Message Reason Code 4855—Goods or Services Not Provided

The following sections describe the proper and improper use of message reason code 4855.

3.26.1 Proper Use of Message Reason Code 4855

The issuer may use message reason code 4855 when the cardholder or his or her authorized representative did not receive goods or services that were to be shipped, delivered, or otherwise provided.

The cardholder states a transaction failed to complete and the cardholder did not use the disputed goods or services. The cardholder letter must provide a full description of why the cardholder believes the transaction failed to complete including if the cardholder subsequently purchased similar goods or services.

The cardholder letter, email, or *Expedited Billing Dispute Resolution Process* (Form 411) must contain the following information:

- The cardholder engaged in the transaction

- Description of the goods/services the cardholder expected to receive or that the merchant represented to have given
- The cardholder or someone that the cardholder authorized did not receive the goods or services that were to be provided.

The cardholder letter or form or other supporting documentation, as applicable, must state the expected delivery date as conveyed by the merchant.

Time Frames. The issuer must wait until the specified delivery date has passed before charging back the transaction. For example, if the delivery date is 1 June, the issuer cannot submit the chargeback before 1 June. If there is no specified delivery date, the issuer must wait 30 calendar days after the transaction date before charging back, and be within 120 days from the Central Site Business Date of the original presented transaction.

Service Performance Date. The issuer must allow the documented date for the performance of the services to pass before processing a chargeback. If the merchant did not specify a date for the performance of services, the issuer must wait 30 calendar days after the transaction date before charging back. The issuer may charge back the transaction before the specified delivery date if it is established that the merchant will not provide the goods or services because, for example, it is no longer in business or is bankrupt.

In cases where the chargeback is processed more than 120 days from the Central Site Business Date, the cardholder letter or form or other supporting documentation, as applicable, must state the expected delivery date as conveyed by the merchant. The cardholder must detail in the cardholder letter, form, or email the goods/services that the cardholder expected to receive or that the merchant represented to have given.

For disputes where a system prevents an otherwise valid chargeback, a pre-compliance/compliance case can be utilized in situations where the 120 day chargeback timeframe is calculated from the latest anticipated date that the goods or services were to be provided.

Cash Back. For a Debit MasterCard purchase with cash back transaction, an issuer can submit this chargeback only for the purchase amount or a portion thereof. The issuer must submit the First Chargeback/1442 message with a Function Code of 453 (Partial Amount). An issuer must not submit a chargeback for the cash back amount, or any portion thereof, using this reason code.

Cancellations. The issuer may use message reason code 4855 if the cardholder canceled the merchandise order and never received the merchandise or a credit from the merchant, or if the cardholder canceled a request for services before the services were rendered and did not receive a credit from the merchant.

The issuer may use message reason code 4855 in situations where the cardholder receives an empty box or a box containing worthless items, such as a brick or a stack of paper.

European Transactions for Travel Services—Additional Documentation Requirement. If a travel service is not provided due to insolvency, and this service was covered by a bonding authority, insurance or consumer protection scheme according to local law, the issuer must instruct the cardholder to claim from the bonding authority, insurance or consumer protection scheme. A chargeback is only permitted if the cardholder requested reimbursement from the bonding authority, insurance or consumer protection scheme within 120 calendar days from

the expected service date and the claim was declined. The cardholder need not wait more than 30 calendar days for a reply.

The chargeback must be processed within 120 days after the expected service date or within 30 days of the negative reply, and at the latest within 150 days from the expected service date, whether the bonding authority, insurance or consumer protection scheme responded or not. The supporting documentation must include a cardholder statement or other evidence explaining the result of the claim from the bonding authority, insurance or consumer protection scheme.

The acquirer may second present using reason code 2700 (Chargeback Remedied) and supplying evidence that the services were covered by a bonding authority, insurance or consumer protection scheme. An acquirer statement that such a scheme exists is not sufficient; evidence that the scheme did cover the specific insolvency event must be provided with the second presentment.

The additional documentation requirements apply to domestic transactions in Europe. They also apply to intra-EEA transactions if the bonding authority, insurance or similar consumer protection scheme covers intra-EEA transactions.

3.26.2 Specific Programs Using Message Reason Code 4855

MasterCard Electronic Card. Refer to section MasterCard Electronic for chargeback processing procedures for a MasterCard Electronic card.

3.26.3 Proper Use for Issuer's First Chargeback

The conditions shown below represent valid options that the issuer can use to process a first chargeback for message reason code 4855.

Prorated Amount. The transaction amount will be prorated for the period that the merchant was to provide the services. If the merchant did not specify a period of service (such as a lifetime membership), the transaction amount should be prorated over a period for 18 months. (Refer to section Example 10—Prorated Chargeback Period for Interrupted Services.)

Time Frame	<p>The 120–calendar-day time frame is calculated as follows:</p> <ul style="list-style-type: none">• In cases involved in the provision of goods or services, the 120-day time frame for the initial chargeback is calculated from the Central Site Business Date of the first presentment.• In cases involving delayed delivery of goods or services, the 120-day initial chargeback time frame is calculated from the latest anticipated date that the goods or services were to be provided.• In cases involving interrupted services, MasterCard calculates the 120-day time frame from the date the cardholder becomes aware that the service ceased. In no case shall the chargeback processing time frame exceed 540 days (approximately 18 months) from the Central Site Business Date of the first presentment. <p>Time Frame Extension:</p> <p>Refer to section Example 12—Time Frame Extension (Applicable to Disputes for Message Reason Codes 4853 and 4855.</p> <p>Service Performance Date:</p> <p>The issuer must allow the documented date for the performance of the services to pass before processing a chargeback. If the merchant did not specify a date for the performance of services, the issuer must wait 30 calendar days after the transaction date before charging back.</p> <p>The issuer may charge back before the performance date for the services if it is established that the merchant will not provide the services because it is no longer in business or is bankrupt.</p>
Retrieval Request	No
Supporting Documents	<p>Cardholder letter or completed Expedited Billing Dispute Resolution Process (Form 411) , and other supporting documentation as appropriate.</p> <p>For electronic commerce transactions where the issuer authorized the transaction and the merchant was UCAF-enabled (DE 48, subelement 42 contained a UCAF Collection Indicator value of 1 or 2 in the Authorization Request/0100 message), documentation must include a statement that the cardholder engaged in the transaction and a reasonably specific description of the goods or services purchased. MasterCard will determine whether the documentation presented for the chargeback cycle contains sufficient detail.</p>
DE 72 (Data Record)	None
Notes	None

3.26.4 Improper Use for Issuer's First Chargeback

Issuers must not use message reason code 4855 under the following conditions.

- The transaction was a MasterCard Commercial Payments Account transaction. A MasterCard Commercial Payments Account transaction occurs when PDS 0002 (GCMS Product Identifier) was MAP (MasterCard Commercial Payments Account) in the First Presentment/1240 message.
- **Refused Deliveries.** The issuer must not use message reason code 4855 if the merchant delivered the merchandise and the cardholder refused to accept delivery. In this situation (technically), the cardholder did receive the merchandise. The issuer should consider using message reason code 4853 (Not as Described) or message reason code 4860 (Credit Not Processed).

The following examples detail when a cardholder can sign a waiver form absolving the merchant from responsibility if the merchandise is not received:

- **Signed Waiver**—A cardholder purchases vases and arranges with the merchant to have the vases shipped to the United States. At the time of purchase, the cardholder signs a waiver form that states, "PROOF OF DISPATCH OF THE MERCHANDISE WILL BIND THE CARDHOLDER." The vases never arrive, and the cardholder contacts the merchant. The merchant provides documentation to show that it shipped the merchandise. By signing the waiver, the cardholder absolved the merchant of liability for merchandise that it did not receive.
- **Declined Insurance**—The merchant provides the cardholder with an opportunity to purchase insurance on the merchandise to be delivered. Normally, such insurance stipulates that the cardholder must initiate claims that limit the merchant responsibility to the presenting documentation that verifies shipment or dispatch. The merchant should provide a signed waiver of liability obtained from the cardholder if the cardholder declined to purchase insurance, along with documentation that shows that the merchant shipped the merchandise.
- **E-commerce Transactions at UCAF-enabled merchants**—A generic description of the goods or services provided is not acceptable. The description must be detailed enough for the merchant to be able to identify the item. For example, "software" is a generic description; a reasonably specific description might include the software brand name or type or both.
- **Brazil only**—The transaction was a MasterCard Agro Card transaction occurring in Brazil with a MasterCard Agro Card issued in Brazil. A MasterCard Agro Card transaction occurs when PDS 0002 (GCMS Product Identifier) was MLF (MasterCard Agro Card) in the First Presentment/1240 message.

3.26.5 Proper Use for Acquirer's Second Presentment

The conditions shown below represent valid options that the acquirer can use to process a second presentment for message reason code 4855.

Goods or Services Were Provided	
IPM Second Presentment Message Reason Code	2700 See Corresponding Documentation/Chargeback Remedied
Second Presentment Condition	The acquirer can substantiate that the goods or services were delivered.
Supporting Documents	<p>Proof that the cardholder or person that the cardholder authorized received the merchandise. For example:</p> <ul style="list-style-type: none"> • A signed and imprinted sales slip, invoice, or terminal-generated point-of-interaction (POI) receipt showing that the cardholder, or a person that the cardholder authorized, picked up the merchandise. This documentation proves that the merchant did not ship or deliver the merchandise. • Proof that the cardholder received the merchandise or a person authorized by the cardholder received the merchandise. For example, the merchant provided proof of a United Parcel Service (UPS) receipt. • A written merchant rebuttal to the claim of non-receipt of merchandise, such as a waiver form absolving merchant responsibility. • For transactions where the cardholder claims the transaction did not complete, provide evidence of one of the following: <ul style="list-style-type: none"> – The transaction completed properly and the confirmation of completion was provided to the cardholder at the address provided in the purchase. – The cardholder received the goods or used the services purchased in the disputed transaction.
DE 72 (Data Record)	None
Notes	None

Services Were Provided (Other than Airline Flight)

IPM Second Presentment Message Reason Code	2700 See Corresponding Documentation/Chargeback Remedied
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Services Were Provided (Other than Airline Flight)	
Second Presentment Condition	The acquirer provides a rebuttal from the merchant indicating that services were provided or can be provided.
Supporting Documents	<p>As appropriate, documentation that the services were provided (for example, a signed form detailing the services provided).</p> <p>For delayed delivery of services, documentation that the merchant is able to provide the services (for example, documentation showing that the merchant is not out of business).</p>
DE 72 (Data Record)	None
Notes	An extended time frame may apply to the first chargeback. Refer to section Proper Use for Issuer's First Chargeback (4855). For airline flight disputes, see table Airline Flight Was Provided below.
Airline Flight Was Provided	
IPM Second Presentment Message Reason Code	2700 See Corresponding Documentation/Chargeback Remedied
Second Presentment Condition	<p>The acquirer or merchant can show one of the following:</p> <ul style="list-style-type: none"> • The airline tickets were used. • The merchant provided the airline flight. • The cardholder was issued paper airline tickets.
Supporting Documents	<p>One of the following:</p> <ul style="list-style-type: none"> • Documentation proving that the airline tickets were used by the cardholder or a person or persons that the cardholder authorized. • Documentation proving that the airline rendered the service (the flight took place). • Documentation establishing that the cardholder was issued paper airline tickets.
DE 72 (Data Record)	None
Notes	None

E-Commerce Transaction	
IPM Second Presentment Message Reason Code	2713 Invalid chargeback
Second Presentment Condition	The transaction was an electronic commerce transaction where the issuer authorized the transaction and the merchant was UCAF-enabled (DE 48, subelement 42 contained a UCAF Collection Indicator value of 1 or 2 in the Authorization Request/0100 message), and the acquirer substantiates that the chargeback was invalid.
Supporting Documents	Documentation showing that the description of goods or services provided in the cardholder letter or form was not reasonably specific or does not substantially match the merchant's description
DE 72 (Data Record)	None
Notes	None

3.26.5.1 Additional Remedies

Acquirers can use the following second presentment message reason codes to submit a Second Presentment/1240 for message reason code 4855.

- **2002**—Nonreceipt of required documentation to support chargeback
- **2004**—Invalid Acquirer Reference Data on chargeback; documentation was received
- **2011**—Credit previously issued
- **2701**—Duplicate Chargeback
- **2702**—Past Chargeback Time Limit
- **2709**—Documentation received was illegible
- **2710**—Scanning error—unrelated documents or partial scan
- **2713**—Invalid Chargeback

3.26.6 Arbitration Chargeback

If the first chargeback was valid and the acquirer failed to remedy the dispute properly, the issuer may continue the chargeback with the same message reason code originally processed (4855).

The issuer will have chargeback rights if examination of the documentation reveals a new valid chargeback reason. If the situation requires a different message reason, the issuer must process the arbitration chargeback using the appropriate message reason code.

Cardholder Maintains Dispute that Merchandise Was Not Delivered.

- **Progressive Documentation.** A progressive cardholder letter may be required with the arbitration chargeback in response to new information or rebutting any merchant explanation provided with the second presentment. The progressive cardholder letter must

be dated after the second presentment and specifically address the rebuttal provided with the second presentment. Refer to section Documentation Types for additional information.

- **Signed Proof of Delivery.** The cardholder may dispute a signed delivery receipt. Progressive cardholder documentation provided with the arbitration chargeback must specifically address that the signature provided with the second presentment is not his, hers, or that of any person authorized by the cardholder regardless of the date of the delivery receipt.
- **Unsigned Proof of Delivery.** If the initial cardholder letter stating non-receipt of merchandise is dated after the proof of delivery that was provided by the acquirer in the second presentment, a progressive cardholder letter is not required.

IPM Arbitration Chargeback Message Reason Code	4855 Goods or services not provided
Arbitration Chargeback Details	The cardholder continues to dispute the transaction.
Supporting Documents	Progressive documentation from the cardholder disputing the transaction and rebutting any merchant explanation.
DE 72 (Data Record)	Reason for the return
Notes	Airline Flight—When provided documentation that paper tickets were issued, the issuer must explain the disposition of the paper tickets by means of a progressive cardholder letter clearly stating that the tickets are no longer in the cardholder's possession and how the tickets were disposed (for example, the tickets were discarded, destroyed, returned to the issuer, returned to the travel agency, or disposed in some other manner).

The issuer may use the following additional message reason codes to submit an arbitration chargeback:

- **48xx**—New valid message reason code
- **4901**—Required documentation not received to support prior Second Presentment/1240
- **4902**—Documentation received was illegible
- **4903**—Scanning error—Unrelated documents or partial scan
- **4908**—Invalid Acquirer Reference Data on Second Presentment/1240 (2004); documentation was received

Refer to section Processing Chargebacks (Arbitration Chargebacks/1442 Message) for the standard procedure.

3.26.7 Arbitration Case Filing

Refer to section Processing Arbitration Chargebacks (Arbitration Chargeback/1442 Message) for the standard procedure. Refer to section 6, Arbitration Procedures for Arbitration Case examples.

3.26.8 Additional Processing Notes

The following sections contain additional processing notes for the issuer, acquirer, or both.

Contracts with Third Party for Merchandise Delivery. If a merchant has arranged for a third party to handle merchandise delivery, the merchant is responsible if the goods do not arrive. However, if the cardholder has taken possession of the merchandise from the merchant and subsequently makes arrangements to have the merchandise shipped by a third party, the original merchant is not responsible if the goods are never delivered. For example, a cardholder purchases several rugs from a dealer in India and takes the merchandise to a shipper for shipment to his home in Canada. The cardholder never receives the rugs. The original merchant is not responsible, because the cardholder contracted with someone other than the merchant to deliver the rugs. In this case, the cardholder must resolve the situation directly with the shipper.

Merchandise Not Delivered Due to Unpaid Duty or Custom Fees. Issuers should determine if the cardholder did not receive the merchandise because it is being held in customs for unpaid duty or customs fees. For example, a cardholder traveling in another country purchases merchandise and has it shipped it home. The merchandise is not delivered because customs confiscates it and demands unpaid duty and customs fees.

In this situation, message reason code 4855 does not apply because the merchant attempted to deliver the merchandise. The cardholder is obligated to pay the appropriate taxes and pick up the merchandise. The issuer can charge back for message reason code 4855, however, if the cardholder can provide documentation that shows that the original transaction amount included the payment of duty and customs fees.

3.27 Message Reason Code 4859—Addendum, No-show, or ATM Dispute

The following sections describe the proper and improper use of message reason code 4859.

3.27.1 Proper Use of Message Reason Code 4859

The issuer can use message reason code 4859 if a cardholder disputes a transaction for one of the following reasons.

- **RS3**—The cardholder received none or only a part of an ATM cash disbursement. (This reason does not apply in cases of alleged fraud.)
- **RS5**—The cardholder is disputing a “no-show” hotel charge from a merchant that participates in the MasterCard Guaranteed Reservations Service described in Appendix D, Lodging Merchant Services.

- **RS7**—The cardholder is disputing any subsequent transaction representing an addendum to any valid transaction from the same merchant (for example, charges not appearing on a finalized hotel folio or vehicle rental contract).

3.27.2 Improper Use of Message Reason Code 4859

The issuer **may not** use this message reason code for the following types of transactions.

- **Quality or Delivery Disputes.** Message reason code 4859 does not apply to quality or delivery disputes. Issuers should consider using message reason code 4853 (Not as Described) or 4855 (Goods or Services Not Provided) for disputes of that nature.
- The transaction was a MasterCard Commercial Payments Account transaction. A MasterCard Commercial Payments Account transaction occurs when PDS 0002 (GCMS Product Identifier) was MAP (MasterCard Commercial Payments Account) in the First Presentment/1240 message.
- **Brazil only**—The transaction was a MasterCard Agro Card transaction occurring in Brazil with a MasterCard Agro Card issued in Brazil. A MasterCard Agro Card transaction occurs when PDS 0002 (GCMS Product Identifier) was MLF (MasterCard Agro Card) in the First Presentment/1240 message.

3.27.3 Specific Programs Using Message Reason Code 4859

MasterCard Electronic Card. Refer to section MasterCard Electronic for chargeback processing procedures for a MasterCard Electronic card.

3.27.4 RS3 (ATM Dispute)

The cardholder received none or only a part of an ATM cash disbursement.

RS3 (ATM Dispute)	
Time Frame	120 calendar days
Retrieval Request	No
Supporting Documents	None
DE 72 (Data Record)	RS3
Notes	None

3.27.4.1 Proper Use for Issuer's First Chargeback for RS3

The chargeback must be for the amount in dispute only.

European Issuers and Acquirers. Refer to Appendix A, Chargebacks—MasterCard Europe ATM Transactions (MasterCard, Maestro, and Cirrus) for more information about chargeback processing procedures for intra-European MasterCard ATM transactions and interregional MasterCard ATM transactions.

3.27.5 RS5 No-show

The cardholder is disputing a “no-show” hotel charge from a merchant that participates in the MasterCard Guaranteed Reservations Service.

RS5 (Guaranteed Reservation Service)	
Time Frame	120 calendar days within the Central Site Business Date
Retrieval Request	No
Supporting Documents	Cardholder letter or completed Expedited Billing Dispute Resolution Process Form Reason Code 4859 (Form 413).
DE 72 (Data Record)	RS5
Notes	None

3.27.5.1 Proper Use for Issuer’s First Chargeback for RS5

The issuer must supply a cardholder letter or form that indicates that the cardholder is disputing the transaction for one of the following reasons.

- **The cardholder cancelled the reservation and provides a valid cancellation number.** The length of the cancellation number will vary but will not exceed 10 positions.
- **The cardholder cancelled the reservation but cannot provide a valid cancellation number.**
- **The cardholder used the accommodations.** The issuer must provide the ARD of the transactions that represent the actual use of the accommodations. If the cardholder used the accommodations but did not use his or her credit card for payment, the issuer must provide verification of the alternate form of payment, such as a cash receipt or cancelled check.
- **The merchant provided alternate accommodations.** For example, the cardholder arrived at the hotel and no room was available. Although the hotel arranged for accommodations at another hotel, the merchant billed the cardholder in error.
- **The “no-show” charge differed from the rate quoted to the cardholder.** Under these circumstances, only the difference between the two charges can be charged back. The issuer must submit the First Chargeback/1442 message with a Function Code of 453 (Partial Amount).

If the transaction occurred outside the U.S. region, the issuer must include the three-digit ISO currency code of the transaction currency in which the rate was quoted, and the rate quoted expressed in that currency, in the DE 72 (Data Record). The rate number may vary in length but cannot exceed seven positions. The currency information is useful because the difference in the rate can be caused by a fluctuation in currency conversion.

- **The merchant did not advise the cardholder that it would charge a “no-show” fee.**

Guaranteed Reservation Service Program. The MasterCard Guaranteed Reservations Service is for hotels, motels, bed and breakfasts, and resorts. Under this program, the

merchant is obliged to have a room available when the cardholder arrives (until checkout time the next day). The cardholder is obliged to cancel a confirmed reservation with the merchant before 18:00 (merchant's local time) on the date of the reservation. If the cardholder fails to cancel the reservation, the merchant can charge the cardholder a "no-show" charge equal to one night's lodging. Even if the cardholder reserved a room for three nights, the merchant can charge for only one night's lodging.

3.27.6 RS7 (Addendum Dispute)

The cardholder is disputing any subsequent transaction representing an addendum to any valid transaction from the same merchant.

RS7 (Addendum Dispute)	
Time Frame	120 calendar days of the Central Site Business Date of the disputed addendum transaction
Retrieval Request	No
Supporting Documents	Cardholder letter or completed Expedited Billing Dispute Resolution Process (Form 413a)
DE 72 (Data Record)	RS7
Notes	An addendum transaction is a separate transaction that is incremental to a previous transaction involving the same merchant and the same cardholder.

3.27.6.1 Proper Use for Issuer's First Chargeback for RS7

The cardholder letter or form must detail the charge that the cardholder is disputing and why.

The cardholder must contact the merchant before initiating the dispute and the cardholder's documentation must set forth the result of the conversation with the merchant. If the cardholder cannot contact the merchant, the cardholder must explain what attempt was made to contact the merchant (for example, left voice mail, sent email message, sent a letter, and so forth).

The right to charge back the disputed amount is not dependent on the method of payment for any other transaction. For example, the cardholder may have paid cash for the accepted transaction, but the disputed addendum transaction was applied to the MasterCard card because the cardholder presented the MasterCard card to the merchant to guarantee the service. This code may be used for withheld deposits or additional charges for loss, theft, or damage processed before the accepted transaction.

Cardholders that guarantee services with a MasterCard card are responsible for valid charges incurred by the cardholder unless paid by other means. Addendum charges typically are incurred at T&E merchant locations but are not limited to fuel charges, drop-off fees, and so forth.

Cardholders are responsible for meals that were signed for by the cardholder but not included in the final hotel folio or for parking tickets/traffic fines issued while the vehicle was in the cardholder's possession.

A cardholder is not responsible for a charge representing loss, theft, or damage unless the cardholder agreed to be billed on their MasterCard after being informed of such charges.

3.27.6.2 Improper Use for Issuer's First Chargeback

Issuers must not use this chargeback message reason code if the cardholder did not have a valid transaction with the merchant to which the disputed charge was appended.

3.27.7 Proper Use for Acquirer's Second Presentment

The conditions shown below represent valid options that the acquirer may choose to process a second presentment for message reason code 4859.

Credit Previously Issued	
IPM Second Presentment Message Reason Code	2011 Credit previously issued
Second Presentment Condition	None
Supporting Documents	None
DE 72 (Data Record)	Date the credit was issued and optionally the ARD.
Notes	Not available for ATM transactions.
RS3 (ATM Dispute)	
IPM Second Presentment Message Reason Code	2700 See Corresponding Documentation/Chargeback Remedied
Second Presentment Condition	The acquirer can show that the chargeback can be remedied.
Supporting Documents	Documentation that verifies the disbursement of funds.
DE 72 (Data Record)	RS3 And Must provide: <ul style="list-style-type: none"> • Chargeback contact's name • Contact's phone number • Contact's fax number

RS3 (ATM Dispute)	
Notes	None
RS5 (No-show)	
IPM Second Presentment Message Reason Code	2700 See Corresponding Documentation/Chargeback Remedied
Second Presentment Condition	The acquirer can provide documentation or an explanation that substantiates the validity of the transaction charged.
Supporting Documents	One of the following: <ul style="list-style-type: none"> • The acquirer can provide a copy of a signed and imprinted sales form verifying that the transaction was not a “no-show” charge. • The merchant or acquirer states that the merchant has a formal Guaranteed Reservation Program and that there is no record of cardholder cancellation when the cardholder cancelled the reservation and cannot provide a cancellation number. The acquirer can request that the issuer show proof that the cardholder contacted the hotel canceling the reservation. • The acquirer can provide documentation substantiating that the cardholder was advised before the date of the reservation that he would be billed a “no-show” fee if the reservation was not cancelled before 18:00 (merchant’s local time) on the date of the reservation. • For disputes involving the rate of the “no-show” fee, the acquirer can provide documentation substantiating that the cardholder was notified of the rate before the date of the reservation.
DE 72 (Data Record)	RS5
Notes	Notification. A copy of a written, faxed, or email message confirmation from the hotel, motel, or resort property sent to the cardholder notifying him or her of the confirmation number and cancellation policy is acceptable second presentment documentation to support the merchant’s assertion that the cardholder was aware of the merchant’s “guaranteed reservation” policy.

RS7 (Addendum Dispute)	
IPM Second Presentment Message Reason Code	2700 See Corresponding Documentation/Chargeback Remedied
Second Presentment Condition	The acquirer provides a rebuttal from the merchant and documentation to support the transaction.
Supporting Documents	Documentation to show the addendum transaction is the cardholder's responsibility. For example, a signed restaurant receipt, or documentation showing that the cardholder is responsible for traffic fines. If the transaction involves loss, theft, or damage, the acquirer must provide proof of card presence and signature or other CVM, specifically for the addendum billing for loss, theft, or damages.
DE 72 (Data Record)	RS7

3.27.7.1 Additional Remedies

Acquirers can use the following second presentment message reason codes to submit a Second Presentment/1240 for message for reason code 4859 (not available for ATM transactions—4859 RS 3).

- **2002**—Nonreceipt of required documentation to support chargeback
- **2004**—Invalid Acquirer Reference Data on chargeback; documentation was received
- **2701**—Duplicate Chargeback
- **2702**—Past Chargeback Time Limit
- **2704**—Invalid data record text
- **2709**—Documentation received was illegible
- **2710**—Scanning error—unrelated documents or partial scan
- **2713**—Invalid Chargeback

3.27.8 Proper Use of Arbitration Chargeback

If the first chargeback was valid and the acquirer failed to remedy the dispute properly, the issuer may continue the chargeback with the same message reason code originally processed (4859).

The issuer will have chargeback rights if examination of the documentation reveals a new valid chargeback reason. If the situation requires a different message reason, the issuer must process the arbitration chargeback using the appropriate message reason code.

Arbitration Chargeback for Addendum Transaction. The issuer may provide progressive documentation to argue the merchant's rebuttal for the disputed addendum transaction. If the acquirer provides documentation with a signature to support the addendum, the

progressive cardholder documentation needs specifically address the signature provided with the rebuttal.

Refer to section Processing Arbitration Chargebacks (Arbitration Chargeback/1442 Message) for the standard processing procedure.

Addendum, No-show, or ATM Dispute (RS5 and RS7)

**IPM Arbitration Chargeback
Message Reason Code****4859**

Addendum, No-show, or ATM Dispute

Arbitration Chargeback Details

The cardholder continues to dispute the transaction. Not available for RS3—ATM Disputes.

Supporting Documents

Progressive documentation disputing the transaction and rebutting any merchant explanation for **RS5** and **RS7**.

For dispute category RS5, the issuer must provide one of the following:

- No Cancellation Number: Proof that the cardholder contacted the merchant within the cancellation time frame required by the Guaranteed Reservation Service program (such as a copy of a phone bill indicating that a call was made to the merchant before 18:00 [merchant's local time] on the date of the reservation) if the cardholder did not indicate a cancellation number with the first chargeback and the acquirer processed a second presentment that states one the following:
 - The hotel has a formal Guaranteed Reservation Program that includes the issuance of confirmation and cancellation numbers.
 - The hotel has no record of the cancellation.
- A letter from the cardholder or an updated Expedited Billing Dispute Resolution (Forms 407–411, 413, 413a, or 430) dated after the second presentment reflecting subsequent cardholder contact and which states or certifies that:
 - The cardholder did not receive written notification of the “no-show” rate from the merchant; or
 - The cardholder did not receive written notification of the “no-show rate and the rate quoted to the cardholder at the time the cardholder made the reservation was less than the rate the merchant billed the cardholder.

DE 72 (Data Record)

Reason for the return

Notes

Not valid for RS3

The issuer may use the following additional message reason codes to submit an arbitration chargeback.

- **48xx**—New valid chargeback reason
- **4901**—Required documentation not received to support prior Second Presentment/1240
- **4902**—Documentation received was illegible
- **4903**—Scanning error—unrelated documents or partial scan
- **4908**—Invalid Acquirer Reference Data on Second Presentment/1240 (2004); documentation was received

3.27.9 Improper Use of Arbitration Chargeback

An issuer cannot submit an arbitration chargeback for MasterCard ATM network transactions.

Europe customers refer to Appendix A, Chargebacks—MasterCard Europe ATM Transactions (MasterCard, Maestro, and Cirrus).

3.27.10 Arbitration Case Filing

Refer to Chapter 4, Single Message System Transactions, message reason code 17, Cash Dispute—ATM Only, Arbitration Case Filing for procedures.

3.28 Message Reason Code 4860—Credit Not Processed

The following sections describe the proper and improper use of message reason code 4860.

3.28.1 Proper Use of Message Reason Code 4860

The issuer may use this message reason code for one of the following reasons.

- The merchant failed to disclose its refund policy at the Point of Interaction and is unwilling to accept a return or cancellation of goods or services.
- The cardholder states that the merchant has not responded to the return or the cancellation of goods or services.
- The merchant posted a credit for a reduced amount without proper disclosure.
- The cardholder made a transaction for a timeshare or any similar provision of services and canceled the agreement within 14 calendar days of the agreement date (90 calendar days for intra-European transactions).
- A cardholder account has been inaccurately posted with a debit instead of a credit.

Credit Documentation Defined. In this section, the term Credit Documentation is used. Credit Documentation may be:

- A credit slip issued by the merchant containing an account number (even if truncated).
- A Credit Advice usually described as a letter from the merchant indicating credit is due to the cardholder. A Credit Advice will contain an account number (even if truncated).
- A merchant statement indicating that the merchant cannot issue credit; or, the cardholder must contact their bank to obtain credit via chargeback (or words to that effect). This document does not require an account number.

Any of the above listed documents will support a 4860 chargeback without the need of cardholder letter, email or *Expedited Billing Dispute Form*. If the cardholder is unable to produce one of the above listed documents, then cardholder documentation must be provided to explain the nature and detail of the dispute.

Time Frame for 4860 Chargebacks. The 120-day chargeback period begins on the day the service was canceled or the goods were returned, not the date of the original transaction.

- If the cardholder received credit documentation that is dated, the 120-day chargeback time frame counts the date on the credit documentation as day zero.
- If the merchant's documentation is undated, the 120-day time frame counts the date on the cardholder letter as day zero.
- If the cardholder letter is undated, the chargeback time frame counts the receipt date of the documentation by the issuer as day zero.

The issuer can immediately charge back the transaction if it receives one of the following:

- A letter from the merchant advising the issuer to obtain credit using a chargeback
- Proof of an improperly disclosed in-store credit
- A TID voided by the merchant

Waiting Time Prior to Processing a 4860 Chargeback. The issuer must wait 15 calendar days prior to charging back for 4860 from:

- The date on the credit documentation, or
- The date goods were returned, or
- The date services were canceled.

Refund Policy. With transactions dated on or after 18 October 2013, merchants that are unwilling to accept buyer's remorse returns and cancellations or that want to have special terms including (but not limited to) restocking fees or in-store credits, must disclose these terms at the time of the sale. The cardholder must be informed of the Refund Policy prior to completion of the sale at the Point of Interaction. Failure to disclose a Refund Policy will result in the merchant's requirement to accept the goods for return and issue a MasterCard credit.

Value Added Tax (VAT). Message reason code 4860 may be available if the merchant fails to issue a Value Added Tax (VAT) credit to the cardholder. Refer to Arbitration Case Examples, Example 6—Message Reason Code 4860—Credit not Processed (Available for Value-Added Tax (VAT) Disputes in this guide for additional information concerning these types of disputes.

Proper Disclosure of Refund Policy. If the merchant informed the cardholder of its refund policy at the time of purchase, the cardholder must abide by that policy. For example, the cardholder's sales slip clearly indicates that the refund policy is "in-store credit only" or "no refunds."

Shipping and Handling Charges. This chargeback does not address disputes for failure to credit shipping or handling charges for buyer's remorse cancellations or returns.

3.28.2 Improper Use of Message Reason Code 4860

The issuer may not use this message reason code for the following types of transactions.

- The cardholder's attempt/request to return goods or cancel services was not compliant with the merchant's properly disclosed refund policy.
- The issuer cannot use this message reason code when a retail sale is processed as a cash disbursement. Customers must accept these transactions and collect the difference in the interchange fee and cash the difference directly from the acquirer. If an issuer's attempt to collect the difference directly from the acquirer proves unsuccessful, the issuer should contact Customer Operations Services.
- The transaction was a MasterCard Commercial Payments Account transaction. A MasterCard Commercial Payments Account transaction occurs when PDS 0002 (GCMS Product Identifier) was MAP (MasterCard Commercial Payments Account) in the First Presentment/1240 message.
- **Brazil only**—The transaction was a MasterCard Agro Card transaction occurring in Brazil with a MasterCard Agro Card issued in Brazil. A MasterCard Agro Card transaction occurs when PDS 0002 (GCMS Product Identifier) was MLF (MasterCard Agro Card) in the First Presentment/1240 message.

3.28.3 Specific Programs Using Message Reason Code 4860

Debit MasterCard purchase with cash back transaction. An issuer can submit this chargeback only for the purchase amount or a portion thereof. The issuer must submit the First Chargeback/1442 message with a Function Code of 453 (Partial Amount). An issuer must not submit a chargeback for the cash back amount, or any portion thereof, using this reason code.

MasterCard Electronic Card. Refer to section MasterCard Electronic for chargeback processing procedures for a MasterCard Electronic card.

3.28.4 Proper Use for Issuer's First Chargeback

The conditions shown below represent valid options that the issuer may choose to process a first chargeback for message reason code 4860.

Credit Posted as a Purchase	
Time Frame	120 calendar days
Retrieval Request	No
Supporting Documents	None
DE 72 (Data Record)	None
Notes	The chargeback amount can be up to twice the original transaction amount to offset the error. The issuer should then correctly credit the cardholder's account.

Credit Not Processed	
Time Frame	120 calendar days
Retrieval Request	No
Supporting Documents	<p>A cardholder letter, email, or Expedited Billing Dispute Resolution Process (Form 408) as specified within the reason code.</p> <p>A cardholder letter, email, or Expedited Billing Dispute Resolution Process (Form 408) is not required if the documentation includes one of the following:</p> <ul style="list-style-type: none"> • A credit slip • Credit advice • TID voided by the merchant • Merchant letter advisement to obtain credit from the issuer via chargeback <p>The issuer must supply the 23-digit ARD for the credit transaction in DE 72 (Data Record), if the merchant issued an improperly disclosed partial credit to the cardholder.</p>
DE 72 (Data Record)	<p>For improper partial credit only:</p> <p>NNNNNNNNNNNNNNNNNNNNNNNNNNNN</p>
Notes	<p>Replace NNNNNNNNNNNNNNNNNNNNNNNNNNNN with the acquirer reference data (ARD) for the credit transaction.</p>

Timeshares	
Time Frame	120 calendar days
Retrieval Request	No
Supporting Documents	A cardholder letter, email, or Expedited Billing Dispute Resolution Process (Form 408) is required if the cardholder made a transaction for a timeshare or any similar provision of services and canceled the agreement within 14 calendar days of the agreement date (90 calendar days for intra-European transactions).
DE 72 (Data Record)	TIMESHARE

Timeshares

Notes	Applies to intra-European Timeshare transactions and all other Timeshare transactions processed on or after 18 October 2013. The extended cancellation period applies for intra-European transactions processed on or after 17 April 2015.
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3.28.5 Proper Use for Acquirer's Second Presentment

The conditions shown below represent valid options that the acquirer may choose to process a second presentment for message reason code 4860.

Credit Previously Issued

IPM Second Presentment Message Reason Code	2011 Credit previously issued.
Second Presentment Condition	The acquirer provides the date that it processed the credit to the cardholder's account.
Supporting Documents	None
DE 72 (Data Record)	CRED MMDDYY NNNNNNNNNNNNNNNNNNNNNNNNN
Notes	<p>Replace MMDDYY with the date the credit was performed.</p> <p>Optionally, replace NNNNNNNNNNNNNNNNNNNNNNNNNN with the acquirer reference data (ARD).</p>

Cancellation or Returns

IPM Second Presentment Message Reason Code	2700 See Corresponding Documentation/Chargeback Remedied
Second Presentment Condition	<p>One of the following:</p> <ol style="list-style-type: none"> 1. The merchant did not accept the cancellation of services or the return of the merchandise in accordance with the merchant's properly disclosed cancellation/refund policy. 2. The merchant states that merchandise claimed to be shipped by the cardholder for return was never received.

Cancellation or Returns	
Supporting Documents	One of the following corresponding to the Second Presentment Condition: <ol style="list-style-type: none"> 1. Merchant rebuttal with proof of proper disclosure. 2. Merchant rebuttal and, if provided, proof of proper disclosure
DE 72 (Data Record)	None
Notes	This condition is not applicable for Timeshare transactions.
Purchase Properly Posted	
IPM Second Presentment Message Reason Code	2700 See Corresponding Documentation/Chargeback Remedied
Second Presentment Condition	The acquirer can substantiate that the merchant correctly processed the transaction.
Supporting Documents	A copy of the TID as proof that the transaction involved a retail sale rather than a credit
DE 72 (Data Record)	None
Notes	None

3.28.5.1 Additional Remedies

Acquirers can use the following second presentment message reason codes to submit a Second Presentment/1240 for message reason code 4860.

- **2001**—Invalid Acquirer Reference Data on chargeback; no documentation required or provided
- **2002**—Nonreceipt of required documentation to support chargeback
- **2004**—Invalid Acquirer Reference Data on chargeback; documentation was received
- **2011**—Credit previously issued
- **2701**—Duplicate Chargeback
- **2702**—Past Chargeback Time Limit
- **2709**—Documentation received was illegible
- **2710**—Scanning error—unrelated documents or partial scan
- **2713**—Invalid Chargeback

3.28.6 Proper Use of Arbitration Chargeback

If the first chargeback was valid and the acquirer failed to remedy the dispute properly, the issuer may continue the chargeback with the same message reason code originally processed (4860).

The issuer will have chargeback rights if examination of the documentation reveals a new valid chargeback reason. If the situation requires a different message reason, the issuer must process the arbitration chargeback using the appropriate message reason code.

Progressive Documentation. A progressive cardholder letter may be required with the arbitration chargeback in response to new information or rebutting any merchant explanation provided with the second presentment. The progressive cardholder letter must be dated after the second presentment and specifically address the rebuttal provided with the second presentment.

Proof of Acceptance as Supporting Documentation. For first chargebacks using message reason code 4860, the issuer is not required to provide proof of return. However, the acquirer can submit a second presentment if the cardholder states that he or she returned the merchandise and the merchant denies receiving it. The issuer must then obtain proof that the merchandise was returned to and received by the merchant to accompany the arbitration chargeback.

Credit not Processed or Posted as a Purchase

IPM Arbitration Chargeback Message Reason Code	4860 Credit not processed
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Arbitration Chargeback Details	The cardholder continues to dispute the transaction.
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Supporting Documents	Progressive documentation from the cardholder disputing the transaction and rebutting any merchant explanation.
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DE 72 (Data Record)	Reason for the return
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Notes	None
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Credit Not Processed

IPM Arbitration Chargeback Message Reason Code	4860 Credit not processed
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Arbitration Chargeback Details	The cardholder continues to dispute the transaction.
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Supporting Documents	Any documentation required to rebut the merchant's rebuttal and to support that credit is due.
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DE 72 (Data Record)	None
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Credit Not Processed	
Notes	None
Timeshare Transaction	
IPM Arbitration Chargeback Message Reason Code	4860 Credit not processed
Arbitration Chargeback Details	The cardholder continues to dispute a timeshare transaction
Supporting Documents	One of the following: <ul style="list-style-type: none"> Progressive documentation from the cardholder reconfirming the cardholder entered into a timeshare or similar agreement for provision of services and cancelled the agreement within 14 calendar days (90 calendar days for intra-European transactions). A copy of this agreement.
DE 72 (Data Record)	TIMESHARE
Notes	None

The issuer may use the following additional message reason codes to submit an arbitration chargeback.

- **48xx**—New valid chargeback reason
- **4901**—Required documentation not received to support prior Second Presentment/1240
- **4902**—Documentation received was illegible
- **4903**—Scanning error—unrelated documents or partial scan
- **4905**—Invalid Acquirer Reference Data on Second Presentment/1240; documentation was received or was not required
- **4908**—Invalid Acquirer Reference Data on Second Presentment/1240 (2004); documentation was received

Refer to section Processing Arbitration Chargebacks (Arbitration Chargeback/1442 Message) for the standard procedure.

3.28.7 Arbitration Case Filing

Refer to section Processing Arbitration Chargebacks (Arbitration Chargeback/1442 Message) for the standard procedure. Refer to section 6, Arbitration Procedures for Arbitration Case examples.

3.29 Message Reason Code 4863—Cardholder Does Not Recognize—Potential Fraud

The following sections describe the proper and improper use for message reason code 4863.

3.29.1 Proper Use of Message Reason Code 4863

The issuer may use message reason code 4863 for all non-face-to-face (Card Not Present) transactions if the following occur.

- The cardholder claims that he or she does not recognize the transaction appearing on the cardholder statement, and
- The issuer made a good-faith effort to identify the transaction for the cardholder. (For example, the issuer confirmed that the cardholder contacted or attempted to contact the merchant for transaction identification.)

3.29.2 Improper Use of Message Reason Code 4863

The issuer may not use this message reason code in the following situations.

- A Digital Secure Remote Payment transaction or any subsequent transaction for a related partial shipment or recurring payment occurred. Refer to Appendix E for Digital Secure Remote Payment transaction identification requirements.
- **Authorization Approval after the FNS Date.** The issuer approved the transaction after submitting two or more chargebacks involving the same MasterCard card account (for this purpose, “account” means primary account number [PAN], or PAN and expiration date) for any of the following message reason codes: 4837, 4870, or 4871. Message reason code 4863 first chargebacks will be included in the FNS count once the FNS fraud chargeback count is two or greater.
- **FNS Counter Exceeds 35 Fraud-Related Chargebacks.** The issuer submitted more than 35 chargebacks in aggregate involving the same account (as defined above) for message reason codes 4837, 4870, or 4871. Message reason code 4863 first chargebacks will be included in the FNS count once the FNS fraud chargeback count is two or greater.
- Transactions posted to an account when the card was lost/stolen
- ATM Transactions
- Transactions that occurred at a cardholder-activated terminal (CAT) that were properly identified in the authorization messages and clearing records as CAT 1, CAT 2, or when properly identified in the clearing records as CAT 3.
- Properly identified “no-show” hotel or motel transactions. Refer to section Proper Use for Issuer’s First Chargeback for RS5 for options.
- Emergency cash disbursements or emergency travelers check refunds.

- Transaction posting to an account when the cardholder states that a transaction is unauthorized.
- If the merchant is Universal Cardholder Authentication Field (UCAF)-enabled, the issuer provided the UCAF for that transaction, all other e-commerce Authorization Request/0100 message requirements were satisfied, and the Authorization Request Response/0110 message reflected the issuer's approval of the transaction.
- **Addendum Disputes.** Issuers must not use this chargeback message reason code if the issuer is made aware that the disputed transaction is a subsequent separate addendum transaction that was appended to a previous valid transaction involving the same merchant. The issuer must process a chargeback for message reason code 4859 RS7 (Addendum Dispute) if the cardholder acknowledges participation in the original transaction.
- The transaction was a MasterCard Commercial Payments Account transaction. A MasterCard Commercial Payments Account transaction occurs when PDS 0002 (GCMS Product Identifier) was MAP (MasterCard Commercial Payments Account) in the First Presentment/1240 message.
- **Brazil only**—The transaction was a MasterCard Agro Card transaction occurring in Brazil with a MasterCard Agro Card issued in Brazil. A MasterCard Agro Card transaction occurs when PDS 0002 (GCMS Product Identifier) was MLF (MasterCard Agro Card) in the First Presentment/1240 message.

If the following values are in the Authorization Request/0100 message

Data Element	Subfield	Value
DE 22 (Point-of-Service [POS] Entry Mode)	Subfield 1 (POS Terminal PAN Entry Mode)	<p>One of the following</p> <ul style="list-style-type: none">• 02—PAN auto-entry via magnetic stripe—Track data is not required. (The acquirer is not qualified to use value 90 so MasterCard replaced value 90 or 91 with value 02.• 05—PAN auto-entry via chip• 07—PAN auto-entry via contactless M/Chip• 79—A hybrid terminal with an online connection to the acquirer failed in sending a chip fallback transaction (in which DE 22, subfield 1 = 80) to the issuer. A hybrid terminal with no online connection to the acquirer failed to read the chip card.• 80—Chip card at chip-capable terminal was unable to process transaction using data on the chip; therefore, the terminal defaulted to the magnetic stripe-read PAN.• 90—PAN auto-entry via magnetic stripe—The full track data has been read from the data encoded on the card.• 91—PAN auto-entry via contactless magnetic stripe—The full track data has been read from the data on the card.

If the following values are in the First Presentment/1240 message		
DE 22 (Point of Service Data Code)	Subfield 4 (Terminal Operating Environment)	Equal to 1 or 3
	Subfield 5 (Cardholder Present Data)	Equal to 0
	Subfield 6 (Card Present Data)	Equal to 1 (DE 22 only)

3.29.3 Specific Programs Using Message Reason Code 4863

MasterCard Electronic Card. Refer to section MasterCard Electronic for chargeback processing procedures for a MasterCard Electronic card.

3.29.4 Proper Use for Issuer's First Chargeback

The following conditions represent valid options that the issuer may choose to process a first chargeback for message reason code 4863.

Cardholder Does Not Recognize	
Time Frame	120 calendar days
Retrieval Request	No
Supporting Documents	If charging back multiple transactions to a single acquirer (and a single merchant), include a list of the individual items in the batch (ARDs and amounts).
DE 72 (Data Record)	For multiple transactions charged back using a single chargeback message: MULTIPLE TRANSACTIONS NNN
Notes	Replace NNN with the number of items being charged back.

Cardholder Does Not Recognize—Intra-European Transactions	
Time Frame	120 calendar days
Retrieval Request	No
Supporting Documents	<p>A cardholder letter clearly stating that the cardholder does not recognize the transaction and has made every effort to identify the transaction with the issuer and/or the merchant.</p> <p>If charging back multiple transactions to a single acquirer (and a single merchant), include a list of the individual items in the batch (ARDs and amounts).</p>

Cardholder Does Not Recognize—Intra-European Transactions

DE 72 (Data Record)	For multiple transactions charged back using a single chargeback message: MULTIPLE TRANSACTIONS NNN
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Notes	Replace NNN with the number of items being charged back.
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Conflicting Data. In the event the issuer is able to confirm conflicting data between the authorization and clearing messages, where the authorization indicates non-face-to-face and the clearing indicates face-to-face or the authorization indicates face-to-face and the clearing indicates non-face-to-face, the issuer may use this chargeback message reason code. A value of “01” in DE 22 (Point-of-Service [POS] Entry Mode) Subfield 1 (POS Terminal PAN Entry Mode) of the Authorization Request/0100 message does not confirm that the transaction is non-face-to-face unless supported by other non-face-to-face data elements within the authorization and clearing messages.

3.29.5 Proper Use for Acquirer’s Second Presentment

The conditions shown represent valid options that the acquirer may choose to process a second presentment for message reason code 4863.

In the event the transaction is face-to-face via the clearing data the acquirer must consider the authorization data as well. If any card present data is conflicting, acquirers are required to produce a signed Transaction information document (TID) with proof of card presence.

Authorization Approval After the FNS Date. An acquirer may process a second presentment if the issuer approved the transaction after submitting two or more chargebacks involving the same MasterCard card account (for this purpose, “account” means primary account number [PAN], or PAN and expiration date) for any of the following message reason codes: 4837, 4870, or 4871. Message reason code 4863 first chargebacks will be included in the FNS count once the FNS fraud chargeback count is two or greater.

FNS alerts the acquirer in the event that the issuer has submitted two or more chargebacks involving the same MasterCard card account for any of the message reason codes listed immediately above. FNS places the date on which the issuer submitted the second such fraud-related chargeback in PDS 0200 (Fraud Notification Date), subfield 1 (Fraud Notification Service Date), of the First Chargeback/1442 message. If PDS 0200, subfield 1 is present and contains a date value that is earlier than the authorization approval date of the disputed transaction, the acquirer may process a second presentment as described in table Two or More Previous Fraud-related Chargebacks below.

FNS Counter Exceeds 35 Fraud-Related Chargebacks. An acquirer may process a second presentment if the issuer submitted more than 35 chargebacks in aggregate involving the same account (as defined above) for message reason codes 4837, 4870, or 4871. Message reason code 4863 first chargebacks will be included in the FNS count once the FNS fraud chargeback count is two or greater.

The FNS provides the acquirer with the total number of fraud-related chargebacks submitted by the issuer involving the same account. FNS places the total chargeback count in PDS 0200,

subfield 2 (Fraud Notification Service Chargeback Counter) of the First Chargeback/1442 message. As described in the Fraud-related Chargeback Counter Exceeds Threshold table, the acquirer may process a second presentment if PDS 0200, subfield 2 is present and contains a chargeback counter value that **exceeds 35** (a value of 36 or more).

Two or More Previous Fraud-related Chargebacks

IPM Second Presentment Message 2713

Reason Code Invalid Chargeback

Second Presentment Condition The issuer previously charged back two or more transactions involving the same MasterCard card account prior to the authorization approval date of the disputed transaction for any of the following message reason codes: 4837, 4863, 4870 or 4871.

Supporting Documents None

DE 72 (Data Record) One of the following:

- FNS
- NN MMDDYY NN MMDDYY AUTH MMDDYY

Notes The following applies to the use of DE 72 (Data Record):

- Use **FNS** when the authorization approval date of the disputed transaction is later than the date value provided by the Fraud Notification Service in PDS 0200, subfield 1 of the First Chargeback/1442 message
- Use **NN MMDDYY** for a previous chargeback by replacing **NN** with the last two digits of the message reason code and **MMDDYY** with the Central Site Business Date. For **AUTH MMDDYY**, replace **MMDDYY** with the authorization approval date of the disputed transaction.

Fraud-related Chargeback Counter Exceeds Threshold

IPM Second Presentment Message 2713

Reason Code Invalid Chargeback

Second Presentment Condition The issuer previously charged back more than 35 transactions involving the same account for any of the following message reason codes: 4837, 4863, 4870 or 4871.

Supporting Documents None

Fraud-related Chargeback Counter Exceeds Threshold	
DE 72 (Data Record)	FNS COUNT NN
Notes	Replace NN with the chargeback count value provided by the Fraud Notification Service in PDS 0200, subfield 2 of the First Chargeback/1442 message. The chargeback count value must be 36 or greater.
MasterCard SecureCode SL2 (Global Liability Shift)	
IPM Second Presentment Message Reason Code	2008 Issuer authorized transaction.
Second Presentment Condition	The acquirer can show that: <ul style="list-style-type: none"> • The transaction approved by the issuer contained the value in the UCAF that the issuer or its agent provided (DE 48, subelement 42 had a UCAF collection indicator value of 2). • All of the required e-commerce indicators were provided in the Authorization Request/0100 message and the clearing record.
Supporting Documents	None
DE 72 (Data Record)	AUTH MMDDYY/NNNNNN SL 2
Notes	<p>Replace MMDDYY with the date the transaction was authorized.</p> <p>Replace NNNNNN with the authorization approval code</p> <p>2 of SL 2 = DE 48 s42 f3 of the authorization message showing a value of 2.</p> <p>Refer to the <i>Customer Interface Specification</i> for the data element values that satisfy Authorization Request/0100 message requirements for a valid UCAF transaction.</p>
Additional Information	
IPM Second Presentment Message Reason Code	2700 See Corresponding Documentation/Chargeback Remedied

Additional Information	
Second Presentment Condition	<p>The acquirer can provide additional information, not contained in the authorization or clearing message that would help to identify the transaction.</p> <p>Additional information includes one or more of the following:</p> <ul style="list-style-type: none"> • A description of the merchandise or services. • The original transaction amount if the disputed transaction represents partial shipment. • “Ship to” address (if applicable).
Supporting Documents	Documentation that would further identify the transaction.
DE 72 (Data Record)	None
Notes	None
Address Verification Service (AVS)	
IPM Second Presentment Message Reason Code	<p>2700</p> <p>See Corresponding Documentation/Chargeback Remedied</p>
Second Presentment Condition	<p>The acquirer can provide documentation that it received a positive Address Verification Service (AVS) response of X (address match with nine-digit ZIP code) or Y for the transaction and documentation showing that the address to which the merchandise was sent is the same as the AVS confirmed address.</p>
Supporting Documents	<p>All of the following:</p> <ul style="list-style-type: none"> • Documentation of positive AVS response X or Y. • Documentation that shows the merchandise was sent to the AVS-confirmed billing address. <p>The acquirer must provide additional information, not contained in the authorization or clearing message that would help to identify the transaction.</p> <p>Additional information includes one or more of the following:</p> <ul style="list-style-type: none"> • A description of the merchandise or services. • The original transaction amount if the disputed transaction represents partial shipment. • “Ship to” address (if applicable).
DE 72 (Data Record)	None

Address Verification Service (AVS)	
Notes	None
No Conflicting Information in Authorization and Clearing Message	
IPM Second Presentment Message Reason Code	2713 Invalid Chargeback
Second Presentment Condition	The transaction took place in a face-to-face environment as detailed by the authorization and clearing messages.
Supporting Documents	None
DE 72 (Data Record)	None
Notes	None
Conflicting Information in Authorization and Clearing Message	
IPM Second Presentment Message Reason Code	2713 Invalid chargeback.
Second Presentment Condition	DE 22 (Point of Service [POS] Entry Mode of the authorization message and DE 22 (Point of Service Data Code) of the clearing messages do not match in a Face-to-Face transaction.
Supporting Documents	Proof of card presence and cardholder signature.
DE 72 (Data Record)	None
Notes	In the event that the transaction is identified as a face-to-face transaction in the clearing data, the acquirer must consider the authorization data as well. If any card-present data is conflicting, the acquirer must produce a signed transaction information document (TID) with proof of card presence.
MasterCard SecureCode SL1 (Merchant-only Liability Shift)	
IPM Second Presentment Message Reason Code	2008 Issuer authorized transaction

MasterCard SecureCode SL1 (Merchant-only Liability Shift)

Second Presentment Condition	The acquirer can show both of the following: <ul style="list-style-type: none">• The transaction approved by the issuer had a UCAF collection indicator of 1 (DE48, subelement 42, position 3), and• All of the required e-commerce indicators were provided in the Authorization Request/0100 message.
Supporting Documents	None
DE 72 (Data Record)	AUTH MMDDYY/NNNNNN SL 1
Notes	<p>Replace MMDDYY with the date the authorization request message containing a value of 1* in DE 48, subfield 42 was approved.</p> <p>Replace NNNNNN with the authorization approval code.</p> <p>This value cannot be used as a valid remedy for Canada intraregional or U.S. intraregional commercial card transactions. Refer to section MasterCard SecureCode and Universal Cardholder Authentication Field (UCAF) Liability Shift Program for more information. Refer to the <i>Customer Interface Specification</i> for the data element values that satisfy Authorization Request/0100 message requirements for a valid UCAF transaction.</p>

3.29.5.1 Additional Remedies

Acquirers can use the following second presentment message reason codes to submit a Second Presentment/1240 for message reason code 4863.

- **2001**—Invalid Acquirer Reference Data on chargeback; documentation was provided or not required
- **2011**—Credit previously issued
- **2701**—Duplicate Chargeback
- **2702**—Past Chargeback Time Limit

3.29.6 Arbitration Chargeback

If the first chargeback was valid and the acquirer failed to remedy the dispute properly, the issuer may continue the chargeback with the same message reason code originally processed (4863).

The issuer will have chargeback rights if examination of the documentation reveals a new valid chargeback reason. If the situation requires a different message reason, the issuer must process the arbitration chargeback using the appropriate message reason code.

NOTE:

If it is determined that the transaction occurred as a result of fraud, the issuer must report the transaction to SAFE in accordance with the reporting requirements set forth in the *SAFE Products User Guide*.

Issuers may submit an arbitration chargeback for the following reasons:

- **RS 1**—The information provided by the acquirer on second presentment is not new information
- **RS 4**—Invalid UCAF transaction
- **RS 5**—The merchant was UCAF-enabled, but the card was a commercial card.

An issuer must change to message reason code 4837 if the cardholder claims that the transaction is fraudulent.

An issuer must change to message reason code 4859 RS7 when all of the following apply:

- The disputed transaction is a subsequent separate addendum transaction.
- The transaction is appended to a previous valid transaction involving the same merchant.
- The cardholder acknowledges participation in the original transaction regardless of the originating payment type.

Not New Information

IPM Arbitration Chargeback Message Reason Code	4863 Cardholder Does Not Recognize—Potential Fraud
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Arbitration Chargeback Details	The issuer asserts that the information provided on the second presentment was not new information.
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Supporting Documents	None
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DE 72 (Data Record)	RS 1
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Notes	None
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UCAF Value Discrepancy

IPM Arbitration Chargeback Message Reason Code	4863 Cardholder Does Not Recognize—Potential Fraud
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Arbitration Chargeback Details	The issuer can demonstrate that the value contained in the UCAF within the Authorization Request/0100 message is not identical to the value that the issuer or its service provider provided for that transaction.
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UCAF Value Discrepancy

Supporting Documents	A copy of the system log supporting the issuer's claim of a discrepancy between the transaction's UCAF value generated by the issuer or its service provider and the value presented in the UCAF field at the time of the authorization.
DE 72 (Data Record)	RS 4
Notes	None

Merchant-only MasterCard *SecureCode* Liability Shift not Applicable

IPM Arbitration Chargeback Message Reason Code	4863 Cardholder Does Not Recognize—Potential Fraud
Arbitration Chargeback Details	The issuer can demonstrate that the transaction was performed using a commercial card.
Supporting Documents	None
DE 72 (Data Record)	RS 5
Notes	Commercial cards are exempt from the Canada intraregional and U.S. intraregional MasterCard <i>SecureCode</i> merchant-only liability shifts, as described in section MasterCard <i>SecureCode</i> and Universal Cardholder Authentication Field (UCAF) Liability Shift Program.

The issuer may use the following additional message reason codes to submit an arbitration chargeback:

- **48xx**—New valid chargeback reason
- **4901**—Required documentation not received to support previous Second Presentment/1240
- **4902**—Documentation received was illegible
- **4903**—Scanning error—unrelated documents or partial scan
- **4905**—Invalid Acquirer Reference Data on Second Presentment/1240 (2001); documentation was received
- **4908**—Invalid Acquirer Reference Data on Second Presentment/1240 (2004); documentation was received

Refer to section Processing Arbitration Chargebacks (Arbitration Chargeback/1442 Message) for the standard procedure.

3.29.7 Arbitration Case Filing

Refer to section Processing Arbitration Chargebacks (Arbitration Chargeback/1442 Message) for the standard procedure. Refer to section 6, Arbitration Procedures for Arbitration Case examples.

3.30 Message Reason Code 4870—Chip Liability Shift

The following sections describe the proper and improper use of message reason code 4870.

3.30.1 Proper Use of Message Reason Code 4870

The issuer may use message reason code 4870 for a first chargeback if the following apply.

- The issuer received a cardholder letter stating that neither he, she, or anyone authorized by him or her engaged in the transaction.
- Both the issuer and the acquirer are located in a country or region that has adopted a domestic or intraregional chip liability shift, or that participates in the Global Chip Liability Shift Program for interregional transactions at Level 1 (Chip Liability Shift for Counterfeit Fraud).
- A fraudulent transaction resulted from the use of a counterfeit card at a non-hybrid terminal, or a fraudulent transaction occurred at a hybrid terminal but DE 55 was not present in the Authorization Request/0100 or Financial Transaction Request/0200 message, and the validly-issued card, if any, was an EMV chip card.

Before using this chargeback, the issuer must report the transaction to SAFE as counterfeit in accordance with the *SAFE Products User Guide*.

Voided Cards. The issuer may also charge back a transaction involving a once valid voided card with an issuer certification letter instead of a written cardholder complaint if:

- The transaction was identified in the clearing record as a face-to-face transaction.
- The issuer certifies in writing that the unexpired account number identified in the transaction record was not outstanding on the transaction date because all physical cards were recovered, destroyed, or both.

Use of *Expedited Billing Dispute Resolution Process (Fraud) Form*. The *Expedited Billing Dispute Resolution Process (Fraud) Form* may be used in lieu of the cardholder letter or cardholder affidavit of alleged fraud if the MasterCard card account is closed. Before processing the chargeback, the issuer must block the account on its host, list the account number on the MasterCard Account File with a “capture card” response until card expiration, and report the transaction to SAFE.

3.30.2 Improper Use of Message Reason Code 4870

The issuer may not use this message reason code when the following occur.

- A Digital Secure Remote Payment transaction or any subsequent transaction for a related partial shipment or recurring payment occurred. Refer to Appendix E for Digital Secure Remote Payment transaction identification requirements.

- **Authorization Approval after the FNS Date.** The issuer approved the transaction after submitting two or more chargebacks involving the same MasterCard card account (for this purpose, “account” means primary account number [PAN], or PAN and expiration date) for any of the following message reason codes: 4837, 4870, or 4871. Message reason code 4863 first chargebacks will be included in the FNS count once the FNS fraud chargeback count is two or greater.
- **FNS Counter Exceeds 35 Fraud-Related Chargebacks.** The issuer submitted more than 35 chargebacks in aggregate involving the same account (as defined above) for message reason codes 4837, 4870, or 4871. Message reason code 4863 first chargebacks will be included in the FNS count once the FNS fraud chargeback count is two or greater.
- A valid EMV chip transaction occurred and DE 55 and related data was provided in the Authorization Request/0100 message or Financial Transaction Request/0200 message (if online-authorized) and the First Presentment/1240 message.
- A magnetic stripe-read or key-entered transaction occurred and was properly identified as the result of technical fallback in the Authorization Request/0100 message and in the First Presentment/1240 message.
- The Authorization Request/0100 message contained a service code value other than 2xx or 6xx, either because:
 - The card was not an EMV chip card (issuers approve such transactions at their own risk).
 - A counterfeit card transaction occurred in which the service code was altered from that of the valid EMV chip card.
- The transaction was a mail order, phone order, e-commerce, or recurring payment transaction.
- Properly identified and authorized contactless transactions.
- The transaction was a MasterCard Commercial Payments Account transaction. A MasterCard Commercial Payments Account transaction occurs when PDS 0002 (GCMS Product Identifier) was MAP (MasterCard Commercial Payments Account) in the First Presentment/1240 message.
- **Brazil only**—The transaction was a MasterCard Agro Card transaction occurring in Brazil with a MasterCard Agro Card issued in Brazil. A MasterCard Agro Card transaction occurs when PDS 0002 (GCMS Product Identifier) was MLF (MasterCard Agro Card) in the First Presentment/1240 message.

Term	Definition
Technical Fallback Transaction	<p>In a technical fallback transaction, either the chip or the merchant device (CAD) failed, as shown by the presence of:</p> <ul style="list-style-type: none">• A value of 79 or 80 is present in DE 22 (Point-of-Service [POS] Entry Mode), subfield 1 (POS Terminal PAN Entry Mode) of the Authorization Request 0100 message or:• A value of 01 in DE 22, subfield 1 of the Authorization Request/0100 message, when the authorization and clearing messages indicate that the transaction occurred at a hybrid terminal. <p>For information about DE 22, Subfield 1 values, refer to the <i>Customer Interface Specification</i> manual.</p>
Hybrid POS Terminal	<p>A POS Terminal that:</p> <ol style="list-style-type: none">1. Is capable of processing both contact chip transactions and magnetic stripe-based transactions;2. Has the equivalent hardware, software, and configuration as a hybrid POS terminal with full EMV Level 1 and Level 2 type approval status with regard to the chip technical specifications; and3. Has satisfactorily completed the MasterCard Terminal Integration Process (TIP) in the appropriate environment of use. <p>A Hybrid POS Terminal is identified in transaction messages with the following values:</p> <ul style="list-style-type: none">• A value of 3, 5, 8, or 9 in DE 61 (Point-of-Service Data), subfield 11 (POS Card Data Terminal Input Capability Indicator) in the Authorization Request/0100 or Financial Transaction Request/0200 message, as described in the <i>Customer Interface Specification</i> and <i>Single Message System Specifications</i> manuals; and• A value of 5, C, D, E, or M in DE 22 (Point of Service Data Code), subfield 1 (Terminal Data: Card Data Input Capability) of the First Presentment/1240 message, as described in the <i>IPM Clearing Formats</i> manual.

3.30.3 Proper Use for Issuer's First Chargeback

The following conditions represent valid options that the issuer may choose to process a first chargeback for message reason code 4870.

The issuer may charge back a MasterCard ATM Network transaction using this message reason code only if the transaction was conducted with an EMV chip at a magnetic stripe-reading-only ATM and both customers are located in countries or regions participating in the Chip Liability Shift for ATM transactions. Refer to Chapter 4—Single Message System Transactions message reason code 70—Chip Liability Shift. Europe region customers should refer to Appendix A, Message Reason Code 4870—Chip Liability Shift for more details.

Chip Liability Shift	
Time Frame	120 calendar days
Retrieval Request	No
Supporting Documents	<p>One of the following:</p> <ul style="list-style-type: none">• Cardholder letter, email, message or completed Expedited Billing Dispute Resolution Process Form for Fraud (Form 412) stating both of the following:<ul style="list-style-type: none">– Neither the cardholder nor anyone authorized by the cardholder engaged in the transaction.– The cardholder or another person authorized by the cardholder was in possession and control of all valid cards issued to the account at the time of the transaction.• Cardholder letter, email, or form stating that neither the cardholder nor anyone authorized by the cardholder engaged in the transaction and an issuer certification letter verifying counterfeit <p>For subsequent counterfeit transactions occurring after the account was closed, a copy of the original cardholder letter and the issuer's written certification that the account had been closed and the date the account was closed.</p>
DE 72 (Data Record)	None
Notes	<p>A Cardholder letter, email, or form sent as supporting documentation must be the result of contact with the cardholder.</p> <p>The Expedited Billing Dispute Resolution Process (Fraud) form may be used if the MasterCard card account is closed. Before processing the chargeback using this form, the issuer must block the account on its host; list the account number on the MasterCard Stand in Account File with a "capture card" response until card expiration, and report the transaction to SAFE.</p>

3.30.4 Proper Use for Acquirer's Second Presentment

The conditions shown below represent valid options that the acquirer may choose to process a second presentment for message reason code 4870.

- The country or region in which either the acquirer or issuer is located does not have an applicable domestic or intraregional chip liability shift or participate in the interregional Chip Liability Shift Program.
- The First Presentment/1240 message contained DE 55 with the mandatory subelements.

- The transaction was magnetic stripe-read or key-entered as the result of technical fallback and was properly identified as such in the Authorization Request/0100 message and in the First Presentment/1240 message.
- **Authorization Approval After the FNS Date.** An acquirer may process a second presentment if the issuer approved the transaction after submitting two or more chargebacks involving the same MasterCard card account (for this purpose, “account” means primary account number [PAN], or PAN and expiration date) for any of the following message reason codes: 4837, 4870, or 4871. Message reason code 4863 first chargebacks will be included in the FNS count once the FNS fraud chargeback count is two or greater.

The FNS alerts the acquirer in the event that the issuer has submitted two or more chargebacks involving the same MasterCard card account for any of the message reason codes listed immediately above. FNS places the date on which the issuer submitted the second such fraud-related chargeback in PDS 0200 (Fraud Notification Date), subfield 1 (Fraud Notification Service Date) of the First Chargeback/1442 message. If PDS 0200, subfield 1 is present and contains a date value that is earlier than the authorization approval date of the disputed transaction, the acquirer may process a second presentment as described in the following table, Two or More Previous Fraud-related Chargebacks.

- **FNS Counter Exceeds 35 Fraud-Related Chargebacks.** An acquirer may process a second presentment if the issuer submitted more than 35 chargebacks in aggregate involving the same account (as defined above) for message reason codes 4837, 4870, or 4871. Message reason code 4863 first chargebacks will be included in the FNS count once the FNS fraud chargeback count is two or greater.

The FNS provides the acquirer with the total number of fraud-related chargebacks submitted by the issuer involving the same account. FNS places the total chargeback count in PDS 0200, subfield 2 (Fraud Notification Service Chargeback Counter) of the First Chargeback/1442 message. As described in the Fraud-related Chargeback Counter Exceeds Threshold table, the acquirer may process a second presentment if PDS 0200, subfield 2 is present and contains a chargeback counter value that **exceeds 35** (a value of 36 or more).

Two or More Previous Fraud-related Chargebacks

IPM Second Presentment Message Reason Code	2713 Invalid chargeback
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Second Presentment Condition	The issuer previously charged back two or more transactions involving the same MasterCard card account prior to the authorization approval date of the disputed transaction for any of the following message reason codes: 4837, 4863, 4870 or 4871.
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Supporting Documents	None
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Two or More Previous Fraud-related Chargebacks

DE 72 (Data Record)	<p>One of the following:</p> <ul style="list-style-type: none"> FNS NN MMDDYY NN MMDDYY AUTH MMDDYY
Notes	<p>The following applies to the use of DE 72 (Data Record):</p> <ul style="list-style-type: none"> Use FNS when the authorization approval date of the disputed transaction is later than the date value provided by the Fraud Notification Service in PDS 0200, subfield 1 of the First Chargeback/1442 message. Use NN MMDDYY for a previous chargeback by replacing NN with the last two digits of the message reason code and MMDDYY with the Central Site Business Date. For AUTH MMDDYY, replace MMDDYY with the authorization approval date of the disputed transaction.

Fraud-related Chargeback Counter Exceeds Threshold

IPM Second Presentment Message Reason Code	<p>2713</p> <p>Invalid chargeback</p>
Second Presentment Condition	<p>The issuer previously charged back more than 35 transactions involving the same account for any of the following message reason codes: 4837, 4863, 4870 or 4871.</p>
Supporting Documents	<p>None</p>
DE 72 (Data Record)	<p>FNS COUNT NN</p>
Notes	<p>Replace NN with the chargeback count value provided by the Fraud Notification Service in PDS 0200, subfield 2 of the First Chargeback/1442 message. The chargeback count value must be 36 or greater.</p>

Not Reported to SAFE

IPM Second Presentment Message Reason Code	<p>2713</p> <p>Invalid chargeback</p>
Second Presentment Condition	<p>The acquirer can show that the issuer did not properly report the transaction to SAFE on or before the chargeback date.</p>

Not Reported to SAFE	
Supporting Documents	Documentation that supports the second presentment from the Acquirer's Loss Data File, the Acquirer Loss Data Report (AF739010-BB), or the Acquirer Transaction Data Report via Fraud Reporter.
DE 72 (Data Record)	None
Notes	None
DE 55 Not Provided in First Presentment/1240 Message	
IPM Second Presentment Message Reason Code	2008 Issuer authorized the transaction
Second Presentment Condition	The acquirer can prove that the transaction was completed by reading the chip. The transaction was authorized online and DE 55 was not provided in the First Presentment/1240 message.
Supporting Documents	None
DE 72 (Data Record)	TRANS AUTHORIZED MMDDYY NNNNNN
Notes	Replace MMDDYY with the date the issuer authorized the transaction. Replace NNNNNN with the authorization approval code.
Issuer Authorized Transaction	
IPM Second Presentment Message Reason Code	2008 Issuer authorized the transaction.
Second Presentment Condition	The transaction was authorized online and did not involve a valid EMV chip card as evidenced by the service code in DE 35 of the Authorization Request/0100 message.
Supporting Documents	None
DE 72 (Data Record)	INV SERVICE CODE X

Issuer Authorized Transaction

Notes	Where X is the value contained in position 1 of the three-digit service code transmitted by the card to the terminal. X must be a value other than 2 or 6 .
--------------	---

Technical Fallback

IPM Second Presentment Message Reason Code	2008 Issuer authorized the transaction.
Second Presentment Condition	The acquirer can prove the transaction was the result of technical fallback.
Supporting Documents	None
DE 72 (Data Record)	TECHNICAL FALLBACK MMDDYY NNNNN
Notes	Replace MMDDYY with the date the issuer authorized the transaction. Replace NNNNN with the authorization approval code.

Chip Transaction—No Requirement of Online Authorization

IPM Second Presentment Message Reason Code	2700 See Corresponding Documentation/Chargeback Remedied
Second Presentment Condition	The acquirer can prove that the transaction was completed by reading the chip. The transaction did not require online authorization and DE 55 was not provided in the First Presentment/1240 message.
Supporting Documents	DE 55 and mandatory subelements
DE 72 (Data Record)	CHIP TRANSACTION
Notes	None

DE 55 was Provided in the First Presentment/1240 Message	
IPM Second Presentment Message Reason Code	2713 Invalid chargeback
Second Presentment Condition	The acquirer can prove that the transaction was completed by reading the chip. DE 55 was provided in the First Presentment/1240 message.
Supporting Documents	None
DE 72 (Data Record)	DE 55 PREVIOUSLY PROVIDED
Notes	None

Invalid Chargeback	
IPM Second Presentment Message Reason Code	2713 Invalid chargeback
Second Presentment Condition	The transaction involved an issuer or acquirer located in a country or region without an applicable domestic or intraregional chip liability shift or that does not participate in the interregional Chip Liability Shift Program.
Supporting Documents	None
DE 72 (Data Record)	CHIP LIABILITY NA
Notes	None

3.30.4.1 Additional Remedies

Acquirers can use the following second presentment message reason codes to submit a Second Presentment/1240 for message reason code 4870.

