



Action Codes

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What is an Action Code?

When a transaction is initiated to obtain authorization for a purchase, an action code is sent by the issuing bank and provides reasoning as to why the card is approved or declined. Codes can identify a card as lost, stolen, has expired, having insufficient funds, and much more. In addition to the issuing bank sending an action code, the processor of the transaction may also pass codes back to the merchant.

Action Code Tables

Visa

Code	Description	Code	Description
0	Successful approval/completion or that PIN verification is valid.	63	Security violation.
1	Refer to card issuer.	65	Activity count limit exceeded.
2	Refer to card issuer, special condition.	75	Allowable number of PIN-entry tries exceeded.
3	Invalid merchant or service provider.	76	Unable to locate previous message (no matching Retrieval Reference number).
4	Pick up card.	77	Repeat or reversal data are inconsistent with original message.
5	Do not honor.	78	Blocked, first used - The transaction is from a new cardholder and card has not been unblocked.
6	Error.	80	Credit issuer unavailable or invalid date.
7	Pick up card, special condition (other than lost/stolen card).	81	PIN cryptographic error found.
10	Partial approval.	82	Negative online CVV results.
11	VIP approval.	85	No reason to decline a request for account or address verification.
12	Invalid transaction.	86	Cannot verify PIN.
13	Invalid amount or amount exceeds maximum for card program.	91	Issuer or switch inoperative.
14	Invalid account number (no such number).	92	Destination cannot be found for routing.
15	No such issuer.	93	Transaction cannot be completed; violation of law.
19	Re-enter transaction.	96	System malfunction.
21	No action taken (unable to back out prior transaction).	B1 = 809	Surcharge amount not permitted on Visa cards.



Code	Description	Code	Description
25	Unable to locate record in file, or account number is missing from inquiry.	N0 = 805	Force STIP.
28	File is temporarily unavailable.	N3 = 057	Cash service not available.
39	No credit account.	N4 = 061	Cash request exceeds issuer limit.
41	Pick up card (lost card).	N7 = 806	Decline for CVV2 failure.
43	Pick up card (stolen card).	P2 = 807	Invalid biller information.
51	Insufficient funds.	P5 = 055	PIN change/unblock request denied.
52	No checking account.	P6 = 055	Unsafe PIN.
53	No savings account.	Q1 = 807	Card authentication failed.
54	Expired card.	R0 = 808	Stop Payment order.
55	Incorrect PIN.	R1 = 808	Revocation of Auth order.
57	Transaction not permitted to cardholder.	R3 = 808	Revocation of all auth order.
58	Transaction not allowed at terminal.	XA = 002	Forward to issuer.
59	Suspected fraud.	XD = 002	Forward to issuer.
61	Activity amount limit exceeded.	Z3 = 999	Decline; unable to go online.
62	Restricted card (for example, in Country Exclusion table).		

American Express

Code	Description	Code	Description
0	Approved.	111	Invalid Account.
1	Approve with ID.	115	Service not permitted.
2	Partial Approval.	117	Invalid PIN.
3	Approve VIP.	119	Card member not enrolled.
92	Approved (Express Rewards Program).	122	Invalid security code.
100	Deny.	125	Invalid effective date.
101	Expired Card.	181	Format error.
103	Deny - Invalid Manual Entry.	182	Please wait.
104	Deny - New card issued.	183	Invalid currency code.
105	Deny - Account Canceled.	187	Deny - new card issued.
106	Exceeded PIN attempts.	188	Deny - Account Canceled.
107	Please call issuer.	189	Deny - closed merchant.
109	Invalid Merchant.	200	Deny - pick up card.
110	Invalid Amount.	400	Reversal Accepted.



MasterCard

Code	Description	Code	Description
0	Approved.	62	Restricted card.
1	Refer to issuer.	63	Security violation.
3	Invalid merchant.	65	Exceeds withdrawal count.
4	Capture card.	68	Response late.
5	Do not honor.	70	Contact card Issuer.
8	Honor with ID.	71	PIN not changed.
10	Partial Approval.	75	PIN tries exceeded.
12	Invalid transaction.	76	Invalid 'to' account.
13	Invalid amount.	77	Invalid 'from' account.
14	Invalid card number.	78	Nonexistent account.
15	Invalid issuer.	79	Key exchange validation failed.
25	Unable to locate record.	80	Duplicate add, action not performed.
27	File update field edit error.	84	Invalid auth life cycle.
30	Format error.	85	Not declined.
41	Lost card.	86	PIN validation not possible.
43	Stolen card.	87	Cash back not allowed.
51	Insufficient funds.	88	Cryptographic Error
54	Expired card.	89	Auth system or issuer inop.
55	Invalid PIN.	91	Auth system or issuer inop.
57	Transaction not permitted to cardholder.	92	Unable to route transaction.
58	Transaction not permitted to terminal.	94	Duplicate transmission.
61	Exceeds withdrawal limit.	96	System error.

