



Oman National ATM/POS Switch Network



OmanNet Operating Rules

Business Book 3 - Dispute Management Rules
Version: 1.5



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Change Control

Document Amendment Record			
Change No.	Date	Prepared by	Brief Explanation
Version 1	December 2010	CBO PSD	Initial Version
Version 1.1	December 2013	CBO PSD	Revised version for EMV, POS Functionality
Version 1.2	December 2013	CBO PSD	Revised based on first review feedback
Version 1.3	December 2013	CBO PSD	Revised based on second review
Version 1.4	January 2014	CBO PSD	Revised based on Acquirer review
Version 1.5	January 2014	CBO PSD	Changes to Time Frame

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1 Introduction

1.1 Introduction

Disputes may arise as a result of the cardholder claiming not executing a specific transaction or not receiving the service/ goods as agreed. A dispute process will be initiated by issuer member bank submitting a claim for dispute attached with the appropriate supporting 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.

Disputes will be managed through a designated Dispute Management Module within Concourse. OmanNet member banks will be granted access to the Dispute Management Module where they will be able to initiate retrieval requests, chargebacks and representments.

OmanNet will be responsible for monitoring dispute time frames, fulfillments, fee collections and arbitration requests.



1.2 Dispute Cycle

The Dispute Cycle is typically initiated by the Cardholder disputing the transactions. The Cardholder generally contacts their Issuer Bank with the disputed transaction. The Issuer Bank is responsible for reviewing the eligibility of dispute for Chargeback and if required, the Issuer Bank can request for further information, known as Retrieval Request, from the Acquirer Bank.

The Acquirer Bank is required to respond to the Retrieval Request, known as Retrieval Fulfillment, within a stipulated timeframe. If the Issuer Bank finds the Cardholder claim to be eligible, the Issuer Bank initiates the Chargeback to the Acquirer Bank. The Acquirer Bank has the right to represent the Chargeback if found to be invalid. In such case, Issuer Bank can request OmanNet to arbitrate and take a final decision.

The following illustration shows the dispute cycle.

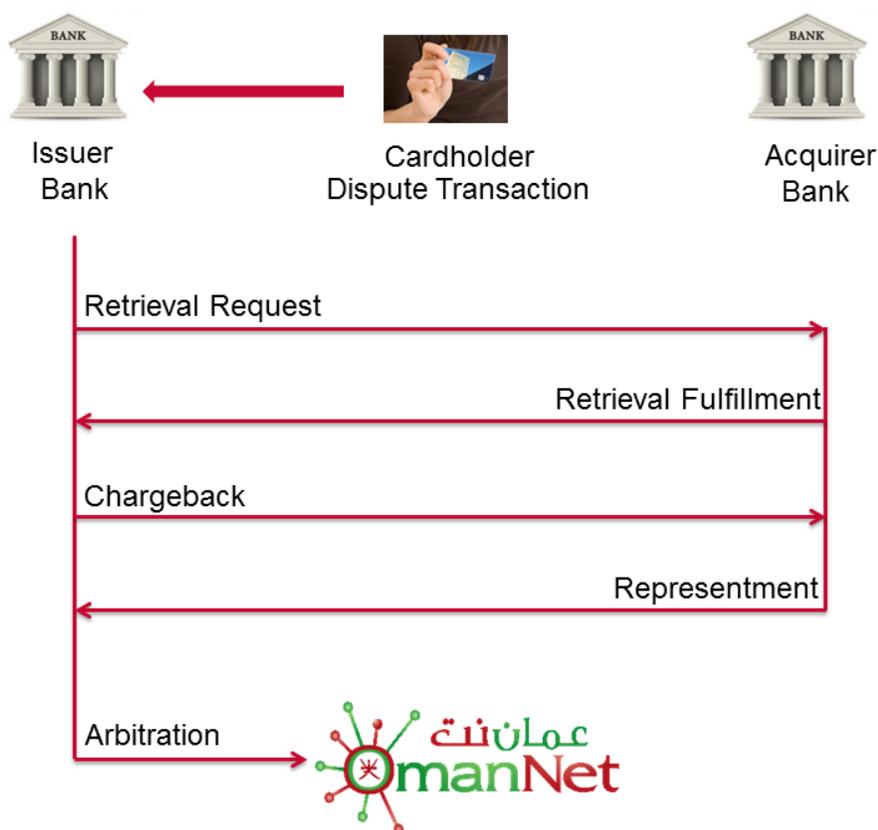


Figure 1 – Dispute Cycle



Dispute Cycle process constitutes of four main steps:

