Dispute Management Activity File Reference – Chain

v1.2 June 2023

Contents

1 Introduction

At the end of each day, 7 days a week, the merchant will electronically receive an activity file which contains a detailed explanation for any activity which occurred for a new or existing record within the system for that day. Worldpay defines activity on a record as the creation of a new record, work performed on an existing record, a change performed on any field of any screen within the Disputes Management System, and so on.

1.1 Record Creation in the Activity File

The activity file inserts a record even if the merchant only changed a research comment. Each record in the Disputes Management System chain activity file file is a fixed length of 320 characters with fields of varied character lengths (CL) and numeric lengths (NL). The system left justifies and blank fills character fields and right justifies and zero fills numeric fields.

Introduction above lists the record sequence for credit card draft retrievals and chargeback activity.

Record Name	Description
MHFH	Merchant File Header
MHCH	Merchant Control Header
MHCB	Draft Retrieval/Chargeback Record Segment #1 - Detail Record
MHCB	Draft Retrieval/Chargeback Record Segment #2 - Merchant Supplementary Detail
MHCB	Draft Retrieval/Chargeback Record Segment #3 - Merchant Research Comments
MHCB	Draft Retrieval/Chargeback Record Segment #4 - Merchant Research Comments
MHCT	Merchant Control Trailer
MHFT	Merchant File Trailer

2 Merchant Activity File

This section describes both the mandatory and option components of the Disputes Management System merchant activity file. In the tables, alphabetic numeric characters appear as an and numeric digits appear as n. The following are record types in the merchant activity file:

- *Merchant Activity File Header (MHFH)* on the next page (mandatory)
- *Merchant Control Header (MHCH)* on page 4 (mandatory)
- *Merchant Detail Draft Retrieval/Chargeback Record Segment #1 (MHCB)* on page 6 (optional)
- *Merchant Detail Draft Retrieval/Chargeback Record Segment #2 (MHCB)* on page 14 (optional)
- *Merchant Detail Draft Retrieval/Chargeback Record Segment #3 and #4 (MHCB)* on page 18 (optional)
- *Merchant Activity Control Trailer Record (MHCT)* on page 25 (optional)
- *Merchant Activity File Trailer Record (MHFT)* on page 26 (mandatory)

2.1 Merchant Activity File Header (MHFH)

Merchant Activity File Header (MHFH) above lists the fields in the Merchant Activity File Header. The activity file header is mandatory. This record denotes the start of transmission for the date given. If this record is missing, then the data is missing from the transmission.

Field Name	Description/Value	Data Type	Length	Start	End
Reserved	Blank characters	an	4	1	4
Record Format	MH = Merchant	an	2	5	6
Record Type	FH = File Header	an	2	7	8
Reserved	Blank characters	an	1	9	9
Effective Date	Date of activity (YYMMDD)	an	6	10	15
Reserved	Blank characters	an	5	16	20
File Origin	VANTIV DISPUTE MANAGEMENT SYSTEM	an	35	21	55
Version Number	3.0	an	3	56	58
Reserved	Blank characters	an	262	59	320

2.2 Merchant Control Header (MHCH)

Merchant Control Header (MHCH) above lists the fields in the Merchant Control Header. The control header is mandatory.

Field Name	Description/Value	Data Type	Length	Start	End
Reserved	Blank characters	an	4	1	4
Record Format	MH = Merchant	an	2	5	6
Record Type	CH = Control Header	an	2	7	8
File Creation Date	Date file was created (YYMMDD)	an	6	9	14
File Creation Time	Time file was created (HHMMSS)	an	6	15	20
Effective Date	Date of activity (YYMMDD)	an	6	21	26
Reserved	Blank characters	an	8	27	34
Immediate Origin	ID (acronym for source of data) is a value of VNTV	an	4	35	38
Reserved	Sending institution routing and transit number in ABBBBBBBBB format where A is 0.	an	10	39	48
Merchant Chain	Merchant chain number	an	5	49	53
Merchant Chain Name	Merchant name associated with chain number	an	30	54	83
Reserved	Blank characters	an	66	84	149
Requested	Activity selection can be	an	10	150	159

Field Name	Description/Value	Data Type	Length	Start	End
Selection Criteria[1]	requested per individual chain (s) or National.				
Requested Selection Name[1]	A company name included in the selection table as per the activity file request	an	40	160	199
Reserved	Blank characters	an	121	200	320

[1] Currently, an individual chain(s), National, or superchain can select this format.

2.3 Merchant Detail Draft Retrieval/Chargeback Record Segment #1 (MHCB)

Merchant Detail Draft Retrieval/Chargeback Record Segment #1 (MHCB) above lists the fields in the Merchant Detail Draft Retrieval/Chargeback Record Segment #1; this is optional content.

Field Name	Description/Value	Data Type	Length	Start	End
Reserved	Blank characters	an	4	1	4
Record Format	MH = Merchant	an	2	5	6
Record Type	CB = Detail Record	an	2	7	8
Sort Institution ID	The ID (acronym for source of data) is **VNTV**.	an	4	9	12
Report Date	Date item was received from network (YYMMDD)	an	6	13	18
Transaction Type	Following are the available Transaction Types: **40** - Credit card draft retrieval **41** - Credit card chargeback of purchase (For a FEE record, as defined by the Adjustment Type field, a value of 41 indicates a debit to the merchant.) **42** - Credit card chargeback of the refund or a network reversal of a chargeback. (On a FEE record, a 42 is a credit to the merchant.	an	2	19	20

