Complete List of Credit Card Declined Codes

Kinsta

Did your credit card get declined when you tried to use it?

Are you wondering if the reason for your blocked transaction was because you're out of funds or for location restrictions? Or something else?

With this list of credit card declined codes, you can determine the source of the problem.

In this article, we'll help you figure out exactly what's going on with your (or your customer's) credit card and why the transaction didn't go through. We'll cover all standard — and less common — credit card declined codes in detail, including what they mean and what you should do about each one.

Let's go!

Check Out Our Video Guide With a Complete List of Credit Card Declined Codes Explained

What Is a Credit Card Decline Code?

A credit card decline code is the code that appears on a credit card processor when a transaction, or payment, has been declined.

If you're in a store and can't get your credit card to work, you and the vendor will get an error that can direct you to what went wrong.

You can also get error codes when trying to make online purchases.
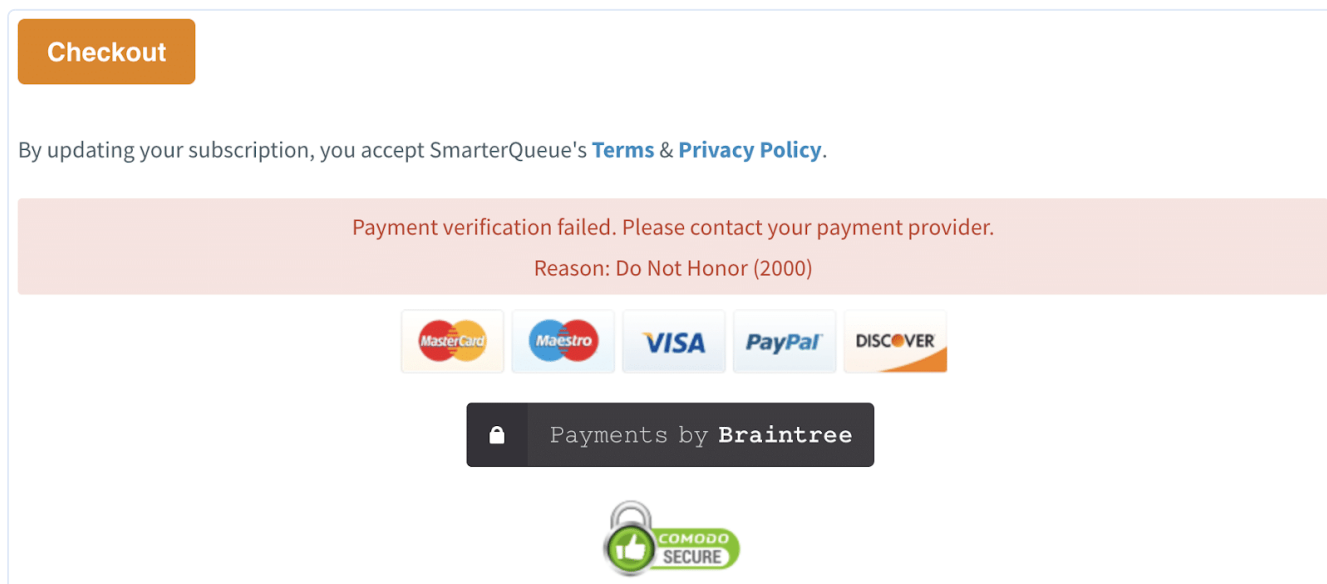
This can happen whenever a transaction is stopped by the vendor, bank, or card issuer.

When you have this issue, you'll get a short error message of one to three numbers (or letters, in some cases).

This error message is what's known as a credit decline code. The code can explain what the actual issue is… as long as you know what it means.

First, we'll cover some of the most common reasons a card is declined — and the relevant codes associated with them — before doing a deep dive into *all* potential credit card decline codes.

Most Common Reasons a Card Is Declined

First off, let's start by covering a few common reasons that a transaction might be declined.

