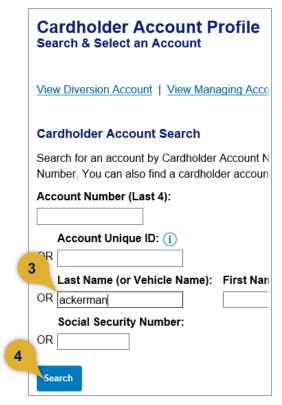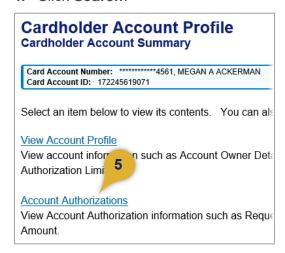# Declined transactions

You can use this quick reference guide as a fast reminder of the basic steps for finding out why the merchant declined a transaction at the point of sale.

1. Select **Account Information**.
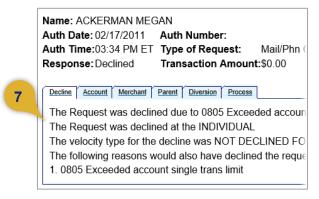2. Click **Cardholder Account Profile**.

3. Specify search criteria.
4. Click **Search**.

5. Click **Account Authorizations**.

Cardholder Account Profile
Account Authorizations

Card Account Number: ***********4561, MEGAN A ACKERMAN
Card Account ID: 172245619071

Name:
Records 1 - 2 of 2

Auth Date	Auth Time	nse	Auth Number	Typ
02/17/2011	04:42 PM ET	pproved	074354	Mail
02/17/2011	03:34 PM ET	Declined		Mail

Records 1 - 2 of 2

6. Click the declined transaction's authorization time link.

Name: ACKERMAN MEGAN
Auth Date: 02/17/2011   **Auth Number:**
Auth Time: 03:34 PM ET   **Type of Request:**   Mail/Phn
Response: Declined   **Transaction Amount:** $0.00

| Decline | Account | Merchant | Parent | Diversion | Process |

The Request was declined due to 0805 Exceeded accoun
The Request was declined at the INDIVIDUAL
The velocity type for the decline was NOT DECLINED FO
The following reasons would also have declined the reque
1. 0805 Exceeded account single trans limit

7. Review the information on the *Decline* tab.

Common decline reasons

The table below lists and defines common declined authorization codes. The processing system assigns these codes to transactions that the merchant declines at the point of sale. These codes display in the Access® Online account profile function when you view account authorizations for declined transactions. If the transaction was not declined, the screen simply states that the transaction was approved.

In the text of the account authorizations, you may encounter the term *velocity*. The term *velocity* refers to the authorization limits set for cardholder and managing accounts in Access Online. You may also encounter the terms *corporate* and *individual*. In a decline reason, the term *corporate* refers to the managing account authorization limits and the term *individual* refers to the cardholder account authorization limits.

Learn more: If you need clarification on a decline reason, contact the customer support desk.

Reason	Code	Description
Account Coded (Credit Rating)	0031	The account the customer used for the attempted transaction has a negative credit rating.
Account Coded M9	0016	The account the customer used for the attempted transaction is a suspended account.
Account Coded V9	0015	The account the customer used for the attempted transaction is a closed account.
ADS I Strategy	0851	The authorization request hit an Authorization Decision Strategy I (ADS I) rule. ADS I includes pre-defined, high-risk fraud criteria.
ADS II Strategy	8997 – 9000	The authorization went through an Authorization Decision Strategy II (ADS II) filter without hitting an ADS II rule. ADS II includes pre-defined, high-risk fraud criteria.
ADS II Strategy	9001 – 9050	The authorization request hit an ADS II rule. ADS II includes pre-defined, high-risk fraud criteria.
Application Trans Counter Invalid	0882	The merchant terminal is sending incomplete data and the merchant needs to retry the transaction, refer the transaction to merchant services, or swipe the card.
Arrest	0003	The account the customer used for the attempted transaction is a confirmed fraud account with a credit rating set to fraud.

