

DrChrono Payments: WorldPay Common Failure and Decline Codes

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When processing payments through DrChrono Payments, you may occasionally encounter a payment failure or a decline code. The guide below explains the most common codes, what each one means, and the recommended steps to help resolve the issue and complete the transaction.

Code	Category	Meaning	Recommended Action
000/00	Approval	Transaction approved	N/A
01	Soft Decline	Refer to the card issuer	Ask the customer to contact their bank.
04/41/43	Hard Decline	Card lost, stolen, or restricted	Retain the card if physically present; ask for another payment method.
05	Hard Decline	Do Not Honor	Ask the customer to contact their bank or use another card.
14	Hard Decline	Invalid card number	Check for typos in the card number or expiration date.
51	Hard Decline	Insufficient funds	Advise the customer to try an alternative card or check their bank balance.
54	Hard Decline	Expired card	Check the expiration date and request a valid, current card.
55	Soft Decline	Invalid PIN or Security Code (CVV)	Re-enter the PIN or double-check the CVV.
91	Soft Decline	Issuer temporarily unreachable / Network error	Retry the transaction after a few moments.



Additional codes and their meanings can be found on WorldPay's website. <http://support.worldpay.com/support/CNP-API/content/paytransrespcodes.htm>