PCARD DECLINE DEFINITIONS

DECLINE CODE	DESCRIPTION	WHAT IT ACTUALLY MEANS
01	VISA REFERRAL, CHANGE TO DECLINE	MOTO transactions that are referred are automatically declined by Visa
02	MCC IS IN MCC GROUP WHEN MCC INDIC = N	MCC Violation: Transaction is restricted on card
03	APPROVE - FORCED AUTHORIZATION	This is an approval - forced authorization code provided
04	NETWORK ADVICE TRANSACTION	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)
05	DECLINE - INVALID FROM ACCOUNT	Invalid processing code (e.g. ran debit card transaction against credit card)
06	DECLINE - ACTION AGAINST SAVINGS ACCOUNT	Transaction ran as a debit card charge against a credit card
07	DECLINE - ACTION AGAINST CHECKING ACCOUNT	Transaction ran as a debit charge against a checking account
08	DECLINE - ACCOUNT TRANSFER INVALID	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.
09	DECLINE - MCC NOT IN GROUP WHEN MCC IND = E	MCC Violation: Transaction is restricted on card
10	DECLINE - MCC NOT IN GROUP WHEN MCC IND = I	MCC Violation: Transaction is restricted on card
11	PICK-UP - PIN TRIES EXCEEDED	Too many incorrect PIN attempts - ATM takes the card
12	DECLINE - INVALID PIN ENTERED	Incorrect PIN for cash transaction
13	ADDRESS/CVV2 VERIFICATION REQUEST SUCCESSFUL	This is an approval - indicates that an address verification service was used. Merchant verified the address to reduce potential fraud.
14	DECLINE - UNATTENDED DEVICE, REFER TO DECLINE	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.
15	DECLINE - VISA - CHANGE REFER TO DECLINE	MOTO transactions that are referred are automatically declined by Visa
17	DECLINE - ACCOUNT NOT ON FILE	Invalid account number
18	DECLINE - READ ERROR ON STRIP FILE	Error reading magnetic strip
19	DECLINE - REWRITE ERROR STRIP - CONSOLIDATED	Error reading magnetic strip
21	DECLINE - ACCOUNT EXPIRED - MANUAL ENTRY	Account has reached its expiration date
23	DECLINE - ACCOUNT EXPIRED - MAG STRIPE READ	Account has reached its expiration date
22	TRANSACTION EXPIRY - EXPIRED	Account has reached its expiration date
24	DECLINE - CARD IS EXPIRED FOR PREVIOUS DATE	Account has reached its expiration date
25	DECLINE - NEW PLASTIC PRIOR CARD NOT EXPIRED	Card is reissued with new expiration date, but old card expiration date is used and is incorrect.
26	DECLINE - VISA EXCEEDS DAILY TRAN AMT-CNT	Daily transaction amount was reached
27	DECLINE - RE-READ OF SUPPLEMENTAL STRIP FAILED	Error reading magnetic strip
28	REFER - PREVIOUS CVC2 ON STRIP NOT USABLE	CVC2 not correct
29	REFER - PREVIOUS CVV2 ON STRIP NOT USABLE	CVV2 not correct
30	REFER - CVC/CVV TRACK II NOT NUMERIC	Refer Card, CVC/CVV not correct
31	REFER - CVC/CVV TRACK I NOT NUMERIC	Refer Card, CVC/CVV not correct (3 digit code on back of card). This would be a decline if the merchant requires a valid CVC/CVV be provided to process the credit card transaction.
32	REFER - CVC/CVV - TRACK I OR II NOT USABLE	Refer Card, CVC/CVV not correct (3 digit code on back of card). This would be a decline if the merchant requires a valid CVC/CVV be provided to process the credit card transaction.
33	REFER - PREVIOUS CVC/CVV ON STRIP NOT USABLE	Refer Card, CVC/CVV not correct
34	DECLINE - PREVIOUS CVC/CVV MISMATCH	CVC/CVV not correct
35	REFER - PREVIOUS CVC/CVV MISMATCH	Refer Card, CVC/CVV not correct (3 digit code on back of card). This would be a decline if the merchant requires a valid CVC/CVV be provided to process the credit card transaction.
36	PICK-UP - PREVIOUS CVC/CVV MISMATCH	Card is suspicious, pick up card CVC/CVV not correct
37	REFER - CURRENT CVC/CVV ON STRIP NOT USABLE	Refer Card, CVC/CVV not correct
38	DECLINE - CURRENT CVC/CVV MISMATCH	CVC/CVV not correct
39	REFER - CURRENT CVC/CVV MISMATCH	Refer Card, CVC/CVV not correct
40	PICK-UP - CURRENT CVC/CVV MISMATCH	Card is suspicious, pick up card CVC/CVV not correct
41	DECLINE - CVV/CVC 2 MISMATCH - OPTION 0	Refer Card, CVC/CVV not correct
42	DECLINE - CVV/CVC 2 MISMATCH - OPTION 2	Refer Card, CVC/CVV not correct
43	DECLINE - CVV/CVC 2 MISMATCH - OPTION 9	Refer Card, CVC/CVV not correct
44	DECLINE - CVV/CVC 2 MISMATCH - OPTION C	Refer Card, CVC/CVV not correct
45	DECLINE - CVV/CVC 2 MISMATCH - OPTION D	Refer Card, CVC/CVV not correct

