



**AMERICAN EXPRESS** 

# Chargeback Codes

What they mean

# (i) About this Guide

We have collated this guide to help Merchants understand how American Express process Chargebacks.

An easy way to check the status of your Disputes or Chargebacks is to log into your Merchant account at americanexpress.com.au/merchant. Visit the "Resolve Disputes" area and you will see a table of all of the Disputes or Chargebacks raised as well as a "Reason Code".

For more information on how we communicate with you through the Chargeback process, please visit americanexpress.com.au/merchantfaqs.

If you have any questions relating to Disputes, Chargebacks or your Merchant Account in general, please call us on 1300 363 614 Monday–Friday 8am–6pm AEST/AEDT.

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# Incorrect Transaction Amount Or Primary Account Number (PAN) Presented

Chargeback Reason	<ol> <li>Either of the following reasons:</li> <li>A Charge was submitted for an amount that is different from the original Transaction amount.</li> <li>A Charge was submitted using an invalid or incorrect Card account number.</li> </ol>
Maximum time a dispute can be raised	One hundred and twenty (120) days from the date American Express Network processed the Transaction.
Maximum time to challenge a dispute	Twenty (20) days from the date of Chargeback.
Excluded Transactions	<ul> <li>For Chargeback Reason 1:</li> <li>Legitimate delayed billing charges submitted by car rental, cruise line and lodging Merchants.</li> <li>For Chargeback Reason 2:</li> <li>Authorised Transaction where the full magnetic strip was sent to the Issuer with the Authorisation Request.</li> <li>Chip Card Transactions where the validated Transaction Certificate is provided in the Submission.</li> </ul>
Requirements to challenge a dispute	<ul> <li>One of the following items must be provided:</li> <li>Proof that a correcting Transaction, which directly offsets the disputed Transaction, has already been processed (Reason 1, 2).</li> <li>Proof that the Transaction amount is correct, the Transaction amount has not been altered or the Card Member approved the altered amount (Reason 1).</li> <li>An imprint of Card which confirms the Primary Account Number (Reason 2).</li> <li>Evidence that this Chargeback was raised in error and the disputed Transaction does not qualify under this Chargeback reason (Reason 1, 2).</li> </ul>

# Multiple Processing

Chargeback Reason	A single Transaction for the same amount was sent for payment multiple times.
Maximum time a dispute can be raised	One hundred and twenty (120) days from the date American Express Network processed the Transaction.
Maximum time to challenge a dispute	Twenty (20) days from the date of Chargeback.
<b>Excluded Transactions</b>	<ul> <li>Airline industry cases involving voided tickets that are pending Credit and which were reissued for a different itinerary.</li> </ul>
	Airline tickets with different ticket numbers.
Requirements to	One of the following items must be provided:
challenge a dispute	<ul> <li>Proof that a correcting Transaction, which directly offsets the disputed Transaction, has already been processed.</li> </ul>
	<ul> <li>Proof that links the Card Member to each Charge processed and proves that all of the Transactions are valid.</li> </ul>
	Evidence that this Chargeback was raised in error and the disputed Transaction does not qualify under this Chargeback reason.

### Credit Not Presented

#### **Chargeback Reason** Any of the following reasons: Card Member received written acknowledgement from the Merchant for a Credit, but the Credit has not been applied to the Card Member's Account. 2. Card Member cancelled, refused or returned goods and/or services in compliance with the Merchant's policy, but the Credit has not been applied to the Card Member's Account. Card Member was incorrectly billed for a No Show Reservation and a Credit has not been applied to the Card Member's account. Maximum time a One hundred and twenty (120) days from the date American Express dispute can be raised Network processed the Transaction, or One hundred and twenty (120) days from the date the goods and/or services were cancelled, refused or returned, or One hundred and twenty (120) days from the date the Merchant provided the Card Member the written acknowledgement of Credit due. Twenty (20) days from the date of Chargeback. Maximum time to challenge a dispute **Excluded Transactions** None. Requirements to One of the following items must be provided: challenge a dispute Proof that a correcting Transaction, which directly offsets the disputed Transaction, has already been processed (Reason 1, 2, 3). Proof that instead of the Credit, the Merchant provided substitute good or services that were accepted by the Card Member (Reason 1, Proof that refutes the Card Member's claim that the goods were returned (Reason 2). Proof that the Merchant provided its cancellation / return policy to the Card Member at the time of the purchase, and the Card Member did not comply with the policy (Reason 2). Proof that the Card Member's supplied evidence is incorrect or invalid (Reason 1, 2, 3). Proof that the Merchant provided the No Show Reservation policy to the Card Member at the time of purchase, and the Card Member did not comply with the policy (Reason 3). Evidence that this Chargeback was raised in error and the disputed Transaction does not qualify under this Chargeback reason (Reason 1, 2, 3).

