

## Chargeback codes - MC

Scheme	Type	Code	Reason	Explanation
Mastercard	Consumer disputes	4841	Cancelled Recurring Transaction	A recurring transaction was processed after it was canceled or that the cardholder's account was closed
Mastercard	Consumer disputes	4853	Services not provided/Merchandise not received Cancelled recurring transaction Goods not as described/defective	Services not provided/Merchandise not received Cancelled recurring transaction Goods not as described/defective
Mastercard	Consumer disputes	4855	Non receipt of merchandise	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)
Mastercard	Consumer disputes	4860	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
Mastercard	Fraud	4837	No Cardholder Authorization	The cardholder states that they, nor anyone authorised

				by them, engaged in the transaction
Mastercard	Fraud	4840	Fraudulent Processing of Transactions	The cardholder claims that a fraudulent purchase was made while the card was in the cardholder's possession at the time of the transaction
Mastercard	Fraud	4849	Questionable merchant activity	The acquirer processed a transaction that was later was listed in a Mastercard Global Security Bulletin for violating GMAP, QMAP, or reported to SAFE
Mastercard	Fraud	4863	Cardholder does not recognize – Potential Fraud	The cardholder claims that they do not recognize the transaction and states that they did not authorise the charge to their credit card
Mastercard	Fraud	4870	Chip Liability Shift	The cardholder claims they were in possession of a valid card on the date of transaction but they did not authorise or participate in the transaction
Mastercard	Fraud	4871	Chip/PIN Liability Shift	The cardholder claims they were not in possession of a valid card on the date of transaction and they did not authorise or participate in the transaction

Mastercard	Fraud	4999	Domestic Chargeback Dispute (Europe region only)	The issuer can supply this message for a domestic chargeback that doesn't meet another chargeback categorization
Mastercard	Authorization	4807	Warning Bulletin File	The payment could not be authorised
Mastercard	Authorization	4808	Requested /Required Authorization not obtained	The payment could not be authorised
Mastercard	Authorization	4812	Account Number Not on File	Account number does not correspond to the account numbers the issuer has on file for this cardholder
Mastercard	Processing Errors	4831	Transaction amount differs	The cardholder claims that the amount they agreed to pay differs from the amount charged
Mastercard	Processing Errors	4834	Point of Interaction Error	The cardholder paid twice for the same transaction using two different forms of payment
Mastercard	Processing Errors	4842	Late Presentment	The transaction was not sent to Mastercard within the timeframe required
Mastercard	Processing Errors	4846	Correct Transaction Currency Code not provided	A cardholder claims the converted amount of charge on an international transaction is incorrect
Mastercard	Processing Errors	4850	Credit Posted as a Purchase	When an account is posted a debit in

				place of a credit by mistake
Mastercard	Consumer disputes	4859	No Show/Addendum/A TM Dispute	The services purchased from a merchant were not fulfilled