- **2002**—Non-receipt of required documentation to support chargeback
- **2004**—Invalid Acquirer Reference Data on chargeback; documentation was received
- **2011**—Credit Previously Issued
- **2701**—Duplicate chargeback
- **2702**—Past Chargeback Time Limit
- **2709**—Documentation received was illegible
- **2710**—Scanning error—unrelated documents or partial scan

3.30.5 Arbitration Chargeback

If the first chargeback was valid and the acquirer failed to remedy the dispute properly, the issuer may continue the chargeback with the same message reason code originally processed (4870).

The issuer may use the following additional message reason codes to submit an arbitration chargeback:

- **48xx**—New valid message reason code
- **4901**—Required documentation not received to support prior Second Presentment/1240
- **4902**—Documentation received was illegible
- **4903**—Scanning error—unrelated documents or partial scan
- **4905**—Invalid Acquirer Reference Data on Second Presentment/1240 (2001); documentation was received or was not required
- **4908**—Invalid Acquirer Reference Data on Second Presentment/1240 (2004); documentation was received

Refer to section Processing Arbitration Chargebacks (Arbitration Chargeback/1442 Message) for the standard procedure.

3.30.6 Arbitration Case Filing

Refer to section Processing Arbitration Chargebacks (Arbitration Chargeback/1442 Message) for the standard procedure. Refer to section 6, Arbitration Procedures for Arbitration Case examples.

3.31 Message Reason Code 4871—Chip/PIN Liability Shift

The following sections describe the proper and improper use for message reason code 4871.

3.31.1 Proper Use of Message Reason Code 4871

The issuer may use chargeback message reason code 4871 under the following conditions.

- Both the issuer and the acquirer are located in a country or region that has adopted a domestic or intraregional chip/PIN liability shift, or that participates in the Global Chip Liability Shift Program for interregional transactions at Level 2 (Chip/PIN Liability Shift).
- A fraudulent transaction resulted from the use of a hybrid PIN-preferring card at:
 - a magnetic stripe-reading-only terminal (whether PIN-capable or not), or
 - a hybrid terminal not equipped with a PIN pad capable (at a minimum) of checking the PIN offline, or
 - a hybrid terminal equipped with a PIN pad capable (at a minimum) of checking the PIN offline, but DE 55 was not present in the Authorization Request/0100 message or Financial Transaction Request/0200 message, or
 - a hybrid terminal where the PIN pad is not present or not working.
- The cardholder states that:

- Neither the cardholder nor anyone authorized by him or her engaged in the transaction, and
- The card is no longer or has never been, in the possession of the cardholder.

Use of Expedited Billing Dispute Resolution Process (Fraud) Form. The *Expedited Billing Dispute Resolution Process (Fraud) Form* may be used in lieu of the cardholder letter if the MasterCard card account is closed. Before processing the chargeback, the issuer must block the account on its host, list the account number on the MasterCard Account File with a “capture card” response until card expiration, and report the transaction to SAFE.

Before using this chargeback, the issuer must report the transaction to SAFE in accordance with the *SAFE Products User Guide*.

Term	Definition
PIN-preferring chip card, hybrid PIN-preferring card	<p>If issued in the Asia/Pacific, Canada, Europe, Latin America and the Caribbean, or Middle East/Africa region—An EMV chip card that has been personalized so that the offline PIN CVM option appears in the card’s CVM list with higher priority than the signature option.</p> <p>If issued in the United States region—An EMV chip card that has been personalized so that a PIN CVM option (online PIN or offline PIN) appears in the card’s CVM list with a higher priority than the signature option.</p> <p>NOTE: This message reason code does not apply to U.S.-issued cards until 1 October 2015 (1 October 2017 for automated fuel dispenser [MCC 5542] transactions).</p>
PIN-capable hybrid POS terminal	<p>If located in the Asia/Pacific, Canada, Europe, Latin America and the Caribbean, or Middle East/Africa region—A hybrid POS terminal that is capable at a minimum of performing offline PIN verification when a PIN-preferring chip card is presented. It also may be capable of online PIN verification and, if attended, must accept signature.</p> <p>If located in the United States region—A hybrid POS terminal capable of performing both online and offline PIN verification when a PIN-preferring chip card is presented and which, if attended, also accepts signature.</p> <p>NOTE: This message reason code does not apply to hybrid POS terminals located in the U.S. region until 1 October 2015 (1 October 2017 for automated fuel dispenser [MCC 5542] transactions).</p> <p>A PIN-capable hybrid POS terminal is indicated when DE 22, subfield 2 (Terminal Data: Cardholder Authentication Capability), of the First Presentment/1240 message contains a value of 1.</p>

Term	Definition
Hybrid POS Terminal	<p>A POS Terminal that:</p> <ol style="list-style-type: none"> 1. Is capable of processing both contact chip transactions and magnetic stripe-based transactions; 2. Has the equivalent hardware, software, and configuration as a hybrid POS terminal with full EMV Level 1 and Level 2 type approval status with regard to the chip technical specifications; and 3. Has satisfactorily completed the MasterCard Terminal Integration Process (TIP) in the appropriate environment of use. <p>A Hybrid POS Terminal is identified in transaction messages with the following values:</p> <ul style="list-style-type: none"> • A value of 3, 5, 8, or 9 in DE 61 (Point-of-Service Data), subfield 11 (POS Card Data Terminal Input Capability Indicator) in the Authorization Request/0100 or Financial Transaction Request/0200 message, as described in <i>Customer Interface Specification</i> and <i>Single Message System Specifications</i>; and • A value of 5, C, D, E, or M in DE 22 (Point of Service Data Code), subfield 1 (Terminal Data: Card Data Input Capability) of the First Presentment/1240 message, as described in <i>IPM Clearing Formats</i>.
Technical fallback transaction	<p>In a technical fallback transaction, either the chip or the merchant device (CAD) failed, as shown by the presence of:</p> <ul style="list-style-type: none"> • A value of 79 or 80 is present in DE 22 (Point-of-Service [POS] Entry Mode), subfield 1 (POS Terminal PAN Entry Mode) of the Authorization Request/0100 message or • A value of 01 in DE 22, subfield 1 of the Authorization Request/0100 message, when the authorization and clearing messages indicate that the transaction occurred at a hybrid terminal.
Valid EMV chip cards	<p>If a transaction involves a valid EMV chip card, a value of 2 or 6 is present in position 1 of the three-digit service code in DE 35 (Track 2 Data) of the Authorization Request/0100 message.</p>
Chip/PIN transaction	<p>A transaction effected with a valid EMV chip card at a PIN-capable hybrid POS terminal using the chip and with offline or online PIN as the CVM</p>
CVM fallback	<p>A chip transaction in which a lower priority Cardholder Verification Method (CVM) is performed (for example, signature or none), because the higher priority CVM (PIN) is temporarily unavailable. CVM fallback from PIN to signature or no CVM is indicated in DE 55 (Integrated Circuit Card [ICC] System-Related Data) of the First Presentment/1240 message by data showing that in Byte 3 of the Terminal Verification Result (tag 95), any or all of bits 4, 5, or 6 were set.</p>

3.31.2 Improper Use of Message Reason Code 4871

The issuer may not use this message reason code under the following conditions.

- A Digital Secure Remote Payment transaction or any subsequent transaction for a related partial shipment or recurring payment occurred. Refer to Appendix E for Digital Secure Remote Payment transaction identification requirements.
- A Mobile MasterCard Contactless M/Chip Transaction occurred at a contactless-enabled POS Terminal supporting PayPass Version 3.0 or later with a successful on-device Cardholder verification, as indicated by the data provided in “CVM Results” within DE 55. In a Mobile MasterCard Contactless M/Chip Transaction, the cardholder uses a mobile payment device enhanced with the M/Chip Mobile application.
- **Authorization Approval after the FNS Date.** The issuer approved the transaction after submitting two or more chargebacks involving the same MasterCard card account (for this purpose, “account” means primary account number [PAN], or PAN and expiration date) for any of the following message reason codes: 4837, 4870, or 4871. Message reason code 4863 first chargebacks will be included in the FNS count once the FNS fraud chargeback count is two or greater.
- **FNS Counter Exceeds 35 Fraud-Related Chargebacks.** The issuer submitted more than 35 chargebacks in aggregate involving the same account (as defined above) for message reason codes 4837, 4870, or 4871. Message reason code 4863 first chargebacks will be included in the FNS count once the FNS fraud chargeback count is two or greater.
- A valid EMV chip/PIN transaction occurred and DE 55 and related data were provided in the Authorization Request/0100 message or Financial Transaction Request/0200 message (if online-authorized) and the First Presentment/1240 message.
- A valid EMV chip transaction occurred at a PIN-capable hybrid POS terminal, and DE 55 and related data were provided in the Authorization Request/0100 message or Financial Transaction Request/0200 message (if online-authorized) and the First Presentment/1240 message.
- A magnetic stripe-read or key-entered transaction occurred and was properly identified as the result of technical fallback in the Authorization Request/0100 message and in the First Presentment/1240 message.
- The Authorization Request/0100 message contained a service code value other than 2xx or 6xx, because of one of the following:
 - The card was not an EMV chip card (issuers approve such transactions at their own risk).
 - A counterfeit card transaction occurred in which the service code was altered from that of the valid EMV chip card.
- A properly identified and authorized contactless transaction equal to or less than the CVM Limit found in Appendix C.
- The transaction was a mail order, phone order, e-commerce, or non-face-to-face recurring payment transaction.
- The transaction was a MasterCard Commercial Payments Account transaction. A MasterCard Commercial Payments Account transaction occurs when PDS 0002 (GCMS Product Identifier) was MAP (MasterCard Commercial Payments Account) in the First Presentment/1240 message.

- **Brazil only**—The transaction was a MasterCard Agro Card transaction occurring in Brazil with a MasterCard Agro Card issued in Brazil. A MasterCard Agro Card transaction occurs when PDS 0002 (GCMS Product Identifier) was MLF (MasterCard Agro Card) in the First Presentment/1240 message.
- **CAT 2 and CAT 3 Transactions**—Chargebacks of CAT 2 and CAT 3 transactions are not permitted under this reason code.
- **ATM Transactions**—Chargebacks of MasterCard ATM Network transactions are not permitted under this reason code.

3.31.3 Proper Use for Issuer's First Chargeback

The following condition represents a valid option that the issuer may choose to process a first chargeback for message reason code 4871.

Chip/PIN Liability Shift	
Time Frame	120 calendar days
Retrieval Request	No
Supporting Documents	<p>Cardholder letter, email, message or completed Expedited Billing Dispute Resolution Process Form for Fraud (Form 412) stating that neither the cardholder nor anyone authorized by the cardholder engaged in the transaction and one of the following to document lost, stolen, or NRI fraud:</p> <ul style="list-style-type: none">• A statement in the cardholder letter that the card was lost, stolen, or never received.• A written issuer certification of lost stolen or NRI fraud.• A law enforcement or police report made to the issuer regarding the loss, theft, or non-receipt of the card. <p>For subsequent fraudulent transactions occurring after the account was closed, a copy of the original cardholder letter and the issuer's written certification that the account had been closed and the date the account was closed.</p>
DE 72 (Data Record)	None
Notes	<p>A Cardholder letter or form sent as supporting documentation must be the result of contact with the cardholder.</p> <p>The Expedited Billing Dispute Resolution Process (Fraud) form may be used if the MasterCard card account is closed. Before processing the chargeback using this form, the issuer must block the account on its host; list the account number on the MasterCard Stand in Account File with a "capture card" response until card expiration, and report the transaction to SAFE.</p>

3.31.4 Proper Use for Acquirer's Second Presentment

The conditions shown below represent valid options that the acquirer may choose to process a second presentment for message reason code 4871.

An acquirer has second presentment rights under this message reason code if any of the following conditions exist:

- The country or region in which either the acquirer or issuer is located does not have an applicable intraregional chip/PIN liability shift or does not participate in the interregional Chip Liability Shift Program.
- The transaction was a valid chip/PIN transaction.
- The transaction occurred at a hybrid PIN-capable terminal and did not involve a hybrid PIN-preferring card.
- The transaction involved CVM fallback from PIN to signature or no CVM, unless transaction data in DE 55 indicates "PIN Entry Required and PIN Pad Not Present or Not Working."
- The transaction occurred at a hybrid PIN-capable terminal and was magnetic stripe-read or key-entered as the result of technical fallback and was properly identified as such in the Authorization Request/0100 message and in the First Presentment/1240 message.
- **Authorization Approval After the FNS Date.** An acquirer may process a second presentment if the issuer approved the transaction after submitting two or more chargebacks involving the same MasterCard card account (for this purpose, "account" means primary account number [PAN], or PAN and expiration date) for any of the following message reason codes: 4837, 4870, or 4871. Message reason code 4863 first chargebacks will be included in the FNS count once the FNS fraud chargeback count is two or greater.

The Fraud Notification Service (FNS) alerts the acquirer in the event that the issuer has submitted two or more chargebacks involving the same MasterCard card account for any of the message reason codes listed immediately above. FNS places the date on which the issuer submitted the second such fraud-related chargeback in PDS 0200 (Fraud Notification Date), subfield 1 (Fraud Notification Service Date) of the First Chargeback/1442 message. If PDS 0200, subfield 1 is present and contains a date value that is earlier than the authorization approval date of the disputed transaction, the acquirer may process a second presentment as described in the table, Two or More Previous Fraud-related Chargebacks.

- **FNS Counter Exceeds 35 Fraud-Related Chargebacks.** An acquirer may process a second presentment if the issuer submitted more than 35 chargebacks in aggregate involving the same account (as defined above) for message reason codes 4837, 4870, or 4871. Message reason code 4863 first chargebacks will be included in the FNS count once the FNS fraud chargeback count is two or greater.

The FNS provides the acquirer with the total number of fraud-related chargebacks submitted by the issuer involving the same account. FNS places the total chargeback count in PDS 0200, subfield 2 (Fraud Notification Service Chargeback Counter) of the First Chargeback/1442 message. As described in the Fraud-related Chargeback Counter Exceeds Threshold table, the acquirer may process a second presentment if PDS 0200, subfield 2 is present and contains a chargeback counter value that **exceeds 35** (a value of 36 or more).

Two or More Previous Fraud-related Chargebacks

IPM Second Presentment Message 2713

Reason Code

Invalid Chargeback

Second Presentment Condition

The issuer previously charged back two or more transactions involving the same MasterCard card account prior to the authorization approval date of the disputed transaction for any of the following message reason codes: 4837, 4863, 4870 or 4871.

Supporting Documents

None

DE 72 (Data Record)

One of the following:

- FNS
- NN MMDDYY NN MMDDYY AUTH MMDDYY

Notes

The following applies to the use of DE 72 (Data Record):

- Use **FNS** when the authorization approval date of the disputed transaction is later than the date value provided by the Fraud Notification Service in PDS 0200, subfield 1 of the First Chargeback/1442 message.
 - Use **NN MMDDYY** for a previous chargeback by replacing **NN** with the last two digits of the message reason code and **MMDDYY** with the Central Site Business Date. For **AUTH MMDDYY**, replace **MMDDYY** with the authorization approval date of the disputed transaction.
-

Fraud-related Chargeback Counter Exceeds Threshold

IPM Second Presentment Message 2713

Reason Code

Invalid Chargeback

Second Presentment Condition

The issuer previously charged back more than 35 transactions involving the same account for any of the following message reason codes: 4837, 4863, 4870 or 4871.

Supporting Documents

None

DE 72 (Data Record)

FNS COUNT NN

Fraud-related Chargeback Counter Exceeds Threshold

Notes	Replace NN with the chargeback count value provided by the Fraud Notification Service in PDS 0200, subfield 2 of the First Chargeback/1442 message. The chargeback count value must be 36 or greater.
--------------	--

Not Reported to SAFE

IPM Second Presentment Message Reason Code	2713 Invalid chargeback
Second Presentment Condition	The acquirer can show that the issuer did not properly report the transaction to SAFE on or before the chargeback date.
Supporting Documents	Documentation that supports the second presentment from the Acquirer's Loss Data File, the Acquirer Loss Data Report (AF739010-BB), or the Acquirer Transaction Data Report via Fraud Reporter.
DE 72 (Data Record)	None
Notes	None

Authorized Online Transaction

IPM Second Presentment Message Reason Code	2008 Issuer authorized the transaction.
Second Presentment Condition	Both of the following: <ul style="list-style-type: none"> The transaction was authorized online. Did not involve a valid EMV chip card as evidenced by the service code in DE 35 of the Authorization Request/0100 message.
Supporting Documents	None
DE 72 (Data Record)	INV SERVICE CODE X
Notes	Where X is the value contained in position 1 of the three-digit service code transmitted by the card to the terminal. X must be a value other than 2 or 6 .

Chip Transaction Authorized Online and DE 55 Not Provided

IPM Second Presentment Message 2008

Reason Code

Issuer authorized the transaction

Second Presentment Condition

The transaction was authorized online and DE 55 was not provided in the First Presentment/1240 message.

And

One of the following:

- The acquirer can prove that the transaction was completed with chip and PIN.
- Transaction was completed with chip while the card was not PIN-preferring.
- The result of CVM fallback

Supporting Documents

None

DE 72 (Data Record)

TRANS AUTHORIZED MMDDYY NNNNNN

Notes

None

Technical Fallback

IPM Second Presentment Message 2008

Reason Code

Issuer authorized the transaction.

Second Presentment Condition

The acquirer can prove the transaction was the result of technical fallback at a PIN-capable terminal.

Supporting Documents

None

DE 72 (Data Record)

TECHNICAL FALLBACK

Notes

None

Valid Chip/PIN Transaction

IPM Second Presentment Message 2008

Reason Code

Issuer authorized transaction.

Valid Chip/PIN Transaction	
Second Presentment Condition	<p>The acquirer can prove that a valid chip/PIN transaction occurred in which the PIN was either:</p> <ol style="list-style-type: none"> 1. Verified offline by the chip 2. Present in the Authorization Request/0100 message and verified online by the issuer.
Supporting Documents	DE 55 and mandatory subelements
DE 72 (Data Record)	<p>One of the following corresponding to the Second Presentment condition:</p> <ol style="list-style-type: none"> 1. OFFLINE PIN 2. PIN MMDDYY NNNNNN
Notes	Where MMDDYY is the authorization date and NNNNNN is the authorization approval code.
Chip Transaction—DE 55 Not Provided—Did Not Require Online Authorization	
IPM Second Presentment Message Reason Code	2700 See Corresponding Documentation/Chargeback Remedied
Second Presentment Condition	<p>The transaction did not require online authorization and DE 55 was not provided in the First Presentment/1240 message and one of the following:</p> <ul style="list-style-type: none"> • The acquirer can prove that the transaction was completed with chip and PIN. • Completed with chip while the card was not PIN-preferring • The result of CVM fallback
Supporting Documents	DE 55 and mandatory subelements
DE 72 (Data Record)	CHIP TRANSACTION
Notes	None
DE 55 was Provided in First Presentment/1240 Message	
IPM Second Presentment Message Reason Code	2713 Invalid chargeback

DE 55 was Provided in First Presentment/1240 Message

Second Presentment Condition	DE 55 was provided in the First Presentment/1240 message and one of the following: <ul style="list-style-type: none"> • The acquirer can prove that the transaction was completed with chip and PIN. • Completed with chip while the card was not PIN-preferring • The result of CVM fallback
Supporting Documents	None
DE 72 (Data Record)	DE 55 PREVIOUSLY PROVIDED
Notes	None

Invalid Chargeback

IPM Second Presentment Message Reason Code 2713

Invalid chargeback

Second Presentment Condition	The transaction involved an issuer or acquirer located in a country or region without an applicable intraregional chip/PIN liability shift or that does not participate in the interregional Chip Liability Shift Program at Level 2.
Supporting Documents	None
DE 72 (Data Record)	CHIP LIABILITY NA
Notes	None

3.31.5 Arbitration Chargeback

If the first chargeback was valid and the acquirer failed to remedy the dispute properly, the issuer may continue the chargeback with the same message reason code originally processed (4871).

The issuer may use the following additional message reason codes to submit an arbitration chargeback.

- **48xx**—New valid chargeback reason
- **4901**—Required documentation not received to support prior Second Presentment/1240
- **4902**—Documentation received was illegible
- **4903**—Scanning error—unrelated documents or partial scan
- **4905**—Invalid Acquirer Reference Data on Second Presentment/1240 (2001); documentation was received or was not required

- **4908**—Invalid Acquirer Reference Data on Second Presentment/1240 (2004); documentation was received

Refer to section Processing Second Presentment/1240 Messages for the standard procedure.

3.31.6 Arbitration Case Filing

Refer to section Processing Arbitration Chargebacks (Arbitration Chargeback/1442 Message) for the standard procedure. Refer to section 6, Arbitration Procedures for Arbitration Case examples.

3.32 Message Reason Code 4999—Domestic Chargeback Dispute (Europe Region Only)

Issuers **only** may use message reason code 4999 in the case of a centrally acquired domestic transaction, or a domestic transaction processed through the MasterCard Network, where a chargeback is available according to the applicable domestic rule, but cannot be processed under a different message reason code.

3.32.1 Requirements for Issuer's First Chargeback, Acquirer's Second Presentment, and Issuer's Arbitration Chargeback

Members must follow the requirements for the applicable domestic chargeback rules. The applicable domestic chargeback reason code must be provided.

3.32.2 Improper Use of Message Reason Code 4999

The issuer **may not** use this reason code when the transaction was a MasterCard Commercial Payments Account transaction. A MasterCard Commercial Payments Account transaction occurs when PDS 0002 (GCMS Product Identifier) was MAP (MasterCard Commercial Payments Account) in the First Presentment/1240 message.

3.32.3 Arbitration Case Filing

Arbitration of these disputes will be handled domestically.

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4.1 Overview

The Single Message System (formerly known as the MasterCard® Debit Switch [MDS]) processes financial transactions. Authorization, clearing, and settlement occur in a single message.

This section contains information about exception processing of financial transactions processed on the Single Message System. Exception processing occurs:

- When an acquirer determines an error has been made, the acquirer can correct the error through an adjustment. An issuer may have the option of a chargeback.
- When the issuer determines a transaction may be invalid, the issuer may return the transaction to the acquirer as a chargeback.

The Single Message System will process a reversal transaction for the amount of the exception which will transfer the disputed funds between the two parties.

Issuers and acquirers that are connected to the Single Message System process exceptions using NICS™. Refer to the *NICS User Guide* for information.

4.2 Exception Transaction Types

Customers must support the following types of exceptions:

- Adjustment performed by the acquirer
- Chargeback and Correction of a Chargeback performed by the issuer
- Representment (also known as “second presentment”) and Correction of Representation performed by the acquirer

4.3 Supporting Documentation

For procedures to process supporting documentation, refer to MasterCard Connect™ > **Publications** > **Library** > **MasterCom System**.

4.4 Arbitration Case Filing

If the chargeback was valid and the acquirer failed to remedy the dispute properly, the issuer may file an arbitration case.

A customer with access to the Case Filing application will receive the ruling letter through the Case Filing application. An issuer that does not have access to the Case Filing application will receive the ruling letter via fax to the number provided on the *Dispute Resolution Management Hub Site Electronic Case Filing* (Form 682). An acquirer that does not have

access to the Case Filing application will receive the ruling letter via fax number provided electronically with the representment.

Refer to the individual reason codes for requirements.

For the procedure and requirements applicable to appeal an arbitration case, refer to section 6.8 Arbitration or Compliance Case Appeals.

4.5 Acquirer Adjustment Reason Codes

The following message reason codes are available for an acquirer to perform Single Message System adjustments and corrections.

Reason Code	Description
06	Correction of a Representment
10	Correction of an ATM Terminal Malfunction
20	Returned Item (U.S. Shared Deposits Only)
24	Empty Deposit Envelope (U.S. Shared Deposits Only)
25	Error in Addition (U.S. Shared Deposits Only)
26	Error in Settlement (U.S. Shared Deposits Only)
27	Customer Keyed Wrong Amount (U.S. Shared Deposits Only)
28	Non-Cash Item Deposited (U.S. Shared Deposits Only)
29	Foreign/Counterfeit Currency Deposited (U.S. Shared Deposits Only)
85	Adjustment Reversal

4.5.1 Message Reason Code 06—Correction of a Representment

The acquirer may use message reason code 06 when the acquirer needs to correct a representment.

4.5.1.1 Acquirer Correction

The table shown below details the requirements for this adjustment message reason code.

Correction Condition	The acquirer is reversing a representment, thereby canceling the original presentment.
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Time Frame	Between 1 and 10 calendar days after the representment settlement date.
Adjustment Message Reason Code	06
Supporting Documents	None
Additional Information	None
Notes	<p>The acquirer has the option of submitting a new representment. However, the required representment documentation must be provided within 10 calendar days of the original representment date.</p> <p>NICS™ only allows one correction per representment. If the acquirer determines an error occurred with the corrected representment, the acquirer must submit the <i>MDS Exception Item Processing Request</i> (Form 500) with a NICS screen print of the Adjustment History window within 10 calendar days of the original representment settlement date.</p>

4.5.1.2 Issuer Chargeback

An issuer chargeback is not available for this message reason code.

4.5.1.3 Arbitration Case Filing

An arbitration case filing is not available as a chargeback or representment is not valid for this message reason code.

4.5.2 Message Reason Code 10—Correct an ATM Terminal Malfunction

The acquirer may use this message reason code to correct an ATM terminal malfunction.

4.5.2.1 Acquirer Correction

The table shown below details the requirements for this adjustment message reason code.

Correction Condition	The acquirer is correcting an ATM terminal malfunction.
Time Frame	<p>For debit adjustments, between 1 and 45 calendar days after the transaction settlement date.</p> <p>For credit adjustments, between 1 and 120 calendar days after the transaction settlement date.</p>
Adjustment Message Reason Code	10
Supporting Documents	None

Additional Information	None
Notes	<p>When an adjustment is for the full amount of the original transaction, any ATM access fee must be included in the adjustment amount.</p> <p>An Issuer must accept a debit adjustment providing the adjustment was processed within 10 calendar days of the settlement date of the original transaction.</p> <p>An Issuer must accept a credit adjustment, regardless of the timeframe.</p> <p>NICS™ only allows one correction per adjustment. If the acquirer determines an error occurred with the corrected adjustment, the acquirer must submit the <i>MDS Exception Item Processing Request</i> (Form 500) with a NICS screen print of the Adjustment History window within 10 calendar days of the original adjustment settlement date.</p>

If the acquirer determines an error occurred with processing this message reason code 10, the acquirer may process a message reason code 85–Adjustment Reversal.

After performing a message reason code 85–Adjustment Reversal the acquirer has the option of submitting a new adjustment message reason code 10.

4.5.2.2 Issuer Chargeback

The issuer may process a chargeback using message reason code 17–Cash Dispute–ATM Only, 95–Invalid Adjustment: Account Closed or 96–Invalid Adjustment: Insufficient Funds. Refer to the individual chargeback message reason codes in section 4.6 for requirements.

4.5.2.3 Arbitration Case Filing

Refer to the individual chargeback message reason codes in section 4.6 for arbitration case filing requirements.

4.5.3 Message Reason Code 20—Returned Item (U.S. Shared Deposits Only)

The acquirer may use this message reason code when the acquirer received a returned item or notice of non-payment for a non-negotiable item.

4.5.3.1 Acquirer Adjustment

The table shown below details the requirements for this adjustment message reason code.

Adjustment Condition	The acquirer has received a returned item or notice of non-payment for a non-negotiable item.
Time Frame	One business day following receipt of the returned item or notice of non-payment for a non-negotiable item.

Adjustment Message Reason Code	20
Supporting Documents	<p>One of the following:</p> <ul style="list-style-type: none"> • A copy of the front and back of the returned item • A copy of the notice of non-payment
Additional Information	Optional
Notes	<p>The original returned or non-negotiable item must be sent to the issuer (the proof of completing such act rests with the acquirer) within three business days of the adjustment processing date, or, to the extent permitted under the Check Clearing for the 21st Century Act ("Check 21 Act"), 12 U.S.C. § 5001 et seq., a substitute check meeting the requirements of the Check 21 Act must be transmitted to the issuer within three business days of the adjustment processing date. The copy of the returned or non-negotiable item that is processed through the MasterCom system (the "MasterCom Copy") is not intended to qualify or meet the requirements of a substitute check under the Check 21 Act, and under no circumstances shall the acquirer or issuer treat such MasterCom Copy as a substitute check under the Check 21 Act.</p>

4.5.3.2 Issuer Chargeback

The issuer may process a chargeback using message reason code 30—Cardholder Disputed Amount (U.S. Shared Deposits Only). Refer to the individual chargeback message reason code in section 4.6 for requirements.

4.5.3.3 Arbitration Case Filing

An arbitration case filing is not available as a representment is not valid for this message reason code.

4.5.4 Message Reason Code 24—Empty Deposit Envelope (U.S. Shared Deposits Only)

The acquirer may use this message reason code when an empty deposit envelope was received.

4.5.4.1 Acquirer Adjustment

The table shown below details the requirements for this adjustment message reason code.

Adjustment Condition	The acquirer has received an empty deposit envelope.
Time Frame	Between 1 and 5 calendar days from the settlement date.

Adjustment Message Reason Code	24
Supporting Documents	None
Additional Information	Optional
Notes	None

4.5.4.2 Issuer Chargeback

The issuer may process a chargeback using message reason code 30—Cardholder Disputed Amount (U.S. Shared Deposits Only). Refer to the individual chargeback message reason code in section 4.6 for requirements.

4.5.4.3 Arbitration Case Filing

An arbitration case filing is not available as a representment is not valid for this message reason code.

4.5.5 Message Reason Code 25—Error in Addition (U.S. Shared Deposits Only)

The acquirer may use this message reason code to correct an addition error with the cardholder's deposit.

4.5.5.1 Acquirer Adjustment

The table shown below details the requirements for this adjustment message reason code.

Adjustment Condition	The acquirer is correcting an addition error with the cardholder's deposit.
Time Frame	Between 1 and 5 calendar days from the settlement date.
Adjustment Message Reason Code	25
Supporting Documents	None
Additional Information	Optional
Notes	None

4.5.5.2 Issuer Chargeback

The issuer may process a chargeback using message reason code 30—Cardholder Disputed Amount (U.S. Shared Deposits Only). Refer to the individual chargeback message reason code in section 4.6 for requirements.

4.5.5.3 Arbitration Case Filing

An arbitration case filing is not available as a representment is not valid for this message reason code.

4.5.6 Message Reason Code 26—Error in Settlement (U.S. Shared Deposits Only)

The acquirer may use this message reason code to correct a settlement error.

4.5.6.1 Acquirer Adjustment

The table shown below details the requirements for this adjustment message reason code.

Adjustment Condition	The acquirer is correcting an error settlement.
Time Frame	Between 1 and 5 calendar days from the settlement date.
Adjustment Message Reason Code	26
Supporting Documents	None
Additional Information	Optional
Notes	None

4.5.6.2 Issuer Chargeback

The issuer may process a chargeback using message reason code 30—Cardholder Disputed Amount (U.S. Shared Deposits Only). Refer to the individual chargeback message reason code in section 4.6 for requirements.

4.5.6.3 Arbitration Case Filing

An arbitration case filing is not available as a representment is not valid for this message reason code.

4.5.7 Message Reason Code 27—Customer Keyed Wrong Amount (U.S. Shared Deposits Only)

The acquirer may use this message reason code to correct a keying error with the cardholder's deposit.

4.5.7.1 Acquirer Adjustment

The table shown below details the requirements for this adjustment message reason code.

Adjustment Condition	The acquirer is correcting a keying error with the cardholder's deposit.
Time Frame	Between 1 and 5 calendar days from the settlement date.
Adjustment Message Reason Code	27
Supporting Documents	None
Additional Information	Optional
Notes	None

4.5.7.2 Issuer Chargeback

The issuer may process a chargeback using message reason code 30—Cardholder Disputed Amount (U.S. Shared Deposits Only). Refer to the individual chargeback message reason code in section 4.6 for requirements.

4.5.7.3 Arbitration Case Filing

An arbitration case filing is not available as a representment is not valid for this message reason code.

4.5.8 Message Reason Code 28—Non-Cash Item Deposited (U.S. Shared Deposits Only)

The acquirer may use this message reason code when the acquirer received a non-cash item.

4.5.8.1 Acquirer Adjustment

The table shown below details the requirements for this adjustment message reason code.

Adjustment Condition	The acquirer has received a non-cash item.
Time Frame	One business day following receipt of the non-cash item.
Adjustment Message Reason Code	28
Supporting Documents	A copy of the front and back of the non-cash item
Additional Information	Optional
Notes	The original non-cash item must be sent to the issuer (the proof of completing such act rests with the acquirer) within three business days of the adjustment processing date.

4.5.8.2 Issuer Chargeback

The issuer may process a chargeback using message reason code 30—Cardholder Disputed Amount (U.S. Shared Deposits Only). Refer to the individual chargeback message reason code in section 4.6 for requirements.

4.5.8.3 Arbitration Case Filing

An arbitration case filing is not available as a representment is not valid for this message reason code.

4.5.9 Message Reason Code 29—Foreign/Counterfeit Currency Deposited (U.S. Shared Deposits Only)

The acquirer may use this message reason code when foreign currency or counterfeit currency was deposited into an ATM.

4.5.9.1 Acquirer Adjustment

The table shown below details the requirements for this adjustment message reason code.

Adjustment Condition	The acquirer is reversing a foreign or counterfeit currency deposit.
Time Frame	Between 1 and 5 calendar days from the settlement date.
Adjustment Message Reason Code	29
Supporting Documents	None
Additional Information	Optional
Notes	None

4.5.9.2 Issuer Chargeback

The issuer may process a chargeback using message reason code 30—Cardholder Disputed Amount (U.S. Shared Deposits Only). Refer to the individual chargeback message reason code in section 4.6 for requirements.

4.5.9.3 Arbitration Case Filing

An arbitration case filing is not available as a representment is not valid for this message reason code.

4.5.10 Message Reason Code 85—Adjustment Reversal

The acquirer may use this message reason code to reverse an adjustment.

4.5.10.1 Acquirer Adjustment

The table shown below details the requirements for this adjustment message reason code.

Adjustment Condition	The acquirer is reversing an adjustment.
Time Frame	Between 1 and 10 calendar days after the original adjustment settlement date.
Adjustment Message Reason Code	85
Supporting Documents	None
Additional Information	Optional
Notes	NICS™ only allows one correction per adjustment. If the acquirer determines an error occurred with the corrected adjustment, the acquirer must submit the <i>MDS Exception Item Processing Request</i> (Form 500) with a NICS screen print of the Adjustment History window within 10 days of the original adjustment.

4.5.10.2 Issuer Chargeback

An issuer chargeback is not available for this message reason code.

4.5.10.3 Arbitration Case Filing

An arbitration case filing is not available as a chargeback or representment is not valid for this message reason code.

4.6 Chargeback Reason Codes

The following message reason codes are available for an issuer to perform Single Message System chargebacks and corrections.

Reason Code	Description
03	Correction of a Chargeback
17	Cash Dispute-ATM Only
30	Cardholder Disputed Amount (U.S. Shared Deposits Only)
70	Chip Liability Shift
71	Transaction Amount Differs
73	Duplicate Transaction
74	No Cardholder Authorization
75	Credit Not Received
79	Goods or Services Not Provided
80	Late Presentment
95	Invalid Adjustment: Account Closed
96	Invalid Adjustment: Insufficient Funds

4.6.1 Message Reason Code 03—Correction of a Chargeback

The issuer may use this message reason code to reverse a chargeback.

4.6.1.1 Issuer Correction

The table shown below details the requirements for this chargeback message reason code.

Correction Condition	The issuer is reversing a chargeback.
Time Frame	Between 1 and 10 calendar days after the chargeback settlement date.
Adjustment Message Reason Code	03
Supporting Documents	None
Additional Information	None
Notes	<p>The issuer has the option of submitting a new chargeback.</p> <p>NICS™ only allows one correction per chargeback. If the issuer determines an error occurred with the corrected chargeback, the issuer must submit the <i>MDS Exception Item Processing Request</i> (Form 500) with a NICS screen print of the Adjustment History window within 10 calendar days of the original chargeback settlement date.</p>

4.6.1.2 Acquirer Representment

An acquirer representment is not available for this message reason code.

4.6.1.3 Arbitration Case Filing

An arbitration case filing is not available as a representment is not valid for this message reason code.

4.6.2 Message Reason Code 17—Cash Dispute-ATM Only

The issuer may use message reason code 17 to dispute an ATM cash withdrawal.

4.6.2.1 Issuer Chargeback

The table shown below details the requirements for this message reason code.

Chargeback Condition	The cardholder contacted the issuer alleging that some or all of the funds debited from the cardholder's account as the result of an ATM withdrawal were not dispensed.
Time Frame	Between 5 and 120 calendar days from the transaction settlement date

Chargeback Message Reason Code	17
Supporting Documents	None
Notes	<p>The issuer may chargeback only the disputed amount.</p> <p>When a chargeback is for the full amount of the original transaction, any ATM access fee may be included in the chargeback amount.</p>

4.6.2.2 Acquirer Representment (Second Presentment)

The table shown below details the requirements of the second presentment for this message reason code.

Second Presentment Condition	The acquirer can provide evidence that the funds were correctly dispensed.
Time Frame	45 calendar days from the chargeback settlement date
Second Presentment Message Reason Code	13
Supporting Documents	<p>Supporting documentation must be provided within 10 calendar days of the representment settlement date.</p> <p>The supporting documentation must come from the ATM or PIN-based In-branch journal and, at minimum, must include:</p> <ul style="list-style-type: none"> • Transaction amount • Transaction type • Transaction date and time • Account accessed • Primary account number read from Track 2 of the magnetic stripe or from the chip • ATM or PIN-based In-branch Terminal number • Transaction trace • The ATM or PIN-based In-branch Terminal financial activity that occurred immediately before and after the disputed Transaction.

Notes	Supporting documentation must be in English or accompanied by an English translation. In addition to the Supporting Documentation, the acquirer may provide a transaction report. When provided, the transaction report must be accompanied by an explanation describing each element of the report and its definition in English. If applicable, domestic rules must be provided with Supporting Documentation.
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4.6.2.3 MasterCard Automated Reversal

The table shown below details the automated reversal process.

MasterCard Automated Reversal Condition	Both of the following: <ul style="list-style-type: none">• Acquirer representment supporting documentation was not provided via MasterCom within 10 calendar days of the representment settlement date.• Both the issuer and the acquirer are not in Europe
Time Frame	11 calendars days from the representment settlement date
MasterCard Automated Reversal Message Reason Code	19
Supporting Documents	None
Notes	MasterCard will credit the issuer and debit the acquirer.

4.6.2.4 Arbitration Case Filing

The table shown below details the requirements of the arbitration case filing for this message reason code.

Arbitration Case Filing Condition	One of the following: <ul style="list-style-type: none">• The issuer failed to receive representment document and the representment was not reversed• Representment documentation is illegible• Representment documentation is invalid
Time Frame	45 calendar days from the representment settlement date

Supporting Documents	<p>All of the following:</p> <ul style="list-style-type: none"> • A completed <i>Dispute Resolution Management Hub Site Electronic Case Filing</i> (Form 682) • Second presentment supporting documentation as provided by the acquirer
Notes	<p>If applicable, domestic rules must be provided.</p> <p>MasterCom Pro Users: An arbitration case must be entered on-line via the MasterCom Pro Case Filing application.</p> <p>MasterCom Hosted Users: An arbitration case must be submitted to the Dispute Resolution Management Case Filing Hub Site via email to case_entry@mastercard.com.</p> <p>The issuer must include "ATM Dispute NUMBER" in the subject line. The issuer must replace "NUMBER" with a number determined by the issuer; the number must be different for each case submitted.</p> <p>MasterCard strongly recommends password protecting the files attached to the email. When the file is password protected, the issuer must provide the password for the files in a second email with "ATM Dispute NUMBER." The subject line "ATM Dispute NUMBER" is used to link the two emails.</p>

4.6.3 Message Reason Code 30—Cardholder Disputed Amount (U.S. Shared Deposits Only)

The issuer may use this message reason code when the Shared Deposit adjustment is invalid.

4.6.3.1 Issuer Chargeback

The table shown below details the requirements for this adjustment message reason code.

Chargeback Condition	The issuer is disputing the acquirer's adjustment of a Shared Deposit as invalid. The acquirer must have submitted the adjustment six or more calendar days after the original transaction settlement date.
Time Frame	Between 1 and 20 calendar days after the adjustment settlement date.
Chargeback Message Reason Code	30
Supporting Documents	None
Additional Information	Optional
Notes	None

4.6.3.2 Acquirer Representment

Representment is not available for this message reason code.

4.6.3.3 Arbitration Case Filing

An arbitration case filing is not available as a representment is not valid for this message reason code.

4.6.4 Message Reason Code 53—Defective/Not as Described—Intra-U.S. Region and U.S. Territories Only

The issuer may use message reason code 53 when the cardholder contacted the issuer alleging that the goods or services received were either defective or not as described.

4.6.4.1 Issuer Chargeback

The following table details the requirements for this message reason code.

General Use	
Chargeback Condition	Both of the following: <ul style="list-style-type: none">• Both the issuer and the acquirer are located in the United States, American Samoa, Guam, Northern Mariana Islands, Puerto Rico, and/or the U.S. Virgin Islands.• One of the following:<ul style="list-style-type: none">– When delivered from the merchant, the goods arrived broken or could not be used for the intended purpose.– Goods and services did not conform to their description. Examples include, but are not limited to:<ul style="list-style-type: none">– The cardholder states that the quality or workmanship of the product is not as described.– The cardholder states that the specified color, size, or quantity is not as described.– Terms and conditions of a contract including, but not limited to, 100 percent money back guarantee, written promises, or return policy.

General Use	
Time Frame	<p>One of the following:</p> <ul style="list-style-type: none"> Between 5 and 540 calendar days from the transaction settlement date for issues of interrupted services. Between 5 and 120 calendar days from the transaction settlement date or the delivery date the goods or services. <p>In addition,</p> <ul style="list-style-type: none"> Returned Merchandise. The issuer must wait 30 calendar days from the date the merchandise was returned before submitting a chargeback. If waiting the 30 calendar days would cause the issuer to exceed the 120 calendar day timeframe, the issuer may chargeback the transaction earlier than 30 calendar days. Delayed Delivery. When the date the goods or services were to be provided as agreed upon by the merchant and the cardholder has passed.
Chargeback Message Reason Code	53
Supporting Documents	<p>Cardholder email, letter, message or completed <i>Expedited Billing Dispute Resolution Process</i> (Form 1195) stating all of the following:</p> <ul style="list-style-type: none"> The cardholder engaged in the transaction The cardholder's description of the goods or services the cardholder expected to receive The cardholder's description of the goods or services the cardholder actually received The cardholder returned the goods or informed the merchant the goods were available for pickup. The cardholder contacted the merchant to resolve the dispute, and the merchant refused to adjust the price, repair or replace the goods or other things of value, or to issue a credit.
Notes	<p>The issuer may chargeback only the disputed amount.</p> <p>Supporting documentation must be in English or accompanied by an English translation.</p> <p>Supporting documentation must be provided within 10 calendar days of the chargeback settlement date.</p>

Counterfeit Goods	
Chargeback Condition	The cardholder states that the goods were purported to be genuine, but were counterfeit. "Counterfeit" means that the goods were not produced by an authorized manufacturer of the goods and therefore infringe on intellectual property rights.
Time Frame	120 calendar days
Chargeback Message Reason Code	53
Supporting Documents	<p>Cardholder email, letter, message or completed <i>Expedited Billing Dispute Resolution Process</i> (Form 1194) stating all of the following:</p> <ul style="list-style-type: none"> • The reason the cardholder believes that the goods are counterfeit • Disposition of the goods; Examples include but are not limited to: <ul style="list-style-type: none"> – The goods are in the possession of a governmental agency, such as customs – The goods are in the possession of the cardholder – The cardholder discarded the goods – The cardholder returned the goods to the Merchant
Notes	<p>Supporting documentation must be in English or accompanied by an English translation.</p> <p>Supporting documentation must be provided within 10 calendar days of the chargeback settlement date.</p>

4.6.4.2 Acquirer Representment (Second Presentment)

The following table details the requirements of the second presentment for this message reason code.

Second Presentment Condition	<p>The acquirer can provide evidence of one of the following:</p> <ul style="list-style-type: none"> • The dispute was corrected or resolved. • The goods were not counterfeit. • The chargeback was invalid.
Time Frame	45 calendar days of the chargeback settlement date
Second Presentment Message Reason Code	13
Supporting Documents	The merchant's explanation and documentation supporting the Second Presentment Condition.

Notes	Supporting documentation must be in English or accompanied by an English translation. Supporting documentation must be provided within 10 calendar days of the chargeback settlement date.
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4.6.4.3 Arbitration Case Filing

General Use	
Arbitration Case Filing Condition	The acquirer failed to remedy the dispute.
Time Frame	45 calendar days of the representment settlement date
Documentation Requirements	<p>All of the following:</p> <ul style="list-style-type: none"> • <i>Dispute Resolution Management Hub Site Electronic Case Filing</i> (Form 682) • Second presentment supporting documentation as provided by the acquirer • A new cardholder email, letter, message or completed <i>Expedited Billing Dispute Resolution Process</i> (Form 1195) rebutting the merchant's explanation • Documentation supporting the new cardholder letter which may include: <ul style="list-style-type: none"> – Documentation from an expert or professional that supports the cardholder's dispute about the level of quality or misrepresentation. – Other documentation necessary to support the validity of the dispute which may include, but is not limited to, the original receipt, invoice, work order, brochure, contract, or appraisal.

General Use

Notes

Supporting documentation must be in English or accompanied by an English translation.

A completed *Expedited Billing Dispute Resolution Process Form* (Form 1195) must be the result of contact with the cardholder.

MasterCom Pro Users: An arbitration case must be entered on-line via the MasterCom Pro Case Filing application.

MasterCom Hosted Users: An arbitration case must be submitted to the Dispute Resolution Management Case Filing Hub Site via fax to 1-636-722-7215.

Counterfeit Goods

Arbitration Case Filing Condition

The acquirer failed to remedy the dispute.

Time Frame

45 calendar days of the representment settlement date

Counterfeit Goods

Documentation Requirements

All of the following:

- *Dispute Resolution Management Hub Site Electronic Case Filing* (Form 682)
 - Second presentment supporting documentation as provided by the acquirer
 - A new cardholder email, letter, message or completed *Expedited Billing Dispute Resolution Process* (Form 1194) rebutting the merchant's explanation.
 - One of the following:
 - Documentation provided by a person purporting to be the owner or authorized representative of the owner of intellectual property rights for the goods purported to be counterfeit (which documentation may be available from a Web site) substantiating that the goods purchased are counterfeit;
 - Documentation substantiating that the merchant that sold the purported counterfeit goods was closed by a governmental agency for selling counterfeit goods now purported by the chargeback to be counterfeit; or
 - Documentation from a bona fide expert substantiating that the disputed goods are counterfeit, which documentation is on the expert's letterhead or validated by other information demonstrating that the opinion expressed is that of an expert.
-

Counterfeit Goods

Notes

The issuer should send an email message to ipinquiries@mastercard.com to report the cardholder's allegation of an intellectual property rights infringement.

Supporting documentation must be in English or accompanied by an English translation.

A completed *Expedited Billing Dispute Resolution Process Form* (Form 1194) must be the result of contact with the cardholder.

MasterCom Pro Users: An arbitration case must be entered on-line via the MasterCom Pro Case Filing application.

MasterCom Hosted Users: An arbitration case must be submitted to the Dispute Resolution Management Case Filing Hub Site via fax to 1-636-722-7215.

4.6.5 Message Reason Code 70—Chip Liability Shift

The issuer may use message reason code 70 when the cardholder disputed an unauthorized transaction performed with an EMV chip card.

4.6.5.1 Issuer Chargeback

The table shown below details the requirements for this message reason code.

Counterfeit Fraud

Chargeback Condition	All of the following: <ul style="list-style-type: none">• The cardholder contacted the issuer alleging that the transaction was fraudulent.• Both the issuer and the acquirer are located in a country or region that has adopted a domestic or intraregional chip liability shift, or that participates in the Global Chip Liability Shift Program for interregional transactions as shown in the below tables.• The transaction was conducted with a counterfeit card at a magnetic stripe reading-only ATM or POS terminal.• The validly issued card was a hybrid card.• The fraudulent transaction must be reported to SAFE on or before the date the chargeback is processed.
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Counterfeit Fraud

Time Frame	<p>For Maestro ATM transactions: Between 5 and 90 calendar days from the transaction settlement date.</p> <p>For all other transactions: Between 5 and 120 calendar days from the transaction settlement date.</p>
Supporting Documents	<p>One of the following:</p> <ul style="list-style-type: none"> • Cardholder letter, email, message or completed <i>Expedited Billing Dispute Resolution Process (Fraud)</i> (Form 1189) stating both of the following: - <ul style="list-style-type: none"> – Neither the cardholder nor anyone authorized by the cardholder engaged in the transaction. – The cardholder or another person authorized by the cardholder was in possession and control of all valid cards issued to the account at the time of the transaction. • Cardholder letter, email, message or <i>Expedited Billing Dispute Resolution Process (Fraud)</i> (Form 1189) stating that neither the cardholder nor anyone authorized by the cardholder engaged in the transaction and an issuer certification letter verifying counterfeit. <p>For subsequent counterfeit transactions occurring after the account was closed, a copy of the original cardholder letter, email, message or completed <i>Expedited Billing Dispute Resolution Process (Fraud)</i> (Form 1189) and the issuer's written certification stating the date the account was closed.</p>
Notes	<p>Supporting documentation must be in English or accompanied by an English translation.</p> <p>Supporting documentation must be provided within 10 calendar days of the chargeback settlement date.</p> <p>A completed <i>Expedited Billing Dispute Resolution Process (Fraud)</i> (Form 1189) must be the result of contact with the cardholder.</p>

Lost, Stolen, or Never Received Fraud	
Chargeback Condition	<p>All of the following:</p> <ul style="list-style-type: none">• The cardholder contacted the issuer alleging that the transaction was fraudulent.• Both the issuer and the acquirer are located in a country or region that has adopted a domestic or intraregional chip liability shift, or that participates in the Global Chip Liability Shift Program for interregional transactions as shown in the below tables.• The transaction was conducted at a magnetic stripe reading-only POS terminal without PIN as CVM.• The transaction was conducted with a hybrid card.• The fraudulent transaction must be reported to SAFE on or before the date the chargeback is processed.
Time Frame	<p>For Maestro ATM transactions: Between 5 and 90 calendar days from the transaction settlement date.</p> <p>For all other transactions: Between 5 and 120 calendar days from the transaction settlement date.</p>
Supporting Documents	<ul style="list-style-type: none">• Cardholder letter, email, message or completed <i>Expedited Billing Dispute Resolution Process (Fraud)</i> (Form 1189) stating:<ul style="list-style-type: none">– Neither the cardholder nor anyone authorized by the cardholder engaged in the transaction.– The card was lost, stolen, or never received at the time of the transaction.• Cardholder letter, email, message or completed <i>Expedited Billing Dispute Resolution Process (Fraud)</i> (Form 1189) stating that neither the cardholder nor anyone authorized by the cardholder engaged in the transaction and an issuer certification letter that the card was lost, stolen, or never received at the time of the transaction.
Notes	<p>Supporting documentation must be in English or accompanied by an English translation.</p> <p>Supporting documentation must be provided within 10 calendar days of the chargeback settlement date.</p> <p>A completed <i>Expedited Billing Dispute Resolution Process (Fraud)</i> (Form 1189) must be the result of contact with the cardholder.</p>

The following tables identify the effective dates for the Chip Liability Shift.

Chip Liability Shift Program for Domestic and Intraregional Transactions	
A chip liability shift in...	Effective for transactions dated on or after...
Domestic Programs	
Australia	13 April 2012 for MasterCard ATM transactions
Bangladesh	16 October 2015 for ATM transactions
Bhutan	16 October 2015 for ATM transactions
Canada	<ul style="list-style-type: none"> • 31 March 2011 for ATM transactions • 31 December 2015 for Maestro POS transactions
Europe region (all countries in region)	1 January 2005 for all transactions
India	20 October 2017 for ATM transactions
Latin America and the Caribbean	
Argentina	16 October 2015 for all transactions
Brazil	1 March 2008 for all transactions
Colombia	1 October 2008 for all transactions
Uruguay	16 October 2015 for all transactions
Venezuela	1 July 2009 for all transactions
All other countries and territories	17 October 2014 for all transactions
Maldives	16 October 2015 for ATM transactions
Nepal	16 October 2015 for ATM transactions
New Zealand	13 April 2012 for MasterCard ATM transactions
Sri Lanka	16 October 2015 for ATM transactions
United States region (consisting of the United States)	<ul style="list-style-type: none"> • 1 October 2015 for all POS transactions except automated fuel dispenser transactions (MCC 5542) • 21 October 2016 for ATM transactions • 1 October 2017 for automated fuel dispenser transactions (MCC 5542)
Intraregional Programs	
Asia Pacific region—For the following countries and territories only:	
Australia, Christmas Island, Cocos (Keeling) Islands, Cook Islands, New Zealand, Niue, Norfolk Island, and Tokelau	13 April 2012 for MasterCard ATM transactions

Chip Liability Shift Program for Domestic and Intraregional Transactions		
A chip liability shift in...	Effective for transactions dated on or after...	
Bangladesh, Bhutan, Maldives, Nepal, and Sri Lanka	16 October 2015	
India	20 October 2017	
Europe region	1 January 2005 for all transactions	
Latin America and the Caribbean region	1 January 2005 for all transactions	
Intercountry Programs		
Germany and United States	1 January 2015 through 20 October 2016 for Debit MasterCard ATM transactions	
Germany and Puerto Rico		
Germany and U.S. Virgin Islands		
Chip Liability Shift Program for Interregional Transactions		
In this region...	The following countries and territories participate...	Effective for transactions dated on or after...
Asia/Pacific	All	Currently in effect for Maestro POS transactions
	Australia and New Zealand	31 December 2015 (MasterCard ATM transactions)
	Bangladesh, Bhutan, Maldives, Nepal, and Sri Lanka	16 October 2015 for ATM transactions
	India	20 October 2017 for ATM transactions
	Indonesia	1 January 2016 (Maestro ATM transactions)
	All other countries and territories	19 April 2013 (Maestro ATM transactions)
Canada	All	<ul style="list-style-type: none">31 December 2015 for Maestro POS transactionsCurrently in effect for ATM transactions
Europe	All	Currently in effect for all transactions

Chip Liability Shift Program for Interregional Transactions

In this region...	The following countries and territories participate...	Effective for transactions dated on or after...
Latin America and the Caribbean	All	Currently in effect for Maestro POS transactions
	Mexico	1 September 2014 for all transactions
	Puerto Rico and U.S. Virgin Islands	<ul style="list-style-type: none"> 19 April 2013 for Maestro ATM transactions 21 October 2016 for MasterCard and Cirrus ATM transactions
	All other countries and territories	<ul style="list-style-type: none"> 18 October 2013 for MasterCard ATM transactions Currently in effect for Maestro and Cirrus ATM transactions
Middle East/Africa	All	Currently in effect for all transactions
United States	All	<ul style="list-style-type: none"> 19 April 2013 for Maestro ATM transactions 1 October 2015 for all Maestro POS transactions except automated fuel dispenser transactions (MCC 5542) 21 October 2016 for MasterCard and Cirrus ATM transactions 1 October 2017 for Maestro POS automated fuel dispenser transactions (MCC 5542)

4.6.5.2 Improper Use for Issuer Chargeback

The issuer must not initiate a chargeback using reason code 70 if one of the following:

- Fraud Notification Service alert
 - The issuer approved the transaction after submitting two or more chargebacks involving the same card account (for this purpose, “account” means Primary Account Number (PAN), or PAN and expiration date) for reason code 70 or 74.
 - The issuer submitted more than 35 chargebacks involving the same account (as defined above) for reason code 70 or 74.
- The issuer is currently listed in the *Global Security Bulletin* as limited to seven chargebacks involving the same card account (for this purpose, “account” means PAN, or PAN and expiration date) for reason code 70 or 74, and the issuer has already met or exceeded this amount for the account in question.

- The transaction was a properly identified contactless transaction.
- A Digital Secure Remote Payment transaction or any subsequent transaction for related partial shipment or recurring payment occurred. Refer to Appendix E for Digital Secure Remote Payment transaction identification requirements.
- Effective 1 October 2015 (1 October 2017 for automated fuel dispenser [MCC 5542] transactions), for United States issuers only—A U.S. issuer must not initiate a chargeback for lost, stolen, or never received card fraud if a chip transaction occurred with signature as the CVM outside of the U.S. region at a hybrid POS terminal supporting offline PIN as the only PIN CVM, with a U.S.-issued chip card personalized with online PIN as the only PIN CVM.
- Technical fallback occurred.

Term	Definition
Technical Fallback Transaction	In a technical fallback transaction, either the chip or the Hybrid POS Terminal failed, as shown by the presence of a value of 01, 79, or 80 in DE 22 (Point-of-Service Entry Mode), subfield 1 (POS Terminal PAN Entry Mode) in the Financial Transaction Request/0200 message and authorized online. Refer to the <i>Single Message System Specifications</i> manual for Data Element values.
Hybrid POS Terminal	<p>A POS Terminal that:</p> <ol style="list-style-type: none">1. Is capable of processing both contact chip transactions and magnetic stripe-based transactions;2. Has the equivalent hardware, software, and configuration as a hybrid POS terminal with full EMV Level 1 and Level 2 type approval status with regard to the chip technical specifications; and3. Has satisfactorily completed the MasterCard Terminal Integration Process (TIP) in the appropriate environment of use. <p>A Hybrid POS Terminal is identified with a value of 3, 5, 8, or 9 in DE 61 (Point-of-Service Data), subfield 11 (POS Card Data Terminal Input Capability Indicator) in the Financial Transaction Request/0200 message, as described in the <i>Single Message System Specifications</i> manual.</p>

4.6.5.3 Acquirer Representment (Second Presentment)

The table shown below details the requirements of the second presentment for this message reason code.

Second Presentment Condition	<p>One of the following:</p> <ul style="list-style-type: none"> • POS terminal is a hybrid terminal and the card is not a hybrid card (meaning the service code is not 2xx or 6xx) • The issuer previously charged back two or more transactions involving the same card account prior to the authorization approval date of the disputed transaction for reason code 70 or 74 • The issuer previously charged back more than 35 transactions involving the same card account for reason code 70 or 74 • The issuer did not properly report the transaction to SAFE on or before the chargeback date • A hybrid card was used at a hybrid POS terminal and the transaction was properly identified as fallback • The transaction involved an issuer or acquirer located in a country or region without an applicable domestic or intraregional Chip Liability Shift or that does not participate in the Global Chip Liability Shift for interregional transactions • On the chargeback date, the issuer was listed in the Global Security Bulletin as limited to seven chargebacks involving the same card account for reason code 70 or 74 and the FNS chargeback counter value exceeds seven
Time Frame	45 calendar days from the chargeback settlement date
Second Presentment Message Reason Code	13
Supporting Documents	An explanation and documentation supporting the Second Presentment Condition.
Notes	<p>Supporting documentation must be in English or accompanied by an English translation.</p> <p>Supporting documentation must be provided within 10 calendar days of the chargeback settlement date.</p>

4.6.5.4 Arbitration Case Filing

The following tables detail the requirements for this message reason code.

Arbitration Case Filing Condition	The acquirer failed to remedy the dispute.
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Time Frame	45 calendar days from the representment settlement date
Supporting Documents	Both of the following: <ul style="list-style-type: none">• A completed <i>Dispute Resolution Management Hub Site Electronic Case Filing</i> (Form 682)• Second presentment supporting documentation as provided by the acquirer
Notes	<p>MasterCom Pro Users: An arbitration case must be entered on-line via the MasterCom Pro Case Filing application.</p> <p>MasterCom Hosted Users: For an ATM transaction:</p> <ul style="list-style-type: none">• The arbitration case must be submitted to the Dispute Resolution Management Case Filing Hub Site via email to case_entry@mastercard.com.• The issuer must include "ATM Dispute NUMBER" in the subject line. The issuer must replace "NUMBER" with a number determined by the issuer; the number must be different for each case submitted.• MasterCard strongly recommends password protecting the files attached to the email. When the file is password protected, the issuer must provide the password for the files in a second email with "ATM Dispute NUMBER." The subject line "ATM Dispute NUMBER" is used to link the two emails.

4.6.6 Message Reason Code 71—Transaction Amount Differs

The issuer may use message reason code 71 when the cardholder contacted the issuer alleging that the cardholder was billed an incorrect amount.

4.6.6.1 Issuer Chargeback

The table shown below details the requirements for this message reason code.

Chargeback Condition	The billing discrepancy could be for one of the following reasons: <ul style="list-style-type: none">• The merchant's addition error that resulted in an incorrect total on the TID or other documentation.• The merchant increased the transaction amount without the cardholder's permission.• The imprinted amount or printed amount on the TID was processed instead of the correct transaction amount as evidenced by other information on the TID or documentation.• The cardholder paid for goods or services by other means. "Other means" may include the same card.
Time Frame	Between 5 and 120 calendar days from the transaction settlement date

Chargeback Message Reason Code	71
Supporting Documents	None
Notes	The issuer may chargeback only the disputed amount.

4.6.6.2 Acquirer Representment (Second Presentment)

The table shown below details the requirements of the second presentment for this message reason code.

Second Presentment Condition	The acquirer can provide evidence that the amount debited from the cardholder's account was correct.
Time Frame	45 calendar days from the chargeback settlement date
Second Presentment Message Reason Code	13
Supporting Documents	The merchant's explanation and documentation supporting the Second Presentment Condition.
Notes	Supporting documentation must be in English or accompanied by an English translation.

4.6.6.3 MasterCard Automated Reversal

The table shown below details the automated reversal process.

MasterCard Automated Reversal Condition	Both of the following: <ul style="list-style-type: none"> Acquirer representment supporting documentation was not provided via MasterCom within 10 calendar days of the representment settlement date. Both the issuer and the acquirer are not in Europe
Time Frame	11 calendars days from the representment settlement date
MasterCard Automated Reversal Message Reason Code	19
Supporting Documents	None
Notes	MasterCard will credit the issuer and debit the acquirer.

4.6.6.4 Arbitration Case Filing

The following table details the requirements for this message reason code.

Arbitration Case Filing Condition	The acquirer failed to remedy the dispute.
Time Frame	45 calendar days from the representment settlement date
Supporting Documents	<p>All of the following:</p> <ul style="list-style-type: none"> • A completed <i>Dispute Resolution Management Hub Site Electronic Case Filing</i> (Form 682) • The cardholder letter, email, message or completed <i>Expedited Billing Dispute Resolution Process Form</i> (Form 1186) stating the cardholder's account has been debited for one of the following: <ul style="list-style-type: none"> – An amount that is different from the original purchase amount – An incorrect amount when the merchant accepted an alternative form of payment to complete the transaction • Documentation supporting the cardholder's claim • Second presentment supporting documentation as provided by the acquirer
Notes	<p>Supporting documentation must be in English or accompanied by an English translation.</p> <p>A completed <i>Expedited Billing Dispute Resolution Process (Fraud)</i> (Form 1189) must be the result of contact with the cardholder.</p> <p>MasterCom Pro Users: An arbitration case must be entered on-line via the MasterCom Pro Case Filing application.</p> <p>MasterCom Hosted Users: An arbitration case must be submitted to the Dispute Resolution Management Case Filing Hub Site via fax to 1-636-722-7215.</p>

4.6.7 Message Reason Code 73—Duplicate Transaction

The issuer may use reason code 73 when the cardholder contacted the issuer alleging that the cardholder's account has been debited more than once for the same transaction.

4.6.7.1 Issuer Chargeback

The table shown below details the requirements for this message reason code.

Chargeback Condition	An issuer can determine that the transaction is a duplicate when the ATM or POS terminal number, transaction amount, transaction date, and authorization response code are identical for the transactions in question.
Time Frame	Between 5 and 120 calendar days from the transaction settlement date

Chargeback Message Reason Code	73
Supporting Documents	None
Notes	<p>MasterCard strongly recommends the issuer use message reason code 17–Cash Disputes–ATM Only for ATM transactions.</p> <p>MasterCard strongly recommends the issuer use message reason code 71–Disputed Amount for Maestro POS transactions to charge back the transaction as paid by other means. “Other means” may include the same card.</p>

4.6.7.2 Acquirer Representment (Second Presentment)

The table shown below details the requirements of the second presentment for this message reason code.

Second Presentment Condition	The acquirer can provide evidence to support two separate transactions, or proof that a credit was issued.
Time Frame	45 calendar days from the transaction settlement date
Second Presentment Message Reason Code	13
Supporting Documents	The merchant’s explanation and documentation supporting the Second Presentment Condition.
Notes	Supporting documentation must be in English or accompanied by an English translation.

4.6.7.3 MasterCard Automated Reversal

The table shown below details the automated reversal process.

MasterCard Automated Reversal Condition	<p>Both of the following:</p> <ul style="list-style-type: none"> Acquirer representment supporting documentation was not provided via MasterCom within 10 calendar days of the representment settlement date. Both the issuer and the acquirer are not in Europe
Time Frame	11 calendars days from the representment settlement date
MasterCard Automated Reversal Message Reason Code	19

Supporting Documents	None
Notes	MasterCard will credit the issuer and debit the acquirer.

4.6.7.4 Arbitration Case Filing

The following table details the requirements for this message reason code.

Arbitration Case Filing Condition	The acquirer failed to remedy the dispute.
Time Frame	45 calendar days from the representment settlement date
Supporting Documents	<p>All of the following:</p> <ul style="list-style-type: none">• A completed <i>Dispute Resolution Management Hub Site Electronic Case Filing</i> (Form 682)• A cardholder letter, email, message rebutting the merchant's explanation• If applicable, documentation supporting the cardholder's claim• Second presentment supporting documentation as provided by the acquirer
Notes	<p>Supporting documentation must be in English or accompanied by an English translation.</p> <p>MasterCom Pro Users: An arbitration case must be entered on-line via the MasterCom Pro Case Filing application.</p> <p>MasterCom Hosted Users: An arbitration case must be submitted to the Dispute Resolution Management Case Filing Hub Site via fax to 1-636-722-7215.</p>

4.6.8 Message Reason Code 74—No Cardholder Authorization

The issuer may use reason code 74 when the cardholder contacted the issuer alleging that the cardholder did not participate in or authorize the transaction.

4.6.8.1 Issuer Chargeback

The table shown below details the requirements for this message reason code.

Chargeback Condition	<p>One of the following:</p> <ul style="list-style-type: none"> • The transaction is a contactless transaction that exceeds the applicable contactless CVM limit and was completed without successful online PIN verification or on-device cardholder verification. • The UCAF collection indicator in DE 48 (Additional Data), subelement 42 (Electronic Commerce Indicators), Subfield 1 (Electronic Commerce Security Level Indicator and UCAF Collection Indicator, position 3 (UCAF Collection Indicator) contains a value of zero. • The UCAF data in DE 48 (Additional Data), subelement 43 (Static AAV for Maestro or MasterCard Advance Registration Program), position 1 contained a value of 3 (Transaction processed under the Maestro Advance Registration Program). • The Remote Payments Program Type value in DE 48 (Additional Data), subelement 48 (Mobile Program Indicators), subfield 1 (Remote Payments Program Type Identifier) contains a value of 2 (Acquirer domain). • The transaction is an intra-Brazil contactless magnetic stripe transaction that exceeds BRL 50 and online PIN was not the CVM. DE 22 (Point of Service Entry Mode), subfield 1 (POS Terminal PAN Entry Mode) contained a value of 91 and DE 61 (Point of Service [POS] Data), subfield 11 (POS Card Data Terminal Input Capability Indicator) contained a value of 3 or 4.
Time Frame	Between 5 and 120 calendar days from the transaction settlement date
Chargeback Message Reason Code	74
Supporting Documents	None
Notes	None

4.6.8.2 Acquirer Representment (Second Presentment)

The table shown below details the requirements of the second presentment for this message reason code.

Second Presentment Condition	One of the following conditions is met: <ul style="list-style-type: none">• The transaction was approved and PIN was the CVM• Fraud Notification Service (FNS): The issuer previously charged back two or more transactions involving the same card account prior to the authorization approval date of the disputed transaction for reason code 70 or 74• FNS: The issuer previously charged back more than 35 transactions involving the same card account for reason code 70 or 74• The issuer did not properly report the transaction to SAFE on or before the chargeback date• On the chargeback date, the issuer was listed in the <i>Global Security Bulletin</i> as limited to seven chargebacks involving the same card account for reason code 70 or 74 and the FNS chargeback counter value exceeds seven.• The merchant was located in a signature waiver country as defined in the <i>Transaction Processing Rules</i> manual, chapter 3—Acceptance Procedures, section Merchant Acceptance Procedures, subsection Maestro Cardholder Verification-PIN and Signature Requirements and can provide a cardholder signed transaction receipt.• A Digital Secure Remote Payment transaction or any subsequent transaction for related partial shipment or recurring payment occurred. Refer to Appendix E for Digital Secure Remote Payment transaction identification requirements.• The acquirer determines the chargeback is otherwise invalid.
Time Frame	45 calendar days from the chargeback settlement date
Second Presentment Message Reason Code	13
Supporting Documents	The merchant's explanation and documentation supporting the Second Presentment Condition.
Notes	Supporting documentation must be in English or accompanied by an English translation.

4.6.8.3 MasterCard Automated Reversal

The table shown below details the automated reversal process.

MasterCard Automated Reversal Condition	Both of the following: <ul style="list-style-type: none"> Acquirer representment supporting documentation was not provided via MasterCom within 10 calendar days of the representment settlement date. Both the issuer and the acquirer are not in Europe
Time Frame	11 calendar days from the representment settlement date
MasterCard Automated Reversal Message Reason Code	19
Supporting Documents	None
Notes	MasterCard will credit the issuer and debit the acquirer.

4.6.8.4 Arbitration Case Filing

The following table details the requirements for this message reason code.

Arbitration Case Filing Condition	The acquirer failed to remedy the dispute.
Time Frame	45 calendar days from the representment settlement date
Supporting Documents	All of the following: <ul style="list-style-type: none"> A completed <i>Dispute Resolution Management Hub Site Electronic Case Filing</i> (Form 682) The cardholder letter, email, message or completed <i>Expedited Billing Dispute Resolution Process Form</i> (Form 1189) stating the cardholder did not participate in or authorize the transaction. Second presentment supporting documentation as provided by the acquirer

Notes	<p>Supporting documentation must be in English or accompanied by an English translation.</p> <p>A completed <i>Expedited Billing Dispute Resolution Process (Fraud)</i> (Form 1189) must be the result of contact with the cardholder.</p> <p>MasterCom Pro Users: An arbitration case must be entered on-line via the MasterCom Pro Case Filing application.</p> <p>MasterCom Hosted Users: An arbitration case must be submitted to the Dispute Resolution Management Case Filing Hub Site via fax to 1-636-722-7215.</p>
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4.6.9 Message Reason Code 75—Credit Not Received

The issuer may use reason code 75 to dispute one of the following:

- An account was not credited.
- An account was debited instead of credited.

4.6.9.1 Issuer Chargeback

The table shown below details the requirements for this message reason code.

Chargeback Condition	The cardholder contacted the issuer alleging that the cardholder's account was not credited for a refund from a merchant or was inaccurately debited instead of credited.
Time Frame	<p>Between 5 and 120 calendar days from the transaction settlement date</p> <p>The 120 calendar days begin on one of the following:</p> <ul style="list-style-type: none">• The date the service was cancelled or the goods were returned.• The date on the credit documentation.• The date on the cardholder letter when the credit documentation was undated.• The date the issuer receives an undated cardholder letter.• The date the Timeshare was cancelled.
Chargeback Message Reason Code	75
Supporting Documents	None
Notes	This chargeback should be for the amount of the refund, or when the account is debited instead of credited, twice the amount of the refund.

4.6.9.2 Acquirer Representment (Second Presentment)

The table shown below details the requirements of the second presentment for this message reason code.

Second Presentment Condition	The acquirer can provide evidence to support one of the following: <ul style="list-style-type: none"> • The credit was processed to the cardholder's account. • The timeshare cancellation occurred more than 14 calendar days from the timeshare agreement date. • The transaction was correctly processed.
Time Frame	45 calendar days from the chargeback settlement date
Second Presentment Message Reason Code	13
Supporting Documents	The merchant's explanation and documentation supporting the Second Presentment Condition.
Notes	Supporting documentation must be in English or accompanied by an English translation.

4.6.9.3 MasterCard Automated Reversal

The table shown below details the automated reversal process.

MasterCard Automated Reversal Condition	Both of the following: <ul style="list-style-type: none"> • Acquirer representment supporting documentation was not provided via MasterCom within 10 calendar days of the representment settlement date. • Both the issuer and the acquirer are not in Europe
Time Frame	11 calendars days from the representment settlement date
MasterCard Automated Reversal Message Reason Code	19
Supporting Documents	None
Notes	MasterCard will credit the issuer and debit the acquirer.

4.6.9.4 Arbitration Case Filing

The following table details the requirements for this message reason code.