Field Name	Description/Value	Data Type	Length	Start	End
Dispute Amount	This is the amount of the dispute in dollars and cents as settled by Worldpay. For example, the value of $100.99 is 0000010099. This could be a partial amount instead of the total original transaction amount.	n	10	21	30
Record Number	When there is any questionable single customer transaction, this number relates all disputes and subsequent records. The format for the record number is CCCCCCCCCC00 where: CCCCCCCCCC is the DM case number. 00 is the occurrence record number.	an	12	31	42
Segment Number	The segment number of chargeback activity record 1 (detail record)	an	1	43	43
Total Segments	The total number of segments for this draft retrieval/chargeback record	an	1	44	44
Acquirer Terminal ID	Acquirer terminal ID	an	8	45	52
Register Number	Number of the register for the original transaction	an	4	53	56
Network ID	This is the ID of the network that authorized the original transaction. The values for the credit card networks are as follows: - VISA - Visa	an	4	57	60

Field Name	Description/Value	Data Type	Length	Start	End
Merchant Draft Retrieval Number (Draft Locater Number)	The number used by the merchant to locate draft	an	11	61	71
Reserved	Blank characters	an	2	72	73
Chargeback Usage Code	Chargeback presentation number (first, second, third) specified by the issuer	an	1	74	74
Adjustment Type	The type of adjustment types are as follows: • DRFT - Credit Card Draft Retrieval • PNOT - Chargeback/Pre-Compliance Prenotification • CHBK - Chargeback Action Item • **CHB2** - Second Chargeback Dispute • **REPR** - Representment • PARB - Pre-arbitration Item • ARBT - Arbitration Item • COMP - Pre-Compliance or Compliance • FEE - Fee record	an	4	75	78
Original Trans Date	Original transaction data (YYMMDD)	an	6	79	84
Reserved	Space fill this field. Worldpay	an	8	85	92

Field Name	Description/Value	Data Type	Length	Start	End
	reserves it for future use.				
Original Trans Time	This is the time of original transaction in HHMMSS format. Zero fill if the time is not known. SS is zero filled.	an	6	93	98
Primary Account Number	Card number (PAN) If the merchant chooses to mask the account numbers, the first 6 digits and the last 4 digits remain. Replace the other digits with Xs. For example: A 16-digit number is 123456XXXXXX1234. A 15-digit number is 123456XXXXX1234. A 14-digit number is 123456XXXX1234. When applicable, it will include the token value instead of PAN.	an	19	99	117
Chargeback Action Code	Chargeback action code (See Chargeback Action and File Reason Codes.)	an	4	118	121
Chargeback Action Code Date	Date chargeback action taken (YYMMDD) If this is a FEE record type, this is the date the fee was sent or received.	an	6	122	127
Department Number	Department number for original transaction	an	5	128	132
Issuer Currency Code (Visa only)	Currency code for issuer. Any code other than 840 (US$) indicates an international transaction.	an	3	133	135

Field Name	Description/Value	Data Type	Length	Start	End
Merchant Category Code (MCC)	Merchant Category Code/SIC code	an	4	136	139
Adjustment Reason Code	This is the reason code received from the card issuer. Visa VCR reason and condition codes are prefixed with V (V998877). MasterCard reason codes are prefixed with M (Mxxxx) and space filled at the end. Discover are prefixed with a D (Dxxxx) and space filled at the end. AMEX are prefixed with an A (Axxxx) and space filled at the end. See Chargeback Action and File Reason Codes.)	an	7	140	146
Chargeback Reference Number	Chargeback reference number received from network On draft retrievals, this is the issuer's control number. For American Express and Discover records, this contains the case number.	an	12	147	158
Transaction Disposition Qualifier	Indicates why the activity record was created, using one of the following values: • 100 - New Item • 101 - Delete • 102 - Update	an	3	159	161
Acquirer Reference Number (ARN)	Acquirer reference number assigned by the acquirer at the time of the original transaction.	an	23	162	184

Field Name	Description/Value	Data Type	Length	Start	End
Merchant Chain	Merchant chain number for original transaction	an	5	185	189
Merchant Division Number	Number of division for original transaction	an	3	190	192
Merchant Store Number	Number of store for original transaction	an	9	193	201
Fee Amount	Amount of the fee when Adjustment type is FEE The format implies the decimal For example, $150.50 is 15050.	an	3	202	204
Sales Person Number	Identification number of sales person for origsas l.inal transaction	an	9	205	213
Entry Mode (Visa only)	Indicates the entry mode for card data. Possible values are: • 00 - Terminal Not Used • 01 - Manually Keyed • 02 - Magnetic Stripe Read • 03 - Bar Code Read • 04 - OCR Read • 06 - Track 1 Read • 90 - Magnetic Stripe Read - PS2000 Code • Blanks - Entry Mode Not Known	an	2	214	215
Authorization Source (Visa only)	Authorization source of the transaction. Possible values are: • 1 - STIP time out response	an	1	216	216

Field Name	Description/Value	Data Type	Length	Start	End
	2 - LCS/RCL response, amount below issuer amount 3 - STIP response, issuer in Suppress-Inquiry mode 4 - STIP response, issuer unavailable 5 - Issuer approval 6 - Force STIP 7 - Acquirer approval, BASE1/INAS unavailable 8 - Acquirer approval of a referral D - Referral, authorization code manually keyed E - Offline approval, authorization code manually keyed Blanks - Authorization Source Not Known				
Reserved	Blank character	an	1	217	217
Electronic Commerce	Mail/Phone/Electronic Commerce Indicator	an	1	218	218
Third Party Flag	Valid values are: Y - Third party responsible Blank - No third party responsible	an	1	219	219
Comments from Issuer	Comments sent from issuer Reason Code MC 6343 and	an	50	220	269

Field Name	Description/Value	Data Type	Length	Start	End
	Visa 27 are IRS Audits of Healthcare Eligible Expenses for transactions processed through an Inventory Information Approval System (IIAS). Respond to this request by faxing the applicable substantiating information, which must include the purchased items, to the fax number provided in this field.				
Filler	Blank characters	an	34	270	303
Merchant Identification Number (MID)	FIS-Worldpay assigned merchant number up to 16 digits; left justify and space fill on the right.	an	16	304	319
Reserved	Blank characters	an	1	320	320

2.4 Merchant Detail Draft Retrieval/Chargeback Record Segment #2 (MHCB)

Merchant Detail Draft Retrieval/Chargeback Record Segment #2 (MHCB) abovelists the fields in the Merchant Detail Draft Retrieval/Chargeback Record Segment #2; this is optional content.