# Paid Through Other Means

Chargeback Reason	Card Member was billed for a Charge that was already made directly to you by other means.	
Maximum time a dispute can be raised	One hundred and twenty (120) days from the date American Express Network processed the Transaction.	
Maximum time to challenge a dispute	Twenty (20) days from the date of Chargeback.	
Excluded Transactions	None.	
Requirements to challenge a dispute	<ul> <li>One of the following items must be provided:</li> <li>Proof that a correcting Transaction, which directly offsets the disputed Transaction, has already been processed.</li> <li>Proof that the Card Member's payment was not related to the disputed Transaction.</li> <li>Evidence that this Chargeback was raised in error and the disputed Transaction does not qualify under this Chargeback reason.</li> </ul>	

# Request For Support Not Fulfilled

Chargeback Reason	American Express requested documents to support a Charge from a Card Member query but didn't receive a reply from the Merchant.
Maximum time a dispute can be raised	One hundred and twenty (120) days from the date American Express Network processed the Transaction.
Maximum time to challenge a dispute	Twenty (20) days from the date of Chargeback.
Excluded Transactions	Transactions where the Retrieval Request was initiated using reason code 6016 – Card Member needs for personal records.
	<ul> <li>Transactions that qualify under the No Signature / No PIN Program.</li> </ul>
	<ul> <li>Contactless or Digital Wallet Contactless-Initiated Transactions, where the Transaction amount is less than or equal to AU\$100 for Contactless and AU\$35 for other Transactions.</li> </ul>
	<ul> <li>Digital Wallet Contactless-Initiated and Digital Wallet Application- Initiated Transactions where the Retrieval Request was initiated using reason code 6006 – Legal Request or Fraud Analysis.</li> </ul>
Requirements to	One of the following items must be provided:
challenge a dispute	<ul> <li>Proof that a correcting Transaction, which directly offsets the disputed Transaction, has already been processed.</li> </ul>
	<ul> <li>Proof that the request for documentation is invalid.</li> </ul>
	<ul> <li>Evidence that this Chargeback was raised in error and the disputed Transaction does not qualify under this Chargeback reason.</li> </ul>

# Request For Support Illegible / Incomplete

Chargeback Reason	American Express requested documents to support a Charge from a Card Member query but received from the Merchant illegible / incomplete documentation, or documentation that did not pertain to the Charge in question.
Maximum time a dispute can be raised	One hundred and twenty (120) days from the date American Express Network processed the Transaction.
Maximum time to challenge a dispute	Twenty (20) days from the date of Chargeback.
Excluded Transactions	<ul> <li>Transactions where the Retrieval Request was initiated using Retrieval Request Code 6008, Card Member requests copy bearing signature for any of the following Transaction types:         <ul> <li>Card Not Present</li> <li>Aggregated Charges</li> <li>No Show Reservations</li> </ul> </li> </ul>
	<ul> <li>Transactions where the Retrieval Request was initiated using Retrieval Request Code 6016, Card Member needs for personal records.</li> </ul>
	<ul> <li>Transactions that qualify under the No Signature / No PIN Program.</li> </ul>
	<ul> <li>Contactless or Digital Wallet Contactless-Initiated Transactions, where the Transaction amount is less than or equal to the AU\$100 for Contactless and AU\$35 for other Transactions.</li> </ul>
	<ul> <li>Digital Wallet Contactless-Initiated and Digital Wallet Application- Initiated Transactions where the Retrieval Request was initiated using Reason Code 6006 – Legal Request or Fraud Analysis.</li> </ul>
Requirements to	One of the following items must be provided:
challenge a dispute	Proof that a correcting Transaction, which directly offsets the
	<ul><li>disputed Transaction, has already been processed.</li><li>Proof that required documentation was sent within the specified</li></ul>
	timeframes and was legible, complete and correct.
	Proof that the request for documentation is invalid.  Proof that the request for documentation is invalid.
	<ul> <li>Documentation that refutes the necessity to provide documents to support the Card Member inquiry.</li> </ul>
	<ul> <li>Evidence that this Chargeback was raised in error and the disputed Transaction does not qualify under this Chargeback reason.</li> </ul>

### **Invalid Authorisation**

Chargeback Reason	Any of the following reasons:
	<ol> <li>The Merchant failed to obtain a valid Authorisation for the full amount of the Transaction.</li> </ol>
	<ol><li>The Merchant requested Authorisation for the Transaction, but it was declined or reversed, and the Merchant submitted the Transaction for payment.</li></ol>
	3. The Merchant submitted a Transaction for payment, but the Authorisation for the Transaction has exceeded seven (7) days.
Maximum time a dispute can be raised	One hundred and twenty (120) days from the date American Express Network processed the Transaction.
Maximum time to challenge a dispute	Twenty (20) days from the date of Chargeback.
<b>Excluded Transactions</b>	For Chargeback Reason 1, 2 & 3:
	<ul> <li>Chargebacks that qualify for Fraud or Card Member Dispute Charge Types.</li> </ul>
	For Chargeback Reason 1:
	<ul> <li>Transactions that have been correctly Authorised in accordance with requirements for estimated Charge amounts.</li> </ul>
	For Chargeback Reason 1 or 2:
	<ul> <li>Chip Card Transactions where the Transaction Certificate provided in the Submission shows that the Authorisation was granted Offline by the Chip Card application.</li> </ul>
	For Chargeback Reason 3:
	<ul> <li>Lodging, cruise line and car rental Transactions where the Authorisation is valid for the life of the lodging or cruise line stay or car rental agreement.</li> </ul>

