Payment Authorization, Decline Codes & Verification Results

*This article explains common payment approval and decline responses you may see when processing credit cards, debit cards, EFT, or checks. These responses come from the **cardholder's bank or payment processor**, not from SunLync.*

Use this guide to quickly understand what a code means and what action to take.

Quick Tip:
- Most payment declines are issued by the customer's bank. If you see **Refer to Issuer**, **Do Not Honor**, or **Insufficient Funds**, the customer must contact their bank or use another payment method.

Approved Transactions

00 or 85 – Approved

The transaction was approved and completed successfully.

You may also see address or ZIP verification results such as:

- Exact Match
- Address Match
- ZIP Match
- No Match
- Verification Unavailable

- Even if the address or ZIP does not match, the transaction may still be approved based on your settings.

Common Bank Decline Codes

These codes mean the **customer's bank declined the transaction**.

- **01 or 02 – Refer to Issuer**
- The bank blocked the transaction. The customer must call the number on the back of their card.
- **05 – Do Not Honor**
- The bank declined the transaction without providing a specific reason.
- **51 – Insufficient Funds**
- The account does not have enough available funds.
- **54 – Expired Card**
- The card has expired.
- **57 or 62 – Transaction Not Permitted / Restricted Card**
- The card is not allowed to make this type of purchase.
- **61 or 65 – Exceeds Limit**
- The transaction exceeds the card's daily or activity limit.

Pick-Up and Fraud-Related Codes

These indicate that the card has been flagged by the bank.

- **04, 07, 41, 43 – Pick Up Card**
- The card has been reported lost, stolen, or suspected of fraud. Do not complete the transaction. The customer must contact their bank.
- **93 – Violation, Cannot Complete**
- The bank declined the transaction due to an account violation. The customer must contact their bank.

Retry or No Response Codes

- These usually mean the bank did not respond.
- **28 or 91 – No Reply**
- The bank did not respond. Wait and retry the transaction.
- **19 – Re-Enter Transaction**
- Retry the transaction.

Card Entry and PIN Errors

- These usually indicate incorrect information was entered.
- **13 – Invalid Amount**
- **14 – Invalid Card Number**
- **55 – Incorrect PIN**
- **75 – PIN Tries Exceeded**
- **N7 – CVV Mismatch**
- Verify the information and retry if appropriate.

EFT and Check-Related Responses

These apply to EFT or check transactions.

- **T0 – Approved**
- The check was approved and converted.
- **T1 – Cannot Convert**
- The check could not be converted and was declined.
- **T2 – Invalid ABA**
- Invalid routing number.
- **T3 – Amount Error**
- Amount exceeds allowed limit.
- **T4 – Unpaid Items**
- Failed negative file check.
- **T7 – Too Many Checks**
- Transaction exceeds check limits.

Address Verification (AVS) Results

AVS results appear as a letter and indicate how well the billing address matched the bank's records.

Common AVS results include:

- **Y** – Address and ZIP match
- **X** – Exact match
- **A** – Address matches, ZIP does not
- **Z** – ZIP matches, address does not
- **N** – No match
- **U, R, or S** – Address information unavailable or system retry
- A transaction can still be approved even if AVS does not match. Merchants may choose to void transactions based on their own policies.

CVV Verification Results

- CVV results indicate whether the card security code matched.
- **M** – CVV matched
- **N** – CVV did not match
- **P** – Not processed
- **S or U** – CVV unavailable or unsupported

System or Configuration Errors

These usually require contacting Payment Processor support.

- **06 – General Error96 – System Error**
- **HV or CV – Configuration or Card Type Error**
- If these errors occur repeatedly, contact support.

What To Do When a Payment Is Declined

- Verify card or account information
- Retry the transaction once
- Ask the customer to contact their bank
- Use a different payment method if needed

Important Notes

- Payment declines are controlled by banks and processors, not SunLync
- SunLync cannot override bank declines
- If multiple customers are affected, contact support