Changes to GPS Card Status and Response Codes

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1 About this Document

This document provides details of changes to the mappings between the responseStatus value GPS receives from your external host systems via EHI and the response field value GPS returns to Mastercard and Visa.

1.1 What's Changed?

If you want to find out what's changed since the previous release, see the Document History section.

2 What is Changing

Visa and Mastercard are implementing new rules in October and November 2021 which require issuers and acquirers to properly use and manage declined transaction response codes, eliminate excessive reattempts and ensure data consistency in authorisation transactions. The schemes are implementing new penalty fees to incentivise compliance with these rules. These rules apply to issuers in Europe, AP, Canada and CEMEA.

To support the scheme rules, GPS is changing the way in which we handle declined responses; we are providing new card status codes and new response fields to use in EHI messages.

These changes will mean that you may need to update your systems to return appropriate response codes when you decline transaction authorisation requests (relevant if you are using EHI modes 1,2,4,5).

2.1 Mastercard Changes

- *AN 4536 - Effective 2nd November 2021*[1]: No more than 5% of card-not-present declines should use the '05' (do not honour) response code[2]. In your EHI response, you should return an appropriate response code to reflect the reason for the decline and reduce the use of the generic 05 code. For details, see Decline Response Code Categories.

- *AN 4536 / AN 4811 - Effective 1st October 2021:* GPS now returns a new *Merchant Advice Code (MAC)* field in our authorisation response to Mastercard, which provides more information to the merchant on the reason for a decline. In your EHI response, you can return an optional *MerchantAdvice* field to set the value of this response field. If not used, GPS will return a default response. For details, see New EHI Field MerchantAdvice.

2.2 Visa Changes

- *Article 5.1 - Effective 1st October 2021*[3]: Avoid using generic decline codes (such as 05 – do not honour), for both card-present and card-not-present declines. For a list of suitable codes to use, see Decline Response Codes

- You must use a suitable response code for refund request approvals and declines. See Response Codes for Refund Requests.

2.3 Other GPS Changes

GPS has added a number of new card status codes which you can use to set the status of your cards to support decline response reporting. See Changes to Card Status Codes.

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[1]Refer to the Mastercard document: *Revised Standards for the Decline Reason Code Service for Card-Not-Present Transactions.*

[2]Scheme penalty fees for non-compliance are charged directly to the Issuer, who may pass these charges on to you.

[3]Refer to the Visa document: *October 2021 and January 2022 VisaNet Business Enhancements: VisaNet Global Technical Letter and Implementation Guide*

3 Changes to Card Status Codes

This section describes the new GPS card status codes available for use.

3.1 New Card Status Codes (for Web Services and Smart Client)

The following new card status codes will be available for use when changing the status of a card to *blocked*, using Smart Client or the Web Services API.

Code	Description	Merchant told to	Credits & refunds ?
G1	A short-term[1] block[2] which temporarily blocks card usage for all card transactions (excluding Credits and Refunds) for a short period.	Try again	Permitted
G2	Short-term full block (all transactions are blocked).	Try again	Blocked
G3	Long-term[3] block(excluding Credits and Refunds).	Do not try again	Permitted
G4	Long-term full block (all transactions are blocked).	Do not try again	Blocked

3.2 New Card Status Codes (for GPS Protect and IVR)

The following new Card Status Codes will be available for use when changing the status of a card to *blocked*, using GPS Protect and the IVR (automated Voice Recognition) Lost/Stolen card service.

> **Note:** These codes are not enabled by default. To enable them on GPS Protect, please contact GPS Support.

Code	Description	Merchant told to	Credits and refunds?
G5	GPS Protect: Short-term block (excluding Credits and Refunds).	Try again	Permitted
G6	GPS Protect: Short-term full block.	Try again	Blocked
G7	GPS Protect: Long-term block (excluding Credits and Refunds).	Do not try again	Permitted
G8	GPS Protect: Long-term full block.	Do not try again	Blocked
G9	IVR Lost/Stolen block. Non-reversable status, equivalent to status code 41.	Do not try again	Not permitted (41 Lost response)

3.3 Permanent Card Status Codes

GPS card status values '46' (Account Closed), '83' (Card Destroyed) and '98' (Refund given to customer) are considered *permanent* status values. If the card status is one of these, you should never respond to an authorisation request with an '00' (Approve)[4].