The problem can be something as simple as the payment processor struggling with your card, insufficient funds, or an electronic issue connecting with your bank or credit card company.

Some of the most common card decline reasons include:

- **Credit card verification error (Code CV):** There could be an issue with your card's microchip or magnetic strip, making it impossible to use for transactions.
- **Insufficient funds (Code 51):** You don't have enough money in the accounts associated with your card (both credit and debit cards).
- **Exceeded credit limit (Code 65):** Even if you have money in your accounts, you need to pay it down if you've exceeded the credit limit for the card before you can use it again.
- **Expired card (Code 54):** All credit cards have an expiration date, and trying to use a card after that date will give you an error message.
- **Transaction not permitted (Code 57):** This occurs when you try to use your card for a transaction that is not allowed (for example, if you've blocked online transactions or international payments).
- **Wrong card number (Codes 14 & 15):** There are two wrong ways to enter the card number improperly. If the very first digit is incorrect, you'll see **error code 15** for "no such issuers" since the first digit pinpoints the card's issuing bank. If you get any other wrong numbers, you'll get **error code 14** for entering an invalid card number.
- **Wrong security code (Code 63):** This occurs when you type the three-digit CVV or CVC code on the back of your card or the four-digit CID code on the front of your card incorrectly.
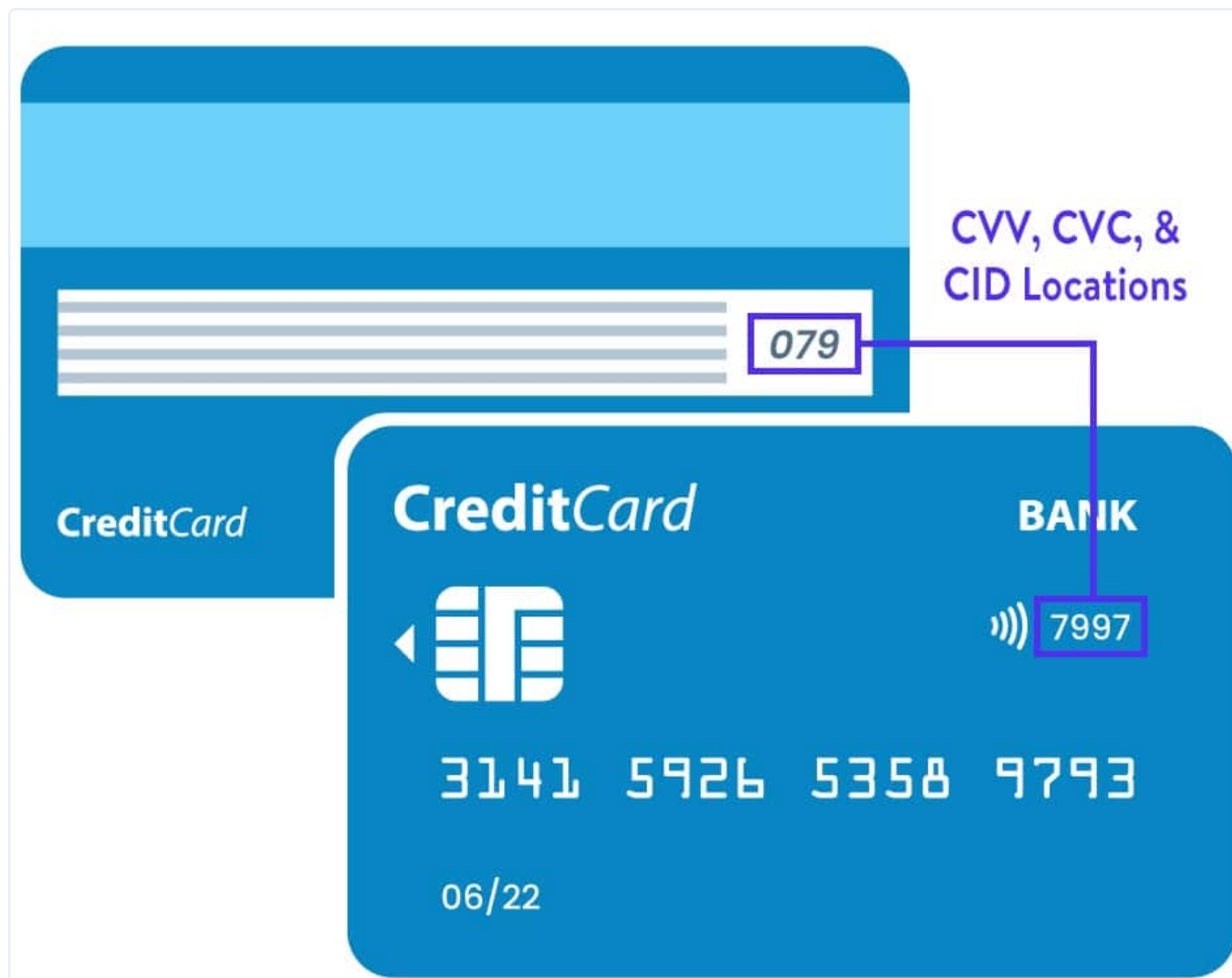
— Examples of where to find your CVV, CVC, or CID number (Source: LendingTree)

