

**Payment Systems Department
Bangladesh Bank
Head Office
Dhaka.**

PSD Circular Letter No: 06/2015

14 May, 2015
Date: -----
31 Boishakh, 1422

**Managing Directors/CEO
All Scheduled Banks in Bangladesh**

Dear Sir,

**National Payment Switch Bangladesh (NPSB)
Switch Operating Rules & User Manual: Disputes Management Rules**

As per the Section 7(A)e of the Bangladesh Bank Order 1972 Bangladesh Bank has adopted the guideline titled "NPSB Switch Operating Rules & User Manual: Dispute Management Rules" to ensure the development, safety, efficiency and regulation of countries Payment System. Hence, all the banks connected to the National Payment Switch Bangladesh (NPSB) are hereby advised to follow the procedure depicted in the said guideline while managing disputes related to NPSB. The directives has been executed as per section 49(1)uma of the Bank Company Act 1991 (amended 2013).

The guideline can be collected from the official web site of Bangladesh Bank.

The guideline shall come into force immediately.

Please acknowledge receipt.

Enclosure:
[NPSB Switch Operating Rules & User Manual:
Disputes Management Rules.](#)

Sincerely Yours,



(K.M. Abdul Wadood)
General Manager
Phone: 9530174
Fax: 9530096

E-mail: abdul.wadood@bb.org.bd



National Payment Switch Bangladesh (NPSB)

**Switch Operating Rules & User
Manual:
Disputes Management Rules**



Table of Content

1	Introduction	4
1.1	Prologue	4
1.2	Copy Request	6
1.3	Minimum Data Requirements for POS	6
1.4	Minimum Data Requirements for ATM Journal Requests	6
1.5	Fulfillment	7
1.6	Process Limitations	9
1.7	Designated Officers	10
2	Types of Disputes	11
2.1	Claims:	11
2.2	Domestic transactions Disputes	11
2.2.1	Claims raised by an Issuer bank	11
2.2.2	Fraudulent transactions:	11
2.2.3	Claims raised by an Acquirer bank	11
2.2.4	Disputes handling process	12
2.3	Issuer Fraud Reporting:	13
2.4	Acquirer Urgent Investigation Request (UIR)	13
2.4.1	Arbitration process & Timeframes	13
2.4.2	Chargeback Documentation:	14
2.4.3	Re-presentment Documentation:	15
2.4.4	Fees and charges	15
3	Appendix 1: NPSB Reason Codes	16
3.1	Chargeback Reason Codes for ATM:	16
3.2	Re-presentment Reason Codes for ATM:	21
3.3	Second Chargeback Reason Codes for ATM:	22



3.4	Chargeback Reason Codes for POS:	27
3.5	Re-presentment Reason Codes for POS:	32
3.6	Second Chargeback Reason Codes for POS:	33

Table of Flow Diagrams

Figure 1 - Basic Dispute Management Cycle	5
Figure 2 - Basic Retrieval Request Cycle	8



1 Introduction

1.1 Prologue

Disputes may arise as a result of the cardholder claiming that they did not execute a specific transaction or not receiving the service/goods as agreed. An Issuer member bank will initiate a dispute process by submitting a claim for dispute, attached to the appropriate proving documents.

The objective of dispute resolution mechanism is to determine, as quickly as possible, the need for an adjustment as a result of a claim. All members shall fully cooperate to resolve disputes, errors and other issues as quickly as possible.

The settlement team at NPSB will handle disputes and any resulting Member Bank adjustments. These adjustments could be the result of a dispute or for other reasons. NPSB will store dispute details and NPSB staff may perform inquiries on transactions and view corresponding dispute details at the request of NPSB Member banks.

The NPSB Disputes Team at Bangladesh Bank will be provided access to the user interface that has access to the NPSB database and through which they have the ability to view copy requests, chargebacks, re-presentments and second chargebacks..

NPSB will be responsible for monitoring dispute timeframes, fulfillments, fee collections and arbitration requests. It is also mentionable here that, Disputes Management Rules may be modified with market practice.



The figure below illustrates a dispute management process:

