<table>
<thead>
<tr>
<th>DECLINE CODE</th>
<th>DESCRIPTION</th>
<th>WHAT IT ACTUALLY MEANS</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>VISA REFERRAL, CHANGE TO DECLINE</td>
<td>MOTO transactions that are referred are automatically declined by Visa</td>
</tr>
<tr>
<td>02</td>
<td>MCC IS IN MCC GROUP WHEN MCC INDIC = N</td>
<td>MCC Violation: Transaction is restricted on card</td>
</tr>
<tr>
<td>03</td>
<td>APPROVE - FORCED AUTHORIZATION</td>
<td>This is an approval - forced authorization code provided</td>
</tr>
<tr>
<td>04</td>
<td>NETWORK ADVICE TRANSACTION</td>
<td>This is an approval - MC or Visa provided stand in authorization if the merchant was having difficulty getting an authorization (i.e. lines were down)</td>
</tr>
<tr>
<td>05</td>
<td>DECLINE - INVALID FROM ACCOUNT</td>
<td>Invalid processing code (e.g. ran debit card transaction against credit card)</td>
</tr>
<tr>
<td>06</td>
<td>DECLINE - ACTION AGAINST SAVINGS ACCOUNT</td>
<td>Transaction ran as a debit card charge against a credit card</td>
</tr>
<tr>
<td>07</td>
<td>DECLINE - ACTION AGAINST CHECKING ACCOUNT</td>
<td>Transaction ran as a debit charge against a checking account</td>
</tr>
<tr>
<td>08</td>
<td>DECLINE - ACCOUNT TRANSFER INVALID</td>
<td>Transaction ran as a balance transfer request (transferring balance from one card to another). This is a merchant error in how they tried to process the transaction.</td>
</tr>
<tr>
<td>09</td>
<td>DECLINE - MCC NOT IN GROUP WHEN MCC IND = E</td>
<td>MCC Violation: Transaction is restricted on card</td>
</tr>
<tr>
<td>10</td>
<td>DECLINE - MCC NOT IN GROUP WHEN MCC IND = I</td>
<td>MCC Violation: Transaction is restricted on card</td>
</tr>
<tr>
<td>11</td>
<td>PICK-UP - PIN TRIES EXCEEDED</td>
<td>Too many incorrect PIN attempts - ATM takes the card</td>
</tr>
<tr>
<td>12</td>
<td>DECLINE - INVALID PIN ENTERED</td>
<td>Incorrect PIN for cash transaction</td>
</tr>
<tr>
<td>13</td>
<td>ADDRESS/CVV2 VERIFICATION REQUEST SUCCESSFUL</td>
<td>This is an approval - indicates that an address verification service was used. Merchant verified the address to reduce potential fraud</td>
</tr>
<tr>
<td>14</td>
<td>DECLINE - UNATTENDED DEVICE, REFER TO DECLINE</td>
<td>Referred transactions at an ATM or automated fuel pump are changed to a decline. So if the card is used at an automated fuel pump and the machine is not working, this shows as decline and cardholder just needs to go inside or try a different pump.</td>
</tr>
<tr>
<td>15</td>
<td>DECLINE - VISA - CHANGE REFER TO DECLINE</td>
<td>MOTO transactions that are referred are automatically declined by Visa</td>
</tr>
<tr>
<td>17</td>
<td>DECLINE - ACCOUNT NOT ON FILE</td>
<td>Invalid account number</td>
</tr>
<tr>
<td>18</td>
<td>DECLINE - READ ERROR ON STRIP FILE</td>
<td>Error reading magnetic strip</td>
</tr>
<tr>
<td>19</td>
<td>DECLINE - REWRITE ERROR STRIP - CONSOLIDATED</td>
<td>Error reading magnetic strip</td>
</tr>
<tr>
<td>21</td>
<td>DECLINE - ACCOUNT EXPIRED - MANUAL ENTRY</td>
<td>Account has reached its expiration date</td>
</tr>
<tr>
<td>22</td>
<td>DECLINE - ACCOUNT EXPIRED - MAG STRIPE READ</td>
<td>Account has reached its expiration date</td>
</tr>
<tr>
<td>23</td>
<td>TRANSACTION EXPIRY - EXPIRED</td>
<td>Account has reached its expiration date</td>
</tr>
<tr>
<td>24</td>
<td>DECLINE - CARD IS EXPIRED FOR PREVIOUS DATE</td>
<td>Account has reached its expiration date</td>
</tr>
<tr>