Field Name	Description/Value	Data Type	Length	Start	End
Reserved	Blank characters	an	4	1	4
Record Format	MH = Merchant	an	2	5	6
Record Type	CB= Detail Record	an	2	7	8
Sort Institution ID	The ID (acronym for source of data) is **VNTV**.	an	4	9	12
Report Date	Date item was received from network (YYMMDD)	an	6	13	18
Transaction Type	Transaction Type Values are: • 40 - Credit card draft retrieval • 41 - Credit card chargeback of purchase (For a FEE record, as defined by the Adjustment Type field, a value of 41 is a debit to the merchant.) • 42 - Credit card chargeback of refund or network reversal of a chargeback. (For a FEE record, as defined by the Adjustment Type field, a value of 42 is a credit to the merchant.)	an	2	19	20

Field Name	Description/Value	Data Type	Length	Start	End
Dispute Amount	The amount of the dispute in dollars and cents as settled by Vantiv For example, $100.99 is 0000010099. This could be a partial amount instead of the total original transaction amount.	n	10	21	30
Record Number	When any single customer transaction is questionable, this number relates all disputes and subsequent records. Format for the record number is CCCCCCCCCCOO where: • CCCCCCCCCC - DM Dispute Case number • OO - Occurrence record number	an	12	31	42
Segment Number	Segment number of chargeback activity record 2 (Detail Record)	an	1	43	43
Total Segments	Total number of segments for this draft retrieval/chargeback record	an	1	44	44
Reserved	Blank characters	an	12	45	56
Network ID	ID of the network that authorized the original transaction Valid values are: • VISA - Visa • M/C - MasterCard • AMEX - American Express • DISC - Discover	an	4	57	60
Reserved	Blank characters	an	14	61	74

Field Name	Description/Value	Data Type	Length	Start	End
Adjustment Type	Valid values are: • DRFT - Credit Card Draft Retrieval • PNOT - Chargeback /Pre-Compliance Prenotification • CHBK - Chargeback Action Item • **CHB2** - Second Chargeback Dispute • **REPR** - Re-presentment • PARB - Pre-Arbitration Item • ARBT - Arbitration Item • COMP = Pre-Compliance or Compliance • FEE - Fee record	an	4	75	78
Reserved	Blank characters	an	20	79	98
Primary Account Number	If the merchant chooses to mask the account numbers, the first 6 digits and the last 4 digits remain. The file replaces any other digits with Xs. For example: A 16-digit number is 123456XXXXXX1234. A 15-digit number is 123456XXXXX1234. A 14-digit number is 123456XXXX1234.	an	19	99	117
Reserved	Blank characters	an	13	118	130
User Note	This is user-defined data. Use spaces when no data is available.	an	40	131	170

Field Name	Description/Value	Data Type	Length	Start	End
	The file defines this as the following four individual fields: User Data Field #1 (8 characters), User Data Field #2 (8 characters), User Data Field #3 (8 characters), and User Data Field #4 (16 characters).				
Comment to the Merchant	Free form text sent from network to merchant	an	62	171	232
Merchant Chain Number	Merchant chain number from original transaction	an	5	233	237
Division Number	Merchant division number from the original transaction	an	3	238	240
Merchant Store Number	Merchant store number from original transaction	an	9	241	249
Reserved	Blank characters	an	9	250	258
Comment from Merchant	Free form text sent from merchant to network	an	62	259	320

2.5 Merchant Detail Draft Retrieval/Chargeback Record Segment #3 and #4 (MHCB)

> Note: Draft Retrieval/Chargeback Record Segment 3 and 4 use the identical format.

The table below lists the fields for the Merchant Detail Draft Retrieval/Chargeback Record Segment #3 and #4 Content.

Field Name	Description/Value	Data Type	Length	Start	End
Reserved	Blank characters	an	4	1	4
Record Format	MH = Merchant	an	2	5	6
Record Type	CB = Detail Record	an	2	7	8
Sort Institution ID	The ID (acronym for source of data) is **VNTV**.	an	4	9	12
Report Date	Date item was received from network (YYMMDD)	an	6	13	18
Transaction Type	Valid values are: 40 - Credit card draft retrieval 41 - Credit card chargeback of purchase (For a FEE record, defined by the Adjustment Type field, a value of 41 is a debit to the merchant.) 42 - Credit card chargeback of refund or network reversal of a chargeback. (For a FEE record, defined by the	an	2	19	20