For many of these issues, you may also see **error code 12** or **error code 85**. These simply denote an invalid transaction. Credit card issuing banks often use these two errors as catchall response codes, making it harder to know what's wrong.

You might have mistyped a credit card number, used the wrong verification code, entered an invalid expiration date, or attempted something inherently impossible, like trying to refund a refund.

If you didn't see your error code in this section, you could browse the table below, which includes over 50 credit card decline codes in numerical order, along with details as to why each code happens and how to fix the problem.

Complete List Credit Card Declined Codes

This table includes a list of all credit card error codes, exactly what they mean (the actual problem), and how to fix them.

Code	Label	The Problem	The Fix
01	Refer to issuer	The issuing bank (Mastercard, Visa, Discovery, etc.) prevented the transaction without a specific reason.	Call the bank and ask them to explain the issue.
02	Refer to issuer (special condition)	The customer's bank prevented the transaction (similar to code 01).	Use the number on the card to call the bank and ask for an explanation.
04	Pick up card, hold call (no fraud implied)	The customer's bank prevented the transaction and is also telling the merchant to hold the card. This doesn't imply fraud, but rather overdrawn cards or expired ones.	Call the bank to ask why the pick-up notice is showing up for your credit card.
05	Do not honor	The customer's bank stopped the transaction and told the merchant to "not honor" the card (not to accept payment).	Call the bank and ask for an explanation.
06	Other error	The issuing bank can't specify the error, but something went wrong with the transaction.	Try again, and call the bank if the issue persists.
07	Pick up card, special condition (fraudulent)	The customer's bank stopped the transaction because the card or bank account has been flagged as fraudulent.	If you're the customer, call the bank immediately to clear up any potential issues. If you're the merchant, withhold the card until you can gain confirmation from the bank and customer about their identity and the card's legitimacy.

10	Partial approval	The issuing bank accepts a part of the payment but blocks the rest, typically due to exceeding the credit limit or funds in the account.	Call the bank to clear up the issue (and pay down your credit if the credit limit is the issue).
12	Invalid transaction	The transaction attempted is invalid. This could be due to any number of faulty operations, including trying to refund a refund.	Before you call the bank, restart the transaction from scratch, and make sure all the information entered is correct.
13	Invalid amount	The amount you entered for the transaction was invalid, usually due to a non-numerical symbol being entered along with the amount (e.g., a dollar sign).	Simply start the transaction over again and be careful to avoid using symbols when typing the amount.
14	Invalid card number	The card number is invalid, and the credit card processor can't find the related account.	Start the transaction over again, and be careful to enter the digits accurately. If the issue persists, call the issuing bank.
15	No such issuer	The first digit, which identifies the card's issuing bank, was incorrect. (Credit card-issuing banks have their own unique code that starts with the first digit — 3 for American Express, 4 for Visa, 5 for Mastercard, or 6 for Discover.)	Carefully type the credit card number again, making sure to include the first digit correctly.
19	Re-enter	An unknown error occurred.	Restart the transaction and be careful to enter all the information correctly. If the issue persists, call the card issuer.

