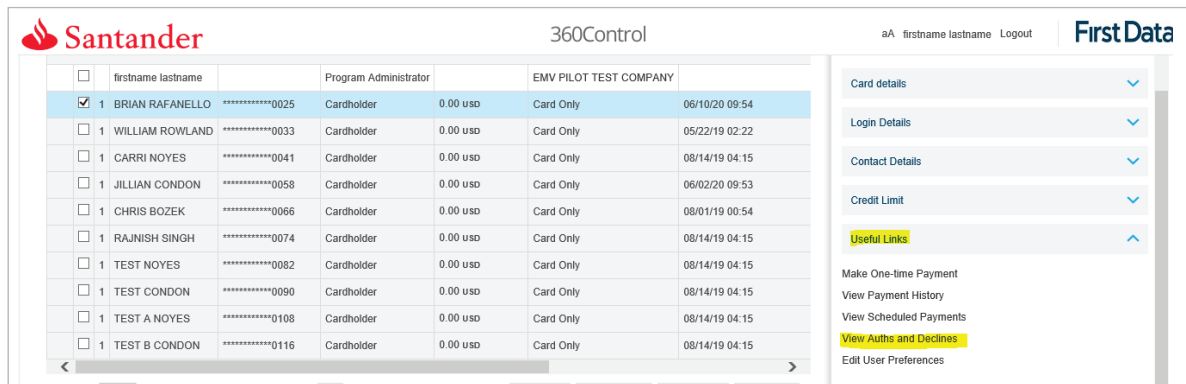June 2020

Santander Commercial Card

Decline Codes and Reasons

If you have a card transaction declined you can look up the decline code reason to see why it was declined. The option to view decline codes is given in the User & Card Details panel opened when you select an account. Scroll to the bottom and click on Useful Links and click the option View Auths and Declines.

Decline Codes and Reasons

The following table provides a description of transaction decline reason codes to help you understand why a transaction has been declined.

#	Decline Code	Reason
00	NO REASON SPEC	No reason specified: the authorization was approved and a response code was set, or the authorization was declined and a decline reason code was not found in the table of the reason codes.
01	AUTH PROHIBITED	Authorization prohibited: customer's external status is A.
02	BANKRUPT ACCOUNT	Bankrupt account: customer's external status is B.
03	CLOSED ACCOUNT	Closed account: customer's external status is C.
04	DELINQUENT ACC	Delinquent account: customer's internal status is D.
05	REVOKED CARD	Revoked card: customer's external status is E.
06	FROZEN ACCOUNT	Frozen account: customer's external status is F.
07	INTEREST PROHIB	Interest prohibited: customer's external status is I.
08	LOST CARD	Lost card: customer's external status is L.

09	OVERLIMIT	Over limit: customer's internal status is O, or the available credit is less than the amount of the authorization. The corporate account available credit and the over limit tables are checked if appropriate.
10	STOLEN CARD	Stolen card: customer's external status is U.
11	DELINQ AND OV LIM	Delinquent and over limit: customer's internal status is X.
12	CHARGED OFF ACC	Charged off account: customer's external status is Z.
13	OVER ADV SING LIM	Over cash advance single limit: the amount requested for cash advance authorization is over the limit for a single cash advance authorization.
14	OVER ADV TOT LIM	Over cash advance total limit: the requested cash advance authorization, added to outstanding authorizations, exceeds the total cash advance limit.
15	OVER SINGLE LIMIT	Over single limit: the amount requested for a merchandise authorization is over the limit for a single merchandise authorization.
16	EXCESSIVE AUTHS	Excessive authorizations: the number of authorizations exceeds the number allowed. If the merchant calls into the voice authorization center, the authorization is approved and transferred to security to process the hot call. Positive identification is requested.
17	UNDER ADVANCE MIN	Under cash advance minimum: the authorization request was for an amount less than the minimum cash advance.
18	AUTH DECLINED	Reserved for restricted use.
19	P TO P DECLINED	Person-to-person payment authorization declined: the authorization request for a Mastercard® person-to-person payment transaction was declined.
20	BAD READ CVV	Bad read Card Verification Value: the authorization failed track 2 data verification on a swiped card because data was not read correctly.
21	BAD STRIPE CVV	Bad stripe Card Verification Value: the authorization failed track 2 data verification on a swiped card.
22	COV – MCC/CTY/ZIP	Commercial card authorization override parameters: merchant category code/country code/ZIP code: an authorization has failed either the commercial card authorization override merchant category code, country code, or ZIP code.
23	INV PINPT PHONE#	Invalid PINPoint telephone number.
24	MRCH ON WRONG SYS	Merchant on wrong system.