Field Name	Description/Value	Data Type	Length	Start	End
	Adjustment Type, a value of 42 is a credit to the merchant.)				
Dispute Amount	The amount of the dispute in dollars and cents as settled by Worldpay. For example, $100.99 is 0000010099. This could be a partial amount instead of the total original transaction amount.	n	10	21	30
Record Number	When any single customer transaction is questionable, this number relates all disputes and subsequent records. Format for the record number is CCCCCCCCCC00 where: CCCCCCCCCC - DM Dispute Case number 00 - Occurrence record number	an	12	31	42
Segment Number	Segment number of chargeback activity record Valid values are: • 3 - Merchant research comments, part #1 • 4 - Merchant research comments, part #2	an	1	43	43
Total Segments	Total number of segments for this draft retrieval/chargeback record	an	1	44	44
Reserved	Blank characters	an	12	45	56
Network ID	ID of the network that authorized the original transaction Valid values are: • VISA - Visa	an	4	57	60

Field Name	Description/Value	Data Type	Length	Start	End
	• M/C - MasterCard • AMEX - American Express • DISC - Discover				
Reserved	Blank characters	an	14	61	74
Adjustment Type	Adjustment item types are as follows: • DRFT - Credit Card Draft Retrieval • PNOT - Chargeback /Pre-Compliance Prenotification • CHBK - Chargeback Action Item • **CHB2** - Second Chargeback Dispute • **REPR** - Re-presentment • PARB - Pre-Arbitration Item • ARBT - Arbitration Item • COMP - Pre-Compliance or Compliance • FEE - Fee record	an	4	75	78
Reserved	Blank characters	an	2	79	80
Merchant Research Comments Line	Free form text of merchant research comments Note: This is the first 240 characters of merchant or acquirer notes. When there are more than 240 characters in the note, there will be a segment #4.	an	240	81	320

2.6 Merchant Detail Draft Retrieval/Chargeback Record Segment #5 (MHCB)

Merchant Detail Draft Retrieval/Chargeback Record Segment #5 (MHCB) above lists the fields in the Merchant Detail Draft Retrieval/Chargeback Record Segment #5; this is optional content.

Field Name	Description/Value	Data Type	Length	Start	End
Reserved	Blank characters	an	4	1	4
Record Format	MH = Merchant	an	2	5	6
Record Type	CB = Detail Record	an	2	7	8
Sort Institution ID	The ID (acronym for source of data) is VNTV.	an	4	9	12
Report Date	Date item was received from network (YYMMDD)	an	6	13	18
Transaction Type	Valid values are: - 40 - Credit card draft retrieval - 41 - Credit card chargeback of purchase (For a FEE record, as defined by the Adjustment Type field, a value of 41 is a debit to the merchant.) - 42 - This is a credit card chargeback of refund or a network reversal of a chargeback. (On a FEE record, a 42 is a credit to the merchant.)	an	2	19	20

Field Name	Description/Value	Data Type	Length	Start	End
Dispute Amount	The amount of the dispute in dollars and cents as settled by Worldpay. For example, $100.99 would be 0000010099. You could use a partial amount instead of the total original transaction amount.	n	10	21	30
Record Number	When any single customer transaction is questionable, this number relates all disputes and subsequent records. Format for the record number is CCCCCCCCCC00 where: CCCCCCCCCC - DM Dispute Case number 00 - Occurrence record number	an	12	31	42
Segment Number	Segment number of chargeback activity record, where 5 is an option record that contains discretionary fields.	an	1	43	43
Total Segments	Total number of segments for this draft retrieval/chargeback record	an	1	44	44
Reserved	Blank characters	an	12	45	56
Network ID	ID of the credit card network that authorized the original transaction. The valid value is: VISA - Visa M/C - MasterCard AMEX - American Express DISC - Discover	an	4	57	60

Field Name	Description/Value	Data Type	Length	Start	End
Reserved	Blank characters	an	14	61	74
Adjustment Type	Adjustment item types are as follows: • DRFT - Credit Card Draft Retrieval • PNOT - Chargeback /Pre-Compliance Prenotification • CHBK - Chargeback Action Item • **CHB2** - Second Chargeback Dispute • **REPR** - Re-presentment • PARB - Pre-Arbitration Item • ARBT - Arbitration Item • COMP - Pre-Compliance or Compliance • FEE - Fee record	an	4	75	78
Reserved	Blank characters	an	2	79	80
Discretionary Field 1	Free form text of merchant discretionary information	an	35	81	115
Discretionary Field 2	Free form text of merchant discretionary information	an	20	116	135
Discretionary Field 3	Free form text of merchant discretionary information	an	20	136	155
Merchant Number	This is the merchant number Worldpay assigns. Left justify and space fill it on the right.	an	16	156	171

Field Name	Description/Value	Data Type	Length	Start	End
Merchant Name	This is the merchant name associated with the merchant number. Left justify and space fill the field on the right.	an	40	172	211
Case Type	Denotes special case type handling spaces when no data available. **AMZN** = Amazon Pays	an	6	212	217
Amazon Pay Charge ID	Use spaces when no data is available. Use a 27-character value for Amazon Pay.	an	27	218	244
PAR	PAR is a 35-alpha numeric field stored with the original transaction. Use spaces when not available. Left justify and space fill to the right.	an	35	245	279
Reserved	Blank (space) characters	an	41	280	320

2.7 Merchant Activity Control Trailer Record (MHCT)

Merchant Activity Control Trailer Record (MHCT) abovelists the fields in the Merchant Activity Control Trailer Record; this is mandatory content.

Field Name	Description Value	Data Type	Length	Start	End
Reserved	Blank characters	an	4	1	4
Record Format	MH = Merchant	an	2	5	6
Record Type	CT = Control Trailer	an	2	7	8
Record Count	Record count of detail records	an	10	9	18
Total Amount	Sum of actual amounts in the activity records	an	12	19	30
Reserved	Blank characters	an	290	31	320

2.8 Merchant Activity File Trailer Record (MHFT)

Merchant Activity File Trailer Record (MHFT) above lists the fields in the Merchant Activity Control Trailer Record; this is mandatory content.