28	No reply/response	An error occurred during the transaction without the reason specified.	Restart the transaction and be careful to enter all the information correctly. If the issue persists, call the card issuer.
41	Lost card, pick up	The card's legitimate owner has reported it lost or stolen, so the card issuer has denied the transaction.	If it's your own card, you need to call the bank right away. If you're the merchant, ask the customer to use an alternate card or contact their bank.
43	Stolen card, pick up (fraud account)	The legitimate owner has reported the card as stolen, so the card issuer denied the transaction.	If it's your own card, you need to call the bank ASAP with the number on the back of the card. If you're the merchant, ask them to use an alternate card or contact their bank.
51	Insufficient funds	The card issuer is blocking the transaction because the account has already exceeded the credit limit, or the pending transaction would put the card over.	Contact the bank with the number on the back of the card, use online banking to transfer funds to the card, or use an alternate card.
54	Expired card	The expiration date has already passed.	Use a credit card that is still valid. (If you only have one, the new card should typically have arrived in the mail before the old one expires, so be sure to contact the bank.)
57	Transaction not permitted – Card	This code shows up when you're trying to use a card for a transaction that's specifically not allowed, like transferring funds to a foreign merchant account.	Use an alternate card without such limitations, or call the issuing bank to clear up whether you have the option to allow such transactions.

58	Transaction not permitted – Terminal	If the merchant account connected to the terminal or payment processor is not properly configured, you'll see this error.	The merchant needs to call their bank to clear things up. If you're the customer, use an alternate payment method, like cash or check.
62	Invalid service code, restricted	The invalid service code can refer to two specific situations.1: You're trying to process an American Express or Discover card, but the system doesn't support those card issuers. 2: You tried to pay for online purchase with a card that doesn't support online payments.	Try a credit card from a different issuer, like Visa. If the merchant advertises accepting payments from your card issuer, you need to contact the bank to ask about your card's configuration for online payments.
63	Security violation	The three-digit CVV2 or CVC or the four-digit CID security code was incorrect or wasn't read properly.	Restart the transaction from scratch and carefully type the correct security code.
65	Activity limit exceeded	The credit card user has exceeded the credit limit (or this transaction would put them over).	Use another credit card. If you have no other cards, you can use online or telephone banking to pay down the card before you try it again.
85 or 00	Issuer system unavailable	This error code shows up when there's a temporary communication error between the merchant and the issuing bank.	Wait a few moments, then start the transaction over from scratch.

85	No reason to decline	The issuing bank can't identify a specific problem, but the transaction still didn't go through.	Start the transaction again from scratch, and if the issue persists, call the issuing bank.You can also try using another credit card to see if the issue is merchant-specific.
91	Issuer or switch is unavailable	The terminal or payment processor was unable to complete the payment authorization.	Start the transaction from scratch, and if the problem persists, call the issuing bank.
92	Unable to route transaction	The terminal cannot reach the card issuer to process the transaction.	Wait a few minutes and try again. If the issue persists, contact your bank.
93	Violation, cannot complete	The issuing bank has recognized (or has been informed of) a legal violation on the part of the credit card user, and assets have been frozen.	If you mistakenly get this error code, call the issuing bank right away to clear up any issues.
96	System error	There's a temporary issue with the payment processor.	Restart the transaction. If the issue persists, try another credit card.If nothing works, it's likely an issue with the merchant's payment processor.
RO or R1	Customer requested stop of specific recurring payment	Your customer has specifically asked to stop the recurring payment you're trying to process.	First, cancel all scheduled future payments to avoid chargebacks and related fees.If the customer is in breach of contract, you'll need to get in touch with them to clear things up.

