

Visa's Decline Code Grouping

Last Modified on 06/24/2022 3:36 pm PDT

In April 2021, Visa introduced 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

Any reattempts on transactions that decline with one of the above codes will receive a fee from Visa. The fee is \$0.10 per reattempt and 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 - Reenter 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

No more than 15 continuous reattempts are allowed within 30 days for codes in this category. Any further attempts are defined as excessive reattempts and will be assessed a fee from Visa. The \$0.10 charge for reattempts 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, obtain additional or updated information from your customer based on the response.

Requirement and Fee Implication

No more than 15 continuous reattempts are allowed within 30 days for codes in this category. Any further attempts are defined as excessive reattempts and will be assessed a fee from Visa. The \$0.10 charge for reattempts 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 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

No more than 15 continuous reattempts are allowed within 30 days for codes in this category. Any further attempts are defined as excessive reattempts and will be assessed a fee from Visa. The \$0.10 charge for reattempts 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

To view authorization declines in Merchant Manager:

1. Go to **Transactions**. Select the filter icon and select **Transaction Type**. Set it to **Authorization**. Then click **Add Filter**.
2. Select the filter icon again and select **Status**. Set it to **Declined**. Then click **Add Filter**.
3. Select the date range filter.
 1. Set the **To** date to the third Tuesday of the billing month.
 2. Set the **From** date 30 days before the **To** date.
4. Download the report, create a pivot table of the account number, and 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.
