



**TOP TEN CHARGEBACK REASONS FOR MAIL ORDER, PHONE ORDER, CATALOG, AND INTERNET MERCHANTS AND THEIR REMEDIES.**

**ALL OF THESE CHARGEBACK REASON CODES CAN BE REMEDIED BY SUPPLYING THE EXACT DATE AND AMOUNT OF A CREDIT ISSUED FOR THE TRANSACTION.**

1. **REASON CODE: 461/543/483**  
**FRAUDULENT MAIL/TELEPHONE ORDER TRANSACTION**

The Cardholder states that he/she neither participated in nor authorized this transaction.

**REMEDY:** Return a copy of a positive Address Verification System response and a signed carrier certification that the merchandise was delivered to the address indicated in the AVS inquiry.

If you are an Internet Merchant, a positive AVS response AND a signed authorization form or equivalent, OR If this was not a MO/TO transaction, provide your processor with a signed and imprinted copy of a sales draft.

2. **REASON CODE: 441/541**  
**CANCELLED RECURRING TRANSACTION**

The cardholder cancelled a recurring transaction and was billed after the cancellation.

**REMEDY:** A letter stating that the service was never cancelled. NOTE: To protect against further chargebacks it is suggested that you discontinue any further use of the card number.

3. **REASON CODE: 453/553**  
**NOT AS DESCRIBED**

The cardholder states that the merchandise ordered or that the service provided was a NOT AS DESCRIBED. The cardholder states that the merchandise or service provided was not as described on the sales slip or invoice, and the cardholder attempted to return the merchandise or cancel the service.

**REMEDY:** A letter stating that the merchandise the cardholder claimed to have returned was not received.

4. **REASON CODE: 456/556**  
**DEFECTIVE MERCHANDISE**

The cardholder states DEFECTIVE MERCHANDISE. The merchandise shipped was received broken or not suitable for the purpose for the purpose for which it was sold, and the cardholder attempted to return the merchandise.

**REMEDY:** Supply evidence that the merchandise was not defective, OR Documentation showing merchandise was not to be shipped, but was picked up by the customer (signed sales slip or invoice), OR A letter stating that the merchandise that the cardholder claimed was returned was not returned.

5. **REASON CODE: 479/501**  
**REQUESTED TRANSACTION INFORMATION NOT RECEIVED**

**REMEDY:** There is no merchant rebuttal allowed in VISA/MASTERCARD regulations for this chargeback. This means a previous retrieval request was not responded to within the time frames allowed.

6. **REASON CODE: 481/539**  
**FRAUDULENT TRANSACTION - NO IMPRINTM**

The cardholder states that he/she neither participated in nor authorized the transaction.

**REMEDY:** In most cases there is no rebuttal that will reverse this chargeback. Providing a positive AVS response, signed delivery receipt, and mail reply card or order form from the customer may help, but there are no guarantees.

7. **REASON CODE: 482/534**  
**DUPLICATE TRANSACTION**

The cardholder states that he/she was charged more than once for a single transaction.

**CAUTION:** Duplicate processing chargebacks rank among the highest and is often caused by merchants neglecting to reconcile their batches (deposits) daily.

8. **REASON CODE: 484/537**  
**FRAUDULENT TRANSACTION - SIGNATURE NOT OBTAINED**

The cardholder states that he/she neither participated in nor authorized the transaction.

**REMEDY:** In most cases there is no rebuttal that will reverse this chargeback. Providing a positive AVS response, signed delivery receipt, and mail reply card or order form from the customer may help, but there are no guarantees.

9. **REASON CODE: 485/560**  
**CREDIT NOT PROCESSED**

The cardholder states that he/she returned the merchandise or cancelled the service and has not received a refund or credit.

**REMEDY:** A copy of a sales slip, invoice, or any other document signed by the cardholder, showing that proper disclosure of a limited return policy or cancellation policy was made, and therefore no credit is due, OR A letter stating that the merchandise that the cardholder claimed was returned was not returned, OR Proof that credit was issued.

10. **REASON CODE: 490/556**  
**NON-RECEIPT OF MERCHANDISE**

The cardholder states that the merchandise that was to be shipped was not received by the cardholder.

**REMEDY:** A copy of a "Proof of Delivery" receipt from a carrier showing that the cardholder received the merchandise, OR Documentation showing merchandise was not to be shipped, but was picked up by the customer (signed sales slip or invoice).