DrChrono Payments: Stripe Common Failure and Decline Codes

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While processing payments with DrChrono Payments, you may come across one of the following failure or decline codes. Here is a listing of common codes, what they mean, and what the suggested next step should be.

Credit Card Decline Codes

Number	Failure Code	What It Means	What to Do
05	Do Not Honor	The customer's issuing bank is preventing the transaction from being authorized.	Have your customer call the number on the back of their card, Once the issue is resolved, you can run the card again.
51	Insufficient Funds	The customer is over their credit limit for the card.	Have your customer call the number on the back of their card to increase their credit limit or obtain an updated payment method.
14	Invalid Card Number	The card number entered is invalid	Double check the number, and try the transaction again with the correct number. You will be charged an authorization fee for each transaction attempt.
41	Lost card, Pick up (fraud account)	The customer's issuing bank has prevented the transaction from being authorized because the card's owner has reported it as lost.	Do not attempt the transaction again, and do not provide services for the person attempting the transaction. Obtain an updated payment method from your customer.
43	Stolen card, Pick up (fraud account)	The customer's issuing bank has prevented the transaction from being authorized because the cards rightful owner has reported it as stolen.	Do not attempt the transaction again, and do not provide services for the person attempting the transaction. Obtain an updated payment method from your customer.

Failure Codes

- The failure codes below are when the credit card issuer declines an attempted transaction. The reasons below will help you understand the reason why. The patient/cardholder should reach out to the issuer of the card to resolve the issue.

Failure Code	Definition
01	Refer to issuer
02	Refer to issuer, special condition.
04	Pick up Card (no fraud)
05	Do not honor.
07	Pick up card, special condition (fraud account)
12	Invalid transaction
13	Invalid amount
14	Invalid card number
15	No such issuer
19	Re-enter
28	File is temporarily unavailable
41	Lost card, pick up (fraud account)
43	Stolen care, pick up (fraud account)
51	Insufficient funds
54	Expired card
57	Transaction not permitted, card
58	Transaction not permitted, terminal
62	Invalid service code, restricted
63	Service voilation
65	Activity limit exceeded
85 or 00	Issuer system unavailable
85	No reason to decline
91	Issuer or switch is unavailable
93	Violation, cannot complete
96	System error
CV	Card type verification error
R0 or R1	Customer requested stop of specific recurring payment

Some declines will have a short description that will alert you to the problem. They include:

- **DECLINE**
  This is a general decline message. Do not attempt the transaction again until you've spoken with your customers and they have either resolved with their card or they provide a different form of payment.
- **DECLINE-CV2 FAIL**
  This is typically an error with the CVV2 code entered for the card. Double-check the entry and try the transaction again. If it fails a second time, ask your customer for a different form of payment.
- **DECLINE-TRY LATER**
  This is a soft decline message. Wait a bit and try the transaction again. If you continue to see this message, ask your customer for a different form of payment.
- **INVALID DATA**
  There is an error in the transaction data. Double-check the card number and expiration date and try again. If you continue to see this message, contact support for assistance.
- **INVLD ACCT**
  The card number entered is invalid. Double-check the number, make corrections, and try again.
- **INVLD EXP DATE**
  The expiration date entered does not match the one on record for the credit card. Correct the entry and try the transaction again.
- **INVLD MERCH ID**
  There is an error with your account configuration. Please contact support for assistance.
- **MUST BALANCE NOW**
  There is an error with your account configuration. Please contact support for assistance.
- **PIC UP**
  There is fraudulent activity associated with the card.

- **TRAN NOT ALLOWED**
  Either your merchant account or your customer's credit card account is not configured for the type of transaction you are attempting to process. Please contact us for assistance.