

# Common Decline Reasons

The table below lists common decline codes in BOA Works, including the reason, description, and recommended guidance.

| Decline Code | Reason                       | Description   | Guidance for Decline  |
|--------------|------------------------------|---|---|
| 0001         | Caution Account              | The account used for this transaction is flagged as a fraud/caution account.  | Cardholders must call the number on the back of their card for assistance.  |
| 0002         | Closed Account               | The account used for the attempted transaction is a closed account.   | Contact your Agency Program Administrator, who can request a new card, if applicable.   |
| 0003         | Arrest                       | The account used for the transaction is a confirmed fraud account with a credit rating set to fraud.  | Contact your Agency Program Administrator, who can request a new card, if applicable.   |
| 0004         | Pick-Up - Fraud Code F1      | The account used for the attempted transaction has an F1 fraud status due to the plastic card being flagged as lost, stolen or never received by the cardholder. This decline reason may also display for an account with a F1 fraud status due to fraudulent activity on the account despite the cardholder possessing the card. | Contact your Agency Program Administrator, who can request a new card, if applicable.   |
| 0005         | Transferred Account          | The account used for the attempted transaction has been reported as lost or stolen, and the balance transferred to a new account, but the attempted transaction used the old account.   | Cardholder must utilize their new card.   |
| 0006         | Lost Card - Pending Transfer | The account used for the attempted transaction is a reported lost or stolen card with a balance that has not yet been transferred to a new card.  | Cardholder must utilize their new card.   |
| 0007         | Card Expired                 | The account used for the attempted transaction is an expired card.  | Cardholder must utilize their renewal card. If cardholder has not received renewal card, contact your Agency Program Administrator. |
| 0008         | Charge-off Account           | The account used for the attempted transaction is an account that has been charged-off.   | A payment needs to be made to bring the account into good standing. Contact your Agency Program Administrator.                      |
| 0014         | Credit Revoked               | The card is temporarily disabled as no payment has been made for a minimum of 4 statement periods.  | A payment needs to be made to bring the account into good standing. Contact your Agency Program Administrator.                      |
| 0015         | Account Coded V9             | The account used for the attempted transaction is a closed account.   | Cardholder must utilize their new card.   |
| 0016         | Account Coded M9             | The account used for the attempted transaction is a suspended account.  | Contact your Agency Program Administrator to review suspended account.  |

| Decline Code | Reason                                  | Description   | Guidance for Decline   |
|--------------|---|---|--|
| 0031         | Account Coded (Credit Rating)           | The account used for the attempted transaction has a negative credit rating.  | A payment needs to be made to bring the account into good standing. Contact your Agency Program Administrator.                         |
| 0038         | Obtain Positive ID                      | The account used for this transaction has a fraud credit rating because of suspicious activity or potential fraud on the account.                             | A payment needs to be made to bring the account into good standing. Once the account is up to date, the card can be used.              |
| 0048         | Not Enough Available Money              | The attempted transaction may exceed their credit limit or the corporate limit.   | Contact your Agency Program Administrator to review transactions and sign-offs.  |
| 0049         | Excess Decline Authorizations Today     | Cardholder has reached a threshold for the number of permitted declined authorizations in a single day. The card can still be used for approved transactions. | Contact your Agency Program Administrator to review why card is declining  |
| 0058         | Exceeds Credit Limit                    | The cardholder has exceeded their credit limit. The card cannot be used.  | Contact your Agency Program Administrator to review transactions and sign-offs.  |
| 0084         | Over Limit                              | The account used for the attempted transaction is already over its allotted limit.  | Contact your Agency Program Administrator to review transactions and sign-offs.  |
| 0091         | Single Purchase Limit Exceeded          | The attempted transaction exceeds the account's single purchase limit. The transaction will not be authorized.  | Contact your Agency Program Administrator to review Spend Control Profiles and determine if Agency needs to request exception with OST |
| 0092         | Number of Monthly Transactions Exceeded | The attempted transaction would have exceeded the account's allowed number of monthly transactions.   | Contact your Agency Program Administrator to review allowance of number of transactions  |
| 0093         | Number of Daily Transactions Exceeded   | The attempted transaction would have exceeded the account's allowed number of daily transactions.   | Contact your Agency Program Administrator to review allowance of number of transactions  |
| 0103         | Invalid Card/Account                    | The card and/or account used for the transaction is not a valid card and/or account.  | The Cardholder must utilize a valid card.  |
| 0106         | Exceeds Maximum Purchase Amount         | The cardholder has attempted a transaction which exceeds the limit permitted for a single transaction. The transaction will not be authorized.                | Contact your Agency Program Administrator to review Spend Control Profiles and determine if Agency needs to request exception with OST |
| 0111         | Invalid/Bad PIN                         | The personal identification number the user entered is not valid. This authorization check applies to corporate cards used for travel purposes.               | The cardholder can confirm their PIN on <a href="http://www.bofa.com/globalcardaccess">www.bofa.com/globalcardaccess</a> .             |
| 0114         | Exceeds Bad PIN Limit                   | The cardholder has exceeded the number of times they can enter an incorrect PIN. The card is now blocked.   | The cardholder must call the number on the back of their card for assistance.  |
| 0117         | Exceeds Down-Time Processing Limit      | The processing system was down and the attempted transaction could not be processed.  | Cardholder will need to attempt purchase once the system is back up.   |

