

Chargeback codes - Visa

Scheme	Type	Code	Reason	Explanation
Visa	Consumer disputes	131	Merchandise/Services Not Received	The cardholder claims that merchandise or services that they ordered were not received or that the cardholder canceled the order as the result of not receiving the merchandise or services by the expected delivery date (or merchandise was unavailable for pick-up)
Visa	Consumer disputes	132	Canceled Recurring	A recurring transaction was processed after it was canceled or that the cardholder's account was closed
Visa	Consumer disputes	133	Not as Described or Defective Merchandise/Services	The cardholder claims the goods were not as described or disputes the quality of the merchandise or services
Visa	Consumer disputes	134	Counterfeit Merchandise	The merchandise was identified as counterfeit by a third party
Visa	Consumer disputes	135	Misrepresentation	The cardholder's bank received a notice from the cardholder claiming that the terms of the sale were misrepresented

Visa	Consumer disputes	136	Credit not Processed	The cardholder's bank received a notice from the cardholder claiming that they received a credit or voided transaction receipt that has not been processed
Visa	Consumer disputes	137	Canceled Merchandise/Services	The cardholder's bank received a notice from the cardholder stating that they returned merchandise or canceled services, but the credit has not appeared on the cardholder's Visa statement
Visa	Consumer disputes	138	Original Credit Transaction Not Accepted	The original credit was not accepted
Visa	Consumer disputes	139	Non-Receipt of Cash or Load Transaction Value	Non-Receipt of Cash or Load Transaction Value
Visa	Fraud	101	EMV Liability Shift Counterfeit Fraud	The cardholder is claiming that they did not authorise or participate in a transaction that you processed The terminal was not EMV compliant
Visa	Fraud	102	EMV Liability Shift Non-Counterfeit Fraud	The cardholder is claiming that they did not authorise or participate in a transaction that you processed The terminal was not EMV compliant
Visa	Fraud	103	Other Fraud-Card Present Environment	The cardholder is claiming that they did not authorise or participate in a key-entered or unattended

				transaction conducted in a card-present environment
Visa	Fraud	104	Other Fraud-Card Absent Environment	The cardholder did not authorize or participate in a transaction conducted in a card-absent environment (such as internet, mail-order, phone-order, etc)
Visa	Fraud	105	Visa Fraud Monitoring Program	Visa notified the cardholder's bank that the Visa Fraud Monitoring Program (VFMP) identified the transaction and the cardholder's bank has not successfully disputed the transaction under another dispute condition
Visa	Authorization	111	Card Recovery Bulletin	The transaction was below the your floor limit and was not authorised
Visa	Authorization	112	Declined Authorization	An Authorization Request was declined
Visa	Authorization	113	No Authorization	The payment could not be authorised
Visa	Processing Errors	121	Late Presentment	The transaction was not sent to Visa within the timeframe required
Visa	Processing Errors	122	Incorrect Transaction Code	A cardholder claims the converted amount of charge on an international transaction is incorrect

Visa	Processing Errors	123	Incorrect Currency	You sent a transaction that was processed with an incorrect currency code Often the cardholder was not advised or did not agree that Dynamic Currency Conversion (DCC) would occur
Visa	Processing Errors	124	Incorrect Account Number	You either processed the transaction to an incorrect account number or did not authorise the transaction and it was processed to an account number not on the issuer's master file
Visa	Processing Errors	125	Incorrect Amount	The cardholder claims that the amount they agreed to pay differs from the amount charged
Visa	Processing Errors	126	Duplicate Processing/Paid by Other Means	The cardholder claims that a single transaction was processed more than once or the cardholder claims that they paid for the merchandise or service by other means (such as cash, check, other card, etc)
Visa	Processing Errors	127	Invalid Data	An authorization was obtained using invalid or incorrect data