If you want to use non-permanent blocks, GPS recommend you use one of the new 4 temporary block card status codes (G1, G2, G3, G4), to make it clear that the account is *temporarily* blocked. (A temporary block can always be changed to a full block, but not the other way round.)

For details, see Full List of GPS Card Status Codes.

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[1]Use when you want merchants to try again. Visa guidelines instruct merchants to attempt up to 15 retries over 30 days. (If you expect the block to last longer than this, long-term may be more appropriate.)

[2]A card block will block all non-credit, Balance enquiry and tokenisation transactions. Refunds and Credits will be permitted.

[3]Use when you don't want merchants to try again. Visa expect that the card should not return to the '00 Approve' state at all, or at least not within 30 days.

[4]The schemes may impose fines if you approve a transaction on a card that has a permanent blocked status.

3.4 Full List of GPS Card Status Codes

Below is a list of the possible card status codes. Also shown are the Visa and Mastercard response codes that will be sent for both a normal authorisation (auth) and for refund authorisation transactions. Codes 'G1' to 'G9' inclusive are new.

Response codes in Visa Category 4 (generic) or Mastercard value '05' are highlighted in yellow. For details of categories, see Decline Response Code Categories.

GPS Code	Description	Merchant told to	Mastercard Auth Response	Mastercard Refund Response	Visa Auth Response	Visa Refund Response
00	Approve	n/a	00 Approve	00 Approve	00 Approve	00 Approve
04	Capture Card	Do not try again (03)	04 Capture	04 Capture	04 Capture	57 Transaction not permitted to cardholder
05	Do not honour	Do not try again (03)	05 do not honour	05 do not honour	05 Do not honour	57 Transaction not permitted to cardholder
41	Lost Card	Do not try again (03)	41 Lost	41 Lost	41 Lost	46 Closed account
43	Stolen Card	Do not try again (03)	43 Stolen	43 Stolen	43 Stolen	59 Suspected Fraud
46	Closed Account	Do not try again (03)	78 Invalid account (if ATM: 57 Transaction not permitted to cardholder)	78 Invalid account	46 Account closed	46 Account Closed (permanent)
54	Expired Card	Updated info required (01)	54 expired	54 expired	54 expired	57 Transaction not permitted to cardholder
57	Transaction not permitted to cardholder	Do not try again (03)	57 Transaction not permitted to cardholder	57 Transaction not permitted to cardholder	57 Transaction not permitted to cardholder	57 Transaction not permitted to cardholder
59	Suspected Fraud	Do not try again (03)	63 Security violation	63 Security violation	59 Suspected fraud	59 Suspected fraud
62	Restricted Card	Try again (02)	62 Restricted	62 Restricted card	62 Restricted	57 Transaction not permitted to cardholder
63	Security Violation	Updated/additional info required (01)	63 Security violation (if ATM: 57 Transaction not permitted to cardholder)	63 Security violation	59 Suspected fraud	59 Suspected fraud
70	Cardholder to contact Issuer	Try again (02)	70 Cardholder contact issuer	70 Cardholder contact issuer	05 Do not honour (Visa do not support 'cardholder contact issuer')	57 Transaction not permitted to cardholder
83	Card Destroyed	Do not try again (03)	57 Transaction not permitted to cardholder	57 Transaction not permitted to cardholder	46 Account Closed	46 Account Closed (permanent)
98	Refund given to Customer	Do not try again (03)	57 Transaction not permitted to cardholder	57 Transaction not permitted to cardholder	46 Account Closed	46 Account Closed (permanent)
99	Card Voided	Do not try again (03)	57 Transaction not	57 Transaction not	57 Transaction not	57 Transaction not