1. Retrieval Request (copy request): The Issuer Bank may request for information regarding a disputed transaction, based on Cardholder request. The retrieval request will have a reason code indicating the reason of the initiated request. A successful response to a retrieval request (Retrieval Fulfillment) may eliminate the need for a Chargeback since with additional information, the Cardholder may recognize the transaction and agree to it. A retrieval request is not always required for raising a Chargeback, and an Issuer Bank can proceed with a Chargeback if sufficient information is available.
2. Chargeback: A Chargeback is initiated by the Issuer Bank either on request of Cardholder dispute or by the Issuer Bank on the basis of technical reasons. The Chargeback in essence reverses the original sales/withdrawal transaction.
3. Representment: The Merchant or the Acquirer Bank under certain conditions have the right to refuse the Chargeback, if the Merchant or Acquirer Bank can remedy the problem that led to the Chargeback. The Representment in essence reverses the Chargeback.
4. Arbitration: When both the Issuer Bank and the Acquirer Bank fail to resolve a claim, the Issuer Bank may request OmanNet to arbitrate, review the claim and settle the dispute between the Issuer Bank and the Acquirer Bank. The losing party end up losing the Chargeback amount and they incur additional Arbitration fees.



1.3 Dispute Time Frame

The submission of claims and tracing requests shall be subject to the following limitation in time and amounts as shown in the following table. The time limits on dispute time frame start from the transaction date; and on response counted from the date of receiving the request or the claim.

Dispute Step	Time Frame	
	ATM	POS
Retrieval Request	Not applicable.	The Issuer Bank may initiate retrieval request within 90 calendar days from the transaction date.
Retrieval Fulfillment	Not applicable.	The Acquirer Bank must respond within 18 working days from the Retrieval Request.
Chargeback	The Issuer Bank can initiate chargeback within 120 calendar days from the transaction date.	The Issuer Bank can initiate chargeback within 120 calendar days from the transaction date.
Representment	When applicable, the Acquirer Bank may initiate representment within 10 business days from the Chargeback date.	When applicable, the Acquirer Bank may initiate representment within 18 working days from the Chargeback date.
Arbitration	When applicable, the issuer may initiate arbitration within 30 calendar days from the date of Representment. CBO shall take 30 calendar days for taking a decision on the arbitration request.	When applicable, the issuer may initiate arbitration within 30 calendar days from the date of Representment. CBO shall take 30 calendar days for taking a decision on the arbitration request.

Table 1 : Dispute Time Frame



2 Disputes

2.1 OmanNet Transaction Disputes

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

2.1.1 Retrievals

2.1.1.1 Retrieval Request

The following illustration shows the retrieval request cycle.

