

Response Codes

Category	Visa	Description	Current Responses			Enhanced Responses		
1	04	Pick Up Card	NC	04	PICK UP CARD	NC	04	PICK UP CARD
1	07	Pick Up Card, (other than lost stolen)	NC	04	PICK UP CARD	NC	07	PICK UP CARD
1	12	Invalid Transaction	NR	01	CALL AUTH CENTER	ND	12	INVALID TRAN
1	14	Invalid Account Number	ND	14	INVALID CARD	ND	14	INVALID CARD
1	15	No Such Issuer	ND	14	INVALID CARD	ND	15	INVALID ISSUER
1	41	Pick Up Card (Lost Card)	NC	04	PICK UP CARD	NC	41	PICK UP CARD
1	43	Pick Up Card (Stolen Card)	NC	04	PICK UP CARD	NC	43	PICK UP CARD
1	46	Closed Account	NR	09	CALL AUTH CENTER	ND	46	DECLINED:CLOSED
1	57	Transaction Not Permitted to Cardholder	ND	05	DECLINED	ND	57	TRAN NOT ALLOWED
1	R0	Stop Payment Order	ND	05	DECLINED	ND	R0	STOP PAYMENT
1	R1	Revocation of Authorization Order	ND	05	DECLINED	ND	R1	STOP ORDER
1	R3	Revocation of All Authorizations Order	ND	05	DECLINED	ND	R3	STOP ALL ORDERS
2	03	Invalid Merchant	NR	01	CALL AUTH CENTER	ND	03	INVALID MERCHANT
2	19	Re-enter Transaction	ND	19	PLEASE RETRY	ND	19	PLEASE RETRY_XXX
2	51	Not Sufficient Funds (NSF)	ND	05	DECLINED	ND	51	DECLINED: NSF
2	59	Suspected Fraud	ND	14	INVALID CARD	ND	59	SUSPECTED FRAUD
2	61	Exceeds Approval Amount Limit	ND	61	EXCEEDS AMT LMT	ND	61	EXCEEDS AMT LMT
2	62	Restricted Card	ND	05	DECLINED	ND	62	RESTRICTED CARD
2	65	Exceeds Withdrawal Frequency Limit	ND	05	DECLINED	ND	65	WITHDRAWAL LIMIT
2	75	Exceeds Allowable Number of PIN Entries	ND	05	DECLINED	ND	75	PIN ENTRY LIMIT
2	78	“Blocked, first used”—Transaction from new cardholder, and card not properly unblocked	ND	14	INVALID CARD	ND	78	DECLINED:BLOCKED
2	86	Cannot Verify PIN	NR	86	CALL REF:	ND	86	CANT VERIFY PIN
2	91	Issuer or Switch Inoperative	ND	19	PLEASE RETRY	ND	91	ISSUER UNAVAIL
2	93	Transaction could not be completed - Violation of Law	NR	01	CALL AUTH CENTER	ND	93	DECLINED:_XXX
2	96	System Malfunction	NR	01	CALL AUTH CENTER	ND	96	SYSTEM ERROR_XXX
2	N3	Cash Service Not Available	NR	09	CALL AUTH CENTER	ND	N3	CASHBACK UNAVAIL
2	N4	Cashback request exceeds Issuer limit	NR	09	CALL AUTH CENTER	ND	N4	CASHBACK AMT LMT
3	54	Expired Card	ND	54	EXPIRED CARD	ND	54	EXPIRED CARD
3	55	Incorrect or Missing PIN	ND	55	INCORRECT PIN	ND	55	INCORRECT PIN
3	82	Negative Online CAM, dCVV, iCVV or CVV results Or Offline PIN authentication interrupted or Cashback limit exceeded	NR	01	CALL AUTH CENTER	ND	82	INVALID CAM\CVV
3	N7	Decline for CVV2 Failure	N7	N7	DECLINE CVV2	N7	N7	DECLINE CVV2