

# MasterCard's Decline Code Grouping and MAC

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In November 2021, MasterCard introduced an authorization decline program. The program consolidates 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 maps 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

Our products, including Payment Gateway and Virtual Terminal, support MAC for your reference.

To view the Merchant Advice Code (MAC):

1. Log in to Merchant 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. Opt to 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 is \$.03 per item.

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