

# List of Credit Card Declined Codes – Error Codes Explained

[Merchant Tips](#)[Payment Processing 101](#)

Declined credit cards are a common occurrence in any business environment, but they are especially common in B2C, high-transaction volume companies.

Whatever point-of-sale system you use, it should deliver a specific code number along with the decline receipt, but that won't help give you the "why" without having the definitions of those codes.

Having these credit card decline codes on hand helps you provide better customer service by way of a more thoughtful and thorough explanation.

We've compiled a list of the most common denial reasons below, and if you can't find the code here, we recommend contacting your POS provider directly.

## List of common credit card declined codes

### 01 – Refer to issuer

The issuing bank (Visa, Mastercard, etc.) prevented the transaction.

Ask for a separate card to complete the transaction and/or ask the customer to call their credit card bank and figure out why the transaction was declined.

### 02 – Refer to issuer (special condition)

Just like Code 01, the issuing bank (Visa, Mastercard, etc.) prevented the transaction.

Same as Code 01 - ask for a separate card to complete the transaction and/or ask the customer to call their credit card bank and figure out why the transaction was declined.

### 04 – **Pick up card** (no fraud)

The issuing bank (Visa, Mastercard, etc.) prevented the transaction.

Same as the first two codes - ask for a separate card to complete the transaction and/or ask the customer to call their credit card bank and figure out why the transaction was declined.

## **05 – Do not honor**

The issuing bank (Visa, Mastercard, etc.) prevented the transaction and is also telling you not to honor the card.

Ask for a separate card to complete the transaction and/or ask the customer to call their credit card bank and figure out why the transaction was declined.

## **07 – Pick up card, special condition (fraud account)**

The issuing bank (Visa, Mastercard, etc.) prevented the transaction because it has flagged this account as fraudulent.

If it's for a one-time transaction, do not run the card again, and don't provide any more goods or services for the cardholder. If it was a recurring or scheduled transaction, follow up with your customer to make sure your business wasn't incorrectly flagged as fraudulent. Ask that they follow up with their bank OR update their account with a newly provided card.

## **12 – Invalid transaction**

The transaction you're attempting is invalid — e.g. refunding a refund.

Make sure you're transacting the right payment types and double-check that all payment batches are correctly configured.

## **13 – Invalid amount**

The number field you attempted to transact was invalid. This usually is the result of a typo (negative amount or ineligible symbol).

Double-check what you entered and make sure it wasn't negative or included incorrect symbols.

## **14 – Invalid card number**

The card number is invalid, and your terminal is having trouble finding the relevant account.

Double-check the account number given and try again.

## **15 – No such issuer**

The card number entered is wrong since it doesn't start with a 3 (AMEX), 4 (Visa), 5 (MasterCard), or 6 (Discover).

Double-check the card number entered.

## **19 – Re-enter**

An unknown error occurred.

Try it again, and if it continues, contact your merchant provider.

## **28 – File is temporarily unavailable**

A temporary error occurred during the authorization process.

Try it again, and if the problem continues, contact your merchant provider.

## **41 – Lost card, pick up (fraud account)**

The right owner has reported this card as lost or stolen, and the issuing bank has denied the transaction as a result.

Don't try the transaction again and do not provide any additional goods or services to the cardholder. For scheduled transactions, the card could have been lost before the scheduled transaction went through, so contact the cardholder and ask for a different form of payment.

## **43 – Stolen card, pick up (fraud account)**

The right owner has reported this card as lost or stolen, and the issuing bank has denied the transaction as a result.

Don't try the transaction again and do not provide any additional goods or services to the cardholder. Make sure you report the transaction attempt to the relevant issuing bank. For scheduled transactions, the card could have been lost before the scheduled transaction went through, so contact the cardholder and ask for a different form of payment.

## **51 – Insufficient funds**

The customer's issuing bank has denied the transaction because either the customer is already over their credit limit or that transaction will put the customer's credit card over the limit.

Either ask the customer to call their issuing bank and request a credit limit or request a different form of payment.

## **54 – Expired card**

The expiration date entered is in the past.

Double-check you entered it correctly, ask the customer to confirm the expiration date with their issuing bank, or request an alternate payment method.

## **57 – Transaction not permitted - Card**

This code will appear if you are attempting a transaction and your customer's card is not configured for that type of transaction.

Have your customer call their issuing bank (the number is typically printed on the back of the credit card) and ask that the transaction be permitted. When the bank confirms it will process correctly, attempt the transaction again.

## **58 – Transaction not permitted - Terminal**

This code will appear if you are attempting a transaction and your merchant processing account is not properly configured.

Contact your merchant provider and make sure your terminal/POS is set up to receive the type of payment you're attempting.

## **62 – Invalid service code - Restricted**

This means one of two things: 1. You're attempting to transact an AmEx card or a Discover transaction and your system doesn't support them, or 2. A customer tried to pay online with a card that doesn't support online payments.

For the first reason, call your merchant provider and make sure your terminal/POS supports American Express or Discover transactions. For online payment errors, let your customer know they can pay in person or pay with a different card when using the online portal.

## **63 – Security violation**

The three-digit CVV2 or four-digit CID code on the back of the credit card wasn't read correctly.

Attempt the transaction again without entering a CVV2/CID number. It should process normally. Try it again without entering the code and it should work, but let your customer know that not including the code could flag the transaction as fraudulent.

## **65 – Activity limit exceeded**

Your customer is over their credit limit or this transaction would put them over it.

Have them use a different transaction method or have them call and request a credit limit adjustment.

## **85 or 00 – Issuer system unavailable**

A temporary communication error occurred.

Try it again. If it doesn't go through, contact your payment processor.

## **85 – No reason to decline**

There's no apparent problem, but something still went wrong. This error is sort of a catch-all.

Try it again. If the transaction still won't go through, contact your payment processor.

## **91 – Issuer or switch is unavailable**

The authorization communication failed for no specific reason.

Try it again. If the transaction still won't go through, contact your payment processor or the relevant issuing bank.

### **93 – Violation, cannot complete**

There's a violation on the customer account, and the issuing bank has prevented the transaction.

Ask your customer to call their bank, and if the bank confirms everything is okay on their end, attempt the transaction again. Otherwise, just ask for a different card or payment method.

### **96 – System error**

A temporary error occurred during the transaction.

Wait a minute or two and try again. Contact your payment processor if it still didn't work.

### **RO or R1 – Customer requested stop of specific recurring payment**

Your customer asked their bank to deny charges from your account.

Stop the recurring payments immediately. Then follow up with the customer to see if the request to stop payment was a mistake.

[See what Tidal Commerce is all about](#)

[Learn More](#)

## **Related Articles**