

ADP Payments Tutorial Series

NAB Credit Card Failure Codes

Credit card transactions will either be immediately successful (status of “Authorized”) or they will immediately fail (status of “Failed”). The Reason Description transmitted with the response indicates the type of failure (e.g. decline) and the Authorization Code transmitted provides the specific reason for the failure.

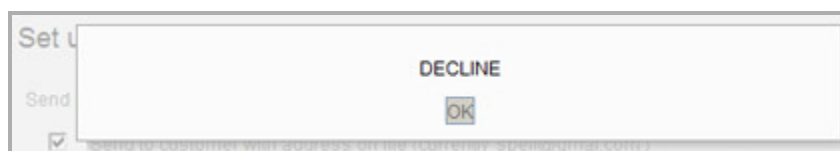
Failed credit card transactions will display an on-screen message that contains the type of failure (Reason Description). However, you will need to look at the Transaction Details screen in order to see the Authorization Code that explains the failure.

This tutorial provides detailed instructions for locating transaction failure definitions for the most common Authorization Failure Codes that are be used to reject transactions processed with an NAB merchant account.

HOW TO READ CREDIT CARD FAILURE CODES

A credit card failure notice is comprised of two parts: the failure type and a short-hand notation for the specific reason for the failure.

When processing a payment manually via ADP Payments you will see a pop-up message that contains the failure type, should a credit card transaction not be authorized. The pop-up will appear over the greyed-out Collect Payment screen and will look something like the following:



Click the “OK” button to clear the message and attempt the transaction again after making corrections, or by using a different payment method.

NOTE: When customers make credit card payments via Customer Portal they will see this same error message if a payment fails. After seeing this message, they will be able to make corrections or enter different payment information and attempt the payment again. If this occurs, you will see both transactions documented in ADP Payments Transaction History and Reports.

When viewing a failed credit card payment’s Transaction Details screen, you will be able to see both the failure type and the failure description, as shown below:

Payments		create similar transaction print	
Payment Information			
Transaction ID:	5866619	Authorization Code:	INVLD MERCH ID
Date/Time Entered:	10/4/2012 10:12PM MT	Settlement Date:	10/4/2012
Amount:	\$90.00	Status:	Failed
Payment Type:	Credit Card Payment	Reason Description:	Declined
Can Void Until:	10/5/2012	Transaction Type:	MOTO
Credit Card Type:	Visa	Expiration Date:	3/2014
Credit Card Account:	*****2012		

The following fields contain failure related information:

- **Status:** Indicates a credit card payment that was not authorized with a status of “Failed.” This status will be the same for every failed credit card transaction, regardless of the failure reason.
- **Reason Description:** Contains the failure type, either “Declined” or “Invalid CV Number.” The former means there is a problem with the transaction, the latter mean that there is a configuration problem with your account.
- **Authorization Code:** Contains a short-hand description for the reason the transaction failed. (See *Most Common Credit Card Failure Codes* below for detailed descriptions of the failure reasons you are most likely to encounter.)

NOTE: For successful (authorized) credit card payments, the authorization code for the payment will be displayed in this field.)

TYPES OF CREDIT CARD FAILURE CODES

There are two general categories of credit card failures: Transaction “Decline” failures and Configuration errors, each of which is defined below.

Decline Failures

Decline failure codes are used when your customer’s bank declines an attempted transaction or if there is an error of some sort with the transaction entry such as a typo on the card number.

There are three general categories of Decline codes:

1. Bank Rejections

Valid account information was provided, but the bank declined the transaction. If this occurs, your two main remedies are to:

- Contact your customer and ask for a different form of payment-- either a different credit card or bank account information to use for an ACH transaction.
- Have your customer call their issuing bank (the number is typically printed on the back of the credit card) and resolve any issues that are preventing the transaction from being approved. Once your customer confirms that the bank will honor the card, you can attempt the transaction again.

2. Entry Errors

Problems that prevent a transaction from being authorized. These range from card number and expiration date errors, to system errors, to problems your customer must resolve with their bank. In most cases, except those where the customer needs to contact the card issuer, you should double check the account details and try the transaction again a little later. If system errors persist, contact ADP Payments Customer Care so that we can check for errors in your system and merchant processing account configuration.