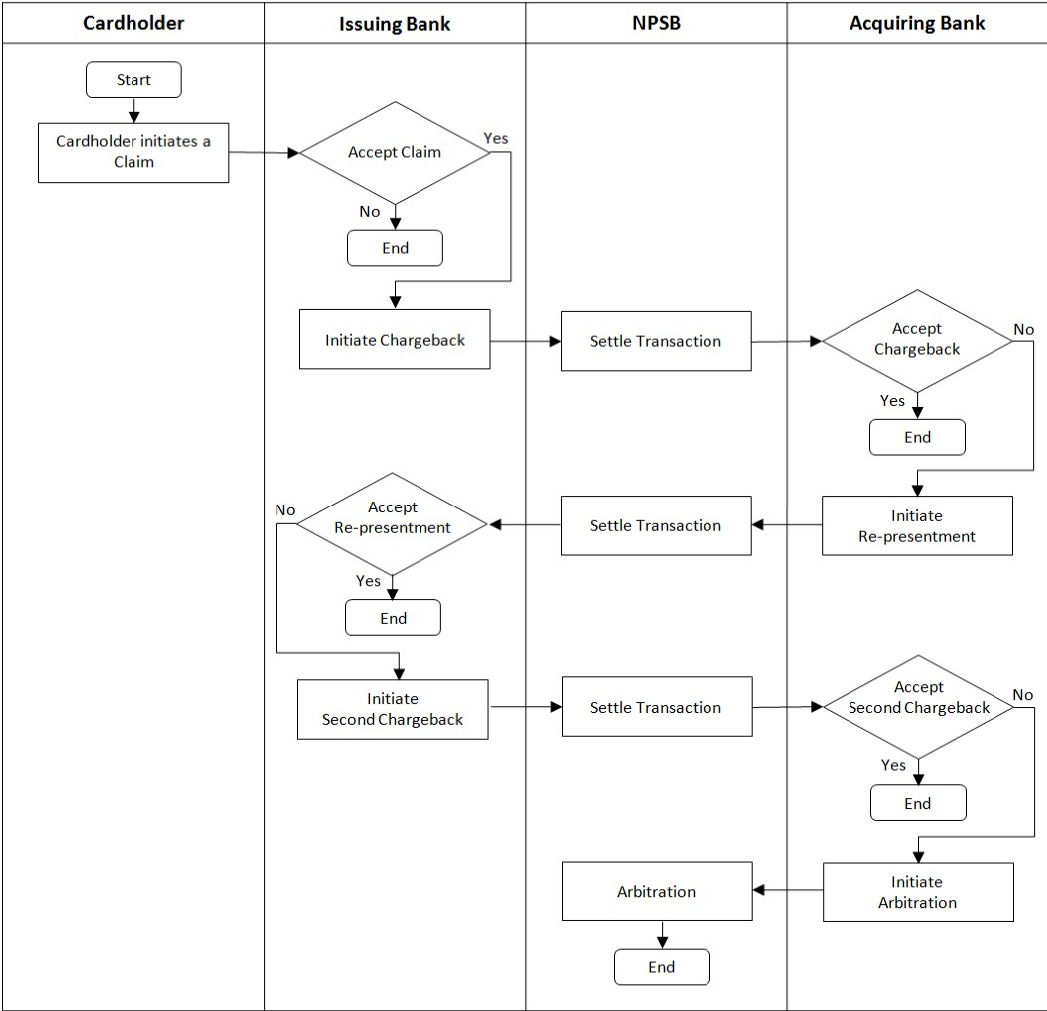


Figure 1 - Basic Dispute Management Cycle



1.2 Copy Request

When the Issuer requires a copy of the ROC or other documentation, the Issuer sends a Retrieval Request Notification message to the NPSB, which then passes it on to the Acquirer for Fulfillment. The Retrieval Request Notification message must provide sufficient details of the Transaction to allow the Acquirer to identify it and must indicate the Document Type being requested. The most common reasons for an Issuer to initiate a Retrieval Request are:

- Request for copy bearing signature
- Travel & Entertainment (T&E) Document request
- Cardholder request due to dispute
- Fraud analysis request
- ATM Journal Request

1.3 Minimum Data Requirements for POS

Each Copy Retrieval Request must contain at least the following data:

- Authorization/Approval Code
- Card Number (Masking)
- Transaction amount with currency
- Transaction Date of original Presentment
- Merchant Name and Address
- Transaction Identifier, if present in the original Presentment
- Terminal ID

1.4 Minimum Data Requirements for ATM Journal Requests

- Card Number (Masked)
- Transaction Date and time
- Terminal ID



- Approval Code
- STAN Value
- Transaction Amount with currency
- Comments (Cash Retracted or Received)
- ATM Journal Log (For ATM Journal Request)

1.5 Fulfillment

Fulfillment is the transfer of Documentation from the Acquirer to the Issuer in support of the Issuer's Retrieval Request.

When providing documentation to a participant, it must be sent in a manner that provides proof of delivery.



