

## Mastercard 拒付原因更新



部门：风控部

2025 年 04 月 11 日

## Mastercard 拒付原因更新

Mastercard 计划从 2025 年 4 月 11 日起启用新版拒付原因，新版拒付原因分类做了简化：按 Mastercard 调整后的拒付原因体系（如欺诈、消费纠纷、交互错误、授权四大类）重新梳理，减少因拒付原因混淆导致的误操作。

Mastercard 新旧拒付原因分类如下：

| 类别                                      | Mastercard 拒付原因（旧版）                                                        | Mastercard 拒付原因（更新）                                                        |
|-----------------------------------------|----------------------------------------------------------------------------|----------------------------------------------------------------------------|
| 授权<br>Authorization                     | Account Number Not On File                                                 | Authorization-Related Chargeback                                           |
|                                         | Authorization-Related Chargeback                                           |                                                                            |
|                                         | Warning Bulletin File                                                      |                                                                            |
| 消费者争议<br>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                           |                                                                            |
| 交互终端错误<br>Point-of-Interaction<br>Error | Correct Transaction Currency Code Not Provided                             | Duplicate Processing                                                       |
|                                         | Late Presentment                                                           |                                                                            |
|                                         | Duplicate Processing of Transaction                                        |                                                                            |
|                                         | Transaction Amount Differs                                                 |                                                                            |
| 欺诈<br>Fraud                             | Chip Liability Shift-Lost / Stolen / Never Received<br>Issue ( NRI ) Fraud | Chip Liability Shift-Lost / Stolen / Never<br>Received Issue ( NRI ) Fraud |
|                                         | Chip Liability Shift                                                       | Chip Liability Shift                                                       |
|                                         | Questionable Merchant Activity                                             | Questionable Merchant Activity                                             |
|                                         | No Cardholder Authorization                                                | No Cardholder Authorization                                                |

为适应 Mastercard 拒付原因调整，Oceanpayment 对应中英文拒付原因做了同步调整，调整变化如下：

|                                 | 旧版拒付原因              | 新版拒付原因              |                                  |
|---------------------------------|---------------------|---------------------|----------------------------------|
| 类别                              | Oceanpayment 中文拒付原因 | Oceanpayment 中文拒付原因 | Oceanpayment 英文拒付原因              |
| 授权<br>Authorization             | 持卡人未授权              | 授权问题拒付              | Authorization-Related Chargeback |
| 消费者争议<br>Cardholder<br>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<br>Point-of-Interaction<br>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<br>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                                             |

以上调整仅针对 **Mastercard** 按新的拒付原因报出的拒付，不影响旧的拒付原因的申诉处理，具体实施以 **Mastercard** 的拒付实际更新为准。

让全球支付更简单



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