

What are the decline or rejection codes for BBMS?

When processing credit cards with Blackbaud Merchant Services, occasionally a credit card will be declined. These are the most common rejection codes, what they mean, and how to troubleshoot them.

Answer:

Rejection Message	Code	Description	How to Resolve
Please call the number on the back of your card. Your bank requested that we do not honor this card.	106 109 120 123 127 141 142	The issuing bank did not share a detailed decline reason. Reasons may include: - The bank has questions for the cardholder - There is unusual activity on the account - A new card has been issued - The bank does not recognize the sender	Have the cardholder reach out to their credit card company and discuss the specific transaction. Once the transaction has been cleared, reprocess the transaction.
Insufficient funds in the account	110	The card does not have enough funds to complete the transaction.	Contact the cardholder and request a different card or other form of payment.
Stolen or lost card	114 118 124	The card has been reported as lost or stolen by the cardholder or issuing bank.	Contact the cardholder and request a different card or other form of payment.
Please attempt your transaction again	119	The card has been declined by the issuing bank for an unknown reason.	Re-attempt the transaction. If it continues to decline have the cardholder reach out to their credit card company and discuss the specific transaction.
Invalid expiry date	131	The expiration date entered for the card is incorrect.	Re-enter the card information with the corrected expiration date and reprocess the transaction.
Invalid card verification number	133 136	The 3-digit security code on the back of the Visa, MasterCard or Discover does not match what the cardholder's bank has on file. For American Express this is the 4-digit code on the front of the card. This can also mean the expiration date was entered incorrectly. What are the Card Security Code (CSC) settings in the merchant account settings?	Have the cardholder re-enter the security code and/or expiration date or verify the digits with their bank.
Invalid account number	134 149	The credit card number is invalid or incorrect. The card number may have been entered incorrectly or the card may no longer be valid.	Verify the card number and card type with the cardholder and re-enter.
Expired card	135	Expiration date provided does not match the date the issuing bank has on file.	Confirm the expiration date with the cardholder or have them verify with their bank and reprocess the transaction.
The authorization request was declined because it did not pass the Address Verification Service (AVS)	137	The numerical address or zip code submitted does not match what the issuing bank has on file. This could be caused by one of two reasons: 1. The cardholder entered the information incorrectly 2. The Address Verification Service (AVS) settings are too high. What are Address Verification System (AVS) Settings?	Have the cardholder verify how their address information appears on their banking account or adjust AVS settings for BBMS. Light is the recommended setting to allow for international cardholders to make transactions online.
Error: General system failure	140 144 146 199	An error caused the transaction to not be processed.	As this error can vary for credit card and direct debit transactions, please see Transactions receive General System Failure message . If large amounts of this code are seen, please contact Support.
This transaction requires authentication	159	This rejection message relates to Strong Customer Authentication where the transaction requires another layer of authentication.	Resubmit the transaction using a SCA-compliant version of your product, ensuring that Blackbaud Checkout is used.
High risk of fraud determined for this transaction	502 801	The transaction's risk score exceeded the threshold or it failed one of the pass/fail fraud	If the transaction is valid, re-attempt the transaction as a back-office transaction within the software solution rather

Rejection Message	Code	Description	How to Resolve
		checks. Please see What is a Risk Score and how is it calculated?	than an online form.
The amount exceeds the maximum per transaction amount limit	803	Per industry standard, BBMS is able to accept transactions up to a certain amount per transaction. What is the maximum dollar amount for Blackbaud Merchant Service (BBMS) transactions?	If the gift amount exceeds the limit, the transaction may be separated into two or more transactions to equal the desired amount. To raise the per transaction limit for BBMS please contact Support.
Sorry, we are unable to process your transaction at this time. Please try again later	805	The bank account on file for disbursements has been declined by BBMS Account Validation.	Please reach out to the Account Validation team at BBMSAccountValidation@blackbaud.com to get this resolved. In the email please include the organization's Site ID.
Successful Void	807	The transaction was authorized but uncaptured.	Resubmit the transaction. If the error persists, please contact Support. See also Why does my transaction say Not Processed or Successful Void?
Multiple attempts at using this credit card have resulted in errors. For security reasons, we cannot accept transactions using this credit card. Please contact us directly to process your transaction	Validation Error	Blackbaud Payment Services monitors transactions for suspicious or potentially fraudulent behavior. If a card is attempted several times with errors it may be blocked.	If the transaction is valid please contact Support to request that the card is removed from the blacklist. Once completed, the transaction can be re-attempted. If the error persists, the cardholder should reach out to the issuing bank.
The client IP XXXXXXXX has been added to the block list due to repeated authorization failures	Validation Error	Blackbaud Payment Services monitors transactions for suspicious or potentially fraudulent behavior. If a transaction or multiple transactions are attempted with failures by the same IP it may be blocked.	If the transaction is valid, please contact Support and request to have the IP(s) removed from the block list. Once completed, the transaction can be re-attempted.
Not Processed	Validation Error	A processing connection failure did not submit the transaction successfully.	Resubmit the transaction. If the error persists, please contact Support. See also Why does my transaction say Not Processed or Successful Void?
Unable to authenticate the card information OR Unable to update the card information		This error indicates that we were unable to validate the card information as part of the Visa Stored Credential Framework and/or Strong Customer Authentication legislation.	Users that receive this error should verify the card information with the cardholder before re-attempting to save.
Invalid branch or institution number	162	Please contact your constituent and ask that they verify with their financial institution for the routing number associated with ACH withdrawals.	
Authentication Failed	163	Please have the donor try the transaction again using the multi-factor authentication method provided to them.	

If you experience any additional concerns that are not detailed above, chat with Support and provide the exact error message you are receiving.

WAS THIS ARTICLE HELPFUL?

Article Number

61752

Products

Altru
Blackbaud CRM
Payment Services
Blackbaud NetCommunity
Luminate Online
Raiser's Edge