Basic Retrieval Request & Fulfillment Process:

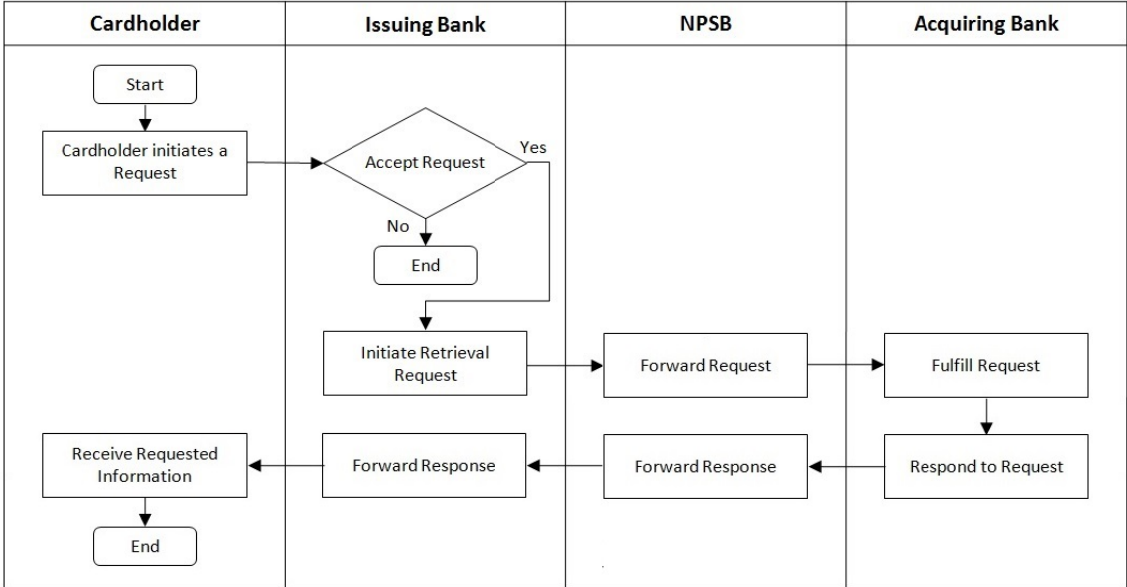


Figure 2 - Basic Retrieval Request Cycle



1.6 Process Limitations

The submission of claims and tracing requests shall be subject to the following limitation in time and amounts as shown in Table 1. The time limits on claim submissions start from the date the dispute was entered into the central Disputes Management System (DMS) at the NPSB; and on response counted from the date of receiving the request or the claim.

Item	Dispute Action	Timeline in calendar days	Timed from	Notes
1	Cardholder initiates claim	60	From the time NPSB processed the transaction	Allowing for 2 statement cycles plus a few days' cushion.
2	Copy Request	10	From the time Cardholder initiates the claim	
3	Issuer's acceptance or rejection of customer's claim	25	From the time Acquiring Bank responds on the copy request.	Claim maybe procedurally incorrect or deemed fraudulent, for example.
4	Issuer initiates first chargeback			This time period includes the days allocated to step 2.
5	Acquirer accepts claim or initiates re-resentation	30	From the time the first chargeback request was received	This time period includes the days allocated to step 4.
6	Issuer accepts claim or initiates second chargeback	20	From the time the re-resentation request was received	This time period includes the days allocated to step 5.
7	Acquirer applies for arbitration	15	From the time the second chargeback was received	
8	Arbitration completed	20	From the time the acquirer applies for arbitration	
		180	Maximum number of days the entire process can take, assuming that all the steps take the maximum time allowed.	

Table 1 - Dispute Timeframes

Chargeback claims submitted or responded to after the dates shown in the table above may be rejected and subject to fees as set out in the NPSB Fees and Charges regulations.



1.7 Designated Officers

Each Member Bank should nominate an Officer of the bank to act as primary point of contact for NPSB staff handling Disputes. In addition at least one secondary Officer should be appointed. Each bank is required to write an official letter to NPSB to specify the names, telephone numbers and Email addresses of the nominated Officers.



2 Types of Disputes

2.1 Claims:

Types of raised claims are:

- Cardholder with Issuer bank. Managing the relationship between a bank and its customers will be the sole responsibility of each member bank to resolve any claims raised by the cardholder. NPSB is not part of that type of claims resolution.
- Merchant with the Acquirer bank. Managing the relationship between a bank and its customers (merchants, including Government Departments) will be the sole responsibility of each member bank to resolve any claims raised by the merchant. NPSB is not part of that type of claims resolution.

2.2 Domestic transactions Disputes

Domestic transaction disputes are concerned with the claims that arise from a transaction done over a domestic terminal by using a domestically issued card.

2.2.1 Claims raised by an Issuer bank

A Bank assigned administrator will record the claim in the Issuer Bank's Disputes Management System (DMS).

2.2.2 Fraudulent transactions:

Issuer dispute rights exist where a fraudulent transaction on an EMV-compliant card takes place in a non-EMV compliant device (even where there appears to be correct PIN validation of the transaction) and where the associated authorization request message fails to identify the transaction as a "Fallback Transaction".

2.2.3 Claims raised by an Acquirer bank

In case of discrepancies discovered during the daily terminal reconciliation process, in case of an error in dispensing the cash to the cardholder - a good faith approach should be adopted where the Acquirer bank shall refund the amount to the Issuer bank without waiting for the Issuer bank to raise a claim.