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### Invalid Authorisation (continued)

### Requirements to challenge a dispute

#### One of the following items must be provided:

- Proof that a correcting Transaction, which directly offsets the disputed Transaction, has already been processed (Reason 1, 2, 3).
- Proof that the Authorisation was obtained for the same Transaction on the Transaction date for a lesser amount which was not presented (Reason 1).
- Proof that an Authorisation for the full amount of the Transaction was obtain on the date of the Transaction (Reason 1).
- Proof that the Authorisation was obtained in compliance with the requirement for estimated Charge amounts (Reason 1).
- Proof of Authorisation obtained on the Transaction date for a lesser amount which was not subsequently charged to the Card Member's account (Reason 2).
- Proof of a valid Authorisation for the disputed Transaction (Reason 2).
- Proof that the Charge was received by American Express within 7 days of the Authorisation date (Reason 4).
- Evidence that this Chargeback was raised in error and the disputed Transaction does not qualify under this Chargeback reason (Reason 1, 2, 3).

# Unassigned Card Member Account Number

Chargeback Reason	A Charge was submitted with an account number that is not assigned to the Card Member.	
Maximum time a dispute can be raised	One hundred and twenty (120) days from the date American Express Network processed the Transaction.	
Maximum time to challenge a dispute	Twenty (20) days from the date of Chargeback.	
Excluded Transactions	<ul> <li>Transactions in which an Authorisation has been obtained from the Issuer, the Issuer's agent or during Stand-In.</li> <li>Chip Card Transactions where a Transaction Certificate provided in the Submission bears the same Card number.</li> </ul>	
Requirements to challenge a dispute	<ul> <li>One of the following items must be provided:</li> <li>Proof that a correcting Transaction, which directly offsets the disputed Transaction, has already been processed.</li> <li>An imprint of Card which confirms the Primary Account Number and the Card Member's name.</li> <li>Evidence that this Chargeback was raised in error and the disputed Transaction does not qualify under this Chargeback reason.</li> </ul>	

# Missing Imprint

Chargeback Reason	Card Member denies participation in the Charge and Merchant failed to obtain a physical or electronic imprint of the Card.
Maximum time a dispute can be raised	One hundred and twenty (120) days from the date American Express Network processed the Transaction.
Maximum time to challenge a dispute	Twenty (20) days from the date of Chargeback.
Excluded Transactions	<ul> <li>Authorised Transactions where the full magnetic strip was sent to the Issuer with the Authorisation Request.</li> <li>Mail, telephone, internet Transactions.</li> <li>Chip Card Transactions where the Transaction Certificate is provided in the Submission.</li> <li>Contactless Transactions.</li> </ul>
Requirements to challenge a dispute	<ul> <li>One of the following items must be provided:</li> <li>Proof that a correcting Transaction, which directly offsets the disputed Transaction, has already been processed.</li> <li>An imprint of Card which confirms the Primary Account Number and Card Member's name.</li> <li>Evidence that this Chargeback was raised in error and the disputed Transaction does not qualify under this Chargeback reason.</li> </ul>

# **Currency Discrepancy**

Chargeback Reason	The Charge was submitted with a different currency and or currency rate than the currency which was agreed to with the Card Member.
Maximum time a dispute can be raised	One hundred and twenty (120) days from the date American Express Network processed the Transaction.
Maximum time to challenge a dispute	Twenty (20) days from the date of Chargeback.
Excluded Transactions	None.
Requirements to challenge a dispute	<ul> <li>One of the following items must be provided:</li> <li>Proof that a correcting Transaction, which directly offsets the disputed Transaction, has already been processed.</li> <li>Evidence that this Chargeback was raised in error and the disputed Transaction does not qualify under this Chargeback reason.</li> </ul>

# Multiple ROCs

Chargeback Reason	Card Member denies participation in this Charge, even though the Card Member has previously transacted at your business.
Maximum time a dispute can be raised	One hundred and twenty (120) days from the date American Express Network processed the Transaction.
Maximum time to challenge a dispute	Twenty (20) days from the date of Chargeback.
Excluded Transactions	Purchases in separate store departments, Recurring Billing or Payments, Delayed Billing Charges, Delayed delivery balance Transactions and carrier passenger policy Charges.
Requirements to challenge a dispute	<ul> <li>One of the following items must be provided:</li> <li>Proof that a correcting Transaction, which directly offsets the disputed Transaction, has already been processed.</li> <li>Itemised documents that link the Card Member to each Charge processed and prove that all Transactions are valid.</li> <li>Evidence that this Chargeback was raised in error and the disputed Transaction does not qualify under this Chargeback reason.</li> </ul>