Arbitration Case Filing Condition	The acquirer failed to remedy the dispute.
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Time Frame	45 calendar days from the representment settlement date
Supporting Documents	<p>All of the following:</p> <ul style="list-style-type: none">• A completed <i>Dispute Resolution Management Hub Site Electronic Case Filing</i> (Form 682)• The cardholder letter, email, message or completed <i>Expedited Billing Dispute Resolution Process Form</i> (Form 1187) stating one of the following:<ul style="list-style-type: none">– The cardholder's account has not been credited for a refund from a merchant– The cardholder's account has not been credited for a cancelled timeshare agreement and the cancellation occurred within 14 days of the timeshare agreement date– The cardholder's account has been inaccurately debited instead of credited• A cardholder letter, email, message or completed <i>Expedited Billing Dispute Resolution Process Form</i> (Form 1187) is not required if the cardholder's documentation is one of the following:<ul style="list-style-type: none">– A credit slip– Credit advice– TID voided by the merchant– Merchant letter advisement to obtain credit from the issuer via chargeback• Documentation supporting the cardholder's claim• Second presentment supporting documentation as provided by the acquirer
Notes	<p>Supporting documentation must be in English or accompanied by an English translation.</p> <p>A completed <i>Expedited Billing Dispute Resolution Process (Fraud)</i> (Form 1187) must be the result of contact with the cardholder.</p> <p>MasterCom Pro Users: An arbitration case must be entered on-line via the MasterCom Pro Case Filing application.</p> <p>MasterCom Hosted Users: An arbitration case must be submitted to the Dispute Resolution Management Case Filing Hub Site via fax to 1-636-722-7215.</p>

4.6.10 Message Reason Code 79—Goods or Services Not Provided

The issuer may use reason code 79 when the cardholder claims goods or services were not received.

4.6.10.1 Issuer Chargeback

The table shown below details the requirements for this message reason code.

Chargeback Condition	The cardholder contacted the issuer alleging the cardholder's account has been debited for goods or services that were to be shipped, delivered or otherwise provided and were not received by the expected delivery date.
Time Frame	<p>Between 5 and 120 calendar days from the transaction settlement date or the date the goods or services were to be provided. One of the following conditions must be met before processing the chargeback:</p> <ul style="list-style-type: none"> • When the date the goods or services were to be provided as agreed upon by the merchant and the cardholder has passed. • When a specific delivery date is not provided, the issuer must wait 30 calendar days from the transaction settlement date. • When the determination has been made that the merchant will not provide the goods or services because, for example, the merchant is no longer in business. • When the cardholder cancelled the order for goods or services, the goods or services were not provided, and the cardholder did not receive a credit. <p>After 120 calendar days from the transaction settlement date or the date the goods or services were to be provided, the issuer may file a precompliance, followed by a compliance case (if applicable), when a system limitation prevents a valid chargeback.</p>
Chargeback Message Reason Code	79
Supporting Documents	None
Notes	<p>The issuer may chargeback only the disputed amount.</p> <p>This message reason code must not be used when the merchant was willing and able to provide the goods or services and the cardholder refused to accept the goods or services.</p>

4.6.10.2 Acquirer Representment (Second Presentment)

The table shown below details the requirements of the second presentment for this message reason code.

Second Presentment Condition	The acquirer can provide evidence to support one of the following: <ul style="list-style-type: none">• The goods or services were provided.• The merchant was willing and able to provide the goods or services and the cardholder refused to accept the goods or services.• The merchant and the cardholder agreed to provide the goods or services at a later date.
Time Frame	45 calendar days from the chargeback settlement date
Second Presentment Message Reason Code	13
Supporting Documents	The merchant's explanation and documentation supporting the Second Presentment Condition.
Notes	Supporting documentation must be in English or accompanied by an English translation.

4.6.10.3 MasterCard Automated Reversal

The table shown below details the automated reversal process.

MasterCard Automated Reversal Condition	Both of the following: <ul style="list-style-type: none">• Acquirer representment supporting documentation was not provided via MasterCom within 10 calendar days of the representment settlement date.• Both the issuer and the acquirer are not in Europe
Time Frame	11 calendars days from the representment settlement date
MasterCard Automated Reversal Message Reason Code	19
Supporting Documents	None
Notes	MasterCard will credit the issuer and debit the acquirer.

4.6.10.4 Arbitration Case Filing

The following table details the requirements for this message reason code.

Arbitration Case Filing Condition	The acquirer failed to remedy the dispute.
Time Frame	45 calendar days from the representment settlement date
Supporting Documents	<p>All of the following:</p> <ul style="list-style-type: none"> • A completed <i>Dispute Resolution Management Hub Site Electronic Case Filing</i> (Form 682) • The cardholder letter, email, message or completed <i>Expedited Billing Dispute Resolution Process Form</i> (Form 1188) stating all of the following: <ul style="list-style-type: none"> – The cardholder engaged in the transaction – The date the goods or services were to be provided as agreed upon by the merchant and the cardholder. – Description of the goods or services the cardholder expected to receive. – For electronic commerce transactions where the issuer authorized the transaction and the merchant was UCAF-enabled (DE 48, subelement 42 contained a UCAF Collection Indicator value of 1 or 2 in the Authorization Request/0100 message), documentation must include a statement that the cardholder engaged in the transaction and a reasonably specific description of the goods or services purchased. MasterCard will determine whether the documentation presented for the chargeback cycle contains sufficient detail. – If applicable, the reason the cardholder believes the merchant will not provide the goods or services. – If applicable, the cardholder cancelled the order for goods or services, the goods or services were not provided, and the cardholder did not receive a credit. • Documentation supporting the cardholder's claim • Second presentment supporting documentation as provided by the acquirer
Notes	<p>Supporting documentation must be in English or accompanied by an English translation.</p> <p>A completed <i>Expedited Billing Dispute Resolution Process (Fraud)</i> (Form 1188) must be the result of contact with the cardholder.</p> <p>MasterCom Pro Users: An arbitration case must be entered on-line via the MasterCom Pro Case Filing application.</p> <p>MasterCom Hosted Users: An arbitration case must be submitted to the Dispute Resolution Management Case Filing Hub Site via fax to 1-636-722-7215.</p>

4.6.11 Message Reason Code 80—Late Presentment

An issuer may use reason code 80 if the transaction was authorized offline by the chip and submitted into clearing more than seven calendar days after the transaction date.

4.6.11.1 Issuer Chargeback

The table shown below details the requirements for this message reason code.

Chargeback Condition	The issuer must use good-faith efforts to collect the transaction amount from the cardholder before the issuer exercises this chargeback. The issuer may use reason code 80 if all of the following conditions are met: <ul style="list-style-type: none">• The transaction was authorized offline by the chip.• The transaction was submitted into clearing more than seven calendar days after the transaction date.• The cardholder's account is closed or the cardholder's account does not contain sufficient funds to cover the transaction amount.
Time Frame	Between 5 and 120 calendar days from the transaction settlement date
Chargeback Message Reason Code	80
Supporting Documents	None
Notes	None

4.6.11.2 Acquirer Representment (Second Presentment)

The table shown below details the requirements of the second presentment for this message reason code.

Second Presentment Condition	The acquirer can provide evidence to support one of the following: <ul style="list-style-type: none">• The transaction date is within the seven-calendar-day time limit• The cardholder's account is open
Time Frame	45 calendar days from the chargeback settlement date
Second Presentment Message Reason Code	13
Supporting Documents	The merchant's explanation and documentation supporting the Second Presentment Condition.

Notes	Supporting documentation must be in English or accompanied by an English translation.
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4.6.11.3 MasterCard Automated Reversal

The table shown below details the automated reversal process.

MasterCard Automated Reversal Condition	Both of the following: <ul style="list-style-type: none"> Acquirer representment supporting documentation was not provided via MasterCom within 10 calendar days of the representment settlement date. Both the issuer and the acquirer are not in Europe
Time Frame	11 calendars days from the representment settlement date
MasterCard Automated Reversal Message Reason Code	19
Supporting Documents	None
Notes	MasterCard will credit the issuer and debit the acquirer.

4.6.11.4 Arbitration Case Filing

The following table details the requirements for this message reason code.

Arbitration Case Filing Condition	The acquirer failed to remedy the dispute.
Time Frame	45 calendar days from the representment settlement date
Documentation Requirements	All of the following: <ul style="list-style-type: none"> A completed <i>Dispute Resolution Management Hub Site Electronic Case Filing</i> (Form 682) Second presentment supporting documentation as provided by the acquirer
Notes	Supporting documentation must be in English or accompanied by an English translation. MasterCom Pro Users: An arbitration case must be entered on-line via the MasterCom Pro Case Filing application. MasterCom Hosted Users: An arbitration case must be submitted to the Dispute Resolution Management Case Filing Hub Site via fax to 1-636-722-7215.

4.6.12 Message Reason Code 95—Invalid Adjustment—Account Closed

An issuer may use message reason code 95 to chargeback an invalid adjustment when the account is closed.

4.6.12.1 Issuer Chargeback

The table shown below details the requirements for this chargeback message reason code.

Chargeback Condition	Both of the following: <ul style="list-style-type: none">• The account is closed.• The acquirer's adjustment must have been processed between 11 and 45 calendar days after the transaction settlement date.
Time Frame	Between 1 and 20 calendar days after the adjustment settlement date.
Chargeback Message Reason Code	95
Supporting Documents	None
Additional Information	Optional
Notes	None

4.6.12.2 Acquirer Representment (Second Presentment)

Representment is not available for this message reason code.

4.6.12.3 Arbitration Case Filing

An arbitration case filing is not available as a representment is not valid for this message reason code.

4.6.13 Message Reason Code 96—Invalid Adjustment—Insufficient Funds

An issuer may use message reason code 96 to chargeback an invalid adjustment when the account has insufficient funds.

4.6.13.1 Issuer Chargeback

The table shown below details the requirements for this chargeback message reason code.

Chargeback Condition	Both of the following: <ul style="list-style-type: none">• The account does not have sufficient funds.• The acquirer's adjustment must have been processed between 11 and 45 calendar days after the transaction settlement date.
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Time Frame	Between 1 and 20 calendar days after the adjustment settlement date.
Chargeback Message Reason Code	96
Supporting Documents	None
Additional Information	Optional
Notes	None

4.6.13.2 Acquirer Representment (Second Presentment)

Representment is not available for this message reason code.

4.6.13.3 Arbitration Case Filing

An arbitration case filing is not available as a representment is not valid for this message reason code.

Chapter 5 Arbitration Procedures

This section provides the procedures that customers must follow to file an arbitration case. It also provides examples to illustrate various arbitration cases.

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Overview

The following is an overview of the MasterCard arbitration procedures.

For MasterCard Dual Message System transactions, if an acquirer believes that an issuer has processed an invalid arbitration chargeback, the acquirer may file an arbitration case with MasterCard. The arbitration case filing must be submitted in U.S. currency (USD) (or in EUR for intra-European and GBP for U.K. Domestic transactions) for a disputed amount equal to or less than the arbitration chargeback.

NOTE: Global and regional rules on this section applicable to the Europe region appear in Appendix A, Chargebacks—MasterCard Europe ATM Transactions (MasterCard, Maestro, and Cirrus) and Appendix B, Chargebacks—Maestro POS Transactions.

5.1 Time Frames

For MasterCard Dual Message System transactions, the filing customer must file the arbitration case within 45 calendar days from the Central Site Business Date of the arbitration chargeback.

5.2 Filing Procedures

Arbitration cases may be filed using one of the following methods.

- Submitting the case through the MasterCom electronic imaging system
- Faxing the case to the Dispute Resolution Management (DRM) case filing hub site. The fax date will be considered the filing date.

5.2.1 Arbitration Case Filing Using the MasterCom Electronic Case Filing Application (For MasterCard Dual Message System Transactions)

Customers must have access to the MasterCom system and the case filing application to file arbitration cases electronically.

The filing customer must submit the arbitration case using the MasterCom electronic case filing application available through MasterCard Connect™. Customers that file the case using the MasterCom case filing application should complete the information required under the 14A—Arbitration case type. The customer should type any comments or information concerning the case in the **Memo** field on the screen and scan any additional documentation into the system.

Unless specifically requested by MasterCard staff, the filing customer is not required to provide supporting chargeback documentation that was sent previously during the chargeback cycles. When the issuer's chargeback reference data number is entered into the designated field in the case filing application, the case filing application retains the supporting documentation exchanged during each of the chargeback cycles.

After reviewing the case to determine that the documentation and information are correct, the filing customer should submit the case into the system. The system will send the arbitration case to MasterCard and to the filed-against customer for review. A customer with access to the case filing application will receive the case online through the case filing application. If the receiving customer does not have access to the case filing application, MasterCard will fax the *Dispute Resolution Management Case Notification Fax Sample (Form 802e)* and the case documentation to the compliance contact fax number identified in the *Member Information Manual*. Once a filing customer chooses to use the electronic case filing system for a specific case, it **must not** file the same case manually.

5.2.2 Arbitration Case Filing Submitted Using the Dispute Resolution Management Case Filing Hub Site (for POS Dual Message System Transactions)

Customers without access to the MasterCom Case Filing Application may file an arbitration case using the Dispute Resolution Management (DRM) case filing hub site.

The filing customer must submit the case via fax at 1-636-722-7215 and will include the following:

- A properly completed Dispute Resolution Management Hub Site Electronic Case Filing (Form 682)
- A narrative description of the dispute, indicating the sequence of events in chronological order.
- Any supporting documents necessary to file the case. The filing customer is not required to provide supporting chargeback documentation previously sent during the chargeback cycles, unless specifically requested by MasterCard staff.

NOTE: For an arbitration case filed for a POS chip liability shift (reason code 70 or 4870), the issuer must include a cardholder letter, but is not required to provide supporting documentation unless specifically requested by MasterCard staff.

Upon receipt of the fax, MasterCard will:

- Scan the case filing into the case filing application
- Provide notification of the case filing to the filing customer and customer being filed against:
 - An issuer or acquirer with access to the case filing application will receive the case online through the case filing application.
 - An issuer or acquirer that does not have access to the case filing application will receive a Dispute Resolution Management Case Notification fax form. The form will be sent to the designated contact provided to Dispute Resolution Management or the compliance contact identified in the *Member Information Manual*. (Should a contact name or contact fax number change, the customer must communicate this information to the MasterCard case filing hub site).
- Provide the case record print, reflecting case details as submitted by the acquirer or issuer. The filing customer is responsible to review all data for accuracy and must notify the Dispute Resolution Management hub site immediately in case of a discrepancy. It is also the responsibility of an issuer or acquirer to notify Dispute Resolution Management if a Dispute

Resolution Management Case Notification fax form or a ruling decision is not received in a timely manner.

5.2.3 Submitting a Case with Multiple Chargebacks

The acquirer may file, at its option, multiple chargebacks within the same case filing.

However, unless otherwise specified by MasterCard, all the chargebacks included in the single case filing must involve the same acquirer, issuer, cardholder, and merchant, as well as the same message reason code. The case filing must be submitted for the total of the chargebacks included in the case filing or the applicable disputed amount. The functionality to include multiple chargebacks within the same arbitration case filing is not available when submitting a member mediation (pre-arbitration) case in the Case Filing application.

5.2.4 Installment Billing

An arbitration case for a transaction billed in accordance with an installment billing arrangement, as described in section Installment Billing (Valid for Domestic Transactions in Participating Countries Only), may be filed for a partial or the full number of installments or for a partial or the full amount of the transaction, depending on the chargeback message reason code and reason for filing. Documentation to support the amount of the case filing must have been provided during the proper chargeback cycle. When ruling, MasterCard will take into account the amount filed.

5.3 Withdrawals

A customer that requests to withdraw the case before MasterCard issues a ruling is responsible for the filing fee and a withdrawal fee.

A customer that requests to withdraw the case before MasterCard issues a ruling is responsible for the USD 150 (EUR 150³) filing fee and a USD 150 (EUR 150¹) withdrawal fee. MasterCard will process the funds for the filing fee and the withdrawal fee to the appropriate customers as billing events through the MasterCard Consolidated Billing System (MCBS). MasterCard will generate Global Clearing Management System (GCMS) "On-Behalf" Fee Collection/1740 messages using message reason code 7800 to debit and credit the disputed amount to the appropriate customers.

Additionally, the filing customer may return any improper progressive handling fees processed in conjunction with the dispute as a Fee Collection/1740 message with function code 700 and message reason code 7603 within 45 days of the receipt of withdrawal. In the data record text, the customer must enter "Per your acceptance of case # XXXXX" (XXXXX = MasterCard case number).

A customer using the electronic case filing system that wants to withdraw the case before a ruling must withdraw the case using the case filing application.

A customer that does not have access to the case filing application and wants to withdraw a case before a ruling must fax the withdrawal request to the DRM hub site. The customer

³ EUR amounts apply to intra-European cases only.

should complete the *Dispute Resolution Management Case Notification Fax Sample (Form 802e)*, providing the arbitration case information and notifying MasterCard of its intention to accept responsibility for the item. The customer should then fax the form to the DRM case filing hub site at 1-636-722-7215.

5.4 MasterCard Review Process

When MasterCard receives an arbitration case for review, it will notify the customers involved in the arbitration case.

Customers that have access to the case filing application will receive notification through the case filing application. For customers that do not have access to the case filing application, MasterCard will fax a *Dispute Resolution Management Case Notification Fax Sample (Form 802e)*.

MasterCard must receive any rebuttal or additional information concerning the case within the applicable waiting period for the case filing. MasterCard will not rule on the case until after the waiting period has elapsed, unless the filed-against customer advises MasterCard that it does not want to accept responsibility for the disputed amount. A customer using the case filing application must respond, if needed, within 10 days using the case filing application. A customer that does not have access to the case filing application must fax its response, if needed, within eight days to the DRM hub site to allow for processing of the response. The customer should use the *Dispute Resolution Management Case Notification Fax Sample (Form 802e)* and provide the arbitration case information and any additional information or documentation.

MasterCard will then review the documentation and decide whether it can accept the case for ruling. MasterCard will decline an arbitration case if the filing customer did not follow all filing requirements, including the following reasons:

- The case has insufficient documentation to enable MasterCard to rule on the case and assign responsibility for the disputed amount.
- The customer filed the case beyond the appropriate filing period. Refer to section Time Frames for details.
- The documentation supplied is not in English or accompanied by an English translation.

NOTE:

Customers that have cases declined for any of the above reasons will be subject to a debit of the filing fee and any other applicable fees.

The acquirer is allowed to provide new documentation at the time of the case filing to:

- Remedy the new chargeback reason with the submission of the arbitration case filing. At that time, the issuer may choose either to accept responsibility for the transaction amount and contact Dispute Resolution Management regarding fees or to challenge the new information as necessary within the arbitration case filing process.
- Dispute information provided for the first time in the arbitration chargeback.

NOTE:

An issuer that accepts a case based on new information may request a credit of any Case Filing Fee. Upon acceptance of the case, the issuer must inform staff of the acceptance by sending an email message to dispute_resolution@mastercard.com with the case number and the reason for the request to credit the fees.

All customers that have cases filed against them must immediately review case documentation to ensure that all the information is correct and complete. If it is not correct and complete, the customer must provide notification to MasterCard within the applicable eight or 10-day waiting period. The lack of written or electronic notification will constitute acceptance by the filed-against customer to proceed with the case ruling process. An issuer will be able to respond to any new information at any time until the case decision is issued.

When ruling on a case, MasterCard will consider the technical merits of the case, the substance of the case, previous case rulings, and implications to the MasterCard brand. Below are two examples:

- The issuer initiated the first chargeback past the time frame allowed for the message reason code. In this case, the ruling will not be in favor of the issuer. Refer to section Example 1—First Chargeback Past the Allowable Time for an example.
- The issuer submitted the chargeback with the wrong message reason code. In this case, the ruling will not be in favor of the issuer.

For example, the issuer used message reason code 4853—Cardholder Dispute—Defective/Not as Described, when it should have used message reason code 4855—Goods or Services Not Provided.

MasterCard will issue a ruling and notify all parties following the conclusion of its investigation. Customers with access to the case filing application may review the decision online. Customers that process case filings through the DRM hub site or by email will receive a copy of the decision by fax.

5.5 Fees and Assessments

When MasterCard issues a ruling on an arbitration case, it will assess a USD 250 (EUR 250) administrative fee against the customer found responsible for the case.

The administrative fee is in addition to the USD 150 (EUR 150⁴) filing fee. The administrative fee is not assessed if the case is accepted or withdrawn before the issuance of a ruling. All applicable assessments occur after the case is ruled.

MasterCard will assess a technical fee of USD 100 (EUR 100) per violation against any customer found to have been in violation of the dispute processing rules. Violations that result in technical fees include but are not limited to the following examples:

- Persisting with an invalid chargeback.

⁴ EUR amounts apply to intra-European cases only.

- Submitting an invalid second presentment.
- Submitting an invalid documentation indicator code.
- Processing a chargeback cycle past the time limit.

NOTE:

An arbitration case ruling could be in favor of a customer, but that customer still could be assessed a technical fee. For example, if the customer used an invalid documentation indicator code, it could be assessed a technical fee.

MasterCard will assess the filing fee, administrative fee, and any technical fees, for the case through MCBS as billing events.

If MasterCard rules for the filing customer, MasterCard will credit the disputed amount to the filing customer and will debit the disputed amount to the filed-against customer by generating GCMS "On-Behalf" Fee Collection/1740 messages using message reason code 7800.

In the arbitration decision, MasterCard may determine responsibility for any improper progressive handling fees. MasterCard will give permission for the customer to return any improper progressive handling fees processed in conjunction with the dispute as a Fee Collection/1740 message with function code 700 and message reason code 7603. The customer must process the Fee Collection/1740 message within 45 days of the ruling and place in the data record text of the Fee Collection message, "Per favorable decision of case #XXXXX" (XXXXX = MasterCard case number).

The proceeds of assessments levied under the above procedure are added to the general funds of MasterCard.

5.6 Arbitration Case Examples (For MasterCard Dual Message System Transactions Only)

Issuers and acquirers may find the examples in this section helpful in deciding whether to proceed to arbitration to resolve a dispute.

5.6.1 Example 1—First Chargeback Past the Allowable Time

The following is an example of a First Chargeback past the allowable time.

1. On 1 January, an issuer receives a transaction record for posting to one of its cardholders' accounts. In reviewing the account, the issuer determines that the account number was listed on the Warning Bulletin at the time of the transaction.
2. The issuer submits a chargeback using message reason code 4807—Warning Bulletin File, on 18 March. On 27 March, the acquirer submits a second presentment advising the issuer that its chargeback was beyond the allowable time frame.
3. Subsequently, the issuer initiates an arbitration chargeback on 4 April still maintaining that the account number was listed on the appropriate Warning Bulletin and that the acquirer should therefore accept responsibility.

4. On 9 May, the acquirer submits an arbitration case to MasterCard seeking resolution.
5. In this particular case, MasterCard would rule in favor of the acquirer because the issuer processed the initial chargeback beyond the allowable time frame. MasterCard also may assess the issuer technical penalties for processing the chargeback past the time limit and for persisting with an invalid arbitration chargeback. This philosophy applies to all chargeback message reason codes.

5.6.2 Example 2—Progressive Documentation for “Cardholder Disputes” Chargebacks

The following example provides prerequisites for cardholder disputes chargebacks.

1. On 20 October 2013, an issuer initiates a chargeback for message reason code 4853—Cardholder Dispute—Defective/Not as Described, with only a cardholder letter as chargeback supporting documentation. In the letter, the cardholder stated that he had his radiator replaced in his vehicle. The cardholder asserted that the merchant must have improperly installed the radiator because the vehicle was still overheating. The cardholder also stated that he had contacted the merchant and given the merchant an opportunity to correct the problem, but the merchant refused to credit or assist the cardholder. The cardholder letter documented that the cardholder had tendered return of the auto part.
2. The acquirer submitted a second presentment with a merchant rebuttal. The merchant said the cardholder’s problems were not the result of any of the parts or services provided by the merchant. The merchant said that cardholder’s vehicle was still overheating because the cardholder had declined to have new radiator hoses installed in the vehicle as part of the repair. The merchant stated that there was a leak in one of the old hoses causing the vehicle to overheat. The merchant included a copy of the original repair invoice with the rebuttal showing that a new radiator had been installed but that the cardholder had declined to have the old radiator hoses replaced.
3. The issuer continued its dispute with a progressive cardholder letter. The arbitration chargeback included no other documentation that addressed the merchant’s rebuttal or that supported the cardholder’s allegations about the quality of the merchant’s repairs.
4. Eventually, the acquirer submits an arbitration case to MasterCard.

MasterCard would rule in favor of the acquirer in this case. MasterCard would hold the issuer liable for the transaction. The issuer also may be subject to additional technical fines for persisting with an invalid arbitration chargeback.

For chargebacks processed on or after 18 October 2013, issuers are no longer required to provide corroborating documentation to support a chargeback processed for message reason codes 4831, 4846, 4853, 4854, 4859, and 4860. Solely a cardholder letter, email, Expedited Billing Dispute Form, or documentation from the issuer detailing the dispute after confirming the cardholder’s identity via security measures may support the chargeback.

Issuers are strongly advised to obtain documentation from the cardholder that supports their original chargebacks, as this documentation will be required if the merchant provides documentation to remedy the chargeback. Issuers will only be able to continue the dispute process when cardholder documentation contradicts the merchant’s documentation or if the second presentment is determined to be invalid.

5.6.3 Example 3—Second Presentment Documentation

Acquirers may dispute the merits of a cardholder's claim as long as they supply the proper supporting documentation. However, acquirers should be aware that cardholders might still dispute the additional documentation supplied.

The following example clarifies the MasterCard position involving these particular disputes.

1. An issuer initiates a chargeback for message reason code 4831, Transaction Amount Differs, and supplies an email message from the cardholder as supporting documentation. In the email message, the cardholder stated that the amount debited to the card had been previously paid using a different card.
2. When the acquirer receives the chargeback, it submits a second presentment without contacting its merchant, stating that the first chargeback did not include proof of alternate payment.
3. The issuer continued its dispute without progressive documentation stating that the acquirer had failed to remedy the original chargeback.

The dispute evolved into an arbitration case.

In this example, MasterCard would rule in favor of the issuer because the first chargeback was valid. The acquirer failed to provide a rebuttal from the merchant that addressed the cardholder's dispute and substantiated that the cardholder had not previously paid for the same transaction in some other manner.

In response to chargebacks, acquirers should provide merchant rebuttals and other supporting documentation that addresses the cardholder's dispute and substantiates that the amounts debited to the account are proper.

5.6.4 Example 4—Improper Disclosure – 4860 – Credit Not Processed

1. An issuer initiated a chargeback for message reason code 4860- Credit Not Processed. In a letter, the cardholder stated that he had attempted to return merchandise to a merchant, but the merchant was unwilling to accept the return. The cardholder stated that it was never disclosed to him at the point of interaction that "all sales were final" or that there would be no returns or credits.
2. The acquirer submitted a second presentment with a merchant rebuttal stating that the merchant was not willing to accept the merchandise for return. The second presentment had no other documentation.
3. The issuer continued the dispute as an arbitration chargeback without progressive documentation stating the second presentment was invalid.

In this example, MasterCard would rule in favor of the issuer because of the merchant's inability to provide a document signed by the cardholder at the time of the transaction agreeing to a refund policy with its second presentment. With transactions dated on or after 18 October 2013, merchants that are unwilling to accept buyer's remorse returns and cancellations or that want to have special terms including (but not limited to) restocking fees or in-store credits, must disclose these terms at the time of the sale. The cardholder must be informed of the Refund Policy prior to completion of the sale at the Point of Interaction. Failure to disclose a Refund Policy will result in the merchant's requirement to accept the

goods for return and issue a MasterCard credit. Details concerning the terms and how to disclose are contained in Chapter 3, Returned Products and Canceled Services of the *Transaction Processing Rules*.

5.6.5 Example 5—Additional Remedies for Chargeback Message Reason Code 4855—Goods or Services Not Received

An acquirer receives a chargeback for message reason code 4855—Goods or Services Not Received.

To remedy this chargeback, the acquirer attempts to retrieve or obtain documentation that will verify receipt of merchandise by the cardholder.

Subsequently, the customer finds it impossible to locate this information because of export laws, geographic limitations, shipping regulations, or similar reasons. Consequently, the acquirer is unable to initiate a second presentment to remedy the chargeback.

The requirements for a second presentment to a chargeback for goods or services not received are very specific. The rule states, “only if the acquirer can provide proof that the cardholder or a person authorized by the cardholder received the merchandise.” However, on past occasions, MasterCard has accepted the following two additional remedies or methods as verification:

- The merchant provides a disclaimer, signed by the cardholder at the time of purchase, which removes the merchant’s liability for merchandise not received. This disclaimer is contingent on supporting documentation provided by the merchant that verifies the shipment or dispatch of the merchandise.
- The merchant provides the cardholder with an opportunity to purchase insurance on the merchandise. Such insurance would normally stipulate that the cardholder must initiate the claim and would limit merchant responsibility to providing documentation that verifies shipment or dispatch. If the cardholder declined to purchase insurance, the merchant should obtain a waiver of liability signed by the cardholder.

In the opinion of MasterCard, these two scenarios would provide an effective amount of protection to any merchant that operates under the unfavorable conditions previously mentioned.

5.6.6 Example 6—Message Reason Code 4860—Credit not Processed (Available for Value-Added Tax [VAT] Disputes)

In response to a cardholder letter, an issuer initiates a chargeback for message reason code 4860—Credit Not Processed. The issuer provides a copy of the export slip as documentation to verify the cardholder’s claim for credit.

After reviewing the chargeback and supporting documentation, the acquirer determines that the cardholder did not present the export slip to the proper customs authorities upon his or her exit from the country. Consequently, the cardholder did not receive the required customs stamp to allow the merchant to process the expected credit amount to the cardholder. The acquirer, therefore, submits a second presentment to the issuer because the chargeback was invalid.

Customers should reconsider that, from an issuer's standpoint, export slips such as the one provided in this example are unacceptable as "credit advices" unless the customs or export authorities of the country in question properly authorized and stamped the slip. In the absence of this information, the issuer cannot provide a valid advice of credit and should not, therefore, initiate a chargeback of this nature.

5.6.7 Example 7—Message Reason Code 4837—No Cardholder Authorization

An issuer receives a call from a cardholder that states that he or she did not authorize a transaction appearing on the billing statement.

A review of the authorization approval message for the disputed transaction showed that the transaction was a face to face transaction and that the transaction had occurred at an attended terminal where the card data was electronically derived. The track data from the card was read.

1. The issuer received the appropriate cardholder letter and initiated a chargeback for message reason code 4837—No Cardholder Authorization.
2. The acquirer processed a second presentment using message reason code 2713 (Invalid Chargeback) without documentation or any message in data element (DE) 72 (Data Record).
3. The issuer processed an arbitration chargeback stating that a signed slip was not provided as supporting documentation with the second presentment.

The acquirer submitted the case to MasterCard for arbitration.

In this case, MasterCard would rule in favor of the acquirer because the issuer's first chargeback is invalid.

For transactions occurring on or after 18 October 2013, MasterCard removed references to signature requirements in the second presentment of message reason code 4837 (No Cardholder Authorization) when the authorization information confirms the data was card-read at an attended terminal with the card and the cardholder present. For offline EMV chip transactions, where data element (DE) 55 (Integrated Circuit Card [ICC] System-Related Data) is present and confirms card presence, MasterCard authorization is not required. When account data is electronically derived at an attended terminal and the issuer approves the authorization request, first chargebacks for message reason code 4837 will be considered invalid. "Card-read" is defined in relation to this message reason code as the merchant's attended terminal capturing account data including (but not limited) to the Primary Account Number directly from the magnetic stripe, Chip, or contactless chip of the card or payment device.

Issuers will retain chargeback rights for message reason code 4837 for transactions resulting from key-entered account information, including transactions processed under the card validation code 2 (CVC 2) in Lieu of Imprint Program, and any Card Not Present (CNP) transactions and transactions occurring at an unattended terminal, including Cardholder Activated Terminals (CATs). For face-to-face transactions supported by non-card-read authorizations at attended terminals, the acquirer must supply both proof of card presence and a signature to remedy the chargeback.

5.6.8 Example 8—Additional Documentation Allowed in Arbitration Case

1. An issuer initiates a chargeback for message reason code 4855 – Goods or Services Not Provided based on the cardholder's assertion that they had requested the merchant to cancel the purchase and they had not received goods.
2. The merchant provided proof of dispatch with the second presentment with unsigned proof of delivery.
3. The arbitration chargeback indicated that the cardholder still had not received the goods.
4. The arbitration case filing provided an email asking the cardholder if they recognize the person who signed for the goods along with signed proof of delivery. The cardholder's response was yes, it was their son who happened to be at their house when the parcel was delivered. They continue to say the merchant knew they would still be traveling until December so they didn't expect delivery (or the charge) in October.
5. The issuer responded to the case filing saying this documentation could not be considered outside of the chargeback cycles even though their cardholder admits in receiving the goods.

Under the circumstances described in this example, MasterCard would rule in favor of the acquirer as the new information would be considered as it documented that the issuer's arbitration chargeback was improper and/or remedied.

5.6.9 Example 9—Time Frame Extension (Applicable to Disputes for Message Reason Codes 4853 and 4855)

On 5 January, the cardholder purchased merchandise that was to be delivered to his residence. The cardholder's invoice does not show a delivery date, but the cardholder stated that the delivery was to be within two months of the transaction date.

After two months, the cardholder contacted the merchant about the shipment. The merchant told the cardholder that the order was not ready for delivery and then asked the cardholder to wait another two months. The cardholder wanted the merchandise and agreed to wait.

After the next two months elapsed, the cardholder called the merchant again. The merchant told the cardholder that it would be at least another 30 days before the goods would be ready for delivery. The cardholder decided not to wait any longer and requested a credit from the merchant. The merchant refused to issue a credit.

The issuer processed a chargeback for message reason code 4855—Goods or Services Not Provided, even though no specified delivery date was documented and the cardholder letter was dated 127 days after the Central Site Business Date. Subsequently, the acquirer filed an arbitration case contending that the issuer submitted the chargeback beyond the allowable time frame.

Under the circumstances described in this example, MasterCard would rule in favor of the issuer. The cardholder was willing to wait the requested time and should not be penalized for wanting to receive the merchandise by allowing the merchant extra time to deliver the goods.

The message reason code 4855 requirements state that the chargeback may not be processed until the specified delivery date has passed. As long as the chargeback is processed within 120 calendar days of the last anticipated delivery date, this chargeback would be considered valid.

Because the cardholder waited for delivery as the merchant instructed, MasterCard would consider the date given verbally to the cardholder to be the specified delivery date.

The acquirer's right to process a second presentment refuting that the chargeback was processed within the required time frame might include, but is not limited to:

- Proof that the merchant delivered the merchandise, or that the merchant attempted to deliver the merchandise and the cardholder refused the delivery.
- Documentation that would establish that the merchant did not state that it would send the merchandise to the cardholder within the alleged time frame defined in the cardholder letter.

5.6.10 Example 10—Prorated Chargeback Period for Interrupted Services

This example describes a complaint that a cardholder paid for a service but received only a portion of the promised service.

A cardholder joined a health club with a lifetime membership. Fifteen months into the contract, the health club closed without warning. The cardholder contacted his or her issuer and complained that he or she paid for a lifetime service but received only a portion of the promised service.

The issuer initiated a chargeback using message reason code 4855—Goods or Services not Received for the full amount of the transaction. The acquirer initiated a second presentment stating that the chargeback amount was excessive. The issuer continued to charge back for the full amount stating that the merchant promised services for a lifetime.

Both the issuer and acquirer are responsible for calculating the proper amount eligible for the dispute, based on the formula in section How to Prorate the Chargeback Amount and must process a chargeback or second presentment only for the amount derived from the formula.

If the cardholder letter or merchant rebuttal fails to provide sufficient information to allow staff to prorate the amount, MasterCard will hold the issuer responsible if the cardholder received any services from the merchant. In the circumstances described above, MasterCard will prorate the amount of the chargeback by using the details in the chargeback support documentation (prorating details are provided below). Based on the result, MasterCard will assign the appropriate responsibility for the dispute to the issuer and acquirer.

The issuer will assume all fees associated with an arbitration case filing because the customer improperly adjusted or failed to adjust the arbitration chargeback.

This step requires the acquirer to file an arbitration case to resolve the dispute. MasterCard will assign technical fines to both the issuer and the acquirer for failure to process the proper amount within the chargeback cycles.

5.6.10.1 How to Prorate the Chargeback Amount

Customers should prorate the chargeback amount by converting the period of a contract from years to months. Complete the following steps:

Procedure

1. Multiply the number of years by 12 to determine the length of the contract in months.

2. Divide the amount of the transaction by the number of months for which the contract is in force. The result is the price per month.
3. Multiply the number of months of service the cardholder received by the price per month. This calculation provides the transaction amount for which the issuer is responsible.
4. Subtract the amount for which the cardholder is responsible from the total transaction amount. This step will result in the proper prorated chargeback amount.

What to do next

If the period of the services is not specific (for example, a lifetime contract), divide the transaction amount by 18 months, representing the maximum chargeback time frame. This calculation will provide the issuer with the monthly cost of the service. The issuer then will follow steps 3 and 4 to determine the chargeback amount.

By following this schedule for prorating the chargeback amount, MasterCard will process the chargeback for the proper amount.

5.6.11 Example 11—Validation of the Transaction Certificate

In this example, upon receipt of the second presentment, the issuer determines that the transaction certificate submitted by the acquirer is not valid.

The acquirer submits a chip transaction certificate and related data in an attempt to remedy a chargeback as specified in section 3, MasterCard Message Reason Codes—Dual Message System Transactions. However, upon receipt of the second presentment, the issuer determines that the transaction certificate submitted by the acquirer is not valid.

MasterCard would arbitrate in favor of the issuer if the issuer can demonstrate that the transaction certificate submitted by the acquirer does not correspond to what the issuer calculated on the basis of the related data. The issuer's supporting documentation must be in the form of a report, signed by the issuer's principal contact, supporting the issuer's claim of a discrepancy between the issuer calculated transaction certificate and the transaction certificate presented by the acquirer.

5.6.12 Example 12—Message Reason Code 4853—Cardholder Dispute—Defective/Not as Described

The following examples may be helpful when deciding whether a valid chargeback right exists under reason code 4853. These examples intend to serve as guides only.

Shipped Goods Received Broken or Unsuitable. A cardholder orders flowers by phone and requests delivery of the flowers on Valentine's Day, 14 February. The merchant agrees to the delivery date, but delivers the flowers on 15 February. The cardholder contacts the merchant to request a credit and to arrange the return of the flowers. The merchant says the flowers were delivered (although late) and will not accept the return or refund the purchase. In this case, the issuer can initiate a chargeback using reason code 4853 because the merchant agreed to fulfill the order on a specific date (14 February).

A cardholder orders a dining room set (one table and six chairs) and has them delivered, but two of the chairs arrive damaged. Assuming the cardholder is unable to work out the problem

with the merchant, this example presents two possible scenarios. If the cardholder attempts to return all of the merchandise, the entire purchase can be charged back because the set is incomplete. Alternatively, the cardholder may want to keep the table and four chairs and return the two damaged chairs. If the dispute is not resolved, only the price of the two chairs can be charged back. If a partial amount is charged back, refer to section First Chargeback Amount (DE 4 [Amount, Transaction]) for processing details.

Quality. The cardholder goes to a mechanic for vehicle repairs. The invoice states “repair transmission.” The cardholder picks up the vehicle from the merchant and continues to experience the same problem. The cardholder promptly returns to the merchant. The merchant states that there is nothing wrong with the vehicle and refuses to resolve the cardholder’s dispute. Subsequently, the cardholder takes the vehicle to another licensed, qualified mechanic who states that the merchant repaired the transmission incorrectly.

To charge back under message reason code 4853, the cardholder must have tried to resolve the dispute with the merchant. A cardholder letter with sufficient detail to enable all parties to understand the nature of the dispute must support the chargeback. In addition, the cardholder’s letter must state that the cardholder returned to the first mechanic to try to have the transmission repaired properly and if applicable, had tendered any return of any new parts.

In response to the chargeback, the merchant states in the second presentment rebuttal that the repair was done correctly and that the parts installed in the vehicle were not faulty. The merchant states the cardholder had picked up the vehicle and drove away from his repair shop.

The issuer must provide a merchant description of the goods and services as well as expert corroborating documentation with its arbitration chargeback if the merchant challenges the validity of the cardholder’s allegations concerning the quality of the repairs. For example, if not provided with the first chargeback, the issuer must provide the repair invoice and a statement from another licensed, qualified mechanic confirming that the merchant incorrectly repaired the transmission.

Misrepresentation. The cardholder purchased a laser printer in a face-to-face transaction and received an invoice from the merchant that states that the printer is compatible with a particular operating system. When the cardholder sets up the printer, it is not compatible. The cardholder attempts to return the printer to the merchant and the merchant refuses either to replace it or to accept its return. The cardholder then contacts the laser printer manufacturer, which confirms in writing that the laser printer is not compatible with the computer make and model identified on the invoice. A cardholder letter with sufficient detail to enable all parties to understand the nature of the dispute must support the chargeback. If the merchant challenges the misrepresentation, the statement from the manufacturer that the printer was not compatible with the particular operating system would serve as supporting documentation for the arbitration chargeback under reason code 4853.

Non-face-to-face Transaction. A cardholder purchased a computer over the phone. The merchant tells the cardholder that the computer has 4 gigabytes of memory. When the computer arrived, the invoice stated that the computer had only 2 gigabytes of memory. The cardholder contacted the merchant and the merchant refuses to accept the return of the

computer or to take any other action to resolve the cardholder's dispute. In this case, invoice confirms the mischaracterization of the computer's promised memory capabilities.

Services. A cardholder hires a plumber to open a clogged drain. The merchant does the work and tells the cardholder that the drain is unclogged, but an hour after the merchant leaves, the drain clogs again. The cardholder notifies the merchant, but the merchant refuses to return and fix the problem. The cardholder then calls another plumber, who unclogs the drain and gives the cardholder an invoice stating that first merchant failed to perform the job properly. The issuer would charge back the entire amount because the merchant did not provide the service described to the cardholder.

5.6.13 Example 13—Message Reason Code 4863—Cardholder Does Not Recognize—Potential Fraud

An issuer received notification from its cardholder claiming that he or she did not recognize a transaction dated 1 October appearing on his or her billing statement.

The issuer provided additional details to the cardholder about the purchase using the transaction's merchant business code and asked the cardholder to contact the merchant for more information. Later, on 31 October, the cardholder wrote a letter to the issuer stating that the transaction was unauthorized. On 12 November, the issuer processed a chargeback for message reason code 4863—Cardholder Does Not Recognize—Potential Fraud.

The acquirer provided a mail order substitute draft showing a "shipped to address" with its second presentment in an attempt to provide additional information concerning the transaction. Because the cardholder claimed the transaction was fraudulent, the issuer processed an arbitration chargeback for message reason code 4837—No Cardholder Authorization. The issuer provided the cardholder letter dated 31 October which stated that the transaction was unauthorized. The acquirer filed the dispute with MasterCard as an arbitration case.

Under the circumstances described in this example, MasterCard would rule in favor of the acquirer, as the first chargeback was improper.

One of the conditions for processing a chargeback for message reason code 4863 (Cardholder Does Not Recognize—Potential Fraud) is that the disputed transaction is "unrecognized" by the cardholder. Subsequent documentation provided with the issuer's arbitration chargeback substantiated that at the time the first chargeback was processed, the issuer was aware that the cardholder was stating that the transaction was "unauthorized." Therefore, the first chargeback was not in accordance with the requirements for message reason code 4863. Staff may consider subsequent contradictory documentation provided with arbitration chargeback in determining the validity of the first chargeback.

5.6.14 Conclusion

The MasterCard Arbitration Department is aware of the many variables encountered in the review and resolution of disputes, such as those described in the examples in section 6 of the *Chargeback Guide*.

MasterCard provides these examples as guidelines to help customers determine the validity of potential disputes to avoid submitting unnecessary chargebacks, second presentments, and arbitration cases.

5.7 Intra-European Domestic Disputes

The following sections provide information on intra-European Disputes.

5.7.1 Definition

A domestic dispute is a disagreement between two or more customers concerning a transaction effected under one of the brands within the country where they are established, pertaining exclusively to intracountry matters, such as but not limited to clearing or settlement of transactions made in local currency.

5.7.2 Arbitration

If two or more customers are opposed in a domestic dispute (as defined above), they have full recourse to the exclusive arbitration of MasterCard, in accordance with one of the following conditions:

- All customers involved in the domestic dispute have expressly designated, MasterCard as arbitrator.
- All customers involved in a domestic dispute agreed to be bound by the Standards concerning the matter of the dispute.
- The customers involved in a domestic dispute have no agreement to regulate their relationship, did not stipulate either a procedure for resolution of disputes, or rules applicable to the matter of the dispute, in the agreement or rules which regulate their relationship or there is no such agreement or rules and at least one customer requests MasterCard to arbitrate the dispute. A solution must be sought through bilateral discussion between the customers involved, before investigating such arbitration request.

MasterCard will arbitrate according to any agreement between the parties, but where there is no such agreement or the agreement is silent or unclear in the opinion of MasterCard Europe, MasterCard will arbitrate in accordance with the Standards. The decision of MasterCard is binding on both parties.

5.7.3 Arbitration Procedure

The arbitration procedure defined for international disputes will apply for domestic disputes.

5.8 Arbitration or Compliance Case Appeals

A Customer that is a named party in an arbitration or compliance case may submit a written request (“notice of appeal”) to MasterCard to review the original decision disposing of all claims. If a Customer files a notice of appeal before rendition of a final decision, the appeal shall be subject to dismissal. MasterCard will not consider a notice of appeal that does not comply with these rules or is otherwise unsuitable.

The Chief Franchise Integrity Officer of MasterCard will review each appeal that is properly filed. When filing an appeal, a Customer may provide documentation supporting an overturn of the original decision. However, no new facts will be considered in an appeal unless and then only to the extent requested by the Chief Franchise Integrity Officer (or his or her designee).

5.8.1 Times for Filing an Appeal

The notice of appeal must be postmarked no later than 45 calendar days after the date of the original MasterCard decision disposing of all claims.

5.8.2 Filing Procedure

A notice of appeal must be submitted and signed by the Customer’s principal contact as detailed Member Info—MasterCard or Member Information—Cirrus/Maestro on MasterCard Connect™.

Each case must be addressed as follows:

MasterCard International, Incorporated
ATTN: Chief Franchise Integrity Officer
2000 Purchase Street
Purchase, NY 10577–2509
USA

A copy of the appeal must also be sent to:

MasterCard International, Incorporated
Vice President, Dispute Resolution Management
2200 MasterCard Boulevard
O’Fallon, MO 63368-7263
USA

5.8.3 Notice to Other Parties

A Customer must contemporaneously serve a copy of the notice of appeal upon all named parties in the dispute. Service on a party must be by a manner at least as expeditious as the

manner used to file the notice of appeal with MasterCard. A Customer must submit proof of service certifying the date and manner of service and the names of persons served.

5.8.4 Filing Fee

Upon filing a notice of appeal, a Customer must pay MasterCard all required fees. MasterCard will assess a non-refundable USD 500 fee (or EUR 500 fee for intra-European disputes) to consider and act on a request for review of an appeal.

5.8.5 Resolution of Appeal

When a Customer appeals an arbitration or compliance case decision, the Chief Franchise Integrity Officer may take such action as he or she deems necessary or appropriate or may elect not to act.

The Chief Franchise Integrity Officer may delegate authority to act or not to act with respect to any particular appeal matter or type of appeal matter. If the Chief Franchise Integrity Officer or his or her designee elects to conduct further inquiry into the matter, each Customer must cooperate promptly and fully. If the Chief Franchise Integrity Officer or his or her designee makes a recommendation of action to resolve the matter, such recommendation is final and not subject to further appeal or other action.

Chapter 6 Compliance Procedures

This section provides the procedures that customers must follow to file a compliance case. It also provides examples to illustrate various compliance cases.

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Overview

The customer may file a compliance case when all of the following conditions have been met.

- A customer, whether directly or indirectly, has violated any of the *MasterCard Rules* or operating regulations.
- No chargeback reason code will remedy the violation.
- A customer sent a pre-compliance letter to the other customer a minimum of 30 calendar days before filing the case with MasterCard to give the customer an opportunity to correct the situation, and this effort was unsuccessful. The customer must send the pre-compliance correspondence, citing the specific technical violation as well as documenting the incurred or potential financial loss. The pre-compliance correspondence must be sent using the MasterCom electronic case filing application or the Dispute Resolution Management case filing hub site. (The exceptions to these conditions are shown in the chart in section Time Frames.)
- The filing customer can document a financial loss because of the violation and not simply assert a violation as a basis for filing the case. In other words, the loss could have been avoided if the other customer or affiliate had followed the rules.
- The customer files the compliance case for the correct disputed amount in U.S. currency (USD), for intra-European cases in Euros (EUR) and UK-domestic cases in British Pounds (GBP) with MasterCard within the applicable time frame.

In addition to the above:

In cases where cardholder documentation is required, a signed cardholder letter or the Expedited Billing Dispute Form-Precompliance/Compliance may support a compliance case. This form is not available for the following compliance case reasons:

- Failure to provide a TID: *Chargeback Guide*, section 2.2–Acquirer’s Obligation to Provide a Transaction Information Document (TID)
- Failure to compare signatures, *Transaction Processing Rules*, Chapter 3–MasterCard Cardholder Verification—PIN and Signature Requirements

An issuer may file a compliance case for cardholder disputes related to the cash back portion of an intracountry cash back with or without purchase transaction conducted in India or South Africa.

An issuer not located in the U.S. region may file a compliance case when the Brand-level Surcharge or Product-level Surcharge amount was not properly calculated, not permitted, not properly disclosed at the POI or on the TID, or not properly refunded by a merchant located in the United States region, American Samoa, Guam, Northern Mariana Islands, Puerto Rico or the U.S. Virgin Islands.

An issuer located in the U.S. region may file a compliance case when the Brand-level Surcharge or Product-level Surcharge amount was not properly calculated, not permitted, not properly disclosed at the POI or on the TID, or not properly refunded by a merchant located in American Samoa, Guam, Northern Mariana Islands, Puerto Rico, or the U.S. Virgin Islands.

NOTE: For information about the Brand-level Surcharge or Product-level Surcharge, refer Rule 5.11.2, “Charges to Cardholders” in Chapter 15, “Additional U.S. Region and U.S. Territory Rules,” of the *MasterCard Rules* manual.

An issuer may file a compliance case for a MasterCard® MoneySend™ Payment Transaction under the following circumstances:

- The recipient cardholder does not collect the funds within 30 calendar days of the authorization.
- The recipient cardholder’s account is not valid.
- The recipient cardholder refuses to accept the funds or
- The issuer identifies anti-money laundering (AML) concerns after authorizing the MoneySend Payment Transaction.

An issuer or acquirer may file a compliance case to recover funds if the filed-against party has been unjustly enriched, to the detriment of the filing party. For example:

- An issuer may file a compliance case for unspent funds against an acquirer whose merchant deactivated a gift or prepaid card purchased fraudulently with a MasterCard card.
- An acquirer may file a compliance case against an issuer when the acquirer failed to second present and the merchant processed a refund for the same transaction.

6.1 Time Frames

The following table shows the time frames for submitting compliance cases under the various categories.

Description	Time Frame
Issuer’s obligation to provide the cardholder’s written affidavit of fraud when required for legal reasons	Within 90 calendar days of the date on which the merchant notified the acquirer or the acquirer otherwise became aware that the cardholder letter is required for legal reasons.
Cases involving transactions where the Central Site Business Date is considered the date of violation	Within 180 calendar days of the Central Site Business Date of the transaction
Acquirer’s obligation to provide the transaction information document (TID)	Within 180 calendar days of the Central Site Business Date of the electronic retrieval request

Description	Time Frame
Customer's failure to list a merchant on the MasterCard MATCH™ system	<p>Within 180 calendar days of the date of the violation or, if beyond 180 calendar days, 45 calendar days from the date the violation was, or should have been, detected</p> <p>Refer to Chapter 11 of the <i>Security Rules and Procedures</i> manual for more information about the MATCH™ system.</p>
Improper return and submission of a Fee Collection/1740 message	<p>Within 45 calendar days of the final resubmission.</p> <p>A pre-compliance letter is not required.</p>
MasterCom Image Review decision	<p>Within 45 calendar days of the decision date</p> <p>A pre-compliance letter is not required.</p>
Violations initially addressed using a message reason code where the violation is not detected until after the normal compliance time frame has elapsed	<p>Within 45 calendar days from the date the issuer knew, or should have known, that no message reason code would remedy the violation</p> <p>A pre-compliance letter is required.</p>
With the exception of section Improper Identification of a Merchant as MasterCard SecureCode-enabled, violations of any section of Inaccurate Clearing Data That Restricts Chargeback Cycles for inaccurate clearing data restricting a chargeback or second presentment	<p>For an issuer, the time frame established for first chargebacks under the applicable message reason code or, if the issuer's chargeback was rejected because of inaccurate clearing data, the greater of</p> <ul style="list-style-type: none"> • The first chargeback time frame • 45 calendar days from the date that the chargeback was rejected <p>For an acquirer, 45 calendar days from the date that the second presentment was rejected.</p> <p>A pre-compliance letter is not required.</p>
Cases involving a MoneySend Payment Transaction	<p>Within 45 calendar days:</p> <ul style="list-style-type: none"> • Of the authorization of the MoneySend Payment Transaction, in cases where the recipient cardholder account is not valid, or in cases in which the receiving issuer identifies AML concerns after the authorization; or • Following the 30-day period in which the cardholder did not collect the funds; or • Of the date the cardholder refused the funds.
All other cases	Within 180 calendar days of the violation

6.1.1 Inaccurate Clearing Data That Restricts Chargeback Cycles

An issuer or acquirer may file a compliance case when the clearing data presented in the First Presentment/1240 message or any subsequent chargeback cycle was inaccurate, causing a valid chargeback cycle (first chargeback, second presentment, or arbitration chargeback) to be rejected or unprocessed.

As used herein, “inaccurate” means data that does not accurately reflect the conditions that were present at the point of interaction at the time a transaction occurred or that does not match data provided in the original presentment. The issuer or acquirer must document, to the satisfaction of MasterCard, that the chargeback cycle would have been valid had the clearing data been accurate and that the filing is not based solely on missing, inaccurate, or improper data. As with any other compliance case filing, a customer may not file a compliance case if a dispute right exists and the chargeback cycle has been or could be processed without a rejection.

Documentation requirements to support a compliance case filing for sections Improper UCAF Data and Improper Identification of a Merchant as MasterCard *SecureCode*-enabled will be dependent on the data causing the chargeback to reject in the MasterCard clearing system. Refer to the following sections to identify the documentation required for the dispute.

6.1.1.1 Improper UCAF Data

This section refers only to chargebacks qualifying for message reason codes.

- **4837**—No Cardholder Authorization
- **4863**—Cardholder Does Not Recognize—Potential Fraud
- **4849**—Questionable Merchant Activity (full UCAF data only)

Documentation to support this compliance case must include, but is not limited to, the following:

- An issuer’s letter detailing the valid chargeback right that existed and showing either the GCMS rejection or identification of the data elements alleged to be incorrectly processed, restricting the use of the chargeback.
- A cardholder letter to support the restricted chargeback, if applicable.
- The authorization date, authorized amount and response code for the transaction associated with this compliance filing (authorization logs are not required as only authorizations occurring within the MasterCard Network will be considered for this compliance.)
- The Central Site Business Date of the First Presentment/1240 message for the transaction being disputed.

In addition to the above documentation listed, if the issuer is disputing a transaction completed although MasterCard *SecureCode* authentication failed, the issuer must supply its Payer Authentication Response message (PAREs) log verifying the merchant’s unsuccessful MasterCard *SecureCode* authentication attempt. A transaction completed although MasterCard *SecureCode* authentication failed may be disputed when the First Presentment 1240/200 message contains in PDS 0052, subfield 3, a value of 1 (UCAF supported by the merchant, but UCAF™ data was not present in the Authorization Request/0100 message).

NOTE:

All decisions about clearing data integrity compliance cases are final and may not be appealed to the Corporate Secretary.

6.1.1.2 Improper Identification of a Merchant as MasterCard SecureCode-enabled

This section refers only to chargebacks qualifying for message reason codes.

- **4837**—No Cardholder Authorization
- **4863**—Cardholder Does Not Recognize—Potential Fraud

NOTE:

The time frame for submitting a compliance case under section 7.1.1.2 is 180 calendar days from the Central Site Business Date of the oldest transaction in the compliance case. A pre-compliance letter is required.

This section refers to situations in which an issuer provides documentation to support its claim that a merchant is improperly identified in authorization messages and clearing records as MasterCard® SecureCode™-enabled, and that as a result of the misidentification, otherwise valid chargebacks for message reason code 4837 or 4863 could not be processed.

At a minimum, documentation to support this compliance case must include all of the following:

- An issuer's letter detailing the valid chargeback right that existed and showing either the GCMS reject or identification of the data elements alleged to be incorrectly processed, restricting the use of the chargeback
- A cardholder letter to support the restricted chargeback, if applicable
- Sufficient information to locate the authorization message associated with the compliance filing (Authorization logs are not required as only authorizations occurring within the MasterCard Network will be considered for this compliance.)
- Sufficient information to locate the clearing message associated with the compliance filing

In addition to the above documentation, the issuer also must present documentation clearly establishing its claim that the merchant was not using MasterCard SecureCode technology or was not properly registered with MasterCard SecureCode. The compliance filing citing the alleged violation may not be based on a single occurrence. The case filing must establish a pattern, to the satisfaction of MasterCard, that the merchant was not using MasterCard SecureCode technology or was not properly registered with MasterCard SecureCode for all its transactions during the alleged period. Suggested documentation includes (but is not limited to) one or more of the following:

- Screenprints from a MasterCard SecureCode transaction originated by the issuer verifying that the merchant did not provide a MasterCard SecureCode pop-up during payment
- A letter or other documentation from the acquirer or merchant confirming that MasterCard SecureCode is not being used

- Other sufficient documentation that corroborates the compliance case that the merchant was not MasterCard *SecureCode*-enabled at the time of multiple disputed transactions

Upon receipt of the pre-compliance letter, the acquirer or merchant must be able to

- Document that fully-enabled MasterCard *SecureCode* transactions occurred within the time period detailed by the issuer and that the merchant remains MasterCard *SecureCode*-enabled, or
- Provide documentation from a vendor or MasterCard *SecureCode* provider verifying that the merchant was MasterCard *SecureCode*-enabled during the time period of the transactions and remains MasterCard *SecureCode*-enabled

6.1.1.3 Improper Chargeback Data

An acquirer may file a compliance case when improper data provided in the First Chargeback/1442 message causes the acquirer's second presentment to reject in the MasterCard clearing system.

The acquirer must specify the data elements causing the reject and provide the valid values as submitted in the First Presentment/1240 message. The acquirer must also provide a valid remedy to the chargeback, as set forth in the applicable message reason code in section 3, MasterCard Message Reason Codes—Dual Message System Transactions.

6.1.1.4 Filing a Counterfeit Goods Compliance Case

A customer may file a compliance case if it believes that another customer has violated any section of the Rules for which there is no remedy via the chargeback processing cycles, and if it has suffered a financial loss as a direct result of this rule violation.

If such a situation occurs, the customer must either present the case to the Dispute Resolution Management Department within the relevant time limit, or accept the loss.

6.1.1.5 Documentation for a Counterfeit Goods Compliance Case

The issuer's documentation must include all of the following.

1. Details regarding the nature of the dispute, including a description of why the Cardholder believes that the goods are counterfeit and an explanation of the Cardholder's disposition of the goods. Examples of a Cardholder's disposition of the goods include the following:
 - a. The goods are in the possession of a governmental agency, such as customs;
 - b. The goods are in the possession of the Cardholder
 - c. The Cardholder discarded the goods;
 - d. The Cardholder returned the goods to the merchant.
2. One of the following:
 - a. Documentation provided by a person purporting to be the owner or authorized representative of the owner of intellectual property rights for the goods purported to be counterfeit (which documentation may be available from a Web site) substantiating that the goods purchased are counterfeit; or
 - b. Documentation substantiating that the merchant that sold the purported counterfeit goods was closed by a governmental agency for selling counterfeit goods now purported by the compliance case to be counterfeit; or

- c. Documentation from a bona fide expert substantiating that the disputed goods are counterfeit, which documentation is on the expert's letterhead or validated by other information demonstrating that the opinion expressed is that of an expert.

To respond successfully to the counterfeit goods compliance case filing, the acquirer must provide documentation that the goods were not counterfeit.

If such a situation occurs, the customer must either present the case to the Dispute Resolution Management Department within the relevant time limit, or accept the loss.

6.1.2 Fraud-related Documentation Requirement

An acquirer may use a pre-compliance letter to request that an issuer provide the cardholder's written affidavit of fraud in response to a judicial request, law enforcement investigation, or other legal action, or as required by applicable law or regulation. If the issuer fails to provide the requested documentation, the acquirer may file a compliance case citing a violation of section 1.15, Supporting Documentation.

Documentation to support this compliance case must include evidence (such as a court order or subpoena) or the acquirer's certification as to the legal reason for which the Cardholder's written affidavit of fraud is required.

6.1.3 Invalid Maestro Chargebacks

An issuer must not submit a chargeback of a Maestro transaction if:

- With respect to an ATM transaction, the issuer is currently listed in the *Global Security Bulletin* as ineligible to participate in the Global Chip Liability Shift Program for interregional Maestro ATM transactions.
- The issuer is currently listed in the *Global Security Bulletin* as limited to seven chargebacks for reason code 70, 74, 4837, or 4870 involving the same Maestro card account (for this purpose, "account" means PAN, or PAN and expiration date), and the issuer has already met or exceeded this amount for the account in question.

An acquirer that receives an invalid Maestro chargeback from a listed issuer may choose to direct file a compliance case without sending a pre-compliance letter to the issuer, as an alternative to representing the chargeback. The issuer is not permitted to further dispute any such representment or direct file compliance case.

6.2 Processing a Pre-compliance Case

The procedures for processing a pre-compliance case are described in the following sections.

Every submitted pre-compliance case must include all pertinent documentation to support the violation, as well as proof of financial loss.

For procedures for submitting and scanning in documentation using the MasterCom Electronic Case Filing System, refer to Chapter 8 of the *MasterCom Training Guide*.

Every submitted MoneySend™ Payment Transaction pre-compliance case must include all pertinent documentation to support the pre-compliance case.

6.2.1 Submitting a Pre-compliance Case Using the MasterCom Electronic Case Filing Application

Customers must have access to the MasterCom system and the case filing application to process a pre-compliance item electronically. The filing customer must submit the pre-compliance case using the MasterCom case filing application available through MasterCard Connect™.

The filing customer must scan in all pertinent documentation to support the rule violation and the resulting financial loss and should type any comments or information concerning the case in the memo fields on the screen. The system will send the pre-compliance case to MasterCard and the filed-against customer. A filed-against customer with access to the case filing application will receive the case online through the case filing application. If a filed-against customer does not have access to the case filing application, MasterCard will fax the *Dispute Resolution Management Case Notification Fax Sample (Form 802e)* and the case documentation to the compliance contact fax number identified in the *Member Information Manual*.

Within 30 days, if the filed-against customer uses the case filing software, the filed-against customer will review the transaction information and associated documents and will either accept or reject (decline) the pre-compliance case online using the software.

If the filed-against customer does not have a workstation, the customer should inform Dispute Resolution Management within 25 days by fax, using the *Dispute Resolution Management Case Notification Fax Sample (Form 802e)*, of the decision to either accept or reject the item.

6.2.2 Submitting a Pre-compliance Case Using the Dispute Resolution Management Case Filing Hub Site

Issuers and acquirers without access to the MasterCom Case Filing Application may submit a pre-compliance case using the Dispute Resolution Management (DRM) hub site.

The filing customer must submit the case via fax at 1-636-722-7215 and will include the following:

- A properly completed *Dispute Resolution Management Hub Site Electronic Case Filing (Form 682)* citing the rule violation and all pertinent documentation to support the violation and resulting financial loss.

Upon receipt of the fax, MasterCard will:

- Scan the pre-compliance case into the case filing application
- Provide notification of the pre-compliance submission to the filing customer and filed-against customer:
 - An issuer or acquirer with access to the case filing application will receive the case online through the case filing application.
 - An issuer or acquirer that does not have access to the case filing application will receive a Dispute Resolution Management Case Notification fax form. The form will be sent to the designated contact provided to Dispute Resolution Management or the compliance contact identified in the *Member Information Manual*. (Should a contact name or

- contact fax number change, the customer must communicate this information to the MasterCard case filing hub site).
- Provide the case record print, reflecting case details as submitted by the acquirer. The filing customer is responsible to review all data for accuracy and must notify the Dispute Resolution Management hub site immediately in case of a discrepancy. It is also the responsibility of an issuer or acquirer to notify Dispute Resolution Management if a Dispute Resolution Management Case Notification fax form or a ruling decision is not received in a timely manner.

Within 30 days, if the filed-against customer uses the case filing application, the filed-against customer will review the transaction information and associated documents and will either accept or reject (decline) the pre-compliance item online using the case filing application. If the filed-against customer does not access to the MasterCom Case Filing Application, the customer should inform Dispute Resolution Management within 25 days by fax, using the DRM Case Notification Fax Form, of the decision to either accept or reject the item.

6.3 Payment of Pre-compliance Case

The procedures for payment of a pre-compliance case are described in the following sections.

6.3.1 Payment of Pre-compliance Processed Using the MasterCom Electronic Case Filing System or the Dispute Resolution Management Hub Site

MasterCard will automatically move funds for accepted pre-compliance cases submitted through the MasterCom Electronic Case Filing system or the Dispute Resolution Management (DRM) case filing hub site.

Customers should no longer generate a Global Clearing Management System (GCMS) Fee Collection/1740 message to exchange debits and credits resulting from pre-compliance disputes accepted by the receiving customer.

MasterCard will generate a Global Clearing Management System (GCMS) "On-Behalf" Fee Collection/1740 message using message reason code 7800 for the disputed amount to exchange the debits and credits for the pre-compliance dispute if the item is accepted by the receiving customer. Any other fees associated with the case will be processed using the MasterCard Consolidated Billing System (MCBS) as a billing event.

6.4 Compliance Case Filing Procedures

If the rule violation cited requires a pre-compliance case, and the pre-compliance case was unable to resolve the dispute between the sender and receiver, or the MoneySend Payment Transaction pre-compliance case was unable to resolve the dispute between the sender and receiver the sender may escalate the pre-compliance case to compliance case status.

Refer to Submitting a Pre-Compliance Case Using the Dispute Resolution Management Case Filing Hub Site for requirements.

Certain rule violations are permitted to bypass the pre-compliance stage and may be filed directly by the sender. Refer to Time Frames for the applicable time frames.

NOTE:

Every submitted compliance case must include all pertinent documentation to support the violation, as well as proof of financial loss.

For procedures for submitting and scanning in documentation using the MasterCom Electronic Case Filing System, refer to Chapter 8 of the *MasterCom Training Guide*.

6.4.1 MoneySend Payment Transactions

The issuer may file the compliance case no earlier than two Central Site business days and no later than 45 calendar days after approval of the MoneySend Payment Transaction authorization request, if the issuer does not receive a clearing record within one Central Site business day of the authorization approval date. A Central Site business day is any day on which GCMS processes clearing data, as set forth in “Processing and Delivery of Clearing Files” in Chapter 2 of the *GCMS Reference Manual*.

The pre-compliance documentation must include:

- The authorization request approval date; and
- The transaction amount indicated in the authorization request message.

An amount of up to four percent of the transaction amount may also be included, in common currency (USD, Euro, or Pound Sterling), to compensate the issuer for the expense of advancing funds to the cardholder.

If the pre-compliance case is submitted using the MasterCom Electronic Case Filing Application or the Dispute Resolution Management Case Filing Hub Site, and the filed-against customer uses the MasterCom Case Filing Application, the filed-against customer must accept or reject the pre-compliance case within 10 calendar days.

If the filed-against customer does not use the MasterCom Case Filing Application, the customer must inform Dispute Resolution Management of the decision to either accept or reject the item within 10 days using the Dispute Resolution Management Case Notification Fax Sample (Form 802e).

6.4.2 Filing a Compliance Case Using the MasterCom Electronic Case Filing Application (for MasterCard Dual Message System Transactions)

Customers must have access to the MasterCom system and the case filing application to file cases electronically. The filing customer should submit the compliance case filing using the case filing application available through MasterCard Connect™.

After the pre-compliance case has been rejected by the filed-against customer, or if after 30 days the system automatically rejected the item, the filing customer may submit the item as a compliance case by selecting the **Escalate** button on the case filing screen. The system will send the compliance case to MasterCard and to the filed-against customer for review. A customer with access to the case filing application will receive the case online through the

case filing application. For customers that do not have access to the case filing application, MasterCard will fax the *Dispute Resolution Management Case Notification Fax Sample (Form 802e)* and the case documentation to the filed-against customer compliance contact identified in the *Member Information Manual*.

6.4.3 Filing a Compliance Case through the DRM Case Filing Hub Site (for POS Dual Message System Transactions)

Issuers and acquirers without access to the MasterCom Case Filing Application may escalate a previously submitted pre-compliance case or when applicable, direct file a compliance case using the DRM Hub Site.

After the pre-compliance case has been rejected by the filed-against customer, or if after 30 days the Case Filing Application automatically rejected the item, the filing customer may choose to escalate the item as a compliance case (see Time Frames).

To submit a direct file compliance case using the DRM hub site, the filing customer must submit the case via fax at 1-636-722-7215. The fax date will be considered the filing date. Documentation will include:

- A properly completed *Dispute Resolution Management Hub Site Electronic Case Filing (Form 682)*
- A narrative description of the dispute, indicating the sequence of events in chronological order
- Any supporting documents necessary to file the case

Upon receipt of the fax, MasterCard will:

- Scan the case filing into the case filing application.
- Provide notification of the case filing to the filing and filed against parties:
 - An issuer or acquirer with access to the case filing application will receive the case online through the case filing application.
 - An issuer or acquirer that does not have access to the case filing application will receive a Dispute Resolution Management Case Notification fax form. The form will be sent to the designated contact provided to Dispute Resolution Management or the compliance contact identified in the *Member Information Manual*. (Should a contact name or contact fax number change, the customer must communicate this information to the MasterCard case filing hub site).
- Provide the case record print, reflecting case details as submitted by the acquirer or issuer. The filing customer is responsible to review all data for accuracy and must notify the Dispute Resolution Management hub site immediately in case of a discrepancy. It is also the responsibility of an issuer or acquirer to notify Dispute Resolution Management if a Dispute Resolution Management Case Notification fax form or a ruling decision is not received in a timely manner.

See section Time Frames.

6.5 MasterCard Review Process

When MasterCard receives a compliance case, it will notify the customers involved in the case.

Customers that have access to the case filing application will receive the notification through the system. For filed-against customers that do not have access to the case filing application, MasterCard will fax the *Dispute Resolution Management Case Notification Fax Sample (Form 802e)*.

MasterCard must receive any rebuttal or additional information concerning the case within the applicable waiting period of the case filing. MasterCard will not rule on the case until after the waiting period has elapsed, unless the filed-against customer advises MasterCard that it does not want to accept responsibility for the disputed amount. A customer using the electronic case filing application must respond, if needed, within 10 calendar days using the case filing application. A customer that does not have access to the case filing application must fax its response, if needed, within eight days to the DRM case filing hub site. The customer should use the *Dispute Resolution Management Case Notification Fax Sample (Form 802e)*, giving the compliance case information and any additional information or documentation.

MasterCard will then review the documentation and will decide whether it can accept the case for ruling. MasterCard will decline a compliance case if the filing customer did not follow all filing requirements, including the following reasons:

- The case has insufficient documentation to enable MasterCard to rule on the case.
- The customer did not make a pre-compliance effort in a timely manner. The customer filed the case beyond the appropriate filing period. (Refer to section Time Frames for details.)
- The documentation supplied is not in English or is not accompanied by an English translation.
- The customer improperly filed the case. This includes, but is not limited to, filing a case against an incorrect customer, filing for an incorrect amount, or submitting one case with multiple unrelated chargebacks. For example, different cardholders, merchants, or message reason codes.

NOTE:

Cases declined for any of the above reasons will be subject to a debit of the USD 150 filing fee and all other applicable fees.

If MasterCard accepts a case for review, each party will be given the opportunity to submit any documentation that it feels is appropriate for consideration.

The customer must send any additional documentation, including the case number assigned to the case, to MasterCard within the applicable time frame. (Refer to Chapter 8 of the *MasterCom Training Guide*.) The customer must mail or fax the additional documentation to the following address or DRM hub site fax number:

MasterCard

ATTN: Dispute Resolution Management Department

2200 MasterCard Boulevard

O'Fallon, MO 63368-7263

USA

All customers that have cases filed against them must immediately review the documentation to ensure that all the information is correct and complete. The lack of written or electronic notification to the contrary will constitute acceptance by the filed-against customer to proceed with the ruling process.

MasterCard will issue a ruling and notify all parties following the conclusion of its investigation. Customers with access to the case filing application may review the decision online. Customers that process case filings through the DRM hub site or by mail will receive a copy of the decision by fax.

Refer to section Fees and Assessments for fee collection or payment information.

6.6 Withdrawals

A customer that requests to withdraw the case before MasterCard issues a ruling may be found responsible for the filing fee.

MasterCard will process the funds for the filing fee and withdrawal fee for the compliance case filing to the appropriate customers as billing events through MCBS. MasterCard will generate GCMS "On-Behalf" Fee Collection/1740 messages using message reason code 7800 to debit and credit the disputed amount to the appropriate customers.

A customer using the case filing application that wants to withdraw the case before a ruling must withdraw the case using the case filing application. A customer that does not have access to the case filing application and wants to withdraw a case before a ruling must fax the withdrawal request to the DRM hub site. The customer should fax the *Dispute Resolution Management Case Notification Fax Sample (Form 802e)*, giving the compliance case information and notifying MasterCard of its intention to accept responsibility for the item.

NOTE:

MasterCard may assess applicable technical assessments and other applicable fees against either customer involved in the compliance filing, even if the case is withdrawn.

6.7 Fees and Assessments

When MasterCard issues a ruling on a compliance case, it will notify all parties.

When MasterCard issues a ruling on a compliance case, it will notify all parties and assess a USD 250 (EUR 250⁵) administrative fee against the customer found responsible for the case. The customer that loses the case also is responsible for the USD 150 (EUR 150) filing fee.

MasterCard will assess the filing fee, administrative fee, and any applicable technical fines or fees for the case through MCBS as billing events.