GPS Code	Description	Merchant told to	Mastercard Auth Response	Mastercard Refund Response	Visa Auth Response	Visa Refund Response
			permitted to cardholder	permitted to cardholder	permitted to cardholder	permitted to cardholder
G1 (new)	Short-term debit block	Try again (02)	57 Transaction not permitted to cardholder	00 Approve	57 Transaction not permitted to cardholder	00 Approve
G2 (new)	Short-term full block	Try again (02)	57 Transaction not permitted to cardholder	57 Transaction not permitted to cardholder	57 Transaction not permitted to cardholder	57 Transaction not permitted to cardholder
G3 (new)	Long-term debit block	Do not try again (03)	57 Transaction not permitted to cardholder	00 Approve	57 Transaction not permitted to cardholder	00 Approve
G4 (new)	Long-term full block	Do not try again (03)	57 Transaction not permitted to cardholder	57 Transaction not permitted to cardholder	57 Transaction not permitted to cardholder	57 Transaction not permitted to cardholder
G5 (new)	GPS Protect:Short-term debit block	Try again (02)	57 Transaction not permitted to cardholder	00 Approve	57 Transaction not permitted to cardholder	00 Approve
G6 (new)	GPS Protect:Short-term full block	Try again (02)	57 Transaction not permitted to cardholder	57 Transaction not permitted to cardholder	57 Transaction not permitted to cardholder	57 Transaction not permitted to cardholder
G7 (new)	GPS Protect:Long-term debit block	Do not try again (03)	57 Transaction not permitted to cardholder	00 Approve	57 Transaction not permitted to cardholder	00 Approve
G8 (new)	GPS Protect:Long-term full block	Do not try again (03)	57 Transaction not permitted to cardholder	57 Transaction not permitted to cardholder	57 Transaction not permitted to cardholder	57 Transaction not permitted to cardholder
G9 (new)	IVR Lost/Stolen blocked	Do not try again (03)	41 (Lost)	41 (Lost)	41 Lost	46 Account closed

Note: Card Status codes '46' (Account Closed), '83' (Card Destroyed) and '98' (Refund given to customer) are considered permanent statuses.

4 Changes to EHI Responses

This section describes changes to GPS response codes and the new EHI MerchantAdvice response field.

4.1 Response Codes for Refund Requests

Please ensure you update your systems to restrict use to the following response codes for approving or declining a *refund* transaction authorisation request.

Code	Description
00	Approve
03	Invalid Merchant
13	Invalid Amount
14	Invalid PAN / no such account
46	Closed Account
57	Transaction not permitted to Cardholder
59	Suspected Fraud
93	Violation of Law

Note: If a response code for a *refund* request is not one of the above, Visa will consider the response invalid, and send the transaction to their *Straight Through Processing (STIP)* system to respond instead.

The above response codes are currently not mandatory for Mastercard refund reporting, but we recommend you update your systems to use them.

4.2 Decline Response Code Categories

Visa has grouped decline response codes into four categories[1]. Refer to the table below for the categories and their Mastercard equivalent.

Category	Issuer Action	Merchant Action	Mastercard
1. Issuer never approves	Limit use to transactions that will never be approved.	Reattempt not permitted	Do not try again (03)
2. Issuer cannot approve at this time	Use most descriptive value to indicate the decline condition	Reattempt up to 15 times over 30 days	Try Again (02)
3. Data quality/ revalidate payment information	Use most descriptive value to indicate the data element requiring correction	Revalidate payment information before trying again. Reattempt up to 15 times over 30 days.	Updated info needed (01)
4. Generic response code	Limit use to transactions where no descriptive value applies.	Reattempt up to 15 times over 30 days.	n/a

Visa will impose fines if more than 5% of declined transactions are in Visa category 4 (generic response code, highlighted in yellow).

For details of GPS EHI response codes which are considered as generic response codes, see EHI Response Codes Values below.

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[1]See Section 5.1 in the *VisaNet Global Technical Letter and Implementation Guide*.

4.3 EHI Response Codes Values

Below are details of the current EHI response codes. Those in Visa Category 4 (generic decline) are highlighted in yellow (if more than 5% of declines are generic, then penalty fees may be imposed).

Code	Description	Action	Visa Category	Merchant Advice
00	All Good	Approve	Approval	n/a
01	Refer to card issuer Note: Not permitted for Visa transactions	Refer	4 (generic) (sends '05' to Visa)	Try Again (02)
03	Invalid merchant	Decline	2 (try again)	Do not try again (03)
05	Do not honour	Decline	4 (generic)	Do not try again (03)
0A	Approval with Load	Approve	Approval	n/a
10	Partial Approval	Approve	Approval	n/a
13	Invalid amount.	Decline	4 (generic)	Updated info needed (01)
14	Invalid card number (no such number)	Decline	1 (do not try again), or 3 (updated info needed)	Do not try again (03)
33	Expired card (Capture) (Mastercard only)	Decline & Pickup	4 (generic) (GPS sends '05' to Visa)	Do not try again (03)
41	Lost card (Capture)	Decline & Pickup	1 (do not try again)	Do not try again (03)
43	Stolen card (Capture)	Decline & Pickup	1 (do not try again)	Do not try again (03)
46	Closed Account (Visa only)	Decline	1 (do not try again)	Do not try again (03)
51	Insufficient funds	Decline	2 (try again)	Try again (02)
54	Expired card	Decline	3 (updated info needed)	Updated info needed (01)
55	Incorrect PIN	Decline	3 (updated info needed)	Updated info needed (01)
57	Transaction not permitted to cardholder [can use this one instead in most cases where you don't want the merchant to try again]	Decline	1 (do not try again)	Do not try again (03)
58	Transaction not permitted to terminal [normally used by the acquirer]	Decline	4 (generic)	Do not try again (03)
61	Exceeds withdrawal amount limit If Visa, this will be converted to "05" decline (as Visa do not support "61")	Decline	2 (try again)	Try again (02)
62	Restricted card	Decline	2 (try again)	Try again