Reason	Code	Description
ARQC Invalid	0881	The merchant ran the attempted transaction off-line and needs to run the transaction again on-line.
ATC Incorrect	0145	The card verification value (CVV) embedded in the chip is not verifying and the merchant needs to retry the transaction, refer the transaction to merchant services, or swipe the card.
Caution Account	0001	The account the customer used for the attempted transaction is flagged as a fraud/caution account.
Card Not Activated	0333	The cardholder has not yet activated the account they used for the attempted transaction.
CRV Status	0134	The cardholder has not yet activated the account they used for the attempted transaction.
Card Expired	0007	The account the customer used for the attempted transaction is an expired card.
Charge-off Account	0008	The account the customer used for the attempted transaction is an account that has been charged-off.
Closed Account	0002	The account the customer used for the attempted transaction is a closed account.
Exceeded Account Single Trans Limit	0805	The transaction exceeds the account's single transaction limit.
Exceeded MCCG STDL	0808	The attempted transaction exceeded the single transaction limit for the merchant category code group associated to the account.
Exceeded Account Velocity Amount	0813	The attempted transaction exceeds a velocity limit set for the account.
Exceeded Account MCCG Velocity Amount	0818	The attempted transaction exceeds a velocity limit for the merchant category code group associated to the account.
Exceeded Number of ATM Per Day	0113	The account the customer used for the attempted transaction has exceeded the allowed number of automated teller machine (ATM) transactions for that day. This authorization check applies to corporate cards used for travel.

Reason	Code	Description
Exceeds ATM Daily Limit	0112	The account the customer used for the attempted transaction has exceeded the allowed daily dollar value of ATM withdrawals. This authorization check applies to corporate cards used for travel.
Exceeds Down-Time Processing Limit	0117	The processing system was down and the system could not process the attempted transaction.
Exceeds PIN Limit	0114	The cardholder entered their PIN incorrectly multiple times and the client or the bank needs to reset the PIN counter.
Invalid Card Verification Value/Check	0125	The card verification value the customer gave for the attempted transaction did not match the card verification value on file for the account. This authorization check normally occurs for cardless accounts and for internet and telephone orders.
Invalid Card/Account	0103	The card and/or account the customer used for the attempted transaction is not a valid card and/or account.
Invalid Card Verification	0125	The merchant is removing the card from the terminal too quickly and the merchant needs to retry the transaction, refer the transaction to merchant services, or swipe the card.
Invalid ICVV	0162	The merchant is truncating the data they send and the merchant needs to retry the transaction, refer the transaction to merchant services, or swipe the card.
Invalid PIN	0111	The customer entered an invalid personal identification number. This authorization check applies to corporate cards used for travel purposes.
Invalid Plastic Used	0831	The account the customer used for the transaction does not have a plastic card issued, but the authorization request indicates that someone swiped a card.
Lost Card - Pending Transfer	0006	The account the customer used for the transaction is a reported lost or stolen card with a balance that the customer has not yet transferred to a new card.

Reason	Code	Description
MCCG Exclude	0803	The transaction was with a merchant in a merchant category code group with a control set to exclude transactions.
MCCG Included, No Match	0823	The attempted transaction is with a merchant not in an authorized merchant category code group with a control set to approve only those included merchants.
Not Enough Available Money	0048	The attempted transaction would send the account over the account's available credit limit.
Nmbr Monthly Transactions Exceeded	0092	The attempted transaction would have exceeded the account's allowed number of monthly transactions.
Nbr Daily Transaction Exceeded	0093	The attempted transaction would have exceeded the account's allowed number of daily transactions.
Obtain Positive ID	0038	The account the customer used for this transaction has a fraud credit rating because of suspicious activity or potential fraud on the account.
Over Limit	0084	The account the customer used for the attempted transaction is already over its allotted limit.
Pick-Up - Fraud Code F1	0004	The account the customer used for the attempted transaction has an F1 fraud status due to the plastic card being flagged as lost, stolen or never received by the cardholder. This decline reason may also display for an account with a F1 fraud status due to fraudulent activity on the account despite the cardholder possessing the card.
Single Purchase Limit Exceeded	0091	The attempted transaction exceeds the account's single purchase limit.
Transferred Account	0005	The account the customer used for the attempted transaction has been reported as lost or stolen, and the balance transferred to a new account, but the attempted transaction used the old account.
Vendor Excluded	0800	The merchant for the attempted transaction is excluded from the organization's preferred vendor list.

Reason	Code	Description
No Driver or Vehicle in ISO MSG	0832	The attempted transaction requires the submission of a Driver ID or Vehicle ID and neither was submitted by the merchant system.
Invalid Fleet ID	0836	The attempted transaction has an invalid fleet ID.
Invalid Fleet Vehicle	0837	The attempted transaction has an invalid fleet vehicle ID.
Invalid Fleet Driver	0838	The attempted transaction has an invalid fleet driver ID.

Survey

Please take a few minutes to respond to a short [survey](#) on our training.