If there is any error/duplicate file processing, the Acquirer should proactively rectify with immediate effect. The Issuer should not need to raise a Claim on Good Faith basis.



2.2.4 Disputes handling process

Issuing Bank should raise chargeback on the following working day of settlement business day of actual transaction.

- I.** Cardholder raises a claim to his issuing bank.
- II.** The issuing bank investigates the cardholder's claim and either proceeds or rejects the claim.
- III.** In case of a valid claim, a chargeback request is to be initiated by the designated staff at the issuing bank. Full transaction details and all required documents should be uploaded to the NPSB Disputes Management System (DMS).
- IV.** All the chargeback claims initiated by the issuing banks will be settled after EOD is done by the NPSB and accordingly funds are debited from acquiring banks and credited to the issuing banks.
- V.** The acquiring bank receives the chargeback claim and will start investigating the case. In case of refusal, a re-presentment will be initiated by the designated staff at the acquiring bank. All the supporting documents should be presented along with the appropriate replies provided by the acquiring bank.
- VI.** All the re-presentment requests initiated by the acquiring banks will be settled after EOD is done by the NPSB and accordingly funds are debited from issuing banks and credited to acquiring banks.
- VII.** The issuing bank receives the re-presentment claim. In case of refusal, a second chargeback will be initiated by the designated staff at the issuing bank. Full transaction details and all required documents supporting the second chargeback should be uploaded to the NPSB Dispute Management System (DMS). Particular care should be taken to address any issues that caused the original chargeback to be rejected.
- VIII.** All the second chargeback claims initiated by the issuing banks will be settled after EOD is done by the NPSB and accordingly funds are debited from acquiring banks and credited to the issuing banks.
- IX.** The acquiring bank receives the second chargeback claim and will start investigating the case. In case of refusal, the acquiring bank will escalate the issue to NPSB by initiating arbitration.

In case of a dispute on an ATM/POS/Kiosk or any other channel of NPSB transaction where the acquiring bank fails to present the physical or electronic journal / receipt or any other applicable valid written evidence (due to any reason), the acquiring bank will



be charged a penalty fee for failing to provide the applicable written evidence (Please refer to the NPSB Fees and Charges rule book).

2.3 Issuer Fraud Reporting:

Issuers must report all of their confirmed fraud activity to NPSB. Such fraud activity reporting must occur by the next Business Day after the verification of the fraud activity. Fraud Type Codes used to classify fraud activity. If after the initial fraud activity type is identified and reported, further investigation determines that the Transaction or occurrence is erroneous or of a different fraud activity type, the previously reported activity must be resubmitted using the revised fraud activity type code or record. The NPSB Fraud Repository will accept revisions of previously reported fraud transactions under new codes. (Future Option)

2.4 Acquirer Urgent Investigation Request (UIR)

Participants can communicate urgent fraud-related transaction information to each other via the NPSB Online Urgent Investigation Request (UIR) system. An Issuer (Filing Network Participant - FNP) may contact the Acquirer (Receiving Network Participant - RNP), via NPSB Online with an Urgent Investigation Request (UIR) for verification of the legitimacy of a Transaction. When an Acquirer is the RNP on a UIR, it must take appropriate action based on the content of the UIR and respond to the Issuer (FNP) within seventy-two (72) hours of the receipt of the UIR. Response via the UIR system is always required. An Acquirer, who fails to respond to any UIR initiated by an Issuer within a seventy-two (72) hour period, will be considered as valid transaction. An Acquirer must check the UIR queue on a daily basis to ensure a timely response. (Future Option)

2.4.1 Arbitration process & Timeframes

The arbitration process will start whenever both parties (Issuer & Acquirer) failed to resolve the raised claim, at which the issue is raised with NPSB to adjudicate. The arbitration process will be as follows:

- Case is raised by the Acquirer to NPSB for judgement
- NPSB has the full authority to request any required documents or evidences to be able to fairly judge the raised case
- The party that loses the arbitration case will bear the arbitration charges (Please refer to Fees and Charges rule book)
- Arbitration Withdrawal Procedures/timeframe - 5 to 10 days after submitting the Arbitration.



2.4.2 Chargeback Documentation:

The issuing bank must provide the acquiring bank with the following chargeback documentation for each transaction:

- Copy of a signed cardholder form denying executing the subject claimed transaction stating the reason for chargeback as well as the appropriate Reason Code.
- Cardholder Account Number or PAN.
- Transaction date and time.
- Transaction Reference Retrieval Number.
- Transaction amount with currency
- Merchant name or ATM/Kiosk acquiring bank name, code and its location
- Any other documentation that may support the chargeback case
- Acquirer Reference Number
- Transaction Date of original Presentment
- Merchant Category Code
- Applicable Retrieval Request reason code from the Transaction Receipt Retrieval Request
- Presentment Date
- ARN
- Issuer Member ID
- Acquirer Member ID
- Terminal Number/ID
- Approval Code
- Attachment
- All supporting documentation must be sent in a secure file format such as PDF. Documentation must not be sent in editable format.



