

# Visa Reason Codes Quick Reference Guide

Fraud – Category 10	Authorization – Category 11	Processing Errors – Category 12	Consumer Disputes – Category 13
62 - Counterfeit Transaction	70 - Card Recovery Bulletin	74 - Late Presentment	30 - Services Not Provided or Merchandise Not Received
81 - Fraud – Card Present Environment	71 – Declined Authorization	76 - Incorrect Currency or Transaction Code or Domestic Transaction Processing Violation	41 – Cancelled Recurring Transaction
83 – Fraud – Card Absent Environment	72 – No Authorization	77 – Non Matching Account Number	53 – Not as Described or Defective Merchandise
93 - Visa Fraud Monitoring Program	73 – Expired Card	80 – Incorrect Transaction Amount or Account Number	85 – Credit Not Processed
	78 – Service Code Violation	82 – Duplicate Processing	90 - Non Receipt of Cash or Load Transaction Value at ATM or Load Device
		86 – Paid by Other Means	

# Visa Conditions Quick Reference Guide

Current Reason Code (Condition #)	New Dispute Condition	Current Reason Code (Condition #)	New Dispute Condition
30 (1)	13.1 Merchandise/Services Not Received	76 (1)	12.2 Incorrect Transaction Code
41 (1)	13.2 Cancelled Recurring Transaction	76 (2)	12.3 Incorrect Currency
41 (2)	13.2 Cancelled Recurring Transaction	76 (3)	Compliance
41 (3)	Removed	76 (4)	12.3 Incorrect Currency
53 (1)	13.3 Not as Described or Defective Merchandise/Services	76 (5)	12.3 Incorrect Currency
53 (2)	13.3 Not as Described or Defective Merchandise/Services	76 (6)	12.2 Incorrect Transaction Code
53 (3)	13.3 Not as Described or Defective Merchandise/Services	77 (1)	12.4 Incorrect Account Number
53 (4)	13.3 Not as Described or Defective Merchandise/Services	77 (2)	12.4 Incorrect Account Number
53 (5)	13.4 Counterfeit Merchandise	78 (1)	11.3 No Authorization
53 (6)	13.5 Misrepresentation	80 (1)	12.5 Incorrect Amount
57 (1)	Compliance	80 (2)	12.5 Incorrect Amount
62 (1)	Compliance	80 (3)	12.4 Incorrect Account Number
62 (2)	10.1 EMV Liability Shift Counterfeit Fraud	81 (1)	10.3 Other Fraud - Card-Present Environment
62 (3)	Compliance	81 (2)	12.4 Incorrect Account Number
70 (1)	11.1 Card Recovery Bulletin	81 (3)	10.2 EMV Liability Shift Non-Counterfeit Fraud
71 (1)	11.2 Declined Authorization	82 (1)	12.6 Duplicate Processing/Paid by Other Means
71 (2)	Compliance	83 (1)	10.4 Other Fraud - Card-Absent Environment
71 (3)	Removed	83 (2)	12.4 Incorrect Account Number
72 (1)	11.3 No Authorization	85 (1)	13.6 Credit Not Processed
72 (2)	12.7 Invalid Data	85 (2)	13.7 Cancelled Merchandise/Services
73 (1)	Removed	85 (3)	13.8 Original Credit Transaction Not Accepted
74 (1)	12.1 Late Presentment	86 (1)	12.6 Duplicate Processing/Paid by Other Means
74 (2)	12.1 Late Presentment	90 (1)	13.9 Non-Receipt of Cash or Load Transaction Value
75 (1)	Removed	93 (1)	10.5 Visa Fraud Monitoring Program