If MasterCard rules for the filing customer, MasterCard will credit the disputed amount to the filing customer and will debit the disputed amount to the filed-against customer as GCMS "On-Behalf" Fee Collection/1740 messages using message reason code 7800.

Refer to the *MasterCom Administrator's Manual* for information about the fees related to MasterCom case filing processing.

6.8 Compliance Case Appeals

Refer to section Arbitration or Compliance Case Appeals for standard requirements and procedures.

NOTE:

Compliance decisions are final and binding for cases in which data integrity of the Authorization Request/0100 message data elements is the basis for filing a case. Customers may not appeal such decisions to the Corporate Secretary.

6.9 MasterCom Compliance Policy

MasterCard compliance procedures apply to all MasterCom Image Review transactions. The customer must follow these procedures to file a compliance case involving a MasterCom Image Review decision.

- Before a customer considers filing a compliance case, it must first submit evidence that a financial loss did occur or will occur as a result of the MasterCom Image Review decision. The customer cannot cite the MasterCom Image Review decision itself as the sole reason for considering compliance proceedings.
- The customer must file any case involving a MasterCom Image Review decision or dispute within 45 calendar days from the decision date.
- If the case is filed by the DRM hub site, it must be signed by the principal contact, the compliance contact, or the authorized signer as designated by the principal contact.
- A customer having access to the case filing application should submit the case and supporting documentation using the case filing application. A customer not having access to the case filing application may submit the case and supporting documentation to the DRM case filing hub site at 1-636-722-7215.

Customers should direct any questions or comments regarding MasterCom Image Review or excessive rejects to MasterCom Customer Support.

⁵ EUR amounts apply to intra-European cases only.

6.10 Examples of Rules Violations

This section briefly describes compliance filing requirements for specific MasterCard rules violations.

6.10.1 Failure to Compare Signatures (Chapter 3, MasterCard Cardholder Verification—PIN and Signature Requirements, *Transaction Processing Rules*)

Before filing a compliance case citing a violation of Chapter 3, MasterCard Cardholder Verification—PIN and Signature Requirements, *Transaction Processing Rules*, all of the following criteria must have been satisfied and all of the following documentation must be provided with the case.

- The card must have been reported lost or stolen to the issuer. (The customer must supply a copy of an affidavit or cardholder letter to support the issuer's loss.)
- The issuer must have recovered the cards that was reported lost or stolen. If more than one card was issued to the account, the issuer must have recovered all cards. If only one card was issued, the issuer must state that in the supporting documentation. All cards do not have to be recovered and presented if a unique identifying character is embossed on the card in question and was imprinted on the slip.
- The customer must include legible copies of both the front and back of the cards and legible copies of the slips in question as part of the documentation with the case.
- The signature panel on the card must be intact without any indication of an attempt to alter it.
- The signature on the slip and the signature on the card do not appear to match. For example, the signature would not match if the signature panel is signed "Jan H. Hanley" and the sales slip is signed "Bob Hanley" or "F. Hanley." The signature would be acceptable if signed "Jan H. Hanley," "J.H. Hanley," or "Jan Hanley." In addition, the signature would be acceptable if a title such as Mr., Mrs., or Dr., is missing or is included.
- No complaint citing a violation of Chapter 3, MasterCard Cardholder Verification—PIN and Signature Requirements, *Transaction Processing Rules*, may be filed for any transaction in which a personal identification number (PIN) has been presented in the authorization message or validated offline by an integrated circuit card (ICC).

6.10.2 Multiple TIDs and Partial Payment (Chapter 3, Multiple Transactions and Partial Payment, *Transaction Processing Rules*)

Cases involving these types of violations should include sufficient evidence to establish that the merchant circumvented the proper authorization or processing procedure at the point of interaction.

For example, the customer should include the following:

- Authorization logs and copies of TIDs clearly showing that the merchant did not properly authorize the transaction.
- Proof that the merchant split into multiple transactions the cost of goods or services that should have been on one TID.

The case also should include proof that the customer incurred a financial loss because of this improper procedure.

6.10.3 Returned Merchandise, Adjustments, Credits, and Other Specific Terms of a Transaction (Chapter 3, Returned Products and Canceled Services, *Transaction Processing Rules*)

These rules include the proper disclosure of a merchant's return policy and any special terms for the transaction (such as late delivery charges, final sale, in-store credit, custom order, and restocking fees).

When a chargeback right is not available, cases involving these types of violations should include any related documentation to support the dispute. For example, cases involving a credit not being processed should include, in addition to any other pertinent documentation, a cardholder letter explaining that he or she returned the goods or canceled the services, but the merchant failed to process a credit properly in accordance with the rules, and as a result, a financial loss occurred.

6.10.4 Acquirer's Obligation to Provide a Transaction Information Document (TID) (Chargeback Guide—Section 2.2)

Documentation should include retrieval request information, other pertinent documentation, and sufficient documentation to prove a financial loss occurred because the acquirer failed to provide the TID.

For example:

- The issuer supplied a judicial request for the TID to substantiate the collection of a debt.
- The issuer supplied a copy of the national law (and a translation if needed) requiring the issuer to provide a copy of the transaction receipt to the cardholder upon request, along with the cardholder letter containing the request.

6.11 Missing, Invalid, or Inaccurate Authorization Data

A customer may file a compliance case when one or more of the mandatory data elements in the Authorization Request/0100 message are missing.

Additionally, the customer may file a case if any of the mandatory or optional data elements supplied in the authorization message are invalid or inaccurate and, as a result, the issuer incurred a financial loss.

The issuer must prove, to the satisfaction of MasterCard, that it would not have suffered the financial loss had the mandatory authorization data been present, valid, and accurate and that the filing was not based solely on the data being missing, invalid, or inaccurate.

As with any compliance case filings, a customer may not file a compliance case if a chargeback remedy is available.

The issuer must include, but is not limited to, the following documentation:

- The specific authorization data asserted to be missing, invalid, or inaccurate
- Documentation to confirm that the authorization data, as received, misrepresented the nature of the transaction
- Substantiation of why the missing, invalid, or inaccurate authorization data resulted in the transaction being authorized, and why the transaction would not have been authorized if complete, valid, and accurate data had been received

NOTE:

Compliance decisions are final and binding for authorization data integrity cases and the customer may not appeal such decisions to the Corporate Secretary.

6.12 Discriminatory Practices

The following examples are some of the violations that are categorized as Discriminatory Practices.

5.8.4 —Additional Cardholder Identification	When a merchant asks for additional information from a cardholder not necessary to complete the transaction (such as name, address, phone number, or additional identification)
5.11.2 —Charges to Cardholders	Surcharges (For example, a merchant adds a fee to the purchase price when a MasterCard card is used for payment.)
5.11.3 —Minimum/ Maximum Transaction Amount Prohibited	Transaction minimums and maximums (For example, a merchant states that it will not accept a MasterCard card for payment for less than or greater than a certain amount.)

Appendix A Chargebacks—MasterCard Europe ATM Transactions (MasterCard, Maestro, and Cirrus)

*This appendix contains the rules and procedures for processing interregional and intra-European MasterCard, Maestro, and Cirrus and PIN-based in-branch terminal exception transactions. **The information contained in this appendix is only used by Europe region issuers and acquirers.***

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Overview

This appendix contains the rules and procedures for processing both interregional and intra-European MasterCard, Maestro, and Cirrus ATM and PIN-based in-branch terminal exception transactions.

A.1 Clearing

All MasterCard Europe customers holding MasterCard, Maestro, and Cirrus licenses (participants) must use and comply with the Integrated Product Message (IPM) format and support the full clearing cycle.

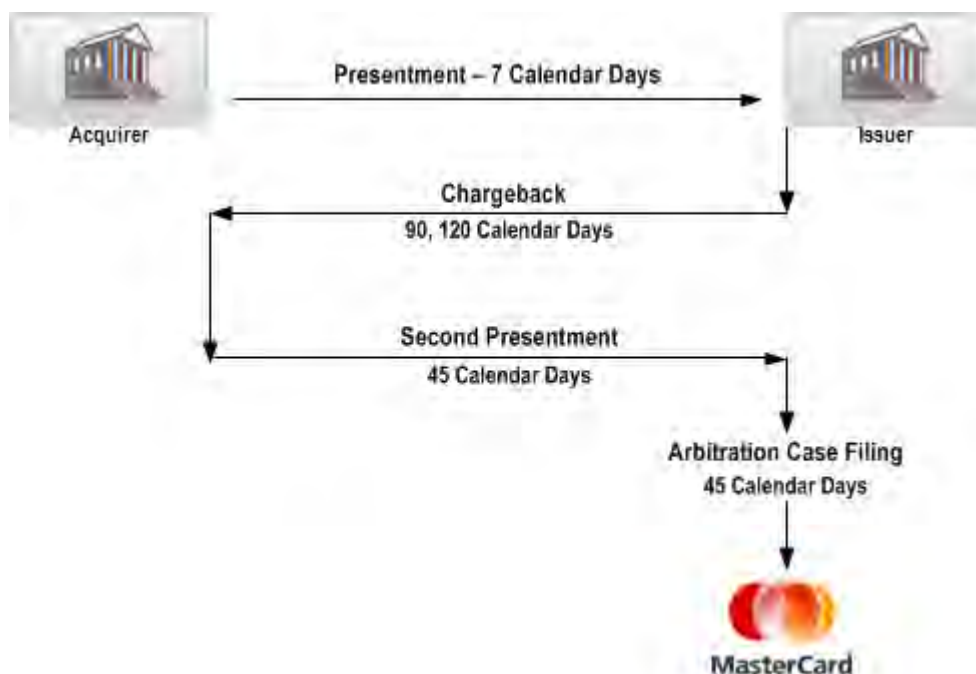
A.2 Processing Cycles

The following sections contain information about the Processing Cycles.

A.2.1 Processing Cycle for ATM Transactions

This image presents the Exception processing cycle for ATM transactions.

Exception Processing Cycle for ATM Transactions



Processing Cycle	Time Frame
Presentment	The acquirer must send the presentment within seven calendar days of the transaction date.
Chargeback	A chargeback for reason code 4870 (Chip Liability Shift) for a Maestro ATM transaction must be submitted within 90 calendar days from the settlement date or central site processing date of the disputed transaction. All other chargebacks must be submitted within 120 calendar days.
Second Presentment	The acquirer must send the second presentment within 45 calendar days of the Central Site Business Date of the chargeback.
Arbitration Case	The issuer must submit the Arbitration Case to MasterCard within 45 calendar days of the second presentment Central Site Business Date.

A.2.2 Presentment

A transaction taking place at the ATM or PIN-based in-branch terminal is presented to the issuer electronically using Global Clearing Management System (GCMS).

Interregional transactions made outside Europe with European cards will be presented to Europe issuers by the MasterCard Single Message System using GCMS in USD.

The clearing presentment should be created by the acquirer as soon as possible and sent within seven calendar days of the transaction date. Transactions that are not presented within this time frame may be subject to chargebacks under message reason code 4842 (Late Presentment), 4880 (Late Presentment) for Maestro ATM transactions, or 4811 (Stale Transactions).

For all transactions presented between 46 calendar days and one year from the transaction date, the acquirer will be charged a fee that will be transferred in full to the issuer.

A.2.2.1 Reversals

Whenever an acquirer identifies a partially completed transaction, or a not-completed transaction or an error in the presentment of a transaction, it must process a reversal covered by a Financial Message Reversal.

This can be a reversal for the transaction amount of the presentment (full reversal) or for a partial amount (partial reversal). This procedure must be used when a full or partial reversal in the authorization flow was received after presentment of the transaction. There is no time limit for the acquirer to issue a reversal.

Presentment must be for the full amount of the original transaction, in the currency of the original transaction, and may be altered only by a full or partial reversal:

- **A full reversal:** If a previously authorized transaction is fully reversed (for example, valid authorization request and response, and the corresponding reversal request and response messages are received) within the same clearing cycle, the transaction shall not appear in the clearing file.

- **A partial reversal:** If a previously authorized transaction is partially reversed (for example, valid authorization request and response, and the corresponding reversal request and response messages are received) within the same clearing cycle, the transaction shall appear in the clearing file with the corrected transaction amount.

A.2.3 Chargebacks and Second Presentments

The following sections contain information about chargebacks and second presentments.

A.2.3.1 Chargebacks

A chargeback may be initiated if the issuer determines that the transaction was presented in violation of the Rules and that a specific reason is available.

Refer to section Message Reason Codes. An acquirer must accept the resultant liability unless it can satisfy the conditions for second presentment.

All chargebacks that are processed using GCMS must be processed electronically by the issuer to the acquirer using the chargeback message as defined in the *IPM Clearing Formats* manual.

The issuer must send the chargeback within 90 or 120 calendar days of the Central Site Business Date for intra-European transactions and of the switch settlement date for interregional transactions.

No provisions are made to settle any losses/gains resulting from exchange rate differences or funding costs.

All message reason codes in this appendix are allowed for ATM and for PIN-based in-branch terminal transactions completed with magnetic stripe or chip technology unless otherwise stated.

A.2.3.1.1 Supporting Documentation for a Chargeback

No supporting documentation is required when submitting a chargeback, unless otherwise stated under the specific message reason code. However, issuers should be able to justify any chargeback initiated.

When a cardholder letter is required, the issuer must provide an electronic message or a signed declaration by the authorized cardholder explaining the reason for the dispute. Supporting documentation, completed in English, or accompanied by an English translation, must be submitted within 10 days of the chargeback processing date via MasterCom. For disputes between two customers that share a common language, it is sufficient if the documentation is translated into English at arbitration stage.

A.2.3.2 Second Presentment

A second presentment may be processed by the acquirer if either of the following apply.

- Additional information can be provided to remedy the original defect that led to the chargeback.
- The chargeback is believed to be invalid.

The second presentment must be electronically processed by the acquirer to the issuer using the second presentment message as defined in *IPM Clearing Formats*.

Second presentments must be submitted within 45 calendar days of the Central Site Business Date of the chargeback for intra-European transactions and of the chargeback settlement date for interregional transactions.

The second presentment may not be for an amount in excess of the issuer's chargeback but may be for the same or a lesser amount.

No provisions are made to settle any losses/gains resulting from exchange rate differences or funding costs.

The second presentment DE 72 (Data Record) must contain the contact name, phone, and fax numbers for second presentments for all interregional ATM message reason codes.

The requirements that must be met before an acquirer can second present a transaction, and the supporting documentation required are provided under each message reason code.

For intra-European transactions other, general second presentment message reason codes may apply, such as:

- 2713—Invalid Chargeback
- 2702—Past Chargeback Time Limit
- 2011—Credit Previously Issued

Refer to section Second Presentment/1240 IPM (Function codes 205 or 282) Message Reason Code Usage for more message reason codes.

Supporting documentation, completed in English or accompanied by an English translation, must be submitted at the time the second presentment is processed.

All supporting documentation must be provided through MasterCom.

Refer to section Settlement of Disputes for arbitration proceedings.

A.2.4 Chip Transactions

The production of a transaction cryptogram and related data elements for each chip transaction introduces new information, which can help determine the actual circumstances of a transaction and thus assist in determining issuer and acquirer liabilities.

Cryptograms must be provided to issuers in the original presentment or must be made available to issuers if needed for subsequent enquiries.

However, the cryptogram in itself does not constitute a guarantee of payment to the acquirer. The lack of a cryptogram or an invalid cryptogram does not provide an automatic right of chargeback to the issuer.

DE 55 must be present in the First Presentment/1240 message. If the acquirer does not supply correct data in DE 55 of the First Presentment/1240 message, the issuer may collect a handling fee of EUR 25.

A.3 Message Reason Codes

The following message reason codes are allowed for ATM and for PIN-based in-branch terminal transactions completed with magnetic stripe or chip technology unless otherwise stated.

Reason Code	Description	Section
4808 ⁶	Transaction Not Authorized	A.3.2 Message Reason Code 4808—Transaction Not Authorized
4834	Duplicate Processing of Transaction	A.3.5 Message Reason Code 4834—Duplicate Processing of Transaction
4842	Late Presentment (MasterCard and Cirrus only)	A.3.6 Message Reason Code 4842—Late Presentment
4846	Currency Errors	A.3.7 Message Reason Code 4846—Currency Errors
4859	ATM Dispute	A.3.8 Message Reason Code 4859—ATM Dispute
4870	Chip Liability Shift	A.3.9 Message Reason Code 4870—Chip Liability Shift
4880	Late Presentment (Maestro only)	A.3.10 Message Reason Code 4880—Late Presentment

In addition to the above chargeback reasons, the following message reason codes may be used by MasterCard to automatically chargeback interregional transactions.

Reason Code	Description	Section
4804	Multiple Processing	A.3.1 Message Reason Code 4804—Multiple Processing
4809	Transaction not reconciled	A.3.3 Message Reason Code 4809—Transaction Not Reconciled
4811	Stale Transaction	A.3.4 Message Reason Code 4811—Stale Transaction

⁶ Not available for interregional ATM transactions.

A.3.1 Message Reason Code 4804—Multiple Processing

The following sections describe the proper and improper use of message reason code 4804.

A.3.1.1 Proper Use of Message Reason Code 4804

MasterCard uses this reason code to automatically charge back any interregional transaction between a Europe acquirer and a non-Europe issuer if a previous presentment had already been matched to the pending file.

A.3.1.2 Improper Use of Second Presentment

Second presentments are not permitted. The acquirer may rectify the transaction details and submit a correct new first presentment.

A.3.2 Message Reason Code 4808—Transaction Not Authorized

The issuer must attempt to honor the transaction before exercising this chargeback right.

The following sections describe the proper and improper use of message reason code 4808.

A.3.2.1 Proper Use of Message Reason Code 4808

The issuer receives a complaint from the cardholder or it has determined that an intra-European transaction presented has not been properly authorized.

One of the following:

- The issuer or his agent has never received an authorization request.
- The issuer or his agent has declined the authorization request.
- The amount processed is higher than the authorized amount.

This message reason code may be used for a chip transaction if it has not been authorized online by the issuer.

Expired Payment Guarantee—The issuer may also use this message reason code if the transaction was presented more than seven calendar days after the authorization approval date and the issuer has permanently closed the account before filing the chargeback.

A.3.2.2 Proper Use for Issuer's First Chargeback

The condition shown below represents a valid option that the issuer may choose to process a first chargeback for message reason code 4808.

Time Frame	120 days
Supporting Documents	None
DE 72 (Data Record)	None
Notes	The full amount should be charged back, except when the processed amount is higher than the authorized amount. In this case the difference between both amounts may be charged back.

A.3.2.3 Proper Use for Acquirer's Second Presentment

The condition shown below represents a valid option that the acquirer may choose to process a second presentment for message reason code 4808.

Expired Payment Guarantee

IPM Second Presentment Message 2713

Reason Code Invalid Chargeback

Second Presentment Condition

- The transaction was presented within seven calendar days of the pre-authorization or authorization approval date, and the pre-authorization or authorization was not reversed, or
- The issuer has not permanently closed the account.

Supporting Documents None

DE 72 (Data Record) PREAUTH MMDDYY or AUTH MMDDYY or ACCOUNT NOT CLOSED

Notes If the transaction authorization was identified as a pre-authorization, use **PREAUTH**. If the transaction authorization was not identified as a pre-authorization, use **AUTH**. Replace **MMDDYY** with the approval date of the disputed transaction.

Transaction Authorized

IPM Second Presentment Message 2008

Reason Code Transaction Authorized

Second Presentment Condition The acquirer can substantiate that the transaction was approved.

Supporting Documents None

DE 72 (Data Record) MMDDYY NNNNNN

Notes Replace **MMDDYY** with the date the issuer authorized the transaction.
Replace **NNNNNN** with the authorization approval code.

Other message codes may apply; refer to section Second Presentment A.2.3.2 for more details.

A.3.3 Message Reason Code 4809—Transaction Not Reconciled

The following sections describe the proper and improper use of message reason code 4809.

A.3.3.1 Proper Use of Message Reason Code 4809

MasterCard uses this reason code to automatically charge back any interregional transaction between a Europe acquirer and a non-Europe issuer in the following situation.

MasterCard was unable to reconcile the clearing presentment with the authorization details of a transaction and has determined that there is a discrepancy between the reference of the authorization request and the clearing presentment.

A.3.3.2 Improper Use of Acquirer's Second Presentment

Second presentments are not permitted. The acquirer may rectify the transaction details and submit a correct new first presentment.

A.3.4 Message Reason Code 4811—Stale Transaction

The following sections describe the proper and improper use of message reason code 4811.

A.3.4.1 Proper Use of Message Reason Code 4811

MasterCard uses this reason code to automatically charge back any interregional transaction between a Europe acquirer and a non-Europe issuer presented more than 120 calendar days after the transaction date.

A.3.4.2 Improper Use of Acquirer's Second Presentment

Second presentments are not permitted under this reason code.

A.3.5 Message Reason Code 4834—Duplicate Processing of Transaction

The following sections describe the proper and improper use of message reason code 4834.

A.3.5.1 Proper Use of Message Reason Code 4834

The issuer or the cardholder determines that a transaction has been submitted in duplicate. A transaction is considered duplicate if the terminal ID, the transaction amount, the date and the time of the transaction are the same.

A.3.5.2 Proper Use for Issuer's First Chargeback

The conditions shown below represent valid options that the issuer may choose to process a first chargeback for message reason code 4834.

Time Frame	120 days
Supporting Documents	None
DE 72 (Data Record)	FIRST REF NNNNNNNNNNNNNNNNNNNNNNNNN
Notes	Replace NNNNNNNNNNNNNNNNNNNNNNNN with the acquirer reference data (ARD) of the first transaction.

Interregional Transactions	
Time Frame	120 days
Supporting Documents	None
DE 72 (Data Record)	None
Notes	The issuer must charge back both transactions.

A.3.5.3 Proper Use for Acquirer's Second Presentment

The conditions shown below represent valid options that the acquirer may choose to process a second presentment for message reason code 4834.

Transaction Authorized (For Intra-European Transactions Only)	
IPM Second Presentment Message Reason Code	2008 Transaction Authorized
Second Presentment Condition	The acquirer can substantiate that both transactions are valid and were authorized by PIN.
Supporting Documents	None
DE 72 (Data Record)	PIN MMDDYY NNNNNN, PIN MMDDYY NNNNNN
Notes	<p>Applies to intra-European transactions only</p> <p>Replace MMDDYY with the date the issuer authorized the transaction.</p> <p>Replace NNNNNN with the authorization approval code of both transactions.</p>

Credit Previously Issued (For Intra-European Transactions Only)	
IPM Second Presentment Message Reason Code	2011 Credit Previously Issued
Second Presentment Condition	The acquirer can substantiate that a credit was processed.
Supporting Documents	None
DE 72 (Data Record)	Credit MMDDYY ARD NNNNNNNNNNNNNNNNNNNNNNNNNN

Credit Previously Issued (For Intra-European Transactions Only)

Notes	<p>Applies to intra-European transactions only</p> <p>Replace MMDDYY with the date the issuer sent the credit or reversal and optionally replace NNNNNNNNNNNNNNNNNNNNNNNNNNNNNN with the ARD.</p>
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Chargeback Remedied

IPM Second Presentment Message Reason Code	<p>2700</p> <p>See Corresponding Documentation/Chargeback Remedied</p>
Second Presentment Condition	The acquirer can substantiate that both transactions were valid.
Supporting Documents	Documentation indicating two separate transactions.
DE 72 (Data Record)	None
Notes	For interregional transactions where no ARD was mentioned in the Data Record of the chargeback, the acquirer must provide documentation substantiating each transaction that was charged back.

Invalid Data Record

IPM Second Presentment Message Reason Code	<p>2704</p> <p>Invalid Data Record Text</p>
Second Presentment Condition	The chargeback is invalid because the issuer failed to provide the original ARD in DE 72.
Supporting Documents	None
DE 72 (Data Record)	None
Notes	Applies to intra-European transactions only

Other message codes may apply; refer to section Second Presentment A.2.3.2 for more details.

A.3.6 Message Reason Code 4842—Late Presentment

The following sections describe the proper and improper use of message reason code 4842.

A.3.6.1 Proper Use of Message Reason Code 4842

This message reason code is used when an intra-European transaction was presented more than seven calendar days after the transaction date and the account is permanently closed.

Reason Code 4842 applies only to Cirrus and MasterCard transactions. For Maestro transactions, refer to section A.3.10 Message Reason Code 4880—Late Presentment (Maestro).

A.3.6.2 Proper Use for Issuer's First Chargeback

The issuer must use good-faith efforts to collect the transaction amount from the cardholder before exercising this chargeback right.

A.3.6.3 Improper Use for Issuer's First Chargeback

The issuer cannot submit a chargeback for message reason code 4842 if the account is in good standing.

A.3.6.4 Proper Use for Acquirer's Second Presentment

The conditions shown below represent valid options that the acquirer may choose to process a second presentment for message reason code 4842.

Correct Transaction Date Provided	
IPM Second Presentment Message Reason Code	2003 Correct Transaction Date Provided
Second Presentment Condition	The acquirer can show that the chargeback was invalid or can substantiate that the transaction date was not more than seven calendar days prior to the central processing date of the presentment.
Supporting Documents	None
DE 72 (Data Record)	MMDDYY
Notes	Replace MMDDYY with the correct transaction date
Account not Permanently Closed	
IPM Second Presentment Message Reason Code	2713 Invalid Chargeback
Second Presentment Condition	The acquirer can show that the account is not permanently closed.

Account not Permanently Closed	
Supporting Documents	None
DE 72 (Data Record)	MMDDYY
Notes	Replace MMDDYY with the authorization date and code obtained after the chargeback date.

Other message codes may apply; refer to section Second Presentment A.2.3.2 for more details.

A.3.7 Message Reason Code 4846—Currency Errors

The following sections describe the proper and improper use of message reason code 4846.

A.3.7.1 Proper Use of Message Reason Code 4846

This reason code may be used only for intra-European transactions when Point-of-interaction (POI) currency conversion was applied in the following circumstances:

- The cardholder states that he or she was not given the opportunity to choose the desired currency in which the transaction was completed or did not agree to the currency of the transaction, or
- POI currency conversion took place into a currency that is not the cardholder's billing currency, or
- POI currency conversion took place when the cash was dispensed in the cardholder's billing currency.

A.3.7.2 Proper Use for Issuer's First Chargeback

The following conditions represent valid options that the issuer may choose to process a first chargeback for message reason code 4846.

POI Currency Conversion	
Time Frame	120 Calendar days
Retrieval Request	No
Supporting Documents	Cardholder dispute letter
DE 72 (Data Record)	POI CURRENCY CONVERSION
Notes	The chargeback must be for the full amount of the transaction

POI Currency Conversion—Incorrect Cardholder Currency

Time Frame	120 Calendar days
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POI Currency Conversion—Incorrect Cardholder Currency	
Retrieval Request	No
Supporting Documents	<p>To document the currency and amount billed to the cardholder supply one of the following:</p> <ul style="list-style-type: none"> • The cardholder's billing statement or • The issuer's internal transaction record
DE 72 (Data Record)	INCORRECT CARDHOLDER CURRENCY
Notes	<p>For the following types of disputes involving POI currency conversion:</p> <ul style="list-style-type: none"> • The transaction was converted into a currency that is not the cardholder's billing currency, or • The cardholder billing currency is the same as the currency in which the goods/services are priced, or • The cash was dispensed in the cardholder's billing currency. <p>The chargeback may be for a partial amount representing the amount resulting from the double conversion, excluding any amount related to the issuer's conversion of the transaction.</p>

A.3.7.3 Proper Use for Acquirer's Second Presentment

The following condition represents a valid option that the acquirer may choose to process a second presentment for message reason code 4846.

IPM Second Presentment Message Reason Code	2700 See Corresponding Documentation/Chargeback Remedied
Second Presentment Condition	<p>The acquirer determines that the chargeback was invalid because the correct transaction amount and currency code were provided.</p> <p>In a dual currency environment, the merchant specified a currency indicator on the TID.</p>
Supporting Documents	Documentation proving the correct currency was provided or specified
DE 72 (Data Record)	None
Notes	This remedy is not applicable for POI currency conversion disputes.

Other message codes may apply; refer to section Second Presentment A.2.3.2 for more details.

A.3.7.4 Improper Use for Acquirer’s Second Presentment

The acquirer is prohibited from using the second presentment to argue the validity of the cardholder’s claim regarding the selection of or non-agreement to the currency.

The contents of the transaction receipt are considered only in determining whether POI currency conversion has occurred on a transaction. They neither prove nor disprove the cardholder’s agreement to the conversion.

For POI currency conversion disputes where the full amount was charged back, the acquirer should resubmit the transaction in the currency dispensed if the chargeback is valid.

A.3.7.5 Proper Use for New Presentments

If the chargeback is valid and if the full amount was charged back, the acquirer should process the transaction as a First Presentment/1240 message in the currency dispensed.

The new presentment must be processed within 30 days of the Central Site Business Date of the first chargeback for the acquirer to be protected from a chargeback under message reason code 4842—Late Presentment.

When converting the new transaction to the cardholder’s billing currency, the acquirer should apply the conversion rate that was in effect on the date of the original transaction.

A.3.8 Message Reason Code 4859—ATM Dispute

The following sections describe the proper use of message reason code 4859.

A.3.8.1 Proper Use of Message Reason Code 4859

The issuer receives a cardholder complaint advising that the cardholder did not receive, or received only in part, funds charged to his or her account as a result of an automated cash disbursement.

A.3.8.2 Proper Use for Issuer’s First Chargeback

The condition shown below represents a valid option that the issuer may choose to process a first chargeback for message reason code 4859.

Time Frame	120 days
Supporting Documents	None
DE 72 (Data Record)	RS3
Notes	None

A.3.8.3 Proper Use For Acquirer's Second Presentment

The condition shown below represents a valid option that the acquirer may choose to process a second presentment for message reason code 4859.

Disbursement of Funds to Cardholder	
IPM Second Presentment Message Reason Code	2700 Chargeback Remedied
Second Presentment Condition	The acquirer can provide documentation verifying the disbursement of funds to the cardholder.

Disbursement of Funds to Cardholder

Supporting Documents

A legible copy of either the ATM audit tape or an internal transaction report from the acquirer. The ATM audit tape or the transaction report must show any terminal financial activity that occurred immediately before and after the disputed transaction.

The internal transaction report from the acquirer is to be used only when the ATM did not produce an audit tape. Data on the transaction report must come from the ATM journal and not from the clearing system.

A transaction report must contain sufficient information to enable the issuer to determine the amount of funds that were disbursed by the ATM. If required for clarity, the transaction report must be accompanied by a key that shows the different elements of the report and their definitions.

At minimum, the audit tape or transaction report must include:

- Primary Account Number read from track 2 of the magnetic stripe or from the chip (DE 2)
- Transaction type and account accessed (DE 3)
- Transaction amount in local currency (DE 4)
- Transaction trace or System Trace Audit Number (DE 11)
- Transaction date and time (DE 12)
- Terminal ID (DE 41)
- Terminal status (only required in case of partial or no dispense)
- Error report (only required in case of partial or no dispense). The documentation may also show:
 - Terminal's response to the last command received from the Interchange System
 - Retract indicator
 - Bill counts for each canister

If bill counts are present in the documentation, the acquirer must state the denomination of the bills that were dispensed from each canister.

DE 72 (Data Record)

RS3 and provide chargeback contact's name, phone and fax number.

Disbursement of Funds to Cardholder

Notes	The Data Elements (DE) referred to above should contain the same information that would be included in the 0100/Authorization Request and 1240/First Presentment messages. If provided in a different format from the MasterCard Network or IPM, a key would be required to explain each field. Reasonable evidence of a successful disbursement of funds must be provided in the documentation supplied.
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Other message codes may apply; refer to section Second Presentment A.2.3.2 for more details.

A.3.9 Message Reason Code 4870—Chip Liability Shift

The following sections describe the proper and improper use of message reason code 4870.

A.3.9.1 Proper Use of Message Reason Code 4870

The Chip Liability Program allows participating customers to charge back fraudulent magnetic stripe transactions resulting from counterfeit fraud.

This message reason code applies to intra-European ATM transactions and to transactions in which one customer is located in the Europe region and the other customer is located in a participating country or territory in another region.

The following countries and regions participate in the Global Chip Liability Shift Program for interregional MasterCard, Maestro, and Cirrus ATM transactions.

Global Chip Liability Shift Program for Interregional ATM Transactions

In this region...	The following countries and territories participate...	Effective for ATM transactions dated on or after...
Asia Pacific region	Australia and New Zealand	31 December 2015 (MasterCard)
	Bangladesh, Bhutan, Maldives, Nepal, and Sri Lanka	16 October 2015 (all brands)
	India	20 October 2017 (all brands)
	Indonesia	1 January 2016 (Maestro only)
	All other countries and territories	19 April 2013 (Maestro only)
Canada region	All	Currently in effect (all brands)
Europe region	All	Currently in effect (all brands)
Latin America and the Caribbean region	Mexico	1 September 2014 (all brands)

Global Chip Liability Shift Program for Interregional ATM Transactions		
In this region...	The following countries and territories participate...	Effective for ATM transactions dated on or after...
	Puerto Rico and U.S. Virgin Islands	19 April 2013 (Maestro only) 21 October 2016 (Cirrus and MasterCard)
	All other countries and territories	18 October 2013 (MasterCard) Currently in effect (Maestro and Cirrus)
Middle East/Africa region	All	Currently in effect (all brands)
United States region	All	19 April 2013 (Maestro only) 21 October 2016 (Cirrus and MasterCard)

The issuer may initiate a chargeback using message reason code 4870 for counterfeit fraud when:

- The issuer receives a cardholder letter alleging that the transaction was fraudulent, and that the cardholder was in possession of his or her card at the time of the transaction or the issuer certifies by means of a different document accompanying the cardholder's letter that this is a case of counterfeit fraud. The issuer must provide this documentation.
- The transaction was conducted with a hybrid counterfeit card at a magnetic stripe reading-only ATM and the validly issued card (if any) was a hybrid card.
- The transaction that occurred on the counterfeit card was reported to SAFE on or before the date the chargeback was processed.

A.3.9.2 Improper Use of Message Reason Code 4870

The issuer must not initiate a chargeback using message reason code 4870 if:

- A hybrid card is used at a hybrid terminal.
- A fallback from chip to magnetic stripe technology occurs and the transaction is properly identified in the authorization and clearing records with POS entry mode 80 (DE 22).
- **Authorization Approval after the FNS Date.** The issuer approved the transaction after submitting two or more chargebacks involving the same MasterCard card account (for this purpose, "account" means primary account number [PAN], or PAN and, if present, expiration date) for any of the following message reason codes: 4837, 4870, or 4871. Message reason code 4863 first chargebacks will be included in the FNS count once the FNS fraud chargeback count is two or greater.
- **FNS Counter Exceeds 35 Fraud-Related Chargebacks.** The issuer submitted more than 35 chargebacks in aggregate involving the same MasterCard account (as defined above) for message reason codes 4837, 4870, or 4871. Message reason code 4863 first

chargebacks will be included in the FNS count once the FNS fraud chargeback count is two or greater.

- Effective 15 October 2013, the issuer is currently listed in the Global Security Bulletin as ineligible to participate in the Global Chip Liability Shift Program for interregional Maestro ATM transactions.
- Effective 15 October 2013, the issuer is currently listed in the Global Security Bulletin as limited to seven chargebacks for reason code 4837 or 4870 involving the same Maestro card account (for this purpose, “account” means PAN, or PAN and expiration date), and the issuer has already met or exceeded this amount for the account in question.

NOTE:

Technical Fallback is not permitted for intra-European ATM transactions, and the issuer has a compliance right in cases of counterfeit fraud. Refer to Chapter 7 of the *Transaction Processing Rules*.

A.3.9.3 Proper Use for Issuer’s First Chargeback

The condition shown below represents a valid option that the issuer may choose to process a first chargeback for message reason code 4870.

Time Frame	120 days for MasterCard and Cirrus, 90 days for Maestro
Retrieval Request	No
Supporting Documents	Cardholder letter
DE 72 (Data Record)	None
Notes	None

A.3.9.4 Proper Use for Acquirer’s Second Presentment

The condition shown below represents a valid option that the acquirer may choose to process a second presentment for message reason code 4870.

Chargeback Invalid	
IPM Second Presentment Message	2713
Reason Code	Chargeback invalid

Chargeback Invalid	
Second Presentment Condition	<p>The acquirer can show that the liability shift does not apply as:</p> <ol style="list-style-type: none"> 1. The card involved was not a hybrid card according to the service code (DE 35) in the authorization request (that is, the value of the first position was not a 2 or 6). 2. The transaction was completed with chip. 3. The chargeback was otherwise invalid (for example, the terminal was hybrid).
Supporting Documents	<ul style="list-style-type: none"> • Intra-European transactions—None • Interregional transactions—The acquirer must provide documentation showing that the chargeback was invalid.
DE 72 (Data Record)	<p>Applies to Intra-European transactions only:</p> <ol style="list-style-type: none"> 1. TRX Chip Liability Shift NA 2. Chip Transaction 3. Reason for return
Notes	None
Issuer Listed in <i>Global Security Bulletin</i>	
IPM Second Presentment Message 2713	
Reason Code	Invalid Chargeback
Second Presentment Condition	<p>The acquirer can show that on the chargeback date, the issuer was listed in the <i>Global Security Bulletin</i> as:</p> <ol style="list-style-type: none"> 1. Ineligible to participate in the Global Chip Liability Shift Program for interregional Maestro ATM transactions; or 2. Limited to seven chargebacks for reason code 70 or 74 involving the same Maestro card account, and the transaction charged back contains an FNS counter value that is greater than seven (a value of eight or more).
Supporting Documents	None
DE 72 (Data Record)	<ol style="list-style-type: none"> 1. ISSUER LISTED GSB NNN CLS INELIG 2. ISSUER LISTED GSB NNN FNS EXCEEDED

Issuer Listed in *Global Security Bulletin*

Notes	Replace NNN with the applicable <i>Global Security Bulletin</i> number. The <i>Global Security Bulletin</i> number is a three-digit number in which the last digit of the year is represented by the first digit of the Bulletin number, and the second and third digits represent the <i>Global Security Bulletin</i> month. (For example, bulletin number 6 (June) in the year 2014 is shown as NNN = 406.)
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Other message codes may apply; refer to section Second Presentment A.2.3.2 for more details.

A.3.10 Message Reason Code 4880—Late Presentment

The following sections describe the proper and improper use of message reason code 4880.

A.3.10.1 Proper Use of Intra-European Message Reason Code 4880

An intra-European ATM transaction is presented more than seven calendar days after the transaction date and the account is permanently closed.

A.3.10.2 Improper Use for Issuer's First Chargeback

The issuer must use good-faith efforts to collect the transaction amount from the cardholder before exercising this chargeback right.

The issuer cannot submit a chargeback for message reason code 4880 if the account is in good standing.

A.3.10.3 Proper Use for Acquirer's Second Presentment

The conditions shown below represent valid options that the acquirer may choose to process a second presentment for message reason code 4880.

Correct Transaction Date Provided

IPM Second Presentment Message Reason Code	2003
	Correct transaction date provided

Second Presentment Condition	The acquirer can substantiate that the transaction date was not more than seven calendar days before the Central Site processing date of the presentment.
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Supporting Documents	Transaction printout
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DE 72 (Data Record)	Correct transaction date
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Correct Transaction Date Provided

Notes

Other message codes may apply; refer to section Second Presentment A.2.3.2 for more details.

A.4 Settlement of Disputes

This section provides customers with the arbitration and compliance processing procedures.

A.4.1 When to File an Arbitration Case

The following sections contain information about filing an arbitration case.

When both customers have exhausted their chargeback rights under the allowable processing cycles, the issuer may file for arbitration within 45 calendar days of the central processing date of the second presentment if either of the following apply.

- The issuer believes the acquirer's second presentment is invalid.
- The issuer did not receive documentation required from the acquirer within 10 calendar days of the central processing date of the second presentment.

The arbitration case may be for the same full amount of the second presentment or less.

A.4.2 When to File a Compliance Case

A customer may file a compliance case against another customer because of a rule violation of the MasterCard rules if the following conditions are met.

- A chargeback right does not exist.
- The customer has suffered a financial loss directly due to the rule violation in question.

Invalid Maestro Chargebacks

An issuer must not submit a chargeback of a Maestro transaction if:

- With respect to an ATM transaction, the issuer is currently listed in the *Global Security Bulletin* as ineligible to participate in the Global Chip Liability Shift Program for interregional Maestro ATM transactions.
- The issuer is currently listed in the *Global Security Bulletin* as limited to seven chargebacks for reason code 70, 74, 4837, or 4870 involving the same Maestro card account (for this purpose, "account" means PAN, or PAN and expiration date), and the issuer has already met or exceeded this amount for the account in question.
- An acquirer that receives an invalid Maestro chargeback from a listed issuer may choose to direct file a compliance case without sending a pre-compliance letter to the issuer, as an alternative to representing the chargeback. The issuer is not permitted to further dispute any such representment or direct file compliance case.

A.4.2.1 Example of a Compliance Case for Missing, Invalid, or Inaccurate Authorization Data

A customer may file a compliance case when one or more of the mandatory data elements in the Authorization Request/0100 message are missing.

Additionally, the customer may file a case if any of the mandatory or optional data elements supplied in the authorization message are invalid or inaccurate, and as a result, the issuer incurred a financial loss.

The issuer must prove to the satisfaction of MasterCard that it would not have suffered the financial loss if the mandatory authorization data had been present, valid, and accurate, and that the filing was not based solely on the data being missing, invalid, or inaccurate.

Documentation to support this compliance case must include, but is not limited to, the following:

- The authorization message in its entirety as received through the MasterCard Network
- The specific authorization data asserted to be missing, invalid, or inaccurate
- Documentation to confirm that the authorization data, as received, misrepresented the nature of the transaction
- Proof that the missing, invalid, or inaccurate authorization data received resulted in the transaction being authorized, and why the transaction would not have been authorized if complete, valid, and accurate data had been received
- A letter signed by the issuer's principal contact or auditor certifying that proper authorization procedures were employed at the time the authorization request was received. The letter also must state that if the issuer had received the full, valid, and accurate data from the acquirer through the authorization message, the issuer would not have suffered a financial loss. If, at the time of the authorization request, the card used in the transaction was lost, stolen, or used without the authorized cardholder's consent, the issuer's principal contact or auditor must certify that the issuer was unaware of this condition at the time of the authorization request.

A.4.3 Time Frames for Filing

The following describes the time frames for filing an Intra-European arbitration case or compliance case.

Arbitration Case—An arbitration case must be submitted within 45 days from the Central Site Processing date of the second presentment.

Compliance Case—A compliance case must be filed within 180 days from the violation date.

A.4.4 Arbitration Filing Procedures

Intra-European cases may be filed directly in MasterCom Case Filing or using the Case Filing Hub Site.

If not present electronically, legible copies of all relevant documentation, together with copies of electronic records, must be scanned into the case filing application. For more details, refer to section 6.2 Filing Procedures in this guide.

For interregional cases refer to Chapter 4—Single Message System Transactions, Message Reason Code 17—Cash Dispute—ATM Only, Arbitration Case Filing, Message Reason Code 70—Chip Liability Shift, Arbitration Case Filing.

A.4.5 Compliance Filing Procedures

The following sections contain information about intra-European and interregional Compliance Filing procedures.

A.4.5.1 Intra-European Filing Procedures

Compliance cases may be filed directly in the MasterCom Electronic Case Filing Application or using the Case Filing Hub Site.

If not present electronically, legible copies of all relevant documentation, together with copies of electronic records, must be scanned into the case filing application.

For more details, refer to section 7.4 Compliance Case Filing Procedures in this guide.

A.4.5.1.1 Pre-compliance

Before filing a compliance case, the filing customer must file a pre-compliance case in an attempt to resolve the dispute.

The pre-compliance case must allow the other participant at least 30 calendar days to respond before the compliance case is filed. Every submitted pre-compliance case must include all pertinent documentation to support the violation, as well as proof of financial loss.

A.4.5.2 Interregional Compliance Filing Procedures

To file a case, the following forms should be used.

Compliance Case—*Dispute Resolution Management Hub Site Electronic Case Filing Form (Form 682)* that identifies whether the submission is a pre-compliance attempt or (an escalation to) a compliance case.

For instructions on accessing the required form, refer to Appendix F, Forms.

MasterCom Pro Users: A compliance case must be entered on-line via the MasterCom Pro Case Filing application.

MasterCom Hosted Users: The completed Compliance case form must be faxed to Dispute Resolution Management at 1-636-722-7215. The fax date will be considered the filing date.

A.4.5.2.1 Required Documentation

The Compliance Filing Case form must be accompanied by a thorough description of the circumstances of the case, in chronological order.

Legible copies of all relevant documentation, together with paper copies of electronic records, must be included. All documentation must be written in English or translated into English and be accompanied by the document in the original language. All compliance cases must be signed by the principal contact or the compliance contact of the filing customer.

A.4.5.2.2 Pre-compliance

Before filing a compliance case, the filing customer must file a pre-compliance in an attempt to resolve the dispute.

The pre-compliance must allow the other customer at least 30 calendar days to respond before the compliance case is filed. Every submitted pre-compliance case must include all pertinent documentation to support the violation, as well as proof of financial loss. The pre-compliance case may be sent in the form of a "pre-compliance letter," or the filing customer may complete the *Dispute Resolution Management Hub Site Electronic Case Filing form (Form 682)* as the pre-compliance case.

MasterCom Pro Users: A pre-compliance case must be entered on-line via the MasterCom Pro Case Filing application.

MasterCom Hosted Users: The pre-compliance case must be submitted via fax to 1-636-722-7215.

A.4.5.3 Compliance Review Procedure

Compliance cases will be reviewed by Dispute Management in accordance with the rules in effect on the date of the transaction, unless otherwise stated.

Upon receipt, Dispute Resolution Management will fax an acknowledgement to both customers. The filed-against customer has 10 calendar days from the date of the acknowledgement to respond and provide legible copies of any supporting documentation to Dispute Resolution Management. The response must be sent by fax.

Dispute Resolution Management will make its ruling according to timely information received from each customer and other relevant information. Documentation required as outlined in this appendix, which was not provided to the customer concerned within the time frames described above, will not be considered by Dispute Resolution Management.

Both parties will be advised in writing of the Dispute Resolution Management's decision.

A.4.5.4 Non-acceptance of a Case

Following a preliminary examination of the case, Dispute Resolution Management will decide whether it can accept the case for ruling.

A compliance case will be declined if the filing customer did not follow the filing requirements, including, but not limited to the following:

- The filing customer has not submitted the documentation required in accordance with the rules or otherwise requested by the reviewing body.
- The filing form and all documentation neither are in English nor are accompanied by an English translation.
- The case was filed after the time frames specified above.
- The pre-compliance attempt was not made in accordance with the rules (applicable only for compliance cases).

If a case is not accepted for any of the above reasons, the reviewing body will retain the filing fee. The filing customer may resubmit a case that has been declined for ruling if it can correct

the deficiency that caused the case to be declined within the applicable filing time frames. A new filing fee will apply.

A.4.5.5 Withdrawal of a Case

Either customer can accept responsibility for the disputed amount before Dispute Resolution Management has reached a decision.

If a written acknowledgement is received before Dispute Resolution Management has made its decision, both customers will be advised accordingly, and the case will be withdrawn. Staff will assess the filing fee and a withdrawal fee to the customer accepting responsibility.

A.4.5.6 Compliance Fees

The customer found liable for the disputed transaction will be responsible for the filing fee and an administration fee.

In addition to the foregoing, a participant also will be charged for each technical violation of established procedures. MasterCard may assess applicable technical fees against either customer involved in the arbitration or compliance case, even if the case was ruled in the customer's favor.

A.4.6 Compliance Case Appeals

For the procedure and requirements applicable to appeals of intra-European compliance cases refer to section Arbitration or Compliance Case Appeals.

Appendix B Chargebacks—Maestro POS Transactions

*This appendix describes the procedures for processing Maestro POS exception transactions. **The information contained in this appendix is for Europe region customers only.***

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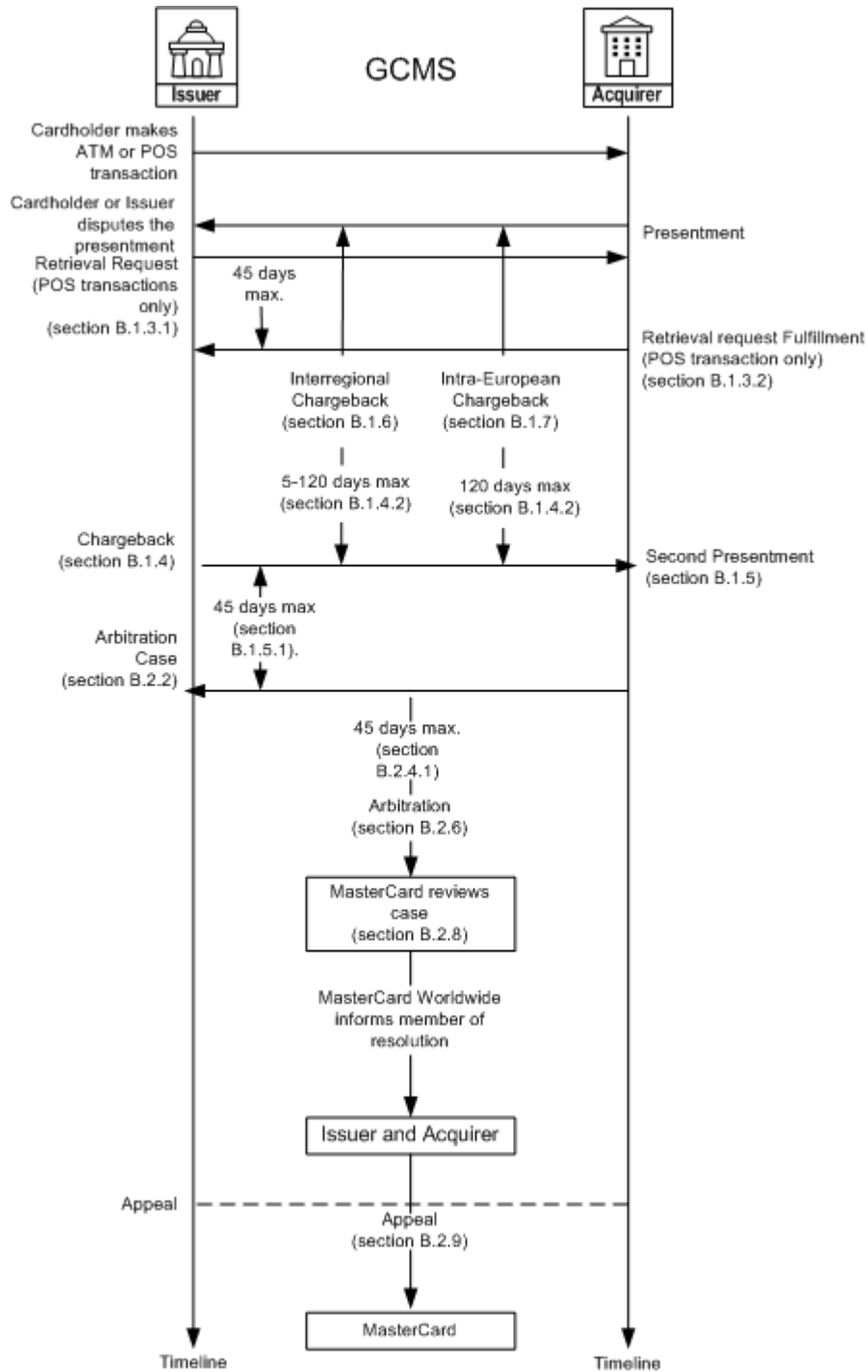
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Overview

This graphic presents the chargeback processing cycle.



Presentment	The acquirer must send the presentment within seven (7) calendar days of the transaction date. If an acquirer does not submit an interregional transaction presentment within 120 days of the transaction date, GCMS will automatically reject the transaction and process a credit adjustment for the transaction amount to the issuer.
Chargeback	The issuer must send the chargeback within 120 calendar days of the transaction's central processing date.
Second Presentment	The acquirer must send the second presentment within 45 calendar days of the central processing date of the chargeback.
Arbitration Case	The issuer must submit the Arbitration Case to MasterCard within 45 calendar days of the second presentment central processing date.

B.1 Exception Item Processing

The following sections provide information on Exception Item Processing.

B.1.1 Exception Transaction Types

Each customer must support the following point-of-sale (POS) exception transaction types.

- Retrieval request/request for documentation
- First chargeback
- Second presentment

B.1.2 Reversals

Europe uses a dual message system to process authorization messages and clearing messages (using Global Clearing Management System [GCMS]).

Therefore, whenever an acquirer identifies an error in the presentment of a transaction, a "reversal" (either full or partial) will be generated. There is no time limit for the acquirer to issue a reversal.

B.1.3 Retrieval Requests

An issuer may initiate a retrieval request for an intra-European transaction after receiving a cardholder request or for fraud investigation.

B.1.3.1 Acquirer Requirements

The acquirer must fulfill a retrieval request within 30 calendar days of the retrieval request processing date by providing the issuer with a legible copy of the requested documentation through the MasterCom® electronic imaging system.

For e-commerce transactions, the acquirer must provide order information obtained from the merchant and the merchant's contact address and phone number.

B.1.4 Chip Transactions

The production of a transaction cryptogram and related data elements for each chip transaction introduces new information, which can help determine the actual circumstances of a transaction and thus assist in determining issuer and acquirer liabilities.

Cryptograms must be provided to issuers in the original presentment or must be made available to issuers via retrieval request fulfillments if needed for subsequent inquiries.

However, the cryptogram in itself does not constitute a guarantee of payment to the acquirer. Nor does the lack of a cryptogram or an invalid cryptogram provide an automatic right of chargeback to the issuer.

B.1.5 Chargebacks

All message reason codes in this appendix are allowed for any type of Maestro POS transaction unless otherwise stated under the message reason code. Such transactions include the following.

- Magnetic stripe or chip read transactions
- Signature, PIN or non-PIN based transactions
- Mail order/Telephone order (MO/TO) transactions (where permitted)

When using message reason codes 4855 and 4860 to submit a chargeback of a purchase with cash back transaction, the issuer may charge back only the purchase amount or a portion thereof, using Function Code of 453 (Partial Amount) in the First Chargeback/1442 message. An issuer must not charge back the cash back amount or any portion thereof under any of these message reason codes.

B.1.5.1 Chargeback Procedures

A chargeback may be initiated if the issuer determines that the transaction was presented in violation of the rules and that a specific reason is available as detailed in section B.2 Message Reason Codes for Interregional Transactions, and B.3 for Intra-European Transactions of this appendix.

A chargeback must be submitted within 120 calendar days from the Central Site Processing date for the full transaction amount, unless otherwise specified in the appropriate message reason codes. An acquirer must accept the resultant liability unless it can satisfy the conditions for second presentment.

B.1.5.2 Supporting Documentation for a Chargeback

No supporting documentation is required when submitting a chargeback, unless otherwise stated under the specific message reason code. However, issuers should be able to justify any chargeback initiated.

When a cardholder letter is required, the issuer must provide a cardholder letter, electronic message, or completed *Expedited Billing Dispute Resolution Process Form* explaining an electronic message or a signed declaration by the authorized cardholder explaining the reason for the dispute.

Supporting documentation, completed in English, or accompanied by an English translation, must be submitted within 10 days of the chargeback processing date using MasterCom.

For disputes between two customers that share a common language, it is sufficient if the documentation is translated into English at arbitration stage.

The issuer may use the *Expedited Billing Resolution Process (Fraud) Form* only if the MasterCard card account is closed. Before processing the chargeback with the form, the issuer must block the account on its host and report the transaction to SAFE. The issuer must supply the cardholder's affidavit of fraud when requested by the acquirer pursuant to a judicial request or similar legal action.

B.1.6 Second Presentment Procedures

An acquirer must use its best efforts to investigate each chargeback received for validity and either accept the charge or process a second presentment.

The second presentment may not be for an amount in excess of the issuer's chargeback but may be for the same or a lesser amount.

No provisions are made to settle any losses or gains resulting from exchange rate differences or funding costs.

Second presentments must be submitted within 45 calendar days from the chargeback processing date. The requirements that must be met before an acquirer can second present a transaction, and the supporting documentation required, are provided under each message reason code.

For intra-European transactions other general second presentment message reason codes may apply, such as:

- 2713—Invalid Chargeback
- 2702—Past Chargeback Time Limit Issued
- 2011—Credit Previously Issued

Refer to section Second Presentment/1240 IPM (Function Codes 205 or 282) Message Reason Code Usage for a complete list of second presentment message reason codes.

After the acquirer has processed the second presentment, the issuer has no more chargeback rights; arbitration chargebacks are not permitted.

If the issuer considers the second presentment to be invalid, it may proceed to arbitration as outlined in section B.

B.1.6.1 Supporting Documentation for a Second Presentment

When required under the reason code, supporting documentation, completed in English, or accompanied by an English translation, must be submitted within 10 days of the second presentment processing date using MasterCom.

For disputes between two customers that share a common language, it is sufficient if the documentation is translated into English at arbitration stage.

For interregional transactions, the acquirer must supply supporting documentation with every second presentment, substantiating the reason for the second presentment.

B.2 Message Reason Codes for Interregional Transactions

The following message reason codes are applicable to interregional POS, e-commerce, PIN-based in-branch, and Maestro® contactless transactions unless otherwise indicated under the message reason code.

Chargeback Reason	Europe Members Use Reason Code	Members Outside Europe Use Reason Code	PIN-based?	Signature?
Documentation Not Legible on Retrieval Request	4802 ⁷	78	Yes	Yes
Disputed Amount	4831	71	Yes	Yes
Duplicate Transaction	4834	73	Yes	Yes
No Cardholder Authorization	4837	74	N/A	Yes
Goods or Services Not Provided	4855	79	Yes	N/A
Credit Not Received	4860	75	Yes	Yes
Chip Liability Shift ⁸	4870	70	Yes	Yes
Chip Transaction—Late Presentment	4880	80	Yes	No

In addition to the above chargeback reasons, the following chargeback reason codes may be used by MasterCard to automatically chargeback interregional transactions.

Chargeback Reason	Reason Code	PIN-based?	Signature?
Multiple Processing	4804	Yes	Yes
Transaction not reconciled	4809	Yes	Yes
Stale Transaction	4811	Yes	Yes

⁷ Not supported for interregional transactions.

⁸ According to schedule of countries joining the Chip Liability Shift as published in the *Global Operations Bulletins*.

B.2.1 Interregional Message Reason Code 4802—Documentation Not Legible on Retrieval Request

The following sections describe the proper and improper use of message reason code 4802.

B.2.1.1. Proper Use of Interregional Message Reason Code 4802

This message reason code is not currently supported in the MasterCard Single Message System.

Message reason code 4802 is not applicable for properly presented Maestro contactless transactions.

B.2.2 Interregional Message Reason Code 4804—Transaction Multiple Processing

The following sections describe the proper and improper use of message reason code 4804.

B.2.2.1 Proper Use of Interregional Message Reason Code 4804

MasterCard uses this reason code to automatically charge back any interregional transaction between a Europe acquirer and a non-Europe issuer if a previous presentment had already been matched to the pending file.

B.2.2.2 Improper Use for Acquirer's Second Presentment

Second presentments are not permitted. The acquirer may rectify the transaction details and submit a correct new first presentment.

B.2.3 Interregional Message Reason Code 4809—Transaction Not Reconciled

The following sections describe the proper and improper use of message reason code 4809.

B.2.3.1 Proper Use of Interregional Message Reason Code 4809

MasterCard uses this reason code to automatically charge back any interregional transaction between a Europe acquirer and a non-Europe issuer in the following situation.

MasterCard was unable to reconcile the clearing presentment with the authorization details of a transaction, because of a discrepancy between the authorization request and the clearing presentment.

B.2.3.2 Improper Use for Acquirer's Second Presentment

Second presentments are not permitted. The acquirer may rectify the transaction details and submit a correct new first presentment.

B.2.4 Interregional Message Reason Code 4811—Stale Transaction

The following sections describe the proper and improper use of message reason code 4811.

B.2.4.1 Proper Use of Interregional Message Reason Code 4811

MasterCard uses this reason code to automatically charge back any interregional transaction between a Europe acquirer and a non-Europe issuer presented more than 120 calendar days after the transaction date.

B.2.4.2 Improper Use of Acquirer's Second Presentment

Second presentments are not permitted for message reason code 4811.

B.2.5 Interregional Message Reason Code 4831—Disputed Amount

The following sections describe the proper and improper use of message reason code 4831.

B.2.5.1 Proper Use of Interregional Message Reason Code 4831

This message reason code is used **only** for the following transactions.

- e-commerce
- Maestro contactless
- Point-of-Sale (POS)

Issuer's may use this message reason code when cardholder's account has been debited for an amount that is higher than the original purchase amount or debited for an incorrect amount when the merchant accepted an alternative form of payment to complete the transaction.

B.2.5.2 Proper Use for Issuer's First Chargeback

The issuer may chargeback only the amount of the disputed difference.

B.2.5.3 Proper Use for Acquirer's Second Presentment

The condition shown below represents a valid option that the acquirer may choose to process a second presentment for message reason code 4831.

Chargeback Remedied	
IPM Second Presentment Message Reason Code	2700 Chargeback remedied
Second Presentment Condition	The transaction was correctly processed.
Supporting Documents	Documentation proving that the transaction was correctly processed.
DE 72 (Data Record)	None

Chargeback Remedied	
Notes	None

B.2.6 Interregional Message Reason Code 4834—Duplicate Transaction

The following sections describe the proper and improper use of message reason code 4834.

B.2.6.1 Proper Use of Interregional Message Reason Code 4834

A cardholder's account has been debited more than once for a single transaction.

To demonstrate that the transaction is a duplicate, the POS terminal transaction amount and the date and time of the transaction must be the same for the transactions in question.

B.2.6.2 Proper Use for Issuer's First Chargeback

For duplicated interregional transactions, the issuer must charge back both transactions.

B.2.6.3 Proper Use for Acquirer's Second Presentment

The condition shown below represents a valid option that the acquirer may choose to process a second presentment for message reason code 4834.

Chargeback Remedied	
IPM Second Presentment Message Reason Code	2700 Chargeback remedied
Second Presentment Condition	The acquirer can show that two separate transactions occurred.
Supporting Documents	Documentation supporting two separate transactions or proof that a credit was issued.
DE 72 (Data Record)	None
Notes	None

B.2.7 Interregional Message Reason Code 4837—No Cardholder Authorization

The following sections describe the proper and improper use of message reason code 4837.

Neither the length of time between authorization approval and transaction presentment, nor the partial or full reversal of an approved authorization, have any effect upon the protection that an authentication occurring during authorization provides against fraud-related chargebacks (for example, MasterCard *SecureCode* authentication, chip validation, and/or PIN verification).

B.2.7.1 Proper Use of Interregional Message Reason Code 4837

This message reason code is applicable as follows.

- Issuers may charge back all fraudulent Maestro contactless transactions that exceed applicable contactless CVM limits and were completed without successful online PIN verification or on-device cardholder verification.
- **Missing or Illegible Signature** applies **only** to signature-based POS transactions and Maestro contactless transactions.

For signature-based POS transactions, the issuer may exercise this chargeback when the cardholder's physical (not electronic) signature either is missing or illegible on the paper sales receipt and the cardholder states that he or she did not participate in or authorize the transaction in question.

Issuers may charge back all fraudulent Maestro contactless transactions that exceed applicable transaction amount ceiling limits and were completed without successful PIN verification.

- **No Cardholder Authorization** applies to e-commerce and acquirer domain mobile remote payment transactions and magnetic stripe transactions conducted at a parking garage or tollway in the Europe region and completed without CVM.

The issuer must receive a cardholder letter alleging that the transaction was fraudulent. When using the Expedited Billing Dispute Resolution Process, the MasterCard card account must be closed and the transaction must have been reported to SAFE (System to Avoid Fraud Effectively).

- For e-commerce transactions, this chargeback right applies if the issuer determines that the UCAF™ field (Data Element [DE] 48, subelement 43) of the disputed Transaction contained the MasterCard-assigned static AAV or the merchant site does not support the passing of UCAF data (DE 48, subelement 42, subfield 3 equals zero or is missing).
- For acquirer domain mobile remote payment transactions, this chargeback right applies if the issuer determines that the Remote Payments Program Type value of 2 (Acquirer Domain) was present in Data Element 48, subelement 48, subfield 1 (Mobile Program Indicators).

B.2.7.2 Improper Use of Interregional Message Reason Code 4837

This chargeback may not be used in the following situations.

- A Digital Secure Remote Payment transaction or any subsequent transaction for a related partial shipment or recurring payment occurred. Refer to Appendix E for Digital Secure Remote Payment transaction identification requirements.
- When the transaction was completed at an EMV terminal which was properly identified in the authorization and the clearing record, except for fraudulent parking garage and tollway magnetic stripe transactions completed without CVM
- For contactless transactions completed with successful PIN verification
- The issuer approved the transaction after submitting two or more chargebacks involving the same Maestro card account (for this purpose, "account" means primary account number [PAN], or PAN and expiration date) for message reason code 4837 or 4870.

- The issuer submitted more than 35 chargebacks involving the same account (as defined above) for message reason code 4837 or 4870.
- Effective 15 October 2013, the issuer is currently listed in the *Global Security Bulletin* as limited to seven chargebacks for reason code 4837 or 4870 involving the same Maestro card account (for this purpose, “account” means PAN, or PAN and expiration date), and the issuer has already met or exceeded this amount for the account in question.

B.2.7.3 Proper Use for Acquirer’s Second Presentment

The conditions shown below represent valid options that the acquirer may choose to process a second presentment for message reason code 4837.

Chargeback Remedied	
IPM Second Presentment Message Reason Code	2700 Chargeback remedied
Second Presentment Condition	The acquirer can supply the signed transaction receipt.
Supporting Documents	The signed transaction receipt
DE 72 (Data Record)	None
Notes	None
Invalid Chargeback	
IPM Second Presentment Message Reason Code	2713 Invalid chargeback
Second Presentment Condition	The chargeback did not meet the requirements as stipulated under section Proper Use of Interregional Message Reason Code 4837.
Supporting Documents	Copy of the authorization record
DE 72 (Data Record)	None
Notes	None
Two or More Previous Fraud-related Chargebacks	
IPM Second Presentment Message Reason Code	2713 Invalid chargeback

Two or More Previous Fraud-related Chargebacks

Second Presentment Condition	The issuer previously charged back two or more transactions involving the same Maestro card account before the authorization approval date of the disputed transaction for message reason code 4837 or 4870.
Supporting Documents	None
DE 72 (Data Record)	None
Notes	The Fraud Notification Service (FNS) alerts the acquirer in the event that the issuer has submitted two or more chargebacks involving the same account for reason code 4837 or 4870. FNS places the date on which the issuer submitted the second such fraud-related chargeback in the Fraud Notification Service Date subfield within the Fraud Notification Information field of the chargeback message. If this field is present and contains a date value that is earlier than the authorization approval date of the disputed transaction, the acquirer may process a second presentment.

Fraud-related Chargeback Counter Exceeds Threshold

IPM Second Presentment Message Reason Code	2713 Invalid chargeback
Second Presentment Condition	The issuer previously charged back more than 35 transactions involving the same account for message reason code 4837 or 4870.
Supporting Documents	None
DE 72 (Data Record)	None
Notes	The Fraud Notification Service (FNS) provides the acquirer with the total number of fraud-related chargebacks submitted by the issuer involving the same account. FNS places the total chargeback count in the Fraud Notification Service Chargeback Counter subfield within the Fraud Notification Information field of the chargeback message. The acquirer may process a representment if this field is present and the chargeback counter value exceeds 35 (a value of 36 or more).

B.2.8 Interregional Message Reason Code 4855—Goods or Services Not Delivered

The following sections describe the proper and improper use of message reason code 4855.

B.2.8.1 Proper Use of Interregional Message Reason Code 4855

This message reason code applies **only** to the following transactions.

- e-commerce
- Point-of-Sale (POS)

The cardholder's account has been debited for a transaction, but the cardholder or his or her authorized representative did not receive the goods or services that were to be shipped, delivered, or otherwise provided by the expected delivery date.

The issuer must wait until the specified delivery date has passed before charging back. If no delivery date is specified, the issuer must wait 30 calendar days after the transaction date before charging back. The 120-day chargeback time frame is calculated from the latest anticipated date that the goods or services were to be provided. If no such date is provided, the chargeback must be processed within 120 days of the Central Site Processing date.

The issuer may charge back the transaction before the specified delivery date if it is established that the merchant will not provide the goods or services because, for example, it is no longer in business.

B.2.8.2 Improper Use for Issuer's First Chargeback

This chargeback does not cover situations where the goods or services provided by the merchant do not meet the customer's expectations.

B.2.8.3 Proper Use for Acquirer's Second Presentment

The condition shown below represents a valid option that the acquirer may choose to process a second presentment for message reason code 4855.

Chargeback Remedied	
IPM Second Presentment Message Reason Code	2700
	Chargeback remedied
Second Presentment Condition	The acquirer can show that goods or services were received by the cardholder.
Supporting Documents	Documentation showing that goods or services were received by the cardholder.
DE 72 (Data Record)	None
Notes	None

B.2.9 Interregional Message Reason Code 4860—Credit Not Received

The following sections describe the proper and improper use of message reason code 4860.

B.2.9.1 Proper Use of Interregional Message Reason Code 4860

This message reason code applied **only** to POS and e-commerce transactions.

The issuer may use message reason code 4860 if a cardholder's account is not credited for a refund from a merchant or is inaccurately debited instead of credited because of an incorrect transaction code.

B.2.9.2 Proper Use for Issuer's First Chargeback

This chargeback should be for the full amount of the refund, or in the case of an inaccurate debit, twice the original transaction amount to offset the error.

B.2.9.3 Proper Use for Acquirer's Second Presentment

The condition shown below represents a valid option that the acquirer may choose to process a second presentment for message reason code 4860.

Credit Issued	
IPM Second Presentment Message Reason Code	2011 Credit issued
Second Presentment Condition	The acquirer can show that a credit was processed.
Supporting Documents	Documentation showing the date the credit was processed to the cardholder's account, and the reference number of that transaction.
DE 72 (Data Record)	None
Notes	None

B.2.10 Interregional Message Reason Code 4870—Chip Liability Shift

The following section describes the proper use of message reason code 4870.

B.2.10.1 Proper Use of Interregional Message Reason Code 4870

The issuer may initiate a chargeback using reason code 4870 if the following apply.

The issuer must receive a cardholder letter, electronic message, or complete an Expedited Billing Dispute Resolution Process Form alleging that the transaction was fraudulent, and the issuer must provide this letter.

The fraudulent transaction must be reported to SAFE on or before the date the chargeback is processed. When using the Expedited Billing Dispute Resolution Process, the MasterCard card account must be closed and the transaction must have been reported to SAFE (System to Avoid Fraud Effectively).

For **counterfeit fraud**, all of the following additional requirements must be met:

- The transaction was conducted with a counterfeit card at a magnetic stripe reading-only terminal or at a hybrid terminal but DE 55 was not present in the Authorization Request/0100 message or Financial Transaction Request/0200 message, and the validly-issued card, if any, was an EMV chip card.
- The cardholder letter, electronic message, or completed Expedited Billing Dispute Resolution Process Form must indicate that he or she was in possession of the card at the time of the transaction or the issuer certifies by means of a different document accompanying the cardholder's letter that this is a case of counterfeit.

For **lost, stolen, or never received fraud** all of the following additional requirements must be met:

- The transaction was conducted at a magnetic stripe reading-only POS terminal or at a hybrid terminal but DE 55 was not present in the Authorization Request/0100 message or Financial Transaction Request/0200 message, and the validly-issued card, if any, was an EMV chip card.
- The transaction was conducted without PIN as CVM.
- The cardholder letter, electronic message, or completed Expedited Billing Dispute Resolution Process Form must indicate that the card was lost, stolen, or never received at the time of the transaction, or the issuer can otherwise certify by means of a different document accompanying the cardholder's letter that the card was lost, stolen, or never received at the time of the transaction.

NOTE: Technical Fallback—When a hybrid card is used at a hybrid terminal and fallback from chip to magnetic stripe occurs, the transaction must be properly identified with POS entry mode 80 (DE 22) and authorized online. The cardholder verification method (CVM) must be PIN, except if the transaction is acquired in a waiver country in which case signature is also a permitted CVM. If the transaction is not properly identified in the Authorization Request/0100 message and in the First Presentment/1240 message then the issuer may charge the item back under message reason code 4870.

In this region...	The following countries and territories participate...	Effective for Maestro POS transactions dated on or after...
Asia/Pacific region	All	Currently in effect
Canada region	All	31 December 2015
Latin America and the Caribbean region	All	Currently in effect
Middle East/Africa region	All	Currently in effect

In this region...	The following countries and territories participate...	Effective for Maestro POS transactions dated on or after...
United States region	All	1 October 2015 for all except automated fuel dispenser transactions (MCC 5542)
		1 October 2017 for automated fuel dispenser transactions (MCC 5542)

B.2.10.2 Improper Use of Interregional Message Reason Code 4870

This code may not be used for properly identified contactless transactions.

The issuer must not use message reason code 4870 if:

- The issuer approved the transaction after submitting two or more chargebacks involving the same Maestro card account (for this purpose, “account” means primary account number [PAN], or PAN and expiration date) for reason codes 4837 or 4870.
- The issuer submitted more than 35 chargebacks involving the same account (as defined above) for message reason code 4837 or 4870.
- Properly identified and authorized contactless transactions
- Effective 15 October 2013, the issuer is currently listed in the *Global Security Bulletin* as limited to seven chargebacks for reason code 4837 or 4870 involving the same Maestro card account (for this purpose, “account” means PAN, or PAN and expiration date), and the issuer has already met or exceeded this amount for the account in question.

B.2.10.3 Proper Use for Acquirer’s Second Presentment

The conditions shown below represent valid options that the acquirer may choose to process a second presentment for message reason code 4870.