46	PICK-UP - CVV/CVC 2 MISMATCH - OPTION P	Refer Card, CVC/VV not correct
47	DECLINE - CVV 2 MISMATCH - DEFAULT	CVC/VV not correct
48	DECLINE - EXCEEDS COMPANY CYCLE AMT LIMIT	Company credit limit
49	REFER - CVV/CVC 2 MISMATCH - OPTION R	Refer Card, CVC/VV not correct
50	DECLINE - ACCOUNT SINGLE TRANS AMOUNT EXCEEDED	Single purchase limit exceeded
51	DECLINE - ACCOUNT BILLING CYCLE COUNT EXCEEDED	Billing Cycle # of Transactions count exceeded
52	DECLINE - ACCT DAILY SPENDING AMOUNT EXCEEDED	Daily spending amount exceeded
53	DECLINE - ACCT DAILY TRANS COUNT EXCEEDED	Daily # of transactions count exceeded
54	DECLINE - EXCEEDS CREDIT LIMIT FOR MCC GROUP	Credit Limit for MCC Group exceeded
55	REFER - EXCEEDS TRANS/DAY LIMIT FOR MCC	Refer - Daily # of transactions exceeded for MCC Group
56	DECLINE -EXCEEDS TRANS/DAY LIMIT FOR MCC	Decline - Daily # of transactions exceeded for MCC Group
57	REFER - EXCEEDS SINGLE TRANS LIMIT FOR MCC	Refer - Single purchase amount for MCC Group exceeded
58	DECLINE - EXCEEDS SINGLE TRANS LIMIT FOR MCC	Decline - Single purchase amount for MCC Group exceeded
59	REFER - EXCEEDS CREDIT LIMIT FOR MCC	Refer - Credit limit for MCC Group exceeded
60	DUP TRANSACTION - RESPONSE FROM ORIGINAL	Duplicate authorization attempt
65	NOT FOUND DUP OR REVERSAL	Attempt to reverse a charge without the valid authorization code. Merchant tried to reverse/credit back the credit card transaction and was not doing it properly.
66	ERROR ON DUPLICATE CHECK OR REVERSAL	Error attempting to reverse a charge. Merchant is not processing a credit/reversal correctly.
69	DECLINE - VISA REFER TO DECLINE	Mail order/telephone order (MOTO) transactions that are referred are automatically declined by Visa
71	PICK-UP - BASED ON PARM	Card is suspicious or was reported lost/stolen - pickup instuctions given to merchant to take card.
72	DECLINE - BASED ON PARM	Account blocked
73	REFER - BASED ON PARM	Refer - account blocked (usually activation block)
75	MATCHED BLOCK CODE ON PARM	Account blocked (Closed or lost/stolen or fraud blocked accounts)
76	MATCHED RECLASS CODE ON PARM	Account blocked (Closed or lost/stolen or fraud blocked accounts)
77	MCC IND = N, NOT MATCHED ON PARM	MCC Violation: Transaction is restricted on card
78	MCC IND = E, MCC MATCHED -	MCC Violation: Transaction is restricted on card
81	EXPIRE DATE INDICATOR MATCH -	Expiration date not correct (i.e. merchant entered the wrong expiration date)
82	DELQUENCY LEVEL EXCEEDS PARM LIMIT	Account is past due
83	DECLINE - MONTHS OPEN OR W/BALANCE -	Used for prepaid accounts - card is expired
84	VIP INDICATOR MATCH APPLIES -	Flag for VIP account - authorization will follow VIP parameter overrides
85	BLOCK/RECLASS OVERRIDE MATCH	Account blocked (Closed or lost/stolen or fraud blocked accounts)
86	BLCK/RCLS OVERRIDE MATCH FOR RELATED ACCOUNT	Account blocked
87	DECLINE - CASH OVERLINE % OR AMOUNT ON PARM	Not enough available limit for cash
88	DECLINE - NON-CASH OVERLINE % OR AMOUNT	Not enough available credit limit. Credit limit on card has been reached.
89	DECLINE - EXCEEDS DAILY TRAN NBR LIMIT -	Daily transaction # limit reached
90	DECLINE - EXCEEDS DAILY TRAN AMT LIMIT -	Daily transaction amount limit reached
91	DECLINE - TRANSACTION NOT ALLOWED FOR CRD TYPE	Attempt to charge consolidate billing account (direct charge to diversion or central bill)
92	BLOCKED - OFFICE OF FOREIGN ASSETS CONTROL	Transaction blocked by OFAC restrictions set by US Govt
93	VISA REFERRAL, UNDER $100, CHANGE TO APPROVE	MOTO transaction is referred - if under $100, Visa will approve
94	PAYMENTECH FRAUD (SPECIAL LOGIC)	Can be removed - specific to 547437 BIN
95	DECLINED STOP PAYMENT MATCH ON FILE	Stop payment was placed on convenience check
96	BALANCE TRANSFER	Used to transfer balances from M/C to Visa
97	CUSTOM DENARIUS DECLINE	Can be removed - specific to 556302 BIN
98	DECLINED - EXCEEDS COMPANY HIERARCHY LIMIT	Company credit limit has been reached
99	COUNT CYCLE SPEND LIMIT EXCEEDED FOR HIER	Hierarchy credit limit has been reached
BI	APPROVED - BALANCE INQUIRY REQUEST	ATM balance inquiry
C1	DECLINE - FRAUD CRITERIA STRATEGY -	Transaction declined per Fraud
C2	PICK-UP - FRAUD CRITERIA STRATEGY -	Transaction declined per Fraud - response sent to pickup card
C3	REFER - FRAUD CRITERIA STRATEGY -	Transaction referred per Fraud - approval requires call-in authorization
C4	BLOCKED - OFFICE OF FOREIGN ASSETS CONTROL	Transaction blocked by OFAC restrictions set by US Govt
F1	FLEET - INVALID DRIVER NUMBER	Fleet/One Card only - incorrect PIN

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