| Decline Code | Reason                                | Description  | Guidance for Decline   |
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| 0124 & 0125  | Invalid Card Verification Value/Check | The card verification value the user gave for the attempted transaction did not match the card verification value on file for the account. This authorization check normally occurs for cardless accounts and for internet and telephone orders. | The cardholder must enter the correct CVV code for the transaction to be approved.   |
| 0133 & 0134  | Card Activation                       | The account used for the attempted transaction is not yet activated.   | The cardholder can activate via Global Card Access ( <a href="http://www.bofa.com/globalcardaccess">www.bofa.com/globalcardaccess</a> ) or by calling the number on the back of their card.        |
| 0333         | Card Not Activated                    | The cardholder has not yet activated the account used for the attempted transaction.   | The cardholder can activate via Global Card Access ( <a href="http://www.bofa.com/globalcardaccess">www.bofa.com/globalcardaccess</a> ) or by calling the number on the back of their card.        |
| 0197         | Pin Pad Available                     | Chip enabled merchant. PIN pad present, but PIN not entered  | The cardholder can try again and enter their PIN. If they do not know their PIN, they can confirm their PIN on: <a href="http://www.bofa.com/globalcardaccess">www.bofa.com/globalcardaccess</a> . |
| 0198         | Offline Status Is Blocked             | The cardholder has exceeded the number of times they can enter an incorrect PIN. The card is now blocked.  | The cardholder must call the number on the back of their card for assistance.  |
| 0207         | Invalid Expiration Date               | An incorrect expiry date has been entered. The transaction has declined.   | The cardholder must enter the correct expiration date for the transaction to be approved.  |
| 0288         | Chip Fallback Not Allowed             | The merchant is processing the transaction incorrectly. The transaction has been declined.   | The cardholder must perform the transaction with PIN verification.   |
| 0500         | Coded Security Fraud - Lost           | The card has been closed because it has been reported as the card is lost.   | Advise cardholder to utilize their new card.   |
| 0505         | Closed for Fraud                      | Closed for fraud – similar to Lost, Stolen, etc. It’s actual code is “Fraud Number” meaning the merchant is told to call the bank in the response sent to the terminal.  | Advise cardholder to utilize their new card.   |
| 0513         | Coded Security/Fraud - 4U             | Counterfeit - The customer is in possession of the card but claims the current activity is fraud.  | Advise cardholder to utilize their new card.   |
| 0530 to 0540 | Overlimit                             | The account is overlimit. The transaction has declined.  | Contact your Agency Program Administrator to review Spend Control Profile  |
| 0557 & 0560  | Watch                                 | Potential Fraud Attempts. The card is blocked. The card cannot be used.  | Cardholder should call the number on the back of their card for assistance.  |

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| 0803         | Individual MCCG is Excluded  | The cardholder has attempted to perform a transaction outside the permitted Merchant Category Code (MCC) Group. The transaction has declined.               | Contact your Agency Program Administrator to review purchase/MCC and request an exception with OST, if applicable.  |
| 0805         | Exceeded Account Single Trans Limit  | The attempted transaction exceeds the account's single transaction limit.   | Contact your Agency Program Administrator to review Spend Control Profiles and determine if Agency needs to request exception with OST  |
| 0808         | Exceeded MCCG STDL   | The attempted transaction exceeded the single transaction limit for the merchant category code group associated to the account.                             | Contact your Agency Program Administrator to review Spend Control Profiles and determine if Agency needs to request exception with OST  |
| 0813         | Exceeded Account Velocity Amount   | The attempted transaction exceeds a velocity limit set for the account.   | Contact your Agency Program Administrator to review Spend Control Profiles and determine if Agency needs to request exception with OST  |
| 0818         | Exceeded Account MCCG Velocity Amount  | The attempted transaction exceeds a velocity limit for the merchant category code group associated to the account.  | Contact your Agency Program Administrator to review purchase/MCC and request an exception with OST, if applicable.  |
| 0823         | MCCG Included, No Match  | The attempted transaction is with a merchant not in an authorized merchant category code group with a control set to approve only those included merchants. | Contact your Agency Program Administrator to review purchase/MCC and request an exception with OST, if applicable.  |
| 0831         | Invalid Plastic Used   | The account used for the attempted transaction does not have a plastic card issued, but the authorization request indicates that a card was swiped.         | The merchant is processing the transaction incorrectly. Request the merchant reattempt the transaction using Chip and PIN verification.                                       |
| 0850         | Fraud Authorization Strategy 1   | Potential Fraud Attempt. The card is blocked. The card cannot be used.  | Cardholder should call the number on the back of their card for assistance with potential fraudulent purchase.  |
| 0853         | Fraud Authorization Strategy 4   | The merchant is processing the transaction incorrectly. The transaction has been declined.  | Cardholder must perform the transaction with PIN verification. Cardholder should call the number on the back of their card for assistance with potential fraudulent purchase. |
| 0870         | Declined by Score 1  | Potential Fraud Attempts. The card is blocked. The card cannot be used.   | Cardholder should call the number on the back of their card for assistance.   |
| 0906         | Fraud Strategy/Tiered Watch Level - Suspicious Transaction/Fraud Restriction | Potential Fraud Attempts. The card is blocked. The card cannot be used.   | Cardholder should call the number on the back of their card for assistance.   |