

**Decline Displayed in System**

02 MCC IS IN MCC GROUP WHEN MCC INDIC = N  
03 APPROVE - FORCED AUTHORIZATION  
07 DECLINE - ACTION AGAINST CHECKING ACCOUNT  
09 DECLINE - MCC NOT IN GROUP WHEN MCC IND = E  
10 DECLINE - MCC NOT IN GROUP WHEN MCC IND = I  
12 DECLINE - INVALID PIN ENTERED  
14 DECLINE - UNATTENDED DEVICE, REFER TO DECLINE  
15 DECLINE - VISA - CHANGE REFER TO DECLINE  
22 DECLINE - TRANSACTION EXPIRY - EXPIRED  
41 DECLINE - CVV/CVC 2 MISMATCH - OPTION 0  
50 DECLINE - ACCOUNT SINGLE TRANS AMOUNT EXCEEDED  
  
65 NOT FOUND DUP OR REVERSAL  
69 DECLINE - VISA REFER TO DECLINE  
75 MATCHED BLOCK CODE ON PARM  
77 MCC IND = N, NOT MATCHED ON PARM  
81 EXPIRE DATE INDICATOR MATCH -  
88 DECLINE - NON-CASH OVERLINE % OR AMOUNT  
C3 REFER - FRAUD CRITERIA STRATEGY -

**Meaning**

Merchant Category Code not open for use  
Displays when JPMC has forced an item to approve.  
Card was used for transaction not supported by card type. Possibly processed as a debit transaction.  
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Cardholder attempted to use an ATM. Cash is a blocked MCC and they have no PIN.  
Transaction was referred. Terminal was automated, thus refer became decline.  
Transaction was referred. Terminal was automated, thus refer became decline.  
Expiration date was incorrect.  
Security code on back of card was incorrect.  
Single transaction amount exceeded.  
Merchant backed out a transaction that had been authorized previously. Works like a credit before there is posted transaction to credit.  
Transaction was referred. Terminal was automated, thus refer became decline.  
Decline for card status (not active).  
Merchant Category Code not open for use.  
Expiration date was incorrect.  
Transaction would put card over the credit limit.  
Transaction was referred for review due to possible fraud flags.