<td>25</td>
<td>DECLINE - NEW PLASTIC PRIOR CARD NOT EXPIRED</td>
<td>Card is reissued with new expiration date, but old card expiration date is used and is incorrect.</td>
</tr>
<tr>
<td>26</td>
<td>DECLINE - VISA EXCEEDS DAILY TRAN AMT-CNT</td>
<td>Daily transaction amount was reached</td>
</tr>
<tr>
<td>27</td>
<td>DECLINE - RE-READ OF SUPPLEMENTAL STRIP FAILED</td>
<td>Error reading magnetic strip</td>
</tr>
<tr>
<td>28</td>
<td>REFER - PREVIOUS CVV2 ON STRIP NOT USABLE</td>
<td>CVV2 not correct</td>
</tr>
<tr>
<td>29</td>
<td>REFER - PREVIOUS CVV2 ON STRIP NOT USABLE</td>
<td>CVV2 not correct</td>
</tr>
<tr>
<td>30</td>
<td>REFER - CVV/CVV TRACK II NOT NUMERIC</td>
<td>Refer Card, CVV/CVV not correct</td>
</tr>
<tr>
<td>31</td>
<td>REFER - CVV/CVV TRACK I NOT NUMERIC</td>
<td>Refer Card, CVV/CVV not correct (3 digit code on back of card). This would be a decline if the merchant requires a valid CVV/CVV be provided to process the credit card transaction.</td>
</tr>
<tr>
<td>32</td>
<td>REFER - CVV/CVV - TRACK I OR II NOT USABLE</td>
<td>Refer Card, CVV/CVV not correct (3 digit code on back of card). This would be a decline if the merchant requires a valid CVV/CVV be provided to process the credit card transaction.</td>
</tr>
<tr>
<td>33</td>
<td>REFER - PREVIOUS CVV/CVV ON STRIP NOT USABLE</td>
<td>Refer Card, CVV/CVV not correct</td>
</tr>
<tr>
<td>34</td>
<td>DECLINE - PREVIOUS CVV/CVV MISMATCH</td>
<td>CVV/CVV not correct</td>
</tr>
<tr>
<td>35</td>
<td>REFER - PREVIOUS CVV/CVV MISMATCH</td>
<td>Refer Card, CVV/CVV not correct (3 digit code on back of card). This would be a decline if the merchant requires a valid CVV/CVV be provided to process the credit card transaction.</td>
</tr>
<tr>
<td>36</td>
<td>PICK-UP - PREVIOUS CVV/CVV MISMATCH</td>
<td>Card is suspicious, pick up card CVV/CVV not correct</td>
</tr>
<tr>
<td>37</td>
<td>REFER - CURRENT CVV/CVV ON STRIP NOT USABLE</td>
<td>Refer Card, CVV/CVV not correct</td>
</tr>
<tr>
<td>38</td>
<td>DECLINE - CURRENT CVV/CVV MISMATCH</td>
<td>CVV/CVV not correct</td>
</tr>
<tr>
<td>39</td>
<td>REFER - CURRENT CVV/CVV MISMATCH</td>
<td>Refer Card, CVV/CVV not correct</td>
</tr>
<tr>
<td>40</td>
<td>PICK-UP - CURRENT CVV/CVV MISMATCH</td>
<td>Card is suspicious, pick up card CVV/CVV not correct</td>
</tr>
<tr>
<td>41</td>
<td>DECLINE - CVV/CVV 2 MISMATCH - OPTION 0</td>
<td>Refer Card, CVV/CVV not correct</td>
</tr>
<tr>
<td>42</td>
<td>DECLINE - CVV/CVV 2 MISMATCH - OPTION 2</td>
<td>Refer Card, CVV/CVV not correct</td>
</tr>
<tr>
<td>43</td>
<td>DECLINE - CVV/CVV 2 MISMATCH - OPTION 9</td>
<td>Refer Card, CVV/CVV not correct</td>
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<tr>
<td>44</td>
<td>DECLINE - CVV/CVV 2 MISMATCH - OPTION C</td>
<td>Refer Card, CVV/CVV not correct</td>
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<tr>
<td>45</td>
<td>DECLINE - CVV/CVV 2 MISMATCH - OPTION D</td>
<td>Refer Card, CVV/CVV not correct</td>
</tr>
<tr>
<td>Code</td>
<td>Description</td>
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<tr>
<td>------</td>
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<tr>
<td>46</td>
<td>PICK-UP - CV/CVC 2 MISMATCH - OPTION P</td>
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<tr>
<td>47</td>
<td>DECLINE - CV/CVC 2 MISMATCH - DEFAULT</td>
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<tr>
<td>48</td>
<td>DECLINE - EXCEEDS COMPANY CYCLE AMT LIMIT</td>