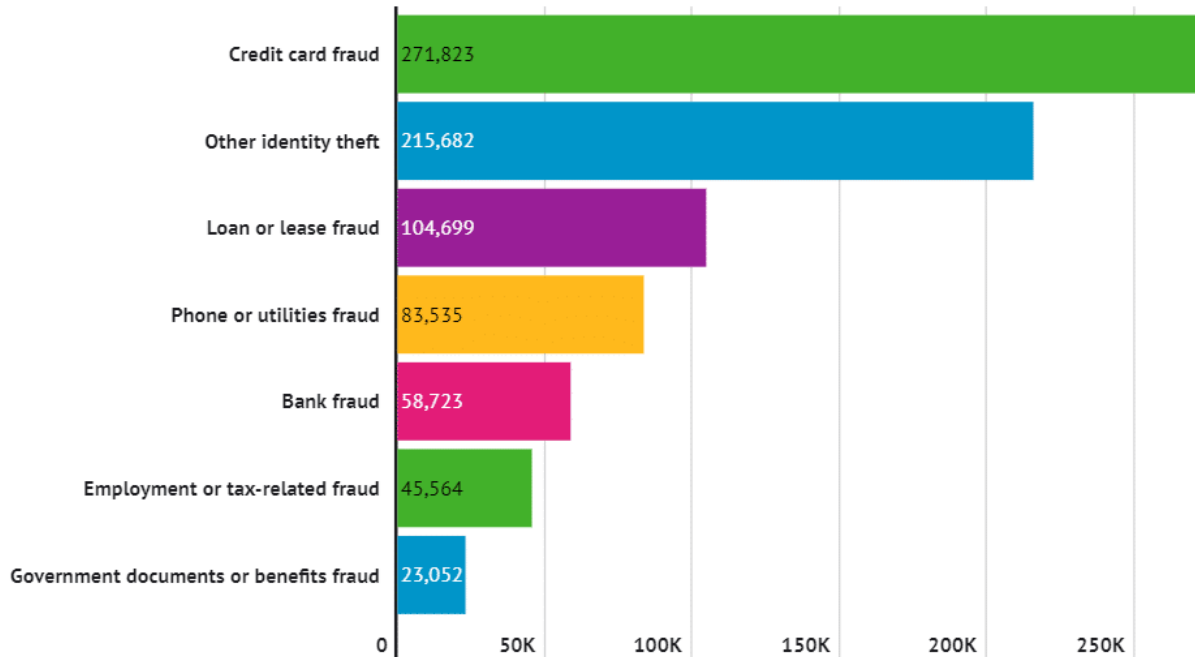| CV | Card type verification error | The card reader had a problem verifying the card. This could be an issue with the microchip or the magnet strip. | Try the age-old trick of wiping the credit card against your shirt and carefully swiping it again.If that doesn't work, key in the number or contact the issuing bank. |
| W1, W2, W9 | Error connecting to bank | This can happen because of a power or service outage. | Wait for the power to come back on, or look for news of local outages that might affect you.If there isn't any apparent reason, contact your merchant bank. |

Error Codes for Fraud

Whether you're a merchant or a cardholder, the worst-case scenario is when you get an error code for fraud.

As a merchant, you want to avoid chargebacks and related fees and damages. As a cardholder, you obviously don't want to have someone else using your card at will.

But credit card fraud is a lot more common than you might think. In 2019, there were 271,823 cases of credit card fraud in the US alone.

