

Refusal reason mapping change log - Discover

Raw acquirer response	Current refusal reason	Current result code	New refusal reason	New result code
03 : Invalid merchant	Acquirer Error	Error	Not supported	Refused
12 : Invalid transaction	Refused	Refused	Not supported	Refused
15 : Invalid Issuer	Refused	Refused	Invalid Card Number	Refused
30 : Format error	Refused	Refused	Acquirer Error	Error
31 : Bank not supported by switch	Refused	Refused	Not supported	Refused
35 : Card Acceptor contact Acquirer	Referral	Refused	Refused	Refused
36 : Restricted Card	Refused	Refused	Restricted Card	Refused
37 : Card Acceptor call Acquirer security	Referral	Refused	Refused	Refused
39 : No credit Account	Refused	Refused	Not supported	Refused
40 : Requested function not supported	Refused	Refused	Not supported	Refused
53 : No savings Account	Refused	Refused	Not supported	Refused
56 : No Card record	Refused	Refused	Invalid Card Number	Refused
60 : Card acceptor contact Acquirer	Referral	Refused	Refused	Refused
62 : Restricted Card	Refused	Refused	Restricted Card	Refused
63 : Security violation	Refused	Refused	Declined Non Generic	Refused
66 : Card Acceptor call Acquirer's security dept	Referral	Refused	Refused	Refused
68 : Response received too late	Referral	Refused	Declined Non Generic	Refused
75 : Allowable number of PIN tries exceeded	Blocked Card	Refused	Pin tries exceeded	Refused
96 : System malfunction	Acquirer Error	Error	Issuer Unavailable	Refused