# Late Presentment

Chargeback Reason	A Charge was submitted outside the timeframe specified in our Agreement at your business.
Maximum time a dispute can be raised	One hundred and twenty (120) days from the date American Express Network processed the Transaction.
Maximum time to challenge a dispute	Twenty (20) days from the date of Chargeback.
Excluded Transactions	Transactions that could be charged back under Reason Code 4521 – Invalid Authorisation.
Requirements to challenge a dispute	<ul> <li>One of the following items must be provided:</li> <li>Proof that a correcting Transaction, which directly offsets the disputed Transaction, has already been processed.</li> <li>Proof that the Charge was submitted within the required timeframe.</li> <li>Evidence that this Chargeback was raised in error and the disputed Transaction does not qualify under this Chargeback reason.</li> </ul>

### Card Not Present

Chargeback Reason	Card Member denies participating in Charges related to Mail, telephone, or internet Transactions.		
Maximum time a dispute can be raised	One hundred and twenty (120) days from the date American Express Network processed the Transaction.		
Maximum time to challenge a dispute	Twenty (20) days from the date of Chargeback.		
Excluded Transactions	<ul> <li>Card Present Transactions.</li> <li>When the Printed Card Security Code (PCSC) was provided to the Issuer during the Authorisation Request and the Issuer failed to provide a validation of Yes or No in the Authorisation Response.</li> <li>The Card Member address information was provided to the Issuer during the Authorisation Request and the Merchant shipped physical goods to the address that the Issuer verified through the Automated Address Verification Program, and the Issuer provided a response that the address matched.</li> <li>Transactions that qualify for American Express SafeKey Fraud Liability Shift.</li> <li>Digital Wallet Contactless-initiated Transactions, Digital Wallet MST Transactions and Contactless.</li> </ul>		

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### Card Not Present (continued)

### Requirements to challenge a dispute

#### One of the following items must be provided:

- Proof that a correcting Transaction, which directly offsets the disputed Transaction, has already been processed.
- Proof that the Card Member signed a carrier delivery receipt for the goods.
- Evidence that this Chargeback was raised in error and the disputed Transaction does not qualify under this Chargeback reason.

### The Merchant may also submit one of the following items as Compelling Evidence:

- For Transactions involving the shipment of goods or services, proof that the Transaction contains a shipping address that matches a previously used shipping address from an undisputed Transaction, or
- For Airline or other passenger transportation Transactions, one (1) of the following must be provided:
  - Evidence that the Card Member or designated passenger participated in the flight or transportation (e.g., scanned boarding pass, or passenger manifest), or
  - Credits of frequent flyer miles or loyalty point program rewards earned or redeemed for the flight or travel in question, showing a direct connection to the Card Member, or
  - Proof of receipt of the flight or transportation ticket at the Card Member's billing address, or
  - Proof that the Transaction contains the designated passenger name that matches a previously used passenger name from an undisputed Transaction,

Or,

- For e-commerce Transactions involving the sale of Digital Goods or Services, provide all of the following:
  - a. Card Member name linked to the account with the Merchant and
  - b. Description of the goods or services and the date/time they were purchased and downloaded, accessed, or provided to the Card Member
  - c. Proof that the device and Card used for the disputed Transaction was used in a previous Transaction that was not disputed and the following information is currently linked to the Card Member account with the Merchant:
    - i. Device ID
    - ii. IP address and geographical location
    - iii. Device name (if available)

### Card Not Present (continued)

### Requirements to challenge a dispute

In addition, provide three (3) or more of the following:

- Proof that the Merchant validated the Card and the Card Member prior to or at the time of purchase and received an AAV (Automated Address Verification) verification response of "Y" or CSC (Card Security Code) verification response of "Y",
- Proof that the customer account with the Merchant was accessed by the Card Member and successfully verified by the Merchant on or before the Transaction date,
- Proof that the Card Member password or CDCVM was captured by the Merchant in order to complete the Transaction,
- Phone number and/or email address linked to the customer profile held by the Merchant.

Or.

For Recurring Billing Transactions initiated on the Merchant's website all of the following must be provided:

- a. Proof of a legally binding contract held between the Merchant and the Card Member, and
- b. Proof the Card Member accessed the Merchant's website or application to establish services on or before the Transaction date, and
- c. Proof the Card Member received the goods or services, and
- d. Proof of a previous Transaction that was not disputed Or,

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### Card Not Present (continued)

### Requirements to challenge a dispute

- For Transactions involving the sale of website search and/or advertising services to promote consumer products or services, all of the following must be provided:
  - a. Proof of a legally binding contract held between the Merchant and the Card Member, and
  - b. Details of the initial ad-service setup, including at least two (2) of the following items:
    - i. Purchaser's IP address and geographical location at the date and time of the initial adservice setup
    - ii. Email address of purchaser
    - iii. Company name or purchaser name, and
  - c. Proof the Card Member has accessed the Merchant's website to establish services on or before the Transaction date, and
  - d. Proof that the device and Card used for the disputed Transaction was used in a previous Transaction that was not disputed. In addition, provide the following information that is currently linked to the Card Member account with the Merchant:
    - i. Device ID
    - ii. IP address and geographical location
    - iii. Device name (if available)
  - e. Proof that the Card Member received the goods or services, and
  - f. Description of the goods or services and the date they were provided.