25	CHD ON WRONG SYS	Cardholder on wrong system.
26	OVER DLY SPND LMT	Over daily spending limit: the requested authorization, plus the amount of the approved cash and merchandise authorizations, exceeds the total daily spending limit.
27	AUTH DEC-EXC ACT	Authorization declined, excess activity: Mastercard response for excessive use.
28	3D SECURE REJECTD	3-D Secure rejected: 3-D Secure authorization was rejected because the authorization requirements were not met.
29	AUTH DEC-SYS ERR	Authorization declined, System error: communication line is disabled.
30	CRD INVL FOR MRCH	Card invalid for merchant: card could not be used at the requested merchant. This code is used primarily for merchant chain code edits and private label.
31	ACC ON NEG FILE	Account on negative file: the account was found on the negative file for OSCAS accounts or for merchant stand-ins.
32	AUTH DEC-EXP CD	Authorization declined-expired card: the expiration date on the card is earlier than the current month and year.
33	AUTH REF TO ISS	Authorization referred to issuer: invalid terminal identification, or terminal transaction with a code 10, or line down.
34	INVALID ID NUMBER	Invalid identification number: Commercial card fleet identification number was invalid.
35	INVALD DRIVER NUM	Invalid driver number: Commercial card fleet driver number was invalid.
36	INVALD VEHICL NUM	Invalid vehicle number: Commercial card fleet vehicle number was invalid.
37	EXCDS SPENDING LM	Exceeds spending limit: Commercial card declined for exceeding spending limits.
38	COMPANY OVERLIMIT	Company over limit: Commercial card company credit limit exceeded.
39	FAMILY CARD OVLMT	Family card over limit: Relationship Processing® account is over limit.
40	INAS-INVALID PIN	INAS-invalid PIN: Mastercard response when PIN is invalid.
41	DELINQ ACC DIV	Delinquent account diversion: Commercial card diversion account is delinquent.
42	FAMILY CARD INVAL	Family card invalid: Relationship Processing® account is not valid or is statused.

43	OVERLIMIT DIV	Over limit diversion: Commercial card diversion account is over limit.
44	DELINQ AND OV DIV	Delinquent and over limit diversion: Commercial card diversion account is delinquent and over limit.
45	EXCDS SPEND DIV	Exceeds spending limit diversion: Commercial card diversion account has exceeded spending limits.
46	ALWY REFR CD SET	Always refer code set: always refer flag has been set on the account.
47	OVERLIMIT PAY FLT	Over limit payment float: assigned by batch payment float process.
48	EXT STAT DIV ACCT	External status diversion account: Commercial card diversion account has an external status.
49	INVALID CVC2/CVV2	Invalid Card Validation Code 2/Card Verification Value 2: authorization request contained an invalid CVC2/CVV2.
50	TRK1 NAME MISMATC	Track 1 name mismatch: customer name in track 1 of authorization does not match name on the cardholder account record.
51	VERIFY ORDER	Reserved for restricted use.
52	CHP ATHNTCTN FAIL	Chip authentication failed: Visa performed chip authentication and it failed.
53	3D SECURE INVALID	3-D Secure invalid: 3-D Secure Authorization authorization request was declined due to UCAF validation failure.
55	DECLINED STOP REC	Declined stop recurring payment.
56	CLAIM VALID DECL	Claim validation decline.
57	INVALID STATUS	Invalid status.
58	PI NOT FOUND	Presentation instrument not found: the customer's presentation instrument cannot be located in the system, and the authorization is rejected.
59	PIN # INVALID	PIN number invalid: the entered PIN is invalid.
60	PIN SERV UNAVLBL	PIN service unavailable: the PIN service was unavailable.
61	EXC PIN ATTEMPTS	Excessive PIN attempts: the number of invalid PIN attempts is greater than the number of PIN attempts allowed in a day.
62	PI AUTH PROHIBITD	Presentation instrument authorization prohibited: presentation instrument external status is A.
63	CLOSED – PI	Closed account presentation instrument: presentation instrument external status is C.
64	LOST – PI	Lost card presentation instrument: presentation instrument external status is L.

65	STOLEN – PI	Stolen card presentation instrument: presentation instrument external status is U.
66	ERROR	Error: the Card Verification Value (CVV) was invalid, or the encryption was invalid.
67	OVER MRCH TOT LMT	Over merchandise total limit: the requested merchandise authorization, added to outstanding authorizations, exceeds the total merchandise limit.
68	ACCOUNT ON CWB	Account on Combined Warning Bulletin: the customer's account is flagged as being on the warning bulletin.
69	SERVICE NOT AVAIL	Service not available: merchant response for service not available.
70	TRANS NOT ALLOWED	Transaction not allowed: right-time payment reversal does not match a previous right-time payment.
71	SYSTEM DOWN	System down: reserved for NYCE debit card transactions only.
72	PARTIAL APPROVAL	A part of the requested authorization amount has been approved.
73	ACCT NOT ON FILE	Account not on file: the customer's account cannot be located on the System, and the authorization is rejected.
74	INVALID ACCT	Invalid account: account number was invalid.
75	NEW/REISSUE	New/reissue: the plastic is new or reissued for the customer and this is the first time used; positive identification is requested.
76	ISS. CENTER DOWN	Issuer center down: communication lines unavailable from issuing system.
77	AUTH FLAG = Y	Authorization flag is a Y: the authorization flag on the customer's account is set to Y. An authorization for this account will always be declined.
78	PICK UP CARD	Pick up card: OSCAS processing response was to pick up the card.
79	**** STOP PAYMENT	Stop payment on check cash advances: an authorization for a check cash advance can be stopped. This is the error when the authorization is processed.
80	UNABLE TO AUTH	Unable to authorize: the authorization is for a cash advance and the customer's account cannot be used for this type of authorization.
81	CVL – INVALID MRCH	Commercial Card Vendor List – invalid merchant: a commercial card customer attempted to use the plastic at a merchant that was not set up on the Commercial Card Vendor List.