- Transaction Identifier, if present in the original Presentment
- Terminal indicator, if present in the original Presentment
- ATM Journal Role (For ATM Journal Request)

2.4.3 Re-presentment Documentation:

The Acquiring bank must provide the issuer bank with the following re-presentment documentation:

- Documentation to support the chargeback refusal such as the ATM or Kiosk Journal, Transaction receipt...etc.
- The re-presentment amount field must contain same amount All supporting documentation must be sent in a secure file format such as PDF. Documentation must not be sent in editable format.

2.4.4 Fees and charges

For the applied fees and charges amount for raised claims or arbitration, please refer to the NPSB “Fees and Charges” rule book.



3 Appendix 1: NPSB Reason Codes

3.1 Chargeback Reason Codes for ATM:

Code	Reason for a chargeback	Description
2111	Altered amount	Transaction was altered from the amount agreed upon.
2112	Cancelled pre-authorized transaction	Cardholder was charged for a Pre-authorized Transaction despite cancellation notification, or Transaction amount is not within preauthorized range.
2113	Cancelled recurring transaction	Cardholder was charged for a Recurring Transaction despite cancellation notification.
2114	Card not yet effective	Transaction was completed with a card that was not effective during the transaction.
2115	Cardholder denies transaction was finalized	Cardholder or authorized person did not receive the services at the location agreed with the acquiring bank by the agreed date.
2116	Cardholder disputes card activated telephone transaction	Cardholder claims they have been charged multiple times by the acquiring bank when there is only one valid transaction.
2117	Cardholder disputes transaction date	Cardholder is not recognizing the Transaction date as mentioned on the statement.



2118	Cardholder does not recognize merchant description	Cardholder is not recognizing the acquiring terminal.
2119	Claim or defense on receipt of goods	Cardholder claims they have paid for services that were to be delivered by the acquiring bank but have not yet been received.
2120	Credit not received	Transaction was not Credited as promised by the acquiring bank.
2121	Credit submitted as a debit	Transaction was posted to the Cardholder's account as a debit when the transaction should have been a credit.
2122	Customer dispute not elsewhere classified	Cardholder claims they are unhappy with the services provided and they have been unable to resolve the situation with the acquiring bank to their satisfaction.
2123	Debit submitted as a credit	Transaction was posted to the Cardholder's account as a credit when the transaction should have been a debit.
2124	Declined authorization	Acquiring bank completed the transaction after an authorization request received a Decline Response.
2125	Defective merchandise	Cardholder received damaged, defective, or counterfeit merchandise.



2126	Delinquent reconciliation	Transaction was completed by a delinquent cardholder.
2127	Dispute transaction amount	The transaction amount is incorrect or the acquiring bank altered the transaction amount after the transaction was completed without the consent of the cardholder.
2128	Error in addition	An addition or transposition error was made when calculating the transaction amount.
2129	Expired card	Transaction was completed with a card that expired before the transaction date, and did not obtain authorization.
2130	Fraudulent transaction	The cardholder did not authorize or participate in a transaction, or a transaction was processed with a fictitious account number or no valid card was outstanding bearing the account number on the transaction receipt.
2131	Fraudulent transaction prior to embossed valid date	Transaction was completed prior to embossed valid date.
2132	Imprint of multiple slips	A single transaction was processed more than once using the same account number.
2133	Incorrect account number	Transaction was processed using an incorrect account number.



2134	Invalid Merchant	Transaction was completed by an invalid merchant.
2135	Invalid transaction	Cardholder is claiming the transaction as invalid and cannot be classified under any other reason code.
2136	Mail/Telephone order on expired card	A Mail Order / Telephone Order transaction was completed with a card that expired before the transaction date.
2137	Mail/Telephone order transaction unauthorized purchaser	A Mail Order / Telephone Order transaction was completed by an unauthorized purchaser.
2138	Merchandise not as described	The service did not match what was described on the transaction receipt, or other documentation presented at the time of transaction, or the acquiring bank misrepresented the terms of services.
2139	No show disputed	Cardholder was charged for both a stay and no-show and is requesting a credit for the no-show charge.
2140	Non-matching account number	Transaction did not receive authorization and was processed using an account number that does not match any account number on the issuer's master file or an original credit (including a Money Transfer Original Credit) was processed using an account number that does not match any



		account number on the Issuer's master file.
2141	Non-receipt of merchandise, Non receipt of cash at ATM or load transaction value at ATM/KIOSK or load device	The cardholder or authorized person did not receive the merchandise or services at the location agreed with the acquiring bank by the agreed date.
2142	Security violation	Transaction was completed violating standard security measures.
2143	Services not rendered	Cardholder claims the services contracted were not provided.
2144	Transaction not as described	Cardholder claims the service or merchandise they received does not conform to the description they were given.
2145	Transaction not permitted to terminal	Transaction was completed on a terminal which was not permitted to process such transaction.
2146	Transaction not received	Transaction was completed by the acquiring bank which was not received by the issuing bank.