Field Name	Description/Value	Data Type	Length	Start	End
Reserved	Blank characters	an	4	1	4
Record Format	MH = Merchant	an	2	5	6
Record Type	FT = File Trailer	an	2	7	8
Reserved	Blank characters	an	312	9	320

3 Balancing the Chargeback File with the Activity File

This section describes how to balance the Chargeback Activity File against the MD-410/MD-600/MD-601/MAF reports. You can obtain these reports through IQ. Consult your Relationship Manager for other means of delivery.

The Chargeback Activity file reports updated actions the same day they take place. Worldpay sends the data to the merchant group so they can process it for reconciliation the following day. The Merchant activity file, MD-410, MD-600 [Summary], and MD-601 [Detail] are always on a 1-day delay.

This section describes:

- Identifying Records in the Dispute Management File
- Handling Fees

3.1 Identifying Records in the Dispute Management Activity File

You can use the following basic logic to identify the records on the Chargeback Activity file that have a monetary impact. To find all new actions for today, search for the following:

If the Chargeback Action Code is one of the following, it debits or credits the DDA:

- CHGM - Charge (Debit) Merchant at either the Chargeback, Pre-Arbitration, Arbitration, Pre-Compliance, or Compliance dispute stage
- CRMR - Credit Merchant at either the Chargeback, Pre-arbitration, Arbitration, Pre-compliance, or Compliance dispute stage

The Adjustment Type field is one of the following:

- CHBK
- PARB
- ARBT
- PCMP

The Chargeback Action Code Date equals the Effective Date in the header record. This means the action took place today and is new. By using the Chargeback Action Code Date, you eliminate the need for using the Transaction Disposition Qualifier.

> Note: The above accounting entries assume that the Transaction Type is 41 or a purchase transaction. If it is 42, reverse the above debits and credits.

3.2 Handling Fees

> Note: These are not currently used for Visa.

The following logic applies to **MasterCard** Handling Fees:

- The Adjustment Type field equals FEE.
- The amount field is Fee Amount.

  The transaction amount in this case refers to the chargeback record not the amount of the fee.
- Since the Fee can be a debit or a credit, you must use Transaction Type. For Fee records, a 41 is a debit and a 42 is a credit.

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4 Chargeback Action and File Reason Codes

Each chargeback is accompanied by an action code listed in the table below, which describes the reason (see the additional table below) behind the transaction dispute.

4.1 Chargeback Codes

This table below lists all of the chargeback codes. They are in alphabetic order.

> Note: Only CHGM (debit merchant) and CRMR (credit merchant) are monetary actions to the merchant.

Action Code	Description	Financial Impact to the Merchant	Issuer (Network) Action which Merchant Should Review and/or Reply
CHGM	Charge Merchant (debit) - Financial	Yes	
CRMR	Credit Merchant - Financial	Yes	
IACP	Issuer Accepts	No	Yes
IACF	Incoming Compliance	No	Yes
IARB	Incoming Arbitration	No	Yes
IDCL	Issuer Declines	No	Yes
IFAV	Case Decided in Issuer Favor (merchant liable)	No	Yes
IPAB	Incoming Pre-Arbitration	No	Yes
IREP	Create Outgoing Representment	No	
MACP	Merchant Accepts liability	No	

Action Code	Description	Financial Impact to the Merchant	Issuer (Network) Action which Merchant Should Review and/or Reply
MDCL	Merchant Declines	No	
MFAV	Case Decided in Merchant's Favor (merchant not liable)	No	
OARB	Outgoing Arbitration (allocation merchant initiates)	No	
OPAB	Outgoing Pre-Arbitration (allocation merchant initiates)	No	
PCMP	Incoming Pre-Compliance	No	
PNOT	Pre-notification of an Incoming Dispute (non-monetary at this point in time)	No	Yes
RREQ	Incoming Retrieval Request	No	Yes
RRSP	Retrieval Request Response	No	
RRER	Retrieval Request Refusal	No	
VDNL	Worldpay Denies (Operations telling merchant that Doc sent is not enough to use for rebuttal)	No	Yes

4.2 *Chargeback Action and File Reason Codes* on the previous page

The tables below lists the file reason codes which describe the issue for the dispute.

Card Type	Reason Code	Description
VC (Visa Chargeback)	1001	EMV Liability SHIFT Counterfeit Fraud
VC	1002	EMV Liability Shift Non-Counterfeit Fraud
VC	1003	Other Fraud-Card Present Environment
VC	1004	OtheR Fraud-Card Absent Environment
VC	1005	Visa Fraud Monitoring Program
VC	1101	Card Recovery Bulletin
VC	1102	Declined Authorization
VC	1103	No Authorization
VC	1201	Late Presentment
VC	1202	Incorrect Transaction Code
VC	1203	Incorrect Currency
VC	1204	Incorrect Account Number
VC	1205	Incorrect Amount
VC	120601	Duplicate Processing
VC	120602	Paid By Other Means
VC	1207	Invalid Data
VC	1301	Merchandise/Services Not Received
VC	1302	Cancelled Recurring

Card Type	Reason Code	Description
VC	1303	Not As Described Or Defective Merchandise/Services
VC	1304	Counterfeit Merchandise
VC	1305	Misrepresentation
VC	1306	Credit Not Processed
VC	1307	Cancelled Merchandise/Services
VC	1308	OriginaL Credit Transaction Not Accepted
VC	1309	Non-Receipt of Cash or Load Transaction Value
VC	C015	Authorizationsmerce Transaction Note: C*nnn* are pre-compliance and compliance reason codes.
VC	C021	Transaction Receipt Delivery To Cardholder
VC	C025	Credit Refund Requirementsction
VC	C027	Surcharges and Taxestransaction
VC	C028	Payment of Existing Debts
VC	C029	Hotel and Car Rental Estimated Authorization Amount Requirements
VC	C030	Delayed or Amended Charges
VC	C031	Hotel and Car Rental Estimated Authorization Amount Requirements
VC	C034	Merchant Processed Credit without Previous Debit
VC	C035	Transaction Reversal or Adjustment

