

Response code table

Category 1: Issuer will never approve

Reason Code		Issuer Requirements	Merchant Reattempt Limits
04	Pick up card [no fraud]	Limit use to transactions that will never be approved	Reattempt not permitted
07	Pick up card, special condition [fraud account]		
12	Invalid transaction		
14	Invalid account number [no such number]		
15	No such issuer [first 8 digits of account number do not relate to an issuing identifier]		
41	Lost card, pick up		
43	Stolen card, pick up		
57	Transaction not permitted to cardholder		
R0	Stop payment order		
R1	Revocation of authorization order		
R3	Revocation of all authorizations order		

Category 2: Issuer cannot approve at this time

Reason Code		Issuer Requirements	Merchant Reattempt Limits
03	Invalid merchant	Use to indicate the decline condition	Reattempt permitted up to 15 attempts in 30 days
19	Re-enter transaction		
51	Not sufficient funds		
59	Suspected fraud		
61	Exceeds approval amount limit		
62	Restricted card [card invalid in region or country]		
65	Exceeds withdrawal frequency limit		
75	Allowable number of PIN-entry tries exceeded		
78	Blocked, first used [Brazil only]		
86	Cannot verify PIN		
91	Issuer or switch inoperative		
93	Transaction cannot be completed – violation of law		
96	System malfunction		
N3	Cash service not available		
N4	Cash request exceeds issuer or approved limit		

Category 3: Data quality, Revalidate payment information

Reason Code	Issuer Requirements	Merchant Reattempt Limits
14 (Invalid account number [no such number] ¹ ¹ Decline Response code 14 is regarded as a Data Quality error, however reattempts are not permitted.	Use to indicate the decline condition	Reattempt permitted up to 15 attempts in 30 days
54 Expired card or expiration date missing		
55 PIN incorrect or missing		
70 PIN data required [Europe Region only]		
82 Negative Online CAM, dCVV, iCVV, or CVV results		
1A Additional customer authentication required [Europe Region only]		
N7 Decline for CVV2 failure		

Category 4: Generic response codes

All other Decline Response codes	Limit use to transactions where no other value applies	Reattempt permitted up to 15 attempts in 30 days
----------------------------------	--	--