# Cancellation Of Recurring Goods / Services

Chargeback Reason	Card Member's account continues to be Charged, even though the Card Member has notified the Merchant to cancel or revoke consent to recurring billing arrangement with the Merchant.		
Maximum time a dispute can be raised	One hundred and twenty (120) days from the date American Express Network processed the Transaction in dispute.		
Maximum time to challenge a dispute	Twenty (20) days from the date of Chargeback.		
Excluded Transactions	<ul> <li>Any Transactions other than Recurring Billing Charges for goods or services, including Deferred Billing Charges.</li> <li>Card Present Transactions.</li> </ul>		
Requirements to challenge a dispute	<ul> <li>One of the following items must be provided:</li> <li>Proof that a correcting Transaction, which directly offsets the disputed Transaction, has already been processed.</li> <li>Evidence that this Chargeback was raised in error and the disputed Transaction does not qualify under this Chargeback reason.</li> </ul>		

# Not As Described Or Defective Merchandise

Chargeback Reason	<ul><li>Either of the following reasons:</li><li>1. Card Member received goods and or services that are different than the written description provided by the Merchant at the time of purchase.</li></ul>		
	2. Card Member received damaged or defective goods and or services.		
Maximum time a dispute can be raised	One hundred and twenty (120) days from the date American Express Network processed the Transaction, or		
	One hundred and twenty (120) days from the date the goods and/or services were received.		
Maximum time to challenge a dispute	Twenty (20) days from the date of Chargeback.		
<b>Excluded Transactions</b>	None.		
Requirements to	One of the following items must be provided:		
challenge a dispute	<ul> <li>Proof that a correcting Transaction, which directly offsets the disputed Transaction, has already been processed (Reason 1, 2).</li> </ul>		
	<ul> <li>Proof that refutes the Card Member's claim that the goods were returned, or services were cancelled (Reason 1, 2).</li> </ul>		
	<ul> <li>Proof that refutes the Card Member's claim that the quality of the goods or services provided did not match the written description provided by the Merchant at the time of purchase (Reason 1).</li> </ul>		
	<ul> <li>Proof that the Merchant attempted to repair or replace the damaged or defective goods or provide replacement services (Reason 2).</li> </ul>		
	<ul> <li>If the Card Member claims the goods were returned, proof that the Merchant provided its cancellation / return policy to the Card Member at the time of the purchase, and the Card Member did not comply with the policy, or applicable laws and regulations (Reason 2).</li> </ul>		
	<ul> <li>Proof that the Card Member agreed to accept the goods or services "as is" (Reason 2).</li> </ul>		
	<ul> <li>Evidence that this Chargeback was raised in error and the disputed Transaction does not qualify under this Chargeback reason (Reason 1, 2).</li> </ul>		
	The Merchant may also submit the following as Compelling Evidence:		
	<ul> <li>Proof that the goods and or services matched the description provided by the Merchant, e.g. photographs or e-mails (Reason 1).</li> </ul>		

### Goods And Services Not Received

Chargeback Reason	Card Member did not receive, or only partially received goods and or services.		
Maximum time a dispute can be raised	One hundred and twenty (120) days from the date American Express Network processed the Transaction, or		
	One hundred and twenty (120) days from (whichever occurred first):  - the date the Card Member expected to receive goods and/or services, or		
	<ul> <li>the date the Card Member became aware that the expected goods and/or services would not be provided (not exceeding five hundred and forty (540) days from the date American Express Network processed the Transaction).</li> </ul>		
Maximum time to challenge a dispute	Twenty (20) days from the date of Chargeback.		
Excluded Transactions	Transactions that could be charged back under Reason Code 4513 – Credit Not Presented.		
Requirements to	One of the following items must be provided:		
challenge a dispute	<ul> <li>Proof that a correcting Transaction, which directly offsets the disputed Transaction, has already been processed.</li> </ul>		
	<ul> <li>Proof that the goods or services were received in their entirety by the Card Member or the Card Member's designated representative.</li> </ul>		
	<ul> <li>Proof that the goods and or services were delivered to the address specified by the Card Member.</li> </ul>		
	<ul> <li>Proof that refutes the Card Member's claim that the goods were returned, or services were cancelled.</li> </ul>		
	<ul> <li>Proof that goods are held by Customs authorities in the destination country and the Card Member has failed to claim them.</li> </ul>		
	<ul> <li>Proof that goods were seized by Custom authorities in the destination country and the Card Member is legally prohibited from claiming them.</li> </ul>		
	<ul> <li>Proof that the First Chargeback was processed more than 120 days after the Card Member becomes aware that the goods and services would not be provided.</li> </ul>		
	<ul> <li>Evidence that this Chargeback was raised in error and the disputed Transaction does not qualify under this Chargeback reason.</li> </ul>		

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### Goods And Services Not Received (continued)

