transStatusReason Codes

The transStatusReason is provided by the issuer ACS or the scheme DS. It indicates why an authentication was not possible or failed.

Code	Scheme	Description
01	All	Card authentication failed.
02	All	Unknown device.
03	All	Unsupported device.
04	All	Exceeds authentication frequency limit.
05	All	Expired card.
06	All	Invalid card number.
07	All	Invalid transaction.
08	All	No card record.
09	All	Security failure.
10	All	Stolen card.
11	All	Suspected fraud.
12	All	Transaction not permitted for cardholder.
13	All	Cardholder not enrolled in service.
14	All	Transaction timed out at ACS.
15	All	Low confidence.
16	All	Medium confidence.
17	All	High confidence.
18	All	Very high confidence.
19	All	Exceeds ACS maximum challenges.
20	All	Non-payment transaction not supported.
21	All	3RI transaction not supported.
22	All	ACS technical issue.
23	All	Decoupled Authentication required by ACS but not requested by 3DS Requestor.
24	All	3DS Requestor decoupled max expiry time exceeded.
25	All	Decoupled Authentication was provided insufficient time to authenticate cardholder. ACS will not make attempt.
26	All	Authentication attempted but not performed by the cardholder.
80	Visa	Error connecting to ACS.
80	Mastercard	Returned on all Data Only authentications.
80	American Express	Safekey is not available for this type of card.
81	Visa	ACS timed out.
81	Mastercard	Challenge exemption accepted.
82	Visa	Invalid response from ACS.
82	Mastercard	Challenge Mandate requested but could not be performed.
83	Visa	System Error response from ACS.
83	Mastercard	DS dropped reason code received from DS
84	Visa	Internal Error While Generating CAVV

84	Mastercard	ChallengeCancel populated therefore did not route to Smart Authentication Stand-In (Makes authentication decision when ACS is not available).
85	Visa	VMID not eligible for requested program.
86	Visa	Protocol version not supported by ACS.
87	Visa	Transaction is excluded from Attempts Processing (includes non- reloadable pre-paid cards and non-payments (NPA)).
88	Visa	Requested program not supported by ACS.