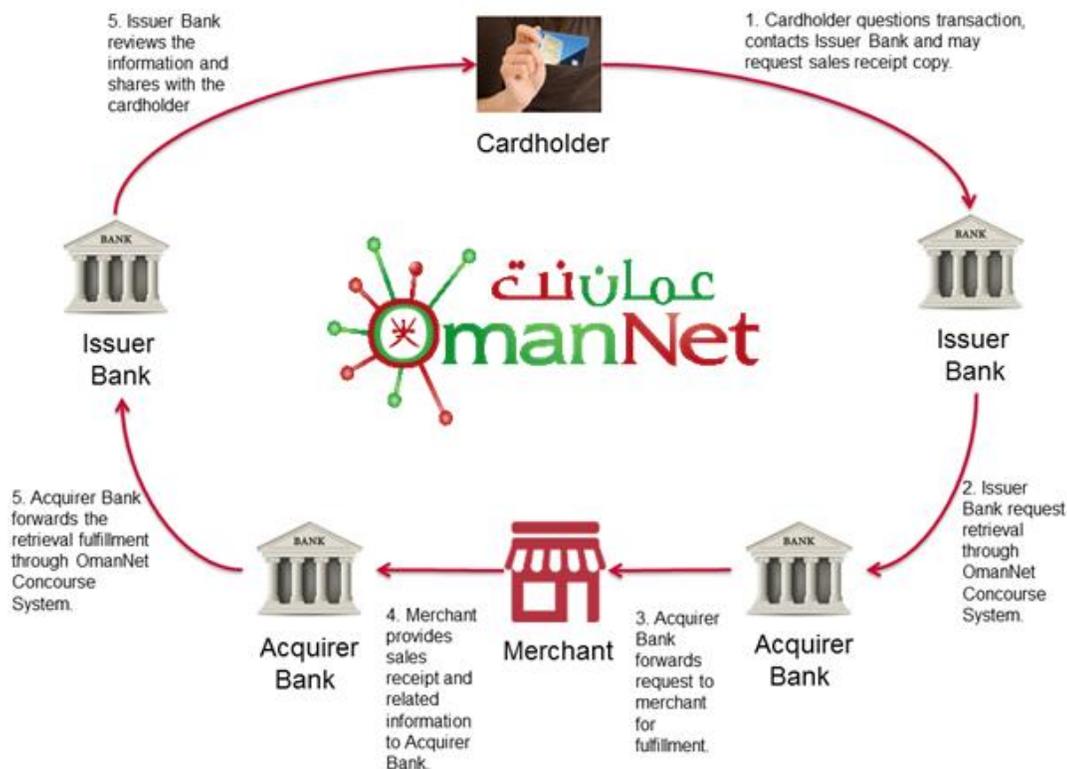


Figure 2 – Retrieval Request Cycle



Under certain circumstances, the Cardholder may not recognize a transaction appearing on his/her account statement. The Cardholder will contact the Issuer Bank to seek additional information. The Issuer Bank, in turn, sends a Retrieval Request (also known as Request for Information, Request for Copy) to the Acquirer Bank through OmanNet using the Concourse System, requesting for additional information about the transaction. The Retrieval Request will have a reason code reflecting why the request was initiated.

The table below lists the reason codes used during Retrieval Request.

Code	Reason for a Retrieval Request
6005	Cardholder does not agree with amount billed
6021	Cardholder does not recognize transaction (merchant name, city, state, or date)
6022	ICC transaction certificate and associated data requested
6023	Cardholder needs information for personal records (business expense claim)
6028	Request for copy bearing signature
6029	Travel and entertainment document request
6032	Copy request because original lost in transit
6035	Written cardholder request for original due to inadequate copy of mail/phone order or recurring transaction receipt
6036	Legal process request for original
6041	Fraud investigation / Legal process or fraud analysis

Table 2 : Retrieval Request Code

A successful response to Retrieval Request may eliminate the need for a Chargeback, since with additional information the Cardholder may recognize the transaction and agree to it.

To minimize retrieval request, the Acquirer Bank should ensure that the transaction information on the sales receipt is complete, accurate, and legible. This includes (but not limited to):

- Verifying the name and location of the merchant is correct. If possible include contact number in the merchant name and location.
- Avoid positioning logos and marketing message near transaction information.



2.1.1.2 Retrieval Fulfillment

The Acquirer Bank will have 25 calendar days in which to respond to the Retrieval Request. The concerned department at the Acquirer Bank is expected to contact the Merchant to provide the requested information in the specified time frame. Failure to do so results in a Chargeback usually.

It is the responsibility of the Issuer Bank to share the obtained information with the Cardholder on immediate basis. The Cardholder may decide to dispute the transaction even after receiving the requested transaction details. In that case, the Issuer Bank would raise a Chargeback on behalf of the Cardholder after analyzing the eligibility (provided information is not readable) of the dispute.

The table below lists the reason codes used during Retrieval Fulfillment.

Code	Reason for a Retrieval Fulfillment
6043	Retrieval not fulfilled – not able to trace original transaction
6044	Retrieval not fulfilled – invalid reference number
6045	Retrieval not fulfilled – reference number/PAN incomplete
6046	Requested documentation supplied
6047	Retrieval cannot be fulfilled – required/requested documentation is not available
6048	Retrieval will not be fulfilled – request for an item that is not required to be provided
6049	Retrieval cannot be fulfilled – ICC transaction certificate and associated data is not available

Table 3 : Retrieval Fulfillment Code

2.1.2 Chargeback

The following illustration shows the chargeback cycle.