### Requirements to challenge a dispute

- For Transactions involving goods or services, evidence to prove that there is a link between the person who received the goods or services and the Card Member (e.g., photographs, emails), or
- For Airline or other passenger transportation Transactions, one (1) of the following must be provided:
  - Evidence that the Card Member or designated passenger participated in the flight or transportation (e.g., scanned boarding pass or passenger manifest), or
  - Credits of frequent flyer miles or loyalty point program rewards for the flight or travel in question, showing a direct connection to the Card Member, or
  - Proof flight in question was available during airline bankruptcy proceedings, or
  - Evidence of additional Transactions related to the original Transaction, such as seat upgrades, baggage payment, or purchases made on board the aircraft or passenger transport, or
  - Itemised invoice for associated Charges, or Or
- For Card Not Present Transactions where the goods are picked up at the Merchant's location:
  - The Merchant must provide the Card Member or authorised third party signature on the pickup form as well as additional proof to demonstrate that the identity of the Card Member or authorised third party was verified at the time of pickup

Or

- For e-commerce Transactions representing the sale of Digital Goods or Services downloaded from a Merchant's website or application or accessed online, one (1) of the following must be provided:
  - Proof that the Card Member's IP address at the time of purchase matches the IP address where the digital goods were downloaded, or
  - Proof the Card Member's email address provided at the time of purchase matches the email address used to deliver the digital goods, or
  - Proof that the Merchant's website was accessed by the Card Member for Digital Goods or Services after the Transaction Date.

Note: In addition to the above, one (1) of the following may also be provided:

- Description of the digital goods, or
- Date and time the digital goods were downloaded or accessed.

# Car Rental Charge Non Qualified Or Unsubstantiated

Chargeback Reason	Either of the following reasons:		
	<ol> <li>The Merchant did not comply with the capital damages to rental vehicles Charge Submission requirements.</li> </ol>		
	<ol><li>The Transaction amount charged was more than 15% above the amount in the capital damages acknowledgement letter signed by the Card Member.</li></ol>		
	<ol><li>Card Member purchased the Merchant's collision, loss, theft insurance.</li></ol>		
	4. Card Member was charged for theft or loss of use of the vehicle.		
Maximum time a dispute can be raised	One hundred and twenty (120) days from the date American Express Network processed the Transaction.		
Maximum time to challenge a dispute	Twenty (20) days from the date of Chargeback.		
<b>Excluded Transactions</b>	Charges for the original car rental as provided in the car rental agreement.		
Requirements to	One of the following items must be provided:		
challenge a dispute	<ul> <li>Proof that a correcting Transaction, which directly offsets the disputed Transaction, has already been processed (Reason 1, 2, 3, 4).</li> </ul>		
	<ul> <li>If the Card Member denies acknowledgement of this charge, proof of a capital damages acknowledgement letter signed by the Card Member(Reasons 1,3).</li> </ul>		
	<ul> <li>Proof that the Charge submitted was within 15% of the amount indicated on the capital damages acknowledgement letter which was signed by the Card Member (Reason 2).</li> </ul>		
	<ul> <li>Proof refuting Card Member's claim that insurance was purchased from the Merchant for collision, loss or theft. Proof may include Card Member waiving insurance coverage, or insurance purchased was not sufficient to cover capital damages (Reason 3).</li> </ul>		
	<ul> <li>Proof that the Charge was not for theft or loss of use (Reason 4).</li> </ul>		
	<ul> <li>Evidence that this Chargeback was raised in error and the disputed Transaction does not qualify under this Chargeback reason (Reason 1, 2, 3, 4).</li> </ul>		

### Credit / Debit Presentment Error

Chargeback Reason	Card Member claims that the Charge submitted should have been a Credit, or the Credit submitted should have been a Charge.		
Maximum time a dispute can be raised	One hundred and twenty (120) days from the date American Express Network processed the Transaction.		
Maximum time to challenge a dispute	Twenty (20) days from the date of Chargeback.		
Excluded Transactions	None.		
Requirements to challenge a dispute	<ul> <li>One of the following items must be provided:</li> <li>Proof that a correcting Transaction, which directly offsets the disputed Transaction, has already been processed.</li> <li>Proof that the Charge or Credit is valid.</li> <li>Evidence that this Chargeback was raised in error and the disputed Transaction does not qualify under this Chargeback reason.</li> </ul>		

# Local Regulatory / Legal Dispute

Chargeback Reason	Card Member disputed a Charge which are rights protected by law, and where no other Chargeback rights apply.		
Maximum time a dispute can be raised	One hundred and twenty (120) days from the date American Express Network processed the Transaction.		
Maximum time to challenge a dispute	Twenty (20) days from the date of Chargeback.		
Excluded Transactions	As prescribed by applicable law.		
Requirements to challenge a dispute	<ul> <li>One of the following items must be provided:</li> <li>Proof that a correcting Transaction, which directly offsets the disputed Transaction, has already been processed.</li> <li>Proof that the law does not exist (repealed or expired prior to the time of Transaction), or the law cited by the Card Member does not apply to this disputed Charge.</li> <li>Evidence that this Chargeback was raised in error and the disputed Transaction does not qualify under this Chargeback reason.</li> </ul>		