Card Type	Reason Code	Description
VC	C036	Electronic Commerce Transaction
VC	C037	Visa Reservation Services Action
VC	C038	Merchant Requirements for T&E Transactions
VC	C045	Chargeback Reduction Service Return
VC	C047	Not as Described or Defective
VC	C048	Split Transaction
VC	C050	Other
VC	C071	Prohibitions
VC	C081	Limits of Fee Collection Returns
VC	C110	Account and Transaction Information Security
VC	C114	Car Rental Reservation Service
VC	C117	Compliance Filing Conditions (Non-Card)
VC	C118	Electronic Commerce Transaction (Attempts Authentication)
VC	C119	Compliance Process for Transactions Using 3-D Secure
VC	C123	Cardholder Letter Required for Legal Purposes
VC	C130	Copy of Tran Receipt for Legal, Law, or Issuer Investigation
VC	C135	Compliance Right for Improperly Assessed Surcharge
VR (Visa Retrieval)	27	Healthcare Auto-Sub Data Retrieval Request

Card Type	Reason Code	Description
VR	28	Request for Copy Bearing Signature
VR	29	Copy Request - T&E Documents
VR	30	Copy Request - Cardholder Inquiry
VR	32	Cardholder Does Not Recognize Transaction
VR	33	Copy/Request - Legal/Fraud Investigation
VR	34	Repeat Request Legal Process Request
VR	75	Reason Code Not Defined for VR75
MC (Mastercard Chargeback)	4808	Authorization Related
MC	4853	Cardholder Disputes
MC	4837	Fraud Transaction or No Cardholder Authorization
MC	4834	Point of Interaction Errors
MC	4840	Fraudulent Processing of Transactions
MC	4849	Questionable Merchant Activity
MC	4863	Cardholder Does Not Recognize
MC	4870	Chip Liability Shift
MC	4871	Chip Liability Shift - Lost/Stolen/NRI
MR (Mastercard Retrieval)	6305	Copy Request - Chargeback Support

Card Type	Reason Code	Description
MR	6321	Copy Request - Cardholder Inquiry
MR	6322	Copy Request - Cardholder Inquiry
MR	6323	Copy Request - Cardholder Inquiry
MR	6341	Copy Request - Legal/Fraud Investigation
MR	6342	Copy Request - Legal/Fraud Investigation
MR	6343	Real-Time Substantiation Audit Request
MR	6390	Copy Request - Syntax Error Return
DC (Discover Chargeback)	AA	Does Not Recognize DC AL Airline Transaction Dispute
DC	AP	Automatic Payment DC AT Authorization Non Compliance
DC	AW	Altered Amount DC CA Cash Advance Dispute
DC	CD	Credit Posted as Card Sale
DC	CR	Cancelled Reservation
DC	DA	Declined Authorization
DC	DP	Duplicate Processing
DC	DP1	Duplicate Processing
DC	EX	Expired Card
DC	IC	Illegible Sales Data
DC	IN	Invalid Card Number

Card Type	Reason Code	Description
DC	IS	Missing Signature
DC	LP	Late Presentation
DC	NA	No Authorization
DC	NC	Not Classified
DC	NF	No Funds Dispensed
DC	NR	No Response to Ticket Retrieval Req
DC	PA	Partial Funds Dispensed
DC	RG	Non-Receipt of Goods or Services
DC	RM	Disputes Quality of Goods or Services
DC	RN	Additional Credit Requested or Not Received
DC	RN2	Credit Not Processed
DC	SV	Stored Value Dispute
DC	TF	Violation of Operating Regulations
DC	TNM	Tran Improperly Posted to Cardholders Acct
DC	UA	Fraud Unauthorized Purchase
DC	UANR	Fraud No Response to Ticket Retrieval Req
DC	UA01	Fraud Card Present Transaction
DC	UA02	Fraud Card Not Present Transaction

Card Type	Reason Code	Description
DC	UA03	Fraud Processing Error
DC	UA05	Fraud Chip Card Counterfeit Transaction
DC	UA06	Fraud Chip Card and PIN Transaction
DC	01	Transaction Documentation Request
DC	02	Transaction Documentation Request T&E
DC	03	Transaction Documentation Request T&E
DC	04	Transaction Document Req Fraud
DC	05	Good Faith Investigation
DC	02	Transaction Documentation Request T&E
DC	4502	Illegible Sales Data
DC	4534	Duplicate Processing
DC	4535	Expired Card
DC	4540	Fraud Unauthorized Purchase
DC	4541	Automatic Payment
DC	4542	Late Presentation
DC	4550	Credit Posted as Card Sale
DC	4553	Disputes Quality of Goods or Services
DC	4554	Not Classified

Card Type	Reason Code	Description
DC	4555	Additional Credit Requested or Not Received
DC	4563	No Response to Ticket Retrieval Request
DC	4584	Missing Signature
DC	4586	Altered Amount
DC	4594	Cancelled Reservation
DC	4752	Declined Authorization
DC	4750	Airline Transaction Dispute
DC	4751	Cash Advance Dispute
DC	4753	Invalid Card Number
DC	4754	No Authorization
DC	4755	Non-Receipt of Goods or Services
DC	4756	Stored Value Dispute
DC	4757	Violation of Operating Regulations
DC	4762	Good Faith Investigation
DC	4864	Non-Receipt of Cash from ATM
DC	4865	Paid by Other Means
DC	4866	Fraud Chip Card Counterfeit
DC	4867	Fraud Chip Card and PIN

