

DECLINE REASON CODE	TSYS DESCRIPTION DISPLAY	THE TRANSACTION IS:
0001	Caution account	Declined - For security reasons, the transaction was blocked. Please contact your program administrator or J.P. Morgan for more information.
0002	Closed account	Declined - For security reasons, the transaction was blocked. Please contact your program administrator or J.P. Morgan for more information.
0003	Arrest	Declined - For security reasons, the transaction was blocked. Please contact your program administrator or J.P. Morgan for more information.
0004	Pick-up (Fraud Code -F1)	Declined - For security reasons, the transaction was blocked. Please contact your program administrator or J.P. Morgan for more information.
0005	Transferred Account	Declined - For security reasons, the transaction was blocked. Please contact your program administrator or J.P. Morgan for more information.
0006	Lost card - pending transfer	Declined - For security reasons, the transaction was blocked. Please contact your program administrator or J.P. Morgan for more information.
0007	Card expired	Declined - An invalid expiration date was used. The merchant may reattempt the transaction with the correct expiration date. For chip cards, this decline code may indicate that the Application ID loaded on the chip is past its expiration date.
0008	Chargeoff account	Declined - The account was closed. Please contact J.P. Morgan for more information.
0012	Coded P9	Declined - The account was closed. Please contact J.P. Morgan for more information.
0014	Coded R9	Declined - The account was closed. Please contact J.P. Morgan for more information.
0015	Account coded V9	Declined - The account was closed. Please contact J.P. Morgan for more information.
0016	Account coded M9	Declined - The account was closed. Please contact J.P. Morgan for more information.
0031	Account coded XX	Declined - The account cannot be used at this time. Please contact J.P. Morgan to confirm recent card activity.
0034	Currently past due 61+ days	Declined - The account is past due. Payment is needed on the account.
0035	Currently past due 91+ days	Declined - The account is past due. Payment is needed on the account.
0048	Not enough available money	Declined - The account credit limit would be exceeded. The cardholder may contact their program administrator for further information.
0049	Excessive declined auths today	Declined - The number of declined authorization attempts allowed per account was exceeded.
0060	Reject: Virtual Card Number (expiration date does not match)	Declined - An invalid expiration date was used. The merchant may reattempt the transaction with the correct expiration date.

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0061	Reject: Virtual Card Number (expiration date expired)	Declined - The expiration date of the account has passed.
0062	Reject: Virtual CVC 2 does not match	Declined - The 3-digit security code on the back of the card cannot be verified by the system.
0063	Reject: Validity Period Limit: In Control	Declined - The account is expired.
0064	Reject: Transaction Amount Limit Check	Declined - The transaction amount is not equal to the exact authorization amount established on a Single-Use Account.
0065	Reject: Cumulative Amount Limit Check	Declined - The transaction amounts exceed the total authorization amount.
0066	Reject: Transaction Number Usage	Declined - The number of transactions allowed has been exceeded.
0067	Reject: Merchant ID Limit	Declined - There was a merchant processing error. Please contact J.P. Morgan for more information.
0068	Reject: Invalid Virtual Card Number-Real Card Number Mapping Relationship	Declined - The merchant received the response "invalid card number." The cardholder should retry the transaction.
0069	Reject: MCC Limit	Declined - The Merchant Category Code (MCC) for this transaction is not within a Merchant Category Code Group (MCCG) the cardholder authorized to transact with.
0070	Reject: Database Status Bad	Declined - For security reasons, the transaction was blocked. Please contact J.P. Morgan for more information.
0071	Reject: Decline Other	Declined - For security reasons, the transaction was blocked. Please contact J.P. Morgan for more information.
0072	Reject: Geographic Restriction	Declined - The transaction is from a restricted country on the OFAC Sanctions List.
0073	Reject: Transaction Type Restriction	Declined - An incorrect processing account payment option was selected at point-of-sale (for example, debit vs. credit).
0075	Reject: Transaction Time/Date Restriction	Declined - An authorization attempt was made outside the time of day allowed for transaction approval.
0076	Reject: Sanction Screening Score Restriction	Declined - The transaction is from a restricted country on the OFAC Sanctions List.
0077	Reject: MoneySend Transaction Count Check	Declined - For security reasons, the transaction was blocked. Please contact your program administrator or J.P. Morgan for more information.
0085	Past due	Declined - The account is past due. Payment is needed on the account.
0102	Bank request	Declined - The account was closed. Please contact J.P. Morgan for more information.
0103	Invalid Card/Account	Declined - The card account number is not valid.
0105	Exceeds maximum cash limit	Declined - The transaction amount exceeds the allowable cash limit for the cardholder.

