



# DECLINE REASON CODES

2023

The table below presents explanations for the transaction decline reason codes.

Decline Reason Codes	Description
<b>Call Issuer</b>	Refer to the Issuer. Such transactions can be authorized with voice <b>AuthCode</b> .
<b>Invalid Merchant</b>	General decline message. Typically, this does not indicate any general issue with the merchant or MID. This decline reason is usually the result of an internal Issuer standard (based on industry or otherwise).
<b>Pick-up card</b>	This is a general decline message from the Issuer indicating that the customer should retrieve the card. This message may be received when the card is reported as lost/stolen.
<b>Do not honor</b>	One of the most common and general Issuer decline codes. This code is generated by the Issuer when no specific decline reason/code is returned.
<b>External Error in Processing</b>	This is a general error message. When receiving this error, the transaction may succeed when trying again later.
<b>Pick up card, special condition (fraud account)</b>	This is a general decline message from the Issuer indicating that the customer should retrieve the card. This message may be received when the card is reported as lost/stolen.
<b>Invalid transaction</b>	One of the most common and general Issuer decline codes. This code is generated by the Issuer when no specific decline reason/code is returned.
<b>Invalid amount</b>	This decline code is the result of an issue with the transaction amount. This code may be triggered as a result of the currency or financial reasons such as insufficient funds.
<b>Invalid card number</b>	The transaction could not be processed with the provided credit card number. This may indicate that the card number does not exist.
<b>No such issuer</b>	This decline code indicates that there is a problem with the credit card number. Example: The credit card BIN doesn't match the range of any Issuer in the acquirer's list.
<b>Unable to locate record in file</b>	The transaction failed due to a technical issue. When receiving this error, the transaction may succeed when trying again later.
<b>File temporarily not available</b>	The transaction failed due to a technical issue. When receiving this error, the transaction may succeed when trying again later.

Decline Reason Codes	Description
<b>Format error</b>	For MasterCard or Maestro Card, this decline code may be the result of an invalid CVV number or a CVV number that could not be verified. This decline code may also be generated as the result of a 3D-Secure-related issue. Example: The Issuer requires transactions to be 3D-Secured and the transaction was processed through a non-3D-Secure account. Contact Technical Support for more information.
<b>No credit account</b>	This usually indicates that there is an issue with the account connected to the credit card. Example: The account is expired, canceled, or does not exist.
<b>Lost card, pick-up</b>	This decline code is returned when the card is listed as lost on the Issuer's side.
<b>Stolen card, pick-up</b>	This decline code is returned when the card is listed as stolen on the Issuer's side.
<b>Insufficient Funds</b>	The credit card holder lacks sufficient funds to complete the transaction.
<b>No checking account</b>	This usually indicates that there is an issue with the account connected to the credit card. Example: The account is expired, canceled, or does not exist.
<b>No savings account</b>	This usually indicates that there is an issue with the account connected to the credit card. Example: The account is expired, canceled, or does not exist.
<b>Expired card</b>	The credit card is no longer valid or was canceled. It is also possible that the expiration date does not match the card details.
<b>Incorrect PIN</b>	This decline code is similar to other PIN-based declines and may indicate that the card is being blocked due to some security issue such as exceeding PIN tries at a Point of Sale.
<b>Transaction not permitted to cardholder</b>	The issuer does not allow this transaction against this card based on internal reasons such as the transaction originated from a specific industry or country.
<b>Transaction not permitted on terminal</b>	The issuer rejected the transaction based on its technical origin or requestor. When this error reoccurs, it may indicate that there is a technical issue on the Acquirer side.
<b>Suspected fraud</b>	The transaction is suspected to be fraudulent either by the Issuer or the processing Acquirer bank.
<b>Exceeds withdrawal limit</b>	The transaction amount exceeds the allowed amount for this card or account.
<b>Restricted card</b>	The card is marked as restricted on the Issuer's systems.
<b>Error in decryption of PIN block</b>	The decline code is the result of a security violation and may indicate that the card has been restricted.
<b>Exceeds withdrawal frequency</b>	The transaction amount or count exceeds the allowed frequency for this card or account.

Decline Reason Codes	Description
<b>Invalid transaction; contact card issuer</b>	A general decline message likely indicating that the transaction was rejected for financial reasons, as well as according to the Issuer's internal standards.
<b>PIN not changed</b>	The transaction was declined due to an issue related to the PIN code.
<b>PIN tries exceeded</b>	The card was blocked on the Issuer's system due to an excessive amount of PIN tries at a Point of Sale. This decline code may be returned during an online transaction even though the PIN is not being used in online transactions. This message could be received when a card was blocked following a card-present transaction.
<b>Invalid "To" account specified</b>	This decline code is also known as 'Unsolicited Reversal'. The 'to' [debit] account does not exist, is not connected to the card, or card was restricted.
<b>Invalid "From" account specified</b>	The 'from' [credit] account does not exist.
<b>Invalid account specified</b>	Indicates that there is an issue with the account associated with the credit card number. Example: The number does not exist, or it is invalid.
<b>System not available</b>	Indicates that there was a technical issue preventing the completion of this transaction, in most cases on the bank's side.
<b>Cryptographic error found in PIN</b>	This decline code is similar to other PIN-based declines and may indicate that the card is being blocked due to some security issue such as exceeding PIN tries at a Point of Sale.
<b>Cannot verify PIN</b>	The transaction was declined due to an issue related to the PIN code.
<b>PIN unacceptable. Retry.</b>	The transaction was declined due to an issue related to the PIN code.
<b>Issuer or switch inoperative</b>	The acquirer was unable to complete the transaction on the Issuer's side. Example: As the result of a timeout or a technical issue.
<b>Routing error</b>	Indicates that the transaction request could not reach the authorizing destination (scheme/Issuer). This may indicate that the credit card type is not processed by the Acquirer.
<b>Transaction cannot be completed</b>	The issuer could not complete the authorization of this transaction. If this occurs again, the cardholder should try contacting the Issuer.
<b>Duplicate transaction</b>	Indicates that a transaction was sent twice. This could potentially affect similar transactions in a short time span (as each Issuer has their own regulations).
<b>Timeout/Retry</b>	A timeout occurred between the Acquirer and the Issuer. This usually means the Issuer is experiencing technical issues or cannot process the transaction due to a timely incident.

Decline Reason Codes	Description
<b>Invalid CVV2</b>	<p>The transaction was rejected due to the CVV2 code response.</p> <p>This usually indicates that the CVV2 provided does not match the credit card number.</p>
<b>Revocation of Authorization Order</b>	<p>This decline code may indicate that the cardholder requested that recurring transactions be discontinued.</p>
<b>Revocation of All Authorizations Order</b>	<p>This decline code may indicate that the cardholder requested that recurring transactions be discontinued.</p>