DrChrono Payments: Stripe common decline codes

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Below is a listing of common codes you may see if the cardholder's credit card is declined:

DECLINE CODE	DESCRIPTION	NEXT STEPS
authentication_required	The card was declined as the transaction requires authentication.	The customer should try again and authenticate their card when prompted during the transaction. the card issuer returns this decline code on an authenticated transaction, the customer needs to contact their card issuer for more information.
approve_with_id	The payment can't be authorized.	Attempt the payment again. If you still can't process it, the customer needs to contact their can issuer.
call_issuer	The card was declined for an unknown reason.	The customer needs to contact their card issuer for more information.
card_not_supported	The card does not support this type c purchase.	The customer needs to contact their card issuer to f make sure their card can be used to make this typ of purchase.
card_velocity_exceeded	The customer has exceeded the balance, credit limit, or transaction amount limit available on their card.	The customer needs to contact their card issuer for more information.
currency_not_supported	The card does not support the specified currency.	The customer needs to check with the issuer whether the card can be used for the type of currency specified.
do_not_honor	The card was declined for an unknown reason.	The customer needs to contact their card issuer for more information.
do_not_try_again	The card was declined for an unknown reason.	The customer needs to contact their card issuer for more information.
duplicate_transaction	A transaction with an identical amount and credit card information was submitted very recently.	Check to see if a recent payment already exists.
expired_card	The card has expired.	The customer needs to use another card.

DECLINE CODE	DESCRIPTION	NEXT STEPS
fraudulent	The payment was declined because Stripe suspects that it's fraudulent.	Don't report more detailed information to your customer. Instead, present as you would the generic_decline described below.
generic_decline	The card was declined for an unknown reason or Stripe Radar blocked the payment.	The customer needs to contact their card issuer for more information.
incorrect_number	The card number is incorrect.	The customer needs to try again using the correct card number.
incorrect_cvc	The CVC number is incorrect.	The customer needs to try again using the correct CVC.
incorrect_pin	The PIN entered is incorrect. This decline code only applies to payment made with a card reader.	The customer needs to try again using the correct ^{ts} PIN.
incorrect_zip	The postal code is incorrect.	The customer needs to try again using the correct billing postal code.
insufficient_funds	The card has insufficient funds to complete the purchase.	The customer needs to use an alternative paymen method.
invalid_account	The card, or account the card is connected to, is invalid.	The customer needs to contact their card issuer to check that the card is working correctly.
invalid_amount	The payment amount is invalid or exceeds the amount that's allowed.	If the amount appears to be correct, the customer needs to check with their card issuer that they car make purchases of that amount.
invalid_cvc	The CVC number is incorrect.	The customer needs to try again using the correct CVC.
invalid_expiry_month	The expiration month is invalid.	The customer needs to try again using the correct expiration date.
invalid_expiry_year	The expiration year is invalid.	The customer needs try again using the correct expiration date.
invalid_number	The card number is incorrect.	The customer needs try again using the correct card number.

DECLINE CODE

invalid_pin

issuer_not_available

not_permitted

offline_pin_required

pickup_card

online_or_offline_pin_required

The customer needs to try again using the correct The PIN entered is incorrect. PIN. The card issuer couldn't be reached, Attempt the payment again. If you still can't so the payment couldn't be process it, the customer needs to contact their cal

NEXT STEPS

issuer.

DESCRIPTION

authorized.

The specific reason for the decline shouldn't be The payment was declined because lost_card reported to the customer. Instead, it needs to be the card is reported lost. presented as a generic decline. The payment was declined because it Don't report more detailed information to your

merchant_blacklist matches a value on the Stripe user's customer. Instead, present as you would the block list. generic_decline described above.

The card, or account the card is The customer needs to contact their card issuer for new_account_information_available connected to, is invalid. more information. The card was declined for an The customer needs to contact their card issuer fo no_action_taken unknown reason. more information.

requires a PIN.

PIN.

The customer needs to contact their card issuer for The payment isn't permitted. more information.

The card was declined because it The customer needs to try again by inserting their card and entering a PIN.

If the card reader supports Online PIN, prompt th customer for a PIN without creating a new The card was declined as it requires a transaction. If the card reader doesn't support Online PIN, the customer needs to try again by inserting their card and entering a PIN.

The customer can't use this card to make this payment (it's possible it was information. They need to contact their card issuer for more reported lost or stolen).

The allowable number of PIN tries The customer must use another card or method o pin_try_exceeded was exceeded. payment.

DECLINE CODE	DESCRIPTION	NEXT STEPS
processing_error	An error occurred while processing the card.	The payment needs to be attempted again. If it sti can't be processed, try again later.
reenter_transaction	The payment couldn't be processed by the issuer for an unknown reason	The payment needs to be attempted again. If it sti can't be processed, the customer needs to contact their card issuer.
restricted_card	The customer can't use this card to make this payment (it's possible it wa reported lost or stolen).	The customer needs to contact their card issuer formation.
revocation_of_all_authorizations	The card was declined for an unknown reason.	The customer needs to contact their card issuer for more information.
revocation_of_authorization	The card was declined for an unknown reason.	The customer needs to contact their card issuer for more information.
security_violation	The card was declined for an unknown reason.	The customer needs to contact their card issuer for more information.
service_not_allowed	The card was declined for an unknown reason.	The customer needs to contact their card issuer for more information.
stolen_card	The payment was declined because the card is reported stolen.	The specific reason for the decline shouldn't be reported to the customer. Instead, it needs to be presented as a generic decline.
stop_payment_order	The card was declined for an unknown reason.	The customer needs to contact their card issuer for more information.
testmode_decline	A Stripe test card number was used.	A genuine card must be used to make a payment.
transaction_not_allowed	The card was declined for an unknown reason.	The customer needs to contact their card issuer formore information.
try_again_later	The card was declined for an unknown reason.	Ask the customer to attempt the payment again. I subsequent payments are declined, the customer needs to contact their card issuer for more information.

DECLINE CODE

DESCRIPTION

NEXT STEPS

withdrawal_count_limit_exceeded

The customer has exceeded the balance or credit limit available on their card.

The customer needs to use an alternative paymer method.

Source: https://stripe.com/docs/declines/codes