Invalid Chargeback	
IPM Second Presentment Message Reason Code	2713 Invalid Chargeback
Second Presentment Condition	The acquirer can show that the liability shift does not apply as: <ul style="list-style-type: none"> • The terminal was a hybrid terminal • The transaction was not reported to SAFE on or before the Central Site Business Date of the chargeback, or • The transaction was authorized online and did not involve a hybrid card; that is, the first value in the service code (DE 35) was not 2 or 6 and therefore did not indicate a hybrid card.
Supporting Documents	Documentation showing how the chargeback was invalid.
DE 72 (Data Record)	None

Invalid Chargeback

Notes	The acquirer must always provide supporting documentation when second presenting interregional transactions. It is not sufficient to enter a message in DE 72.
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Two or More Previous Fraud-related Chargebacks

IPM Second Presentment Message 2713

Reason Code	Invalid Chargeback
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Second Presentment Condition	The issuer previously charged back two or more transactions involving the same Maestro card account before the authorization approval date of the disputed transaction for message reason code 4837 or 4870.
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Supporting Documents	None
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DE 72 (Data Record)	None
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Notes	The Fraud Notification Service (FNS) alerts the acquirer in the event that the issuer has submitted two or more chargebacks involving the same account for reason code 4837 or 4870. FNS places the date on which the issuer submitted the second such fraud-related chargeback in the Fraud Notification Service Date subfield within the Fraud Notification Information of the chargeback message. If this field is present and contains a date value that is earlier than the authorization approval date of the disputed transaction, the acquirer may process a second presentment.
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Fraud-related Chargeback Counter Exceeds Threshold

IPM Second Presentment Message 2713

Reason Code	Invalid Chargeback
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Second Presentment Condition	The issuer previously charged back more than 35 transactions involving the same account for message reason code 4837 or 4870.
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Supporting Documents	None
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DE 72 (Data Record)	None
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Fraud-related Chargeback Counter Exceeds Threshold

Notes	The Fraud Notification Service (FNS) provides the acquirer with the total number of fraud-related chargebacks submitted by the issuer involving the same account. FNS places the total chargeback count in the Fraud Notification Service Chargeback Counter subfield within the Fraud Notification Information field of the chargeback message. The acquirer may process a representment if this field is present and the chargeback counter value exceeds 35 (a value of 36 or more).
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Issuer Listed in *Global Security Bulletin*

IPM Second Presentment Message 2713

Reason Code	Invalid Chargeback
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Second Presentment Condition	<p>The acquirer can show that on the chargeback date, the issuer was listed in the <i>Global Security Bulletin</i> as:</p> <p>Limited to seven chargebacks for reason code 4837 or 4870 involving the same Maestro card account and the transaction charge back contains an FNS counter value that is greater than seven (a value of eight or more).</p>
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Supporting Documents	None
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DE 72 (Data Record) ISSUER LISTED GSB NNN FNS EXCEEDED

Notes	<p>Replace NNN with the applicable <i>Global Security Bulletin</i> number. The <i>Global Security Bulletin</i> number is a three-digit number in which the last digit of the year is represented by the first digit of the Bulletin number, and the second and third digits represent the <i>Global Security Bulletin</i> month. (For example, bulletin number 6 (June) in the year 2014 is shown as NNN = 406.)</p>
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B.2.11 Interregional Message Reason Code 4880—Late Presentment

The following sections describe the proper and improper use of message reason code 4880.

B.2.11.1 Proper Use of Interregional Message Reason Code 4880

This message reason code applies **only** to chip-read and PIN-based POS and Maestro contactless transactions.

An issuer may use reason code 4880 if the transaction is submitted into clearing more than seven calendar days after the transaction date and the cardholder's account is either closed or does not contain sufficient funds to cover the transaction amount.

In order to use message reason code 4880, an issuer must have used good-faith efforts to collect the transaction amount from the cardholder's account.

An issuer will not be able to submit a chargeback under message reason code 4880 if the cardholder's account is in good standing.

B.2.11.2 Proper Use for Acquirer's Second Presentment

The condition shown below represents a valid option that the acquirer may choose to process a second presentment for message reason code 4880.

Correct Transaction Date Provided	
IPM Second Presentment Message Reason Code	2003 Correct transaction date provided
Second Presentment Condition	The acquirer shows that the transaction was presented within the proper time frame.
Supporting Documents	Documentation proving that the transaction was presented within the seven calendar day time limit.
DE 72 (Data Record)	None
Notes	None

B.3 Message Reason Codes for Intra-European Transactions

The following message reason codes are applicable to intra-European POS, e-commerce, PIN-based in-branch, and Maestro contactless transactions unless otherwise indicated under the message reason code.

They apply to any type of Maestro transactions, such as Magnetic stripe or chip read transactions and Signature, PIN, or non-PIN based transactions, unless otherwise indicated under the message reason code.

Chargeback Message Reason Codes		Documentation Required	Retrieval Request Required	Section No.
4802	Non-fulfillment of Request: Illegible copy	No	Yes	B.3.1 Intra-European Message Reason Code 4802—Non-Fulfillment of Request Illegible Copy
4808	Transaction Not Authorized	No	No	B.3.2 Intra-European Message Reason Code 4808—Transaction Not Authorized

Chargeback Message Reason Codes		Documentation Required	Retrieval Request Required	Section No.
4831	Disputed Amount	Yes	No	B.3.3 Intra-European Message Reason Code 4831—Disputed Amount
4834	Duplicate Processing of Transaction	No	No	B.3.4 Intra-European Message Reason Code 4834—Duplicate Processing of Transaction
4837	No Cardholder Authorization	Yes	No	B.3.5 Intra-European Message Reason code 4837—No Cardholder Authorization
4841	Canceled Recurring or Digital Goods Transactions	Yes	No	B.3.6 Intra-European Message Reason code 4841—Canceled Recurring or Digital Goods Transactions
4846	Currency Errors	Sometimes	No	B.3.7 Intra-European Message Reason Code 4846—Currency Errors
4855	Goods or Services not Delivered	Yes	No	B.3.8 Intra-European Message Reason Code 4855—Goods or Services Not Provided
4860	Credit not Received	Yes	No	B.3.9 Intra-European Message Reason Code 4860—Credit Not Received
4870	Chip Liability Shift	No	No	B.3.10 Intra-European Message Reason Code 4870—Chip Liability Shift
4880	Late Presentment	No	No	B.3.11 Intra-European Message Reason Code 4880—Late Presentment

B.3.1 Intra-European Message Reason Code 4802—Non-Fulfillment of Request: Illegible Copy

The following sections describe the proper use of message reason code 4802.

B.3.1.1 Proper Use of Intra-European Message Reason Code 4802

This message reason code is applicable only for signature-based POS, e-commerce transactions, and Chip/PIN transactions where the transaction certificate and related data were not provided in DE 55 of the First Presentment/1240 message.

The issuer may use message reason code 4802 only when there is a justifiable reason for the cardholder not to pay the charge, or if the issuer will incur a financial loss because the acquirer did not provide a legible copy of the requested item.

B.3.1.2 Proper Use for Issuer's First Chargeback

The cardholder disputed the transaction and the item provided using MasterCom by the acquirer was not legible or did not contain all the required information.

The issuer rejected the item to Image Review within 10 calendar days of the date that the item was received, and the issuer was favored by the Image Review decision.

B.3.1.3 Proper Use for Acquirer's Second Presentment

The condition shown below represents a valid option that the acquirer may choose to process a second presentment for message reason code 4802.

Chargeback Remedied	
IPM Second Presentment Message Reason Code	2700 Chargeback remedied
Second Presentment Condition	The acquirer provides documentation that is legible or complete, or both.
Supporting Documents	A legible and complete copy of the requested item.
DE 72 (Data Record)	None

Other message codes may apply; refer to section Second Presentment B.1.6 for more details.

B.3.1.4 New Chargeback

If the issuer, on examination of the requested documentation for the first time, discovers a new chargeback reason code, a new first chargeback can be processed within 45 days of receipt of the second presentment processing date.

B.3.2 Intra-European Message Reason Code 4808—Transaction Not Authorized

The issuer must attempt to honor the transaction before exercising this chargeback right.

The following sections describe the proper and improper use of message reason code 4808.

B.3.2.1 Proper Use of Intra-European Message Reason Code 4808

The issuer receives a complaint from the cardholder or otherwise determines a transaction presented has not been properly authorized.

The issuer or his agent has:

- Never received an authorization request, or
- Declined the authorization request, or
- The processed amount is higher than the authorized amount.
- The issuer received and approved a full or partial reversal request relating to a previously approved authorization request. However, the clearing file shows the transaction was processed for the original authorized amount.
- **Expired Payment Guarantee**—The issuer may also use this message reason code if the transaction was presented more than seven calendar days after the authorization approval date and the issuer has permanently closed the account before filing the chargeback. The above timeframe does not apply to properly identified Maestro contactless aggregated transit transactions.

B.3.2.2 Improper Use of Intra-European Message Reason Code 4808

The issuer may not use this message reason code for POS chip transactions that were below the applicable floor limit and authorized by the chip.

B.3.2.3 Proper Use for Issuer's First Chargeback

The condition shown below represents a valid use for issuer's first chargeback.

Time Frame	120 days
Retrieval Request	No
Supporting Documents	None
DE 72 (Data Record)	None
Notes	The full amount should be charged back, except when the processed amount is higher than the authorized amount. In this case the difference between both amounts may be charged back.

B.3.2.4 Proper Use for Acquirer's Second Presentment

The conditions shown below represent valid options that the acquirer may choose to process a second presentment for message reason code 4808.

Transaction Authorized	
IPM Second Presentment Message Reason Code	2008
	Transaction authorized

Transaction Authorized	
Second Presentment Condition	The acquirer can substantiate that the transaction was either approved: <ol style="list-style-type: none"> 1. Online by the issuer 2. Offline by the chip
Supporting Documents	<ol style="list-style-type: none"> 1. None 2. DE 55 (Integrated Circuit Card [ICC] System-Related Data) if it was not previously provided in the first presentment
DE 72 (Data Record)	<ol style="list-style-type: none"> 1. TRANS AUTH MMDDYY NNNNNN 2. CHIP TRANSACTION
Notes	None

Other message codes may apply; refer to section Second Presentment B.1.6 for more details.

Expired Payment Guarantee	
IPM Second Presentment Message 2713	
Reason Code	Invalid Chargeback
Second Presentment Condition	<ul style="list-style-type: none"> • The transaction was presented within seven calendar days of the pre-authorization or authorization approval date, and the pre-authorization or authorization was not reversed, or • The transaction was a properly identified Maestro contactless aggregated transit transaction, or • The issuer has not permanently closed the account.
Supporting Documents	None
DE 72 (Data Record)	PREAUTH MMDDYY or AUTH MMDDYY or ACCOUNT NOT CLOSED
Notes	<p>If the transaction authorization was identified as a pre-authorization, use PREAUTH. If the transaction authorization was not identified as a pre-authorization, use AUTH. Replace MMDDYY with the approval date of the disputed transaction.</p> <p>This remedy does not apply to Maestro contactless transit aggregated transit transactions.</p>

B.3.2.5 Improper Use for Acquirer's Second Presentment

The acquirer is prohibited from using the second presentment when the PAN in the Authorization Request Response/0110 message and in the First Presentment/1240 message differs, but the acquirer should process a new first presentment.

B.3.2.5.1 Proper Use for New Presentments

If the chargeback is valid, the acquirer should process the transaction as a First Presentment/1240 message with the correct PAN. The new presentment must be processed within thirty days of the Central Site Business Date of the first chargeback for the acquirer to be protected from a chargeback under message reason code 4880—Late Presentment.

B.3.3 Intra-European Message Reason Code 4831—Disputed Amount

The following sections describe the proper use of message reason code 4831.

B.3.3.1 Proper Use of Intra-European Message Reason Code 4831

This message reason code applies to the following transactions.

- E-commerce
- Point of Sale (POS)
- MO/TO (where permitted)

The issuer may use this message reason code as follows:

- The cardholder's account has been debited for an amount that is higher than the original purchase amount.
- Unreasonable Amount (Intra-European Economic Area [EEA] transactions only). Issuers in EEA countries may use this message reason code if the cardholder alleges that the amount of an authorized transaction for the purchase of goods or services was unreasonable, and all of the following conditions are met:
 - The exact transaction amount was not specified at the time the cardholder engaged in the transaction, and
 - The transaction amount exceeded what the cardholder could reasonably have expected, taking into account the cardholder's previous spending pattern, the conditions of the cardholder agreement and the relevant circumstances of the case.
- The cardholder paid for goods or services by other means (for example, with a different card or via bank transfer).

The chargeback must be accompanied by a cardholder letter, electronic message, or completed Expedited Billing Dispute Resolution Process Form identifying the disputed transaction and describing the circumstances of the dispute.

B.3.3.2 Proper Use for Issuer's First Chargeback

Billing Discrepancies The issuer must provide a copy of the cardholder's transaction receipt or similar evidence and a copy of the cardholder's written complaint.

Payment by Other Means. The issuer must provide documentation to establish alternate payment to the merchant. Examples of such documentation include:

- Proof of payment by check or bank transfer

- For a payment in cash, a cash receipt
- For a payment made using the same Maestro card, the transaction detail (for example, transaction amount and either ARD or switch serial number)
- For a payment made using a different Maestro card or another card, a card statement or transaction details; a TID showing the card details is also acceptable.

For payment to a third party (such as a travel agent) to purchase a voucher or the like representing payment to the merchant, the issuer must provide a cardholder letter, electronic message, or completed Expedited Billing Dispute Resolution Process Form stating that the voucher was accepted by the merchant and documentation to prove that the same goods or services debited to the cardholder's account were covered by the voucher. Examples of such documentation include a copy of the voucher, the itinerary prepared by the third party listing the goods and services paid for, or a receipt of payment.

Alternate Payment via Travel Vouchers. A cardholder may claim that payment was made using a travel voucher or similar instrument purchased from a travel agent. Upon accepting the travel voucher, the merchant must not process a subsequent charge for the same goods or services, even if the travel agent fails to pay the merchant.

The issuer may consider using message reason code 4855 against the acquirer of the travel agent if the cardholder paid for the travel voucher using a Maestro card, and the travel agent did not pay the merchant. The 120-day time frame is calculated from the date of the second charge.

Time Frame	120 Calendar Days
Supporting Documents	Cardholder letter, electronic message, or completed Expedited Billing Dispute Resolution Process Form indicating that: <ol style="list-style-type: none">1. the amount billed was incorrect, and provide a copy of the TID or other documentation to confirm the actual amount of the transaction as agreed to by the cardholder2. an unreasonable amount was charged.3. the same goods or services debited to the cardholder's account were paid for in some other manner, and provide documentation showing that payment was made by an alternate payment method.
DE 72 (Data Record)	<ol style="list-style-type: none">1. None2. UNREASONABLE AMOUNT3. None
Notes	For unreasonable amount disputes and Paid by Other Means, the chargeback may be for the full amount. For billing discrepancies, only the difference in amount may be charged back of the transaction.

B.3.3.3 Proper Use for Acquirer's Second Presentment

The condition shown below represents a valid option that the acquirer may choose to process a second presentment for message reason code 4831.

Chargeback Remedied	
IPM Second Presentment Message	2700
Reason Code	Chargeback Remedied
Second Presentment Condition	<ol style="list-style-type: none"> 1. The acquirer can show that the transaction was correctly processed. 2. For unreasonable amount disputes, the merchant can show that the cardholder agreed to an amount range as reasonable, and the transaction amount did not exceed this amount range. 3. For payment by other means disputes, the merchant provides an explanation that substantiates the validity of the transaction charged.
Supporting Documents	<ol style="list-style-type: none"> 1. Evidence that the transaction was correctly processed. 2. For unreasonable amount disputes, documentation showing that the cardholder agreed to an amount range as reasonable and that the transaction did not exceed this amount range; for example, <ul style="list-style-type: none"> – An itemized price list signed by the cardholder, and an itemized transaction receipt showing the transaction amount was calculated on the basis of this price list; or – The cardholder's written agreement to a recurring payment arrangement with the merchant in which a maximum amount for each payment was specified. 3. For payment by other means disputes, an appropriate merchant explanation and documentation showing two separate transactions.
DE 72 (Data Record)	None

Other message codes may apply; refer to section Second Presentment B.1.6 for more details.

B.3.4 Intra-European Message Reason Code 4834—Duplicate Processing of Transaction

The following sections describe the proper use of message reason code 4834.

B.3.4.1 Proper Use of Intra-European Message Reason Code 4834

The issuer or the cardholder determines that a transaction has been submitted in duplicate.

A transaction is considered a duplication if the terminal ID, the transaction amount in the original currency, the date, and the time of the transaction are the same.

B.3.4.2 Proper Use for Issuer's First Chargeback

The condition shown below represents a valid option that the issuer may choose to process a first chargeback for message reason code 4834.

Time Frame	120 days
Retrieval Request	No
Supporting Documents	None
DE 72 (Data Record)	FIRST ARD NNNNNNNNNNNNNNNNNNNNNNNNN
Notes	Issuer must provide the Acquirer Reference Data (ARD) of the first transaction in DE 72.

B.3.4.3 Proper Use for Acquirer's Second Presentment

The conditions shown below represent valid options that the acquirer may choose to process a second presentment for message reason code 4834.

Transaction Authorized	
IPM Second Presentment Message Reason Code	2008 Transaction authorized
Second Presentment Condition	The acquirer can substantiate that both transactions are valid and were authorized by PIN. The authorization date and code of both transactions must be entered in DE 72 (Data Record).
Supporting Documents	None
DE 72 (Data Record)	PIN MMDDYY NNNNNN, MMDDYY NNNNNN
Notes	None

Credit Previously Issued	
IPM Second Presentment Message Reason Code	2011 Credit previously issued
Second Presentment Condition	The acquirer can show that a credit was issued. The central site processing date of the credit or reversal must be provided.
Supporting Documents	None
DE 72 (Data Record)	Credit MMDDYY (and optionally the ARD (Acquirer Reference Data))
Notes	None
Chargeback Remedied	
IPM Second Presentment Message Reason Code	2700 Chargeback remedied
Second Presentment Condition	The acquirer provides two separate TIDs indicating two valid transactions.
Supporting Documents	Two separate TIDs indicating two valid transactions.
DE 72 (Data Record)	None
Notes	None
Invalid Data Record	
IPM Second Presentment Message Reason Code	2704 Invalid Data Record Text
Second Presentment Condition	The chargeback is invalid because the issuer failed to provide the original ARD in DE 72 (Data Record).
Supporting Documents	None
DE 72 (Data Record)	None

Other message codes may apply; refer to section Second Presentment B.1.6 for more details.

B.3.5 Intra-European Message Reason Code 4837—No Cardholder Authorization

The following sections describe the proper use of message reason code 4837.

Neither the length of time between authorization approval and transaction presentment, nor the partial or full reversal of an approved authorization, have any effect upon the protection that an authentication occurring during authorization provides against fraud-related chargebacks (for example, MasterCard *SecureCode* authentication, chip validation, and/or PIN verification).

B.3.5.1 Proper Use of Intra-European Message Reason Code 4837

This message reason code applies **only** to Non-PIN-based transactions.

The issuer is informed of a cardholder dispute such as the cardholder states that he or she has neither participated in nor authorized a transaction. The issuer receives a cardholder dispute letter, stating that the cardholder has neither participated in nor authorized a transaction. Issuers may charge back:

- All intra-European transactions completed using signature as the CVM at magnetic stripe reading-only POS terminals
- Chip POS transactions completed without CVM
- Technical Fallback (chip to magnetic stripe) transactions performed without CVM
- E-commerce transactions for which the UCAF field (DE 48, subelement 43) of the disputed transaction contains the organization-assigned static AAV or the merchant site does not support the passing of UCAF data (DE 48, subelement 42, subfield 3 equals zero or is missing).
- Mobile remote payment transactions for which the Remote Payments Program Type value of 2 (Acquirer Domain) was present in Data Element 48, subelement 48, subfield 1 (Mobile Program Indicators), and
- Maestro contactless transactions that exceed the applicable contactless CVM limit without successful online PIN verification or on-device cardholder verification
- Parking garage and tollway transactions completed without CVM

B.3.5.2 Improper Use of Intra-European Message Reason Code 4837

This chargeback may not be used in the following situations.

- A Digital Secure Remote Payment (DSRP) transaction or any subsequent transaction for a related partial shipment or recurring payment occurred. Refer to Appendix E for Digital Secure Remote Payment transaction identification requirements.
- When the transaction was completed at an EMV terminal which was properly identified in the authorization and the clearing record, except for fraudulent parking garage and tollway transactions completed without CVM
- For contactless transactions completed with successful PIN verification
- If the issuer approved the transaction after submitting two or more chargebacks involving the same Maestro card account (for this purpose, “account” means primary account number [PAN], or PAN and expiration date) for message reason code 4837 or 4870.
- The issuer submitted more than 35 chargebacks involving the same account (as defined above) for message reason code 4837 or 4870.

- Effective 15 October 2013, the issuer is currently listed in the *Global Security Bulletin* as limited to seven chargebacks for reason code 4837 or 4870 involving the same account (as defined above), and the issuer has already met or exceeded this amount for the account in question.

B.3.5.3 Proper Use for Issuer's First Chargeback

The issuer must supply the cardholder letter, electronic message, or completed Expedited Billing Dispute Resolution Process Form as supporting documentation. When using the Expedited Billing Dispute Resolution Process, the MasterCard card account must be closed and the transaction must have been reported to SAFE (System to Avoid Fraud Effectively).

All fraudulent transactions must be reported to SAFE.

Where a chargeback is being raised as a result of multiple fraudulent mobile phone prepayment transactions performed with the same card, the issuer may combine the transactions in question into a single First Chargeback/1442 message, providing supporting documentation including a schedule showing dates and amounts of each transaction.

B.3.5.4 Proper Use for Acquirer's Second Presentment

The conditions shown below represent valid options that the acquirer may choose to process a second presentment for message reason code 4837.

Previous Fraud-related Chargebacks on the Account. The Fraud Notification Service (FNS) alerts the acquirer in the event that the issuer has submitted two or more chargebacks involving the same account for reason code 4837 or 4870. FNS places the date on which the issuer submitted the second such fraud-related chargeback in PDS 0200 (FNS—Fraud Notification \ of the First Chargeback/1442 message. If PDS 0200 is present and contains a date value that is earlier than the authorization approval date of the disputed transaction, the acquirer may process a second presentment.

Issuer Listed in <i>Global Security Bulletin</i>	
IPM Second Presentment Message Reason Code	2713 Invalid Chargeback
Second Presentment Condition	The acquirer can show that on the chargeback date, the issuer was listed in the <i>Global Security Bulletin</i> as limited to seven chargebacks for reason code 70 or 74 involving the same Maestro card account, and the transaction charged back contains an FNS counter value that is greater than seven (a value of eight or more).
Supporting Documents	None
DE 72 (Data Record)	ISSUER LISTED GSB NNN FNS EXCEEDED

Issuer Listed in <i>Global Security Bulletin</i>	
Notes	Replace NNN with the applicable <i>Global Security Bulletin</i> number. The <i>Global Security Bulletin</i> number is a three-digit number in which the last digit of the year is represented by the first digit of the Bulletin number, and the second and third digits represent the <i>Global Security Bulletin</i> month. (For example, bulletin number 6 (June) in the year 2014 is shown as NNN = 406.)
Transaction Authorized	
IPM Second Presentment Message Reason Code	2008 Transaction authorized
Second Presentment Condition	The acquirer can substantiate that the transaction was verified by PIN and approved either: <ol style="list-style-type: none"> 1. Online by the issuer 2. Offline by the chip
Supporting Documents	<ol style="list-style-type: none"> 1. None 2. DE 55 (Integrated Circuit Card [ICC] System-Related Data) if it was not previously provided in the first presentment
DE 72 (Data Record)	<ol style="list-style-type: none"> 1. PIN MMDDYY NNNNNN 2. CHIP TRANSACTION
Notes	None
Chargeback Remedied	
IPM Second Presentment Message Reason Code	2700 Chargeback remedied
Second Presentment Condition	The authorization record and the clearing record identified the POS terminal as being hybrid.
Supporting Documents	A copy of the signed TID
DE 72 (Data Record)	Hybrid POI MMDDYY NNNNNN
Notes	None

Invalid Chargeback	
IPM Second Presentment Message Reason Code	2713 Invalid Chargeback
Second Presentment Condition	The chargeback did not meet the requirements as stipulated under section Intra-European Message Reason code 4837—No Cardholder Authorization
Supporting Documents	None
DE 72 (Data Record)	None
Two or More Previous Fraud-related Chargebacks	
IPM Second Presentment Message Reason Code	2713 Invalid Chargeback
Second Presentment Condition	The issuer previously charged back two or more transactions involving the same Maestro card account before the authorization approval date of the disputed transaction for message reason code 4837 or 4870.
Supporting Documents	None
DE 72 (Data Record)	One of the following: 1. FNS 2. NN MMDDYY NN MMDDYY AUTH MMDDYY
Notes	The following applies to the use of DE 72 (Data Record): 1. Use FNS when the authorization approval date of the disputed transaction is later than the date value provided by the Fraud Notification Service in PDS 0200 of the First Chargeback/1442 message. 2. Use NN MMDDYY for a previous chargeback by replacing NN with the last two digits of the message reason code and MMDDYY with the Central Site Business Date. For AUTH MMDDYY , replace MMDDYY with the authorization approval date of the disputed transaction.

Other message codes may apply; refer to section Second Presentment B.1.6 for more details.

B.3.5.5 Improper Use for Acquirer's Second Presentment

Second presentments are not permitted for the following.

- Fraudulent parking garage and tollway transactions completed without CVM
- Fraudulent chip POS transactions completed without CVM or
- Non-PIN-based fraudulent transactions at terminals capable only of reading the magnetic stripe. In this situation, the acquirer is held responsible even though a waiver may have been granted.

B.3.6 Intra-European Message Reason Code 4841—Cancelled Recurring or Digital Goods Transactions

The following sections describe the proper use of message reason code 4841.

B.3.6.1 Proper Use of Intra-European Message Reason Code 4841

This message reason code applies only to recurring payment transactions for which the UCAF field (DE 48, subelement 43) of the disputed transaction contains the Organization-assigned static AAV.

The issuer uses this message reason code if the merchant continued to bill a cardholder for a recurring transaction after:

- Receiving notification of cancellation from the cardholder or issuer, or
- The issuer listed the cardholder's account information on the Recurring Payment Cancellation Service (RPCS)

Confirm that the Transaction is a Recurring Transaction. This chargeback may be used if the issuer believes the transaction is a recurring transaction, although a value of 4 (Cardholder not present [standing order/recurring transaction]) is not present in DE 22 (Point of Service Data Code), subfield 5 (Cardholder Present Data).

A recurring transaction allows for continuous billing without a specified end date. The disputed transaction must be a recurring transaction and not installment billing.

Installment transactions involve a finite number of periodic payments with a specified end date.

Examples of recurring and installment payments include the following.

- A cardholder contracted to pay EUR 250 on a monthly basis for three years for an automobile. This transaction is an installment transaction because an end date is specified.
- A cardholder contracted to pay EUR 25 on a monthly basis for membership in a health club. The contract specified that either the cardholder or the health club could cancel the contract with 30 days' notice. This transaction would qualify as a recurring transaction because an end date is not specified.
- A cardholder enrolls in automatic bill payment with his or her utility provider, whereby the cardholder enters into an agreement specifying that payments for utility services will be billed to his or her card on a monthly basis. The agreement states that the cardholder could cancel the automatic bill payments with two weeks' notice. This transaction would qualify as a recurring transaction because an end date is not specified.

Issuer May Cancel Recurring Billing. The issuer can charge back a transaction under message reason code 4841 if it notified the merchant or acquirer before the transaction date to cancel the billing on the cardholder's behalf.

Digital Goods Purchases of EUR 25 or Less. Digital goods are goods that are stored, delivered, and used in electronic format, such as, by way of example but not limitation, books, newspapers, magazines, music, games, game pieces, and software (excludes gift cards). The delivery of digital goods purchased in a transaction may occur on a one-time or subscription basis. An issuer may use message reason code 4841 to charge back an e-commerce transaction less than or equal to EUR 25 (or the local currency equivalent) for the purchase of digital goods, provided the issuer determines that the merchant did not offer the cardholder the following purchase controls:

- The option, enabled as a default setting, for the cardholder to disable all digital goods purchases;
- The time period during which a digital goods purchase can be made on the cardholder's account with the merchant (the "account open" period) must not exceed 15 minutes from the time at which the cardholder enters account authentication credentials; and
- Functionality that allows the cardholder to confirm or to cancel the clearly displayed total transaction amount of each pending digital goods purchase before completion of the transaction.

Before initiating a chargeback, the issuer must educate the cardholder on the use of purchase control settings and challenge the cardholder regarding the purchase control settings that the cardholder selected, if made available by the merchant.

B.3.6.2 Proper Use for Issuer's First Chargeback

The following conditions represent valid options that the issuer can use to process a first chargeback for message reason code 4841.

Recurring Transaction Cancelled Before Billing	
Time Frame	120 calendar days
Retrieval Request	No
Supporting Documents	Cardholder letter, electronic message, or completed Expedited Billing Dispute Resolution Process Form stating that the merchant was notified of the cancellation before the billing of the disputed transaction
DE 72 (Data Records)	Only for multiple transactions charged back using a single chargeback record: MULTIPLE TRANSACTIONS NNN

Recurring Transaction Cancelled Before Billing

Note	If multiple transactions are being charged back, include a list of the individual items in the batch (ARD and amounts). The batch option is available only when the PAN, merchant name, and its acquirer are the same within the batch. Replace NNN with the number of items being charged back.
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Account Listed in Recurring Payment Cancellation Service (RPCS)

Time Frame	120 calendar days
Retrieval Request	No
Supporting Documents	None
DE 72 (Data Records)	RPCS MMDDYY
Note	Replace MMDDYY with the date the account number was listed in the Recurring Payment Cancellation Service (RPCS).

Digital Goods

Chargeback Condition	All of the following: <ul style="list-style-type: none">• Digital goods were purchased in an e-commerce transaction that was less than or equal to EUR 25 (or local currency equivalent)• The merchant did not offer the cardholder purchase control settings.• The cardholder's account is not closed and is in good standing with no associated fraudulent transactions
Time Frame	120 calendar days
Retrieval Request	No
Supporting Documents	None <p>If multiple transactions are being charged back, include a list of the individual items in the batch (ARDs and amounts). The batch option is only available when the merchant name and its acquirer are the same within the batch. The total amount of all items in the batch must not exceed EUR 250.</p>

Digital Goods

DE 72 (Data Record)	DIGITAL GOODS For multiple transactions charged back using a single chargeback record: DIGITAL GOODS NNN
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Note	Replace NNN with the number of items being charged back.
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Subsequent Message Reason Code 4841 Chargeback

Time Frame	120 calendar days
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Retrieval Request	No
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Supporting Documents	None
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DE 72 (Data Records)	CBMMDDYY ARD XXXXXXXXXXXXXXXXXXXXXXX
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Note	<p>The issuer can process any subsequent chargeback for this message reason code with the required DE 72 (Data Record) text.</p> <p>Replace MMDDYY with the date of the chargeback 4841 containing documentation.</p> <p>Replace Xs with the acquirer reference data (ARD) of the previous message reason code 4841 chargeback containing documentation.</p>
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B.3.6.3 Proper Use for Acquirer's Second Presentment

The conditions shown below represent valid options that the acquirer may choose to process a second presentment for message reason code 4841.

Recurring Transactions

IPM Second Presentment Message	2700
Reason Code	

Recurring Transactions

Second Presentment Condition	<p>The acquirer can substantiate one of the following:</p> <ul style="list-style-type: none"> • The transaction was not a recurring transaction. For example, the merchant bills the cardholder in installments. • The transaction was recurring and the cardholder failed to meet the cancellation terms of the signed contract. • The merchant can document that services are being provided to and used by the cardholder after the cancellation date.
Supporting Documents	Documentation to support that the chargeback is remedied or invalid.
DE 72 (Data Record)	None
Notes	None

Other message codes may apply; refer to section Second Presentment B.1.6 for more details.

Digital Goods

IPM Second Presentment Message 2700

Reason Code See Corresponding Documentation/Chargeback Remedied

Second Presentment Condition	The acquirer can substantiate that the merchant offered purchase controls at the time of the transaction or transactions (in the case of multiple transactions charged back in a batch)
Supporting Documents	Documentation to support that the chargeback is remedied or invalid (for example, website screen images).
DE 72 (Data Record)	None
Notes	None

B.3.6.4 Improper Use for Acquirer's Second Presentment

The acquirer must not submit a second presentment if the chargeback indicates that the cardholder cancelled the recurring transaction and the merchant states that it was never contacted.

B.3.7 Intra-European Message Reason Code 4846—Currency Errors

The following sections describe the proper and improper use of message reason code 4846.

B.3.7.1 Proper Use of Intra-European Message Reason Code 4846

An incorrect amount is deducted from the cardholder's account in the following circumstances.

- The acquirer did not provide the correct transaction currency code (DE 49) for the currency in which the transaction was completed.
- The transaction amount is provided in a different currency for information purposes, and this currency is incorrectly processed as the transaction currency.
- POI currency conversion disputes:
 - The cardholder states that he or she was not given the opportunity to choose the desired currency in which the transaction was completed or did not agree to the currency of the transaction; or
 - POI currency conversion took place into a currency that is not the cardholder's billing currency; or
 - POI currency conversion took place when the goods/services were priced in the cardholder's billing currency; or
 - POI currency conversion took place when the cash was dispensed in the cardholder's billing currency.

B.3.7.2 Proper Use for Issuer's First Chargeback

The conditions below represent valid options that the issuer may choose to process a first chargeback for message reason code 4846.

Incorrect Currency Transmitted	
Time Frame	120 calendar days
Retrieval Request	No
Supporting Documents	None
DE 72 (Data Record)	None
Notes	The acquirer transmitted the incorrect currency code. The chargeback must be for the full amount of the transaction.

POI Currency Conversion	
Time Frame	120 calendar days
Retrieval Request	No
Supporting Documents	Cardholder letter, electronic message, or completed Expedited Billing Dispute Resolution Process Form
DE 72 (Data Record)	POI CURRENCY CONVERSION
Notes	The cardholder was not given the opportunity to choose the currency or did not agree to the currency. The chargeback must be for the full amount of the transaction.

Currency Conversion—Incorrect Cardholder Currency	
Time Frame	120 calendar days
Retrieval Request	No
Supporting Documents	To document the currency and amount billed to the cardholder, supply one of the following: <ul style="list-style-type: none">• The cardholder's billing statement, or• The issuer's internal transaction record.
DE 72 (Data Record)	INCORRECT CARDHOLDER CURRENCY
Notes	<p>This chargeback option may be used for transactions for the following types of disputes involving POI currency conversion:</p> <ul style="list-style-type: none">• The transaction was converted into a currency that is not the cardholder's billing currency, or• The cardholder billing currency is the same as the currency in which the good/services are priced, or• The cash was dispensed in the cardholder's billing currency <p>The chargeback may be for a partial amount representing the amount resulting from the double conversion, excluding any amount related to the issuer's conversion of the transaction.</p>

B.3.7.3 Proper Use for Acquirer's Second Presentment

The conditions shown below represent valid options that the acquirer may choose to process a second presentment for message reason code 4846.

Chargeback Remedied	
IPM Second Presentment Message Reason Code	2700 See Corresponding Documentation/Chargeback remedied
Second Presentment Condition	The acquirer determines that the correct transaction amount and currency code were provided. In a dual currency environment, the merchant specified a currency indicator on the TID.
Supporting Documents	Documentation proving the correct currency was provided or specified.
DE 72 (Data Record)	None
Notes	This remedy is not applicable for POI currency conversion disputes.

Other message codes may apply; refer to section Second Presentment B.1.6 for more details.

B.3.7.4 Improper Use for Acquirer's Second Presentment

The acquirer is prohibited from using the second presentment to argue the validity of the cardholder's claim regarding the selection of or non-agreement to the currency.

The contents of the transaction receipt are considered only in determining whether POI currency conversion has occurred on a transaction. They neither prove nor disprove the cardholder's agreement to the conversion.

B 3.7.5 Proper Use for New Presentments

If the chargeback is valid and if the full amount was charged back, the acquirer should process the transaction as a First Presentment/1240 message in the currency in which goods/services were priced or in the currency that was dispensed.

The new presentment must be processed within thirty days of the Central Site Business Date of the first chargeback for the acquirer to be protected from a chargeback under message reason code 4880—Late Presentment.

When converting the new transaction to the cardholder's billing currency, the issuer should apply the conversion rate that was in effect on the date of the original transaction.

B.3.8 Intra-European Message Reason Code 4855—Goods or Services Not Provided

The following sections describe the proper and improper use of message reason code 4855.

B.3.8.1 Proper Use of Intra-European Message Reason Code 4855

This message reason code applies only to the following transactions.

- E-commerce
- POS
- MO/TO (where permitted)

The cardholder's account has been debited, but the cardholder or an authorized representative did not receive the goods or services that were to be shipped, delivered, or otherwise provided by the expected delivery date.

The cardholder letter, electronic message, or completed Expedited Billing Dispute Resolution Process Form must detail the goods/services that the cardholder expected to receive or that the merchant represented to have given, and this letter must accompany the chargeback.

The issuer must wait until the specified delivery date has passed before charging back. If no delivery date is specified, the issuer must wait 30 calendar days after the transaction date before charging back. The 120-day chargeback time frame is calculated from the latest anticipated date that the goods or services were to be provided. If no such date is provided, the chargeback must be processed within 120 days of the Central Site Processing date.

The issuer may charge back the transaction before the specified delivery date if it is established that the merchant will not provide the goods or services because, for example, it is no longer in business.

Transactions for Travel Services-Additional Documentation Requirement. If a travel service is not provided due to insolvency, and this service was covered by a bonding authority, insurance or consumer protection scheme according to applicable law, the issuer must instruct the cardholder to claim from the bonding authority, insurance or consumer protection scheme. A chargeback is only permitted if the cardholder requested reimbursement from the bonding authority, insurance or consumer protection scheme within 120 calendar days from the expected service date and the claim was declined.

The cardholder need not wait more than 30 calendar days for a reply. The chargeback must be processed within 120 days after the expected service date or within 30 days of the negative reply, and at the latest within 150 days from the expected service date, whether the bonding authority, insurance or consumer protection scheme responded or not. The supporting documentation must include a cardholder statement or other evidence explaining the result of the claim from the bonding authority, insurance or consumer protection scheme.

The acquirer may second present using reason code 2700 (Chargeback Remedied) and supplying evidence that the services were covered by a bonding authority, insurance or consumer protection scheme. An acquirer statement that such a scheme exists is not sufficient; evidence that the scheme did cover the specific insolvency event must be provided with the second presentment.

The additional documentation requirements apply to domestic transactions in Europe. They also apply to intra-EEA transactions if the bonding authority, insurance or similar consumer protection scheme covers intra-EEA transactions.

B.3.8.2 Improper Use for Issuer's First Chargeback

This chargeback does not cover situations where the goods or services provided by the merchant do not meet the customer's expectations.

B.3.8.3 Proper Use for Acquirer's Second Presentment

The condition shown below represents a valid option that the acquirer may choose to process a second presentment for message reason code 4855.

Possible Acquirer Remedies. The acquirer can refute the chargeback if it shows proof that:

- The cardholder or a person that the cardholder authorized received the goods or services; or
- The merchant attempted to provide the goods or services but the cardholder refused them; or
- At the time of the transaction, or thereafter by agreement between the merchant and the cardholder, the merchant agreed to provide the goods or services after the date the cardholder alleges the goods or services were to be provided.

Chargeback Remedied	
IPM Second Presentment Message Reason Code	2700 Chargeback remedied
Second Presentment Condition	The acquirer can show that the goods or services were provided.
Supporting Documents	Documentation showing that goods or services were received by the cardholder
DE 72 (Data Record)	None

Other message codes may apply; refer to section Second Presentment B.1.6 for more details.

B.3.9 Intra-European Message Reason Code 4860—Credit Not Received

The following sections describe the proper use of message reason code 4860.

B.3.9.1 Proper Use of Intra-European Message Reason Code 4860

This message reason code applies to POS, e-commerce, and (where permitted) MO/TO transactions.

The issuer may use this message reason code when it receives a cardholder letter, electronic message, or completes an Expedited Billing Dispute Resolution Process Form stating one of the following:

- A merchant has not posted a credit to his or her account or that the merchant posted a credit and reduced the amount of the credit due without proper disclosure.
- A merchant accepts a cancellation of merchandise that was to be picked up at a merchant location and the cardholder did not take possession of the merchandise
- A merchant failed to provide a full credit refund for a time-share transaction or any similar provision of services after the cardholder cancelled the agreement within 90 calendar days of the transaction date.
- A cardholder account has been inaccurately posted with a debit instead of a credit as a result of an incorrect transaction code or keying error. For example, the merchant posted a credit as a retail sale.

The issuer can submit a chargeback without a cardholder letter if the cardholder provides one of the following:

- A credit receipt, credit advice issued by the merchant or its agent, or a TID voided by the merchant. The documents must show an account number, an amount to be credited, and a date.
- A merchant advisement (with or without an account number, date, or amount to be credited) that instructs the issuer to charge back the transaction, if it is accompanied by documentation showing the credit due.

If the credit receipt or merchant advisement is dated, the 120-day chargeback period begins on the day the credit was issued or on the date that the goods were returned or the services were cancelled. If the merchant provided the cardholder with a dated receipt or credit advice but did not post a credit to the cardholder's account, the issuer must wait 15 calendar days from the date of the credit receipt before charging back the transaction. If the cardholder did not receive a credit receipt or credit from the merchant, the issuer must wait 30 calendar days from the date of the merchandise return date or cancellation date before charging back the transaction.

For cancelled timeshare transactions, the issuer must wait 15 days from the date of cancellation before charging back the transaction.

If the credit receipt or merchant advisement is undated, the 30-day waiting period is waived, and the 120-day time frame will be calculated from the date of the cardholder letter.

The cardholder letter, electronic message, or completed Expedited Billing Dispute Resolution Process Form must include one of the following statements:

- The merchant accepted the returned merchandise or the cancellation of services, and it failed to issue a credit, partial credit, or in-store credit.
- The merchant issued a credit but withheld funds without proper disclosure.
- The merchant issued an in-store credit that was not properly disclosed at the time of the sale. A copy of the in-store credit must accompany the chargeback.

The issuer can immediately charge back the transaction if it receives one of the following:

- A letter from the merchant advising the issuer to obtain credit using a chargeback
- Proof of an improperly disclosed in-store credit
- A TID voided by the merchant

B.3.9.2 Improper Use of Intra-European Message Reason Code 4860

If the cardholder knows that the merchant refused to issue credit or accept merchandise for return or the cancellation of services, this chargeback would not be applicable.

B.3.9.3 Proper Use for Issuer's First Chargeback

The conditions shown below represent valid options to process a first chargeback for message reason code 4860.

Credit Not Processed	
Time Frame	120 calendar days
Supporting Documents	<p>A cardholder letter, electronic message, or completed Expedited Billing Dispute Resolution Process Form is required if any of the following:</p> <ul style="list-style-type: none"> • The credit voucher, advisement, or advice is undated, or does not have an account number or an amount to be credited. • The cardholder never received a credit, or a properly disclosed in-store credit, and the merchant accepted returned merchandise or cancelled services. • The merchant issued a partial or improper credit <p>A cardholder letter, electronic message, or completed Expedited Billing Dispute Resolution Process Form is not required if the documentation includes one of the following:</p> <ul style="list-style-type: none"> • A credit slip • Credit advice • TID voided by the merchant • Merchant letter advisement to obtain credit from the issuer via chargeback • Copy of an improperly disclosed in-store credit <p>The issuer must supply the 23-digit ARD for the credit transaction in DE 72 (Data Record), if the merchant issued an improperly disclosed partial credit to the cardholder.</p>
DE 72 (Data Record)	<p>For improper partial credit only:</p> <p>NNNNNNNNNNNNNNNNNNNNNNNNNNNNNN</p>

Credit Not Processed

Notes

Replace NNNNNNNNNNNNNNNNNNNNNNNN with the acquirer reference data (ARD) for the credit transaction.

Merchants are **not obliged** to accept returned merchandise or the cancellation of services based on a cardholder whim or for “buyer’s remorse.” For example, the cardholder changed his or her mind and there is nothing wrong with the merchandise.

If a merchant accepts the return of goods or the cancellation of services, the merchant must issue a credit to the cardholder’s account, unless the merchant properly disclosed at the time of the transaction that other conditions would apply for a return or cancellation (such as an in-store credit or exchange only).

Timeshare

Time Frame	120 calendar days
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Supporting Documents	A cardholder letter, electronic message, or completed Expedited Billing Dispute Resolution Process Form stating that he or she engaged in a transaction for a timeshare or any similar provision of services and canceled the agreement within 90 calendar days of the agreement date.
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DE 72 (Data Record)	TIMESHARE
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Notes	<p>An acquirer in the Europe region must ensure that a time-share merchant must provide a full credit refund when the conditions below are both met:</p> <ul style="list-style-type: none"> • The transaction receipt was processed. • The cardholder canceled the transaction within 90 calendar days of the transaction date.
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Credit Posted as a Purchase

Time Frame	120 calendar days
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Supporting Documents	None
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DE 72 (Data Record)	None
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Notes	The chargeback amount must be twice the original transaction amount to offset the error.
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B.3.9.4 Proper Use for Acquirer's Second Presentment

The condition shown below represents a valid option that the acquirer may choose to process a second presentment for message reason code 4860.

Credit Issued	
IPM Second Presentment Message Reason Code	2011 Credit issued
Second Presentment Condition	The issuer can show that a credit or a reversal was processed.
Supporting Documents	None
DE 72 (Data Record)	Credit MMDDYY (and, optionally, the Acquirer Reference Data [ARD])
Cancellation or Returns	
IPM Second Presentment Message Reason Code	2700 See Corresponding Documentation/Chargeback Remedied
Second Presentment Condition	Any of the following: <ul style="list-style-type: none"> • The merchant did not give a credit slip or other advisement to the cardholder. • The merchant denies accepting the cancellation of services or the return of the merchandise. • The merchant states the merchandise was never returned. • The merchant substantiates that the credit or cancellation policy was properly disclosed to the cardholder at the point of interaction.
Supporting Documents	Merchant rebuttal For example, the merchant states that the merchandise was never returned or that the cancellation was not accepted.
DE 72 (Data Record)	None
Notes	This condition is not applicable to Timeshare transactions where the cardholder canceled the contract within 90 calendar days.

Purchase Properly Posted	
IPM Second Presentment Message Reason Code	2700 See Corresponding Documentation/Chargeback Remedied
Second Presentment Condition	The acquirer can substantiate that the merchant correctly processed the transaction.
Supporting Documents	A copy of the TID as proof that the transaction involved a retail sale rather than a credit
DE 72 (Data Record)	None

Other message codes may apply; refer to section Second Presentment B.1.6 for more details.

B.3.10 Intra-European Message Reason Code 4870—Chip Liability Shift

The following sections describe the proper use of message reason code 4870.

B.3.10.1 Proper Use for Intra-European Message Reason Code 4870

This message reason code applies **only** to POS, and PIN-based in-branch terminal transactions.

The issuer receives a cardholder letter, electronic message or completes an Expedited Billing Dispute Resolution Process Form alleging that the transaction was fraudulent, and the issuer must provide this documentation. When using the Expedited Billing Dispute Resolution Process the MasterCard card account must be closed and the transaction must have been reported to SAFE (System to Avoid Fraud Effectively).

The fraudulent transaction must be reported to SAFE on or before the date the chargeback is processed.

NOTE:

Technical Fallback—When a hybrid card is used at a hybrid terminal and fallback from chip to magnetic stripe occurs, the transaction must be properly identified with POS entry mode 80 (DE 22) and authorized online. The cardholder verification method (CVM) must be PIN, except if the transaction is acquired in a waiver country in which case signature is also a permitted CVM. If the transaction is not properly identified in the Authorization Request/0100 message and in the First Presentment/1240 message then the issuer may charge the item back under message reason code 4870.

B.3.10.2 Improper Use of Intra-European Message Reason Code 4870

The issuer may not use this message reason code when the following occur:

- A Digital Secure Remote Payment (DSRP) transaction or any subsequent transaction for a related partial shipment occurred. Refer to Appendix E for Digital Secure Remote Payment transaction identification requirements.

- The issuer approved the transaction after submitting two or more chargebacks involving the same Maestro card account (for this purpose, “account” means PAN, or PAN and expiration date) for reason codes 4837 or 4870.
- The issuer submitted more than 35 chargebacks involving the same Maestro card account (as defined above) for message reason code 4837 or 4870.
- Effective 15 October 2013, the issuer is currently listed in the *Global Security Bulletin* as limited to seven chargebacks for reason code 4837 or 4870 involving the same Maestro card account (as defined above), and the issuer has already met or exceeded this amount for the account in question.
- Properly identified and authorized contactless transactions

B.3.10.3 Proper Use for Issuer’s First Chargeback

For counterfeit fraud and lost, stolen, or never received fraud, the following additional requirements must be met.

For **counterfeit fraud**, all of the following additional requirements must be met:

- The transaction was conducted with a counterfeit card at a magnetic stripe reading-only terminal, or at a hybrid terminal but DE 55 was not present in the Authorization Request/0100 message or Financial Transaction Request/0200 message, and the validly-issued card, if any, was an EMV chip card.
- The cardholder letter, electronic message, or completed *Expedited Billing Dispute Resolution Process Form* must state that he or she was in possession of the card at the time of the transaction or the issuer certifies by means of a different document accompanying the cardholder’s letter that this is a case of counterfeit.

For **lost, stolen, or never received fraud** all of the following additional requirements must be met:

- The transaction was conducted at a magnetic stripe reading-only POS terminal, or at a hybrid terminal but DE 55 was not present in the Authorization Request/0100 message or Financial Transaction Request/0200 message, and the validly-issued card, if any, was an EMV chip card.
- The transaction was conducted without PIN as CVM.
- The cardholder letter, electronic message, or completed *Expedited Billing Dispute Resolution Process Form* must state that the card was lost, stolen, or never received at the time of the transaction, or the issuer can otherwise certify by means of a different document accompanying the cardholder’s letter, electronic message, or completed *Expedited Billing Dispute Resolution Process Form* that the card was lost, stolen, or never received at the time of the transaction.

B.3.10.4 Proper Use for Acquirer’s Second Presentment

The conditions shown below represent valid options that the acquirer may choose to process a second presentment for message reason code 4870.

Previous Fraud-related Chargebacks on the Account. The Fraud Notification Service (FNS) alerts the acquirer in the event that the issuer has submitted two or more chargebacks involving the same account for reason code 4837 or 4870. FNS places the date on which the issuer submitted the second such fraud-related chargeback in PDS 0200 (Fraud Notification

Date), subfield 1 (Fraud Notification Service Date) of the First Chargeback/1442 message. If PDS 0200 is present and contains a date value that is earlier than the authorization approval date of the disputed transaction, the acquirer may process a second presentment.

Issuer Listed in *Global Security Bulletin*

IPM Second Presentment Message 2713

Reason Code Invalid Chargeback

Second Presentment Condition The acquirer can show that on the chargeback date, the issuer was listed in the *Global Security Bulletin* as limited to seven chargebacks for reason code 70 or 74 involving the same Maestro card account, and the transaction charged back contains an FNS counter value that is greater than seven (a value of eight or more).

Supporting Documents None

DE 72 (Data Record) **ISSUER LISTED GSB NNN FNS EXCEEDED**

Notes Replace NNN with the applicable *Global Security Bulletin* number. The *Global Security Bulletin* number is a three-digit number in which the last digit of the year is represented by the first digit of the Bulletin number, and the second and third digits represent the *Global Security Bulletin* month. (For example, bulletin number 6 (June) in the year 2014 is shown as NNN = 406.)

Invalid Chargeback

IPM Second Presentment Message 2713

Reason Code Invalid chargeback

Second Presentment Condition

1. The terminal was a hybrid terminal and the proper CVM was used.
2. The transaction was not reported to SAFE on or before the chargeback date

Supporting Documents

1. Evidence that the terminal was properly identified in the authorization and clearing records as a hybrid terminal and the proper CVM was used.
2. None

DE 72 (Data Record) None

Notes None

Transaction Authorized	
IPM Second Presentment Message Reason Code	2008 Transaction authorized
Second Presentment Condition	The transaction was authorized online and did not involve a hybrid card. The first value in the service code (DE 35) was not 2 or 6 and therefore did not indicate a hybrid card.
Supporting Documents	None
DE 72 (Data Record)	INV SERVICE CODE
Notes	None
Two or More Previous Fraud-related Chargebacks	
IPM Second Presentment Message Reason Code	2713 Invalid chargeback
Second Presentment Condition	The issuer previously charged back two or more transactions involving the same Maestro card account before the authorization approval date of the disputed transaction for message reason code 4837 or 4870.
Supporting Documents	None
DE 72 (Data Record)	One of the following: 1. FNS 2. NN MMDDYY NN MMDDYY AUTH MMDDYY
Notes	The following applies to the use of DE 72 (Data Record): 1. Use FNS when the authorization approval date of the disputed transaction is later than the date value provided by the Fraud Notification Service in PDS 0200 of the First Chargeback/1442 message. 2. Use NN MMDDYY for a previous chargeback by replacing NN with the last two digits of the message reason code and MMDDYY with the Central Site Business Date. For AUTH MMDDYY , replace MMDDYY with the authorization approval date of the disputed transaction.

Other message codes may apply; refer to section Second Presentment B.1.6 for more details.

B.3.11 Intra-European Message Reason Code 4880—Late Presentment

The following sections describe the proper use of message reason code 4880.

B.3.11.1 Proper Use of Intra-European Message Reason Code 4880

An intra-European transaction is presented more than seven calendar days after the transaction date and the account is permanently closed.

B.3.11.2 Improper Use for Issuer's First Chargeback

The issuer must use good-faith efforts to collect the transaction amount from the cardholder before exercising this chargeback right.

The issuer cannot submit a chargeback for message reason code 4880 if the account is in good standing.

B.3.11.3 Proper Use for Acquirer's Second Presentment

The conditions shown below represent valid options that the acquirer may choose to process a second presentment for message reason code 4880.

Correct Transaction Date Provided	
IPM Second Presentment Message Reason Code	2003 Correct Transaction date provided
Second Presentment Condition	The acquirer can substantiate that the transaction date was not more than seven calendar days before the Central Site processing date of the presentment.
Supporting Documents	Transaction printout. For offline chip transactions provide DE 55 and the mandatory subelements if they had not been previously contained in the First Presentment/1240 message.
DE 72 (Data Record)	Correct transaction date

Other message codes may apply; refer to section Second Presentment B.1.6 for more details.

B.4 Settlement of Disputes

The following sections contain information about arbitration and compliance cases.

B.4.1 When to File an Arbitration Case

An issuer may proceed directly to arbitration within 45 days from the second presentment date if it believes the acquirer's second presentment is invalid.

B.4.2 When to File a Compliance Case

A customer may file a compliance case against another customer because of a rule violation of the *MasterCard Rules* or other applicable operating regulations if the following conditions are met.

- A chargeback right does not exist.
- The customer has suffered a financial loss directly due to the rule violation in question.

Counterfeit Goods An issuer may file a compliance case for violation of section 3.7, Integrity of Brand and Network, of the *MasterCard Rules* when the cardholder engaged in the transaction, believed he or she was purchasing genuine goods, and subsequently determined the goods were counterfeit. "Counterfeit" means that the goods were not produced by an authorized manufacturer of the goods and therefore infringe on intellectual property rights.

Invalid Maestro Chargebacks

The issuer is currently listed in the Global Security Bulletin as limited to seven chargebacks for reason code 4837 or 4870 involving the same Maestro card account (for this purpose, "account" means PAN, or PAN and expiration date), and the issuer has already met or exceeded this number for the account in question.

An acquirer that receives an invalid Maestro chargeback from a listed issuer may choose to direct file a compliance case without sending a pre-compliance letter to the issuer, as an alternative to representing the chargeback. The issuer is not permitted to further dispute any such representment or direct file compliance case.

Missing, Invalid, or Inaccurate Authorization Data

A customer may file a compliance case when one or more of the mandatory data elements in the Authorization Request/0100 message are missing. Additionally, the customer may file a case if any of the mandatory or optional data elements supplied in the authorization message are invalid or inaccurate, and as a result, the issuer incurred a financial loss.

The issuer must prove to the satisfaction of MasterCard that it would not have suffered the financial loss if the mandatory authorization data had been present, valid, and accurate, and that the filing was not based solely on the data being missing, invalid, or inaccurate.

Documentation to support this compliance case must include, but is not limited to, the following:

- The authorization message in its entirety as received through the MasterCard Network

- The specific authorization data asserted to be missing, invalid, or inaccurate
- Documentation to confirm that the authorization data, as received, misrepresented the nature of the transaction
- Proof that the missing, invalid, or inaccurate authorization data received resulted in the transaction being authorized, and why the transaction would not have been authorized if complete, valid, and accurate data had been received
- A letter signed by the issuer's principal contact or auditor certifying that proper authorization procedures were employed at the time the authorization request was received. The letter also must state that if the issuer had received the full, valid, and accurate data from the acquirer through the authorization message, the issuer would not have suffered a financial loss. If, at the time of the authorization request, the card used in the transaction was lost, stolen, or used without the authorized cardholder's consent, the issuer's principal contact or auditor must certify that the issuer was unaware of this condition at the time of the authorization request.

B.4.3 Time Frames for Filing

The following describes the time frames for filing an Interregional arbitration case or compliance case.

Arbitration Case—An arbitration case must be submitted within 45 days from the Central Site Processing date of the second presentment.

Compliance Case—A compliance case must be filed within 180 days from the violation date.

B.4.4 Arbitration and Compliance Filing Procedures

The following contains information on filing procedures for intra-European and interregional disputes.

B.4.4.1 Intra-European Disputes

Intra-European cases may be filed directly in the MasterCom Electronic Case Filing Application or using the Case Filing Hub Site.

If not present electronically, legible copies of all relevant documentation, together with copies of electronic records, must be scanned into the case filing application. For more details, refer to section 6.2 Filing Procedures for arbitration cases or section 7.4 Compliance Case Filing Procedures in this guide.

B.4.4.1.1 Pre-compliance

Before filing a compliance case, the filing customer must file a pre-compliance case in an attempt to resolve the dispute.

A pre-compliance case is not necessary when the compliance case is a counterfeit goods dispute.

The pre-compliance case must allow the other participant at least 30 calendar days to respond before the compliance case is filed. Every submitted pre-compliance case must include all pertinent documentation to support the violation, as well as proof of financial loss.

B.4.4.1.2 Withdrawals, Review Process, and Arbitration and Compliance Fees

For details on withdrawals, review process, and arbitration and compliance fees, refer to the following sections.

Refer to Chapter 6 in this guide for arbitration cases or to Chapter 7 for compliance cases.

B.4.4.2 Interregional Disputes

MasterCom Pro Users: An arbitration, pre-compliance or compliance case must be entered on-line via the MasterCom Pro Case Filing application.

MasterCom Hosted Users: To file an Arbitration or Compliance case, the *Dispute Resolution Management Hub Site Electronic Case Filing Form (Form 682)* should be completed to identify whether the submission is a pre-compliance attempt or (an escalation to) a compliance case.

For instructions on accessing the required form, refer to Appendix F, Forms.

The completed form and supporting documentation must be faxed to Dispute Resolution Management at 1-636-722-7215.

The fax date will be considered the filing date.

B.4.4.2.1 Required Documentation

The Arbitration or Compliance Filing Case form must be accompanied by a thorough description of the circumstances of the case, in chronological order.

Legible copies of all relevant documentation, together with paper copies of electronic records, must be included. All documentation must be written in English or translated into English and be accompanied by the document in the original language.

B.4.4.2.2 Pre-compliance

Before filing a compliance case, the filing customer must file a pre-compliance in an attempt to resolve the dispute.

A pre-compliance case is not necessary when the compliance case is a counterfeit goods dispute.

The pre-compliance must allow the other customer at least 30 calendar days to respond before the compliance case is filed. Every submitted pre-compliance case must include all pertinent documentation to support the violation, as well as proof of financial loss. The pre-compliance case may be sent in the form of a “pre-compliance letter,” or the filing customer may complete the *Dispute Resolution Management Hub Site Electronic Case Filing form (Form 682)* as the pre-compliance case.

MasterCom Pro Users: A pre-compliance case must be entered on-line via the MasterCom Pro Case Filing application.

MasterCom Hosted Users: The pre-compliance case must be submitted via fax to 1-636-722-7215.

B.4.4.2.3 Arbitration and Compliance Review Procedure

Arbitration and compliance cases will be reviewed by Dispute Management in accordance with the rules in effect on the date of the transaction, unless otherwise stated.

Upon receipt, Dispute Resolution Management will fax an acknowledgement to both customers. The filed-against customer has 10 calendar days from the date of the acknowledgement to respond and provide legible copies of any supporting documentation to Dispute Resolution Management. The response must be sent by fax.

Dispute Resolution Management will make its ruling according to timely information received from each customer and other relevant information. Documentation required as outlined in this appendix, which was not provided to the customer concerned within the time frames described above, will not be considered by Dispute Resolution Management.

Both parties will be advised in writing of the Dispute Resolution Management's decision.

B.4.4.2.4 Non-Acceptance of a Case

Following a preliminary examination of the case, Dispute Resolution Management will decide whether it can accept the case for ruling.

An arbitration or compliance case will be declined if the filing customer did not follow the filing requirements, including, but not limited to the following:

- The filing customer has not submitted the documentation required in accordance with the rules or otherwise requested by the reviewing body.
- The filing form and all documentation neither are in English nor are accompanied by an English translation
- The case was filed after the time frames specified above.
- The pre-compliance attempt was not made in accordance with the rules (applicable only for compliance cases).

If a case is not accepted for any of the above reasons, the reviewing body will retain the filing fee. The filing customer may resubmit a case that has been declined for ruling if it can correct the deficiency that caused the case to be declined within the applicable filing time frames. A new filing fee will apply.

B.4.4.2.5 Withdrawal of a Case

Either customer can accept responsibility for the disputed amount before Dispute Resolution Management has reached a decision.

If a written acknowledgement is received before Dispute Resolution Management has made its decision, both customers will be advised accordingly, and the case will be withdrawn. Staff will assess the filing fee and a withdrawal fee to the customer accepting responsibility.

B.4.4.2.6 Arbitration and Compliance Fees

The customer found liable for the disputed transaction will be responsible for the filing fee and an administration fee.

In addition to the foregoing, a participant also will be charged for each technical violation of established procedures. MasterCard may assess applicable technical fees against either

customer involved in the arbitration or compliance case, even if the case was ruled in the customer's favor.

B.4.5 Arbitration or Compliance Case Appeals

For the procedure and requirements applicable to appeals of both intra-European and interregional arbitration and compliance cases, refer to section Arbitration or Compliance Case Appeals.

B.5 Domestic Chargeback Rules

The following section describes specific rules that are applicable to domestic Maestro transactions. In addition to the international rules set by MasterCard, domestic transactions are subject to the Intra-European Maestro rules, except where there is a specific domestic rule that varies the Intra-European rule.

For a chargeback rule applicable only to intracountry Acquirer Domain MasterCard Mobile Remote Payment transactions in Croatia, Cyprus, Czech Republic, Hungary, Slovakia, and Slovenia, refer to the *MasterCard Mobile Intracountry Liability Shift: Guidelines and Requirements* (available upon request to MMRP_Europe@mastercard.com).

B.5.1 Additional Rules Applicable to Domestic Transactions in Ireland, Turkey, and France

This section contains rules applicable to Domestic Transactions in Ireland, Turkey, and France.

B.5.1.1 Proper Use of Message Reason Code 4837

This message reason code may be used for Mail Order/Telephone Order (MO/TO) Transactions.

B.5.1.2 Improper Use of Message Reason Code 4837

An Issuer may not raise a chargeback under this message reason code for a Mail Order/Telephone Order (MO/TO) Transaction where it has been provided in an authorization request with the CVC 2 on the card and the following.

- The Issuer fails to perform a check on the CVC 2; or
- The CVC 2 does not match the CVC 2 held by the Issuer.

B.5.1.3 Proper Use for Acquirer's Second Presentment

The acquirer may process a second presentment following the chargeback of a MO/TO transaction by providing one of the following.

- A cardholder authority or receipt that, in either case, bears the cardholder's signature and shows correct details of the transaction, including correct details of the cardholder's card; or
- A cardholder authority that bears a copy of the cardholder's signature (such as a facsimile document); or
- An invoice quoting the cardholder's name; or
- A delivery receipt signed by the cardholder and quoting a billing address; or

- A document indicating a different merchant name than that shown in the clearing record; or
- For airline ticket purchases, a copy of the boarding pass showing the cardholder's name; or
- Details of a long-standing account/customer relationship between the merchant and the cardholder (for example, account opening information); or
- If proof of death or incapacitation on the day a transaction was performed is provided by the issuer, evidence that the transaction took place earlier than death or incapacitation.

B.5.1.4 Arbitration Case Filing

The issuer may continue the dispute providing a progressive cardholder letter, electronic message, or completed Expedited Billing Dispute Resolution Process Form refuting the documentation received from the merchant in the second presentment.

Before filing for arbitration the issuer must process a member mediation (pre-arbitration) granting the filed-against member 30 days to respond. After the 30 days have elapsed or the acquirer has rejected the pre-arbitration attempt, the issuer may escalate the case to arbitration within 75 days of the second presentment. All cases, including member mediations, must be filed in MasterCom Case Filing or using the case filing hub site.

Appendix C CVM Limit Amounts

This appendix specifies CVM limit amounts for MasterCard® Contactless, and the Quick Payment Service (QPS) program and contactless ceiling limit amounts for Maestro Contactless.

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C.1 Overview

The following sections present information on contactless POS transaction and Quick Payment Service transaction cardholder verification method (CVM) limit amounts. See Chapters 3 and 4 of *Transaction Processing Rules* for more information.

MasterCard will populate PDS 0044 (Program Participation Indicator), subfield 2 (QPS/PayPass Chargeback Eligibility Indicator) with the value of I (Ineligible for Chargeback) in the First and Second Presentment/1240 messages for any properly identified QPS or contactless transactions equal to or less than the applicable CVM limit amount. For QPS and contactless transaction identification requirements, see Appendix E.

C.2 CVM Limit Amounts

To access the list of CVM limit amounts in a format that can be copied and pasted as needed, click the following Microsoft® Excel icon. Please note that all contactless amounts apply to both MasterCard and Maestro contactless transactions unless otherwise indicated.

This Excel file can be saved to a local drive for later use.

NOTE:

The CVM Limit Amounts spreadsheet is very large. Before printing this document, please be aware that, depending on your printer settings and paper selection, the printed spreadsheet may exceed 250 pages.

CVM Limit Amounts (in Excel format)



C.3 CVM Limit Amounts by Geographical Areas

The following sections describe the defined geographical areas and their respective CVM limit amounts. MasterCard establishes CVM limit amount according to the MCC.

NOTE:

Changes in allegiance or national affiliation of a part of any of the countries listed in this appendix shall not affect the geographic coverage of the definition.

C.3.1 Asia/Pacific Region

The Asia/Pacific region includes the following countries or territories. For a list of countries in each region, refer to Appendix A of the *MasterCard Rules*.