Table 2 - Chargeback Reason Codes for ATM



3.2 Re-presentation Reason Codes for ATM:

Code	Reason for a Re-presentation
3111	Correct merchant description provided
3112	Correct merchant location provided
3113	Correct transaction date provided
3114	Credit previously issued
3115	General – invalid chargeback
3116	Incorrect transaction date provided on chargeback
3117	Invalid acquirer reference number on chargeback
3118	No error in addition of sale- amount correct in original transaction
3119	No proof of altered amount (customer stated in chargeback that amount had been altered)
3120	Non-receipt of required documentation to support chargeback
3121	Original transaction was valid
3122	Transaction authorized by issuer

Table 3 - Re-presentation Reason Codes for ATM



3.3 Second Chargeback Reason Codes for ATM:

Code	Reason for a chargeback	Description
4111	Altered amount	Transaction was altered from the amount agreed upon.
4112	Cancelled pre-authorized transaction	Cardholder was charged for a Pre-authorized Transaction despite cancellation notification, or Transaction amount is not within preauthorized range.
4113	Cancelled recurring transaction	Cardholder was charged for a Recurring Transaction despite cancellation notification.
4114	Card not yet effective	Transaction was completed with a card that was not effective during the transaction.
4115	Cardholder denies transaction was finalized	Cardholder or authorized person did not receive the services at the location agreed with the acquiring bank by the agreed date.
4116	Cardholder disputes card activated telephone transaction	Cardholder claims they have been charged multiple times by the acquiring bank when there is only one valid transaction.
4117	Cardholder disputes transaction date	Cardholder is not recognizing the Transaction date as mentioned on the statement.



4118	Cardholder does not recognize merchant description	Cardholder is not recognizing the acquiring terminal.
4119	Claim or defense on receipt of goods	Cardholder claims they have paid for services that were to be delivered by the acquiring bank but have not yet been received.
4120	Credit not received	Transaction was not Credited as promised by the acquiring bank.
4121	Credit submitted as a debit	Transaction was posted to the Cardholder's account as a debit when the transaction should have been a credit.
4122	Customer dispute not elsewhere classified	Cardholder claims they are unhappy with the services provided and they have been unable to resolve the situation with the acquiring bank to their satisfaction.
4123	Debit submitted as a credit	Transaction was posted to the Cardholder's account as a credit when the transaction should have been a debit.
4124	Declined authorization	Acquiring bank completed the transaction after an authorization request received a Decline Response.
4125	Defective merchandise	Cardholder received damaged, defective, or counterfeit merchandise.
4126	Delinquent reconciliation	Transaction was completed by a delinquent cardholder.



4127	Dispute transaction amount	The transaction amount is incorrect or the acquiring bank altered the transaction amount after the transaction was completed without the consent of the cardholder.
4128	Error in addition	An addition or transposition error was made when calculating the transaction amount.
4129	Expired card	Transaction was completed with a card that expired before the transaction date, and did not obtain authorization.
4130	Fraudulent transaction	The cardholder did not authorize or participate in a transaction, or a transaction was processed with a fictitious account number or no valid card was outstanding bearing the account number on the transaction receipt.
4131	Fraudulent transaction prior to embossed valid date	Transaction was completed prior to embossed valid date.
4132	Imprint of multiple slips	A single transaction was processed more than once using the same account number.
4133	Incorrect account number	Transaction was processed using an incorrect account number.
4134	Invalid Merchant	Transaction was completed by an invalid merchant.



4135	Invalid transaction	Cardholder is claiming the transaction as invalid and cannot be classified under any other reason code.
4136	Mail/Telephone order on expired card	A Mail Order / Telephone Order transaction was completed with a card that expired before the transaction date.
4137	Mail/Telephone order transaction unauthorized purchaser	A Mail Order / Telephone Order transaction was completed by an unauthorized purchaser.
4138	Merchandise not as described	The service did not match what was described on the transaction receipt, or other documentation presented at the time of transaction, or the acquiring bank misrepresented the terms of services.
4139	No show disputed	Cardholder was charged for both a stay and no-show and is requesting a credit for the no-show charge.
4140	Non-matching account number	Transaction did not receive authorization and was processed using an account number that does not match any account number on the issuer's master file or an original credit (including a Money Transfer Original Credit) was processed using an account number that does not match any account number on the Issuer's master file.



