Update on Mastercard Chargeback Reasons

Department: Risk Control Dept.

April 11, 2025

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Mastercard plans to introduce a new version of chargeback reasons starting from April 11, 2025. The classification of the new chargeback reasons has been simplified: it has been reorganized according to Mastercard's revised chargeback reason system (such as four major categories: fraud, cardholder disputes, point-of-interaction error, and authorization), to reduce mistakes caused by confusion over chargeback reasons.

The previous and updated version for Mastercard's chargeback reasons classification are as follows:

Classification	Mastercard CB reason (previous ver.)	Mastercard CB reason (updated ver.)
Authorization	Account Number Not On File	Authorization-Related Chargeback
	Authorization-Related Chargeback	
	Warning Bulletin File	
Cardholder Disputes	Credit Not Processed	Cardholder Disputes
	Addendum, No-show, or ATM Dispute	
	Goods or Services Not Provided	
	Cardholder Dispute Defective/Not as Described	
	Canceled Recurring or Digital Goods Transactions	
Point-of-Interaction Error	Correct Transaction Currency Code Not Provided	Duplicate Processing
	Late Presentment	
	Duplicate Processing of Transaction	
	Transaction Amount Differs	
Fraud	Chip Liability Shift-Lost / Stolen / Never Received Issue (NRI) Fraud	Chip Liability Shift-Lost / Stolen / Never Received Issue (NRI) Fraud
	Chip Liability Shift	Chip Liability Shift
	Questionable Merchant Activity	Questionable Merchant Activity
	No Cardholder Authorization	No Cardholder Authorization

In order to adapt to the adjustment of Mastercard's chargeback reasons, Oceanpayment has made corresponding adjustments to its chargeback reasons in both Chinese and English. The changes are as follows:

	CB reason (previous ver.)	CB reason (updated ver.)	
Classification	Oceanpayment CB reasons (CN)	Oceanpayment CB reasons (CN)	Oceanpayment CB reasons (EN)
授权 Authorization	持卡人未授权	授权问题拒付	Authorization-Related Chargeback
消费者争议 Cardholder Disputes	未收到退款	持卡人争议	Cardholder Disputes
	服务未提供或未收到商品		
	服务未提供或未收到商品		
	货物损坏/货不对版		
	已取消的循环交易		
交互终端错误 Point-of-Interaction Error	错误交易币种	重复处理	Duplicate Processing
	交易清算延迟		
	重复处理		
	交易金额或账户错误		
欺诈 Fraud	欺诈交易	欺诈交易	Chip Liability Shift-Lost / Stolen / Never Received Issue (NRI) Fraud
	欺诈交易	欺诈交易	Chip Liability Shift
	欺诈交易	欺诈交易	Questionable Merchant Activity
	欺诈交易	欺诈交易	No Cardholder Authorization

The above adjustments only apply to chargebacks reported by Mastercard based on the new chargeback reasons and do not affect the appeal handling of chargebacks based on the previous chargeback reasons. The specific implementation shall be subject to the actual updates of Mastercard's chargeback policies.

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