

# MasterCard's Decline Code Grouping and MAC

Last Modified on 02/13/2025 9:48 pm PST

As of November 2, 2021, MasterCard is introducing a new authorization decline program. The program starts by consolidating decline codes into three buckets:

## 79 - Lifecycle Declines

- 14 Invalid Card Number
- 54 Expired Card

## 82- Policy Declines

- 03 Invalid Merchant
- 13 Invalid Amount
- 57 Transaction Not Permitted
- 61 Exceeds Withdrawal amount
- 62 Restricted Card
- 65 Exceeds Withdrawal Count

## 83- Security Declines

- 41 Lost Card
- 43 Stolen Card
- 55 Invalid PIN
- 63 Security Violation

MasterCard will map these three Authorization Response Categories to one of four Merchant Advice Codes (MAC), depending on the underlying decline code. These codes are as follows:

### 01 - Updated information needed

Check Account Updater if the decline code is 79 or 82

Retry using EMV 3DS if the decline code is 83

### 02- Try again later

### 03 - Do Not try again

### 21 - Payment canceled

Qualpay products, including Payment Gateway and Virtual Terminal, support MAC for your reference. New [credit card test numbers](#) are available to test the new [MAC response codes](#) in our sandbox. The Qualpay simulator will respond with the field: "merchant\_advice\_code." Virtual Terminal will display the MAC = on the transaction receipt when appropriate.

To view the Merchant Advice Code (MAC):

1. Log into Qualpay Manager, select **Transactions**, and apply the filter of *Merchant Advice Code*.
2. Select all or individual MACs you are interested in viewing. The table will present all the data meeting the criteria selected.
3. Download the data for further analysis, or click on a transaction to view the details. The **Transaction Detail** will display the MAC code in the **Authorized** tab.

Card-not-present authorization requests retried after being declined with a MAC of 03 or 21 (from the same

card and with the same transaction amount in the past 30 days) will receive a fee. MasterCard's fee went into effect in November 2021 and was raised to \$.03 in January 2022.

---