Most common types of identity theft

Type	Cases
Credit card fraud	271,823
Other identity theft	215,682
Loan or lease fraud	104,699
Phone or utilities fraud	83,535
Bank fraud	58,723
Employment or tax-related fraud	45,564
Government documents or benefits fraud	23,052

Data source: Federal Trade Commission (2020).

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— 2019 US credit card fraud cases (Source: The Ascent)

With hundreds of thousands of instances of credit card fraud each year, you need to be on the lookout for customers who aren't the real owners of the cards they're using. You also need to be vigilant and aware of how your own cards are being utilized.

Here are all the credit card decline codes associated with fraud:

- **Code 7 — Pick up the card, special condition (fraud account):** The card issuer has flagged the account for fraud and therefore denied the transaction.

- **Code 41 — Lost card, pick up (fraud account):** The real owner reported this card as lost or stolen, and the card issuer has blocked the transaction.
- **Code 43 — Stolen card, pick up (fraud account):** The owner has reported the card stolen, and the issuing bank has blocked the transaction.
- **Code 215 — Lost/stolen card:** The real cardholder has reported the card as lost or stolen, and the card issuer blocks the transaction.
- **Code 534 — Do not honor, high fraud:** The transaction failed PayPal or Google Checkout risk modeling.
- **Code 596 — Suspected fraud:** Again, the card issuer suspects fraud and has blocked the transaction.

Note: If you accept payments online and you're worried about fraud and chargebacks, we've written a guide on how to reduce credit card fraud by up to 98%.

What Do I Do if My Credit Card Is Declined?

The first thing you should do when your credit card is declined is to look for the error code (or write it down if you're using the payment processor yourself).

Then, check if the issue with your credit card/account or with the merchant's terminal.

Finally, you must take the appropriate action required to solve that particular issue. That could be restarting the transaction, typing in everything carefully, calling the bank, or trying another card.

Troubleshooting boils down to a simple three-step process:

1. Ask for the declined code.
2. Learn the meaning of the code.
3. Take appropriate action (usually calling the issuing bank or trying another credit card).

You may think that you've got your funds in order or that your credit card limit hasn't been met, but it never hurts to check with the bank.

Most of us have multiple cards, and it can be hard to keep track of them all. There are over one billion credit cards in use in the US alone.

