

Revised Standards for Manual and Electronic Recording of Card Information

Effective 1 October 2005, MasterCard will revise the Standards for Chargeback message reason code 4837 (4526) – No Cardholder Authorization. The change will prohibit the use of a handwritten transaction information document (TID) as valid documentation in support of a second presentment.

Current MasterCard Standards permit an acquirer to provide a copy of a handwritten TID as documentation in support of a second presentment under message reason code 4837 (4526) – No Cardholder Authorization, when

the merchant was unable to obtain an imprint of a card.

For transactions using an embossed MasterCard card, if a merchant cannot obtain a card imprint or electronically record the card information, the merchant may accept a card if it chooses to do so and handwrite the receipt. However, if a chargeback reason code 4837 (4526) chargeback arises, the acquirer will not be able to provide the handwritten TID as valid documentation to support a second presentment.