

10 MOST COMMON DECLINE CODES

Code	Description	Next Steps
05 - Do Not Honor	The transaction has tripped the bank's fraud detection mechanisms. The transaction may be a case of fraud.	Ask the customer to call the bank for further information, and to obtain the card status.
14 - Invalid Card Number	The credit card account number entered doesn't match the number on file with the issuing bank.	Verify the card information before you attempt another sale. Ask for an alternative form of payment.
41 - Lost Card, Pick Up Card	The card in question has been reported as lost by the cardholder. If in use, this is likely a case of fraud.	Pick up the card. Ask the customer to call the bank to verify the card status. Ask for another form of payment. Proceed with caution as this may be a fraudulent sale.
43 - Stolen Card, Pick Up Card	The cardholder has reported the credit card stolen. The issuer has denied the transaction and flagged the card for fraud.	Pick up the card. Do not accept any form of payment from the customer attempting to use the card except cash. Ask the customer to call the bank.
51 - Insufficient Funds	There are not enough funds in the customer's bank account to cover the cost of the transaction.	Ask the customer for an alternative form of payment.
54 - Expired Card	The card in question is expired, and therefore no longer acceptable.	Ask for a valid credit card or an alternative form of payment. If you have any concerns reject the sale.
59 - Suspected Fraud	The transaction is declined by the issuer because it appears fraudulent.	Ask the customer to call the bank to discuss the card status. Ask for an alternative form of payment. Proceed with caution.
61 - Exceeds Approval Amount	The cardholder has exceeded the withdrawal limit with their issuing bank, meaning they have overdrawn their funds or spent over their available withdrawal limit for that day.	Ask the customer to try another credit or debit card, or have them call their bank to inquire if the card limit can be increased.
97 - Invalid CVV	The card security code entered doesn't match the number on file with the issuing bank.	Verify the credit card information before you try again. Ask for an alternative form of payment.
R0, R1 - Stop Recurring Payment	Cardholder has requested to stop the recurring payment you're trying to process.	Cancel all future payments related to that card number to avoid chargebacks. If the cardholder has breached your agreement in any way, contact them directly to resolve the issue.