Card Type	Reason Code	Description
DC	6005	Transaction Document Req Dispute
DC	6021	Transaction Documentation Request
DC	6029	Transaction Documentation Req T&E
DC	6300	Duplicate Processing
DC	6301	No Funds Dispensed
DC	6302	Partial Funds Dispensed
DC	7001	No Authorization Request was attempted
DC	7002	Declined Authorization
DC	7003	Card Sale exceeds amount Authorized
DC	7010	Request Receipt for Swiped Card Tran
DC	7011	Swiped Card No signature obtained
DC	7012	Swiped Card Invalid signature obtained
DC	7018	Swiped Card Illegible copy of Receipt
DC	7020	Request Doc for Keyed Card Transaction
DC	7021	Keyed Tran - No signature obtained
DC	7022	Keyed Tran - Invalid signature obtained
DC	7023	Keyed Tran - Invalid Card imprint
DC	7028	Keyed Tran - Illegible copy of Tran Doc

Card Type	Reason Code	Description
DC	7030	Request Doc for Card Not Present Tran
DC	7031	Invalid Proof of Delivery obtained
DC	7032	Address Verification not obtained
DC	7038	Illegible copy of Transaction Documentation
DC	7099	Violation of Operating Regulations
DC	8001	Unexpected Credit Amount
DC	8002	Credit Not Received
DR (Discover Retrieval)	A	Inquiry Ticket Retrieval
DR	I	Cardholder Requested
DR	AL	Airline Transaction Dispute
DR	AP	Automatic Payment
DR	AW	Altered Amount
DR	CA	Cash Advance Dispute
DR	CD	Credit Posted as a Debit
DR	CR	Cancelled Reservation
DR	DP	Duplicate Processing
DR	NC	Not Classified
DR	RG	Non-Receipt of Goods or Services

Card Type	Reason Code	Description
DR	RM	Quality of Goods or Services
DR	RN	Additional Credit Requested or Non-Receipt
DR	UA	Fraud Unauthorized Purchase
DR	02	Transaction Documentation Request T&E
DR	03	Transaction Documentation Request T&E
DR	04	Transaction Document Req Fraud
DR	05	Good Faith Investigation
DR	4534	Duplicate Processing
DR	4540	Fraud Unauthorized Purchase
DR	4541	Automatic Payment
DR	4554	Not Classified
DR	4550	Credit Posted as a Debit
DR	4553	Quality of Goods or Services
DR	4555	Additional Credit Requested or Non-Receipt
DR	4586	Altered Amount
DR	4594	Cancelled Reservation
DR	4750	Airline Transaction Dispute
DR	4751	Cash Advance Dispute

Card Type	Reason Code	Description
DR	4755	Non-Receipt of Goods or Services
DR	6005	Transaction Document Request Dispute
DR	6021	Transaction Documentation Request
DR	6023	Inquiry Ticket Retrieval
DR	6029	Transaction Documentation Req T&E
DR	6040	Good Faith Investigation
DR	6041	Transaction Document Req Fraud
DR	7010	Request Receipt for Swiped Card Transaction
DR	7020	Request Doc for Keyed Card Transaction
DR	7030	Request Doc for Card Not Present Card Tran
DR	8001	Credit Amount was not as expected
DR	8002	Merchant did not credit the Cardholder
DA	0001	Arbitration request
AC	A02	Valid approval code not obtained
AC	A02	Valid approval code not obtained
AC	A05	Unable to locate approval code
AC	A06	Change exceeds amt agreed upon
AC	A07	Authorization declined

Card Type	Reason Code	Description
AC	A08	"Expired approval code, past 30days"
AC	A09	"Code expired, no record of pre-auth"
AC	C01	No record of credit processed
AC	C02	No record of credit processed
AC	C03	No record of credit processed
AC	C04	Proof of return provided by cardholder
AC	C05	Proof of cancellation provided
AC	C08	Merchandise not received by cardholder
AC	C12	Sale amount altered
AC	C13	Cardholder paid by other means
AC	C14	Cardholder paid by other means
AC	C15	Cardholder paid by voucher
AC	C16	Ch address outside approved area
AC	C17	AMEX acct number not valid in US
AC	C18	Cancelation number provided by cardholder
AC	C21	Invalid no-show charge
AC	C23	Cardholder address/exp date must be present
AC	C26	Discontinue future billings

Card Type	Reason Code	Description
AC	C28	Charge processed after request to stop
AC	C31	Goods/Services Not as Described
AC	C32	Goods/Services Defective
AC	FR1	Full recourse/Immediate chargeback
AC	FR2	Full recourse/Immediate chargeback
AC	FR4	Immediate chargeback-stop charges
AC	FR5	Immediate chargeback-stop charges
AC	FR6	Partial Immediate chargeback agreement
AC	F01	Valid approval code not obtained
AC	F02	"Ticket crg, no proof card presence"
AC	F03	Agreement between cardholder and merchant
AC	F08	No support for signature on file
AC	F10	Imprint of card provided
AC	F14	No signature obtained
AC	F17	Cardholder did not receive tickets
AC	F19	Cardholder did not receive mdse bill/ship diff
AC	F20	Expired card
AC	F21	Not a valid credit card