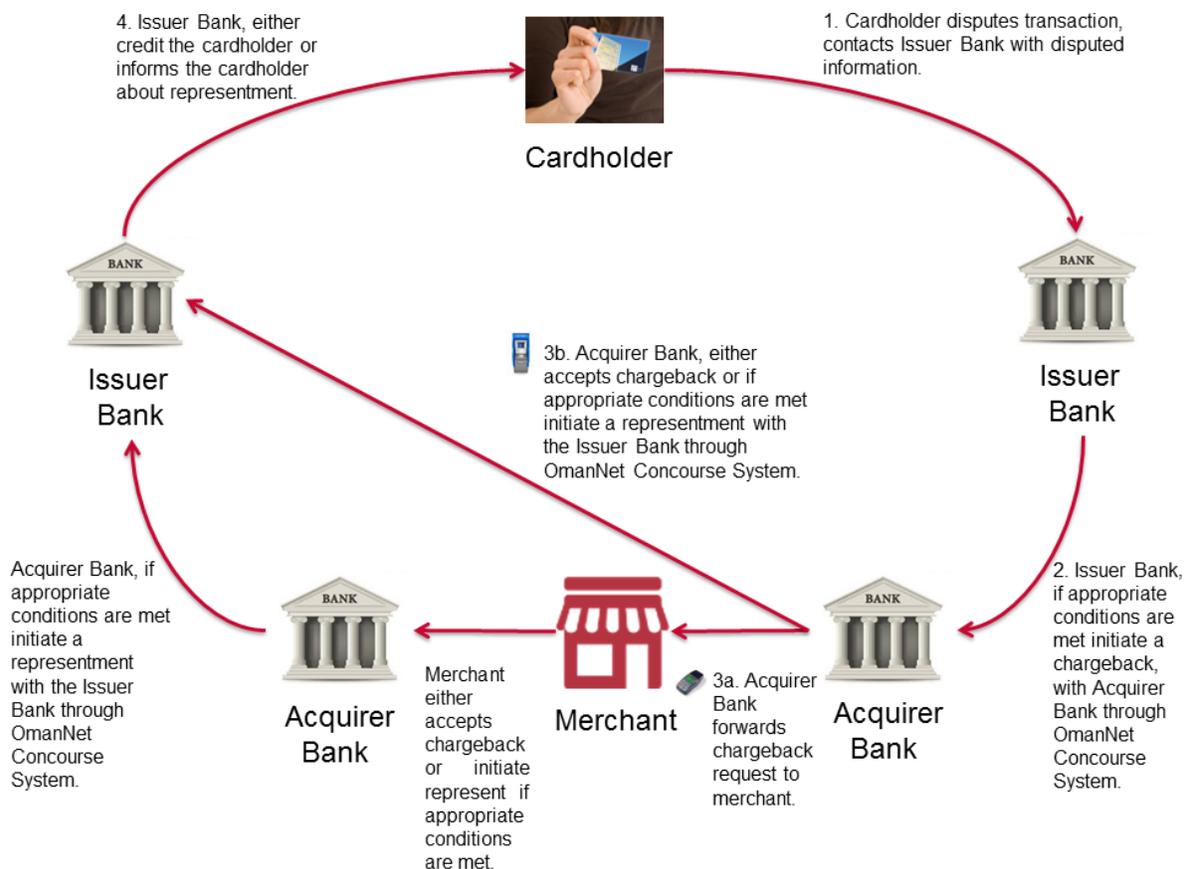


Figure 3 – Chargeback Cycle

Generally, the following documents are required while issuing a Chargeback:

- Disclaimer letter from the Cardholder to claim the transaction, the letter will state the reason for denying the transaction and contains:
 - Cardholder Identification
 - Cardholder account number or PAN
 - Reason of Chargeback (and mapped reason code)
 - Transaction Type
 - Transaction Amount
 - Transaction Date and Time
 - Transaction Retrieval Reference Number
 - Merchant Name / Acquirer Name
 - Terminal ID



- Terminal Location
 - Transaction / Sales receipt
 - Progressive Case documentation. This is any additional new information negating the transaction and came into the picture after the claim was raised and in process
 - For EMV Chip transactions, transaction certificate (cryptogram) and any related data
 - Goods/Services not-received letter: a letter explaining that the goods/services expected by the cardholder were not provided by the merchant
 - Any other documentation that is deemed suitable to support the chargeback, for example the authorization log

The Chargeback will have a reason code reflecting why the Chargeback was initiated. The table below list those reason codes used on chargeback requests (Please refer to Section 4 for usage of reason codes).

Code	Reason for a Chargeback	Visa Code	MasterCard Code
4501	Requested transaction information not received	79	4801
4502	Requested/required information illegible or missing	60	4802
4531	Transaction amount differs	80	4831
4534	Duplicate processing	57	4834
4541	Cancelled recurring transaction	41	4841
4553	Not as described	53	4853
4554	Cardholder dispute, not elsewhere classified		4854
4555	Non receipt of merchandise		4856
4559	Service not rendered	30	4859
4560	Credit not processed	85	4860
4590	Non receipt of merchandise, non-receipt of cash at ATM or load transaction value at ATM or load device	90	
4870	Chip Liability Shift		4870
4871	Chip/PIN Liability Shift		4871

Table 4 : Chargeback Code

Following the Cardholder dispute request, the Issuer Bank initiates the Chargeback through OmanNet using Concourse System, providing all the required data and documents supporting the Chargeback.



2.1.3 Representation

The Chargeback may be refused to the Issuer Bank by one of the following entities:

Acquirer Bank, if the Issuer Bank failed to submit the required supporting documentation along with the Chargeback request.

- Merchant, if the Merchant was able to provide complete and appropriate documentation to support Representation.