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0106	Exceeds maximum purchase amount	Declined - The transaction amount exceeds the single-purchase limit amount for the cardholder.
0107	Exceeds maximum mail order purchase amount	Declined - The transaction amount exceeds the single-purchase limit amount for the cardholder.
0111	Invalid PIN	Declined - The PIN entered did not match the PIN on file. The cardholder may retry the transaction.
0112	Exceeds ATM daily limit	Declined - The daily ATM withdrawal limit for the cardholder would have been exceeded.
0113	Exceeds number of ATM transactions for day	Declined - The number of daily ATM transactions would have been exceeded.
0114	Exceeds bad PIN limit	Declined - The number of PIN attempts allowed for a transaction would have been exceeded.
0117	Dwntime Lmt	Declined - The transaction could not be processed at this time. Please try again later. If you continue to receive this decline message, contact J.P. Morgan for more information.
0124	Invalid CVV2/CVC2	Declined - The 3-digit security code on the back of the card cannot be verified by the system.
0125	Invalid CVV/CVC	Declined - The 3-digit security code on the back of the card cannot be verified by the system.
0134	Card activation	Declined - The card has not been activated.
0135	Unable to verify PIN	Declined - The system could not verify the PIN information presented. The cardholder may retry the transaction.
0162	Invalid ICVV	Declined - For security reasons, the transaction was blocked. This decline code is specific to chip cards. The Integrated Circuit Card Verification Value (iCVV) is used to detect counterfeit magnetic stripe cards created from chip card data. Please contact J.P. Morgan for more information
0207	Invalid expiration date	Declined - The expiration date could not be validated. The merchant may reattempt the transaction with the correct expiration date.
0316	E-commerce not allowed	Declined - The company does not allow its cardholders to make internet or electronic purchases. The cardholder may contact their program administrator for further information.
0800	Vendor excluded	Declined - The company does not allow its cardholders to make purchases from this merchant or group of merchants. The cardholder may contact their program administrator for further information.

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0801	Foreign excluded	Declined - The company does not allow its cardholders to make purchases using the attempted currency. The cardholder may contact their program administrator for further information.
0802	Card Not Effective	Declined - The company does not allow its cardholders to make purchases outside of the card's effective date range. The cardholder may contact their program administrator for further information.
0803	MCC group range excluded	Declined - The Merchant Category Code (MCC) for this transaction is within a Merchant Category Code Group (MCCG) the cardholder is not authorized to transact with. The cardholder may contact their program administrator for further information.
0805	Exceeds single transaction limit for account	Declined - The single transaction daily spending limit would have been exceeded.
0808	Exceeds single transaction limit for individual MCCG	Declined - The single transaction daily spending limit would have been exceeded for the Merchant Category Code Group (MCCG).
0813	Exceeds limit for account	Declined - The transaction amount limit would have been exceeded for the account. The cardholder may contact their program administrator for further information.
0814	Exceeds account limit	Declined - The transaction volume limit would have been exceeded for the account. The cardholder may contact their program administrator for further information.
0817	Exceeds limit for number of MCCG transactions	Declined - The transaction volume limit would have been exceeded for the Merchant Category Code Group (MCCG). The cardholder may contact their program administrator for further information.
0818	Exceeds amount limit	Declined - The transaction amount limit would have been exceeded for the Merchant Category Code Group (MCCG). The cardholder may contact their program administrator for further information.
0823	No match found for individual account with MCC group marked include	Declined - The transaction volume limit would have been exceeded for the Merchant Category Code Group (MCCG). The cardholder may contact their program administrator for further information.
0828	Merchant for authorization	Declined - Additional verification is required to complete the transaction. Please contact J.P. Morgan for assistance.
0829	Invalid account level	Declined - The authorization was attempted on a non-spend account (e.g., a central bill account, a diversion account). The cardholder may contact their program administrator for further information.
0831	Plastic not issued	Declined - The account does not have an associated plastic card but the merchant submitted the authorization request for a plastic card transaction.

DECLINE REASON CODE	TSYS DESCRIPTION DISPLAY	THE TRANSACTION IS:
0836	Invalid Fleet ID	Declined - An incorrect Fleet ID was entered at the point-of-sale. The cardholder may ask the merchant to retry the transaction with a valid Fleet ID.
0837	Invalid Fleet vehicle number	Declined - An incorrect vehicle number was entered at the point-of-sale. The cardholder may ask the merchant to retry the transaction with a valid vehicle number.
0838	Invalid Fleet driver	Declined - An incorrect driver number was entered at the point-of-sale. The cardholder may ask the merchant to retry the transaction with a valid driver number.
0850	Bank request fraud strategy	Declined - For security reasons, the transaction was blocked. Please contact J.P. Morgan for more information.
0851	Bank request fraud strategy	Declined - For security reasons, the transaction was blocked. Please contact J.P. Morgan for more information.
0852	Bank request fraud strategy	Declined - For security reasons, the transaction was blocked. Please contact J.P. Morgan for more information.
0854	Bank request fraud strategy	Declined - For security reasons, the transaction was blocked. Please contact J.P. Morgan for more information.
0871	Declined by score 2	Declined - For security reasons, the transaction was blocked. Please contact J.P. Morgan for more information.
0880	ARQC Missing	Declined - For security reasons, the transaction was blocked. This decline code is specific to chip cards. It indicates that the Authorization Request Cryptogram (ARQC) is missing. Please contact J.P. Morgan for more information.
0881	ARQC Invalid	Declined - For security reasons, the transaction was blocked. This decline code is specific to chip cards. It indicates that the Authorization Request Cryptogram (ARQC) is invalid. Please contact J.P. Morgan for more information.
0882	Application Transaction Counter Invalid	Declined - For security reasons, the transaction was blocked. This decline code is specific to chip cards. Please contact J.P. Morgan for more information.
0887	Chip DDA Failed	Declined - For security reasons, the transaction was blocked. This decline code is specific to chip cards. Please contact J.P. Morgan for more information.
0901-0998		Declined - For security reasons, the transaction was blocked. Please contact J.P. Morgan for more information.
0999	Status Changed Today	Declined - For security reasons, the transaction was blocked. Please contact J.P. Morgan for more information.
7000 series		Declined - For security reasons, the transaction was blocked. Please contact J.P. Morgan for more information.
9000 series		Declined - For security reasons, the transaction was blocked. Please contact J.P. Morgan for more information.