

# Visa® Disputes

## Category Codes and Funding Flow

# Visa Claims Resolution New Dispute Category & Condition Codes

Allocation				Collaboration			
Fraud 10		Authorization 11		Processing Errors 12		Consumer Disputes 13	
New Dispute Condition Code	Replaces Existing Reason Code (Condition Code)	New Dispute Condition Code	Replaces Existing Reason Code (Condition Code)	New Dispute Condition Code	Replaces Existing Reason Code (Condition Code)	New Dispute Condition Code	Code (Condition Code)
10.1 EMV® Liability Shift Counterfeit Fraud	62 (2) Counterfeit Transaction	11.1 Card Recovery Bulletin	70 (1) Card Recovery Bulletin	12.1 Late Presentment	74 (1 & 2) Late Presentment	13.1 Merchandise/ Services Not Received	30 (1) Services/Merchandise Not Received
10.2 EMV Liability Shift Non-Counterfeit Fraud	81 (3) Fraud – Card Present Environment	11.2 Declined Authorization	71 (1) Declined Authorization	12.2 Incorrect Transaction Code	76 (1 & 6) Incorrect Currency/Trans Code	13.2 Cancelled Recurring	41 (1 & 2) Cancelled Recurring Transaction
10.3 Other Fraud – Card Present Environment	81 (1) Fraud – Card Present Environment	11.3 No Authorization	72 (1) No Authorization 78 (1) No Authorization	12.3 Incorrect Currency	76 (2, 4 & 5) Incorrect Currency/Trans Code	13.3 Not as Described or Defective Merchandise/ Services	53 (1, 2, 3 & 4) Not as Described/Defective Merchandise
10.4 Other Fraud – Card Absent Environment	83 (1) Fraud – Card Absent Environment			12.4 Incorrect Account Number	77 (1 & 2) Non-Matching Account Number 80 (3) Incorrect Trans Amt/Acct Number 81 (2) Fraud – Card Present Environment 83 (2) Fraud – Card Absent Environment	13.4 Counterfeit Merchandise	53 (5) Not as Described/Defective Merchandise
10.5 Visa Fraud Monitoring Program	93 (1) Visa Fraud Monitoring Program			12.5 Incorrect Amount	80 (1 & 2) Incorrect Trans Amt/Acct Number	13.5 Misrepresentation	53 (6) Not as Described/Defective Merchandise
				12.6.1 Duplicate Processing 12.6.2 Paid by Other Means	82 (1) Duplicate Processing 86 (1) Paid by Other Means	13.6 Credit Not Processed	85 (1) Credit Not Processed
				12.7 Invalid Data	72 (2) No Authorization	13.7 Cancelled Merchandise/ Services	85 (2) Credit Not Processed
						13.8 Original Credit Transaction Not Accepted	85 (3) Credit Not Processed
						13.9 Non-Receipt of Cash or Load Transaction Value	90 (1) Non-Receipt of Cash or Load Transaction Value

# VCR Reason Code “Cheat Sheet”

A new 4 byte reason code will be used moving forward. For example, 10.1=1010, 10.2=1020 etc. Please see the below “cheat sheet” for the new 4 byte reason codes.

Type	Category	Reason Code	Description
Allocation	Fraud	1010	EMV Liability Shift Counterfeit
		1020	EMV Liability Shift Non Counterfeit
		1030	Fraud Card Present Environment
		1040	Fraud Card Absent Environment
		1050	Visa Fraud Monitoring Program
	Authorization	1110	Card Recovery Bulletin
		1120	Declined Authorization
		1130	No Authorization
Collaboration	Processing Errors	1210	Late Presentment
		1220	Incorrect Transaction Code
		1230	Incorrect Currency
		1240	Incorrect Account Number
		1250	Incorrect Amount
		1261	Duplicate Processing
		1262	Paid by Other Means
		1270	Invalid Data
	Consumer Dispute	1310	Merchandise/Services Not Received
		1320	Cancelled Recurring Transaction
		1330	Not as Described/Defective
		1340	Counterfeit Merchandise
		1350	Misrepresentation
		1360	Credit Not Processed
		1370	Cancelled/Returned Merchandise or Services
		1380	Original Credit Not Accepted
		1390	Non-Receipt of Cash or Load Transaction Value

# High Level Visa Chargeback Dispute Flow

Funding Process	Dispute Category	Chargeback /Dispute	Merchant Response	Issuer Review
<b>Allocation</b>	Fraud (10) & Authorization (11)	Debited Day 1	<p>Merchant Responses to Allocation Disputes are now termed <b>“Outgoing Pre-Arbitrations.”</b></p> <p>No credit adjustment at this step.</p>	<p>Merchant holds debit; financial credit adjustment to merchant only after issuer and/or cardholder acceptance OR Visa ruling in favor of the merchant.</p> <p>Timeframe range from 2-32 days from the date of merchant response.</p>
<b>Collaboration</b>	Processing Errors (12) & Consumer Disputes (13)	Debited Day 1	<p>Merchant Responses to Collaboration Disputes are now termed <b>“Dispute Responses”</b> and are credited Day 1.</p>	<p>Issuer holds debit; new financial debit adjustment to merchant if issuer initiates “Incoming Pre-Arbitration” and acquirer processor/merchant accept OR Visa rules in favor of issuer.</p>



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ARXX3FDL – 6/2018