Product	MCC	Merchant Category	American Samoa	Australia	Bangladesh	Bhutan	INR	Brunei Darussalam	Cambodia	USD
			USD	AUD	BDT	BTN		BND	KHR	
Contactless	All	All	50	100	24,570	2,325	2,325	45	200,000	50
Post-Authorized Aggregated Contactless Transit	4111	Transportation—Suburban and Local Commuter, Passenger, including Ferries	50	35	24,570	2,325	2,325	45	200,000	50

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	American Samoa	Australia	Bangladesh	Bhutan	INR	Brunei Darussalam	Cambodia	USD
			USD	AUD	BDT	BTN		BND	KHR	
Post-Authorized Aggregated Contactless Transit	4131	Bus Lines	50	35	24,570	2,325	2,325	45	200,000	50
QPS	4111	Transportation—Suburban and Local Commuter Passenger, including Ferries	25	35	12,285	1,160	1,164	45	100,000	25
QPS	4121	Taxis and Limousines	25	35	12,285	1,160	1,164	45	100,000	25
QPS	4131	Bus Lines	25	35	12,285	1,160	1,164	45	100,000	25
QPS	4784	Bridge and Road Fees, Tolls	25	35	12,285	1,160	1,164	45	100,000	25
QPS	5251	Hardware Stores	—	35	12,285	1,160	1,164	—	—	—

Product	MCC	Merchant Category	American Samoa	Australia	Bangladesh	Bhutan	INR	Brunei Darussalam	Cambodia	USD
			USD	AUD	BDT	BTN		BND	KHR	
QPS	5310	Discount Stores	—	35	12,285	1,160	1,164	—	—	—
QPS	5331	Variety Stores	—	35	12,285	1,160	1,164	—	—	—
QPS	5411	Grocery Stores, Supermarkets	25	35	12,285	1,160	1,164	45	100,000	25
QPS	5499	Miscellaneous Food Stores— Convenience Stores, Markets, and Specialty Stores	25	35	12,285	1,160	1,164	45	100,000	25
QPS	5541	Service Stations (with or without Ancillary Services)	25	35	12,285	1,160	1,164	45	100,000	25

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	American Samoa	Australia	Bangladesh	Bhutan	INR	Brunei Darussalam	Cambodia	USD
			USD	AUD	BDT	BTN		BND	KHR	
QPS	5735	Record Shops	25	35	12,285	1,160	1,164	45	100,000	25
QPS	5814	Fast Food Restaurants	25	35	12,285	1,160	1,164	45	100,000	25
QPS	5912	Drug Stores, Pharmacies	25	35	—	—	—	45	100,000	25
QPS	5921	Package Stores, Beer, Wine, and Liquor	—	35	—	—	—	—	—	—
QPS	5942	Book Stores	25	35	—	—	—	45	100,000	25
QPS	5943	Office, School Supply, and Stationery Stores	—	35	—	—	—	—	—	—
QPS	5994	News Dealers and Newsstands	25	35	—	—	—	45	100,000	25

Product	MCC	Merchant Category	American Samoa	Australia	Bangladesh	Bhutan	INR	Brunei Darussalam	Cambodia	USD
			USD	AUD	BDT	BTN		BND	KHR	
QPS	7216	Dry Cleaners	25	35	—	—	—	45	100,000	25
QPS	7523	Automobile Parking Lots and Garages	25	35	—	—	—	45	100,000	25
QPS	7538	Automotive Service Shops	—	35	—	—	—	—	—	—
QPS	7542	Car Washes	25	35	—	—	—	45	100,000	25
QPS	7832	Motion Picture Theaters	25	35	—	—	—	45	100,000	25
QPS	7841	Video Entertainment Rental Stores	25	35	—	—	—	45	100,000	25

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	China	Christmas Island	Cocos (Keeling Islands)	Cook Islands	Fiji	French Polynesia	Guam	Heard and McDonald Islands	Hong Kong
			CNY	AUD	AUD	NZD	FJD	XPF	USD	AUD	HKD
Contactless	All	All	300	35	35	35	100	5,000	50	35	1,000
Post-Authorized Aggregated Contactless Transit	4111	Transportation— Suburban and Local Commuter, Passenger, including Ferries	300	35	35	35	100	5,000	50	35	1,000
Post-Authorized Aggregated Contactless Transit	4131	Bus Lines	300	35	35	35	100	5,000	50	35	1,000
QPS	0742	Veterinary Services	300	—	—	—	—	—	—	—	500

Product	MCC	Merchant Category	China	Christmas Island	Cocos (Keeling Islands)	Cook Islands	Fiji	French Polynesia	Guam	Heard and McDonald Islands	Hong Kong
			CNY	AUD	AUD	NZD	FJD	XPF	USD	AUD	HKD
QPS	0763	Agricultural Cooperatives	300	—	—	—	—	—	—	—	500
QPS	0780	Horticultural and Landscaping Services	300	—	—	—	—	—	—	—	500
QPS	1520	General Contractors—Residential and Commercial	300	—	—	—	—	—	—	—	500
QPS	1711	Air Conditioning, Heating, and Plumbing Contractors	300	—	—	—	—	—	—	—	500

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	China	Christmas Island	Cocos (Keeling Islands)	Cook Islands	Fiji	French Polynesia	Guam	Heard and McDonald Islands	Hong Kong
			CNY	AUD	AUD	NZD	FJD	XPF	USD	AUD	HKD
QPS	1731	Electrical Contractors	300	—	—	—	—	—	—	—	500
QPS	1740	Insulation, Masonry, Plastering, Stonework and Tile Setting Contractors	300	—	—	—	—	—	—	—	500
QPS	1750	Carpentry Contractors	300	—	—	—	—	—	—	—	500
QPS	1761	Roofing and Siding, Sheet Metal Work Contractors	300	—	—	—	—	—	—	—	500

Product	MCC	Merchant Category	China	Christmas Island	Cocos (Keeling Islands)	Cook Islands	Fiji	French Polynesia	Guam	Heard and McDonald Islands	Hong Kong
			CNY	AUD	AUD	NZD	FJD	XPF	USD	AUD	HKD
QPS	1771	Concrete Work Contractors	300	—	—	—	—	—	—	—	500
QPS	1799	Contractors, Special Trade—not elsewhere classified	300	—	—	—	—	—	—	—	500
QPS	2741	Miscellaneous Publishing and Printing	300	—	—	—	—	—	—	—	500
QPS	2791	Typesetting, Plate Making, and Related Services	300	—	—	—	—	—	—	—	500

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	China	Christmas Island	Cocos (Keeling Islands)	Cook Islands	Fiji	French Polynesia	Guam	Heard and McDonald Islands	Hong Kong
			CNY	AUD	AUD	NZD	FJD	XPF	USD	AUD	HKD
QPS	2842	Sanitation, Polishing, and Specialty Cleaning Preparations	300	—	—	—	—	—	—	—	500
QPS	3000-3299	Airlines, Air Carriers	300	—	—	—	—	—	—	—	500
QPS	3351-3441	Car Rental Agencies	300	—	—	—	—	—	—	—	500
QPS	3501-3999	Lodging—Hotels, Motels, Resorts	300	—	—	—	—	—	—	—	500
QPS	4011	Railroads—Freight	300	—	—	—	—	—	—	—	500

Product	MCC	Merchant Category	China	Christmas Island	Cocos (Keeling Islands)	Cook Islands	Fiji	French Polynesia	Guam	Heard and McDonald Islands	Hong Kong
			CNY	AUD	AUD	NZD	FJD	XPF	USD	AUD	HKD
QPS	4111	Transportation—Suburban and Local Commuter Passenger, including Ferries	300	35	35	35	50	2,500	25	35	500
QPS	4112	Passenger Railways	300	—	—	—	—	—	—	—	500
QPS	4119	Ambulance Services	300	—	—	—	—	—	—	—	500
QPS	4121	Taxis and Limousines	300	35	60	45	180	2,810	1,500	1,500	500
QPS	4131	Bus Lines	300	35	60	45	180	2,810	1,500	1,500	500

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	China	Christmas Island	Cocos (Keeling Islands)	Cook Islands	Fiji	French Polynesia	Guam	Heard and McDonald Islands	Hong Kong
			CNY	AUD	AUD	NZD	FJD	XPF	USD	AUD	HKD
QPS	4214	Motor Freight Carriers, Trucking—Local/Long Distance, Moving and Storage Companies, Local Delivery	300	—	—	—	—	—	—	—	500
QPS	4215	Courier Services—Air and Ground, Freight Forwarders	300	—	—	—	—	—	—	—	500

Product	MCC	Merchant Category	China	Christmas Island	Cocos (Keeling Islands)	Cook Islands	Fiji	French Polynesia	Guam	Heard and McDonald Islands	Hong Kong
			CNY	AUD	AUD	NZD	FJD	XPF	USD	AUD	HKD
QPS	4225	Public Warehousing—Farm Products, Refrigerated Goods, Household Goods Storage	300	—	—	—	—	—	—	—	500
QPS	4411	Cruise Lines	300	—	—	—	—	—	—	—	500
QPS	4457	Boat Leases and Boat Rentals	300	—	—	—	—	—	—	—	500
QPS	4468	Marinas, Marine/Service Supplies	300	—	—	—	—	—	—	—	500

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	China	Christmas Island	Cocos (Keeling Islands)	Cook Islands	Fiji	French Polynesia	Guam	Heard and McDonald Islands	Hong Kong
			CNY	AUD	AUD	NZD	FJD	XPF	USD	AUD	HKD
QPS	4511	Air Carriers, Airlines— not elsewhere classified	300	—	—	—	—	—	—	—	500
QPS	4582	Airports, Airport Terminals, Flying Fields	300	—	—	—	—	—	—	—	500
QPS	4722	Travel Agencies and Tour Operators	300	—	—	—	—	—	—	—	500
QPS	4784	Bridge and Road Fees, Tolls	300	35	35	35	50	2,500	25	35	500
QPS	4789	Transportation Services— not elsewhere classified	300	—	—	—	—	—	—	—	500

Product	MCC	Merchant Category	China	Christmas Island	Cocos (Keeling Islands)	Cook Islands	Fiji	French Polynesia	Guam	Heard and McDonald Islands	Hong Kong
			CNY	AUD	AUD	NZD	FJD	XPF	USD	AUD	HKD
QPS	4812	Telecommunication Equipment Including Phone Sales	300	—	—	—	—	—	—	—	500
QPS	4814	Telecommunication Services including but not limited to prepaid phone services and recurring phone services	300	—	—	—	—	—	—	—	500
QPS	4816	Computer Network/Information Services	300	—	—	—	—	—	—	—	500
QPS	4821	Telegraph Services	300	—	—	—	—	—	—	—	500

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	China	Christmas Island	Cocos (Keeling Islands)	Cook Islands	Fiji	French Polynesia	Guam	Heard and McDonald Islands	Hong Kong
			CNY	AUD	AUD	NZD	FJD	XPF	USD	AUD	HKD
QPS	4899	Cable, Satellite, and Other Pay Television and Radio Services	300	—	—	—	—	—	—	—	500
QPS	4900	Utilities—Electric, Gas, Heating Oil, Sanitary, Water	300	—	—	—	—	—	—	—	500
QPS	5013	Motor Vehicle Supplies and New Parts	300	—	—	—	—	—	—	—	500
QPS	5021	Office and Commercial Furniture	300	—	—	—	—	—	—	—	500

Product	MCC	Merchant Category	China	Christmas Island	Cocos (Keeling Islands)	Cook Islands	Fiji	French Polynesia	Guam	Heard and McDonald Islands	Hong Kong
			CNY	AUD	AUD	NZD	FJD	XPF	USD	AUD	HKD
QPS	5039	Construction Materials —not elsewhere classified	300	—	—	—	—	—	—	—	500
QPS	5044	Office, Photographic, Photocopy, and Microfilm Equipment	300	—	—	—	—	—	—	—	500
QPS	5045	Computers, Computer Peripheral Equipment, Software	300	—	—	—	—	—	—	—	500
QPS	5046	Commercial Equipment —not elsewhere classified	300	—	—	—	—	—	—	—	500

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	China	Christmas Island	Cocos (Keeling Islands)	Cook Islands	Fiji	French Polynesia	Guam	Heard and McDonald Islands	Hong Kong
			CNY	AUD	AUD	NZD	FJD	XPF	USD	AUD	HKD
QPS	5047	Dental/ Laboratory /Medical/ Ophthalmic Hospital Equipment and Supplies	300	—	—	—	—	—	—	—	500
QPS	5051	Metal Service Centers and Offices	300	—	—	—	—	—	—	—	500
QPS	5065	Electrical Parts and Equipment	300	—	—	—	—	—	—	—	500
QPS	5072	Hardware Equipment and Supplies	300	—	—	—	—	—	—	—	500
QPS	5074	Plumbing and Heating Equipment	300	—	—	—	—	—	—	—	500

Product	MCC	Merchant Category	China	Christmas Island	Cocos (Keeling Islands)	Cook Islands	Fiji	French Polynesia	Guam	Heard and McDonald Islands	Hong Kong
			CNY	AUD	AUD	NZD	FJD	XPF	USD	AUD	HKD
QPS	5085	Industrial Supplies— not elsewhere classified	300	—	—	—	—	—	—	—	500
QPS	5094	Precious Stones and Metals, Watches and Jewelry	300	—	—	—	—	—	—	—	500
QPS	5099	Durable Goods— not elsewhere classified	300	—	—	—	—	—	—	—	500
QPS	5111	Stationery, Office Supplies, Printing and Writing Paper	300	—	—	—	—	—	—	—	500

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	China	Christmas Island	Cocos (Keeling Islands)	Cook Islands	Fiji	French Polynesia	Guam	Heard and McDonald Islands	Hong Kong
			CNY	AUD	AUD	NZD	FJD	XPF	USD	AUD	HKD
QPS	5122	Drugs, Drug Proprietaries, and Druggists Sundries	300	—	—	—	—	—	—	—	500
QPS	5131	Piece Goods, Notions, and Other Dry Goods	300	—	—	—	—	—	—	—	500
QPS	5137	Men's, Women's, and Children's Uniforms and Commercial Clothing	300	—	—	—	—	—	—	—	500
QPS	5139	Commercial Footwear	300	—	—	—	—	—	—	—	500

Product	MCC	Merchant Category	China	Christmas Island	Cocos (Keeling Islands)	Cook Islands	Fiji	French Polynesia	Guam	Heard and McDonald Islands	Hong Kong
			CNY	AUD	AUD	NZD	FJD	XPF	USD	AUD	HKD
QPS	5169	Chemicals and Allied Products— not elsewhere classified	300	—	—	—	—	—	—	—	500
QPS	5172	Petroleum and Petroleum Products	300	—	—	—	—	—	—	—	500
QPS	5192	Books, Periodicals, and Newspapers	300	—	—	—	—	—	—	—	500
QPS	5193	Florists Supplies, Nursery Stock, and Flowers	300	—	—	—	—	—	—	—	500
QPS	5198	Paints, Varnishes, and Supplies	300	—	—	—	—	—	—	—	500

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	China	Christmas Island	Cocos (Keeling Islands)	Cook Islands	Fiji	French Polynesia	Guam	Heard and McDonald Islands	Hong Kong
			CNY	AUD	AUD	NZD	FJD	XPF	USD	AUD	HKD
QPS	5199	Nondurable Goods— not elsewhere classified	300	—	—	—	—	—	—	—	500
QPS	5200	Home Supply Warehouse Stores	300	—	—	—	—	—	—	—	500
QPS	5211	Building Materials, Lumber Stores	300	—	—	—	—	—	—	—	500
QPS	5231	Glass, Paint, Wallpaper Stores	300	—	—	—	—	—	—	—	500
QPS	5251	Hardware Stores	300	—	—	—	—	—	—	—	500
QPS	5261	Lawn and Garden Supply Stores	300	—	—	—	—	—	—	—	500

Product	MCC	Merchant Category	China	Christmas Island	Cocos (Keeling Islands)	Cook Islands	Fiji	French Polynesia	Guam	Heard and McDonald Islands	Hong Kong
			CNY	AUD	AUD	NZD	FJD	XPF	USD	AUD	HKD
QPS	5271	Mobile Home Dealers	300	—	—	—	—	—	—	—	500
QPS	5300	Wholesale Clubs	300	—	—	—	—	—	—	—	500
QPS	5309	Duty Free Stores	300	—	—	—	—	—	—	—	500
QPS	5310	Discount Stores	300	—	—	—	—	—	—	—	500
QPS	5311	Department Stores	300	—	—	—	—	—	—	—	500
QPS	5331	Variety Stores	300	—	—	—	—	—	—	—	500
QPS	5399	Miscellaneous General Merchandise Stores		—	—	—	—	—	—	—	500
QPS	5411	Grocery Stores, Supermarkets	300	35	35	35	50	2,500	25	35	500

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	China	Christmas Island	Cocos (Keeling Islands)	Cook Islands	Fiji	French Polynesia	Guam	Heard and McDonald Islands	Hong Kong
			CNY	AUD	AUD	NZD	FJD	XPF	USD	AUD	HKD
QPS	5422	Freezer, Locker Meat Provisioners	300	—	—	—	—	—	—	—	500
QPS	5441	Candy, Nut, Confectionery Stores	300	—	—	—	—	—	—	—	500
QPS	5451	Dairy Products Stores	300	—	—	—	—	—	—	—	500
QPS	5462	Bakeries	300	—	—	—	—	—	—	—	500
QPS	5499	Miscellaneous Food Stores— Convenience Stores, Markets, and Specialty Stores	300	35	35	35	50	2,500	25	35	500

Product	MCC	Merchant Category	China	Christmas Island	Cocos (Keeling Islands)	Cook Islands	Fiji	French Polynesia	Guam	Heard and McDonald Islands	Hong Kong
			CNY	AUD	AUD	NZD	FJD	XPF	USD	AUD	HKD
QPS	5511	Automobile and Truck Dealers—Sales, Service, Repairs, Parts, and Leasing	300	—	—	—	—	—	—	—	500
QPS	5521	Automobile and Truck Dealers—(Used Only)—Sales	300	—	—	—	—	—	—	—	500
QPS	5531	Auto Store, Home Supply Stores	300	—	—	—	—	—	—	—	500
QPS	5532	Automotive Tire Stores	300	—	—	—	—	—	—	—	500

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	China	Christmas Island	Cocos (Keeling Islands)	Cook Islands	Fiji	French Polynesia	Guam	Heard and McDonald Islands	Hong Kong
			CNY	AUD	AUD	NZD	FJD	XPF	USD	AUD	HKD
QPS	5533	Automotive Parts, Accessories Stores	300	—	—	—	—	—	—	—	500
QPS	5541	Service Stations (with or without Ancillary Services)	300	35	35	35	50	2,500	25	35	500
QPS	5551	Boat Dealers	300	—	—	—	—	—	—	—	500
QPS	5561	Camper Dealers, Recreational and Utility Trailers	300	—	—	—	—	—	—	—	500
QPS	5571	Motorcycle Shops and Dealers	300	—	—	—	—	—	—	—	500

Product	MCC	Merchant Category	China	Christmas Island	Cocos (Keeling Islands)	Cook Islands	Fiji	French Polynesia	Guam	Heard and McDonald Islands	Hong Kong
			CNY	AUD	AUD	NZD	FJD	XPF	USD	AUD	HKD
QPS	5592	Motor Home Dealers	300	—	—	—	—	—	—	—	500
QPS	5598	Snowmobile Dealers	300	—	—	—	—	—	—	—	500
QPS	5599	Miscellaneous Automotive, Aircraft, and Farm Equipment Dealers—not elsewhere classified	300	—	—	—	—	—	—	—	500
QPS	5611	Men's and Boys' Clothing and Accessories Stores	300	—	—	—	—	—	—	—	500

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	China	Christmas Island	Cocos (Keeling Islands)	Cook Islands	Fiji	French Polynesia	Guam	Heard and McDonald Islands	Hong Kong
			CNY	AUD	AUD	NZD	FJD	XPF	USD	AUD	HKD
QPS	5621	Women's Ready to Wear Stores	300	—	—	—	—	—	—	—	500
QPS	5631	Women's Accessory and Specialty Stores	300	—	—	—	—	—	—	—	500
QPS	5641	Children's and Infants' Wear	300	—	—	—	—	—	—	—	500
QPS	5651	Family Clothing Stores	300	—	—	—	—	—	—	—	500
QPS	5655	Sports Apparel, Riding Apparel Stores	300	—	—	—	—	—	—	—	500
QPS	5661	Shoe Stores	300	—	—	—	—	—	—	—	500

Product	MCC	Merchant Category	China	Christmas Island	Cocos (Keeling Islands)	Cook Islands	Fiji	French Polynesia	Guam	Heard and McDonald Islands	Hong Kong
			CNY	AUD	AUD	NZD	FJD	XPF	USD	AUD	HKD
QPS	5681	Furriers and Fur Shops	300	—	—	—	—	—	—	—	500
QPS	5691	Men's and Women's Clothing Stores	300	—	—	—	—	—	—	—	500
QPS	5697	Alterations, Mending, Seamstress es, Tailors	300	—	—	—	—	—	—	—	500
QPS	5698	Wig and Toupee Shops	300	—	—	—	—	—	—	—	500
QPS	5712	Equipment, Furniture, and Home Furnishings Stores (except Appliances)	300	—	—	—	—	—	—	—	500

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	China	Christmas Island	Cocos (Keeling Islands)	Cook Islands	Fiji	French Polynesia	Guam	Heard and McDonald Islands	Hong Kong
			CNY	AUD	AUD	NZD	FJD	XPF	USD	AUD	HKD
QPS	5713	Floor Covering Stores	300	—	—	—	—	—	—	—	500
QPS	5714	Drapery, Upholstery, and Window Coverings Stores	300	—	—	—	—	—	—	—	500
QPS	5718	Fireplace, Fireplace Screens and Accessories Stores	300	—	—	—	—	—	—	—	500
QPS	5719	Miscellaneous House Furnishing	300	—	—	—	—	—	—	—	500
QPS	5722	Household Appliance Stores	300	—	—	—	—	—	—	—	500
QPS	5732	Electronic Sales	300	—	—	—	—	—	—	—	500

Product	MCC	Merchant Category	China	Christmas Island	Cocos (Keeling Islands)	Cook Islands	Fiji	French Polynesia	Guam	Heard and McDonald Islands	Hong Kong
			CNY	AUD	AUD	NZD	FJD	XPF	USD	AUD	HKD
QPS	5733	Music Stores—Musical Instruments, Pianos, Sheet Music	300	—	—	—	—	—	—	—	500
QPS	5734	Computer Software Stores	300	—	—	—	—	—	—	—	500
QPS	5735	Record Shops	300	35	35	35	50	2,500	25	35	500
QPS	5811	Caterers	300	—	—	—	—	—	—	—	500
QPS	5812	Eating Places, Restaurants	300	—	—	—	—	—	—	—	500

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	China	Christmas Island	Cocos (Keeling Islands)	Cook Islands	Fiji	French Polynesia	Guam	Heard and McDonald Islands	Hong Kong
			CNY	AUD	AUD	NZD	FJD	XPF	USD	AUD	HKD
QPS	5813	Bars, Cocktail Lounges, Discotheques, Nightclubs, and Taverns—Drinking Places (Alcoholic Beverages)	300	—	—	—	—	—	—	—	500
QPS	5814	Fast Food Restaurants	300	35	35	35	50	2,500	25	35	500
QPS	5912	Drug Stores, Pharmacies	300	35	35	35	50	2,500	25	35	500
QPS	5921	Package Stores, Beer, Wine, Liquor	300	—	—	—	—	—	—	—	500

Product	MCC	Merchant Category	China	Christmas Island	Cocos (Keeling Islands)	Cook Islands	Fiji	French Polynesia	Guam	Heard and McDonald Islands	Hong Kong
			CNY	AUD	AUD	NZD	FJD	XPF	USD	AUD	HKD
QPS	5931	Second Hand Stores, Used Merchandise Stores	300	—	—	—	—	—	—	—	500
QPS	5932	Antique Shops—Sales, Repairs, and Restoration Services	300	—	—	—	—	—	—	—	500
QPS	5933	Pawn Shops	300	—	—	—	—	—	—	—	500
QPS	5935	Salvage and Wrecking Yards	300	—	—	—	—	—	—	—	500
QPS	5937	Antique Reproduction Stores	300	—	—	—	—	—	—	—	500

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	China	Christmas Island	Cocos (Keeling Islands)	Cook Islands	Fiji	French Polynesia	Guam	Heard and McDonald Islands	Hong Kong
			CNY	AUD	AUD	NZD	FJD	XPF	USD	AUD	HKD
QPS	5940	Bicycle Shops—Sales and Service	300	—	—	—	—	—	—	—	500
QPS	5941	Sporting Goods Stores	300	—	—	—	—	—	—	—	500
QPS	5942	Book Stores	300	35	35	35	50	2,500	25	35	500
QPS	5943	Office, School Supply, and Stationery Stores	300	—	—	—	—	—	—	—	500
QPS	5944	Clock, Jewelry, Watch, and Silverware Store	300	—	—	—	—	—	—	—	500

Product	MCC	Merchant Category	China	Christmas Island	Cocos (Keeling Islands)	Cook Islands	Fiji	French Polynesia	Guam	Heard and McDonald Islands	Hong Kong
			CNY	AUD	AUD	NZD	FJD	XPF	USD	AUD	HKD
QPS	5945	Game, Toy, and Hobby Shops	300	—	—	—	—	—	—	—	500
QPS	5946	Camera and Photographic Supply Stores	300	—	—	—	—	—	—	—	500
QPS	5947	Card, Gift, Novelty, and Souvenir Shops	300	—	—	—	—	—	—	—	500
QPS	5948	Leather Goods and Luggage Stores	300	—	—	—	—	—	—	—	500
QPS	5949	Fabric, Needlework, Piece Goods, and Sewing Stores	300	—	—	—	—	—	—	—	500

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	China	Christmas Island	Cocos (Keeling Islands)	Cook Islands	Fiji	French Polynesia	Guam	Heard and McDonald Islands	Hong Kong
			CNY	AUD	AUD	NZD	FJD	XPF	USD	AUD	HKD
QPS	5950	Crystal and Glassware Stores	300	—	—	—	—	—	—	—	500
QPS	5963	Door-to-Door sales	300	—	—	—	—	—	—	—	500
QPS	5970	Artist Supply Stores, Craft Shops	300	—	—	—	—	—	—	—	500
QPS	5971	Art Dealers and Galleries	300	—	—	—	—	—	—	—	500
QPS	5972	Stamp and Coin Stores—Philatelic and Numismatic Supplies	300	—	—	—	—	—	—	—	500
QPS	5973	Religious Goods Stores	300	—	—	—	—	—	—	—	500

Product	MCC	Merchant Category	China	Christmas Island	Cocos (Keeling Islands)	Cook Islands	Fiji	French Polynesia	Guam	Heard and McDonald Islands	Hong Kong
			CNY	AUD	AUD	NZD	FJD	XPF	USD	AUD	HKD
QPS	5975	Hearing Aids— Sales, Service, Supply Stores	300	—	—	—	—	—	—	—	500
QPS	5976	Orthopedic Goods— Artificial Limb Stores	300	—	—	—	—	—	—	—	500
QPS	5977	Cosmetic Stores	300	—	—	—	—	—	—	—	500
QPS	5978	Typewriter Stores— Rentals, Sales, Service	300	—	—	—	—	—	—	—	500

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	China	Christmas Island	Cocos (Keeling Islands)	Cook Islands	Fiji	French Polynesia	Guam	Heard and McDonald Islands	Hong Kong
			CNY	AUD	AUD	NZD	FJD	XPF	USD	AUD	HKD
QPS	5983	Fuel Dealers—Coal, Fuel Oil, Liquefied Petroleum, Wood	300	—	—	—	—	—	—	—	500
QPS	5992	Florists	300	—	—	—	—	—	—	—	500
QPS	5993	Cigar Stores and Stands	300	—	—	—	—	—	—	—	500
QPS	5994	News Dealers and Newsstands	300	—	35	35	50	2,500	25	35	500
QPS	5995	Pet Shops—Pet Food and Supplies	300	—	—	—	—	—	—	—	500

Product	MCC	Merchant Category	China	Christmas Island	Cocos (Keeling Islands)	Cook Islands	Fiji	French Polynesia	Guam	Heard and McDonald Islands	Hong Kong
			CNY	AUD	AUD	NZD	FJD	XPF	USD	AUD	HKD
QPS	5996	Swimming Pools— Sales and Supplies	300	—	—	—	—	—	—	—	500
QPS	5997	Electric Razor Stores— Sales and Supplies	300	—	—	—	—	—	—	—	500
QPS	5998	Tent and Awning Shops	300	—	—	—	—	—	—	—	500
QPS	5999	Miscellaneous and Specialty Retail Stores	300	—	—	—	—	—	—	—	500
QPS	6012	Member Financial Institution — Merchandise Services	300	—	—	—	—	—	—	—	500

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	China	Christmas Island	Cocos (Keeling Islands)	Cook Islands	Fiji	French Polynesia	Guam	Heard and McDonald Islands	Hong Kong
			CNY	AUD	AUD	NZD	FJD	XPF	USD	AUD	HKD
QPS	6211	Securities —Brokers/Dealers	300	—	—	—	—	—	—	—	500
QPS	6300	Insurance Sales, Underwriting, and Premiums	300	—	—	—	—	—	—	—	500
QPS	6513	Real Estate Agents and Managers —Rentals	300	—	—	—	—	—	—	—	500
QPS	7011	Lodging—Hotels, Motels, Resorts—not elsewhere classified	300	—	—	—	—	—	—	—	500
QPS	7012	Timeshares	300	—	—	—	—	—	—	—	500

Product	MCC	Merchant Category	China	Christmas Island	Cocos (Keeling Islands)	Cook Islands	Fiji	French Polynesia	Guam	Heard and McDonald Islands	Hong Kong
			CNY	AUD	AUD	NZD	FJD	XPF	USD	AUD	HKD
QPS	7032	Recreational and Sporting Camps	300	—	—	—	—	—	—	—	500
QPS	7033	Campgrounds and Trailer Parks	300	—	—	—	—	—	—	—	500
QPS	7210	Cleaning, Garment, and Laundry Services	300	—	—	—	—	—	—	—	500
QPS	7211	Laundry Services—Family and Commercial	300	—	—	—	—	—	—	—	500
QPS	7216	Dry Cleaners	300	35	35	35	50	2,500	25	35	500
QPS	7217	Carpet and Upholstery Cleaning	300	—	—	—	—	—	—	—	500

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	China	Christmas Island	Cocos (Keeling Islands)	Cook Islands	Fiji	French Polynesia	Guam	Heard and McDonald Islands	Hong Kong
			CNY	AUD	AUD	NZD	FJD	XPF	USD	AUD	HKD
QPS	7221	Photographic Studios	300	—	—	—	—	—	—	—	500
QPS	7230	Barber and Beauty Shops	300	—	—	—	—	—	—	—	500
QPS	7251	Hat Cleaning Shops, Shoe Repair Shops, Shoe Shine Parlors	300	—	—	—	—	—	—	—	500
QPS	7261	Funeral Service and Crematories	300	—	—	—	—	—	—	—	500
QPS	7273	Dating Services	300	—	—	—	—	—	—	—	500
QPS	7276	Tax Preparation Service	300	—	—	—	—	—	—	—	500

Product	MCC	Merchant Category	China	Christmas Island	Cocos (Keeling Islands)	Cook Islands	Fiji	French Polynesia	Guam	Heard and McDonald Islands	Hong Kong
			CNY	AUD	AUD	NZD	FJD	XPF	USD	AUD	HKD
QPS	7277	Debt, Marriage, Personal—Counseling Services	300	—	—	—	—	—	—	—	500
QPS	7278	Buying/ Shopping Clubs, Services	300	—	—	—	—	—	—	—	500
QPS	7296	Clothing Rental—Costumes, Uniforms, and Formal Wear	300	—	—	—	—	—	—	—	500
QPS	7297	Massage Parlors	300	—	—	—	—	—	—	—	500
QPS	7298	Health and Beauty Spas	300	—	—	—	—	—	—	—	500

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	China	Christmas Island	Cocos (Keeling Islands)	Cook Islands	Fiji	French Polynesia	Guam	Heard and McDonald Islands	Hong Kong
			CNY	AUD	AUD	NZD	FJD	XPF	USD	AUD	HKD
QPS	7299	Other Services— not elsewhere classified	300	—	—	—	—	—	—	—	500
QPS	7311	Advertising Services	300	—	—	—	—	—	—	—	500
QPS	7321	Consumer Credit Reporting	300	—	—	—	—	—	—	—	500
QPS	7333	Commercial Art, Graphics, Photography	300	—	—	—	—	—	—	—	500
QPS	7338	Quick Copy, Reproduction, and Blueprinting Services	300	—	—	—	—	—	—	—	500

Product	MCC	Merchant Category	China	Christmas Island	Cocos (Keeling Islands)	Cook Islands	Fiji	French Polynesia	Guam	Heard and McDonald Islands	Hong Kong
			CNY	AUD	AUD	NZD	FJD	XPF	USD	AUD	HKD
QPS	7339	Stenographic and Secretarial Support Services	300	—	—	—	—	—	—	—	500
QPS	7342	Exterminating and Disinfecting Services	300	—	—	—	—	—	—	—	500
QPS	7349	Cleaning and Maintenance, Janitorial Services	300	—	—	—	—	—	—	—	500
QPS	7361	Employment Agencies, Temporary Help Services	300	—	—	—	—	—	—	—	500

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	China	Christmas Island	Cocos (Keeling Islands)	Cook Islands	Fiji	French Polynesia	Guam	Heard and McDonald Islands	Hong Kong
			CNY	AUD	AUD	NZD	FJD	XPF	USD	AUD	HKD
QPS	7372	Computer Programming, Data Processing, and Integrated Systems Design Services	300	—	—	—	—	—	—	—	500
QPS	7375	Information Retrieval Services	300	—	—	—	—	—	—	—	500
QPS	7379	Computer Maintenance, Repair, and Services— not elsewhere classified	300	—	—	—	—	—	—	—	500

Product	MCC	Merchant Category	China	Christmas Island	Cocos (Keeling Islands)	Cook Islands	Fiji	French Polynesia	Guam	Heard and McDonald Islands	Hong Kong
			CNY	AUD	AUD	NZD	FJD	XPF	USD	AUD	HKD
QPS	7392	Consulting, Management, and Public Relation Services	300	—	—	—	—	—	—	—	500
QPS	7393	Detective Agencies, Protective Agencies, Security Services including Armored Cars, Guard Dogs	300	—	—	—	—	—	—	—	500
QPS	7394	Equipment Rental and Leasing Services, Furniture Rental, Tool Rental	300	—	—	—	—	—	—	—	500

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	China	Christmas Island	Cocos (Keeling Islands)	Cook Islands	Fiji	French Polynesia	Guam	Heard and McDonald Islands	Hong Kong
			CNY	AUD	AUD	NZD	FJD	XPF	USD	AUD	HKD
QPS	7395	Photo Developing, Photofinishing Laboratories	300	—	—	—	—	—	—	—	500
QPS	7399	Business Services—not elsewhere classified	300	—	—	—	—	—	—	—	500
QPS	7512	Automobile Rental Agency—not elsewhere classified	300	—	—	—	—	—	—	—	500
QPS	7513	Truck Rental	300	—	—	—	—	—	—	—	500

Product	MCC	Merchant Category	China	Christmas Island	Cocos (Keeling Islands)	Cook Islands	Fiji	French Polynesia	Guam	Heard and McDonald Islands	Hong Kong
			CNY	AUD	AUD	NZD	FJD	XPF	USD	AUD	HKD
QPS	7519	Motor Home and Recreational Vehicle Rental	300	—	—	—	—	—	—	—	500
QPS	7523	Automobile Parking Lots and Garages	300	35	35	35	50	2500	25	35	500
QPS	7531	Automotive Body Repair Shop	300	—	—	—	—	—	—	—	500
QPS	7534	Tire Retreading and Repair Shops	300	—	—	—	—	—	—	—	500
QPS	7535	Automotive Paint Shops	300	—	—	—	—	—	—	—	500
QPS	7538	Automotive Service Shops	300	—	—	—	—	—	—	—	500

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	China	Christmas Island	Cocos (Keeling Islands)	Cook Islands	Fiji	French Polynesia	Guam	Heard and McDonald Islands	Hong Kong
			CNY	AUD	AUD	NZD	FJD	XPF	USD	AUD	HKD
QPS	7542	Car Washes	300	35	35	35	50	2,500	25	35	500
QPS	7549	Towing Services	300	—	—	—	—	—	—	—	500
QPS	7622	Electronic Repair Shops	300	—	—	—	—	—	—	—	500
QPS	7623	Air Conditioning and Refrigeration Repair Shops	300	—	—	—	—	—	—	—	500
QPS	7629	Appliance Repair Shops, Electrical and Small	300	—	—	—	—	—	—	—	500
QPS	7631	Clock, Jewelry, and Watch Repair Shops	300	—	—	—	—	—	—	—	500

Product	MCC	Merchant Category	China	Christmas Island	Cocos (Keeling Islands)	Cook Islands	Fiji	French Polynesia	Guam	Heard and McDonald Islands	Hong Kong
			CNY	AUD	AUD	NZD	FJD	XPF	USD	AUD	HKD
QPS	7641	Furniture —Re-upholstery and Repair, Refinishing	300	—	—	—	—	—	—	—	500
QPS	7692	Welding Repair	300	—	—	—	—	—	—	—	500
QPS	7699	Miscellaneous Repair Shops and Related Services	300	—	—	—	—	—	—	—	500
QPS	7829	Motion Picture and Video Tape Production and Distribution	300	—	—	—	—	—	—	—	500
QPS	7832	Motion Picture Theaters	300	35	35	35	50	2,500	25	35	500

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	China	Christmas Island	Cocos (Keeling Islands)	Cook Islands	Fiji	French Polynesia	Guam	Heard and McDonald Islands	Hong Kong
			CNY	AUD	AUD	NZD	FJD	XPF	USD	AUD	HKD
QPS	7841	Video Entertainment Rental Stores	300	35	35	35	50	2,500	25	35	500
QPS	7911	Dance Halls, Schools, and Studios	300	—	—	—	—	—	—	—	500
QPS	7922	Theatrical Producers (except Motion Pictures), Ticket Agencies	300	—	—	—	—	—	—	—	500

Product	MCC	Merchant Category	China	Christmas Island	Cocos (Keeling Islands)	Cook Islands	Fiji	French Polynesia	Guam	Heard and McDonald Islands	Hong Kong
			CNY	AUD	AUD	NZD	FJD	XPF	USD	AUD	HKD
QPS	7929	Bands, Orchestras, and Miscellaneous Entertainers—not elsewhere classified	300	—	—	—	—	—	—	—	500
QPS	7932	Pool and Billiard Establishments	300	—	—	—	—	—	—	—	500
QPS	7933	Bowling Alleys	300	—	—	—	—	—	—	—	500
QPS	7941	Athletic Fields, Commercial Sports, Professional Sports Clubs, Sports Promoters	300	—	—	—	—	—	—	—	500

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	China	Christmas Island	Cocos (Keeling Islands)	Cook Islands	Fiji	French Polynesia	Guam	Heard and McDonald Islands	Hong Kong
			CNY	AUD	AUD	NZD	FJD	XPF	USD	AUD	HKD
QPS	7991	Tourist Attractions and Exhibits	300	—	—	—	—	—	—	—	500
QPS	7992	Golf Courses, Public	300	—	—	—	—	—	—	—	500
QPS	7993	Video Amusement Game Supplies	300	—	—	—	—	—	—	—	500
QPS	7994	Video Game Arcades/ Establishments	300	—	—	—	—	—	—	—	500
QPS	7996	Amusement Parks, Carnivals, Circuses, Fortune Tellers	300	—	—	—	—	—	—	—	500

Product	MCC	Merchant Category	China	Christmas Island	Cocos (Keeling Islands)	Cook Islands	Fiji	French Polynesia	Guam	Heard and McDonald Islands	Hong Kong
			CNY	AUD	AUD	NZD	FJD	XPF	USD	AUD	HKD
QPS	7997	Clubs—Country Clubs, Membership (Athletic, Recreation, Sports), Private Golf Courses	300	—	—	—	—	—	—	—	500
QPS	7998	Aquariums, Dolphinariums, Zoos, and Seaquariums	300	—	—	—	—	—	—	—	500
QPS	7999	Recreation Services—not elsewhere classified	300	—	—	—	—	—	—	—	500

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	China	Christmas Island	Cocos (Keeling Islands)	Cook Islands	Fiji	French Polynesia	Guam	Heard and McDonald Islands	Hong Kong
			CNY	AUD	AUD	NZD	FJD	XPF	USD	AUD	HKD
QPS	8011	Doctors— not elsewhere classified	300	—	—	—	—	—	—	—	500
QPS	8021	Dentists, Orthodonti sts	300	—	—	—	—	—	—	—	500
QPS	8031	Osteopathi c Physicians	300	—	—	—	—	—	—	—	500
QPS	8041	Chiropract ors	300	—	—	—	—	—	—	—	500
QPS	8042	Optometris ts, Ophthalm ologists	300	—	—	—	—	—	—	—	500
QPS	8043	Opticians, Optical Goods, and Eyeglasses	300	—	—	—	—	—	—	—	500

Product	MCC	Merchant Category	China	Christmas Island	Cocos (Keeling Islands)	Cook Islands	Fiji	French Polynesia	Guam	Heard and McDonald Islands	Hong Kong
			CNY	AUD	AUD	NZD	FJD	XPF	USD	AUD	HKD
QPS	8049	Chiropodists, Podiatrists	300	—	—	—	—	—	—	—	500
QPS	8050	Nursing and Personal Care Facilities	300	—	—	—	—	—	—	—	500
QPS	8062	Hospitals	300	—	—	—	—	—	—	—	500
QPS	8071	Dental and Medical Laboratories	300	—	—	—	—	—	—	—	500
QPS	8099	Health Practitioners, Medical Services—not elsewhere classified	300	—	—	—	—	—	—	—	500
QPS	8111	Attorneys, Legal Services	300	—	—	—	—	—	—	—	500

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	China	Christmas Island	Cocos (Keeling Islands)	Cook Islands	Fiji	French Polynesia	Guam	Heard and McDonald Islands	Hong Kong
			CNY	AUD	AUD	NZD	FJD	XPF	USD	AUD	HKD
QPS	8211	Schools, Elementary and Secondary	300	—	—	—	—	—	—	—	500
QPS	8220	Colleges, Universities, Professional Schools, and Junior Colleges	300	—	—	—	—	—	—	—	500
QPS	8241	Schools, Correspondence	300	—	—	—	—	—	—	—	500
QPS	8244	Schools, Business and Secretarial	300	—	—	—	—	—	—	—	500
QPS	8249	Schools, Trade and Vocational	300	—	—	—	—	—	—	—	500

Product	MCC	Merchant Category	China	Christmas Island	Cocos (Keeling Islands)	Cook Islands	Fiji	French Polynesia	Guam	Heard and McDonald Islands	Hong Kong
			CNY	AUD	AUD	NZD	FJD	XPF	USD	AUD	HKD
QPS	8299	Schools and Educational Services—not elsewhere classified	300	—	—	—	—	—	—	—	500
QPS	8351	Child Care Services	300	—	—	—	—	—	—	—	500
QPS	8398	Organizations, Charitable and Social Service	300	—	—	—	—	—	—	—	500
QPS	8641	Associations—Civic, Social, and Fraternal	300	—	—	—	—	—	—	—	500
QPS	8651	Organizations, Political	300	—	—	—	—	—	—	—	500

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	China	Christmas Island	Cocos (Keeling Islands)	Cook Islands	Fiji	French Polynesia	Guam	Heard and McDonald Islands	Hong Kong
			CNY	AUD	AUD	NZD	FJD	XPF	USD	AUD	HKD
QPS	8661	Organizations, Religious	300	—	—	—	—	—	—	—	500
QPS	8675	Automobile Associations	300	—	—	—	—	—	—	—	500
QPS	8699	Organizations, Membership—not elsewhere classified	300	—	—	—	—	—	—	—	500
QPS	8734	Testing Laboratories (Non-Medical)	300	—	—	—	—	—	—	—	500
QPS	8911	Architectural, Engineering, and Surveying Services	300	—	—	—	—	—	—	—	500

Product	MCC	Merchant Category	China	Christmas Island	Cocos (Keeling Islands)	Cook Islands	Fiji	French Polynesia	Guam	Heard and McDonald Islands	Hong Kong
			CNY	AUD	AUD	NZD	FJD	XPF	USD	AUD	HKD
QPS	8931	Accounting, auditing, and Bookkeeping Services	300	—	—	—	—	—	—	—	500
QPS	8999	Professional Services —not elsewhere classified	300	—	—	—	—	—	—	—	500
QPS	9211	Court Costs including Alimony and Child Support	300	—	—	—	—	—	—	—	500
QPS	9222	Fines	300	—	—	—	—	—	—	—	500
QPS	9223	Bail and Bond Payments	300	—	—	—	—	—	—	—	500
QPS	9311	Tax Payments	300	—	—	—	—	—	—	—	500

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	China	Christmas Island	Cocos (Keeling Islands)	Cook Islands	Fiji	French Polynesia	Guam	Heard and McDonald Islands	Hong Kong
			CNY	AUD	AUD	NZD	FJD	XPF	USD	AUD	HKD
QPS	9399	Government Services—not elsewhere classified	300	—	—	—	—	—	—	—	500
QPS	9402	Postal Services—Government Only	300	—	—	—	—	—	—	—	500
Product	MCC	Merchant Category	India	Indonesia	Japan	Johnston Island	Kiribati	Korea, Republic of	Lao People's Democratic Republic		
			INR	IDR	JPY	USD	AUD	KRW	LAK	USD	
Contactless	All	All	500	125,000	10,000	50	35	30,000	400,000	50	

Product	MCC	Merchant Category	India	Indonesia	Japan	Johnston Island	Kiribati	Korea, Republic of	Lao People's Democratic Republic	
			INR	IDR	JPY	USD	AUD	KRW	LAK	USD
Post-Authorized Aggregated Contactless Transit	4111	Transportation—Suburban and Local Commuter, Passenger, including Ferries	1,000	125,000	10,000	50	35	30,000	400,000	50
Post-Authorized Aggregated Contactless Transit	4131	Bus Lines	500	125,000	10,000	50	35	30,000	400,000	50
QPS	4111	Transportation—Suburban and Local Commuter Passenger, including Ferries	1,000	125,000	2,500	25	35	30,000	200,000	25
QPS	4121	Taxis and Limousines	500	125,000	2,500	25	35	30,000	200,000	25
QPS	4131	Bus Lines	500	125,000	2,500	25	35	30,000	200,000	25

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	India	Indonesia	Japan	Johnston Island	Kiribati	Korea, Republic of	Lao People's Democratic Republic	
			INR	IDR	JPY	USD	AUD	KRW	LAK	USD
QPS	4784	Bridge and Road Fees, Tolls	500	125,000	2,500	25	35	30,000	200,000	25
QPS	5411	Grocery Stores, Supermarkets	500	125,000	2,500	25	35	30,000	200,000	25
QPS	5499	Miscellaneous Food Stores—Convenience Stores, Markets, and Specialty Stores	500	125,000	2,500	25	35	30,000	200,000	25
QPS	5541	Service Stations (with or without Ancillary Services)	500	125,000	2,500	25	35	30,000	200,000	25
QPS	5735	Record Shops	500	125,000	2,500	25	35	30,000	200,000	25

Product	MCC	Merchant Category	India	Indonesia	Japan	Johnston Island	Kiribati	Korea, Republic of	Lao People's Democratic Republic	
			INR	IDR	JPY	USD	AUD	KRW	LAK	USD
QPS	5814	Fast Food Restaurants	500	125,000	2,500	25	35	30,000	200,000	25
QPS	5912	Drug Stores, Pharmacies	500	125,000	2,500	25	35	30,000	200,000	25
QPS	5942	Book Stores	500	125,000	2,500	25	35	30,000	200,000	25
QPS	5994	News Dealers and Newsstands	500	125,000	2,500	25	35	30,000	200,000	25
QPS	7216	Dry Cleaners	500	125,000	2,500	25	35	30,000	200,000	25
QPS	7523	Automobile Parking Lots and Garages	—	125,000	2,500	25	35	30,000	200,000	25
QPS	7542	Car Washes	—	125,000	2,500	25	35	30,000	200,000	25
QPS	7832	Motion Picture Theaters	—	125,000	2,500	25	35	30,000	200,000	25

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	India	Indonesia	Japan	Johnston Island	Kiribati	Korea, Republic of	Lao People's Democratic Republic	
			INR	IDR	JPY	USD	AUD	KRW	LAK	USD
QPS	7841	Video Entertainment Rental Stores	—	125,000	2,500	25	35	30,000	200,000	25

Product	MCC	Merchant Category	Macao	Malaysia	Maldives	Marshall Islands	Micronesia	Midway Islands	Mongolia	Nauru
			MOP	MYR	MVR	USD	USD	USD	MNT	AUD
Contactless	All	All	1,000	150	630	50	50	50	100,000	35
Post-Authorized Aggregated Contactless Transit	4111	Transportation—Suburban and Local Commuter, Passenger, including Ferries	1,000	150	630	50	50	50	100,000	35
Post-Authorized Aggregated Contactless Transit	4131	Bus Lines	1,000	150	630	50	50	50	100,000	35

Product	MCC	Merchant Category	Macao	Malaysia	Maldives	Marshall Islands	Micronesia	Midway Islands	Mongolia	Nauru
			MOP	MYR	MVR	USD	USD	USD	MNT	AUD
QPS	0742	Veterinary Services	500	—	—	—	—	—	100,000	—
QPS	0763	Agricultural Cooperatives	500	—	—	—	—	—	100,000	—
QPS	0780	Horticultural and Landscaping Services	500	—	—	—	—	—	100,000	—
QPS	1520	General Contractors —Residential and Commercial	500	—	—	—	—	—	100,000	—
QPS	1711	Air Conditioning, Heating, and Plumbing Contractors	500	—	—	—	—	—	100,000	—
QPS	1731	Electrical Contractors	500	—	—	—	—	—	100,000	—

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Macao	Malaysia	Maldives	Marshall Islands	Micronesia	Midway Islands	Mongolia	Nauru
			MOP	MYR	MVR	USD	USD	USD	MNT	AUD
QPS	1740	Insulation, Masonry, Plastering, Stonework and Tile Setting Contractors	500	—	—	—	—	—	100,000	—
QPS	1750	Carpentry Contractors	500	—	—	—	—	—	100,000	—
QPS	1761	Roofing and Siding, Sheet Metal Work Contractors	500	—	—	—	—	—	100,000	—
QPS	1771	Concrete Work Contractors	500	—	—	—	—	—	100,000	—
QPS	1799	Contractors, Special Trade —not elsewhere classified	500	—	—	—	—	—	100,000	—
QPS	2741	Miscellaneous Publishing and Printing	500	—	—	—	—	—	100,000	—

Product	MCC	Merchant Category	Macao	Malaysia	Maldives	Marshall Islands	Micronesia	Midway Islands	Mongolia	Nauru
			MOP	MYR	MVR	USD	USD	USD	MNT	AUD
QPS	2791	Typesetting, Plate Making, and Related Services	500	—	—	—	—	—	100,000	—
QPS	2842	Sanitation, Polishing, and Specialty Cleaning Preparations	500	—	—	—	—	—	100,000	—
QPS	3000-3299	Airlines, Air Carriers	500	—	—	—	—	—	100,000	—
QPS	3351-3441	Car Rental Agencies	500	—	—	—	—	—	100,000	—
QPS	3501-3999	Lodging—Hotels, Motels, Resorts	500	—	—	—	—	—	100,000	—
QPS	4011	Railroads—Freight	500	—	—	—	—	—	100,000	—

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Macao MOP	Malaysia MYR	Maldives MVR	Marshall Islands USD	Micronesia USD	Midway Islands USD	Mongolia MNT	Nauru AUD
QPS	4111	Transportation—Suburban and Local Commuter Passenger, including Ferries	500	35	35	35	50	2,500	100,000	35
QPS	4112	Passenger Railways	500	—	—	—	—	—	100,000	—
QPS	4119	Ambulance Services	500	—	—	—	—	—	100,000	—
QPS	4121	Taxis and Limousines	500	150	315	25	25	25	100,000	35
QPS	4131	Bus Lines	500	150	315	25	25	25	100,000	35

Product	MCC	Merchant Category	Macao MOP	Malaysia MYR	Maldives MVR	Marshall Islands USD	Micronesia USD	Midway Islands USD	Mongolia MNT	Nauru AUD
QPS	4214	Motor Freight Carriers, Trucking—Local/Long Distance, Moving and Storage Companies, Local Delivery	500	—	—	—	—	—	100,000	—
QPS	4215	Courier Services—Air and Ground, Freight Forwarders	500	—	—	—	—	—	100,000	—
QPS	4225	Public Warehousing —Farm Products, Refrigerated Goods, Household Goods Storage	500	—	—	—	—	—	100,000	—
QPS	4411	Cruise Lines	500	—	—	—	—	—	100,000	—

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Macao	Malaysia	Maldives	Marshall Islands	Micronesia	Midway Islands	Mongolia	Nauru
			MOP	MYR	MVR	USD	USD	USD	MNT	AUD
QPS	4457	Boat Leases and Boat Rentals	500	—	—	—	—	—	100,000	—
QPS	4468	Marinas, Marine/Service Supplies	500	—	—	—	—	—	100,000	—
QPS	4511	Air Carriers, Airlines—not elsewhere classified	500	—	—	—	—	—	100,000	—
QPS	4582	Airports, Airport Terminals, Flying Fields	500	—	—	—	—	—	100,000	—
QPS	4722	Travel Agencies and Tour Operators	500	—	—	—	—	—	100,000	—
QPS	4784	Bridge and Road Fees, Tolls	500	150	315	25	25	25	100,000	35

Product	MCC	Merchant Category	Macao	Malaysia	Maldives	Marshall Islands	Micronesia	Midway Islands	Mongolia	Nauru
			MOP	MYR	MVR	USD	USD	USD	MNT	AUD
QPS	4789	Transportation Services— not elsewhere classified	500	—	—	—	—	—	100,000	—
QPS	4812	Telecommunication Equipment Including Phone Sales	500	—	—	—	—	—	100,000	—
QPS	4814	Telecommunication Services including but not limited to prepaid phone services and recurring phone services	500	—	—	—	—	—	100,000	—
QPS	4816	Computer Network/Information Services	500	—	—	—	—	—	100,000	—

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Macao MOP	Malaysia MYR	Maldives MVR	Marshall Islands USD	Micronesia USD	Midway Islands USD	Mongolia MNT	Nauru AUD
QPS	4821	Telegraph Services	500	—	—	—	—	—	100,000	—
QPS	4899	Cable, Satellite, and Other Pay Television and Radio Services	500	—	—	—	—	—	100,000	—
QPS	4900	Utilities—Electric, Gas, Heating Oil, Sanitary, Water	500	—	—	—	—	—	100,000	—
QPS	5013	Motor Vehicle Supplies and New Parts	500	—	—	—	—	—	100,000	—
QPS	5021	Office and Commercial Furniture	500	—	—	—	—	—	100,000	—
QPS	5039	Construction Materials—not elsewhere classified	500	—	—	—	—	—	100,000	—

Product	MCC	Merchant Category	Macao	Malaysia	Maldives	Marshall Islands	Micronesia	Midway Islands	Mongolia	Nauru
			MOP	MYR	MVR	USD	USD	USD	MNT	AUD
QPS	5044	Office, Photographi c, Photocopy, and Microfilm Equipment	500	—	—	—	—	—	100,000	—
QPS	5045	Computers, Computer Peripheral Equipment, Software	500	—	—	—	—	—	100,000	—
QPS	5046	Commercial Equipment— not elsewhere classified	500	—	—	—	—	—	100,000	—
QPS	5047	Dental/ Laboratory/ Medical/ Ophthalmic Hospital Equipment and Supplies	500	—	—	—	—	—	100,000	—

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Macao MOP	Malaysia MYR	Maldives MVR	Marshall Islands USD	Micronesia USD	Midway Islands USD	Mongolia MNT	Nauru AUD
QPS	5051	Metal Service Centers and Offices	500	—	—	—	—	—	100,000	—
QPS	5065	Electrical Parts and Equipment	500	—	—	—	—	—	100,000	—
QPS	5072	Hardware Equipment and Supplies	500	—	—	—	—	—	100,000	—
QPS	5074	Plumbing and Heating Equipment	500	—	—	—	—	—	100,000	—
QPS	5085	Industrial Supplies— not elsewhere classified	500	—	—	—	—	—	100,000	—
QPS	5094	Precious Stones and Metals, Watches and Jewelry	500	—	—	—	—	—	100,000	—

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Macao	Malaysia	Maldives	Marshall Islands	Micronesia	Midway Islands	Mongolia	Nauru
			MOP	MYR	MVR	USD	USD	USD	MNT	AUD
QPS	5099	Durable Goods—not elsewhere classified	500	—	—	—	—	—	100,000	—
QPS	5111	Stationery, Office Supplies, Printing and Writing Paper	500	—	—	—	—	—	100,000	—
QPS	5122	Drugs, Drug Proprietaries, and Druggists Sundries	500	—	—	—	—	—	100,000	—
QPS	5131	Piece Goods, Notions, and Other Dry Goods	500	—	—	—	—	—	100,000	—

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Macao	Malaysia	Maldives	Marshall Islands	Micronesia	Midway Islands	Mongolia	Nauru
			MOP	MYR	MVR	USD	USD	USD	MNT	AUD
QPS	5137	Men's, Women's, and Children's Uniforms and Commercial Clothing	500	—	—	—	—	—	100,000	—
QPS	5139	Commercial Footwear	500	—	—	—	—	—	100,000	—
QPS	5169	Chemicals and Allied Products—not elsewhere classified	500	—	—	—	—	—	100,000	—
QPS	5172	Petroleum and Petroleum Products	500	—	—	—	—	—	100,000	—
QPS	5192	Books, Periodicals, and Newspapers	500	—	—	—	—	—	100,000	—

Product	MCC	Merchant Category	Macao	Malaysia	Maldives	Marshall Islands	Micronesia	Midway Islands	Mongolia	Nauru
			MOP	MYR	MVR	USD	USD	USD	MNT	AUD
QPS	5193	Florists Supplies, Nursery Stock, and Flowers	500	—	—	—	—	—	100,000	—
QPS	5198	Paints, Varnishes, and Supplies	500	—	—	—	—	—	100,000	—
QPS	5199	Nondurable Goods—not elsewhere classified	500	—	—	—	—	—	100,000	—
QPS	5200	Home Supply Warehouse Stores	500	—	—	—	—	—	100,000	—
QPS	5211	Building Materials, Lumber Stores	500	—	—	—	—	—	100,000	—
QPS	5231	Glass, Paint, Wallpaper Stores	500	—	—	—	—	—	100,000	—
QPS	5251	Hardware Stores	500	—	—	—	—	—	100,000	—

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Macao	Malaysia	Maldives	Marshall Islands	Micronesia	Midway Islands	Mongolia	Nauru
			MOP	MYR	MVR	USD	USD	USD	MNT	AUD
QPS	5261	Lawn and Garden Supply Stores	500	—	—	—	—	—	100,000	—
QPS	5271	Mobile Home Dealers	500	—	—	—	—	—	100,000	—
QPS	5300	Wholesale Clubs	500	—	—	—	—	—	100,000	—
QPS	5309	Duty Free Stores	500	—	—	—	—	—	100,000	—
QPS	5310	Discount Stores	500	—	—	—	—	—	100,000	—
QPS	5311	Department Stores	500	—	—	—	—	—	100,000	—
QPS	5331	Variety Stores	500	—	—	—	—	—	100,000	—
QPS	5399	Miscellaneous General Merchandise Stores	500	—	—	—	—	—	100,000	—

Product	MCC	Merchant Category	Macao	Malaysia	Maldives	Marshall Islands	Micronesia	Midway Islands	Mongolia	Nauru
			MOP	MYR	MVR	USD	USD	USD	MNT	AUD
QPS	5411	Grocery Stores, Supermarkets	500	150	315	25	25	25	200,000	35
QPS	5422	Freezer, Locker Meat Provisioners	500	—	—	—	—	—	100,000	—
QPS	5441	Candy, Nut, Confectionery Stores	500	—	—	—	—	—	100,000	—
QPS	5451	Dairy Products Stores	500	—	—	—	—	—	100,000	—
QPS	5462	Bakeries	500	—	—	—	—	—	100,000	—
QPS	5499	Miscellaneous Food Stores — Convenience Stores, Markets, and Specialty Stores	500	150	315	25	25	25	100,000	35

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Macao	Malaysia	Maldives	Marshall Islands	Micronesia	Midway Islands	Mongolia	Nauru
			MOP	MYR	MVR	USD	USD	USD	MNT	AUD
QPS	5511	Automobile and Truck Dealers—Sales, Service, Repairs, Parts, and Leasing	500	—	—	—	—	—	100,000	—
QPS	5521	Automobile and Truck Dealers—(Used Only)—Sales	500	—	—	—	—	—	100,000	—
QPS	5531	Auto Store, Home Supply Stores	500	—	—	—	—	—	100,000	—
QPS	5532	Automotive Tire Stores	500	—	—	—	—	—	100,000	—
QPS	5533	Automotive Parts, Accessories Stores	500	—	—	—	—	—	100,000	—

Product	MCC	Merchant Category	Macao	Malaysia	Maldives	Marshall Islands	Micronesia	Midway Islands	Mongolia	Nauru
			MOP	MYR	MVR	USD	USD	USD	MNT	AUD
QPS	5541	Service Stations (with or without Ancillary Services)	500	150	315	25	25	25	100,000	35
QPS	5551	Boat Dealers	500	—	—	—	—	—	100,000	—
QPS	5561	Camper Dealers, Recreational and Utility Trailers	500	—	—	—	—	—	100,000	—
QPS	5571	Motorcycle Shops and Dealers	500	—	—	—	—	—	100,000	—
QPS	5592	Motor Home Dealers	500	—	—	—	—	—	100,000	—
QPS	5598	Snowmobile Dealers	500	—	—	—	—	—	100,000	—

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Macao	Malaysia	Maldives	Marshall Islands	Micronesia	Midway Islands	Mongolia	Nauru
			MOP	MYR	MVR	USD	USD	USD	MNT	AUD
QPS	5599	Miscellaneous Automotive, Aircraft, and Farm Equipment Dealers—not elsewhere classified	500	—	—	—	—	—	100,000	—
QPS	5611	Men's and Boys' Clothing and Accessories Stores	500	—	—	—	—	—	100,000	—
QPS	5621	Women's Ready to Wear Stores	500	—	—	—	—	—	100,000	—
QPS	5631	Women's Accessory and Specialty Stores	500	—	—	—	—	—	100,000	—
QPS	5641	Children's and Infants' Wear	500	—	—	—	—	—	100,000	—

Product	MCC	Merchant Category	Macao	Malaysia	Maldives	Marshall Islands	Micronesia	Midway Islands	Mongolia	Nauru
			MOP	MYR	MVR	USD	USD	USD	MNT	AUD
QPS	5651	Family Clothing Stores	500	—	—	—	—	—	100,000	—
QPS	5655	Sports Apparel, Riding Apparel Stores	500	—	—	—	—	—	100,000	—
QPS	5661	Shoe Stores	500	—	—	—	—	—	100,000	—
QPS	5681	Furriers and Fur Shops	500	—	—	—	—	—	100,000	—
QPS	5691	Men's and Women's Clothing Stores	500	—	—	—	—	—	100,000	—
QPS	5697	Alterations, Mending, Seamstresses, Tailors	500	—	—	—	—	—	100,000	—
QPS	5698	Wig and Toupee Shops	500	—	—	—	—	—	100,000	—

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Macao	Malaysia	Maldives	Marshall Islands	Micronesia	Midway Islands	Mongolia	Nauru
			MOP	MYR	MVR	USD	USD	USD	MNT	AUD
QPS	5712	Equipment, Furniture, and Home Furnishings Stores (except Appliances)	500	—	—	—	—	—	100,000	—
QPS	5713	Floor Covering Stores	500	—	—	—	—	—	100,000	—
QPS	5714	Drapery, Upholstery, and Window Coverings Stores	500	—	—	—	—	—	100,000	—
QPS	5718	Fireplace, Fireplace Screens and Accessories Stores	500	—	—	—	—	—	100,000	—
QPS	5719	Miscellaneous House Furnishing	500	—	—	—	—	—	100,000	—

Product	MCC	Merchant Category	Macao	Malaysia	Maldives	Marshall Islands	Micronesia	Midway Islands	Mongolia	Nauru
			MOP	MYR	MVR	USD	USD	USD	MNT	AUD
QPS	5722	Household Appliance Stores	500	—	—	—	—	—	100,000	—
QPS	5732	Electronic Sales	500	—	—	—	—	—	100,000	—
QPS	5733	Music Stores —Musical Instruments, Pianos, Sheet Music	500	—	—	—	—	—	100,000	—
QPS	5734	Computer Software Stores	500	—	—	—	—	—	100,000	—
QPS	5735	Record Shops	500	150	315	25	25	25	100,000	35
QPS	5811	Caterers	500	—	—	—	—	—	100,000	—
QPS	5812	Eating Places, Restaurants	500	—	—	—	—	—	100,000	—

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Macao MOP	Malaysia MYR	Maldives MVR	Marshall Islands USD	Micronesia USD	Midway Islands USD	Mongolia MNT	Nauru AUD
QPS	5813	Bars, Cocktail Lounges, Discotheques, Nightclubs, and Taverns —Drinking Places (Alcoholic Beverages)	500	—	—	—	—	—	100,000	—
QPS	5814	Fast Food Restaurants	500	150	315	25	25	25	200,000	35
QPS	5912	Drug Stores, Pharmacies	500	150	315	25	25	25	100,000	35
QPS	5921	Package Stores, Beer, Wine, Liquor	500	—	—	—	—	—	100,000	—
QPS	5931	Second Hand Stores, Used Merchandise Stores	500	—	—	—	—	—	100,000	—

Product	MCC	Merchant Category	Macao	Malaysia	Maldives	Marshall Islands	Micronesia	Midway Islands	Mongolia	Nauru
			MOP	MYR	MVR	USD	USD	USD	MNT	AUD
QPS	5932	Antique Shops— Sales, Repairs, and Restoration Services	500	—	—	—	—	—	100,000	—
QPS	5933	Pawn Shops	500	—	—	—	—	—	100,000	—
QPS	5935	Salvage and Wrecking Yards	500	—	—	—	—	—	100,000	—
QPS	5937	Antique Reproduction Stores	500	—	—	—	—	—	100,000	—
QPS	5940	Bicycle Shops— Sales and Service	500	—	—	—	—	—	100,000	—
QPS	5941	Sporting Goods Stores	500	—	—	—	—	—	100,000	—
QPS	5942	Book Stores	500	150	315	25	25	25	100,000	35

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Macao	Malaysia	Maldives	Marshall Islands	Micronesia	Midway Islands	Mongolia	Nauru
			MOP	MYR	MVR	USD	USD	USD	MNT	AUD
QPS	5943	Office, School Supply, and Stationery Stores	500	—	—	—	—	—	100,000	—
QPS	5944	Clock, Jewelry, Watch, and Silverware Store	500	—	—	—	—	—	100,000	—
QPS	5945	Game, Toy, and Hobby Shops	500	—	—	—	—	—	100,000	—
QPS	5947	Card, Gift, Novelty, and Souvenir Shops	500	—	—	—	—	—	100,000	—
QPS	5948	Leather Goods and Luggage Stores	500	—	—	—	—	—	100,000	—

Product	MCC	Merchant Category	Macao	Malaysia	Maldives	Marshall Islands	Micronesia	Midway Islands	Mongolia	Nauru
			MOP	MYR	MVR	USD	USD	USD	MNT	AUD
QPS	5949	Fabric, Needlework, Piece Goods, and Sewing Stores	500	—	—	—	—	—	100,000	—
QPS	5950	Crystal and Glassware Stores	500	—	—	—	—	—	100,000	—
QPS	5963	Door-to-Door sales	500	—	—	—	—	—	100,000	—
QPS	5970	Artist Supply Stores, Craft Shops	500	—	—	—	—	—	100,000	—
QPS	5971	Art Dealers and Galleries	500	—	—	—	—	—	100,000	—
QPS	5972	Stamp and Coin Stores —Philatelic and Numismatic Supplies	500	—	—	—	—	—	100,000	—
QPS	5973	Religious Goods Stores	500	—	—	—	—	—	100,000	—

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Macao MOP	Malaysia MYR	Maldives MVR	Marshall Islands USD	Micronesia USD	Midway Islands USD	Mongolia MNT	Nauru AUD
QPS	5975	Hearing Aids—Sales, Service, Supply Stores	500	—	—	—	—	—	100,000	—
QPS	5976	Orthopedic Goods—Artificial Limb Stores	500	—	—	—	—	—	100,000	—
QPS	5977	Cosmetic Stores	500	—	—	—	—	—	100,000	—
QPS	5978	Typewriter Stores—Rentals, Sales, Service	500	—	—	—	—	—	100,000	—
QPS	5983	Fuel Dealers—Coal, Fuel Oil, Liquefied Petroleum, Wood	500	—	—	—	—	—	100,000	—
QPS	5992	Florists	500	—	—	—	—	—	100,000	—
QPS	5993	Cigar Stores and Stands	500	—	—	—	—	—	100,000	—

Product	MCC	Merchant Category	Macao	Malaysia	Maldives	Marshall Islands	Micronesia	Midway Islands	Mongolia	Nauru
			MOP	MYR	MVR	USD	USD	USD	MNT	AUD
QPS	5994	News Dealers and Newsstands	500	150	315	25	25	25	100,000	35
QPS	5995	Pet Shops—Pet Food and Supplies	500	—	—	—	—	—	100,000	—
QPS	5996	Swimming Pools—Sales and Supplies	500	—	—	—	—	—	100,000	—
QPS	5997	Electric Razor Stores—Sales and Supplies	500	—	—	—	—	—	100,000	—
QPS	5998	Tent and Awning Shops	500	—	—	—	—	—	100,000	—
QPS	5999	Miscellaneous and Specialty Retail Stores	500	—	—	—	—	—	100,000	—

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Macao	Malaysia	Maldives	Marshall Islands	Micronesia	Midway Islands	Mongolia	Nauru
			MOP	MYR	MVR	USD	USD	USD	MNT	AUD
QPS	6012	Member Financial Institution—Merchandise Services	500	—	—	—	—	—	100,000	—
QPS	6211	Securities—Brokers/Dealers	500	—	—	—	—	—	100,000	—
QPS	6300	Insurance Sales, Underwriting, and Premiums	500	—	—	—	—	—	100,000	—
QPS	6513	Real Estate Agents and Managers—Rentals	500	—	—	—	—	—	100,000	—
QPS	7011	Lodging—Hotels, Motels, Resorts—not elsewhere classified	500	—	—	—	—	—	100,000	—
QPS	7012	Timeshares	500	—	—	—	—	—	100,000	—

Product	MCC	Merchant Category	Macao	Malaysia	Maldives	Marshall Islands	Micronesia	Midway Islands	Mongolia	Nauru
			MOP	MYR	MVR	USD	USD	USD	MNT	AUD
QPS	7032	Recreational and Sporting Camps	500	—	—	—	—	—	100,000	—
QPS	7033	Campgrounds and Trailer Parks	500	—	—	—	—	—	100,000	—
QPS	7210	Cleaning, Garment, and Laundry Services	500	—	—	—	—	—	100,000	—
QPS	7211	Laundry Services—Family and Commercial	500	—	—	—	—	—	100,000	—
QPS	7216	Dry Cleaners	500	150	—	25	25	25	100,000	35
QPS	7217	Carpet and Upholstery Cleaning	500	—	—	—	—	—	100,000	—
QPS	7221	Photographic Studios	500	—	—	—	—	—	100,000	—
QPS	7230	Barber and Beauty Shops	500	—	—	—	—	—	100,000	—

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Macao	Malaysia	Maldives	Marshall Islands	Micronesia	Midway Islands	Mongolia	Nauru
			MOP	MYR	MVR	USD	USD	USD	MNT	AUD
QPS	7251	Hat Cleaning Shops, Shoe Repair Shops, Shoe Shine Parlors	500	—	—	—	—	—	100,000	—
QPS	7261	Funeral Service and Crematories	500	—	—	—	—	—	100,000	—
QPS	7273	Dating Services	500	—	—	—	—	—	100,000	—
QPS	7276	Tax Preparation Service	500	—	—	—	—	—	100,000	—
QPS	7277	Debt, Marriage, Personal—Counseling Services	500	—	—	—	—	—	100,000	—
QPS	7278	Buying/ Shopping Clubs, Services	500	—	—	—	—	—	100,000	—

Product	MCC	Merchant Category	Macao	Malaysia	Maldives	Marshall Islands	Micronesia	Midway Islands	Mongolia	Nauru
			MOP	MYR	MVR	USD	USD	USD	MNT	AUD
QPS	7296	Clothing Rental—Costumes, Uniforms, and Formal Wear	500	—	—	—	—	—	100,000	—
QPS	7297	Massage Parlors	500	—	—	—	—	—	100,000	—
QPS	7298	Health and Beauty Spas	500	—	—	—	—	—	100,000	—
QPS	7299	Other Services—not elsewhere classified	300	—	—	—	—	—	100,000	—
QPS	7311	Advertising Services	500	—	—	—	—	—	100,000	—
QPS	7321	Consumer Credit Reporting	500	—	—	—	—	—	100,000	—
QPS	7333	Commercial Art, Graphics, Photography	500	—	—	—	—	—	100,000	—

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Macao	Malaysia	Maldives	Marshall Islands	Micronesia	Midway Islands	Mongolia	Nauru
			MOP	MYR	MVR	USD	USD	USD	MNT	AUD
QPS	7338	Quick Copy, Reproduction, and Blueprinting Services	500	—	—	—	—	—	100,000	—
QPS	7339	Stenographic and Secretarial Support Services	500	—	—	—	—	—	100,000	—
QPS	7342	Exterminating and Disinfecting Services	300	—	—	—	—	—	100,000	—
QPS	7349	Cleaning and Maintenance, Janitorial Services	500	—	—	—	—	—	100,000	—
QPS	7361	Employment Agencies, Temporary Help Services	500	—	—	—	—	—	100,000	—

Product	MCC	Merchant Category	Macao	Malaysia	Maldives	Marshall Islands	Micronesia	Midway Islands	Mongolia	Nauru
			MOP	MYR	MVR	USD	USD	USD	MNT	AUD
QPS	7372	Computer Programming, Data Processing, and Integrated Systems Design Services	500	—	—	—	—	—	100,000	—
QPS	7375	Information Retrieval Services	500	—	—	—	—	—	100,000	—
QPS	7379	Computer Maintenance, Repair, and Services— not elsewhere classified	500	—	—	—	—	—	100,000	—
QPS	7392	Consulting, Management, and Public Relation Services	500	—	—	—	—	—	100,000	—

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Macao	Malaysia	Maldives	Marshall Islands	Micronesia	Midway Islands	Mongolia	Nauru
			MOP	MYR	MVR	USD	USD	USD	MNT	AUD
QPS	7393	Detective Agencies, Protective Agencies, Security Services including Armored Cars, Guard Dogs	500	—	—	—	—	—	100,000	—
QPS	7394	Equipment Rental and Leasing Services, Furniture Rental, Tool Rental	500	—	—	—	—	—	100,000	—
QPS	7395	Photo Developing, Photofinishing Laboratories	500	—	—	—	—	—	100,000	—
QPS	7399	Business Services— not elsewhere classified	500	—	—	—	—	—	100,000	—

Product	MCC	Merchant Category	Macao	Malaysia	Maldives	Marshall Islands	Micronesia	Midway Islands	Mongolia	Nauru
			MOP	MYR	MVR	USD	USD	USD	MNT	AUD
QPS	7512	Automobile Rental Agency—not elsewhere classified	500	—	—	—	—	—	100,000	—
QPS	7513	Truck Rental	500	—	—	—	—	—	100,000	—
QPS	7519	Motor Home and Recreational Vehicle Rental	500	—	—	—	—	—	100,000	—
QPS	7523	Automobile Parking Lots and Garages	500	150	—	25	25	25	100,000	35
QPS	7531	Automotive Body Repair Shop	500	—	—	—	—	—	100,000	—
QPS	7534	Tire Retreading and Repair Shops	500	—	—	—	—	—	100,000	—
QPS	7535	Automotive Paint Shops	500	—	—	—	—	—	100,000	—

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Macao MOP	Malaysia MYR	Maldives MVR	Marshall Islands USD	Micronesia USD	Midway Islands USD	Mongolia MNT	Nauru AUD
QPS	7538	Automotive Service Shops	500	—	—	—	—	—	100,000	—
QPS	7542	Car Washes	500	150	—	25	25	25	100,000	35
QPS	7549	Towing Services	500	—	—	—	—	—	100,000	—
QPS	7622	Electronic Repair Shops	500	—	—	—	—	—	100,000	—
QPS	7623	Air Conditioning and Refrigeration Repair Shops	500	—	—	—	—	—	100,000	—
QPS	7629	Appliance Repair Shops, Electrical and Small	500	—	—	—	—	—	100,000	—
QPS	7631	Clock, Jewelry, and Watch Repair Shops	500	—	—	—	—	—	100,000	—

Product	MCC	Merchant Category	Macao	Malaysia	Maldives	Marshall Islands	Micronesia	Midway Islands	Mongolia	Nauru
			MOP	MYR	MVR	USD	USD	USD	MNT	AUD
QPS	7641	Furniture— Re-upholstery and Repair, Refinishing	500	—	—	—	—	—	100,000	—
QPS	7692	Welding Repair	500	—	—	—	—	—	100,000	—
QPS	7699	Miscellaneous Repair Shops and Related Services	500	—	—	—	—	—	100,000	—
QPS	7829	Motion Picture and Video Tape Production and Distribution	500	—	—	—	—	—	100,000	—
QPS	7832	Motion Picture Theaters	500	150	—	25	25	25	100,000	35
QPS	7841	Video Entertainment Rental Stores	500	150	—	25	25	25	100,000	35

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Macao	Malaysia	Maldives	Marshall Islands	Micronesia	Midway Islands	Mongolia	Nauru
			MOP	MYR	MVR	USD	USD	USD	MNT	AUD
QPS	7911	Dance Halls, Schools, and Studios	500	—	—	—	—	—	100,000	—
QPS	7922	Theatrical Producers (except Motion Pictures), Ticket Agencies	500	—	—	—	—	—	100,000	—
QPS	7929	Bands, Orchestras, and Miscellaneous Entertainers —not elsewhere classified	500	—	—	—	—	—	100,000	—
QPS	7932	Pool and Billiard Establishments	500	—	—	—	—	—	100,000	—
QPS	7933	Bowling Alleys	500	—	—	—	—	—	100,000	—

Product	MCC	Merchant Category	Macao	Malaysia	Maldives	Marshall Islands	Micronesia	Midway Islands	Mongolia	Nauru
			MOP	MYR	MVR	USD	USD	USD	MNT	AUD
QPS	7941	Athletic Fields, Commercial Sports, Professional Sports Clubs, Sports Promoters	500	—	—	—	—	—	100,000	—
QPS	7991	Tourist Attractions and Exhibits	500	—	—	—	—	—	100,000	—
QPS	7992	Golf Courses, Public	500	—	—	—	—	—	100,000	—
QPS	7993	Video Amusement Game Supplies	500	—	—	—	—	—	100,000	—
QPS	7994	Video Game Arcades/ Establishments	500	—	—	—	—	—	100,000	—

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Macao	Malaysia	Maldives	Marshall Islands	Micronesia	Midway Islands	Mongolia	Nauru
			MOP	MYR	MVR	USD	USD	USD	MNT	AUD
QPS	7996	Amusement Parks, Carnivals, Circuses, Fortune Tellers	500	—	—	—	—	—	100,000	—
QPS	7997	Clubs—Country Clubs, Membership (Athletic, Recreation, Sports), Private Golf Courses	500	—	—	—	—	—	100,000	—
QPS	7998	Aquariums, Dolphinariums, Zoos, and Seaquariums	500	—	—	—	—	—	100,000	—
QPS	7999	Recreation Services— not elsewhere classified	500	—	—	—	—	—	100,000	—

Product	MCC	Merchant Category	Macao MOP	Malaysia MYR	Maldives MVR	Marshall Islands USD	Micronesia USD	Midway Islands USD	Mongolia MNT	Nauru AUD
QPS	8011	Doctors— not elsewhere classified	500	—	—	—	—	—	100,000	—
QPS	8021	Dentists, Orthodontists	500	—	—	—	—	—	100,000	—
QPS	8031	Osteopathic Physicians	500	—	—	—	—	—	100,000	—
QPS	8041	Chiropractors	500	—	—	—	—	—	100,000	—
QPS	8042	Optometrists, Ophthalmologists	500	—	—	—	—	—	100,000	—
QPS	8043	Opticians, Optical Goods, and Eyeglasses	500	—	—	—	—	—	100,000	—
QPS	8049	Chiropodists, Podiatrists	500	—	—	—	—	—	100,000	—