4141	Non-receipt of merchandise, Non receipt of cash at ATM or load transaction value at ATM/KIOSK or load device	The cardholder or authorized person did not receive the merchandise or services at the location agreed with the acquiring bank by the agreed date.
4142	Security violation	Transaction was completed violating standard security measures.
4143	Services not rendered	Cardholder claims the services contracted were not provided.
4144	Transaction not as described	Cardholder claims the service or merchandise they received does not conform to the description they were given.
4145	Transaction not permitted to terminal	Transaction was completed on a terminal which was not permitted to process such transaction.
4146	Transaction not received	Transaction was completed by the acquiring bank which was not received by the issuing bank.

Table 4 - Second Chargeback Reason Codes for ATM



3.4 Chargeback Reason Codes for POS:

Code	Reason for a chargeback	Description
2211	Altered amount	Transaction was altered from the amount agreed upon.
2212	Cancelled pre-authorized transaction	Merchant continued to charge a Cardholder for a Pre-authorized Transaction despite cancellation notification, or Transaction amount is not within preauthorized range.
2213	Cancelled recurring transaction	Merchant continued to charge a Cardholder for a Recurring Transaction despite cancellation notification.
2214	Card not yet effective	Transaction was completed with a card that was not effective during the transaction.
2215	Cardholder denies transaction was finalized	Cardholder or authorized person did not receive the merchandise or services at the location agreed with the merchant by the agreed date.
2216	Cardholder disputes card activated telephone transaction	Cardholder claims they have been charged multiple times by the merchant when there is only one valid transaction.
2217	Cardholder disputes transaction date	Cardholder is not recognizing the Transaction date as mentioned on the statement.



2218	Cardholder does not recognize merchant description	Cardholder is not recognizing the merchant.
2219	Claim or defense on receipt of goods	Cardholder claims they have paid for items that were to be delivered from the merchant but have not yet been received.
2220	Credit not received	Transaction was not Credited as promised by the Merchant.
2221	Credit submitted as a debit	Transaction was posted to the Cardholder's account as a debit when the transaction should have been a credit.
2222	Customer dispute not elsewhere classified	Cardholder claims they are unhappy with the goods or services provided and they have been unable to resolve the situation with the merchant to their satisfaction.
2223	Debit submitted as a credit	Transaction was posted to the Cardholder's account as a credit when the transaction should have been a debit.
2224	Declined authorization	Merchant completed the transaction after an authorization request received a Decline Response.
2225	Defective merchandise	Cardholder received damaged, defective, or counterfeit merchandise.



2226	Delinquent reconciliation	Transaction was completed by a delinquent cardholder.
2227	Dispute transaction amount	The transaction amount is incorrect or the merchant altered the transaction amount after the transaction was completed without the consent of the cardholder.
2228	Error in addition	An addition or transposition error was made when calculating the transaction amount.
2229	Expired card	Merchant completed a transaction with a card that expired before the transaction date, and did not obtain authorization.
2230	Fraudulent transaction	The cardholder did not authorize or participate in a transaction, or a transaction was processed with a fictitious account number or no valid card was outstanding bearing the account number on the transaction receipt.
2231	Fraudulent transaction prior to embossed valid date	Transaction was completed prior to embossed valid date.
2232	Imprint of multiple slips	A single transaction was processed more than once using the same account number.
2233	Incorrect account number	Transaction was processed using an incorrect account number.



2234	Invalid Merchant	Transaction was completed by an invalid merchant.
2235	Invalid transaction	Cardholder is claiming the transaction as invalid and cannot be classified under any other reason code.
2236	Mail/Telephone order on expired card	A Mail Order / Telephone Order transaction was completed with a card that expired before the transaction date.
2237	Mail/Telephone order transaction unauthorized purchaser	A Mail Order / Telephone Order transaction was completed by an unauthorized purchaser.
2238	Merchandise not as described	The merchandise or service did not match what was described on the transaction receipt, or other documentation presented at the time of purchase, or the merchandise was otherwise unsuitable for the purpose sold, or the merchant misrepresented the terms of sale.
2239	No show disputed	Cardholder was charged for both a stay and no-show and is requesting a credit for the no-show charge.
2240	Non-matching account number	Transaction did not receive authorization and was processed using an account number that does not match any account number on the issuer's master file or an original credit (including a Money Transfer Original Credit) was processed using an account number that does not



		match any account number on the Issuer's master file.
2241	Non-receipt of merchandise	The cardholder or authorized person did not receive the merchandise or services at the location agreed with the merchant by the agreed date.
2242	Security violation	Transaction was completed violating standard security measures.
2243	Services not rendered	Cardholder claims the services contracted were not provided.
2244	Transaction not as described	Cardholder claims the service or merchandise they received does not conform to the description they were given.
2245	Transaction not permitted to terminal	Transaction was completed on a terminal which was not permitted to process such transaction.
2246	Transaction not received	Transaction was completed by the acquiring bank which was not received by the issuing bank.