Generally the following documents are required while raising a Representation:

- ATM Terminal Journal/Log, it must include:
 - Transaction amount
 - Transaction type
 - Transaction date and time
 - Account accessed
 - Primary account number read from Track 2 of the magnetic stripe or from the chip
 - ATM or PIN-based In-branch Terminal number
 - Transaction trace
 - ATM or PIN-based In-branch Terminal status
 - Error report
 - Optional additional information:
 - ATM's or PIN-based In-branch Terminal's response to the last command received from the Interchange System
 - Retract indicator
 - Bill counts for each canister
- Transaction / Sales copy
- Progressive Case documentation. This is any additional new information negating the transaction and came into the picture after the claim was raised and in process
- For EMV Chip transactions, transaction certificate (cryptogram) and any related data
- Any other documentation that is deemed suitable to support the representation such as the Electronic Data Capture Log, Magnetic Strip Record

The Representation will have a reason code reflecting why the Representation was initiated. The following table lists these reason codes used during Representation requests (Please refer to Section 4 for usage of reason code).



Code	Reason for a Representation
2001	Invalid acquirer reference number on chargeback, documentation was received or was not required
2002	Non-receipt of required documentation to support chargeback
2003	Correct transaction date provided
2004	Invalid acquirer's reference number on chargeback, documentation was received
2005	Correct card acceptor location/description provided
2008	Card issuer authorised transaction
2009	No error in addition of sale - amount correct in original transaction
2011	Credit previously issued
2013	Chargeback remedied, see corresponding documentation
2014	Duplicate chargeback
2015	Past chargeback time limit
2016	Requested transaction documentation provided (hardship variance)
2018	Correct card acceptor category code provided
2019	Authorization advised suspicious
2022	Documentation received was illegible
2023	Documentation received was invalid/incomplete

Table 5 : Representation Code



2.1.4 Arbitration

The Arbitration process will start whenever both parties, Issuer Bank and Acquirer Bank, fails to resolve the dispute, at which the issue is raised with OmanNet to adjudicate. The Arbitration process will be as follows:

- Case is raised by the Issuer Bank to OmanNet for judgment
- OmanNet investigate the claim and has the full authority to request any needed documents or evidences to fairly judge the raised case
- The party that loses the arbitration case will bear the arbitration charges (Please refer to Fees and Charges book) in addition to the transaction value

Arbitration Procedure

- The Issuer bank will submit the Arbitration request along with the supporting documents
- OmanNet will open Arbitration case and import supporting documents
- OmanNet will contact Acquirer Bank and check their supporting documents
- OmanNet will investigate the case, reason, and documents
- OmanNet will reply with a verdict to the appealing parties

Arbitration Withdrawal

Arbitration Withdrawal may result when any one of the disputing party wishes to discontinue the Arbitration process before a decision has been taken by OmanNet.

In case any of the disputing party requests to withdraw the Arbitration case before OmanNet issue a ruling, then the withdrawing party will be responsible for the Arbitration charges, and any additional costs incurred.

Arbitration Verdict

The decision by the OmanNet judgment will be final and binding on the responsible party, and appealing is not an option.

The party losing the Arbitration case will bear the Chargeback amount, Arbitration charges, and any additional costs incurred.



2.1.5 Good Faith Collection

In case of discrepancies discovered during the daily terminal reconciliation process, for example an error in dispensing the cash to the cardholder or a duplicate posting of a purchase transaction, a good faith collection 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.



2.2 GCC transactions Disputes

As of now, only ATM transactions are supported through the GCC network. Any raised claims will follow the GCCNET rules and regulation. OmanNet role is limited to the role defined in the GCCNET rules and regulations.

Relevant excerpt from the GCCNET Regulation and Operating Rules are listed below.

2.2.1 Potential GCCNET ATM Transaction Disputes

2.2.1.1 Failure to dispense cash or only a partial amount of cash

If there is a failure by the ATM to dispense cash, in whole or part, or the cash is retracted by the ATM, no reversal must be generated as the amount of cash actually retracted cannot be immediately determined.

The acquiring switch should investigate the incident with the concerned participant ATM acquirer and check appropriate ATM cash/transaction reconciliation records. If the claim is upheld, this should be remedied by the acquiring bank (via the Acquirer Participating Switch).

2.2.1.2 Fraudulent ATM transactions

Issuer dispute rights exist where a fraudulent transaction on an EMV-compliant card is used in a non-EMV compliant ATM (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".

2.2.1.3 Counterfeit Card Transaction with Valid Account No and Duplicated PIN

No issuer dispute rights exist for such ATM transactions.



2.2.2 Transaction Dispute Referral Process

Whenever a GCCNET transaction dispute arises, the Cardholder must first make representation to their participant issuer (and not directly to the Acquirer Participating Switch or to the participant acquirer).

If deemed appropriate, the participant issuer will then refer the dispute to their Issuer Participating Switch, who, in turn, will refer the dispute to the relevant Acquirer Participating Switch for investigation / resolution.