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Macao	Malaysia	Maldives	Marshall Islands	Micronesia	Midway Islands	Mongolia	Nauru
			MOP	MYR	MVR	USD	USD	USD	MNT	AUD
QPS	8050	Nursing and Personal Care Facilities	500	—	—	—	—	—	100,000	—
QPS	8062	Hospitals	500	—	—	—	—	—	100,000	—
QPS	8071	Dental and Medical Laboratories	500	—	—	—	—	—	100,000	—
QPS	8099	Health Practitioners, Medical Services— not elsewhere classified	500	—	—	—	—	—	100,000	—
QPS	8111	Attorneys, Legal Services	500	—	—	—	—	—	100,000	—
QPS	8211	Schools, Elementary and Secondary	500	—	—	—	—	—	100,000	—

Product	MCC	Merchant Category	Macao	Malaysia	Maldives	Marshall Islands	Micronesia	Midway Islands	Mongolia	Nauru
			MOP	MYR	MVR	USD	USD	USD	MNT	AUD
QPS	8220	Colleges, Universities, Professional Schools, and Junior Colleges	500	—	—	—	—	—	100,000	—
QPS	8241	Schools, Correspondence	500	—	—	—	—	—	100,000	—
QPS	8244	Schools, Business and Secretarial	500	—	—	—	—	—	100,000	—
QPS	8249	Schools, Trade and Vocational	500	—	—	—	—	—	100,000	—
QPS	8299	Schools and Educational Services— not elsewhere classified	500	—	—	—	—	—	100,000	—
QPS	8351	Child Care Services	500	—	—	—	—	—	100,000	—

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Macao MOP	Malaysia MYR	Maldives MVR	Marshall Islands USD	Micronesia USD	Midway Islands USD	Mongolia MNT	Nauru AUD
QPS	8398	Organizations, Charitable and Social Service	500	—	—	—	—	—	100,000	—
QPS	8641	Associations—Civic, Social, and Fraternal	500	—	—	—	—	—	100,000	—
QPS	8651	Organizations, Political	500	—	—	—	—	—	100,000	—
QPS	8661	Organizations, Religious	500	—	—	—	—	—	100,000	—
QPS	8675	Automobile Associations	500	—	—	—	—	—	100,000	—
QPS	8699	Organizations, Membership—not elsewhere classified	500	—	—	—	—	—	100,000	—
QPS	8734	Testing Laboratories (Non-Medical)	500	—	—	—	—	—	100,000	—

Product	MCC	Merchant Category	Macao	Malaysia	Maldives	Marshall Islands	Micronesia	Midway Islands	Mongolia	Nauru
			MOP	MYR	MVR	USD	USD	USD	MNT	AUD
QPS	8911	Architectural, Engineering, and Surveying Services	500	—	—	—	—	—	100,000	—
QPS	8931	Accounting, auditing, and Bookkeeping Services	500	—	—	—	—	—	100,000	—
QPS	8999	Professional Services— not elsewhere classified	500	—	—	—	—	—	100,000	—
QPS	9211	Court Costs including Alimony and Child Support	500	—	—	—	—	—	100,000	—
QPS	9222	Fines	500	—	—	—	—	—	100,000	—
QPS	9223	Bail and Bond Payments	500	—	—	—	—	—	100,000	—

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Macao	Malaysia	Maldives	Marshall Islands	Micronesia	Midway Islands	Mongolia	Nauru
			MOP	MYR	MVR	USD	USD	USD	MNT	AUD
QPS	9311	Tax Payments	500	—	—	—	—	—	100,000	—
QPS	9399	Government Services— not elsewhere classified	500	—	—	—	—	—	100,000	—
QPS	9402	Postal Services— Government Only	500	—	—	—	—	—	100,000	—

Product	MCC	Merchant Category	Nepal	New Caledonia	New Zealand	Niue	Norfolk Island	Northern Mariana Islands	Palau	Papua New Guinea
			NPR	XPF	NZD	NZD	AUD	USD	USD	PGK
Contactless	All	All	3,635	5,000	80	35	35	50	50	100

Product	MCC	Merchant Category	Nepal	New Caledonia	New Zealand	Niue	Norfolk Island	Northern Mariana Islands	Palau	Papua New Guinea
			NPR	XPF	NZD	NZD	AUD	USD	USD	PGK
Post-Authorized Aggregated Contactless Transit	4111	Transportation—Suburban and Local Commuter, Passenger, including Ferries	3,635	5,000	35	35	35	50	50	100
Post-Authorized Aggregated Contactless Transit	4131	Bus Lines	3,635	5,000	35	35	35	50	50	100
QPS	4111	Transportation—Suburban and Local Commuter Passenger, including Ferries	1,815	2,500	35	35	35	25	25	60
QPS	4121	Taxis and Limousines	1,815	2,500	35	35	35	25	25	60

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Nepal	New Caledonia	New Zealand	Niue	Norfolk Island	Northern Mariana Islands	Palau	Papua New Guinea
			NPR	XPF	NZD	NZD	AUD	USD	USD	PGK
QPS	4131	Bus Lines	1,815	2,500	35	35	35	25	25	60
QPS	4784	Bridge and Road Fees, Tolls	1,815	2,500	35	35	35	25	25	60
QPS	5411	Grocery Stores, Supermarkets	1,815	2,500	35	35	35	25	25	60
QPS	5499	Miscellaneous Food Stores—Convenience Stores, Markets, and Specialty Stores	1,815	2,500	35	35	35	25	25	60
QPS	5541	Service Stations (with or without Ancillary Services)	1,815	2,500	35	35	35	25	25	60

Product	MCC	Merchant Category	Nepal	New Caledonia	New Zealand	Niue	Norfolk Island	Northern Mariana Islands	Palau	Papua New Guinea
			NPR	XPF	NZD	NZD	AUD	USD	USD	PGK
QPS	5735	Record Shops	1,815	2,500	35	35	35	25	25	60
QPS	5814	Fast Food Restaurants	1,815	2,500	35	35	35	25	25	60
QPS	5912	Drug Stores, Pharmacies	1,815	2,500	35	35	35	25	25	60
QPS	5942	Book Stores	1,815	2,500	35	35	35	25	25	60
QPS	5994	News Dealers and Newsstands	1,815	2,500	35	35	35	25	25	60
QPS	7216	Dry Cleaners	—	2,500	35	35	35	25	25	60
QPS	7523	Automobile Parking Lots and Garages	—	2,500	35	35	35	25	25	60
QPS	7542	Car Washes	—	2,500	35	35	35	25	25	60

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Nepal	New Caledonia	New Zealand	Niue	Norfolk Island	Northern Mariana Islands	Palau	Papua New Guinea
			NPR	XPF	NZD	NZD	AUD	USD	USD	PGK
QPS	7832	Motion Picture Theaters	—	2,500	35	35	35	25	25	60
QPS	7841	Video Entertainment Rental Stores	—	2,500	35	35	35	25	25	60

Product	MCC	Merchant Category	Philippines	Pitcairn	Samoa	Singapore	Solomon Islands	Sri Lanka	Taiwan	Thailand
			PHP	NZD	WST	SGD	SBD	LKR	TWD	THB
Contactless	All	All	750	35	120	100	180	5,615	3,000	1,500
Post-Authorized Aggregate Contactless Transit	4111	Transportation—Suburban and Local Commuter, Passenger, including Ferries	2,000	35	120	45	180	5,615	3,000	1,500

Product	MCC	Merchant Category	Philippines	Pitcairn	Samoa	Singapore	Solomon Islands	Sri Lanka	Taiwan	Thailand
			PHP	NZD	WST	SGD	SBD	LKR	TWD	THB
Post-Authorized Aggregate Contactless Transit	4131	Bus Lines	750	35	120	45	180	5,615	3,000	1,500
QPS	0742	Veterinary Services	—	—	—	—	—	—	1,500	—
QPS	0763	Agricultural Cooperatives	—	—	—	—	—	—	1,500	—
QPS	0780	Horticultural and Landscaping Services	—	—	—	—	—	—	1,500	—
QPS	1520	General Contractors —Residential and Commercial	—	—	—	—	—	—	1,500	—
QPS	1711	Air Conditioning, Heating, and Plumbing Contractors	—	—	—	—	—	—	1,500	—
QPS	1731	Electrical Contractors	—	—	—	—	—	—	1,500	—
QPS	1740	Insulation, Masonry, Plastering, Stonework and Tile Setting Contractors	—	—	—	—	—	—	1,500	—

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Philippines	Pitcairn	Samoa	Singapore	Solomon Islands	Sri Lanka	Taiwan	Thailand
			PHP	NZD	WST	SGD	SBD	LKR	TWD	THB
QPS	1750	Carpentry Contractors	—	—	—	—	—	—	1,500	—
QPS	1761	Roofing and Siding, Sheet Metal Work Contractors	—	—	—	—	—	—	1,500	—
QPS	1771	Concrete Work Contractors	—	—	—	—	—	—	1,500	—
QPS	1799	Contractors, Special Trade—not elsewhere classified	—	—	—	—	—	—	1,500	—
QPS	2741	Miscellaneous Publishing and Printing	—	—	—	—	—	—	1,500	—
QPS	2791	Typesetting, Plate Making, and Related Services	—	—	—	—	—	—	1,500	—
QPS	2842	Sanitation, Polishing, and Specialty Cleaning Preparations	—	—	—	—	—	—	1,500	—
QPS	3000-3299	Airlines, Air Carriers	—	—	—	—	—	—	1,500	—
QPS	3351-3441	Car Rental Agencies	—	—	—	—	—	—	1,500	—

Product	MCC	Merchant Category	Philippines	Pitcairn	Samoa	Singapore	Solomon Islands	Sri Lanka	Taiwan	Thailand
			PHP	NZD	WST	SGD	SBD	LKR	TWD	THB
QPS	3501-3999	Lodging—Hotels, Motels, Resorts	—	—	—	—	—	—	1,500	—
QPS	4011	Railroads—Freight	—	—	—	—	—	—	1,500	—
QPS	4111	Transportation—Suburban and Local Commuter Passenger, including Ferries	2,000	35	60	45	180	2,810	1,500	1,500
QPS	4112	Passenger Railways	—	—	—	—	—	—	1,500	—
QPS	4119	Ambulance Services	—	—	—	—	—	—	1,500	—
QPS	4121	Taxis and Limousines	750	35	60	45	180	2,810	1,500	1,500
QPS	4131	Bus Lines	750	35	60	45	180	2,810	1,500	1,500
QPS	4214	Motor Freight Carriers, Trucking—Local/Long Distance, Moving and Storage Companies, Local Delivery	—	—	—	—	—	—	1,500	—
QPS	4215	Courier Services—Air and Ground, Freight Forwarders	—	—	—	—	—	—	1,500	—

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Philippines	Pitcairn	Samoa	Singapore	Solomon Islands	Sri Lanka	Taiwan	Thailand
			PHP	NZD	WST	SGD	SBD	LKR	TWD	THB
QPS	4225	Public Warehousing —Farm Products, Refrigerated Goods, Household Goods Storage	—	—	—	—	—	—	1,500	—
QPS	4411	Cruise Lines	—	—	—	—	—	—	1,500	—
QPS	4457	Boat Leases and Boat Rentals	—	—	—	—	—	—	1,500	—
QPS	4468	Marinas, Marine/ Service Supplies	—	—	—	—	—	—	1,500	—
QPS	4511	Air Carriers, Airlines —not elsewhere classified	—	—	—	—	—	—	1,500	—
QPS	4582	Airports, Airport Terminals, Flying Fields	—	—	—	—	—	—	1,500	—
QPS	4722	Travel Agencies and Tour Operators	—	—	—	—	—	—	1,500	—
QPS	4784	Bridge and Road Fees, Tolls	750	35	60	45	180	2,810	1,500	1,500
QPS	4789	Transportation Services—not elsewhere classified	—	—	—	—	—	—	1,500	—

Product	MCC	Merchant Category	Philippines	Pitcairn	Samoa	Singapore	Solomon Islands	Sri Lanka	Taiwan	Thailand
			PHP	NZD	WST	SGD	SBD	LKR	TWD	THB
QPS	4812	Telecommunication Equipment Including Phone Sales	—	—	—	—	—	—	1,500	—
QPS	4814	Telecommunication Services including but not limited to prepaid phone services and recurring phone services	—	—	—	—	—	—	1,500	—
QPS	4816	Computer Network/ Information Services	—	—	—	—	—	—	1,500	—
QPS	4821	Telegraph Services	—	—	—	—	—	—	1,500	—
QPS	4899	Cable, Satellite, and Other Pay Television and Radio Services	—	—	—	—	—	—	1,500	—
QPS	4900	Utilities—Electric, Gas, Heating Oil, Sanitary, Water	—	—	—	—	—	—	1,500	—
QPS	5013	Motor Vehicle Supplies and New Parts	—	—	—	—	—	—	1,500	—
QPS	5021	Office and Commercial Furniture	—	—	—	—	—	—	1,500	—

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Philippines	Pitcairn	Samoa	Singapore	Solomon Islands	Sri Lanka	Taiwan	Thailand
			PHP	NZD	WST	SGD	SBD	LKR	TWD	THB
QPS	5039	Construction Materials—not elsewhere classified	—	—	—	—	—	—	1,500	—
QPS	5044	Office, Photographic, Photocopy, and Microfilm Equipment	—	—	—	—	—	—	1,500	—
QPS	5045	Computers, Computer Peripheral Equipment, Software	—	—	—	—	—	—	1,500	—
QPS	5046	Commercial Equipment—not elsewhere classified	—	—	—	—	—	—	1,500	—
QPS	5047	Dental/Laboratory/Medical/Ophthalmic Hospital Equipment and Supplies	—	—	—	—	—	—	1,500	—
QPS	5051	Metal Service Centers and Offices	—	—	—	—	—	—	1,500	—
QPS	5065	Electrical Parts and Equipment	—	—	—	—	—	—	1,500	—
QPS	5072	Hardware Equipment and Supplies	—	—	—	—	—	—	1,500	—
QPS	5074	Plumbing and Heating Equipment	—	—	—	—	—	—	1,500	—

Product	MCC	Merchant Category	Philippin es	Pitcairn	Samoa	Singapore	Solomon Islands	Sri Lanka	Taiwan	Thailand
			PHP	NZD	WST	SGD	SBD	LKR	TWD	THB
QPS	5085	Industrial Supplies— not elsewhere classified	—	—	—	—	—	—	1,500	—
QPS	5094	Precious Stones and Metals, Watches and Jewelry	—	—	—	—	—	—	1,500	—
QPS	5099	Durable Goods—not elsewhere classified	—	—	—	—	—	—	1,500	—
QPS	5111	Stationery, Office Supplies, Printing and Writing Paper	—	—	—	—	—	—	1,500	—
QPS	5122	Drugs, Drug Proprietaries, and Druggists Sundries	—	—	—	—	—	—	1,500	—
QPS	5131	Piece Goods, Notions, and Other Dry Goods	—	—	—	—	—	—	1,500	—
QPS	5137	Men's, Women's, and Children's Uniforms and Commercial Clothing	—	—	—	—	—	—	1,500	—
QPS	5139	Commercial Footwear	—	—	—	—	—	—	1,500	—

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Philippin es	Pitcairn	Samoa	Singapore	Solomon Islands	Sri Lanka	Taiwan	Thailand
			PHP	NZD	WST	SGD	SBD	LKR	TWD	THB
QPS	5169	Chemicals and Allied Products—not elsewhere classified	—	—	—	—	—	—	1,500	—
QPS	5172	Petroleum and Petroleum Products	—	—	—	—	—	—	1,500	—
QPS	5192	Books, Periodicals, and Newspapers	—	—	—	—	—	—	1,500	—
QPS	5193	Florists Supplies, Nursery Stock, and Flowers	—	—	—	—	—	—	1,500	—
QPS	5198	Paints, Varnishes, and Supplies	—	—	—	—	—	—	1,500	—
QPS	5199	Nondurable Goods—not elsewhere classified	—	—	—	—	—	—	1,500	—
QPS	5200	Home Supply Warehouse Stores	—	—	—	—	—	—	1,500	—
QPS	5211	Building Materials, Lumber Stores	—	—	—	—	—	—	1,500	—
QPS	5231	Glass, Paint, Wallpaper Stores	—	—	—	—	—	—	1,500	—
QPS	5251	Hardware Stores	—	—	—	—	—	—	1,500	—

Product	MCC	Merchant Category	Philippines	Pitcairn	Samoa	Singapore	Solomon Islands	Sri Lanka	Taiwan	Thailand
			PHP	NZD	WST	SGD	SBD	LKR	TWD	THB
QPS	5261	Lawn and Garden Supply Stores	—	—	—	—	—	—	1,500	—
QPS	5271	Mobile Home Dealers	—	—	—	—	—	—	1,500	—
QPS	5300	Wholesale Clubs	—	—	—	—	—	—	1,500	—
QPS	5309	Duty Free Stores	—	—	—	—	—	—	1,500	—
QPS	5310	Discount Stores	—	—	—	—	—	—	1,500	—
QPS	5311	Department Stores	—	—	—	—	—	—	1,500	—
QPS	5331	Variety Stores	—	—	—	—	—	—	1,500	—
QPS	5411	Grocery Stores, Supermarkets	750	35	60	45	180	2,810	1,500	1,500
QPS	5422	Freezer, Locker Meat Provisioners	—	—	—	—	—	—	1,500	—
QPS	5441	Candy, Nut, Confectionery Stores	—	—	—	—	—	—	1,500	—
QPS	5451	Dairy Products Stores	—	—	—	—	—	—	1,500	—
QPS	5462	Bakeries	—	—	—	—	—	—	1,500	—
QPS	5499	Miscellaneous Food Stores—Convenience Stores, Markets, and Specialty Stores	2,000	35	60	45	180	2,810	1,500	1,500

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Philippines	Pitcairn	Samoa	Singapore	Solomon Islands	Sri Lanka	Taiwan	Thailand
			PHP	NZD	WST	SGD	SBD	LKR	TWD	THB
QPS	5511	Automobile and Truck Dealers—Sales, Service, Repairs, Parts, and Leasing	—	—	—	—	—	—	1,500	—
QPS	5521	Automobile and Truck Dealers—(Used Only)—Sales	—	—	—	—	—	—	1,500	—
QPS	5531	Auto Store, Home Supply Stores	—	—	—	—	—	—	1,500	—
QPS	5532	Automotive Tire Stores	—	—	—	—	—	—	1,500	—
QPS	5533	Automotive Parts, Accessories Stores	—	—	—	—	—	—	1,500	—
QPS	5541	Service Stations (with or without Ancillary Services)	750	35	60	45	180	2,810	1,500	1,500
QPS	5551	Boat Dealers	—	—	—	—	—	—	1,500	—
QPS	5561	Camper Dealers, Recreational and Utility Trailers	—	—	—	—	—	—	1,500	—
QPS	5571	Motorcycle Shops and Dealers	—	—	—	—	—	—	1,500	—
QPS	5592	Motor Home Dealers	—	—	—	—	—	—	1,500	—

Product	MCC	Merchant Category	Philippines	Pitcairn	Samoa	Singapore	Solomon Islands	Sri Lanka	Taiwan	Thailand
			PHP	NZD	WST	SGD	SBD	LKR	TWD	THB
QPS	5598	Snowmobile Dealers	—	—	—	—	—	—	1,500	—
QPS	5599	Miscellaneous Automotive, Aircraft, and Farm Equipment Dealers—not elsewhere classified	—	—	—	—	—	—	1,500	—
QPS	5611	Men's and Boys' Clothing and Accessories Stores	—	—	—	—	—	—	1,500	—
QPS	5621	Women's Ready to Wear Stores	—	—	—	—	—	—	1,500	—
QPS	5631	Women's Accessory and Specialty Stores	—	—	—	—	—	—	1,500	—
QPS	5641	Children's and Infants' Wear	—	—	—	—	—	—	1,500	—
QPS	5651	Family Clothing Stores	—	—	—	—	—	—	1,500	—
QPS	5655	Sports Apparel, Riding Apparel Stores	—	—	—	—	—	—	1,500	—
QPS	5661	Shoe Stores	—	—	—	—	—	—	1,500	—
QPS	5681	Furriers and Fur Shops	—	—	—	—	—	—	1,500	—

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Philippines	Pitcairn	Samoa	Singapore	Solomon Islands	Sri Lanka	Taiwan	Thailand
			PHP	NZD	WST	SGD	SBD	LKR	TWD	THB
QPS	5691	Men's and Women's Clothing Stores	—	—	—	—	—	—	1,500	—
QPS	5697	Alterations, Mending, Seamstresses, Tailors	—	—	—	—	—	—	1,500	—
QPS	5698	Wig and Toupee Shops	—	—	—	—	—	—	1,500	—
QPS	5712	Equipment, Furniture, and Home Furnishings Stores (except Appliances)	—	—	—	—	—	—	1,500	—
QPS	5713	Floor Covering Stores	—	—	—	—	—	—	1,500	—
QPS	5714	Drapery, Upholstery, and Window Coverings Stores	—	—	—	—	—	—	1,500	—
QPS	5718	Fireplace, Fireplace Screens and Accessories Stores	—	—	—	—	—	—	1,500	—
QPS	5719	Miscellaneous House Furnishing	—	—	—	—	—	—	1,500	—
QPS	5722	Household Appliance Stores	—	—	—	—	—	—	1,500	—
QPS	5732	Electronic Sales	—	—	—	—	—	—	1,500	—

Product	MCC	Merchant Category	Philippin es	Pitcairn	Samoa	Singapore	Solomon Islands	Sri Lanka	Taiwan	Thailand
			PHP	NZD	WST	SGD	SBD	LKR	TWD	THB
QPS	5733	Music Stores— Musical Instruments, Pianos, Sheet Music	—	—	—	—	—	—	1,500	—
QPS	5734	Computer Software Stores	—	—	—	—	—	—	1,500	—
QPS	5735	Record Shops	750	35	60	45	180	2,810	1,500	1,500
QPS	5811	Caterers	—	—	—	—	—	—	1,500	—
QPS	5812	Eating Places, Restaurants	—	—	—	—	—	—	1,500	—
QPS	5813	Bars, Cocktail Lounges, Discotheques, Nightclubs, and Taverns—Drinking Places (Alcoholic Beverages)	—	—	—	—	—	—	1,500	—
QPS	5814	Fast Food Restaurants	2,000	35	60	45	180	2,810	1,500	1,500
QPS	5912	Drug Stores, Pharmacies	750	35	60	45	180	2,810	1,500	1,500
QPS	5921	Package Stores, Beer, Wine, Liquor	—	—	—	—	—	—	1,500	—

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Philippin es	Pitcairn	Samoa	Singapore	Solomon Islands	Sri Lanka	Taiwan	Thailand
			PHP	NZD	WST	SGD	SBD	LKR	TWD	THB
QPS	5931	Second Hand Stores, Used Merchandise Stores	—	—	—	—	—	—	1,500	—
QPS	5932	Antique Shops— Sales, Repairs, and Restoration Services	—	—	—	—	—	—	1,500	—
QPS	5933	Pawn Shops	—	—	—	—	—	—	1,500	—
QPS	5935	Salvage and Wrecking Yards	—	—	—	—	—	—	1,500	—
QPS	5937	Antique Reproduction Stores	—	—	—	—	—	—	1,500	—
QPS	5940	Bicycle Shops—Sales and Service	—	—	—	—	—	—	1,500	—
QPS	5941	Sporting Goods Stores	—	—	—	—	—	—	1,500	—
QPS	5942	Book Stores	750	35	60	45	180	2,810	1,500	1,500
QPS	5943	Office, School Supply, and Stationery Stores	—	—	—	—	—	—	1,500	—
QPS	5944	Clock, Jewelry, Watch, and Silverware Store	—	—	—	—	—	—	1,500	—

Product	MCC	Merchant Category	Philippines	Pitcairn	Samoa	Singapore	Solomon Islands	Sri Lanka	Taiwan	Thailand
			PHP	NZD	WST	SGD	SBD	LKR	TWD	THB
QPS	5945	Game, Toy, and Hobby Shops	—	—	—	—	—	—	1,500	—
QPS	5946	Camera and Photographic Supply Stores	—	—	—	—	—	—	1,500	—
QPS	5947	Card, Gift, Novelty, and Souvenir Shops	—	—	—	—	—	—	1,500	—
QPS	5948	Leather Goods and Luggage Stores	—	—	—	—	—	—	1,500	—
QPS	5949	Fabric, Needlework, Piece Goods, and Sewing Stores	—	—	—	—	—	—	1,500	—
QPS	5950	Crystal and Glassware Stores	—	—	—	—	—	—	1,500	—
QPS	5963	Door-to-Door sales	—	—	—	—	—	—	1,500	—
QPS	5970	Artist Supply Stores, Craft Shops	—	—	—	—	—	—	1,500	—
QPS	5971	Art Dealers and Galleries	—	—	—	—	—	—	1,500	—
QPS	5972	Stamp and Coin Stores—Philatelic and Numismatic Supplies	—	—	—	—	—	—	1,500	—

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Philippines	Pitcairn	Samoa	Singapore	Solomon Islands	Sri Lanka	Taiwan	Thailand
			PHP	NZD	WST	SGD	SBD	LKR	TWD	THB
QPS	5973	Religious Goods Stores	—	—	—	—	—	—	1,500	—
QPS	5975	Hearing Aids—Sales, Service, Supply Stores	—	—	—	—	—	—	1,500	—
QPS	5976	Orthopedic Goods—Artificial Limb Stores	—	—	—	—	—	—	1,500	—
QPS	5977	Cosmetic Stores	—	—	—	—	—	—	1,500	—
QPS	5978	Typewriter Stores—Rentals, Sales, Service	—	—	—	—	—	—	1,500	—
QPS	5983	Fuel Dealers—Coal, Fuel Oil, Liquefied Petroleum, Wood	—	—	—	—	—	—	1,500	—
QPS	5992	Florists	—	—	—	—	—	—	1,500	—
QPS	5993	Cigar Stores and Stands	—	—	—	—	—	—	1,500	—
QPS	5994	News Dealers and Newsstands	750	35	60	45	180	2,810	1,500	1,500
QPS	5995	Pet Shops—Pet Food and Supplies	—	—	—	—	—	—	1,500	—
QPS	5996	Swimming Pools—Sales and Supplies	—	—	—	—	—	—	1,500	—

Product	MCC	Merchant Category	Philippin es	Pitcairn	Samoa	Singapore	Solomon Islands	Sri Lanka	Taiwan	Thailand
			PHP	NZD	WST	SGD	SBD	LKR	TWD	THB
QPS	5997	Electric Razor Stores —Sales and Supplies	—	—	—	—	—	—	1,500	—
QPS	5998	Tent and Awning Shops	—	—	—	—	—	—	1,500	—
QPS	5999	Miscellaneous and Specialty Retail Stores	—	—	—	—	—	—	1,500	—
QPS	6012	Member Financial Institution— Merchandise Services	—	—	—	—	—	—	1,500	—
QPS	6211	Securities—Brokers/ Dealers	—	—	—	—	—	—	1,500	—
QPS	6300	Insurance Sales, Underwriting, and Premiums	—	—	—	—	—	—	1,500	—
QPS	6513	Real Estate Agents and Managers— Rentals	—	—	—	—	—	—	1,500	—
QPS	7011	Lodging—Hotels, Motels, Resorts—not elsewhere classified	—	—	—	—	—	—	1,500	—
QPS	7012	Timeshares	—	—	—	—	—	—	1,500	—
QPS	7032	Recreational and Sporting Camps	—	—	—	—	—	—	1,500	—

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Philippines	Pitcairn	Samoa	Singapore	Solomon Islands	Sri Lanka	Taiwan	Thailand
			PHP	NZD	WST	SGD	SBD	LKR	TWD	THB
QPS	7033	Campgrounds and Trailer Parks	—	—	—	—	—	—	1,500	—
QPS	7210	Cleaning, Garment, and Laundry Services	—	—	—	—	—	—	1,500	—
QPS	7211	Laundry Services—Family and Commercial	—	—	—	—	—	—	1,500	—
QPS	7216	Dry Cleaners	750	35	60	45	180	2,810	1,500	1,500
QPS	7217	Carpet and Upholstery Cleaning	—	—	—	—	—	—	1,500	—
QPS	7221	Photographic Studios	—	—	—	—	—	—	1,500	—
QPS	7230	Barber and Beauty Shops	—	—	—	—	—	—	1,500	—
QPS	7251	Hat Cleaning Shops, Shoe Repair Shops, Shoe Shine Parlors	—	—	—	—	—	—	1,500	—
QPS	7261	Funeral Service and Crematories	—	—	—	—	—	—	1,500	—
QPS	7273	Dating Services	—	—	—	—	—	—	1,500	—
QPS	7276	Tax Preparation Service	—	—	—	—	—	—	1,500	—

Product	MCC	Merchant Category	Philippin es	Pitcairn	Samoa	Singapore	Solomon Islands	Sri Lanka	Taiwan	Thailand
			PHP	NZD	WST	SGD	SBD	LKR	TWD	THB
QPS	7277	Debt, Marriage, Personal— Counseling Services	—	—	—	—	—	—	1,500	—
QPS	7278	Buying/Shopping Clubs, Services	—	—	—	—	—	—	1,500	—
QPS	7296	Clothing Rental— Costumes, Uniforms, and Formal Wear	—	—	—	—	—	—	1,500	—
QPS	7297	Massage Parlors	—	—	—	—	—	—	1,500	—
QPS	7298	Health and Beauty Spas	—	—	—	—	—	—	1,500	—
QPS	7299	Other Services—not elsewhere classified	—	—	—	—	—	—	1,500	—
QPS	7311	Advertising Services	—	—	—	—	—	—	1,500	—
QPS	7321	Consumer Credit Reporting	—	—	—	—	—	—	1,500	—
QPS	7333	Commercial Art, Graphics, Photography	—	—	—	—	—	—	1,500	—
QPS	7338	Quick Copy, Reproduction, and Blueprinting Services	750	35	60	45	180	2,810	1,500	1,500

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Philippines	Pitcairn	Samoa	Singapore	Solomon Islands	Sri Lanka	Taiwan	Thailand
			PHP	NZD	WST	SGD	SBD	LKR	TWD	THB
QPS	7339	Stenographic and Secretarial Support Services	—	—	—	—	—	—	1,500	—
QPS	7342	Exterminating and Disinfecting Services	—	—	—	—	—	—	1,500	—
QPS	7349	Cleaning and Maintenance, Janitorial Services	—	—	—	—	—	—	1,500	—
QPS	7361	Employment Agencies, Temporary Help Services	—	—	—	—	—	—	1,500	—
QPS	7372	Computer Programming, Data Processing, and Integrated Systems Design Services	—	—	—	—	—	—	1,500	—
QPS	7375	Information Retrieval Services	—	—	—	—	—	—	1,500	—
QPS	7379	Computer Maintenance, Repair, and Services—not elsewhere classified	—	—	—	—	—	—	1,500	—

Product	MCC	Merchant Category	Philippines	Pitcairn	Samoa	Singapore	Solomon Islands	Sri Lanka	Taiwan	Thailand
			PHP	NZD	WST	SGD	SBD	LKR	TWD	THB
QPS	7392	Consulting, Management, and Public Relation Services	—	—	—	—	—	—	1,500	—
QPS	7393	Detective Agencies, Protective Agencies, Security Services including Armored Cars, Guard Dogs	—	—	—	—	—	—	1,500	—
QPS	7394	Equipment Rental and Leasing Services, Furniture Rental, Tool Rental	—	—	—	—	—	—	1,500	—
QPS	7395	Photo Developing, Photofinishing Laboratories	—	—	—	—	—	—	1,500	—
QPS	7399	Business Services—not elsewhere classified	—	—	—	—	—	—	1,500	—
QPS	7512	Automobile Rental Agency—not elsewhere classified	—	—	—	—	—	—	1,500	—
QPS	7513	Truck Rental	—	—	—	—	—	—	1,500	—

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Philippines	Pitcairn	Samoa	Singapore	Solomon Islands	Sri Lanka	Taiwan	Thailand
			PHP	NZD	WST	SGD	SBD	LKR	TWD	THB
QPS	7519	Motor Home and Recreational Vehicle Rental	—	—	—	—	—	—	1,500	—
QPS	7523	Automobile Parking Lots and Garages	2,000	35	60	45	180	2,810	1,500	1,500
QPS	7531	Automotive Body Repair Shop	—	—	—	—	—	—	1,500	—
QPS	7534	Tire Retreading and Repair Shops	—	—	—	—	—	—	1,500	—
QPS	7535	Automotive Paint Shops	—	—	—	—	—	—	1,500	—
QPS	7538	Automotive Service Shops	—	—	—	—	—	—	1,500	—
QPS	7542	Car Washes	750	35	60	45	180	2,810	1,500	1,500
QPS	7549	Towing Services	—	—	—	—	—	—	1,500	—
QPS	7622	Electronic Repair Shops	—	—	—	—	—	—	1,500	—
QPS	7623	Air Conditioning and Refrigeration Repair Shops	—	—	—	—	—	—	1,500	—

Product	MCC	Merchant Category	Philippines	Pitcairn	Samoa	Singapore	Solomon Islands	Sri Lanka	Taiwan	Thailand
			PHP	NZD	WST	SGD	SBD	LKR	TWD	THB
QPS	7629	Appliance Repair Shops, Electrical and Small	—	—	—	—	—	—	1,500	—
QPS	7631	Clock, Jewelry, and Watch Repair Shops	—	—	—	—	—	—	1,500	—
QPS	7641	Furniture—Re-upholstery and Repair, Refinishing	—	—	—	—	—	—	1,500	—
QPS	7692	Welding Repair	—	—	—	—	—	—	1,500	—
QPS	7699	Miscellaneous Repair Shops and Related Services	—	—	—	—	—	—	1,500	—
QPS	7829	Motion Picture and Video Tape Production and Distribution	—	—	—	—	—	—	1,500	—
QPS	7832	Motion Picture Theaters	2,000	35	60	45	180	2,810	1,500	1,500
QPS	7841	Video Entertainment Rental Stores	750	35	60	45	180	2,810	1,500	1,500
QPS	7911	Dance Halls, Schools, and Studios	—	—	—	—	—	—	1,500	—

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Philippin es	Pitcairn	Samoa	Singapore	Solomon Islands	Sri Lanka	Taiwan	Thailand
			PHP	NZD	WST	SGD	SBD	LKR	TWD	THB
QPS	7922	Theatrical Producers (except Motion Pictures), Ticket Agencies	—	—	—	—	—	—	1,500	—
QPS	7929	Bands, Orchestras, and Miscellaneous Entertainers—not elsewhere classified	—	—	—	—	—	—	1,500	—
QPS	7932	Pool and Billiard Establishments	—	—	—	—	—	—	1,500	—
QPS	7933	Bowling Alleys	—	—	—	—	—	—	1,500	—
QPS	7941	Athletic Fields, Commercial Sports, Professional Sports Clubs, Sports Promoters	—	—	—	—	—	—	1,500	—
QPS	7991	Tourist Attractions and Exhibits	—	—	—	—	—	—	1,500	—
QPS	7992	Golf Courses, Public	—	—	—	—	—	—	1,500	—
QPS	7993	Video Amusement Game Supplies	—	—	—	—	—	—	1,500	—
QPS	7994	Video Game Arcades/ Establishments	—	—	—	—	—	—	1,500	—

Product	MCC	Merchant Category	Philippines	Pitcairn	Samoa	Singapore	Solomon Islands	Sri Lanka	Taiwan	Thailand
			PHP	NZD	WST	SGD	SBD	LKR	TWD	THB
QPS	7996	Amusement Parks, Carnivals, Circuses, Fortune Tellers	—	—	—	—	—	—	1,500	—
QPS	7997	Clubs—Country Clubs, Membership (Athletic, Recreation, Sports), Private Golf Courses	—	—	—	—	—	—	1,500	—
QPS	7998	Aquariums, Dolphinariums, Zoos, and Seaquariums	—	—	—	—	—	—	1,500	—
QPS	7999	Recreation Services— not elsewhere classified	—	—	—	—	—	—	1,500	—
QPS	8011	Doctors—not elsewhere classified	—	—	—	—	—	—	1,500	—
QPS	8021	Dentists, Orthodontists	—	—	—	—	—	—	1,500	—
QPS	8031	Osteopathic Physicians	—	—	—	—	—	—	1,500	—
QPS	8041	Chiropractors	—	—	—	—	—	—	1,500	—
QPS	8042	Optometrists, Ophthalmologists	—	—	—	—	—	—	1,500	—

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Philippines	Pitcairn	Samoa	Singapore	Solomon Islands	Sri Lanka	Taiwan	Thailand
			PHP	NZD	WST	SGD	SBD	LKR	TWD	THB
QPS	8043	Opticians, Optical Goods, and Eyeglasses	—	—	—	—	—	—	1,500	—
QPS	8049	Chiropodists, Podiatrists	—	—	—	—	—	—	1,500	—
QPS	8050	Nursing and Personal Care Facilities	—	—	—	—	—	—	1,500	—
QPS	8062	Hospitals	—	—	—	—	—	—	1,500	—
QPS	8071	Dental and Medical Laboratories	—	—	—	—	—	—	1,500	—
QPS	8099	Health Practitioners, Medical Services— not elsewhere classified	—	—	—	—	—	—	1,500	—
QPS	8111	Attorneys, Legal Services	—	—	—	—	—	—	1,500	—
QPS	8211	Schools, Elementary and Secondary	—	—	—	—	—	—	1,500	—
QPS	8220	Colleges, Universities, Professional Schools, and Junior Colleges	—	—	—	—	—	—	1,500	—
QPS	8241	Schools, Correspondence	—	—	—	—	—	—	1,500	—

Product	MCC	Merchant Category	Philippin es	Pitcairn	Samoa	Singapore	Solomon Islands	Sri Lanka	Taiwan	Thailand
			PHP	NZD	WST	SGD	SBD	LKR	TWD	THB
QPS	8244	Schools, Business and Secretarial	—	—	—	—	—	—	1,500	—
QPS	8249	Schools, Trade and Vocational	—	—	—	—	—	—	1,500	—
QPS	8299	Schools and Educational Services —not elsewhere classified	—	—	—	—	—	—	1,500	—
QPS	8351	Child Care Services	—	—	—	—	—	—	1,500	—
QPS	8398	Organizations, Charitable and Social Service	—	—	—	—	—	—	1,500	—
QPS	8641	Associations—Civic, Social, and Fraternal	—	—	—	—	—	—	1,500	—
QPS	8651	Organizations, Political	—	—	—	—	—	—	1,500	—
QPS	8661	Organizations, Religious	—	—	—	—	—	—	1,500	—
QPS	8675	Automobile Associations	—	—	—	—	—	—	1,500	—
QPS	8699	Organizations, Membership—not elsewhere classified	—	—	—	—	—	—	1,500	—

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Philippines	Pitcairn	Samoa	Singapore	Solomon Islands	Sri Lanka	Taiwan	Thailand
			PHP	NZD	WST	SGD	SBD	LKR	TWD	THB
QPS	8734	Testing Laboratories (Non-Medical)	—	—	—	—	—	—	1,500	—
QPS	8911	Architectural, Engineering, and Surveying Services	—	—	—	—	—	—	1,500	—
QPS	8931	Accounting, auditing, and Bookkeeping Services	—	—	—	—	—	—	1,500	—
QPS	8999	Professional Services —not elsewhere classified	—	—	—	—	—	—	1,500	—
QPS	9211	Court Costs including Alimony and Child Support	—	—	—	—	—	—	1,500	—
QPS	9222	Fines	—	—	—	—	—	—	1,500	—
QPS	9223	Bail and Bond Payments	—	—	—	—	—	—	1,500	—
QPS	9311	Tax Payments	—	—	—	—	—	—	1,500	—
QPS	9399	Government Services —not elsewhere classified	750	35	60	45	180	2,810	1,500	1,500

Product	MCC	Merchant Category	Philippines	Pitcairn	Samoa	Singapore	Solomon Islands	Sri Lanka	Taiwan	Thailand
			PHP	NZD	WST	SGD	SBD	LKR	TWD	THB
QPS	9402	Postal Services— Government Only	—	—	—	—	—	—	1,500	—

Product	MCC	Merchant Category	Timore-Leste	Tokelau	Tonga	Tuvalu	U.S. Minor Outlying Islands
			USD	NZD	TOP	AUD	USD
Contactless	All	All	50	35	80	35	50
Post- Authorized Aggregated Contactless Transit	4111	Transportation— Suburban and Local Commuter, Passenger, including Ferries	50	35	80	35	50
Post- Authorized Aggregated Contactless Transit	4131	Bus Lines	50	35	80	35	50

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Timore-Leste	Tokelau	Tonga	Tuvalu	U.S. Minor Outlying Islands
			USD	NZD	TOP	AUD	USD
QPS	4111	Transportation—Suburban and Local Commuter Passenger, including Ferries	25	35	40	35	25
QPS	4121	Taxis and Limousines	25	35	40	35	25
QPS	4131	Bus Lines	25	35	40	35	25
QPS	4784	Bridge and Road Fees, Tolls	25	35	40	35	25
QPS	5411	Grocery Stores, Supermarkets	25	35	40	35	25
QPS	5499	Miscellaneous Food Stores—Convenience Stores, Markets, and Specialty Stores	25	35	40	35	25
QPS	5541	Service Stations (with or without Ancillary Services)	25	35	40	35	25

Product	MCC	Merchant Category	Timore-Leste	Tokelau	Tonga	Tuvalu	U.S. Minor Outlying Islands
			USD	NZD	TOP	AUD	USD
QPS	5735	Record Shops	25	35	40	35	25
QPS	5814	Fast Food Restaurants	25	35	40	35	25
QPS	5912	Drug Stores, Pharmacies	25	35	40	35	25
QPS	5942	Book Stores	25	35	40	35	25
QPS	5994	News Dealers and Newsstands	25	35	40	35	25
QPS	7216	Dry Cleaners	25	35	40	35	25
QPS	7523	Automobile Parking Lots and Garages	25	35	40	35	25
QPS	7542	Car Washes	25	35	40	35	25
QPS	7832	Motion Picture Theaters	25	35	40	35	25

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Timore-Leste	Tokelau	Tonga	Tuvalu	U.S. Minor Outlying Islands
			USD	NZD	TOP	AUD	USD
QPS	7841	Video Entertainment Rental Stores	25	35	40	35	25

Product	MCC	Merchant Category	Vanuatu	VUV	Viet Nam	Wake Island	Wallis and Futuna
			USD		VND	USD	XPF
Contactless	All	All	50	5,000	900,000	35	5,000
Post- Authorized Aggregated Contactless Transit	4111	Transportation— Suburban and Local Commuter, Passenger, including Ferries	50	5,000	900,000	35	5,000
Post- Authorized Aggregated Contactless Transit	4131	Bus Lines	50	5,000	900,000	35	5,000

Product	MCC	Merchant Category	Vanuatu		Viet Nam	Wake Island	Wallis and Futuna
			USD	VUV	VND	USD	XPF
QPS	4111	Transportation— Suburban and Local Commuter Passenger, including Ferries	25	2,500	450,000	35	2,500
QPS	4121	Taxis and Limousines	25	2,500	450,000	35	2,500
QPS	4131	Bus Lines	25	2,500	450,000	35	2,500
QPS	4784	Bridge and Road Fees, Tolls	25	2,500	450,000	35	2,500
QPS	5411	Grocery Stores, Supermarkets	25	2,500	450,000	35	2,500
QPS	5499	Miscellaneous Food Stores— Convenience Stores, Markets, and Specialty Stores	25	2,500	450,000	35	2,500
QPS	5541	Service Stations (with or without Ancillary Services)	25	2,500	450,000	35	2,500

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Vanuatu		Viet Nam	Wake Island	Wallis and Futuna
			USD	VUV	VND	USD	XPF
QPS	5735	Record Shops	25	2,500	450,000	35	2,500
QPS	5814	Fast Food Restaurants	25	2,500	450,000	35	2,500
QPS	5912	Drug Stores, Pharmacies	25	2,500	450,000	35	2,500
QPS	5942	Book Stores	25	2,500	450,000	35	2,500
QPS	5994	News Dealers and Newsstands	25	2,500	450,000	35	2,500
QPS	7216	Dry Cleaners	25	2,500	450,000	35	2,500
QPS	7523	Automobile Parking Lots and Garages	25	2,500	450,000	35	2,500
QPS	7542	Car Washes	25	2,500	450,000	35	2,500
QPS	7832	Motion Picture Theaters	25	2,500	450,000	35	2,500
QPS	7841	Video Entertainment Rental Stores	25	2,500	450,000	35	2,500

C.3.2 Canada Region

The Canada region consists of Canada only.

Product	MCC	Merchant Category	CAD
Post-Authorized Aggregated Contactless Transit	4111	Transportation—Suburban and Local Commuter, Passenger, including Ferries	100
Post-Authorized Aggregated Contactless Transit	4131	Bus Lines	100
Contactless transactions occurring at an automated fuel dispensers (AFD)	5542	Fuel Dispenser, Automated	100
Contactless	All others	All others	100

C.3.3 Europe Region

The Europe region includes the following countries or territories. For a list of countries in each region, refer to Appendix A of the *MasterCard Rules*.

Product	MCC	Merchant Category	Albania	Andorra	Antarctica	Armenia		Austria	Azerbaijan
			ALL	EUR	NOK	AMD	RUB	EUR	AZN
Contactless	All	All	2,000	25	200	12,100	1,000	25	25

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Albania	Andorra	Antarctica	Armenia		Austria	Azerbaijan
			ALL	EUR	NOK	AMD	RUB	EUR	AZN
Post-Authorized Aggregated Contactless Transit	4111	Transportation—Suburban and Local Commuter, Passenger, including Ferries	2,000	25	200	12,100	1,000	25	25
Post-Authorized Aggregated Contactless Transit	4131	Bus Lines	2,000	25	200	12,100	1,000	25	25
QPS	5411	Grocery Stores, Supermarkets	2,000	25	200	12,100	1,000	25	25
QPS	5499	Miscellaneous Food Stores — Convenience Stores, Markets, and Specialty Stores	2,000	25	200	12,100	1,000	25	25

Product	MCC	Merchant Category	Albania	Andorra	Antarctica	Armenia		Austria	Azerbaijan
			ALL	EUR	NOK	AMD	RUB	EUR	AZN
QPS	5541	Service Stations (with or without Ancillary Services)	2,000	25	200	12,100	1,000	25	25
QPS	5735	Record Shops	2,000	25	200	12,100	1,000	25	25
QPS	5814	Fast Food Restaurants	2,000	25	200	12,100	1,000	25	25
QPS	5912	Drug Stores, Pharmacies	2,000	25	200	12,100	1,000	25	25
QPS	5942	Book Stores	2,000	25	200	12,100	1,000	25	25
QPS	5994	News Dealers and Newsstands	2,000	25	200	12,100	1,000	25	25
QPS	7216	Dry Cleaners	2,000	25	200	12,100	1,000	25	25
QPS	7523	Automobile Parking Lots and Garages	2,000	25	200	12,100	1,000	25	25
QPS	7832	Motion Picture Theaters	2,000	25	200	12,100	1,000	25	25

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Albania	Andorra	Antarctica	Armenia		Austria	Azerbaijan
			ALL	EUR	NOK	AMD	RUB	EUR	AZN
QPS	7841	Video Entertainment Rental Stores	2,000	25	200	12,100	1,000	25	25

Product	MCC	Merchant Category	Belarus	Belgium	Bosnia and Herzegovina	Bulgaria	Croatia	Cyprus
			BYR	EUR	BAM	BGN	HRK	EUR
Contactless	All	All	200,000	25	30	25	100	20
Post-Authorized Aggregated Contactless Transit	4111	Transportation —Suburban and Local Commuter, Passenger, including Ferries	200,000	25	30	25	100	20
Post-Authorized Aggregated Contactless Transit	4131	Bus Lines	200,000	25	30	25	100	20

Product	MCC	Merchant Category	Belarus	Belgium	Bosnia and Herzegovina	Bulgaria	Croatia	Cyprus
			BYR	EUR	BAM	BGN	HRK	EUR
QPS	4784	Bridge and Road Fees, Tolls	—	—	—	—	—	20
QPS	5300	Wholesale Clubs	—	—	—	—	—	20
QPS	5411	Grocery Stores, Supermarkets	200,000	25	30	25	100	20
QPS	5499	Miscellaneous Food Stores—Convenience Stores, Markets, and Specialty Stores	200,000	25	30	25	100	20
QPS	5541	Service Stations (with or without Ancillary Services)	200,000	25	30	25	100	20
QPS	5735	Record Shops	200,000	25	30	25	100	20
QPS	5814	Fast Food Restaurants	200,000	25	30	25	100	20

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Belarus	Belgium	Bosnia and Herzegovina	Bulgaria	Croatia	Cyprus
			BYR	EUR	BAM	BGN	HRK	EUR
QPS	5912	Drug Stores, Pharmacies	200,000	25	30	25	100	20
QPS	5942	Book Stores	200,000	25	30	25	100	20
QPS	5994	News Dealers and Newsstands	200,000	25	30	25	100	20
QPS	7216	Dry Cleaners	200,000	25	30	25	100	20
QPS	7523	Automobile Parking Lots and Garages	200,000	25	30	25	100	20
QPS	7832	Motion Picture Theaters	200,000	25	30	25	100	20
QPS	7841	Video Entertainment Rental Stores	200,000	25	30	25	100	20

Product	MCC	Merchant Category	Czech Republic	Denmark	Estonia	Faulkland Islands	Faroe Islands	Finland	France
			CZK	DKK	EUR	FKP	DKK	EUR	EUR
Contactless	All	All	500	200	25	20	185	25	25
Post-Authorized Aggregated Contactless Transit	4111	Transportation—Suburban and Local Commuter, Passenger, including Ferries	500	200	25	20	185	25	25
Post-Authorized Aggregated Contactless Transit	4131	Bus Lines	500	200	25	20	185	25	25
QPS	5411	Grocery Stores, Supermarkets	500	200	25	20	185	25	25

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Czech Republic	Denmark	Estonia	Faulkland Islands	Faroe Islands	Finland	France
			CZK	DKK	EUR	FKP	DKK	EUR	EUR
QPS	5499	Miscellaneous Food Stores — Convenience Stores, Markets, and Specialty Stores	500	200	25	20	185	25	25
QPS	5541	Service Stations (with or without Ancillary Services)	500	200	25	20	185	25	25
QPS	5735	Record Shops	500	200	25	20	185	25	25
QPS	5814	Fast Food Restaurants	500	200	25	20	185	25	25
QPS	5912	Drug Stores, Pharmacies	500	200	25	20	185	25	25
QPS	5942	Book Stores	500	200	25	20	185	25	25
QPS	5994	News Dealers and Newsstands	500	200	25	20	185	25	25

Product	MCC	Merchant Category	Czech Republic	Denmark	Estonia	Faulkland Islands	Faroe Islands	Finland	France
			CZK	DKK	EUR	FKP	DKK	EUR	EUR
QPS	7216	Dry Cleaners	500	200	25	20	185	25	25
QPS	7523	Automobile Parking Lots and Garages	500	200	25	20	185	25	25
QPS	7832	Motion Picture Theaters	500	200	25	20	185	25	25
QPS	7841	Video Entertainment Rental Stores	500	200	25	20	185	25	25

Product	MCC	Merchant Category	French Guiana	Georgia	Germany, Republic of	Gibraltar	Greece	Greenland	Guadeloupe
			EUR	GEL	EUR	GIP	EUR	DKK	EUR
Contactless	All	All	25	45	25	20	25	185	25

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	French Guiana	Georgia	Germany, Republic of	Gibraltar	Greece	Greenland	Guadeloupe
			EUR	GEL	EUR	GIP	EUR	DKK	EUR
Post-Authorized Aggregated Contactless Transit	4111	Transportation—Suburban and Local Commuter, Passenger, including Ferries	25	45	25	20	25	185	25
Post-Authorized Aggregated Contactless Transit	4131	Bus Lines	25	45	25	20	25	185	25
QPS	5411	Grocery Stores, Supermarkets	25	45	25	20	25	185	25
QPS	5499	Miscellaneous Food Stores — Convenience Stores, Markets, and Specialty Stores	25	45	25	20	25	185	25

Product	MCC	Merchant Category	French Guiana	Georgia	Germany, Republic of	Gibraltar	Greece	Greenland	Guadeloupe
			EUR	GEL	EUR	GIP	EUR	DKK	EUR
QPS	5541	Service Stations (with or without Ancillary Services)	25	45	25	20	25	185	25
QPS	5735	Record Shops	25	45	25	20	25	185	25
QPS	5814	Fast Food Restaurants	25	45	25	20	25	185	25
QPS	5912	Drug Stores, Pharmacies	25	45	25	20	25	185	25
QPS	5942	Book Stores	25	45	25	20	25	185	25
QPS	5994	News Dealers and Newsstands	25	45	25	20	25	185	25
QPS	7216	Dry Cleaners	25	45	25	20	25	185	25
QPS	7523	Automobile Parking Lots and Garages	25	45	25	20	25	185	25

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	French Guiana	Georgia	Germany, Republic of	Gibraltar	Greece	Greenland	Guadeloupe
			EUR	GEL	EUR	GIP	EUR	DKK	EUR
QPS	7832	Motion Picture Theaters	25	45	25	20	25	185	25
QPS	7841	Video Entertainment Rental Stores	25	45	25	20	25	185	25

Product	MCC	Merchant Category	Holy See (Vatican City State)	Hungary	Iceland	Ireland	Israel	Italy	Kazakhstan
			EUR	HUF	ISK	EUR	ILS	EUR	KZT
Contactless	All	All	25	5,000	4,200	15	120	25	4,200
Post-Authorized Aggregated Contactless Transit	4111	Transportation—Suburban and Local Commuter, Passenger, including Ferries	25	5,000	4,200	15	120	25	4,200

Product	MCC	Merchant Category	Holy See (Vatican City State)	Hungary	Iceland	Ireland	Israel	Italy	Kazakhstan
			EUR	HUF	ISK	EUR	ILS	EUR	KZT
Post-Authorized Aggregated Contactless Transit	4131	Bus Lines	25	5,000	4,200	15	120	25	4,200
QPS	5411	Grocery Stores, Supermarkets	25	3,000	4,200	15	120	25	4,200
QPS	5499	Miscellaneous Food Stores — Convenience Stores, Markets, and Specialty Stores	25	3,000	4,200	15	120	25	4,200
QPS	5541	Service Stations (with or without Ancillary Services)	25	3,000	4,200	15	120	25	4,200
QPS	5735	Record Shops	25	3,000	4,200	15	120	25	4,200

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Holy See (Vatican City State)	Hungary	Iceland	Ireland	Israel	Italy	Kazakhstan
			EUR	HUF	ISK	EUR	ILS	EUR	KZT
QPS	5814	Fast Food Restaurants	25	3,000	4,200	15	120	25	4,200
QPS	5912	Drug Stores, Pharmacies	25	3,000	4,200	15	120	25	4,200
QPS	5942	Book Stores	25	3,000	4,200	15	120	25	4,200
QPS	5994	News Dealers and Newsstands	25	3,000	4,200	15	120	25	4,200
QPS	7216	Dry Cleaners	25	3,000	4,200	15	120	25	4,200
QPS	7523	Automobile Parking Lots and Garages	25	3,000	4,200	15	120	25	4,200
QPS	7832	Motion Picture Theaters	25	3,000	4,200	15	120	25	4,200
QPS	7841	Video Entertainment Rental Stores	25	3,000	4,200	15	120	25	4,200

Product	MCC	Merchant Category	Kosovo, United Nations Mission in Kosovo (UNMIK)	Krygystan	RUB	Latvia	Liechtenstein	Lithuania	Luxembourg
			EUR	KGS		EUR	CHF	LTL	EUR
Contactless	All	All	15	1,525	1,000	20	40	85	25
Post-Authorized Aggregated Contactless Transit	4111	Transportation—Suburban and Local Commuter, Passenger, including Ferries	15	1,525	1,000	20	40	85	25
Post-Authorized Aggregated Contactless Transit	4131	Bus Lines	15	1,525	1,000	20	40	85	25
QPS	5411	Grocery Stores, Supermarkets	15	1,525	1,000	20	40	85	25

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Kosovo, United Nations Mission in Kosovo (UNMIK)	Krygystan		Latvia	Liechtenstein	Lithuania	Luxembourg
			EUR	KGS	RUB	EUR	CHF	LTL	EUR
QPS	5499	Miscellaneous Food Stores — Convenience Stores, Markets, and Specialty Stores	15	1,525	1,000	20	40	85	25
QPS	5541	Service Stations (with or without Ancillary Services)	15	1,525	1,000	20	40	85	25
QPS	5735	Record Shops	15	1,525	1,000	20	40	85	25
QPS	5814	Fast Food Restaurants	15	1,525	1,000	20	40	85	25
QPS	5912	Drug Stores, Pharmacies	15	1,525	1,000	20	40	85	25
QPS	5942	Book Stores	15	1,525	1,000	20	40	85	25

Product	MCC	Merchant Category	Kosovo, United Nations Mission in Kosovo (UNMIK)	Krygystan	RUB	Latvia	Liechtenstein	Lithuania	Luxembourg
			EUR	KGS		EUR	CHF	LTL	EUR
QPS	5994	News Dealers and Newsstands	15	1,525	1,000	20	40	85	25
QPS	7216	Dry Cleaners	15	1,525	1,000	20	40	85	25
QPS	7523	Automobile Parking Lots and Garages	15	1,525	1,000	20	40	85	25
QPS	7832	Motion Picture Theaters	15	1,525	1,000	20	40	85	25
QPS	7841	Video Entertainment Rental Stores	15	1,525	1,000	20	40	85	25

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Macedonia	Malta	Martinique	Moldova	Monaco	Montenegro	Netherlands
			MKD	EUR	EUR	MDL	EUR	EUR	EUR
Contactless	All	All	750	25	25	200	25	15	25
Post-Authorized Aggregated Contactless Transit	4111	Transportation—Suburban and Local Commuter, Passenger, including Ferries	750	25	25	200	25	15	25
Post-Authorized Aggregated Contactless Transit	4131	Bus Lines	750	25	25	200	25	15	25
QPS	5411	Grocery Stores, Supermarkets	750	25	25	200	25	15	25

Product	MCC	Merchant Category	Macedonia	Malta	Martinique	Moldova	Monaco	Montenegro	Netherlands
			MKD	EUR	EUR	MDL	EUR	EUR	EUR
QPS	5499	Miscellaneous Food Stores — Convenience Stores, Markets, and Specialty Stores	750	25	25	200	25	15	25
QPS	5541	Service Stations (with or without Ancillary Services)	750	25	25	200	25	15	25
QPS	5735	Record Shops	750	25	25	200	25	15	25
QPS	5814	Fast Food Restaurants	750	25	25	200	25	15	25
QPS	5912	Drug Stores, Pharmacies	750	25	25	200	25	15	25
QPS	5942	Book Stores	750	25	25	200	25	15	25
QPS	5994	News Dealers and Newsstands	750	25	25	200	25	15	25

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Macedonia	Malta	Martinique	Moldova	Monaco	Montenegro	Netherlands
			MKD	EUR	EUR	MDL	EUR	EUR	EUR
QPS	7216	Dry Cleaners	750	25	25	200	25	15	25
QPS	7523	Automobile Parking Lots and Garages	750	25	25	200	25	15	25
QPS	7832	Motion Picture Theaters	750	25	25	200	25	15	25
QPS	7841	Video Entertainment Rental Stores	750	25	25	200	25	15	25

Product	MCC	Merchant Category	Norway	Poland	Portugal	Romania	Russian Federation	San Marino	Serbia, Republic of
			NOK	PLN	EUR	RON	RUB	EUR	RSD
Contactless	All	All	200	50	20	100	1,000	25	1,500

Product	MCC	Merchant Category	Norway	Poland	Portugal	Romania	Russian Federation	San Marino	Serbia, Republic of
			NOK	PLN	EUR	RON	RUB	EUR	RSD
Post-Authorized Aggregated Contactless Transit	4111	Transportation—Suburban and Local Commuter, Passenger, including Ferries	200	50	20	100	1,000	25	1,500
Post-Authorized Aggregated Contactless Transit	4131	Bus Lines	200	50	20	100	1,000	25	1,500
QPS	4812	Telecommunication Equipment Including Phone Sales	—	—	—	—	1,000	—	—
QPS	5411	Grocery Stores, Supermarkets	200	50	20	100	1,000	25	1,500

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Norway	Poland	Portugal	Romania	Russian Federation	San Marino	Serbia, Republic of
			NOK	PLN	EUR	RON	RUB	EUR	RSD
QPS	5499	Miscellaneous Food Stores — Convenience Stores, Markets, and Specialty Stores	200	50	20	100	1,000	25	1,500
QPS	5541	Service Stations (with or without Ancillary Services)	200	50	20	100	1,000	25	1,500
QPS	5735	Record Shops	200	50	20	100	1,000	25	1,500
QPS	5814	Fast Food Restaurants	200	50	20	100	1,000	25	1,500
QPS	5912	Drug Stores, Pharmacies	200	50	20	100	1,000	25	1,500
QPS	5942	Book Stores	200	50	20	100	1,000	25	1,500
QPS	5994	News Dealers and Newsstands	200	50	20	100	1,000	25	1,500

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Norway	Poland	Portugal	Romania	Russian Federation	San Marino	Serbia, Republic of
			NOK	PLN	EUR	RON	RUB	EUR	RSD
QPS	7216	Dry Cleaners	200	50	20	100	1,000	25	1,500
QPS	7523	Automobile Parking Lots and Garages	200	50	20	100	1,000	25	1,500
QPS	7832	Motion Picture Theaters	200	50	20	100	1,000	25	1,500
QPS	7841	Video Entertainment Rental Stores	200	50	20	100	1,000	25	1,500

Product	MCC	Merchant Category	St. Helena	St. Pierre and Miquelon	Slovak Republic	Slovenia	Spain	Svalbard and Jan Mayen	Sweden
			SHP	EUR	EUR	EUR	EUR	NOK	SEK
Contactless	All	All	20	25	20	15	25	200	235

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	St. Helena	St. Pierre and Miquelon	Slovak Republic	Slovenia	Spain	Svalbard and Jan Mayen	Sweden
			SHP	EUR	EUR	EUR	EUR	NOK	SEK
Post-Authorized Aggregated Contactless Transit	4111	Transportation—Suburban and Local Commuter, Passenger, including Ferries	20	25	20	15	25	200	235
Post-Authorized Aggregated Contactless Transit	4131	Bus Lines	20	25	20	15	25	200	235
QPS	5411	Grocery Stores, Supermarkets	20	25	20	15	25	200	235
QPS	5499	Miscellaneous Food Stores — Convenience Stores, Markets, and Specialty Stores	20	25	20	15	25	200	235

Product	MCC	Merchant Category	St. Helena	St. Pierre and Miquelon	Slovak Republic	Slovenia	Spain	Svalbard and Jan Mayen	Sweden
			SHP	EUR	EUR	EUR	EUR	NOK	SEK
QPS	5541	Service Stations (with or without Ancillary Services)	20	25	20	15	25	200	235
QPS	5735	Record Shops	20	25	20	15	25	200	235
QPS	5814	Fast Food Restaurants	20	25	20	15	25	200	235
QPS	5912	Drug Stores, Pharmacies	20	25	20	15	25	200	235
QPS	5942	Book Stores	20	25	20	15	25	200	235
QPS	5994	News Dealers and Newsstands	20	25	20	15	25	200	235
QPS	7216	Dry Cleaners	20	25	20	15	25	200	235
QPS	7523	Automobile Parking Lots and Garages	20	25	20	15	25	200	235

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	St. Helena	St. Pierre and Miquelon	Slovak Republic	Slovenia	Spain	Svalbard and Jan Mayen	Sweden
			SHP	EUR	EUR	EUR	EUR	NOK	SEK
QPS	7832	Motion Picture Theaters	20	25	20	15	25	200	235
QPS	7841	Video Entertainment Rental Stores	20	25	20	15	25	200	235
Product	MCC	Merchant Category	Switzerland	Tajikistan	Turkey	Turkmenistan		Ukraine	United Kingdom
			CHF	TJS	TRY	RUB	TMT	UAH	GBP
Contactless	All	All	40	140	50	1,000	90	100	20
Post-Authorized Aggregated Contactless Transit	4111	Transportation—Suburban and Local Commuter, Passenger, including Ferries	40	140	50	1,000	90	100	20

Product	MCC	Merchant Category	Switzerland	Tajikistan	Turkey	Turkmenistan		Ukraine	United Kingdom
			CHF	TJS	TRY	RUB	TMT	UAH	GBP
Post-Authorized Aggregated Contactless Transit	4131	Bus Lines	40	140	50	1,000	90	100	20
QPS	5411	Grocery Stores, Supermarkets	40	140	50	1,000	90	255	20
QPS	5499	Miscellaneous Food Stores — Convenience Stores, Markets, and Specialty Stores	40	140	50	1,000	90	255	20
QPS	5541	Service Stations (with or without Ancillary Services)	40	140	50	1,000	90	255	20
QPS	5735	Record Shops	40	140	50	1,000	90	255	20

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Switzerland	Tajikistan	Turkey	Turkmenistan		Ukraine	United Kingdom
			CHF	TJS	TRY	RUB	TMT	UAH	GBP
QPS	5814	Fast Food Restaurants	40	140	50	1,000	90	255	20
QPS	5912	Drug Stores, Pharmacies	40	140	50	1,000	90	255	20
QPS	5942	Book Stores	40	140	50	1,000	90	255	20
QPS	5994	News Dealers and Newsstands	40	140	50	1,000	90	255	20
QPS	7216	Dry Cleaners	40	140	50	1,000	90	255	20
QPS	7523	Automobile Parking Lots and Garages	40	140	50	1,000	90	255	20
QPS	7832	Motion Picture Theaters	40	140	50	1,000	90	255	20
QPS	7841	Video Entertainment Rental Stores	40	140	50	1,000	90	255	20

Product	MCC	Merchant Category	Uzbekistan
			UZS
Contactless	All	All	52,500
Post-Authorized Aggregated Contactless Transit	4111	Transportation—Suburban and Local Commuter, Passenger, including Ferries	52,500
Post-Authorized Aggregated <i>Contactless</i> Transit	4131	Bus Lines	52,500
QPS	5411	Grocery Stores, Supermarkets	52,500
QPS	5499	Miscellaneous Food Stores—Convenience Stores, Markets, and Specialty Stores	52,500
QPS	5541	Service Stations (with or without Ancillary Services)	52,500
QPS	5735	Record Shops	52,500
QPS	5814	Fast Food Restaurants	3,000
QPS	5912	Drug Stores, Pharmacies	52,500
QPS	5942	Book Stores	52,500
QPS	5994	News Dealers and Newsstands	52,500
QPS	7216	Dry Cleaners	52,500
QPS	7523	Automobile Parking Lots and Garages	52,500

Product	MCC	Merchant Category	Uzbekistan
			UZS
QPS	7832	Motion Picture Theaters	52,500
QPS	7841	Video Entertainment Rental Stores	52,500

C.3.4 Latin America and the Caribbean Region

The Latin America and the Caribbean region includes the following countries and territories. For a list of countries in each region, refer to Appendix A of the *MasterCard Rules*.