Credit Cards in Circulation

Numbers in Billions

Category	Value
World 2019	2.8
USA 2019	1.89
USA 2008	1.49
USA 2000	1.43
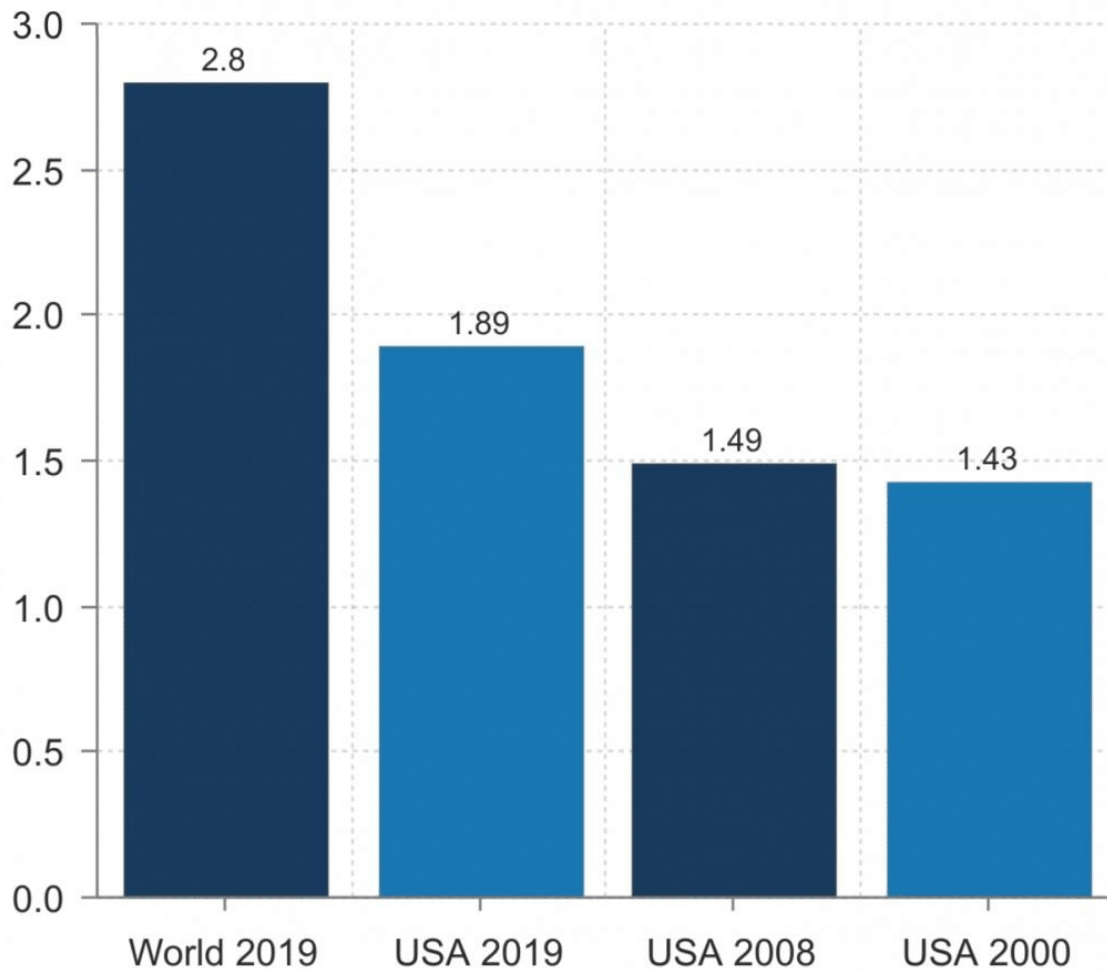
SHIFT
Credit Card Processing

So if you ever get an error code when using one of your cards, avoid moving straight to using the next card. First, make sure you contact the bank to find out the real situation.

You don't want to get hit with unnecessary overdraft or late payment fees, or a nasty surprise bill after you've been the victim of fraud.

Credit Card Declined Codes FAQs

Are you still confused about the error codes? Check out these frequently asked questions.

Why Is My Credit Card Declined When I Have Money?

There are a number of reasons why your credit card might be declined, even though you have money in your account:

- You might have exceeded your credit limit. Unless you've set up automated payments, you must clear your credit card debt before you can use it again.
- You could be trying to use a credit card for a transaction it's not approved for, like online payments or payments in a foreign country.
- Your credit card number may have been flagged for fraud.
- You may have typed in your credit card number, CVV2 code, or PIN incorrectly.
- The issue maybe with the merchant's terminal and not with your credit card at all.

What Does Credit Card Code 51 Mean?

The credit card declined code "51" means that you've exceeded your credit limit (if it's a credit card) or run out of funds (if using a debit card).

Why Is My Card Declined When I Order Online?

Your credit card can be declined for three potential reasons: account settings, lack of funds, and inaccurate information.

1. Your credit card may not be set up to handle online payments. Contact your bank to confirm whether this is the case.
2. You may be entering the credit card number, CVV2, CVC, CID, PIN, or name incorrectly.
3. You may not have enough funds remaining in your account or have exceeded your credit limit.

Summary

Whether it's your own credit card or a customer's credit card that gets rejected, knowing the actual reason is crucial to deciding on the right response.

If you don't know which issue you're having, you might just use another credit card and get on with your day. However, exercise caution at all times by monitoring your credit usage and protecting yourself from identity theft.

Hopefully, this list has helped you figure out what was going on with your credit card and has given you the knowledge needed to take appropriate steps to fix the issue.