

Annexure – II

Fraud Reason Codes Provided by Respective Card Networks

Card Network wise Fraud Reason Codes to which Fraud Chargeback Protection is extended in terms of this Addendum:

MASTERCARD:

<u>S.No.</u>	Reason Code	<u>Description</u>
<u>1</u>	4837	No Cardholder Authorization
<u>2</u>	4840	Fraudulent Processing of Transactions
<u>3</u>	4849	Questionable Merchant Activity
<u>4</u>	4870	Chip Liability Shift
<u>5</u>	4871	Chip/PIN Liability Shift

VISA:

<u>S.No.</u>	Reason Code	<u>Description</u>
	10.1	EMV Liability Shift Counterfeit Fraud
	10.2	EMV Liability Shift Non-Counterfeit Fraud
	10.3	Other Fraud: Card-Present Environment/Condition
	10.4:	Other Fraud: Card-Absent Environment