Product	MCC	Merchant Category	Anguilla	Antigua and Barbuda	Argentina	Aruba	Bahamas	Barbados	Belize
			XCD	XCD	ARS	AWG	BSD	BBD	BZD
Contactless	All	All	130	65	50	90	25	50	40
Post-Authorized Aggregated Contactless Transit	4111	Transportation—Suburban and Local Commuter, Passenger, including Ferries	130	65	50	90	25	50	40

Product	MCC	Merchant Category	Anguilla	Antigua and Barbuda	Argentina	Aruba	Bahamas	Barbados	Belize
			XCD	XCD	ARS	AWG	BSD	BBD	BZD
Post-Authorized Aggregated Contactless Transit	4131	Bus Lines	130	65	50	90	25	50	40
QPS	4111	Transportation—Suburban and Local Commuter Passenger, including Ferries	—	—	—	45	25	50	—
QPS	4121	Limousines and Taxicabs	—	—	—	45	25	50	—
QPS	5411	Grocery Stores, Supermarkets	60	65	50	45	25	50	40

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Anguilla	Antigua and Barbuda	Argentina	Aruba	Bahamas	Barbados	Belize
			XCD	XCD	ARS	AWG	BSD	BBD	BZD
QPS	5499	Miscellaneous Food Stores — Convenience Stores, Markets, and Specialty Stores	60	65	50	45	25	50	40
QPS	5541	Service Stations (with or without Ancillary Services)	60	65	50	45	25	50	40
QPS	5735	Record Shops	60	65	50	45	25	50	40
QPS	5814	Fast Food Restaurants	60	65	50	45	25	50	40
QPS	5912	Drug Stores, Pharmacies	60	65	50	45	25	50	40
QPS	5942	Book Stores	60	65	50	45	25	50	40
QPS	5994	News Dealers and Newsstands	60	65	50	45	25	50	40

Product	MCC	Merchant Category	Anguilla	Antigua and Barbuda	Argentina	Aruba	Bahamas	Barbados	Belize
			XCD	XCD	ARS	AWG	BSD	BBD	BZD
QPS	7216	Dry Cleaners	60	65	50	45	25	50	40
QPS	7523	Automobile Parking Lots and Garages	60	65	50	45	25	50	40
QPS	7832	Motion Picture Theaters	60	65	50	45	25	50	40
QPS	7841	Video Entertainment Rental Stores	60	65	50	45	25	50	40
Product	MCC	Merchant Category	Bermuda	Bolivia, Plurinational State of	Bonaire, Saint Eustatius and Saba	Brazil	Cayman Islands	Chile	Colombia
			BMD	BOB	USD	BRL	KYD	CLP	COP
Contactless	All	All	25	120	—	50	40	12,000	45,000

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Bermuda	Bolivia, Plurinational State of	Bonaire, Saint Eustatius and Saba	Brazil	Cayman Islands	Chile	Colombia
			BMD	BOB	USD	BRL	KYD	CLP	COP
Post-Authorized Aggregated Contactless Transit	4111	Transportation—Suburban and Local Commuter, Passenger, including Ferries	25	120	—	50	40	12,000	45,000 for MasterCard; 18,000 for Maestro
Post-Authorized Aggregated Contactless Transit	4131	Bus Lines	25	120	—	50	40	12,000	45,000 for MasterCard; 18,000 for Maestro
QPS	4111	Transportation—Suburban and Local Commuter Passenger, including Ferries	25	—	45	—	20	—	—
QPS	4121	Limousines and Taxicabs	25	—	45	—	20	—	—

Product	MCC	Merchant Category	Bermuda	Bolivia, Plurinational State of	Bonaire, Saint Eustatius and Saba	Brazil	Cayman Islands	Chile	Colombia
			BMD	BOB	USD	BRL	KYD	CLP	COP
QPS	5411	Grocery Stores, Supermarkets	25	120	—	45	20	12,000	45,000
QPS	5499	Miscellaneous Food Stores — Convenience Stores, Markets, and Specialty Stores	25	120	—	45	20	12,000	45,000
QPS	5541	Service Stations (with or without Ancillary Services)	25	120	—	45	20	12,000	45,000
QPS	5735	Record Shops	25	120	—	45	20	12,000	45,000
QPS	5814	Fast Food Restaurants	25	120	—	45	20	12,000	45,000
QPS	5912	Drug Stores, Pharmacies	25	120	—	45	20	12,000	45,000

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Bermuda	Bolivia, Plurinational State of	Bonaire, Saint Eustatius and Saba	Brazil	Cayman Islands	Chile	Colombia
			BMD	BOB	USD	BRL	KYD	CLP	COP
QPS	5942	Book Stores	25	120	—	45	20	12,000	45,000
QPS	5994	News Dealers and Newsstands	25	120	—	45	20	12,000	45,000
QPS	7216	Dry Cleaners	25	120	—	45	20	12,000	45,000
QPS	7523	Automobile Parking Lots and Garages	25	120	—	45	20	12,000	45,000
QPS	7832	Motion Picture Theaters	25	120	—	45	20	12,000	45,000
QPS	7841	Video Entertainment Rental Stores	25	120	—	45	20	12,000	45,000

Product	MCC	Merchant Category	Costa Rica	Curacao	Dominica	Dominican Republic	Ecuador	El Salvador	Grenada
			CRC	ANG	XCD	DOP	USD	USD	XCD
Contactless	All	All	10,000	—	130	865	15	20	130
Post-Authorized Aggregated Contactless Transit	4111	Transportation—Suburban and Local Commuter, Passenger, including Ferries	10,000	45	130	865	15	20	130
Post-Authorized Aggregated Contactless Transit	4131	Bus Lines	10,000	—	130	865	15	20	130
QPS	4111	Transportation—Suburban and Local Commuter Passenger, including Ferries	—	45	—	865	—	—	—
QPS	4121	Limousines and Taxicabs	—	45	—	865	—	—	—

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Costa Rica	Curacao	Dominica	Dominican Republic	Ecuador	El Salvador	Grenada
			CRC	ANG	XCD	DOP	USD	USD	XCD
QPS	5411	Grocery Stores, Supermarkets	10,000	—	60	865	15	20	60
QPS	5499	Miscellaneous Food Stores — Convenience Stores, Markets, and Specialty Stores	10,000	—	60	865	15	20	60
QPS	5541	Service Stations (with or without Ancillary Services)	10,000	—	60	865	15	20	60
QPS	5735	Record Shops	10,000	—	60	865	15	20	60
QPS	5814	Fast Food Restaurants	10,000	—	60	865	15	20	60
QPS	5912	Drug Stores, Pharmacies	10,000	—	60	865	15	20	60
QPS	5942	Book Stores	10,000	—	60	865	15	20	60

Product	MCC	Merchant Category	Costa Rica	Curacao	Dominica	Dominican Republic	Ecuador	El Salvador	Grenada
			CRC	ANG	XCD	DOP	USD	USD	XCD
QPS	5994	News Dealers and Newsstands	10,000	—	60	865	15	20	60
QPS	7216	Dry Cleaners	10,000	—	60	865	15	20	60
QPS	7523	Automobile Parking Lots and Garages	10,000	—	60	865	15	20	60
QPS	7832	Motion Picture Theaters	10,000	—	60	865	15	20	60
QPS	7841	Video Entertainment Rental Stores	10,000	—	60	865	15	20	60

Product	MCC	Merchant Category	Guatemala	Guyana	Haiti	Honduras	Jamaica	Mexico	Montserrat
			GTQ	GYD	HTG	HNL	JMD	MXN	XCD
Contactless	All	All	155	3,055	945	390	1,800	250	130

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Guatemala	Guyana	Haiti	Honduras	Jamaica	Mexico	Montserrat
			GTQ	GYD	HTG	HNL	JMD	MXN	XCD
Post-Authorized Aggregated Contactless Transit	4111	Transportation—Suburban and Local Commuter, Passenger, including Ferries	155	3,055	945	390	1,800	250 for MasterCard; 30 for Maestro	130
Post-Authorized Aggregated Contactless Transit	4131	Bus Lines	155	3,055	945	390	1,800	250 for MasterCard; 30 for Maestro	130
QPS	4111	Transportation—Suburban and Local Commuter Passenger, including Ferries	—	—	—	—	1,800	—	—
QPS	4121	Limousines and Taxicabs	—	—	—	—	1,800	—	—
QPS	5411	Grocery Stores, Supermarkets	155	3,055	945	390	1,800	250	60

Product	MCC	Merchant Category	Guatemala	Guyana	Haiti	Honduras	Jamaica	Mexico	Montserrat
			GTQ	GYD	HTG	HNL	JMD	MXN	XCD
QPS	5499	Miscellaneous Food Stores — Convenience Stores, Markets, and Specialty Stores	155	3,055	945	390	1,800	250	60
QPS	5541	Service Stations (with or without Ancillary Services)	155	3,055	945	390	1,800	250	60
QPS	5735	Record Shops	155	3,055	945	390	1,800	250	60
QPS	5814	Fast Food Restaurants	155	3,055	945	390	1,800	250	60
QPS	5912	Drug Stores, Pharmacies	155	3,055	945	390	1,800	250	60
QPS	5942	Book Stores	155	3,055	945	390	1,800	250	60

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Guatemala	Guyana	Haiti	Honduras	Jamaica	Mexico	Montserrat	
			GTQ	GYD	HTG	HNL	JMD	MXN	XCD	
QPS	5994	News Dealers and Newsstands	155	3,055	945	390	1,800	250	60	
QPS	7216	Dry Cleaners	155	3,055	945	390	1,800	250	60	
QPS	7523	Automobile Parking Lots and Garages	155	3,055	945	390	1,800	250	60	
QPS	7832	Motion Picture Theaters	155	3,055	945	390	1,800	250	60	
QPS	7841	Video Entertainment Rental Stores	155	3,055	945	390	1,800	250	60	
Product	MCC	Merchant Category	Netherlands Antilles	Nicaragua	Panama		Paraguay	Peru	Puerto Rico	St. Kitts-Nevis
			ANG	NIO	PAB	USD	PYG	PEN	USD	XCD
Contactless	All	All	45	385	20	20	72,000	45	25	65

Product	MCC	Merchant Category	Netherland s Antilles	Nicaragua	Panama	USD	Paraguay	Peru	Puerto Rico	St. Kitts-Nevis
			ANG	NIO	PAB		PYG	PEN	USD	XCD
Post-Authorized Aggregated Contactless Transit	4111	Transportation—Suburban and Local Commuter, Passenger, including Ferries	45	385	20	20	72,000	45	25	65
Post-Authorized Aggregated Contactless Transit	4131	Bus Lines	45	385	20	20	72,000	45	25	65
QPS	4111	Transportation—Suburban and Local Commuter Passenger, including Ferries	45	—	—	—	—	—	25	—
QPS	4121	Limousines and Taxicabs	45	—	—	—	—	—	25	—

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Netherland s Antilles	Nicaragua	Panama	USD	Paraguay	Peru	Puerto Rico	St. Kitts-Nevis
			ANG	NIO	PAB		PYG	PEN	USD	XCD
QPS	5411	Grocery Stores, Supermarkets	45	385	20	20	72,000	45	25	65
QPS	5499	Miscellaneous Food Stores—Convenience Stores, Markets, and Specialty Stores	45	385	20	20	72,000	45	25	65
QPS	5541	Service Stations (with or without Ancillary Services)	45	385	20	20	72,000	45	25	65
QPS	5735	Record Shops	45	385	20	20	72,000	45	25	65
QPS	5814	Fast Food Restaurants	45	385	20	20	72,000	45	25	65

Product	MCC	Merchant Category	Netherland s Antilles	Nicaragua	Panama				Puerto Rico	St. Kitts- Nevis
			ANG	NIO	PAB	USD	PYG	PEN	USD	XCD
QPS	5912	Drug Stores, Pharmacies	45	385	20	20	72,000	45	25	65
QPS	5942	Book Stores	45	385	20	20	72,000	45	25	65
QPS	5994	News Dealers and Newsstands	45	385	20	20	72,000	45	25	65
QPS	7216	Dry Cleaners	45	385	20	20	72,000	45	25	65
QPS	7523	Automobile Parking Lots and Garages	45	385	20	20	72,000	45	25	65
QPS	7832	Motion Picture Theaters	45	385	20	20	72,000	45	25	65
QPS	7841	Video Entertainment Rental Stores	45	385	20	20	72,000	45	25	65

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	St. Lucia	St. Maarten	St. Vincent and the Grenadines	Suriname	Trinidad and Tobago	Turks and Caicos Islands	Uruguay
			XCD	ANG	XCD	SRD	TTD	USD	UYU
Contactless	All	All	130	—	130	40	155	25	320
Post-Authorized Aggregated Contactless Transit	4111	Transportation—Suburban and Local Commuter, Passenger, including Ferries	130	—	130	40	155	25	320
Post-Authorized Aggregated Contactless Transit	4131	Bus Lines	130	—	130	40	155	25	320
QPS	4111	Transportation—Suburban and Local Commuter Passenger, including Ferries	—	45	—	—	155	—	—
QPS	4121	Limousines and Taxicabs	—	45	—	—	155	—	—

Product	MCC	Merchant Category	St. Lucia	St. Maarten	St. Vincent and the Grenadines	Suriname	Trinidad and Tobago	Turks and Caicos Islands	Uruguay
			XCD	ANG	XCD	SRD	TTD	USD	UYU
QPS	5411	Grocery Stores, Supermarkets	60	—	60	40	155	25	320
QPS	5499	Miscellaneous Food Stores — Convenience Stores, Markets, and Specialty Stores	60	—	60	40	155	25	320
QPS	5541	Service Stations (with or without Ancillary Services)	60	—	60	40	155	25	320
QPS	5735	Record Shops	60	—	60	40	155	25	320
QPS	5814	Fast Food Restaurants	60	—	60	40	155	25	320
QPS	5912	Drug Stores, Pharmacies	60	—	60	40	155	25	320

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	St. Lucia	St. Maarten	St. Vincent and the Grenadines	Suriname	Trinidad and Tobago	Turks and Caicos Islands	Uruguay
			XCD	ANG	XCD	SRD	TTD	USD	UYU
QPS	5942	Book Stores	60	—	60	40	155	25	320
QPS	5994	News Dealers and Newsstands	60	—	60	40	155	25	320
QPS	7216	Dry Cleaners	60	—	60	40	155	25	320
QPS	7523	Automobile Parking Lots and Garages	60	—	60	40	155	25	320
QPS	7832	Motion Picture Theaters	60	—	60	40	155	25	320
QPS	7841	Video Entertainment Rental Stores	60	—	60	40	155	25	320

Product	MCC	Merchant Category	Venezuela, Bolivarian republic of	Virgin Islands, British	Virgin Islands, U.S.
			VEF	USD	USD
Contactless	All	All	65	25	25
Post-Authorized Aggregated Contactless Transit	4111	Transportation—Suburban and Local Commuter, Passenger, including Ferries	65 for MasterCard; 40 for Maestro	25	25
Post-Authorized Aggregated Contactless Transit	4131	Bus Lines	65 for MasterCard; 40 for Maestro	25	25
QPS	4111	Transportation—Suburban and Local Commuter Passenger, including Ferries	—	—	25
QPS	4121	Limousines and Taxicabs	—	—	25

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Venezuela, Bolivarian republic of	Virgin Islands, British	Virgin Islands, U.S.
			VEF	USD	USD
QPS	5411	Grocery Stores, Supermarkets	65	25	25
QPS	5499	Miscellaneous Food Stores — Convenience Stores, Markets, and Specialty Stores	65	25	25
QPS	5541	Service Stations (with or without Ancillary Services)	65	25	25
QPS	5735	Record Shops	65	25	25
QPS	5814	Fast Food Restaurants	65	25	25
QPS	5912	Drug Stores, Pharmacies	65	25	25

Product	MCC	Merchant Category	Venezuela, Bolivarian republic of	Virgin Islands, British	Virgin Islands, U.S.
			VEF	USD	USD
QPS	5942	Book Stores	65	25	25
QPS	5994	News Dealers and Newsstands	65	25	25
QPS	7216	Dry Cleaners	65	25	25
QPS	7523	Automobile Parking Lots and Garages	65	25	25
QPS	7832	Motion Picture Theaters	65	25	25
QPS	7841	Video Entertainment Rental Stores	65	25	25

C.3.5 Middle East/Africa Region

The Middle East/Africa region includes the following countries or territories. For a list of countries in each region, refer to Appendix A of the *MasterCard Rules*.

Product	MCC	Merchant Category	Afghanistan	Algeria	Angola	Bahrain	Benin
			AFN	DZD	AOA	BHD	XOF
Contactless	All	All	2,300	3,630	4,615	20	25
Post- Authorized Aggregated Contactless Transit	4111	Transportation— Suburban and Local Commuter, Passenger, including Ferries	2,300	3,630	4,615	20	25
Post- Authorized Aggregated Contactless Transit	4131	Bus Lines	2,300	3,630	4,615	20	25
QPS	5411	Grocery Stores, Supermarkets	1,150	1,815	2,300	10	25
QPS	5499	Miscellaneous Food Stores— Convenience Stores, Markets, and Specialty Stores	1,150	1,815	2,300	10	25

Product	MCC	Merchant Category	Afghanistan	Algeria	Angola	Bahrain	Benin
			AFN	DZD	AOA	BHD	XOF
QPS	5541	Service Stations (with or without Ancillary Services)	1,150	1,815	2,300	10	25
QPS	5735	Record Shops	1,150	1,815	2,300	10	25
QPS	5814	Fast Food Restaurants	1,150	1,815	2,300	10	25
QPS	5912	Drug Stores, Pharmacies	1,150	1,815	2,300	10	25
QPS	5942	Book Stores	1,150	1,815	2,300	10	25
QPS	5994	News Dealers and Newsstands	1,150	1,815	2,300	10	25
QPS	7216	Dry Cleaners	1,150	1,815	2,300	10	25
QPS	7523	Automobile Parking Lots and Garages	1,150	1,815	2,300	10	25
QPS	7832	Motion Picture Theaters	1,150	1,815	2,300	10	25

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Afghanistan	Algeria	Angola	Bahrain	Benin
			AFN	DZD	AOA	BHD	XOF
QPS	7841	Video Entertainment Rental Stores	1,150	1,815	2,300	10	25

Product	MCC	Merchant Category	Botswana	Bouvet Island	British Indian Ocean Territory (BIOT)	Burkina Faso	Burundi	Cameroon	Cape Verde
			BWP	NOK	USD	XOF	BIF	XAF	CVE
Contactless	All	All	335	300	50	24,570	60,400	24,570	4,175
Post-Authorized Aggregated Contactless Transit	4111	Transportation—Suburban and Local Commuter, Passenger, including Ferries	335	300	50	24,570	60,400	24,570	4,175
Post-Authorized Aggregated Contactless Transit	4131	Bus Lines	335	300	50	24,570	60,400	24,570	4,175

Product	MCC	Merchant Category	Botswana	Bouvet Island	British Indian Ocean Territory (BIOT)	Burkina Faso	Burundi	Cameroon	Cape Verde
			BWP	NOK	USD	XOF	BIF	XAF	CVE
QPS	5411	Grocery Stores, Supermarkets	165	150	25	12,285	30,200	12,285	2,085
QPS	5499	Miscellaneous Food Stores — Convenience Stores, Markets, and Specialty Stores	165	150	25	12,285	30,200	12,285	2,085
QPS	5541	Service Stations (with or without Ancillary Services)	165	150	25	12,285	30,200	12,285	2,085
QPS	5735	Record Shops	165	150	25	12,285	30,200	12,285	2,085
QPS	5814	Fast Food Restaurants	165	150	25	12,285	30,200	12,285	2,085

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Botswana	Bouvet Island	British Indian Ocean Territory (BIOT)	Burkina Faso	Burundi	Cameroon	Cape Verde
			BWP	NOK	USD	XOF	BIF	XAF	CVE
QPS	5912	Drug Stores, Pharmacies	165	150	25	12,285	30,200	12,285	2,085
QPS	5942	Book Stores	165	150	25	12,285	30,200	12,285	2,085
QPS	5994	News Dealers and Newsstands	165	150	25	12,285	30,200	12,285	2,085
QPS	7216	Dry Cleaners	165	150	25	12,285	30,200	12,285	2,085
QPS	7523	Automobile Parking Lots and Garages	165	150	25	12,285	30,200	12,285	2,085
QPS	7832	Motion Picture Theaters	165	150	25	12,285	30,200	12,285	2,085
QPS	7841	Video Entertainment Rental Stores	165	150	25	12,285	30,200	12,285	2,085

Product	MCC	Merchant Category	Central African Republic	Chad	Comoros	Congo	Côte D'Ivoire	Democratic Republic of the Congo	Djibouti
			XAF	XAF	KMF	XAF	XOF	CDF	DJF
Contactless	All	All	24,570	24,570	18,800	24,570	24,570	44,250	8,700
Post-Authorized Aggregated Contactless Transit	4111	Transportation—Suburban and Local Commuter, Passenger, including Ferries	24,570	24,570	18,800	24,570	24,570	44,250	8,700
Post-Authorized Aggregated Contactless Transit	4131	Bus Lines	24,570	24,570	18,800	24,570	24,570	44,250	8,700
QPS	5411	Grocery Stores, Supermarkets	12,285	12,285	9,400	12,285	12,285	22,125	4,350

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Central African Republic	Chad	Comoros	Congo	Côte D'Ivoire	Democratic Republic of the Congo	Djibouti
			XAF	XAF	KMF	XAF	XOF	CDF	DJF
QPS	5499	Miscellaneous Food Stores — Convenience Stores, Markets, and Specialty Stores	12,285	12,285	9,400	12,285	12,285	22,125	4,350
QPS	5541	Service Stations (with or without Ancillary Services)	12,285	12,285	9,400	12,285	12,285	22,125	4,350
QPS	5735	Record Shops	12,285	12,285	9,400	12,285	12,285	22,125	4,350
QPS	5814	Fast Food Restaurants	12,285	12,285	9,400	12,285	12,285	22,125	4,350
QPS	5912	Drug Stores, Pharmacies	12,285	12,285	9,400	12,285	12,285	22,125	4,350
QPS	5942	Book Stores	12,285	12,285	9,400	12,285	12,285	22,125	4,350

Product	MCC	Merchant Category	Central African Republic	Chad	Comoros	Congo	Côte D'Ivoire	Democratic Republic of the Congo	Djibouti
			XAF	XAF	KMF	XAF	XOF	CDF	DJF
QPS	5994	News Dealers and Newsstands	12,285	12,285	9,400	12,285	12,285	22,125	4,350
QPS	7216	Dry Cleaners	12,285	12,285	9,400	12,285	12,285	22,125	4,350
QPS	7523	Automobile Parking Lots and Garages	12,285	12,285	9,400	12,285	12,285	22,125	4,350
QPS	7832	Motion Picture Theaters	12,285	12,285	9,400	12,285	12,285	22,125	4,350
QPS	7841	Video Entertainment Rental Stores	12,285	12,285	9,400	12,285	12,285	22,125	4,350

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Egypt	Equatorial Guinea	Eritrea	Ethiopia	French Southern Territories	Gabon	Gambia
			EGP	XAF	ETB	ETB	EUR	XAF	GMD
Contactless	All	All	75	24,570	670	670	50	24,570	1,325
Post-Authorized Aggregated Contactless Transit	4111	Transportation—Suburban and Local Commuter, Passenger, including Ferries	75	24,570	670	670	50	24,570	1,325
Post-Authorized Aggregated Contactless Transit	4131	Bus Lines	75	24,570	670	670	50	24,570	1,325
QPS	5411	Grocery Stores, Supermarkets	75	12,285	335	335	25	12,285	660

Product	MCC	Merchant Category	Egypt	Equatorial Guinea	Eritrea	Ethiopia	French Southern Territories	Gabon	Gambia
			EGP	XAF	ETB	ETB	EUR	XAF	GMD
QPS	5499	Miscellaneous Food Stores — Convenience Stores, Markets, and Specialty Stores	75	12,285	335	335	25	12,285	660
QPS	5541	Service Stations (with or without Ancillary Services)	75	12,285	335	335	25	12,285	660
QPS	5735	Record Shops	75	12,285	335	335	25	12,285	660
QPS	5814	Fast Food Restaurants	75	12,285	335	335	25	12,285	660
QPS	5912	Drug Stores, Pharmacies	75	12,285	335	335	25	12,285	660
QPS	5942	Book Stores	75	12,285	335	335	25	12,285	660

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Egypt	Equatorial Guinea	Eritrea	Ethiopia	French Southern Territories	Gabon	Gambia
			EGP	XAF	ETB	ETB	EUR	XAF	GMD
QPS	5994	News Dealers and Newsstands	75	12,285	335	335	25	12,285	660
QPS	7216	Dry Cleaners	75	12,285	335	335	25	12,285	660
QPS	7523	Automobile Parking Lots and Garages	75	12,285	335	335	25	12,285	660
QPS	7832	Motion Picture Theaters	75	12,285	335	335	25	12,285	660
QPS	7841	Video Entertainment Rental Stores	75	12,285	335	335	25	12,285	660
Product	MCC	Merchant Category	Ghana	Guinea-Bissau	Iraq	Jordan	Kenya	Kuwait	
			GHS	XOF	IQD	JOD	KES	KWD	
Contactless	All	All	70	24,570	58,000	35	3,825	10	

Product	MCC	Merchant Category	Ghana	Guinea-Bissau	Iraq	Jordan	Kenya	Kuwait
			GHS	XOF	IQD	JOD	KES	KWD
Post-Authorized Aggregated Contactless Transit	4111	Transportation—Suburban and Local Commuter, Passenger, including Ferries	70	24,570	58,000	35	3,825	10
Post-Authorized Aggregated Contactless Transit	4131	Bus Lines	70	24,570	58,000	35	3,825	10
QPS	5411	Grocery Stores, Supermarkets	35	12,285	29,000	15	1,910	10
QPS	5499	Miscellaneous Food Stores—Convenience Stores, Markets, and Specialty Stores	35	12,285	29,000	15	1,910	10

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Ghana	Guinea-Bissau	Iraq	Jordan	Kenya	Kuwait
			GHS	XOF	IQD	JOD	KES	KWD
QPS	5541	Service Stations (with or without Ancillary Services)	35	12,285	29,000	15	1,910	10
QPS	5735	Record Shops	35	12,285	29,000	15	1,910	10
QPS	5814	Fast Food Restaurants	35	12,285	29,000	15	1,910	10
QPS	5912	Drug Stores, Pharmacies	35	12,285	29,000	15	1,910	10
QPS	5942	Book Stores	35	12,285	29,000	15	1,910	10
QPS	5994	News Dealers and Newsstands	35	12,285	29,000	15	1,910	10
QPS	7216	Dry Cleaners	35	12,285	29,000	15	1,910	10
QPS	7523	Automobile Parking Lots and Garages	35	12,285	29,000	15	1,910	10
QPS	7832	Motion Picture Theaters	35	12,285	29,000	15	1,910	10

Product	MCC	Merchant Category	Ghana	Guinea-Bissau	Iraq	Jordan	Kenya	Kuwait
			GHS	XOF	IQD	JOD	KES	KWD
QPS	7841	Video Entertainment Rental Stores	35	12,285	29,000	15	1,910	10

Product	MCC	Merchant Category	Lebanon	Lesotho	Liberia	Libyan Arab Jamahiriya	Madagascar	Malawi
			LBP	LSL	LRD	USD	MGA	MWK
Contactless	All	All	75,000	350	3,600	50	106,655	7,490
Post-Authorized Aggregated Contactless Transit	4111	Transportation —Suburban and Local Commuter, Passenger, including Ferries	75,000	350	3,600	50	106,655	7,490
Post-Authorized Aggregated Contactless Transit	4131	Bus Lines	75,000	350	3,600	50	106,655	7,490

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Lebanon	Lesotho	Liberia	Libyan Arab Jamahiriya	Madagascar	Malawi
			LBP	LSL	LRD	USD	MGA	MWK
QPS	5411	Grocery Stores, Supermarkets	75,000	175	1,800	25	53,325	3,745
QPS	5499	Miscellaneous Food Stores—Convenience Stores, Markets, and Specialty Stores	75,000	175	1,800	25	53,325	3,745
QPS	5541	Service Stations (with or without Ancillary Services)	75,000	175	1,800	25	53,325	3,745
QPS	5735	Record Shops	75,000	175	1,800	25	53,325	3,745
QPS	5814	Fast Food Restaurants	75,000	175	1,800	25	53,325	3,745
QPS	5912	Drug Stores, Pharmacies	75,000	175	1,800	25	53,325	3,745
QPS	5942	Book Stores	75,000	175	1,800	25	53,325	3,745

Product	MCC	Merchant Category	Lebanon	Lesotho	Liberia	Libyan Arab Jamahiriya	Madagascar	Malawi
			LBP	LSL	LRD	USD	MGA	MWK
QPS	5994	News Dealers and Newsstands	75,000	175	1,800	25	53,325	3,745
QPS	7216	Dry Cleaners	75,000	175	1,800	25	53,325	3,745
QPS	7523	Automobile Parking Lots and Garages	75,000	175	1,800	25	53,325	3,745
QPS	7832	Motion Picture Theaters	75,000	175	1,800	25	53,325	3,745
QPS	7841	Video Entertainment Rental Stores	75,000	175	1,800	25	53,325	3,745
Product	MCC	Merchant Category	Mali	Mauritania	Mauritius	Morocco	Mozambique	Namibia
			XOF	MRO	MUR	MAD	MZN	NAD
Contactless	All	All	24,570	14,030	1,500	420	1,675	345

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Mali	Mauritania	Mauritius	Morocco	Mozambique	Namibia
			XOF	MRO	MUR	MAD	MZN	NAD
Post-Authorized Aggregated Contactless Transit	4111	Transportation—Suburban and Local Commuter, Passenger, including Ferries	24,570	14,030	1,500	420	1,675	345
Post-Authorized Aggregated Contactless Transit	4131	Bus Lines	24,570	14,030	1,500	420	1,675	345
QPS	5411	Grocery Stores, Supermarkets	12,285	7,015	725	210	835	170
QPS	5499	Miscellaneous Food Stores—Convenience Stores, Markets, and Specialty Stores	12,285	7,015	725	210	835	170
QPS	5541	Service Stations (with or without Ancillary Services)	12,285	7,015	725	210	835	170

Product	MCC	Merchant Category	Mali	Mauritania	Mauritius	Morocco	Mozambique	Namibia
			XOF	MRO	MUR	MAD	MZN	NAD
QPS	5735	Record Shops	12,285	7,015	725	210	835	170
QPS	5814	Fast Food Restaurants	12,285	7,015	725	210	835	170
QPS	5912	Drug Stores, Pharmacies	12,285	7,015	725	210	835	170
QPS	5942	Book Stores	12,285	7,015	725	210	835	170
QPS	5994	News Dealers and Newsstands	12,285	7,015	725	210	835	170
QPS	7216	Dry Cleaners	12,285	7,015	725	210	835	170
QPS	7523	Automobile Parking Lots and Garages	12,285	7,015	725	210	835	170
QPS	7832	Motion Picture Theaters	12,285	7,015	725	210	835	170
QPS	7841	Video Entertainment Rental Stores	12,285	7,015	725	210	835	170

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Niger	Nigeria	Oman	Pakistan	Palestine	Qatar	Reunion	Rwanda
			XOF	NGN	OMR	PKR	USD	QAR	EUR	RWF
Contactless	All	All	24,570	7,370	20	4,230	50	100	50	28,875
Post-Authorized Aggregated Contactless Transit	4111	Transportation—Suburban and Local Commuter, Passenger, including Ferries	24,570	7,370	20	4,230	50	100	50	28,875
Post-Authorized Aggregated Contactless Transit	4131	Bus Lines	24,570	7,370	20	4,230	50	100	50	28,875
QPS	5411	Grocery Stores, Supermarkets	12,285	3,685	10	2,115	25	100	25	14,435

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Niger	Nigeria	Oman	Pakistan	Palestine	Qatar	Reunion	Rwanda
			XOF	NGN	OMR	PKR	USD	QAR	EUR	RWF
QPS	5499	Miscellaneous Food Stores—Convenience Stores, Markets, and Specialty Stores	12,285	3,685	10	2,115	25	100	25	14,435
QPS	5541	Service Stations (with or without Ancillary Services)	12,285	3,685	10	2,115	25	100	25	14,435
QPS	5735	Record Shops	12,285	3,685	10	2,115	25	100	25	14,435
QPS	5814	Fast Food Restaurants	12,285	3,685	10	2,115	25	100	25	14,435
QPS	5912	Drug Stores, Pharmacies	12,285	3,685	10	2,115	25	100	25	14,435
QPS	5942	Book Stores	12,285	3,685	10	2,115	25	100	25	14,435

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Niger	Nigeria	Oman	Pakistan	Palestine	Qatar	Reunion	Rwanda
			XOF	NGN	OMR	PKR	USD	QAR	EUR	RWF
QPS	5994	News Dealers and Newsstands	12,285	3,685	10	2,115	25	100	25	14,435
QPS	7216	Dry Cleaners	12,285	3,685	10	2,115	25	100	25	14,435
QPS	7523	Automobile Parking Lots and Garages	12,285	3,685	10	2,115	25	100	25	14,435
QPS	7832	Motion Picture Theaters	12,285	3,685	10	2,115	25	100	25	14,435
QPS	7841	Video Entertainment Rental Stores	12,285	3,685	10	2,115	25	100	25	14,435
Product	MCC	Merchant Category	Sao Tome and Principe	Saudi Arabia	Senegal	Seychelles	Sierra Leone	Somalia	South Africa	
			STD	SAR	XOF	SCR	SLL	SOS	ZAR	
Contactless	All	All	925,650	100	24,570	550	192,750	77,880	200	

Product	MCC	Merchant Category	Sao Tome and Principe	Saudi Arabia	Senegal	Seychelles	Sierra Leone	Somalia	South Africa
			STD	SAR	XOF	SCR	SLL	SOS	ZAR
Post-Authorized Aggregated Contactless Transit	4111	Transportation—Suburban and Local Commuter, Passenger, including Ferries	925,650	100	24,570	550	192,750	77,880	200
Post-Authorized Aggregated Contactless Transit	4131	Bus Lines	925,650	100	24,570	550	192,750	77,880	200
QPS	5411	Grocery Stores, Supermarkets	462,825	100	12,285	275	96,375	38,940	200
QPS	5499	Miscellaneous Food Stores — Convenience Stores, Markets, and Specialty Stores	462,825	100	12,285	275	96,375	38,940	200

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Sao Tome and Principe	Saudi Arabia	Senegal	Seychelles	Sierra Leone	Somalia	South Africa
			STD	SAR	XOF	SCR	SLL	SOS	ZAR
QPS	5541	Service Stations (with or without Ancillary Services)	462,825	100	12,285	275	96,375	38,940	200
QPS	5735	Record Shops	462,825	100	12,285	275	96,375	38,940	200
QPS	5814	Fast Food Restaurants	462,825	100	12,285	275	96,375	38,940	200
QPS	5912	Drug Stores, Pharmacies	462,825	100	12,285	275	96,375	38,940	200
QPS	5942	Book Stores	462,825	100	12,285	275	96,375	38,940	200
QPS	5994	News Dealers and Newsstands	462,825	100	12,285	275	96,375	38,940	200
QPS	7216	Dry Cleaners	462,825	100	12,285	275	96,375	38,940	200
QPS	7523	Automobile Parking Lots and Garages	462,825	100	12,285	275	96,375	38,940	200

Product	MCC	Merchant Category	Sao Tome and Principe	Saudi Arabia	Senegal	Seychelles	Sierra Leone	Somalia	South Africa
			STD	SAR	XOF	SCR	SLL	SOS	ZAR
QPS	7832	Motion Picture Theaters	462,825	100	12,285	275	96,375	38,940	200
QPS	7841	Video Entertainment Rental Stores	462,825	100	12,285	275	96,375	38,940	200

Product	MCC	Merchant Category	Swaziland	Syrian Arab Republic	Tanzania, United Republic of	Togo	Tunisia	Uganda	United Arab Emirates	Western Sahara
			SZL	SYP	TZS	XOF	TND	UGX	AED	MAD
Contactless	All	All	355	2,280	74,715	24,570	70	109,400	100	420
Post-Authorized Aggregated Contactless Transit	4111	Transportation—Suburban and Local Commuter, Passenger, including Ferries	355	2,280	74,715	24,570	70	109,400	100	420

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Swaziland	Syrian Arab Republic	Tanzania, United Republic of	Togo	Tunisia	Uganda	United Arab Emirates	Western Sahara
			SZL	SYP	TZS	XOF	TND	UGX	AED	MAD
Post-Authorized Aggregated Contactless Transit	4131	Bus Lines	355	2,280	74,715	24,570	70	109,400	100	420
QPS	5411	Grocery Stores, Supermarkets	175	1,140	37,350	12,285	35	54,700	100	210
QPS	5499	Miscellaneous Food Stores—Convenience Stores, Markets, and Specialty Stores	175	1,140	37,350	12,285	35	54,700	100	210
QPS	5541	Service Stations (with or without Ancillary Services)	175	1,140	37,350	12,285	35	54,700	100	210

Product	MCC	Merchant Category	Swaziland	Syrian Arab Republic	Tanzania, United Republic of	Togo	Tunisia	Uganda	United Arab Emirates	Western Sahara
			SZL	SYP	TZS	XOF	TND	UGX	AED	MAD
QPS	5735	Record Shops	175	1,140	37,350	12,285	35	54,700	100	210
QPS	5814	Fast Food Restaurants	175	1,140	37,350	12,285	35	54,700	100	210
QPS	5912	Drug Stores, Pharmacies	175	1,140	37,350	12,285	35	54,700	100	210
QPS	5942	Book Stores	175	1,140	37,350	12,285	35	54,700	100	210
QPS	5994	News Dealers and Newsstands	175	1,140	37,350	12,285	35	54,700	100	210
QPS	7216	Dry Cleaners	175	1,140	37,350	12,285	35	54,700	100	210
QPS	7523	Automobile Parking Lots and Garages	175	1,140	37,350	12,285	35	54,700	100	210
QPS	7832	Motion Picture Theaters	175	1,140	37,350	12,285	35	54,700	100	210

CVM Limit Amounts
C.3 CVM Limit Amounts by Geographical Areas

Product	MCC	Merchant Category	Swaziland	Syrian Arab Republic	Tanzania, United Republic of	Togo	Tunisia	Uganda	United Arab Emirates	Western Sahara
			SZL	SYP	TZS	XOF	TND	UGX	AED	MAD
QPS	7841	Video Entertainment Rental Stores	175	1,140	37,350	12,285	35	54,700	100	210

Product	MCC	Merchant Category	Yemen		Zambia	
			YER		ZMW	
Contactless	All	All	11,775		283,960	
Post-Authorized Aggregated Contactless Transit	4111	Transportation— Suburban and Local Commuter, Passenger, including Ferries	11,775		283,960	
Post-Authorized Aggregated Contactless Transit	4131	Bus Lines	11,775		283,960	
QPS	5411	Grocery Stores, Supermarkets	5,885		119,480	
QPS	5499	Miscellaneous Food Stores— Convenience Stores, Markets, and Specialty Stores	5,885		119,480	

Product	MCC	Merchant Category	Yemen	Zambia
			YER	ZMW
QPS	5541	Service Stations (with or without Ancillary Services)	5,885	119,480
QPS	5735	Record Shops	5,885	119,480
QPS	5814	Fast Food Restaurants	5,885	119,480
QPS	5912	Drug Stores, Pharmacies	5,885	119,480
QPS	5942	Book Stores	5,885	119,480
QPS	5994	News Dealers and Newsstands	5,885	119,480
QPS	7216	Dry Cleaners	5,885	119,480
QPS	7523	Automobile Parking Lots and Garages	5,885	119,480
QPS	7832	Motion Picture Theaters	5,885	119,480
QPS	7841	Video Entertainment Rental Stores	5,885	119,480

C.4 CVM Limit Amounts (continued)

The United States region continues the CVM Limit Amounts section.

C.4.1 United States Region

The United States region is composed of the United States.

Product	MCC	Merchant Category	USD
Contactless	All	All	50
Post-Authorized Aggregated Contactless Transit	4111	Transportation—Suburban and Local Commuter, Passenger, including Ferries	15
Post-Authorized Aggregated Contactless Transit	4131	Bus Lines	15
QPS	0742	Veterinary Services	50
QPS	0763	Agricultural Cooperatives	50
QPS	0780	Horticultural and Landscaping Services	50
QPS	1520	General Contractors—Residential and Commercial	50
QPS	1711	Air Conditioning, Heating, and Plumbing Contractors	50
QPS	1731	Electrical Contractors	50

Product	MCC	Merchant Category	USD
QPS	1740	Insulation, Masonry, Plastering, Stonework and Tile Setting Contractors	50
QPS	1750	Carpentry Contractors	50
QPS	1761	Roofing and Siding, Sheet Metal Work Contractors	50
QPS	1771	Concrete Work Contractors	50
QPS	1799	Contractors, Special Trade—not elsewhere classified	50
QPS	2741	Miscellaneous Publishing and Printing	50
QPS	2791	Typesetting, Plate Making, and Related Services	50
QPS	2842	Sanitation, Polishing, and Specialty Cleaning Preparations	50
QPS	3000–3299	Airlines, Air Carriers	50
QPS	3351–3441	Car Rental Agencies	50
QPS	3501–3999	Lodging—Hotels, Motels, Resorts	50
QPS	4011	Railroads—Freight	50
QPS	4111	Transportation—Suburban and Local Commuter, Passenger, including Ferries	50
QPS	4112	Passenger Railways	50

CVM Limit Amounts
C.4 CVM Limit Amounts (continued)

Product	MCC	Merchant Category	USD
QPS	4119	Ambulance Services	50
QPS	4121	Limousines and Taxicabs	50
QPS	4131	Bus Lines	50
QPS	4214	Motor Freight Carriers, Trucking—Local/Long Distance, Moving and Storage Companies, Local Delivery	50
QPS	4215	Courier Services—Air and Ground, Freight Forwarders	50
QPS	4225	Public Warehousing—Farm Products, Refrigerated Goods, Household Goods Storage	50
QPS	4411	Cruise Lines	50
QPS	4457	Boat Leases and Boat Rentals	50
QPS	4468	Marinas, Marine Service/Supplies	50
QPS	4511	Air Carriers, Airlines-not elsewhere classified	50
QPS	4582	Airports, Airport Terminals, Flying Fields	50
QPS	4722	Travel Agencies and Tour Operators	50
QPS	4784	Bridge and Road Fees, Tolls	50
QPS	4789	Transportation Services—not elsewhere classified	50

Product	MCC	Merchant Category	USD
QPS	4812	Telecommunication Equipment Including Phone Sales	50
QPS	4814	Telecommunication Services including but not limited to prepaid phone services and recurring phone services	50
QPS	4816	Computer Network/Information Services	50
QPS	4821	Telegraph Services	50
QPS	4899	Cable, Satellite, and Other Pay Television and Radio Services	50
QPS	4900	Utilities—Electric, Gas, Heating Oil, Sanitary, Water	50
QPS	5013	Motor Vehicle Supplies and New Parts	50
QPS	5021	Office and Commercial Furniture	50
QPS	5039	Construction Materials—not elsewhere classified	50
QPS	5044	Office, Photographic, Photocopy, and Microfilm Equipment	50
QPS	5045	Computers, Computer Peripheral Equipment, Software	50
QPS	5046	Commercial Equipment—not elsewhere classified	50
QPS	5047	Dental/Laboratory/Medical/Ophthalmic Hospital Equipment and Supplies	50
QPS	5051	Metal Service Centers and Offices	50

CVM Limit Amounts
C.4 CVM Limit Amounts (continued)

Product	MCC	Merchant Category	USD
QPS	5065	Electrical Parts and Equipment	50
QPS	5072	Hardware Equipment and Supplies	50
QPS	5074	Plumbing and Heating Equipment	50
QPS	5085	Industrial Supplies—not elsewhere classified	50
QPS	5094	Precious Stones and Metals, Watches and Jewelry	50
QPS	5099	Durable Goods—not elsewhere classified	50
QPS	5111	Stationery, Office Supplies, Printing and Writing Paper	50
QPS	5122	Drugs, Drug Proprietaries, and Druggists Sundries	50
QPS	5131	Piece Goods, Notions, and Other Dry Goods	50
QPS	5137	Men's, Women's, and Children's Uniforms and Commercial Clothing	50
QPS	5139	Commercial Footwear	50
QPS	5169	Chemicals and Allied Products—not elsewhere	50
QPS	5172	Petroleum and Petroleum Products	50
QPS	5192	Books, Periodicals, and Newspapers	50
QPS	5193	Florists Supplies, Nursery Stock, and Flowers	50

Product	MCC	Merchant Category	USD
QPS	5198	Paints, Varnishes, and Supplies	50
QPS	5199	Nondurable Goods—not elsewhere classified	50
QPS	5200	Home Supply Warehouse Stores	50
QPS	5211	Building Materials, Lumber Stores	50
QPS	5231	Glass, Paint, Wallpaper Stores	50
QPS	5251	Hardware Stores	50
QPS	5261	Lawn and Garden Supply Stores	50
QPS	5271	Mobile Home Dealers	50
QPS	5300	Wholesale Clubs	50
QPS	5309	Duty Free Stores	50
QPS	5310	Discount Stores	50
QPS	5311	Department Stores	50
QPS	5331	Variety Stores	50
QPS	5399	Miscellaneous General Merchandise Stores	50
QPS	5411	Grocery Stores, Supermarkets	50

CVM Limit Amounts
C.4 CVM Limit Amounts (continued)

Product	MCC	Merchant Category	USD
QPS	5422	Freezer, Locker Meat Provisioners	50
QPS	5441	Candy, Nut, Confectionery Stores	50
QPS	5451	Dairy Products Stores	50
QPS	5462	Bakeries	50
QPS	5499	Miscellaneous Food Stores—Convenience Stores, Markets, and Specialty Stores	50
QPS	5511	Automobile and Truck Dealers—Sales, Service, Repairs, Parts, and Leasing	50
QPS	5521	Automobile and Truck Dealers—(Used Only)—Sales	50
QPS	5531	Auto Store, Home Supply Stores	50
QPS	5532	Automotive Tire Stores	50
QPS	5533	Automotive Parts, Accessories Stores	50
QPS	5541	Service Stations (with or without Ancillary Services)	50
QPS	5551	Boat Dealers	50
QPS	5561	Camper Dealers, Recreational and Utility Trailers	50
QPS	5571	Motorcycle Shops and Dealers	50

Product	MCC	Merchant Category	USD
QPS	5592	Motor Home Dealers	50
QPS	5598	Snowmobile Dealers	50
QPS	5599	Miscellaneous Automotive, Aircraft, and Farm Equipment Dealers —not elsewhere classified	50
QPS	5611	Men's and Boys' Clothing and Accessories Stores	50
QPS	5621	Women's Ready to Wear Stores	50
QPS	5631	Women's Accessory and Specialty Stores	50
QPS	5641	Children's and Infants' Wear	50
QPS	5651	Family Clothing Stores	50
QPS	5655	Sports Apparel, Riding Apparel Stores	50
QPS	5661	Shoe Stores	50
QPS	5681	Furriers and Fur Shops	50
QPS	5691	Men's and Women's Clothing Stores	50
QPS	5697	Alterations, Mending, Seamstresses, Tailors	50
QPS	5698	Wig and Toupee Shops	50
QPS	5699	Accessory and Apparel Stores—Miscellaneous	50

CVM Limit Amounts
C.4 CVM Limit Amounts (continued)

Product	MCC	Merchant Category	USD
QPS	5712	Equipment, Furniture, and Home Furnishings Stores (except Appliances)	50
QPS	5713	Floor Covering Stores	50
QPS	5714	Drapery, Upholstery, and Window Coverings Stores	50
QPS	5718	Fireplace, Fireplace Screens and Accessories Stores	50
QPS	5719	Miscellaneous House Furnishing Specialty Shops	50
QPS	5722	Household Appliance Stores	50
QPS	5732	Electronic Sales	50
QPS	5733	Music Stores—Musical Instruments, Pianos, Sheet Music	50
QPS	5734	Computer Software Stores	50
QPS	5735	Record Shops	50
QPS	5811	Caterers	50
QPS	5812	Eating Places, Restaurants	50
QPS	5813	Bars, Cocktail Lounges, Discotheques, Nightclubs, and Taverns- Drinking Places (Alcoholic Beverages)	50
QPS	5814	Fast Food Restaurants	50

Product	MCC	Merchant Category	USD
QPS	5912	Drug Stores, Pharmacies	50
QPS	5921	Package Stores, Beer, Wine, Liquor	50
QPS	5931	Second Hand Stores, Used Merchandise Stores	50
QPS	5932	Antique Shops—Sales, Repairs, and Restoration Services	50
QPS	5933	Pawn Shops	50
QPS	5935	Salvage and Wrecking Yards	50
QPS	5937	Antique Reproduction Stores	50
QPS	5940	Bicycle Shops—Sales and Service	50
QPS	5941	Sporting Goods Stores	50
QPS	5942	Book Stores	50
QPS	5943	Office, School Supply, and Stationery Stores	50
QPS	5944	Clock, Jewelry, Watch, and Silverware Store	50
QPS	5945	Game, Toy, and Hobby Shops	50
QPS	5946	Camera and Photographic Supply Stores	50
QPS	5947	Card, Gift, Novelty, and Souvenir Shops	50

CVM Limit Amounts
C.4 CVM Limit Amounts (continued)

Product	MCC	Merchant Category	USD
QPS	5948	Leather Goods and Luggage Stores	50
QPS	5949	Fabric, Needlework, Piece Goods, and Sewing Stores	50
QPS	5950	Crystal and Glassware Stores	50
QPS	5963	Door-to-Door Sales	50
QPS	5970	Artist Supply Stores, Craft Shops	50
QPS	5971	Art Dealers and Galleries	50
QPS	5972	Stamp and Coin Stores—Philatelic and Numismatic Supplies	50
QPS	5973	Religious Goods Stores	50
QPS	5975	Hearing Aids—Sales, Service, Supply Stores	50
QPS	5976	Orthopedic Goods-Artificial Limb Stores	50
QPS	5977	Cosmetic Stores	50
QPS	5978	Typewriter Stores—Rentals, Sales, Service	50
QPS	5983	Fuel Dealers—Coal, Fuel Oil, Liquefied Petroleum, Wood	50
QPS	5992	Florists	50
QPS	5993	Cigar Stores and Stands	50

Product	MCC	Merchant Category	USD
QPS	5994	News Dealers and Newsstands	50
QPS	5995	Pet Shops—Pet Food and Supplies	50
QPS	5996	Swimming Pools—Sales and Supplies	50
QPS	5997	Electric Razor Stores—Sales and Service	50
QPS	5998	Tent and Awning Shops	50
QPS	5999	Miscellaneous and Specialty Retail Stores	50
QPS	6012	Member Financial Institution—Merchandise and Services	50
QPS	6211	Securities—Brokers/Dealers	50
QPS	6300	Insurance Sales, Underwriting, and Premiums	50
QPS	6513	Real Estate Agents and Managers—Rentals	50
QPS	7011	Lodging—Hotels, Motels, Resorts—not elsewhere classified	50
QPS	7012	Timeshares	50
QPS	7032	Recreational and Sporting Camps	50
QPS	7033	Campgrounds and Trailer Parks	50
QPS	7210	Cleaning, Garment, and Laundry Services	50

CVM Limit Amounts
C.4 CVM Limit Amounts (continued)

Product	MCC	Merchant Category	USD
QPS	7211	Laundry Services—Family and Commercial	50
QPS	7216	Dry Cleaners	50
QPS	7217	Carpet and Upholstery Cleaning	50
QPS	7221	Photographic Studios	50
QPS	7230	Barber and Beauty Shops	50
QPS	7251	Hat Cleaning Shops, Shoe Repair Shops, Shoe Shine Parlors	50
QPS	7261	Funeral Service and Crematories	50
QPS	7273	Dating and Escort Services	50
QPS	7276	Tax Preparation Service	50
QPS	7277	Debt, Marriage, Personal-Counseling Services	50
QPS	7278	Buying/Shopping Clubs, Services	50
QPS	7296	Clothing Rental-Costumes, Uniforms, and Formal Wear	50
QPS	7297	Massage Parlors	50
QPS	7298	Health and Beauty Spas	50
QPS	7299	Other Services—not elsewhere classified	50

Product	MCC	Merchant Category	USD
QPS	7311	Advertising Services	50
QPS	7321	Consumer Credit Reporting Agencies	50
QPS	7333	Commercial Art, Graphics, Photography	50
QPS	7338	Quick Copy, Reproduction, and Blueprinting Services	50
QPS	7339	Stenographic and Secretarial Support Services	50
QPS	7342	Exterminating and Disinfecting Services	50
QPS	7349	Cleaning and Maintenance, Janitorial Services	50
QPS	7361	Employment Agencies, Temporary Help Services	50
QPS	7372	Computer Programming, Data Processing, and Integrated System Design Services	50
QPS	7375	Information Retrieval Services	50
QPS	7379	Computer Maintenance, Repair, and Services—not elsewhere	50
QPS	7392	Consulting, Management, and Public Relation Services	50
QPS	7393	Detective Agencies, Protective Agencies, Security Services including Armored Cars, Guard Dogs	50
QPS	7394	Equipment Rental and Leasing Services, Furniture Rental, Tool Rental	50

CVM Limit Amounts
C.4 CVM Limit Amounts (continued)

Product	MCC	Merchant Category	USD
QPS	7395	Photo Developing, Photofinishing Laboratories	50
QPS	7399	Business Services—not elsewhere classified	50
QPS	7512	Automobile Rental Agency—not elsewhere classified	50
QPS	7513	Truck Rental	50
QPS	7519	Motor Home and Recreational Vehicle Rental	50
QPS	7523	Automobile Parking Lots and Garages	50
QPS	7531	Automotive Body Repair Shop	50
QPS	7534	Tire Retreading and Repair Shops	50
QPS	7535	Automotive Paint Shops	50
QPS	7538	Automotive Service Shops	50
QPS	7542	Car Washes	50
QPS	7249	Towing Services	50
QPS	7622	Electronic Repair Shops	50
QPS	7623	Air Conditioning and Refrigeration Repair Shops	50
QPS	7629	Appliance Repair Shops, Electrical and Small	50

Product	MCC	Merchant Category	USD
QPS	7631	Clock, Jewelry, and Watch Repair Shops	50
QPS	7641	Furniture—Reupholstery and Repair, Refinishing	50
QPS	7692	Welding Repair	50
QPS	7699	Miscellaneous Repair Shops and Related Services	50
QPS	7829	Motion Picture and Video Tape Production and Distribution	50
QPS	7832	Motion Picture Theaters	50
QPS	7841	Video Entertainment Rental Stores	50
QPS	7911	Dance Halls, Schools, and Studios	50
QPS	7922	Theatrical Producers (except Motion Pictures), Ticket Agencies	50
QPS	7929	Bands, Orchestras, and Miscellaneous Entertainers—not elsewhere classified	50
QPS	7932	Pool and Billiard Establishments	50
QPS	7933	Bowling Alleys	50
QPS	7941	Athletic Fields, Commercial Sports, Professional Sports Clubs, Sports Promoters	50
QPS	7991	Tourist Attractions and Exhibits	50

CVM Limit Amounts
C.4 CVM Limit Amounts (continued)

Product	MCC	Merchant Category	USD
QPS	7992	Golf Courses, Public	50
QPS	7993	Video Amusement Game Supplies	50
QPS	7994	Video Game	50
QPS	7996	Video Game Arcades/Establishments	50
QPS	7997	Clubs—Country Clubs, Membership (Athletic, Recreation, Sports), Private Golf Courses	50
QPS	7998	Aquariums, Dolphinariums, Zoos, and Seaquariums	50
QPS	7999	Recreation Services—not elsewhere classified	50
QPS	8011	Doctors—not elsewhere classified	50
QPS	8021	Dentists, Orthodontists	50
QPS	8031	Osteopathic Physicians	50
QPS	8041	Chiropractors	50
QPS	8042	Optometrists, Ophthalmologists	50
QPS	8043	Opticians, Optical Goods, and Eyeglasses	50
QPS	8049	Chiropodists, Podiatrists	50
QPS	8050	Nursing and Personal Care Facilities	50

Product	MCC	Merchant Category	USD
QPS	8062	Hospitals	50
QPS	8071	Dental and Medical Laboratories	50
QPS	8099	Health Practitioners, Medical Services—not elsewhere classified	50
QPS	8111	Attorneys, Legal Services	50
QPS	8211	Schools, Elementary and Secondary	50
QPS	8220	Colleges, Universities, Professional Schools, and Junior Colleges	50
QPS	8241	Schools, Correspondence	50
QPS	8244	Schools, Business and Secretarial	50
QPS	8249	Schools, Trade and Vocational	50
QPS	8299	Schools and Educational Services—not elsewhere classified	50
QPS	8351	Child Care Services	50
QPS	8398	Organizations, Charitable and Social Service	50
QPS	8641	Associations—Civic, Social, and Fraternal	50
QPS	8651	Organizations, Political	50
QPS	8661	Organizations, Religious	50

CVM Limit Amounts
C.4 CVM Limit Amounts (continued)

Product	MCC	Merchant Category	USD
QPS	8675	Automobile Associations	50
QPS	8699	Organizations, Membership—not elsewhere classified	50
QPS	8734	Testing Laboratories (Non-Medical)	50
QPS	8911	Architectural, Engineering, and Surveying Services	50
QPS	8931	Accounting, Auditing, and Bookkeeping Services	50
QPS	8999	Professional Services—not elsewhere classified	50
QPS	9211	Court Costs including Alimony and Child Support	50
QPS	9222	Fines	50
QPS	9223	Bail and Bond Payments	50
QPS	9311	Tax Payments	50
QPS	9399	Government Services—not elsewhere classified ⁹	50
QPS	9402	Postal Services—Government Only	50

⁹ Effective for transactions that occur on or after 15 October 2010

Appendix D Lodging Merchant Services

This appendix provides Card acceptance requirements relating to the Guaranteed Reservations, and Advance Resort Deposit services.

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D.1 Guaranteed Reservations

All Lodging merchants who accept MasterCard are automatically enrolled in the Guaranteed Reservation Program. Lodging merchants are not required to process Guaranteed Reservation transactions; however, each merchant has the ability to create Guaranteed Reservation (No-Show) transactions.

When a cardholder guarantees their reservation with a MasterCard, the merchant is ensuring that a room will be available for the cardholder when the cardholder arrives at the property. Merchants have the following responsibilities when accepting a Guaranteed Reservation:

- The merchant must keep a room available until check-out time on the day following the reservation.
- When accepting the MasterCard as a guarantee, the merchant will provide the cardholder with a confirmation number for the reservation.
- The merchant must inform the cardholder of the cancellation time. Merchants may set cancellation limits up to 72 hours prior to the stay. If the cardholder makes a reservation within the merchant's cancellation period (for example, the cardholder makes a reservation 24 hours in advance when the merchant has a 48-hour cancellation requirement) the merchant agrees the default time of cancellation for that reservation will be 18:00 merchant local time.
- Merchants must accept a cancellation from the cardholder if provided prior to the agreed upon time frames. Upon acceptance of the cancellation, the merchant will provide a cancellation number.
- Cardholders who cancel beyond the cancellation policy may be billed for one night of room and tax only.
- No-Show transactions have a zero floor limit and must be authorized prior to billing.

In the event the merchant is unable to provide a room to a cardholder who guaranteed the stay with a MasterCard, the merchant must do **all** of the following:

- Not bill the cardholder a No-Show charge
- Provide the cardholder with an option to take accommodations at a lodging establishment rated equal to, or better than, the reserved property
- Ensure the cardholder is not charged more than the rate of the guaranteed stay
- Receive complimentary transportation to the new location, and
- A complimentary call if necessary for the cardholder to inform others of the new location.

Merchants billing No-Show transactions are advised to keep notation that the transaction was a No-Show in the event of a chargeback or retrieval request.

Should a cardholder dispute a No-Show charge for any reason other than as an unauthorized transaction, the merchant may support their cancellation policy and No-Show billing only with documentation verifying the cardholder received the cancellation policy and failed to adhere to it.

D.2 Advance Resort Deposit

A merchant participating in the Advance Resort Deposit service must follow these procedures:

1. Explain the terms of the advance resort deposit reservation, cancellation, and refund policies to the cardholder.
2. Request the card account and cardholder address information and confirm the room rate and location.
3. Obtain authorization from the Issuer and include on the TID the reservation confirmation number and the words "advance deposit" in place of the cardholder's signature. The merchant is recommended to note on the TID any special terms and conditions regarding its refund policy.
4. Mails a letter of confirmation, a copy of the TID (including the reservation confirmation number), and information concerning its cancellation and refund policies to the cardholder.
5. If a cardholder cancels his or her reservation in accordance with the agreed upon procedures, the merchant is obligated to cancel the reservation and issue a credit to the cardholder.

Appendix E Transaction Identification Requirements

This appendix contains requirements for transaction identification.

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Transaction Date

The Transaction date appearing in DE 12 (Date and Time, Local Transaction) is specified as follows.

For the following transaction...	The transaction date is the date on which...
Face-to-Face	The products or services are exchanged.
Non-Face-to-Face	The products are shipped or services performed.
Vehicle Rental	The vehicle is returned, or, if applicable, the prepayment date.
Lodging	Checkout occurred, or if applicable, the prepayment date.
No-show	The Cardholder was expected to arrive at the lodging merchant and failed to appear.
Airline/Railway	The airline or railway ticket was issued.
Cruise Line	The transportation documents were issued.
On-board Cruise Line	The passenger disembarks.
Refund	The Merchant grants a credit or price adjustment.
All In-Flight Commerce Transactions except those involving mailed purchases	The flight departs from the originating city. The Transaction date for in-flight commerce mailed purchases is the shipment date unless otherwise disclosed to the Cardholder.
MasterCard Contactless Transit Aggregated	One or more contactless taps performed with one MasterCard Account and occurring at one transit Merchant are aggregated in a First Presentment/1240 message.
Maestro Contactless Transit Aggregated	A Financial Transaction Request/0200 (or in the Europe Region, an Authorization Request/0100) message is sent for an estimated or maximum amount in connection with the use of one Maestro Account at one transit Merchant.

Contactless Transactions

The Acquirer must identify each Contactless Transaction with the following values. A Transaction must not be identified as a Contactless Transaction if the Card information is contact chip-read, magnetic stripe-read, or key-entered. In addition, a Transaction must not be identified as a Maestro Contactless Transaction if the Card information is contactless magnetic stripe-read, except in Brazil with respect to Maestro Contactless Magnetic Stripe Transactions (referred to herein as “Maestro Magstripe”).

Contactless Transaction Values for Authorization Request/0100 or Financial Transaction Request/0200 Messages

Data Element	Subfield	Value
22 (Point of Service [POS] Entry Mode)	1 (POS Terminal PAN Entry Mode)	<p>One of the following:</p> <ul style="list-style-type: none"> • 07 (PAN auto-entry via contactless M/Chip) • 08 (PAN auto-entry via contactless M/Chip, <i>PayPass</i> Mapping Service applied) • 91 (PAN auto-entry via contactless magnetic stripe—the full track data had been read from the data on the card and transmitted within the authorization request in DE 35 [Track 2 Data] or DE 45 [Track 1 Data] without alteration or truncation)—MasterCard, Maestro Magstripe only • 92 (Contactless input, <i>PayPass</i> Mapping Service applied when acquirer DE 22, subfield 1=91)—MasterCard, Maestro Magstripe only <p>The Acquirer sends one of the following:</p> <ul style="list-style-type: none"> • 07 (PAN auto-entry via contactless M/Chip)—EMV Mode • 91 (PAN auto-entry via contactless magnetic stripe—the full track data had been read from the data on the card and transmitted within the authorization request in DE 35 [Track 2 Data] or DE 45 [Track 1 Data] without alteration or truncation)—Magnetic Stripe Mode <p>The Issuer receives either one of the above, or one of the following:</p> <ul style="list-style-type: none"> • 08 (PAN auto-entry via contactless M/Chip, Contactless Mapping Service applied)—EMV Mode • 82 (PAN Auto Entry via Server [issuer, acquirer, or third party vendor system])—MasterCard Digital Enablement Service token mapping service applied • 92 (Contactless input, Contactless Mapping Service applied when acquirer DE 22, subfield 1=91)—Magnetic Stripe Mode

Data Element	Subfield	Value
61 (Point-of-Service [POS] Data)	11 (POS Card Data Terminal Input Capabilities)	One of the following: <ul style="list-style-type: none">• 3 (Contactless M/Chip)• 4 (Contactless Magnetic Stripe)

Contactless Transaction Values for First Presentment/1240 Messages

Data Element	Subfield	Value
22 (Point of Service Data Code)	1 (Terminal Data: Card Data Capability)	One of the following: <ul style="list-style-type: none">• A (PAN auto-entry via contactless magnetic stripe)• M (PAN auto-entry via contactless M/Chip)
22 (Point-of-Service Data Code)	7 (Card Data: Input Mode)	One of the following: <ul style="list-style-type: none">• A (PAN auto-entry via contactless magnetic stripe)• M (PAN auto-entry via contactless M/Chip)• N (Contactless input, Contactless Mapping Service applied [This value is visible only to issuer; acquirers use value A or M.]

Contactless Transit Aggregated Transactions

The Acquirer must identify each Contactless transit aggregated Transaction with the following values.

Contactless Transit Aggregated Transaction Values for Authorization Request/0100 or Financial Transaction Request/0200 Messages

Data Element	Subfield	Value
18 (Merchant Type)		One of the following: <ul style="list-style-type: none">• 4111 (Transportation-Suburban and Local Commuter Passenger, including Ferries)• 4131 (Bus Lines)• 4784 (Bridge and Road Fees, Tolls)

Data Element	Subfield	Value
22 (Point-of-Service [POS] Entry Mode)	1 (POS Terminal PAN Entry Mode)	Any of the values shown in “Contactless Transactions Values for Authorization Request/0100 or Financial Transaction Request/0200 Messages.” Please note that additionally, the value of 82 appears in Contactless debt repayment Transactions.
48 (Additional Data —Private Use)	1 (Transaction Category Code [TCC])	X (Airline and Other Transportation Services)
48 (Additional Data —Private Use), subelement 64 (Transit Program)	1 (Transit Transaction Type)	One of the following: <ul style="list-style-type: none"> • 03 (MasterCard Contactless Transit Aggregated) • 06 (Maestro Contactless Transit Aggregated)
61 (Point-of-Service [POS] Data)	1 (POS Terminal Attendance)	1 (Unattended terminal)
	3 (POS Terminal Location)	0 (On premises of merchant facility)
	4 (POS Cardholder Presence)	0 (Cardholder present)
	5 (POS Card Presence)	0 (Card present)
	6 (POS Card Capture Capabilities)	0 (Terminal/Operator has no card capture capability)
	7 (POS Transaction Status)	One of the following: <ul style="list-style-type: none"> • 0 (Normal request) • 4 (Pre-authorized request) Note: This value is only for Europe Region-acquired Transactions.
	10 (Cardholder-Activated Terminal Level)	0 (Not a CAT transaction)
	11 (POS Card Data Terminal Input Capability)	One of the following: <ul style="list-style-type: none"> • 3 (Contactless M/Chip) • 4 (Contactless Magnetic Stripe)

Contactless Transit Aggregated Transaction Values for First Presentment/1240 Messages

Data Element/PDS	Subfield	Value
22 (Point of Service Data Code)	1 (Terminal Data: Card Data Capability)	One of the following: <ul style="list-style-type: none"> • A (PAN auto-entry via contactless magnetic stripe) • M (PAN auto-entry via contactless M/Chip)
	3 (Terminal Data: Card Capture Capability)	0 (No capture capability)
	4 (Terminal Operating Environment)	2 (On merchant premises; unattended terminal)
	5 (Card Present Data)	0 (Cardholder present)
	6 (Card Present Data)	1 (Card present)
	7 (Card Data: Input Mode)	One of the following: <ul style="list-style-type: none"> • A (PAN auto-entry via contactless magnetic stripe) • M (PAN auto-entry via contactless M/Chip) • N (Contactless input, <i>PayPass</i> Mapping Service applied [This value is visible only to issuer; acquirers use value A or M.])
26 (Merchant Business Code [MCC])		One of the following: <ul style="list-style-type: none"> • 4111 (Transportation-Suburban and Local Commuter Passenger, including Ferries) • 4131 (Bus Lines) • 4784 (Bridge and Road Fees, Tolls)
PDS 0210 (Transit Transaction Type)	1 (Transit Transaction Type)	One of the following: <ul style="list-style-type: none"> • 03 (MasterCard Contactless Transit Aggregated) • 06 (Maestro Contactless Transit Aggregated)

Contactless-only Transactions

The Acquirer must identify each Contactless-only Transaction with the following values.

Contactless-Only Transaction Values for Authorization Request/0100 or Financial Transaction Request/0200 Messages

Data Element	Subfield	Value
18 (Merchant Type)		An MCC approved to be Contactless-only as published from time to time in the <i>Global Operations Bulletin</i> .
22 (Point-of-Service [POS] Entry Mode)	1 (POS Terminal PAN Entry Mode)	Any of the values shown in "Contactless Transactions Values for Authorization Request/0100 or Financial Transaction Request/0200 Messages."
61 (Point-of-Service [POS] Data)	1 (POS Terminal Attendance)	1 (Unattended terminal)
	3 (POS Terminal Location)	One of the following: <ul style="list-style-type: none"> • 0 (On premises of merchant facility) • 1 (Off premises of merchant facility [merchant terminal —remote location])
	4 (POS Cardholder Presence)	0 (Cardholder present)
	5 (POS Card Presence)	0 (Card present)
	7 (POS Transaction Status)	0 (Normal request)
	10 (Cardholder-Activated Terminal Level)	One of the following: <ul style="list-style-type: none"> • 1 (Authorized Level 1 CAT: Automated dispensing machine with PIN) • 2 (Authorized Level 2 CAT: Self-service terminal) • 3 (Authorized Level 3 CAT: Limited-amount terminal)
	11 (POS Card Data Terminal Input Capability)	One of the following: <ul style="list-style-type: none"> • 3 (Contactless M/Chip) • 4 (Contactless Magnetic Stripe)

Contactless-Only Transaction Values for First Presentment/1240 Messages

Data Element	Subfield	Value
22 (Point of Service Data Code)	1 (Terminal Data: Card Data Capability)	One of the following: <ul style="list-style-type: none"> • A (PAN auto-entry via contactless magnetic stripe) • M (PAN auto-entry via contactless M/Chip)
	4 (Terminal Operating Environment)	One of the following: <ul style="list-style-type: none"> • 2 (On merchant premises; unattended terminal) • 4 (Off merchant premises; unattended) • 6 (Off cardholder premises; unattended)
	5 (Card Present Data)	0 (Cardholder present)
	6 (Card Present Data)	1 (Card present)
	7 (Card Data: Input Mode)	One of the following: <ul style="list-style-type: none"> • A (PAN auto-entry via contactless magnetic stripe) • M (PAN auto-entry via contactless M/Chip) • N (Contactless input, <i>PayPass</i> Mapping Service applied [This value is visible only to issuer; acquirers use value A or M.])
26 (Merchant Business Code [MCC])		An MCC approved to be contactless-only as published from time to time in the <i>Global Operations Bulletin</i> .

Quick Payment Service Transactions

The Acquirer must identify each Quick Payment Service (QPS) Transaction with the following values.

QPS Transactions Values for First Presentment/1240 Messages

Data Element	Subfield	Value
22 (Point of Service Data Code)	1 (Terminal Data: Card Data Capability)	One of the following: <ul style="list-style-type: none"> • 2 (Magnetic stripe reader capability) • 5 (Integrated circuit card [ICC] capability) • A (PAN auto-entry via contactless magnetic stripe) • B (Magnetic strip reader and key entry capability) • C (Magnetic stripe reader, ICC, and key entry capability) • D (Magnetic stripe reader and ICC capability) • E (ICC and key entry capability) • M (PAN auto-entry via contactless M/Chip)
	4 (Terminal Operating Environment)	<ul style="list-style-type: none"> • 1 (On merchant premises; attended terminal) • 3 (Off merchant premises; attended terminal)
	5 (Cardholder Present Data)	0 (Cardholder present)
	6 (Card Present Data)	1 (Card present)
	7 (Card Data: Input Mode)	One of the following: <ul style="list-style-type: none"> • 2 (Magnetic stripe reader input) • A (PAN auto-entry via contactless magnetic stripe) • B (Magnetic strip reader input; track data captured and passed unaltered) • C (Online Chip) • F (Offline Chip) • M (PAN auto-entry via contactless M/Chip) • N (Contactless input, <i>PayPass</i> Mapping Service applied) (This value is visible only to issuer; acquirers use value A or M.)
26 (Merchant Business Code [MCC])		An eligible Quick Payment Service (QPS) MCC.

Data Element	Subfield	Value
PDS 0044 (Program Participation Indicator)	2 (QPS/PayPass Chargeback Eligibility Indicator)	I (Ineligible for chargeback)—Value added by MasterCard.

Payment Transactions

The Acquirer must identify each Payment Transaction, MoneySend Payment Transaction, and Gaming Payment Transaction, as applicable, with the following values.

Payment Transaction Values for Authorization Request/0100 or Financial Transaction Request/0200 Messages

Data Element	Subfield	Value
3 (Processing Code)	1 (Cardholder Transaction Type)	28
18 (Merchant Type)		<p>One of the following:</p> <ul style="list-style-type: none"> • 6532—for a Payment Transaction processed by a Customer or its authorized agent. • 6533—for a Payment Transaction processed by a Merchant. • 6536—for Intracountry MoneySend Payment Transactions • 6537—for Intercountry MoneySend Payment Transactions • 7995—for Gaming Payment Transactions (Europe Region only) • A value specified for Payment Transactions in the applicable Customer-to-Customer intracountry, or intercountry business service arrangement, if one is in place.
48 (Additional Data—Private Use)	TCC (Transaction Category Code)	P
48 (Additional Data—Private Use)	77 (Payment Transaction Type Indicator)	Payment Transaction program type

Payment Transaction Values for First Presentment/1240 Messages

Data Element	Subfield	Value
3 (Processing Code)	1 (Cardholder Transaction Type)	28
26 (Merchant Business Code)		As described for DE 18 (Merchant Type) in the Authorization Request/0100 message
48 (Additional Data—Private Use)	PDS 0043 (Program Registration ID)	Payment Transaction program type

The value used for the Payment Transaction program type must be that which best describes the purpose of the Payment Transaction.

The Acquirer also should provide either the customer service phone number in PDS 0170 (Merchant Inquiry Information), subfield 1 (Customer Service Phone Number) or the URL address in PDS 0175 (Merchant URL) in the clearing message.

A Payment Transaction Detail addendum may also be submitted with a Payment Transaction. This addendum provides the Issuer and Cardholder with enhanced data about the Merchant, the recipient of funds, and other Transaction details.

MasterCard Mobile Remote Payment Transactions

Refer to “MMRP Transaction Identification Requirements” in Chapter 6 of the *MasterCard Mobile Remote Payment Program Guide* for information about how to identify an MMRP Transaction.

Appendix F Forms

This appendix contains instructions for accessing the forms that are referred to in this guide.

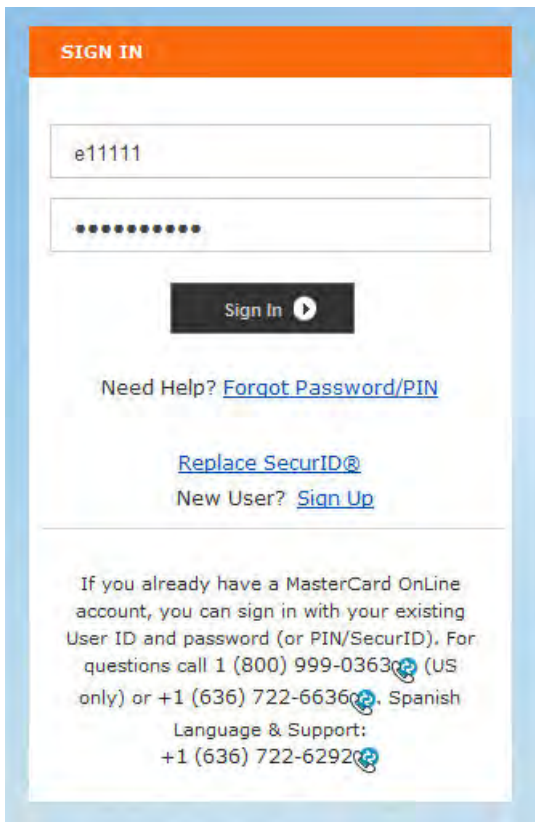
F.1 Accessing MasterCard Connect.....	728
F.1.1 Referenced Forms.....	729

F.1 Accessing MasterCard Connect

All forms associated with this *Chargeback Guide* can be located on MasterCard Connect™.

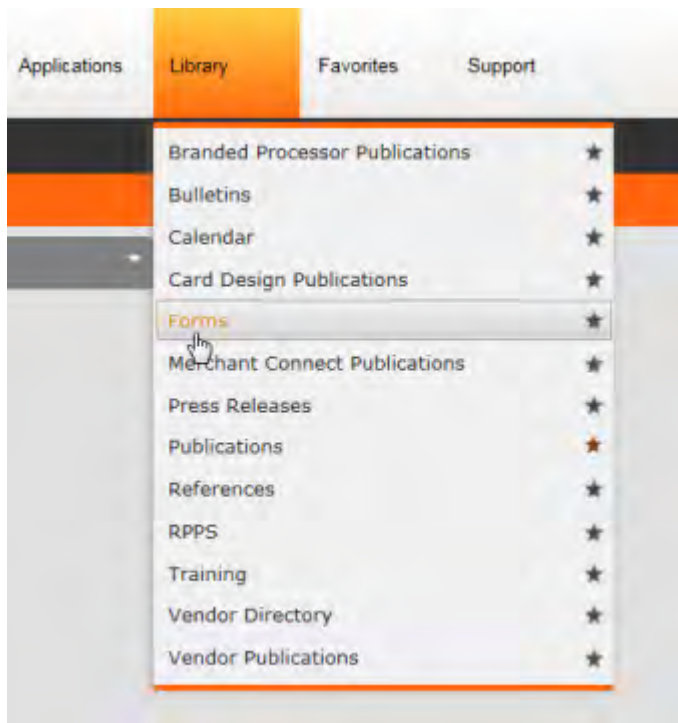
Procedure

1. Follow these steps to log on to MasterCard Connect™.
1. Log on to **MasterCard Connect™** using your RSA SecureID® token.



The screenshot shows the MasterCard Connect Sign In page. At the top is an orange header with the text "SIGN IN". Below this are two input fields: the first contains the text "e11111" and the second contains a series of dots representing a masked password. Below the input fields is a black "Sign In" button with a white play icon. Under the button, there are three links: "Need Help? [Forgot Password/PIN](#)", "[Replace SecurID®](#)", and "New User? [Sign Up](#)". At the bottom, there is a paragraph of text: "If you already have a MasterCard OnLine account, you can sign in with your existing User ID and password (or PIN/SecurID). For questions call 1 (800) 999-0363 (US only) or +1 (636) 722-6636. Spanish Language & Support: +1 (636) 722-6292".

2. Under the **Main Menu**, select **Library** and then click **Forms**.



3. Locate the desired form in the list. Forms may also be found by sorting under the category of Clearing and Settlement.

F.1.1 Referenced Forms

The following forms have been referenced in this *Chargeback Guide*.

297e	<i>Acceptance Rules and Operating Regulations–Customer Complaint Form</i>
362	<i>SAFE Optional Report Selection</i>
407	<i>Expedited Billing for Message Reason Code 4831</i>
408	<i>Expedited Billing for Message Reason Code 4841</i>
408a	<i>Expedited Billing for Message Reason Code 4860</i>
409	<i>Expedited Billing for Message Reason Code 4853</i>
409c	<i>Expedited Billing Reason Code 4853 Counterfeit</i>
410	<i>Expedited Billing for Message Reason Code 4854</i>
411	<i>Expedited Billing for Message Reason Code 4855</i>
412	<i>Expedited Billing Dispute Resolution Process (Fraud) Form</i>
413	<i>Expedited Billing for Message Reason Code 4859</i>

413a	<i>Expedited Billing for Message Reason Code 4859 (Addendum Dispute)</i>
415	<i>Expedited Billing for Message Reason Code 4850</i>
430	<i>Expedited Billing for Message Reason Code 4846</i>
500	<i>MDS Exception Item Processing Request</i>
564	<i>Representment Documentation Dispute</i>
682	<i>Dispute Resolution Management Hub Site Electronic Case Filing</i>
798	<i>Electronic Debit Exception Processing Support Documentation</i>
802e	<i>Dispute Resolution Management Case Notification Fax Sample</i>