

Visa's Decline Code Grouping

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As of April 16, 2021, Visa is introducing new rules for decline code reasons. These reasons are grouped into different categories.

Category 1 - Issuer Will Never Approve

Codes in this category indicate that the card is invalid, never existed, or blocked.

Authorization Codes

- 03 - Invalid merchant
- 04 - Pickup card
- 07 - Pickup card, special conditions
- 12 - Invalid transaction
- 15 - No such issuer
- 41 - Pickup card lost card
- 43 - Pickup card stolen card
- 57 - Transaction not permitted to cardholder
- 62 - Restricted card
- 78 - No account
- 93 - Transaction cannot be completed
- R0 - Stop payment order
- R1 - Revocation of authorization order
- R3 - Revocation of all authorization

Retry Strategy

Do not attempt to reauthorize these transactions. Cardholders can be advised to contact their bank for further information.

Requirement and Fee Implication

Between now and April 2022, an Excessive Reattempt rule will apply. No more than 15 continuous reattempts are allowed within a 30-day period. Any further attempts are defined as excessive reattempts. In April 2022, no reattempts will be allowed, and A Never Approve Reattempt fee will begin April 2022. The \$0.10 charge per re-attempts over 15 will display on your statement with a "VS RAF Excessive Reattempts Domestic*" description. An additional \$0.05 per transaction will apply for cross-border transactions and show on statements as "VS RAF Excessive Reattempts Cross-Border."

Category 2 - Issuer Cannot Approve at this Time

Codes in this category can indicate several reasons that the Issuer cannot authorize the purchase at the time. However, they may authorize it at a later time. Examples might include credit risk, Issuer velocity controls of the consumer, or temporary system outages.

Authorization Codes

19 - Re-enter transaction
51 - Insufficient funds
59 - Suspected fraud
61 - Exceeds withdrawal amount limits
65 - Exceeds withdrawal frequency
75 - Allowable PIN-entry tries exceeded
86 - ATM malfunction
91 - Issuer or switch is inoperative
96 - System malfunction
N3 - Cash service not available
N4 - Cash request exceeds issuer limit

Retry Strategy

Attempts can be made to reauthorize these transactions.

Requirement and Fee Implication

As of April 16, 2021, no more than 15 continuous reattempts are allowed within a 30-day period. Any further attempts are defined as excessive reattempts. An Excessive Reattempt fee will apply in April 2021. The \$0.10 charge per re-attempts over 15 will display on your statement with a "VS RAF Excessive Reattempts Domestic*" description. An additional \$0.05 per transaction will apply for cross-border transactions and show on statements as "VS RAF Excessive Reattempts Cross-Border."

Category 3 - Issuer Cannot Approve based on Details Provided

Codes in this category indicate that the Issuer cannot approve based on the details provided, such as an incorrect Card Verification Value 2 (CVV2) or expiration date.

Authorization Codes

14 - Invalid account number
54 - Expired card
55 - Incorrect PIN
82 - Negative Online CAMCardholder
N7 - Decline for CVV2 Failure-Visa

Retry Strategy

Attempts can be made to reauthorize these transactions. Before another attempt, based on the response, obtain additional or updated information from your customer.

Requirement and Fee Implication

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Category 4 - Generic Response Codes

All other Response Codes, many of which are technical and limited value/meaning to merchants. Issuers will be subject to enforcement actions when not following rules to use codes in Categories 1-3 and limiting codes in Category 4.

Authorization Codes

All others

Retry Strategy

Attempts can be made to reauthorize these transactions.

Requirement and Fee Implication

As of April 16, 2021, no more than 15 continuous reattempts are allowed within a 30-day period. Any further attempts are defined as excessive reattempts. An Excessive Reattempt fee will apply in April 2021. The \$0.10 charge per re-attempts over 15 will display on your statement with a "VS RAF Excessive Reattempts Domestic*" description. An additional \$0.05 per transaction will apply for cross-border transactions and show on statements as "VS RAF Excessive Reattempts Cross-Border."

Reporting and Reconciliation

An easier-to-use report to view impacted transactions is in the works.

Currently to view authorization declines in Qualpay Manager:

1. Use the Transaction tab and set filters for "Transaction Type" to Authorization and "Status" to Declined.
2. Change the date range.
 1. For the "To" field, set the date to the third Tuesday of the billing month.
 2. Set the "From" date 30-days before the "To" date.
3. Download the report, create a pivot table of the account number, count the number of declines.

Any declined cards greater than 15 times will experience the fees.

* Domestic transactions are defined as where the issuer and the merchant are in the same country.