Table 5 - Chargeback Reason Codes for POS



3.5 Re-presentation Reason Codes for POS:

Code	Reason for a Re-presentation
3211	Correct merchant description provided
3212	Correct merchant location provided
3213	Correct transaction date provided
3214	Credit previously issued
3215	General – invalid chargeback
3216	Incorrect transaction date provided on chargeback
3217	Invalid acquirer reference number on chargeback
3218	No error in addition of sale- amount correct in original transaction
3219	No proof of altered amount (customer stated in chargeback that amount had been altered)
3220	Non-receipt of required documentation to support chargeback
3221	Original transaction was valid
3222	Transaction authorized by issuer

Table 6 - Re-presentation Reason Codes for POS



3.6 Second Chargeback Reason Codes for POS:

Code	Reason for a chargeback	Description
4211	Altered amount	Transaction was altered from the amount agreed upon.
4212	Cancelled pre-authorized transaction	Merchant continued to charge a Cardholder for a Pre-authorized Transaction despite cancellation notification, or Transaction amount is not within preauthorized range.
4213	Cancelled recurring transaction	Merchant continued to charge a Cardholder for a Recurring Transaction despite cancellation notification.
4214	Card not yet effective	Transaction was completed with a card that was not effective during the transaction.
4215	Cardholder denies transaction was finalized	Cardholder or authorized person did not receive the merchandise or services at the location agreed with the merchant by the agreed date.
4216	Cardholder disputes card activated telephone transaction	Cardholder claims they have been charged multiple times by the merchant when there is only one valid transaction.
4217	Cardholder disputes transaction date	Cardholder is not recognizing the Transaction date as mentioned on the statement.



4218	Cardholder does not recognize merchant description	Cardholder is not recognizing the merchant.
4219	Claim or defense on receipt of goods	Cardholder claims they have paid for items that were to be delivered from the merchant but have not yet been received.
4220	Credit not received	Transaction was not Credited as promised by the Merchant.
4221	Credit submitted as a debit	Transaction was posted to the Cardholder's account as a debit when the transaction should have been a credit.
4222	Customer dispute not elsewhere classified	Cardholder claims they are unhappy with the goods or services provided and they have been unable to resolve the situation with the merchant to their satisfaction.
4223	Debit submitted as a credit	Transaction was posted to the Cardholder's account as a credit when the transaction should have been a debit.
4224	Declined authorization	Merchant completed the transaction after an authorization request received a Decline Response.
4225	Defective merchandise	Cardholder received damaged, defective, or counterfeit merchandise.



4226	Delinquent reconciliation	Transaction was completed by a delinquent cardholder.
4227	Dispute transaction amount	The transaction amount is incorrect or the merchant altered the transaction amount after the transaction was completed without the consent of the cardholder.
4228	Error in addition	An addition or transposition error was made when calculating the transaction amount.
4229	Expired card	Merchant completed a transaction with a card that expired before the transaction date, and did not obtain authorization.
4230	Fraudulent transaction	The cardholder did not authorize or participate in a transaction, or a transaction was processed with a fictitious account number or no valid card was outstanding bearing the account number on the transaction receipt.
4231	Fraudulent transaction prior to embossed valid date	Transaction was completed prior to embossed valid date.
4232	Imprint of multiple slips	A single transaction was processed more than once using the same account number.
4233	Incorrect account number	Transaction was processed using an incorrect account number.



4234	Invalid Merchant	Transaction was completed by an invalid merchant.
4235	Invalid transaction	Cardholder is claiming the transaction as invalid and cannot be classified under any other reason code.
4236	Mail/Telephone order on expired card	A Mail Order / Telephone Order transaction was completed with a card that expired before the transaction date.
4237	Mail/Telephone order transaction unauthorized purchaser	A Mail Order / Telephone Order transaction was completed by an unauthorized purchaser.
4238	Merchandise not as described	The merchandise or service did not match what was described on the transaction receipt, or other documentation presented at the time of purchase, or the merchandise was otherwise unsuitable for the purpose sold, or the merchant misrepresented the terms of sale.
4239	No show disputed	Cardholder was charged for both a stay and no-show and is requesting a credit for the no-show charge.
4240	Non-matching account number	Transaction did not receive authorization and was processed using an account number that does not match any account number on the issuer's master file or an original credit (including a Money Transfer Original Credit) was



		processed using an account number that does not match any account number on the Issuer's master file.
4241	Non-receipt of merchandise	The cardholder or authorized person did not receive the merchandise or services at the location agreed with the merchant by the agreed date.
4242	Security violation	Transaction was completed violating standard security measures.
4243	Services not rendered	Cardholder claims the services contracted were not provided.
4244	Transaction not as described	Cardholder claims the service or merchandise they received does not conform to the description they were given.
4245	Transaction not permitted to terminal	Transaction was completed on a terminal which was not permitted to process such transaction.
4246	Transaction not received	Transaction was completed by the acquiring bank which was not received by the issuing bank.

Table 7 - Second Chargeback Reason Codes for POS