

DrChrono Payments: Stripe Common Failure and Decline Codes

Last modified on 05/29/2026 4:02 pm EDT

While processing payments with DrChrono Payments, you may come across one of the following failure or decline codes. Here is a listing of common codes, what they mean, and what the suggested next step should be.

Credit Card Decline Codes

Number	Failure Code	What It Means	What to Do
05	Do Not Honor	The customer's issuing bank is preventing the transaction from being authorized.	Have your customer call the number on the back of their card, Once the issue is resolved, you can run the card again.
51	Insufficient Funds	The customer is over their credit limit for the card.	Have your customer call the number on the back of their card to increase their credit limit or obtain an updated payment method.
14	Invalid Card Number	The card number entered is invalid	Double check the number, and try the transaction again with the correct number. You will be charged an authorization fee for each transaction attempt.
41	Lost card, Pick up (fraud account)	The customer's issuing bank has prevented the transaction from being authorized because the card's owner has reported it as lost.	Do not attempt the transaction again, and do not provide services for the person attempting the transaction. Obtain an updated payment method from your customer.
43	Stolen card, Pick up (fraud account)	The customer's issuing bank has prevented the transaction from being authorized because the cards rightful owner has reported it as stolen.	Do not attempt the transaction again, and do not provide services for the person attempting the transaction. Obtain an updated payment method from your customer.

Failure Codes

The failure codes below are when the credit card issuer declines an attempted transaction. The reasons below will help you understand the reason why. The patient/cardholder should contact the card issuer to resolve the issue.

Failure Code	Definition
01	Refer to issuer
02	Refer to issuer (special condition)
03	Invalid merchant
04	Pick up card (no fraud)
05	Do not honor
06	Error
07	Pick up card (fraud)
10	Partial approval
12	Invalid transaction
13	Invalid amount
14	Invalid account number
15	No such issuer
19	Re-enter transaction
21	No action taken
25	Unable to locate record in file
28	File temporarily not available for update or injury
41	Lost card, pick up
43	Stolen card, pick up
51	Insufficient funds
52	No checking account
53	No savings account
54	Expired card
55	Incorrect PIN
57	Transaction not permitted - card
58	Transaction not permitted - terminal
59	Suspected fraud
61	Exceeds approval amount limit
62	Invalid/restricted service code
63	Security violation
64	Transaction does not fulfill AML requirement
65	Exceeds withdrawal limit
70	PIN data required
75	Allowable number of PIN entry tries exceeded
76	Unsolicited reversal
78	Blocked, first use
79	Already reversed
82	Negative CAM, dCVV, iCVV, or CVV results
85	No reason to decline
86	Cannot verify PIN
91	Issuer or switch unavailable
92	Unable to route transaction
93	Transaction can't be completed- violation of law
96	System error
97	Invalid CVV
9G	Blocked by cardholder/contact cardholder
1A	Additional customer authentication required
R0	Recurring charge stopped at customer request
R1	Recurring charge stopped at customer request

Some declines will have a short description that will alert you to the problem. They include:

DECLINE

This is a general decline message. Do not attempt the transaction again until you've spoken with your customers and they have either resolved with their card or they provide a different form of payment.

DECLINE-CV2 FAIL

This is typically an error with the CVV2 code entered for the card. Double-check the entry and try the transaction again. If it fails a second time, ask your customer for a different form of payment.

DECLINE-TRY LATER

This is a soft decline message. Wait a bit and try the transaction again. If you continue to see this message, ask your customer for a different form of payment.

INVALID DATA

There is an error in the transaction data. Double-check the card number and expiration date and try again. If you continue to see this message, contact support for assistance.

INVLD ACCT

The card number entered is invalid. Double-check the number, make corrections, and try again.

INVLD EXP DATE

The expiration date entered does not match the one on record for the credit card. Correct the entry and try the transaction again.

INVLD MERCH ID

There is an error with your account configuration. Please contact support for assistance.

MUST BALANCE NOW

There is an error with your account configuration. Please contact support for assistance.

PIC UP

There is fraudulent activity associated with the card.

TRAN NOT ALLOWED

Either your merchant account or your customer's credit card account is not configured for the type of transaction you are attempting to process. Please contact us for assistance.
