Credit Card Decline Codes Cheat Sheet

What they mean and how you should respond.

01 or 02
REFER TO ISSUER

Ask customer to use another payment method or contact their bank to learn why the payment was declined.

05
DO NOT HONOR

Ask customer to use another payment method or contact their bank to learn why the payment was declined.

12
INVALID TRANSACTION

Check your payment system and batch configurations for an error.

13
INVALID AMOUNT

Make sure the transaction amount is valid: It should be a positive number and contain only digits.

14
INVALID CARD NUMBER

Ask customer to re-enter their 15- or 16-digit credit card number.

15
INVALID ISSUER

Ask customer to re-enter their 15- or 16-digit credit card number. Make sure the first number is a 3, 4, 5 or 6.

28
FILE TEMPORARILY UNAVAILABLE

Wait a few seconds and then try again, using the same payment information.

41
LOST CARD, PICK UP (FRAUD)

Block the transaction and further purchase attempts from the same individual. If on a recurring payment, ask customer for updated payment information.

48
STOLEN CARD, PICK UP (FRAUD)

Block the transaction and further purchase attempts from the same individual. Report the attempted purchase to the card network. If on a recurring payment, ask customer for updated payment information.

59
SUSPECTED FRAUD

Block the transaction and further purchase attempts from the same individual. Report the attempted purchase to the card network.

51
INSUFFICIENT FUNDS

Ask customer to use another payment method or pay down their balance before re-attempting the transaction.

61
EXCEEDS ISSUER WITHDRAWAL LIMIT

Ask customer to use another payment method or contact their bank to request an increased withdrawal limit.

54
CARD EXPIRED

Ask customer to re-enter their card expiration date.

62
ACTIVITY LIMIT EXCEEDED

Ask customer to use another payment method.

57
TRANSACTION NOT PERMITTED (CARD)

Ask customer to use another payment method or contact their bank to learn why the payment was declined

91
ISSUER OR SWITCH UNAVAILABLE

Wait a few seconds and then try again, using the same payment information. Contact your payment processor if you experience multiple failures.

58
TRANSACTION NOT PERMITTED (TERMINAL)

Make sure the card is a brand you accept; if it is, check your merchant account configuration.

92
UNABLE TO ROUTE TRANSACTION

Ask customer to re-enter their 15- or 16-digit credit card number.

94
DUPLICATION TRANSACTION DETECTED

Check your records for an identical transaction and cancel the duplicate if necessary. If the transaction is not a duplicate, attempt it again.

96
SYSTEM ERROR

Wait a few seconds and then try again, using the same payment information. Contact your payment processor if you experience multiple failures.

N7
CVV2 FAILURE

Ask customer to re-enter their 3- or 4-digit CVV code.

R0
STOP PAYMENT

Cancel any active subscription payments charged to the customer's credit card.

sticky.io®

Get the tools to prevent payment declines before they happen.

Contact our team to try Account Updater today!

Talk to an Expert