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<tr>
<td>49</td>
<td>REFER - CV/CVC 2 MISMATCH - OPTION R</td>
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<tr>
<td>50</td>
<td>DECLINE - ACCOUNT SINGLE TRANS AMOUNT EXCEEDED</td>
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<tr>
<td>51</td>
<td>DECLINE - ACCOUNT BILLING CYCLE COUNT EXCEEDED</td>
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<tr>
<td>52</td>
<td>DECLINE - ACCT DAILY SPENDING AMOUNT EXCEEDED</td>
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<td>53</td>
<td>DECLINE - ACCT DAILY TRANS COUNT EXCEEDED</td>
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<tr>
<td>54</td>
<td>DECLINE - EXCEEDS CREDIT LIMIT FOR MCC GROUP</td>
<td></td>
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<tr>
<td>55</td>
<td>REFER - EXCEEDS TRANS/DAY LIMIT FOR MCC</td>
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<td>56</td>
<td>DECLINE - EXCEEDS TRANS/DAY LIMIT FOR MCC</td>
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<td>57</td>
<td>REFER - EXCEEDS SINGLE TRANS LIMIT FOR MCC</td>
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<td>58</td>
<td>DECLINE - EXCEEDS SINGLE TRANS LIMIT FOR MCC</td>
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<tr>
<td>59</td>
<td>REFER - EXCEEDS CREDIT LIMIT FOR MCC</td>
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<tr>
<td>60</td>
<td>DUP TRANSACTION - RESPONSE FROM ORIGINAL</td>
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<tr>
<td>65</td>
<td>NOT FOUND DUP OR REVERSAL</td>
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<tr>
<td>66</td>
<td>ERROR ON DUPLICATE CHECK OR REVERSAL</td>
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<tr>
<td>69</td>
<td>PICK-UP - BASED ON PARM</td>
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<tr>
<td>71</td>
<td>REFER - BASED ON PARM</td>
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<td>72</td>
<td>DECLINE - BASED ON PARM</td>
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<tr>
<td>73</td>
<td>REFER - BASED ON PARM</td>
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</tr>
<tr>
<td>75</td>
<td>MATCHED BLOCK CODE ON PARM</td>
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<tr>
<td>76</td>
<td>MATCHED RECLASS CODE ON PARM</td>
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</tr>
<tr>
<td>77</td>
<td>MCC IND = N, NOT MATCHED ON PARM</td>
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</tr>
<tr>
<td>78</td>
<td>MCC IND = E, MCC MATCHED -</td>
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<tr>
<td>81</td>
<td>EXPIRE DATE INDICATOR MATCH -</td>
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<tr>
<td>82</td>
<td>DELQUENCY LEVEL EXCEEDS PARM LIMIT</td>
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<td>83</td>
<td>DECLINE - MONTHS OPEN OR W/BALANCE -</td>
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<td>84</td>
<td>VIP INDICATOR MATCH APPLIES -</td>
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<td>85</td>
<td>BLOCK/RECLASS OVERRIDE MATCH</td>
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<td>86</td>
<td>BLCK/RLS OVERRIDE MATCH FOR RELATED ACCOUNT</td>
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<tr>
<td>87</td>
<td>DECLINE - CASH OVERLINE % OR AMOUNT ON PARM</td>
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<td>88</td>
<td>DECLINE - NON-CASH OVERLINE % OR AMOUNT</td>