The time limit for submission of a GCCNET transaction dispute by the Issuer Participating Switch to the Acquirer Participating Switch is 180 calendar days from the original transaction date.

Upon receipt of a formal transaction dispute request form, the Acquirer Participating Switch (usually in conjunction with their participant acquirer) should investigate the dispute and provide all necessary supporting transaction documentation/evidence if so requested by the Issuer Participating Switch.

Wherever possible, the resolution of GCCNET cross-border transaction disputes should be affected between the relevant Issuer and Acquirer Participating Switches on a bilateral basis.

The actual transaction dispute referral process flow should be as follows:

- The participant Issuer (upon receipt of an adequately-documented transaction dispute request from the cardholder) should submit a formal transaction dispute request to their Issuer Participating Switch, providing a detailed account of the dispute, as follows:
 - Issuer Bank Identification
 - Card number
 - Date of disputed transaction
 - Time of disputed transaction
 - Transaction log details
 - Nature of the dispute

- The Issuer Participating Switch upon receipt of the transaction dispute request, the Issuer Participating Switch should:
 - Review and validate the rationale for the dispute claim
 - Log the dispute in an appropriate “dispute register” for potential review and audit
 - Forward full details of the dispute to the relevant Acquirer Participating Switch for investigation
 - Diaries for an appropriate time for response



- Acquirer Participating Switch should:
 - Review the claim with the relevant participant acquirer or merchant
 - If the dispute claim is upheld, the Acquirer Participating Switch should reclaim funds from the participant acquirer or merchant and credit the account of the Issuer Participating Switch under notice and dispute identification

- Issuer Participating Switch should:
 - Advise their participant Issuer bank of the outcome of the dispute and passes value to the Issuer for subsequent crediting of the cardholder's account

2.2.3 Formal Unresolved Disputed Transaction Procedure:

In the event that a transaction dispute cannot be resolved following the above process, recourse is claimed by submitting the dispute to formal arbitration.

The following form identifies valid dispute transaction reason codes for GCCNET ATM/POS transactions.



 GCCNET ISSUER DISPUTE TRANSACTION FORM	
Issuer Bank & Issuer Switch:	Acquiring Bank & Acquiring Switch:
Dispute Application Date:	Reference No: (Provided by issuer bank / switch)
CARDHOLDER INFORMATION	
Cardholder Name:.....	
Cardholder Account No:.....	
TRANSACTION INFORMATION	
Merchant / ATM Name:..... Merchant / ATM location / Terminal / ATM ID:.....	
Transaction Date:..... Transaction Time:.....	
Processing Date:..... Transaction Amount:.....	
DISPUTE TRANSACTION REASON CODE (Tick appropriate Reason Code)	
<input type="checkbox"/> Reason Code 1:	Cardholder disputes the transaction amount
<input type="checkbox"/> Reason Code 2:	Duplicate Transaction
<input type="checkbox"/> Reason Code 3:	Transaction not recognised by customer
<input type="checkbox"/> Reason Code 4:	Transaction was not processed within the required time limit
<input type="checkbox"/> Reason Code 5:	Transaction suspected of being fraudulent
<input type="checkbox"/> Reason Code 6:	Cash not received/ parity received
<input type="checkbox"/> Reason Code 7:	FallBack
<small>*PLEASE ATTACH COPIES OF ALL RELEVANT DOCUMENTATION E.G. RECEIPTS / CORRESPONDENCE</small>	
ISSUING BANK CONTACT INFORMATION	
Contact name:	Tel No:
E-mail:	Fax No:
Additional information in support of the chargeback (use additional sheet of paper if required):	
Authorised signatory:.....	
To/Issuer from acquirer:	
1)	Your account has been credited with the following amount in respect of the above disputed transaction: Ref No: SAR.....on ddmmyyy.....
2)	Your disputed transaction Ref No:.....has been rejected for the following reason:
Authorised signatory:.....	Date:.....

Figure 4 – GCCNET Transactions Dispute Form



2.2.4 Formal Intra-Switch Dispute Resolution Procedures

The formal transaction arbitration procedure permits GCCNET to assign liability for a disputed transaction or intra switch settlement dispute in the unlikely event that the involved Participating Switches are unable to satisfactorily resolve the dispute on a bilateral basis or following the rejection of a submitted dispute transaction request.

As such, the formal dispute resolution process should be viewed as a “final resort” solution and such referrals should be avoided wherever possible. Every attempt to resolve the dispute on a bilateral basis should be attempted before a Participating switch files for GCCNET arbitration.

Once submitted for dispute resolution, the dispute case in question should be referred to the GCCNET dispute settlement committee (consisting of senior staff members drawn from neutral GCCNET Participating Switches) for consideration of the case and for final ruling. The decision of this committee will be binding and final. Where a casting vote is required, this will rest with the Chairman of the committee

The time limit for submitting a case for dispute resolution is 60 calendar days from the date of processing the initial formal chargeback request

The decision by the GCCNET Arbitration Committee will be final and binding on the responsible party.