3. Hold-Call Fraud Alerts

The Hold-Call failure description is “PIC UP.” It typically involve some type of fraudulent activity associated with a credit card account. When issued for a card-present transaction, the cashier is supposed to take the card from the customer, call a special number to report that the code was received, and retain the card. However, since you are processing MOTO (card not present) transactions with ADP Payments, you will not be able to retrieve a credit card from a customer. The best thing to do when you see this code is to stop and investigate before providing any goods and services. If you see this code for a MOTO transaction, you are not required to report it to your merchant processor.



If a Transaction is flagged as fraudulent, Failure description “PIC UP”, be very careful about doing business with the customer attempting the transaction.

If you do contact the customer to obtain a different payment account or method, be certain that you take measures to verify identity and make certain that the person is both authorized to use the card/account and who they say they are.

Do not ship goods or provide services until you see a successfully settled transaction in ADP Payments.

For help in making smart credit card MOTO processing decisions, see *Fraud Prevention Guide for Mail, Telephone & Online Credit Card Transactions in Appendix A of the ADP Payments User Guide.*

Configuration Failures

If you submit a credit card transaction and it cannot be processed because of a system configuration error with your NAB merchant account, the on screen message you see will be “INVALID CV NUMBER.”

When viewing a failed credit card payment’s Transaction Details screen for a configuration failure, the transaction **Status** will be “Failed,” the **Reason Description** will be “INVALID CV NUMBER” and the **Authorization Code** will be “ERR-7” as shown below.

Payments		create similar transaction print
Payment Information		
Transaction ID:	5866619	Authorization Code: ERR- 7
Date/Time Entered:	10/4/2012 10:12PM MT	Settlement Date: 10/4/2012
Amount:	\$90.00	Status: Failed
Payment Type:	Credit Card Payment	Reason Description: INVALID CV NUMBER
Can Void Until:	10/5/2012	Transaction Type: MOTO
Credit Card Type:	Visa	Expiration Date: 3/2014
Credit Card Account:	XXXXXXXXXX	

If you see this error, please contact ADP Payments Customer Care immediately at 800-297-5341 so that we can correct the problem.

MOST COMMON CREDIT CARD FAILURE CODES

Description: Declined

Failure Shorthand: DECLINE

What it Means: The customer's issuing bank has rejected the transaction without specifying an exact reason.

What to Do: Have your customer call their issuing bank (the number is typically printed on the back of the credit card) and ask why the transaction was declined. Once the issuing bank confirms that they will approve future attempts, try the transaction again.

Alternately, ask your customer for a different credit card or ask them to pay via ACH.

Description: Declined

Failure Shorthand: DECLINE-CV2 FAIL

What it Means: The transaction was declined because the CVV2 code entered did not match the one on file for the card.

What to Do: Double check the number and try the transaction again with a corrected card number. If the error persists, ask your customer for a different form of payment.

NOTE: An invalid CVV2 code is a Red Flag for a fraudulent transaction. Be certain to verify identity and to confirm that the customer has the card in their possession before providing goods and service.

Description: Declined

Failure Shorthand: DECLINE-TRY LATER

What it Means: The customer's issuing bank is temporarily preventing the transaction from being authorized for some reason. For example, there may be a pre-authorization hold on available credit that will soon be released.

What to Do: Try the transaction again the next day. If you continue to see this error, have your customer call their issuing bank (the number is typically printed on the back of the credit card) and ask why the transaction was declined and clear up any problems that are causing the card to be declined. Once the issuing bank confirms that they will approve future attempts, try the transaction again.

You can also ask your customer for a different credit card account or an ACH account, and attempt the transaction again.

Description: Declined

Failure Shorthand: INVALID DATA

What it Means: The transaction data entered contained an unspecified error.

What to Do: Double check the values entered for credit card number, CVV2 code, and expiration date. Make any necessary corrections and try the transaction again.

If you continue to see this error, particularly if you see it for more than one credit card account, there may be a problem with your account configuration. Please contact ADP Payments Customer Care for assistance.

Description: Declined

Failure Shorthand: INVLD ACCT

What it Means: The card number entered is invalid.

What to Do: Double check the number and try the transaction again with a corrected card number.