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<td>89</td>
<td>DECLINE - EXCEEDS DAILY TRAN NBR LIMIT -</td>
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<tr>
<td>90</td>
<td>DECLINE - EXCEEDS DAILY TRAN AMT LIMIT -</td>
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</tr>
<tr>
<td>91</td>
<td>DECLINE - TRANSACTION NOT ALLOWED FOR CRD TYPE</td>
<td></td>
</tr>
<tr>
<td>92</td>
<td>BLOCKED - OFFICE OF FOREIGN ASSETS CONTROL</td>
<td></td>
</tr>
<tr>
<td>93</td>
<td>VISA REFERRAL, UNDER $100, CHANGE TO APPROVE</td>
<td></td>
</tr>
<tr>
<td>94</td>
<td>PAYMENTECH FRAUD (SPECIAL LOGIC)</td>
<td></td>
</tr>
<tr>
<td>95</td>
<td>DECLINED STOP PAYMENT MATCH ON FILE</td>
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<tr>
<td>96</td>
<td>BALANCE TRANSFER</td>
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<tr>
<td>97</td>
<td>CUSTOM DENARIUS DECLINE</td>
<td></td>
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<tr>
<td>98</td>
<td>DECLINED - EXCEEDS COMPANY HIERARCHY LIMIT</td>
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</tr>
<tr>
<td>99</td>
<td>COUNTER CYCLE SPEND LIMIT EXCEEDED FOR HIER</td>
<td></td>
</tr>
<tr>
<td>B1</td>
<td>APPROVED - BALANCE INQUIRY REQUEST</td>
<td></td>
</tr>
<tr>
<td>C1</td>
<td>DECLINE - FRAUD CRITERIA STRATEGY -</td>
<td></td>
</tr>
<tr>
<td>C2</td>
<td>PICK-UP - FRAUD CRITERIA STRATEGY -</td>
<td></td>
</tr>
<tr>
<td>C3</td>
<td>REFER - FRAUD CRITERIA STRATEGY -</td>
<td></td>
</tr>
<tr>
<td>C4</td>
<td>BLOCKED - OFFICE OF FOREIGN ASSETS CONTROL</td>
<td></td>
</tr>
<tr>
<td>F1</td>
<td>FLEET - INVALID DRIVER NUMBER</td>
<td></td>
</tr>
</tbody>
</table>

*REV. 02/2014*
<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
<th>Reason</th>
</tr>
</thead>
<tbody>
<tr>
<td>F2</td>
<td>FLEET - INVALID VEHICLE NUMBER</td>
<td>Fleet/One Card only - incorrect PIN</td>
</tr>
<tr>
<td>F3</td>
<td>FLEET - INVALID ID NUMBER</td>
<td>Fleet/One Card only - incorrect PIN</td>
</tr>
<tr>
<td>F4</td>
<td>DECLINE - FLEET - INVALID MCC</td>
<td>Fleet/One Card only - incorrect PIN</td>
</tr>
<tr>
<td>F5</td>
<td>FLEET - MAX INVALID TRIES EXCEEDED</td>
<td>Fleet/One Card only - incorrect PIN</td>
</tr>
<tr>
<td>F6</td>
<td>DECLINE - FLEET - POOL NOT ASSIGN TO ACCOUNT</td>
<td>Fleet/One Card only - incorrect PIN</td>
</tr>
<tr>
<td>M1</td>
<td>UNAUTHORIZED MERCHANT</td>
<td>Store front blocking only - merchant not in approved list</td>
</tr>
<tr>
<td>RA</td>
<td>APPROVED - AMOUNT REPLACED FROM REVERSAL</td>
<td>Authorization amount modified by merchant</td>
</tr>
<tr>
<td>UP</td>
<td>UNABLE TO PROCESS PIN</td>
<td>Incorrect PIN</td>
</tr>
<tr>
<td>VC</td>
<td>DECLINE - VISA COMMERCE EXCEEDS 10 MILLION</td>
<td>Visa restriction on transactions per day</td>
</tr>
<tr>
<td>BB</td>
<td>DECLINE - BALANCE INQUIRY - MATCH BLK/RCS</td>
<td>Account blocked - balance inquiry not allowed</td>
</tr>
<tr>
<td>BC</td>
<td>DECLINE - BALANCE INQUIRY - MISMATCH CVC/CVV</td>
<td>Incorrect CVC - balance inquiry not allowed</td>
</tr>
<tr>
<td>BD</td>
<td>DECLINE - BALANCE INQUIRY NOT ALLOWED</td>
<td>Balance inquiry not allowed. Cardholder or merchant tried to inquire on balance and system was not available.</td>
</tr>
<tr>
<td>BE</td>
<td>DECLINE - BALANCE INQUIRY MISMATCH EXPIRE DATE</td>
<td>Expiration date not correct - balance inquiry not allowed</td>
</tr>
<tr>
<td>C7</td>
<td>DECLINE - SUSPECTED FRAUD</td>
<td>Blocked by Fraud</td>
</tr>
</tbody>
</table>