# No Valid Authorisation

Chargeback Reason	<ol> <li>Any of the following reasons:</li> <li>A Transaction where Authorisation was required but not obtained or an Authorisation was declined.</li> <li>Merchant failed to obtain a single Authorisation for the full amount of the Transaction.</li> <li>The Transaction took place on a date outside of the valid date range printed on the Card.</li> </ol>	
Maximum time a dispute can be raised	One hundred and twenty (120) days from the date American Express Network processed the Transaction.	
Maximum time to challenge a dispute	Twenty (20) days from the date of Chargeback.	
<b>Excluded Transactions</b>	<ul> <li>For Chargeback Reason 1 or 2:</li> <li>Chip Card Transaction where the Transaction indicates that the Authorisation was granted Offline by the Chip Card.</li> </ul>	
Requirements to challenge a dispute	<ul> <li>One of the following items must be provided:</li> <li>Proof that a correcting Transaction, which directly offsets the disputed Transaction has already been processed (Reason 1, 2).</li> <li>Proof that a valid Authorisation was received (Reason 1, 2).</li> <li>Evidence that this Chargeback was raised in error and the disputed Transaction does not qualify under this Chargeback reason (Reason 1, 2).</li> <li>Proof that the Transaction fell within the valid date range printed on the Card (Reason 2).</li> </ul>	
	<ul> <li>The Merchant may also submit one of the following as Compelling Evidence:</li> <li>For Airline Transactions (Reason 1, 2) <ul> <li>Evidence that the Card Member participated in the flight, e.g. scanned boarding pass or passenger manifest.</li> <li>Proof of direct connection to the Card Member, e.g. credits of frequent flyer miles for the flight in question.</li> <li>Proof of receipt for the delivery of the flight ticket to the Card Member's billing address.</li> <li>Proof that the Transaction contains the designated passenger name that is the same as a previous Transaction made by the Card Member that was not disputed.</li> </ul> </li> </ul>	

# Fraud Full Recourse

Chargeback Reason	Card Member denies authorising the Charge, and your business has been placed in the Fraud Full Recourse Program.		
Maximum time a dispute can be raised	One hundred and twenty (120) days from the date American Express Network processed the Transaction.		
Maximum time to challenge a dispute	Twenty (20) days from the date of Chargeback.		
Excluded Transactions	American Express Network compliant Chip Card Transactions where a Transaction Certificate is provided in the Submission or Transactions identified as Fallback in the Submission.		
Requirements to challenge a dispute	<ul> <li>One of the following items must be provided:</li> <li>Proof that a correcting Transaction, which directly offsets the disputed Transaction, has already been processed.</li> <li>Proof that your Merchant was not placed in the Fraud Full Recourse Program at the time of the Chargeback.</li> <li>Evidence that this Chargeback was raised in error and the disputed Transaction does not qualify under this Chargeback reason.</li> </ul>		

# Fraud Liability Shift – Counterfeit

Chargeback Reason	Card Member denies participating in the Charge, and a counterfeit Chip Card was used at a Point of Sale System and the Transaction was not processed as a Chip Transaction because the POS System was not capable of processing Chip Transactions.		
Maximum time a dispute can be raised	One hundred and twenty (120) days from the date American Express Network processed the Transaction.		
Maximum time to challenge a dispute	Twenty (20) days from the date of Chargeback.		
Excluded Transactions	<ul> <li>Mail, telephone or internet Transactions.</li> <li>Transactions that are identified as Fallback Transactions in the Submission.</li> <li>Digital Wallet Program Transactions.</li> <li>Contactless Transactions.</li> </ul>		
Requirements to challenge a dispute	<ul> <li>One of the following items must be provided:</li> <li>Proof that a correcting Transaction, which directly offsets the disputed Transaction, has already been processed.</li> <li>Proof that it is a Fallback Transaction and your terminal sent a Fallback indicator at time of the Authorisation Request.</li> <li>Proof that it is a Mail, telephone, internet, Digit Wallet or Contactless Transaction.</li> <li>Evidence that this Chargeback was raised in error and the disputed Transaction does not qualify under this Chargeback reason.</li> </ul>		

# Australian Merchant Retrieval Request Codes

We may request for either the original or copy of the ROC, documentation or additional information about a Transaction, either at the request of the Issuer or Card Member to help substantiate a charge. Failure to respond to a Retrieval Request in a timely manner may result in a Chargeback.