2.2.5 Intra-Switch Settlement Disputes

Any disagreement over Settlement Amounts or Fees should be reconciled to the mutual satisfaction of both parties within 14 Working Days for ATM and 21 working days for POS from the claim submitting date.

If the claimant Switch does not receive a response from the claim recipient Switch (even if there is proof of the claim having been received by the latter) the claimant Switch has the right, after expiration of the allowance period, to settle the discrepancy amount through the appropriate intra-switch settlement procedure by debiting the claim recipient’s settlement account.

2.3 International Payment Schemes transaction dispute

International Payment Schemes dispute handling will be the sole responsibility of each member bank. OmanNet will not be involved by any means in that process.



3 Screen Guide

This section will be updated once the Concourse Screens are available.



4 Reason Codes

This Chapter will explain the different chargeback reason codes utilized by OmanNet for its members.

The usage is explained to present the applicability of each reason code, in addition, the mode of application is described. And finally, each reason code contain the list of applicable Representment reason codes that might be used as an appeal for each chargeback reason.

4.1 Message Reason Code 4501 – Requested Transaction Information Not Received

Usage:

- POS (Card Present, Card Not Present)

Application:

The message reason code 4501 may be used when the retrieval fulfillment was not received within the allotted time frame. This chargeback cannot be reversed. However the issuer must first attempt to honor the transaction before using this message reason code.

Applicable Representment:

N/A



4.2 Message Reason Code 4502 – Requested/Required Information Illegible or Missing

Usage:

- POS (Card Present, Card Not Present)

Application:

The message reason code 4502 may be used when the retrieval fulfillment was illegible or complete information was not received within the allotted time frame. The issuer can raise this chargeback reason code if the transaction amount, transaction date, card acceptor name, primary account number are missing or illegible on the provide information.

Applicable Representation:

Code	Reasons for a Representation	Supporting Documents
2011	Credit previously issued	If appropriate credit has been processed to the cardholder, evidence should be provided.
2013	Chargeback remedied, see corresponding documentation	Provide a legible or complete copy of the receipt, or information that was previously missing.
2015	Past chargeback time limit	Proof that the Retrieval Request was submitted after the 120 calendar day requirement.



4.3 Message Reason Code 4531 – Transaction Amount Differs

Usage:

- POS (Card Present, Card Not Present)

Application:

The message reason code 4531 may be used when the cardholder's account has been debited for an incorrect amount. The amount discrepancy could be for any one of the following reason (but not limited to):

- The card acceptor increased the transaction amount without the cardholder's permission.
- The card acceptor's addition error that resulted in an incorrect total amount

Applicable Representation:

Code	Reasons for a Representation	Supporting Documents
2011	Credit previously issued	Proof that the credit was already posted to the Cardholder for the differed amount.
2013	Chargeback remedied, see corresponding documentation	Provide an explanation that substantiates the validity of the transaction amount.
2015	Past chargeback time limit	Proof that the Chargeback was submitted after the 180 calendar day requirement.



4.4 Message Reason Code 4534 – Duplicate Processing

Usage:

- POS (Card Present, Card Not Present)

Application:

The message reason code 4534 may be used if the cardholder or the issuer determines that the same transaction was processed more than once.

The merchant name and location, transaction source currency amount, ticket number (if provided), and transaction date must be the same in both transactions (original and duplicate)

Applicable Representation:

Code	Reasons for a Representation	Supporting Documents
2011	Credit previously issued	If appropriate credit has been processed to the cardholder, evidence should be provided.
2013	Chargeback remedied, see corresponding documentation	If cardholder participated in multiple transactions, provide appropriate documentation, such as sales receipts, invoices, .etc.



4.5 Message Reason Code 4541 – Cancelled Recurring Transaction

Usage:

- POS (Card Present, Card Not Present)

Application:

The issuer may use message reason code 4541 if the cardholder confirms that the merchant was notified to cancel the recurring transaction.

Applicable Representation:

Code	Reasons for a Representation	Supporting Documents
2011	Credit previously issued	If appropriate credit has been processed to the cardholder, evidence should be provided.
2013	Chargeback remedied, see corresponding documentation	Record proving that recurring transaction date is before the cancellation date. Or, Record proving that the cardholder has renewed the contract.



