

# DECLINE REASON CODES

## 1.1. Field FLD\_039, Action Code

**Format:** AN 3

**Description:** A code, which defines the action taken or to be taken, as well as the reason for taking this action. The list of possible values is as follows:

FLD_039	Short description	Full description
000	Approved	Approved
001	Approved with ID	Approved, honour with identification
002	Approved	Approved for partial amount
003	Approved	Approved for VIP
004	Approved	Approved, update track 3
005	Approved	Approved, account type specified by card issuer
006	Approved	Approved for partial amount, account type specified by card issuer
007	Approved	Approved, update ICC
100	Decline	Decline (general, no comments)
101	Decline	Decline, expired card
102	Decline	Decline, suspected fraud
103	Decline	Decline, card acceptor contact acquirer
104	Decline	Decline, restricted card
105	Decline	Decline, card acceptor call acquirer's security department
106	Decline	Decline, allowable PIN tries exceeded
107	Decline	Decline, refer to card issuer
108	Decline	Decline, refer to card issuer's special conditions
109	Decline	Decline, invalid merchant
110	Decline	Decline, invalid amount
111	Decline	Decline, invalid card number
112	Decline	Decline, PIN data required
113	Decline	Decline, unacceptable fee
114	Decline	Decline, no account of type requested
115	Decline	Decline, requested function not supported
116	Decline, no funds	Decline, not sufficient funds
117	Decline	Decline, incorrect PIN
118	Decline	Decline, no card record.
119	Decline	Decline, transaction not permitted to cardholder
120	Decline	Decline, transaction not permitted to terminal
121	Decline	Decline, exceeds withdrawal amount limit
122	Decline	Decline, security violation
123	Decline	Decline, exceeds withdrawal frequency limit
124	Decline	Decline, violation of law.
125	Decline	Decline, card not effective
126	Decline	Decline, invalid PIN block
127	Decline	Decline, PIN length error
128	Decline	Decline, PIN key synch error
129	Decline	Decline, suspected counterfeit card
180	Decline	Decline, by cardholders wish

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200	Pick-up	Pick-up (general, no comments)
201	Pick-up	Pick-up, expired card
202	Pick-up	Pick-up, suspected fraud
203	Pick-up	Pick-up, card acceptor contact card acquirer
204	Pick-up	Pick-up, restricted card
205	Pick-up	Pick-up, card acceptor call acquirer's security department
206	Pick-up	Pick-up, allowable PIN tries exceeded
207	Pick-up	Pick-up, special conditions
208	Pick-up	Pick-up, lost card
209	Pick-up	Pick-up, stolen card
210	Pick-up	Pick-up, suspected counterfeit card
300	Call acquirer	Status message: file action successful (reserved for future use in file management messages)
301	Call acquirer	Status message: file action not supported by receiver (reserved for future use in file management messages)
302	Call acquirer	Status message: unable to locate record on file (reserved for future use in file management messages)
303	Call acquirer	Status message: duplicate record, old record replaced (reserved for future use in file management messages)
304	Call acquirer	Status message: file record field edit error (reserved for future use in file management messages)
305	Call acquirer	Status message: file locked out (reserved for future use in file management messages)
306	Call acquirer	Status message: file action not successful (reserved for future use in file management messages)
307	Call acquirer	Status message: file data format error (reserved for future use in file management messages)
308	Call acquirer	Status message: duplicate record, new record rejected (reserved for future use in file management messages)
309	Call acquirer	Status message: unknown file (reserved for future use in file management messages)
400	Accepted	Accepted (for reversal)
499	Approved	Approved (for reversals), no original message data
500	Call acquirer	Status message: reconciled, in balance
501	Call acquirer	Status message: reconciled, out of balance
502	Call acquirer	Status message: amount not reconciled, totals provided
503	Call acquirer	Status message: totals for reconciliation not available
504	Call acquirer	Status message: not reconciled, totals provided
600	Accepted	Accepted (for administrative info) (reserved for future use in administrative messages)
601	Call acquirer	Status message: impossible to trace back original transaction (reserved for future use in administrative messages)
602	Call acquirer	Status message: invalid transaction reference number (reserved for future use in administrative messages)
603	Call acquirer	Status message: reference number/PAN incompatible (reserved for future use in administrative messages)
604	Call acquirer	Status message: POS photograph is not available (reserved for future use in administrative messages)
605	Call acquirer	Status message: requested item supplied

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		(reserved for future use in administrative messages)
606	Call acquirer	Status message: request cannot be fulfilled – required documentation is not available (reserved for future use in administrative messages)
680	List ready	List ready (reserved for future use in administrative messages)
681	List not ready	List not ready (reserved for future use in administrative messages)
700	Accepted	Accepted (for fee collection) (reserved for future use in fee collection messages)
800	Accepted	Accepted (for network management)
900	Accepted	Advice acknowledged, no financial liability accepted
901	Accepted	Advice acknowledged, financial liability accepted
902	Call acquirer	Decline reason message: invalid transaction
903	Call acquirer	Status message: re-enter transaction
904	Call acquirer	Decline reason message: format error
905	Call acquirer	Decline reason message: acquirer not supported by switch
906	Call acquirer	Decline reason message: cutover in process
907	Call acquirer	Decline reason message: card issuer or switch inoperative
908	Call acquirer	Decline reason message: transaction destination cannot be found for routing
909	Call acquirer	Decline reason message: system malfunction
910	Call acquirer	Decline reason message: card issuer signed off
911	Call acquirer	Decline reason message: card issuer timed out
912	Call acquirer	Decline reason message: card issuer unavailable
913	Call acquirer	Decline reason message: duplicate transmission
914	Call acquirer	Decline reason message: not able to trace back to original transaction
915	Call acquirer	Decline reason message: reconciliation cutover or checkpoint error
916	Call acquirer	Decline reason message: MAC incorrect
917	Call acquirer	Decline reason message: MAC key sync error
918	Call acquirer	Decline reason message: no communication keys available for use
919	Call acquirer	Decline reason message: encryption key sync error
920	Call acquirer	Decline reason message: security software/hardware error - try again
921	Call acquirer	Decline reason message: security software/hardware error - no action
922	Call acquirer	Decline reason message: message number out of sequence
923	Call acquirer	Status message: request in progress
950	Not accepted	Decline reason message: violation of business arrangement

"Call acquirer" responses must be considered as declines with certain action (calling acquirer or its processing centre) required.