

Refusal reason mapping change log - JCB

Raw acquirer response	Current refusal reason	Current result code	New refusal reason	New result code
03 : Invalid merchant	Refused	Refused	Not supported	Refused
12 : Invalid transaction (Duplicate transaction)	Refused	Refused	Not supported	Refused
14 : Invalid card number(no such number)	Refused	Refused	Invalid Card Number	Refused
15 : No such Issuer	Refused	Refused	Invalid Card Number	Refused
20 : Invalid response	Referral	Refused	Refused	Refused
30 : Format error	Refused	Refused	Acquirer Error	Error
31 : Bank not supported by switch	Refused	Refused	Not supported	Refused
36 : Restricted card	Refused	Refused	Restricted Card	Refused
40 : Requested function not supported	Refused	Refused	Not supported	Refused
42 : No universal account	Refused	Refused	Not supported	Refused
55 : Incorrect personal identification number	Refused	Refused	Invalid Pin	Refused
56 : No card record	Referral	Refused	Invalid Card Number	Refused
62 : Restricted card	Refused	Refused	Restricted Card	Refused
63 : Security violation	Refused	Refused	Declined Non Generic	Refused
75 : Allowable number of PIN tries exceeded	Refused	Refused	Pin tries exceeded	Refused
90 : Cutoff isin progress	Referral	Refused	Declined Non Generic	Refused
92 : Financial institution cannot be found for routing	Refused	Refused	Issuer Unavailable	Refused
94 : Duplicate transmission	Acquirer Error	Error	Refused	Refused
96 : System malfunction	Acquirer Error	Error	Issuer Unavailable	Refused