

Chargeback codes - JCB

Scheme	Type	Code	Reason	Explanation
JCB	Consumer disputes	502	Cardmember Dispute	The cardholder claims that the goods or services that were purchased at your business have not been received
JCB	Consumer disputes	513	Credit Not Received	A credit has not been applied to the cardholders account for either: goods/services canceled; an advance deposit/ payment or a no show reservation
JCB	Consumer disputes	516	Non-Receipt of Requested Item	The cardholder claims that the goods or services that were purchased at your business have not been received
JCB	Consumer disputes	537	No show dispute	The cardholder claims they were not properly informed of the No-Show or cancellation policy at the time of the reservation
JCB	Consumer disputes	538	Advance Deposit	The cardholder claims they were not properly informed of the cancellation policy at the time of the reservation
JCB	Consumer disputes	544	Canceled Recurring Transaction	The cardholder claims that their account continues to be billed for

				recurring goods or services that they had previously canceled or revoked
JCB	Consumer disputes	554	Non-Receipt of Merchandise/Non-Receipt of Cash at ATM	This chargeback occurs when the cardholder does not receive merchandise at the agreed location
JCB	Fraud	526	No Signature	Signature is missing from the Sales Draft you sent to Adyen
JCB	Fraud	527	No Imprint	Sales Draft does not contain a JCB Card imprint or the Transaction data read from the magnetic stripe or IC chip of the JCB Card
JCB	Fraud	534	Unauthorized Multiple Transaction	This chargeback occurs when two or more transactions take place at one location, and the cardholder claims they only authorised or participated in one
JCB	Fraud	546	Unauthorized Purchase	The cardholder did not authorise or participate in the transaction
JCB	Authorization	503	Expired JCB Card	A transaction completed with an expired card
JCB	Processing Errors	507	Incorrect Transaction Amount	The cardholder claims that the amount they agreed to pay differs from the amount charged
JCB	Processing Errors	510	Mispost	When an account is posted a debit in

				place of a credit by mistake
JCB	Processing Errors	512	Duplicate Processing	The cardholder claims that a single transaction was processed more than once
JCB	Authorization	517	Requested Copy Illegible	This chargeback occurs when the Issuer of an account requests a copy of a transaction receipt on behalf of the cardholder, and a legible copy of the draft requested was not received
JCB	Authorization	522	Authorization Declined	An Authorization Request was declined
JCB	Authorization	523	Incorrect Card number	Account number does not correspond to the account numbers the issuer has on file for this cardholder
JCB	Processing Errors	524	Addition Error	The Cardholder's copy of the sales draft or other transaction record shows an error in addition which causes the total amount to be incorrect
JCB	Processing Errors	525	Altered Amount	The cardholder claims that the amount they agreed to pay differs from the amount charged
JCB	Processing Errors	536	Late Submission	The transaction was not sent to JCB within the timeframe required

JCB	Processing Errors	541	Illegible Item	This chargeback occurs when the Issuer of an account requests a copy of a transaction receipt on behalf of the cardholder, and a legible copy of the draft requested was not received
JCB	Authorization	547	Card on Stop List	This chargeback occurs when the JCB card presented for payment was listed on a Stop List that was effective at the time of sale
JCB	Processing Errors	581	Split Sale	This chargeback occurs when a transaction requiring an authorization decision was split into two or more card sales to avoid authorization, and had the whole sale been submitted for authorization, it would have been declined
JCB	Processing Errors	583	Paid by Other Means	The cardholder claims that they paid for the merchandise or service by other means (such as cash, check, other card, etc)