

Refusal reason mapping change log - Star

Raw acquirer response	Current refusal reason	Current result code	New refusal reason	New result code
03 : Invalid merchant	Refused	Refused	Not supported	Refused
06 : Error	Acquirer Error	Error	Refused	Refused
12 : Invalid transaction	Refused	Refused	Not supported	Refused
21 : No action taken (unable to back out prior transaction)	Refused	Refused	Declined Non Generic	Refused
23 : Unacceptable transaction fee	Refused	Refused	Invalid Amount	Refused
30 : Format error	Refused	Refused	Acquirer Error	Error
31 : Bank not supported by switch	Issuer Unavailable	Refused	Not supported	Refused
34 : Suspected fraud (Capture)	Acquirer Fraud	Refused	Issuer Suspected Fraud	Refused
39 : No credit account	Refused	Refused	Not supported	Refused
42 : No universal account	Refused	Refused	Not supported	Refused
44 : No investment account	Refused	Refused	Not supported	Refused
52 : No checking account	Refused	Refused	Not supported	Refused
53 : No savings account	Refused	Refused	Not supported	Refused
57 : Transaction not permitted to cardholder	Refused	Refused	Transaction Not Permitted	Refused
58 : Transaction not allowed at terminal	Refused	Refused	Transaction Not Permitted	Refused
59 : Suspected fraud	Refused	Refused	Issuer Suspected Fraud	Refused
61 : Exceeds withdrawal amount limit	Refused	Refused	Withdrawal amount exceeded	Refused
62 : Restricted card	Refused	Refused	Restricted Card	Refused
63 : Security violation	Refused	Refused	Declined Non Generic	Refused
65 : Exceeds withdrawal count limit	Refused	Refused	Withdrawal count exceeded	Refused
67 : Hard capture	Refused	Refused	Blocked Card	Refused
68 : Late Response	Acquirer Error	Error	Declined Non Generic	Refused
75 : Allowable number of PIN tries exceeded	Refused	Refused	Pin tries exceeded	Refused
90 : Cutoff in progress // Card Validation failure (CVC/CVV) (Track 2)	Refused	Refused	Declined Non Generic	Refused
92 : Destination cannot be found for routing	Refused	Refused	Issuer Unavailable	Refused



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Raw acquirer response	Current refusal reason	Current result code	New refusal reason	New result code
93 : Transaction cannot be completed; violation of law	Refused	Refused	Transaction Not Permitted	Refused
96 : System malfunction	Refused	Refused	Issuer Unavailable	Refused