Discover

Code	Description	Code	Description
0	Approved or completed successfully.	53	No savings Account.
1	Refer to Card Issuer.	54	Expired Card.
2	Refer to Card Issuer's special conditions.	55	Invalid PIN.
3	Invalid Merchant.	56	No Card record.
4	Capture Card.	57	Transaction not permitted to Issuer/Cardholder.
5	Do not honor.	58	Transaction not permitted to Acquirer/terminal.
7	Pick-up Card, special condition.	59	Suspected fraud.
8	Honor with ID.	60	Card acceptor contact Acquirer.
10	Approved for partial amount.	61	Exceeds withdrawal amount limit.
11	Approved.	62	Restricted Card.



Code	Description	Code	Description
12	Invalid transaction.	63	Security violation.
13	Invalid amount.	64	Original amount incorrect.
14	Invalid Card Number.	65	Exceeds withdrawal count limit.
15	Invalid Issuer.	66	Card Acceptor call Acquirer's security dept.
19	Re-enter transaction.	67	Hard capture (requires ATM pick-up).
30	Format error.	68	Response received too late.
31	Bank not supported by switch.	75	Allowable number of PIN tries exceeded.
33	Expired Card.	76	Invalid/nonexistent 'to' Account specified.
34	Suspected fraud.	77	Invalid/nonexistent 'from' Account specified.
35	Card Acceptor contact Acquirer.	78	Invalid/nonexistent Account specified (general).
36	Restricted Card.	85	No reason to decline.
37	Card Acceptor, call Acquirer security.	87	Network unavailable.
38	Allowable PIN tries exceeded.	91	Authorization system or Issuer system inoperative.
39	No credit Account.	92	Unable to route transaction.
40	Requested function not supported.	93	Transaction cannot be completed, violation of law.
41	Lost Card.	94	Duplicate transmission detected.
43	Stolen Card.	96	System malfunction.
51	Decline.		

NCR (Processor)

Code	Description	Code	Description
99	Timeout - No longer generated.	926	Invalid Password.
601	REJECT: EMV Chip Declined - Merchant Submitted.	930	Invalid zip code.
602	REJECT: Suspected Fraud - Merchant Submitted.	931	Invalid Address.
603	REJECT: Communications Error - Merchant Submitted.	932	Invalid ZIP and Address.
604	REJECT: Insufficient Approval. (Partial Approvals.) - Merchant Submitted.	933	Invalid CVV2.
750	Velocity Check Fail.	934	Program Not Allowed
899	Misc. decline.	935	Invalid Device/App
900	Invalid message type.	940	Record Not Found.
901	Invalid Merchant ID.	941	Merchant ID error.
903	Debit not supported or Dup KSN in Pin_Pad Table.	942	Refund Not Allowed.
904	Private Label not supported.	943	Refund denied.

NCR (Processor) Continued

Code	Description	Code	Description
905	Invalid Card type.	955	Invalid PIN block.
906	Unit not active.	956	Invalid KSN.
908	Manual Card Entry Invalid.	958	Bad Status.
909	Invalid Track Information.	959	Seek Record limit exceeded.
911	Master Merchant not found.	960	Internal Key Database Error
912	Invalid Card Format.	961	TRANS not Supported. Cash Disbursement required a specific MCC.
913	Invalid Transaction Type/Card Type Not Enabled	962	Invalid PIN Key (Unknown KSN)
914	Invalid Card Length	981	Invalid AVS.
917	Expired Card.	987	Issuer Unavailable – Standin.
919	Invalid Entry Type.	988	System error SD – Standin.
920	Invalid amount.	989	Database Error – Standin.
921	Invalid message format.	992	Transaction Timeout – Standin.
923	Invalid ABA.	996	Bad Terminal ID.
924	Invalid DDA.	997	Message rejected by association.
925	Invalid TID.	999	Communication failure – Standin.