Card Type	Reason Code	Description
AC	F22	Expired card transaction not valid
AC	F23	Expired card
AC	F24	Duplicate charges
AC	F25	Unauthorized charge
AC	F26	Cardholder name discrepancy
AC	F27	Cardholder name not included
AC	F29	MOTO/eComm sale denied
AC	F30	EMV - Counterfeit
AC	F31	EMV - Lost/Stolen
AC	M01	Chargeback authorization processed
AC	M02	Credit processed as requested
AC	M03	Copy of authorization to debit provided
AC	M04	Please deal with cardholder for rebilling
AC	M05	Credit authorized to cardholders acct
AC	M06	Full mag stripe info must be provided
AC	M07	Damages billed to cardholder are invalid
AC	M09	Damages billed to cardholder are invalid
AC	M10	Capital damages may only be billed

Card Type	Reason Code	Description
AC	M11	Sending credit for debit adjustment
AC	M13	Unable to resolve dispute-contact ch
AC	M14	Cardholder payment reflected on check/advice
AC	M16	Account canceled
AC	M17	Account canceled
AC	M19	Credit misapplie d- debit processed
AC	M21	Credit issued for payment
AC	M22	Debit adjustment for misapplied payment
AC	M23	Debit adjustment for misapplied check
AC	M24	Debit balance transferred to new account
AC	M25	Debit balance transferred to new account
AC	M26	Funds reapplied to debit balance on card
AC	M27	Check returned and debit place on account
AC	M28	Credit issued for incorrect discount rate
AC	M29	Discount fee debit for month indicated
AC	M30	Duplicate file sent
AC	M31	As requested debits processed
AC	M32	Debit for media costs for advertisement

Card Type	Reason Code	Description
AC	M33	Adjustment processed as requested
AC	M34	Debit not part of CARDeposit program
AC	M35	Reason for adjustment in comments
AC	M36	Specify
AC	M38	Reversal of debit adjustment
AC	M39	Correction of tran processed in error
AC	M40	Debit for cardholder disputes
AC	M41	Ch continues to dispute charge
AC	M42	Unable to reverse due to timeliness
AC	M43	AMEX Marketing monthly invoice
AC	M44	AMEX Marketing change in payment
AC	M45	Check applied in error
AC	M46	"Correction of debit, cr on statement"
AC	M49	Car Rental Damages
AC	P01	Invalid card number- resubmit
AC	P03	Correction of processing error
AC	P04	Correction of processing error
AC	P05	Incorrect amount processed

Card Type	Reason Code	Description
AC	P06	Charge to card submitted late
AC	P07	Charge to card submitted late
AC	P08	Trans posted 2 times send rebuttal
AC	P09	Duplicate payments processed
AC	P10	Cardholder billed 2 times for tickets
AC	P14	Not an Amex card number
AC	P16	Rebuttal not received within time
AC	P18	Credit not processed
AC	P19	Invalid account number
AC	P20	Invalid account number
AC	P21	Tran processed on test account
AC	P22	Non-Matching Card Number
AC	P23	Invalid Currency
AC	R02	Signed POD was not provided
AC	R03	Signed draft/itemization not supplied
AC	R05	Amex not a check guarantee
AC	R07	Signed POD was not provided
AC	R08	Mag stripe data required or imprint

Card Type	Reason Code	Description
AC	R10	Signature did not match affidavit
AC	R11	Signed draft or credit issued required
AC	R13	Rebuttal not received within time
AC	R16	Rebuttal not received within time
AC	R18	Rebuttal not received within time
AC	R19	Rebuttal not received within time
AC	R20	Service canceled
AC	S01	Chargeback stands
AC	S03	Support Recieved- no additional info
AC	S04	Chargeback reversal received
AR (Amex Retrieval)	4	Shipment of goods not received
AR	21	Service was canceled
AR	24	Return auth for damaged goods
AR	59	Repair of damaged goods
AR	61	Credit should be posted as debit
AR	62	Debit should be posted as credit
AR	63	Dissatisfaction with goods/services
AR	127	Does not recognize charge

Card Type	Reason Code	Description
AR	147	Billing paid by insurance company
AR	154	Cancelled order
AR	155	Non-receipt of merchandise
AR	158	Merchandise was returned
AR	169	Incorrect Conversion Rate
AR	170	Cancelled Reservation
AR	173	Duplicate billing
AR	175	Cardholder requests credit
AR	176	Does not recognize charge
AR	177	Unauthorized charge
AR	193	Charge is fraudulent
AR	680	Request credit for overcharge
AR	683	Charge belongs to different cardholder
AR	684	Charge paid in cash
AR	691	Requesting signed support
AR	693	Charged for damages
AR	702	Duplicate credits to account
AR	S01	Cardmember no longer disputes charge

Card Type	Reason Code	Description
AR	S02	Inquiry closed in Merchant's favor
AR	S03	Support received
AR	S04	Chargeback dispute under review

About this guide

Changes

Version history.

Version	Change Description	Date
1.2	Corrected error in Section 2.3 for Record Number format description.	June 2023
1.1	Corrected errors in sections 2.6, 2.7, and 2.8. Removed extra fields that showed the record length to exceed 320. The fixed record length should be 320.	March 2022
1.0	This is a new guide.	November 2021

Changes between versions

Versions	Changes between Versions
3.3 and 3.4	• The version number in activity file will remain 3.0. • Added Segment 5 for providing Discretionary Data fields in the Dispute Management MID activity file. Segment 5 is only available when the merchant is set up to receive Activity Segment 5 and then only when the original sale transaction stores discretionary data.

Older changes

Version	Change Description	Date
1.0	Added/ Updated/ Removed: • [Detail]	Month 2019

Legal

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Feedback

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You can email us at: guides@worldpay.com