Reason Code	Retrieval Request Reason	Retrieval Request Description	Examples Of Acceptable Documents
6003	Chargeback Documentation.	Documentation that the Issuer requires to validate the Card Member's claims regarding the Transaction	<ul> <li>Itemised &amp; signed (except for PIN) receipt or invoice that supports the Transaction.</li> <li>Proof that the Card Member agreed to the Transaction or made the booking or reservation and received the confirmation.</li> <li>Website name / URL / Product description /IP Address / Cancellation Policy.</li> <li>Signed proof of delivery with the delivery address and date.</li> </ul>
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.	<ul> <li>Itemised &amp; signed receipt or invoice that supports the Transaction.</li> <li>Proof that the Card Member agreed to the Transaction or made the booking or reservation and received the confirmation.</li> <li>Website name / URL / Product description /IP Address / Cancellation Policy.</li> <li>Signed proof of delivery with the deliveryaddress and date.</li> </ul>
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.	<ul> <li>Itemised &amp; signed receipt or invoice that supports the Transaction.</li> <li>Signed contract or policy details.</li> <li>Signed proof of delivery with the delivery address and date.</li> </ul>

# Australian Merchant Retrieval Request Codes (continued)

Reason Code	Retrieval Request Reason	Retrieval Request Description	Examples Of Acceptable Documents
6013	Repeat Documentation Request.	Documentation that the Issuer was requested previously; the request was either unfulfilled, or the documents provide was illegible or incomplete.	Refer to original 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.	<ul> <li>Itemised &amp; signed (except for PIN) receipt or invoice that supports the Transaction.</li> <li>Proof that the Card Member agreed to the Transaction or made the booking or reservation and received the confirmation.</li> <li>Website name / URL / Product description /IP Address / Cancellation Policy.</li> <li>Signed proof of delivery with the delivery address and date.</li> </ul>
6016	Card Member needs for personal records.	Documentation that the Issuer requires due to Card Member's request to have for their personal record.	<ul> <li>Itemised &amp; signed receipt or invoice that supports the Transaction.</li> <li>Signed contract or policy details.</li> <li>Signed proof of delivery with the delivery address and date.</li> </ul>

# **Definitions**

Aggregated Transactions	A Charge that combines multiple small purchases or refunds (or both) incurred on a Card into a single, larger Charge before submitting the Charge for payment.
American Express Network	The Network of Merchants that accept Cards and the operational, service delivery, systems, and marketing infrastructure that supports this Network and the American Express Brand.
Authorisation	Authorisation means the process for obtaining approval for a Charge, as described in this Agreement. Card and American Express Card mean any card, account access device, mobile device, or payment device bearing our or our Affiliates' Marks. Card also includes any card or other account access device issued by a Third Party. Card Member means the person or entity whose name appears on the Card (or the holder of a Prepaid Card whose name may or may not be printed on the Card). Card Not Present Charge means a Charge for which the Card is not presented at the point of purchase (e.g. Charges by mail, telephone, fax or the Internet). Charge means a payment or purchase made on the Card. Card Present Charge means a Charge for which the Card is presented at the point of purchase, including In Person Charges and Charges made at CATs. In Person Charge means a Card Present Charge excluding Charges made at CATs (e.g. a Charge taken at a merchant attended retail location where the Card is swiped, read using contactless technology, or manually key-entered). Chargeback – Our reimbursement from you for the amount of a Charge subject to such right, or our reversal of a Charge for which we have not paid you.
Chip Card	<b>Chip Card</b> means a Card that contains an integrated chip and could require a PIN as a means of verifying the Card Member and/or the information contained in the chip. <b>Credit</b> means the amount of the Charge that you refund to Card Members for purchases or payments made on the Card. <b>Delayed Delivery</b> – A single purchase for which you must create and submit two separate Charges. The first Charge is for the deposit or down payment and the second Charge is for the balance of the purchase.
Deferred Billing	A single Transaction completed for which the total amount is billed in instalments (BOP).

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# Definitions (continued)

Digital Wallet Contactless-initiated Transaction	<b>Digital Wallet Contactless-initiated Transaction</b> means a Contactless Transaction initiated by a digital wallet within a Mobile Device via the contactless interface at an Contactless-enabled POS Device. <b>Digital Wallet Application-initiated Transaction</b> means a Transaction initiated by a digital wallet utilising a merchant application within the Mobile Device, and not via the contactless interface. <b>Contactless</b> is a program within American Express for facilitating Contactless Transactions between a Chip Card or Mobile Device containing an Contactless Application and an Contactless-enabled POS device. Fallback – When a Chip Card Transaction cannot be completed through the use of Chip technology in an Enabled Chip and PIN POS System and as a result, is processed as a Magnetic Strip Transaction.
Merchant	<b>Merchant</b> means any or all of your or your Affiliates' locations, outlets, websites, online networks, and all other methods for selling goods and services, including methods that you adopt in the future, that we have approved.
Point of Sale System (POS)	An information processing system or equipment, including a terminal, personal computer, electronic cash register, contactless reader, Mobile Point of Sale (MPOS), or payment engine or process, used by a Merchant, to obtain Authorisations or to collect Transaction Data, or both.
Primary Account Number	A series of digits assigned to identify a Card Member account.
Printed Card Security Code (PCSC)	The 3 digits printed on the back of the Card or 4 digits printed on the front of the Card (BOP modified).
Recurring Billing	The billing method for periodic Transactions for products or services agreed to in writing by the Card Member, e.g. membership fees to health clubs, magazine subscriptions, insurance premiums.
Submission	The collection of Transaction Data that you send to us.
Transaction	<b>Transaction</b> means a Charge or Credit completed by the means of a Card.
	<b>Transaction Certificate</b> – A digital signature comprised of select data generated by the Chip Card during the Transaction Authorisation process.