

Chargeback codes - Amex

| Scheme | Type | Code | Reason | Explanation |
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| American Express | Consumer disputes | 4515 | Paid through Other Means | The cardholder provided proof of payment by another method |
| American Express | Consumer disputes | 4532 | Damaged and/or Defective Goods/Services | The cardholder disputes the quality of the merchandise or services |
| American Express | Consumer disputes | 4544 | Cancellation of Recurring Goods/Services | Cardholder claims that their account continues to be billed for recurring goods or services that they had previously canceled or revoked |
| American Express | Consumer disputes | 4554 | Goods and Services Not Received | The cardholder claims that the goods or services that were purchased at your business have not been received |
| American Express | Consumer disputes | 4754 | Local Regulatory/Legal Dispute | The cardholder alleges that a law or regulation was not followed |
| American Express | Fraud | 4534 | No Card Member Authorization | The cardholder denies participation in the charge submitted and you have failed to provide proof that the cardholder participated in the charge |
| American Express | Fraud | 4540 | Card Not Present (fraud) | The cardholder denies participation in a mail; telephone |

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| | | | | or internet-type transaction |
| American Express | Fraud | 4763 | Full recourse | A cardholder is claiming that they did not authorise or participate in a transaction that you processed |
| American Express | Fraud | 4798 | Fraud Liability Shift – Counterfeit | A cardholder is claiming that they did not authorise or participate in a transaction that you processed |
| American Express | Fraud | 4799 | Fraud Liability Shift – Lost/Stolen/Non-Received | A cardholder is claiming that they did not authorise or participate in a transaction that you processed |
| American Express | Retrieval Request | 6003 | Chargeback Documentation | Documentation that the Issuer requires to validate the Card Member's claims regarding the Transaction |
| American Express | Retrieval Request | 6006 | Legal Request or Fraud Analysis | Documentation that the Issuer requires to validate the Card Member's claim that the Transaction is fraudulent, or as result of legal request |
| American Express | Retrieval Request | 6008 | Card Member requests copy bearing signature (signed support) | documentation that the Issuer requires as a result of the Card Member's request for a copy of the receipt of the Transaction, that bears the Card Member's signature |
| American Express | Retrieval Request | 6013 | Repeat Documentation Request | Documentation that the Issuer was requested |

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| | | | | previously; the request was either unfulfilled, or the documents provide was illegible or incomplete |
| American Express | Retrieval Request | 6014 | Card Member does not recognise Transaction or Transaction Amount | Documentation that the Issuer requires to validate the Card Member's claims of not recognising the Transaction |
| American Express | Retrieval Request | 6016 | Card Member needs for personal records | Documentation that the Issuer requires due to Card Member's request to have for their personal record |
| American Express | Processing Errors | 4507 | Incorrect Transaction Amount Presented | Charges were incorrectly submitted by using an incorrect amount |
| American Express | Processing Errors | 4512 | Multiple Processing | A charge was incorrectly submitted more than once to the cardholders account |
| American Express | Authorization | 4521 | No Valid Authorization | The payment could not be authorised |
| American Express | Processing Errors | 4522 | Authorization Declined | An Authorization Request was declined |
| American Express | Processing Errors | 4523 | Unassigned C/M Account Number | Account number does not correspond to the account numbers the issuer has on file for this cardholder |
| American Express | Processing Errors | 4525 | Transaction Amount Changed | The cardholder claims that the amount they agreed to pay differs from the amount charged |

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| American Express | Processing Errors | 4530 | Currency Discrepancy | The cardholder was advised the charge is in a currency that differs from that which they originally agreed upon |
| American Express | Processing Errors | 4536 | Late Presentment | A charge was submitted for payment outside the timeframe |
| American Express | Authorization | 4751 | Expired Authorization | The payment could not be authorised because the transaction expired |
| American Express | Processing Errors | 4752 | Credit/Debit Presentment Error | When an account is posted a debit in place of a credit by mistake |
| American Express | Processing Errors | 4755 | No Valid Approval Code | A transaction where Authorization was required but not obtained |
| American Express | Processing Errors | 4758 | Expired/Not Yet valid card | A transaction completed with an expired card |
| American Express | Consumer disputes | 4513 | Credit Not Presented | 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 |
| American Express | Consumer disputes | 4553 | Not As Described Or Defective Merchandise | Card Member received goods and or services that are different than the written description provided by the Merchant at the time of purchase. or Card Member received damaged |

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| | | | | or defective goods and or services |
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