NOTE: If this error occurs for a payment generated by a recurring payment schedule, you may want to suspend the schedule until you get a corrected card number from your customer. You will be charged the authorization fee for each transaction attempted with this invalid number.

Description: Declined

Failure Shorthand: INVLD EXP DATE

What it Means: The expiration date entered for the credit card is in the past or does not match the date on file for the card.

NOTE: This error is most common for recurring payment transactions for which the credit card attached to the schedule has not been updated with a new expiration date.

What to Do: Contact your customer for the current expiration date for the credit card. Edit the credit card account to reflect the new expiration date. (See *Managing Customer Payment Accounts in Chapter 6* of the *ADP Payments User Guide* for instructions.) This will update the expiration date for all future one-time transactions, and for all future payments generated by new or existing recurring payment schedules using this credit card account.

Once the expiration date has been updated, you can process the transaction again.

NOTE: If a recurring payment fails due to an expiration date error, you can re-process the failed payment as a one-time payment, and the schedule will pick-up on the **Next Payment Date** using the updated expiration date.

Description: Declined

Failure Shorthand: INVLD MECH ID

What it Means: Your credit card processing Merchant ID was configured incorrectly, or payment processing for your merchant account has been suspended.

What to Do: Contact ADP Payments Customer Care for assistance in correcting your system configuration and/or any problems with your merchant account.

Description: Declined

Failure Shorthand: MUST BALANCE NOW

What it Means: There is a reconciliation error in your merchant account. This could be a result of voided transactions that did not get transmitted in a batch, or some other mis-match between your actual transactions and the transactions expected in your batch.

What to Do: Contact ADP Payments Customer Care for assistance with correcting the batch errors.
NOTE: In may cases waiting 48 hours before processing additional transactions will permit the error to clear itself. But, if you need a resolution sooner, Customer Care can assist with manually clearing the error.

Description: Declined

Failure Shorthand: PIC UP

What it Means: The customer's issuing bank has prevented the transaction from being authorized because the card's rightful owner has reported it as lost or stolen, or the card has been associated with other fraudulent use.

NOTE: As you are not processing this transaction in person, you won't be able to take possession of the card.

What to Do: For a one time transaction, do not attempt the transaction again, and if possible do not provide goods or services to the person attempting the transaction.

For a recurring or scheduled transaction, it is possible that the card was lost or stolen after the last successfully processed payment (or after the authorization for the scheduled payment). In that case, contact your customer for a new credit card number, or ask for a different form of payment. Replace the lost or stolen account number on the schedule with the new account number. (See *Editing Recurring Payment Schedules in Chapter 4* of the *ADP Payments User Guide* for instructions.)

Description: Declined

Failure Code: TRANS NOT ALLOWED

What it Means: This code will appear if you are attempting a transaction and your customer's card is not configured for that type of transaction. It may also appear if you are attempting a transaction for which your account is not configured. (For example, if you are not approved to process American Express transactions, you would see this error if you attempted to charge an AMEX card.)

What to Do: First, check that your merchant account is properly configured for the transaction type you are attempting.

NOTE: If you think there is a configuration error, please contact ADP Payments Customer Care for assistance.

If it is, have your customer call their issuing bank (the number is typically printed on the back of the credit card) and ask that the transaction be permitted. When the bank confirms it will process correctly, attempt the transaction again.

You can also ask your customer for a different credit card account or an ACH account, and attempt the transaction again.

Description: Invalid CV Number

Failure Shorthand: ERR-7

What it Means: There is a configuration error with your NAB Merchant Account.

What to Do: Contact ADP Payments Customer Care for assistance in correcting your system configuration and/or any problems with your merchant account.



You can program custom reports to display credit card failure code information. To do this, clone a standard report and/or create a new custom report that includes at least the following:

- **Select at least Transactions in the Include in Report section (you can include Customers as well if you like).**
- **Select any Date Range.**
- **Select Credit Card as the Payment Options Type.**
- **Select Failed as the Payment Options Status.**
- **Select at least the following Transaction fields.**
 - **Transaction.Status (This displays the Status of the transaction.)**
 - **Transaction.Reason Description (This displays the failure description.)**
 - **Transaction.Trace Number (This displays the failure code.)**

For detailed instructions see the *How to Program Custom Reports to Display Failure Codes* section of *Appendix G* in the *ADP Payments User Guide*.