4.6 Message Reason Code 4553 – Not As Described

Usage:

- POS (Card Present, Card Not Present)

Application:

The issuer may use message reason code 4553 if the cardholder engaged in the transaction and received goods or services from the merchant, but any of the following reasons apply:

- Goods and services did not conform to their description. For example:
 - The cardholder states that the quality/workmanship of the product is not as described by the merchant
 - The cardholder states that the specified color, size, or quantity is not as described by the merchant
 - The cardholder states that the goods were claimed to be genuine, but were counterfeit
- The Merchant provided terms and conditions of a contract such as 100% money back guarantee, written promises, or return policy
- When delivered from the merchant, the goods arrived broken or could not be used for the intended purpose. For example, the cardholder received airline tickets after the date of the flight

Applicable Representation:

Code	Reasons for a Representation	Supporting Documents
2011	Credit previously issued	Provide proof of information that credit (refund) was processed, if merchandise was returned or services were cancelled.
2013	Chargeback remedied, see corresponding documentation	Provide details of the merchandise information and invoices to refute the cardholder's claim.



4.7 Message Reason Code 4555 – Non Receipt of Merchandise

Usage:

- POS (Card Present, Card Not Present)

Application:

The issuer may use message reason code 4555 when the cardholder did not receive goods or services that the merchant promised to deliver or provide.

The cardholder must provide a letter, form, or e-mail that the goods expected by the cardholder were not provided by the merchant, this letter will act as a supporting document.

Applicable Representation:

Code	Reasons for a Representation	Supporting Documents
2013	Chargeback remedied, see corresponding documentation	If Chargeback issued before the delivery date, the sales receipt indicating the delivery date should be provided. Or, If Chargeback issued before the delivery date, the sales receipt indicating the delivery date should be provided.



4.8 Message Reason Code 4559 – Service Not Rendered

Usage:

- POS (Card Present, Card Not Present)

Application:

The issuer may use message reason code 4559 when the cardholder claim that services ordered were not received or that the cardholder cancelled the order as result of not receiving the services by the expected delivery date.

The cardholder must provide a letter, form, or e-mail that the services expected by the cardholder were not provided by the merchant, this letter will act as a supporting document.

Applicable Representation:

Code	Reasons for a Representation	Supporting Documents
2013	Chargeback remedied, corresponding documentation see	Signed Proof of Delivery or proof that the service has been provided. Or, If Chargeback issued before the delivery date, the sales receipt indicating the delivery date should be provided.



4.9 Message Reason Code 4560 – Credit Not Processed

Usage:

- POS (Card Present, Card Not Present)

Application:

The issuer may use message reason code 4560 for one of the following reasons:

- A cardholder account has been inaccurately posted with a debit instead of a credit as a result of an incorrect transaction code or keying error. For example, the acquirer posted a credit as a retail sale
- A merchant agrees to accept a cancellation of goods/services that was to be picked up by the cardholder provided that the cardholder did not take possession of the goods/service

The issuer may submit a chargeback for a credit not posted to the cardholder's account without a cardholder letter in case the cardholder provides a credit receipt/advice issued by the acquirer/merchant, or a voided transaction by the merchant. The documents must show PAN, amount to be credited, and the transaction date.

Applicable Representation:

Code	Reasons for a Representation	Supporting Documents
2013	Chargeback remedied, see corresponding documentation	Proof of return or cancellation of goods/services never received or accepted from the Cardholder.
2011	Credit previously issued	Proof that a credit has been issued already; ensure same account number has been used.



4.10 Message Reason Code 4590 – Non Receipt of Merchandise, Non-receipt of Cash at ATM or Load Transaction Value at ATM or Load Device

Usage:

- ATM, POS (Card Present, Card Not Present)

Application:

The issuer may use message reason code 4590 for Cardholder claim to not receiving cash at the ATM due failure at dispense, cash retracted, or partial dispense.

Applicable Representation:

Code	Reasons for a Representation	Supporting Documents
2013	Chargeback remedied, see corresponding documentation	Provide transaction log (Journal/E-Journal) from the terminal
2011	Credit previously issued	Proof that a reversal was posted in case of no cash dispense. Or, Proof that a credit was posted in good faith.



4.11 Message Reason Code 4871 – Chip/PIN Liability Shift

Usage:

- ATM, POS (Card Present)

Application:

The issuer may use reason code 4871 for a chargeback if the following apply:

- A fraudulent transaction resulted from the use of a PIN based card on a non-EMV terminal, terminal PIN Pad was not available, or terminal was not able to perform any card verification method.
- The cardholder didn't engage in the transaction and the card is no longer or has never been, in the possession of the cardholder.

Applicable Representation:

Code	Reasons for a Representation	Supporting Documents
2013	Chargeback remedied, corresponding documentation see	Proof that transaction was processed as Magnetic Stripe due to chip read failure, and fallback indicator was present Or, Proof that transaction was processed as a valid Chip, with EMV Certificate (cryptogram) and other related data present.