Common Declines in iQ

Insufficient balance → Member doesn't have enough funds in their account.

Transaction matches fraud rule/Account status abnormal → Fraud suspected, check fraud cases. Add exclusions for MCC/SIC code or country/state if needed to allow transaction to clear.

Processer generic denial → (1) Member is 30 days+ late on a loan. The card will automatically be unblocked once they pay on the loan that is overdue. **OR** (2) The member hit the daily usage limit of 25 transactions a day. If more than 25 transactions are needed, verify 2nd tier questions and ask the chat for help raising that.

Invalid PIN → The incorrect PIN was entered.

Too many invalid PIN attempts → The incorrect PIN was entered 3 times or more and the card is locked. Reset PIN counter in both iQ and Keystone. Make sure to also switch the card from HOT to ISSUED on Keystone.

Daily card limit exceeded → Daily limit is $10,000 for credit/signature purchases and $2,500 for PIN purchases. We can increase any of these; just verify 2nd tier questions and ask the chat for help. *Please keep in mind that even if we raise the limit to above $10,000, the member will need to run the card in multiple transactions of under $10,000.*

Invalid CVV → The 3-digit security code on the back of the card was entered incorrectly.

Invalid EXP date → Invalid expiration date was entered.

These are common declines however there may be more that come up. Please ask the group chat. If we cannot help you, we will refer you to card services ext. 5630