82		Not used.
83	INV SERVICE CODE	Invalid service restriction code: card's track 2 data contains a service code. This service code is checked against a table and if there is not a match, the authorization is rejected.
84	INVALID CVV/CVC	Invalid Card Verification Value/Card Validation Code: the CVV/CVC was invalid during PIN validation.
85	REJECTED CVV/CVC	Rejected Card Verification Value/Card Validation Code: the CVV/CVC was invalid.
86	AUTH PRIO TO VDAT	Authorization prior to valid date: the plastic was used prior to the valid start date for that plastic.
87	ATM INQ RESTRICTD	ATM inquiry restricted: authorization request was an ATM inquiry, which was not allowed for this customer.
88	COV – HIGH/LOW	Commercial card authorization override parameters: authorization request has failed either the low amount or high amount check.
89	NO MATCH-PREAPPRV	No match – preapproved authorization: the customer number does not match the merchant account number on a batch authorization originated by a manual authorization.
90	EXCESS TRAN POSID	Excessive transactions get positive identification: the customer had too many authorizations. The authorization was declined and a positive identification was requested.
91	EXCESS PIN POS ID	Excessive PIN attempts get positive identification: the customer had too many PIN attempts. The authorization was declined and a positive identification was requested.
92	CARD VERIFY DECLN	Card verify decline: positive identification cannot be made for authorization-only.
93	INVALID TCKT TERM	Invalid ticket terms.
94	CARD EXPD ON MAST	Card expired on the Cardholder Master File: the expiration date stored on the cardholder account record is earlier than the current date.
95	NRI SUSPECT FRAUD	Not received as issued suspect fraud: the authorization request was suspected of being fraudulent.
96	COUNTERFT SUSPECT	Counterfeit suspect fraud: the authorization request was suspected of being fraudulent based on a counterfeit strategy.
97	KITING SUSPECT	Kiting suspect fraud: the authorization request was suspected of being fraudulent based on a kiting strategy.
98	LOST/STLN SUSPECT	Lost/stolen suspect: the authorization was suspected of being fraudulent since a lost record was stored for the customer.

99	MISMATCH EXP DATE	Mismatch expiration date: the expiration date from the track data does not match the expiration date on the cardholder account record on a swiped card.
100	PBM NOT MATCHED	Reserved for healthcare processors.
101	EXCESS TRANS – PI	Excessive authorizations at the card level: the number of authorizations exceeds the number allowed.
102	ACCT DAYHOUR RSTR	Reserved for restricted use.
103	ID DAY HOUR RSTR	Reserved for restricted use.
104	COPAY NO MATCH	Reserved for healthcare processors.
105	HC PLAN NOT FOUND	Reserved for healthcare processors.
106	CHIP RC NOT FOUND	Chip record not found.
107	INVALID ARQC	Invalid Authorization Request Cryptogram (ARQC): the EMV validation data presented does not match the calculated value.
108	CARD STATUSED	EMV card or APP has been blocked.
109	CHECK ACTIVATION	Convenience or balance consolidation check was declined because check activation is required.
110	ASSOC RTD DECLINE	Association RTD decline: the authorization was declined by the Visa Real Time Decision (RTD). Service with an advice response code 59, suspected fraudulent transaction.
111	NON-IIAS TRANSACTION	Reserved for healthcare processors.
112	SUPER CMPY OVERLM	Super company over limit: Commercial card super company credit limit exceeded.
113	CONSUMER CONTROL	Consumer Control: Edit within consumer control set the decline.
114	NOT EXACT MATCH	Commercial card: Transaction amount did not match with Transaction Account Number (TAN) amount.
115	NOT IN DATE RANGE	Commercial card: Transaction is not within allowed TAN dates.
117	CASH ON NON-RELOADABLE	Cash back on non-loadable prepaid card: The System automatically declined the cash back amount on a Visa or Mastercard non-reloadable prepaid card.
121	TOKEN MAP FAIL NO PAN	PAN mapping record cannot be found for the token.
122	TOKEN MAP FAILASSOCIATION ISSUE	PAN mapping cannot be performed for the token due, for example, to technical issues.
123	TOKEN SUSPENDED/ DEACTIVATED	Token suspended or deactivated.
124	ADDITIONAL AUTHEN	Token provision request requires additional authentication.

125	HI RISK ADDL ATHN	Token provision request is considered high risk, and requires additional authentication.
126	RECOMM ADDL ATHN	Token provision request and additional authentication is recommended.
172	EXTERNAL STATUS	PIN change via PIN Now: card has an external status.
179	SURCHARGE NOT ALLOWED	Attempt to assess a surcharge on a debit or prepaid card.
193	OUTSTANDING CHANG	PIN change via PIN Now: more than one PIN change attempted (only one per day allowed).
201		Not used
202		Not used