Code	Description	Action	Visa Category	Merchant Advice
				(02)
63	Security violation	Decline	(do not use)	Updated info needed (01)
65	Exceeds withdrawal frequency limit	Decline	2 (try again)	Updated info needed (01)
6P	Verification Data Failed	Decline	3 (updated info needed)	Updated info needed (01)
70	Cardholder to contact issuer	Decline	4 (generic) (sends '05' for Visa)	Try again (02)
75	Allowable number of PIN tries exceeded	Decline	2 (try again)	Try again (02)
78	Card is not active (including created but not yet activated)	Decline	2 (try again)	Try again (02)
86	PIN Validation not possible	Decline	2 (try again)	Try again (02)
91	Issuer or switch is inoperative EHI modes 1 or 2 - GPS will decline EHI modes 4 or 5 - GPS to stand-in If your system(s) are unavailable, then use '05' decline if you do not want to invoke STIP. **Note**: EHI modes 1 or 2, for Mastercard: using this code will invoke STIP at Mastercard, which may approve the transaction (depending on your STIP setup at Mastercard.)	Decline or Invoke STIP (at GPS or Network)	2 (try again)	Try again (02)
92	Unable to Route Transaction (to Issuer or EHI) EHI modes 1 or 2 - GPS will decline EHI modes 4 or 5 - GPS to stand-in If your system(s) have a fatal error, then use '05' decline if you do not want to invoke STIP. **Note**: if this is received in advices, it can indicate that GPS failed to connect to the external host. **Note**: EHI modes 1 or 2, for Mastercard: using this code will invoke STIP at Mastercard, which may approve the transaction (depending on your STIP setup at Mastercard.)	Decline or Invoke STIP (at GPS or Network)	2 (try again)	Try again (02)
93	Violation of Law	Decline	2 (try again)	Do not try again (03)
96	System Malfunction EHI modes 1 or 2 - GPS will decline EHI modes 4 or 5 - GPS to stand-in If your system(s) have a fatal error, then use '05' decline if you do not want to invoke STIP. **Note**: EHI modes 1 or 2, for Mastercard: using this code will invoke STIP at Mastercard, which may approve the transaction (depending on your STIP setup at Mastercard.)	Decline or Invoke STIP (at GPS or Network)	2 (try again)	Try again (02)
C0	SCA Required, card form factor	Decline	3 (updated info needed) (sends '1A' to Visa)	Updated info needed (01)

Code	Description	Action	Visa Category	Merchant Advice
C1	SCA Required, non-card form factor	Decline	3 (updated info needed) (sends '70' PIN required to Visa)	Updated info needed (01)
N7	Decline for CVV2 failure	Decline	3 (updated info needed)	Updated info needed (01)
(Any code not listed above)	Invalid response	If 0110 response, then GPS will invoke STIP in EHI modes 4 or 5, otherwise will decline (05).	As per GPS response code selected	As per GPS response code selected

> **Note:** Response code "01" is not permitted for Visa Transactions. If "01" is sent, then Visa will discard the authorisation response and instead invoke STIP.

4.4 New EHI Field *MerchantAdvice*

If this field is included, then it contains a Merchant Advice Code, to tell the merchant whether to re-try the transaction on a decline. See below for possible values.

Value	Description	Examples
01	Merchant needs updated or additional information.	Expired card - merchant needs to retry after obtaining the new card expiry date. Incorrect CVV1/CVV2 or AVS - merchant needs corrected data to retry
02	Merchant should re-try the transaction later	Insufficient funds (more funds may be available later). Short-term temporary card block (card will be re-enabled soon).
03	Merchant should not retry again.	Stolen card or closed account. Transactions will never be approved.

If not included, then for declines on Mastercard cards, GPS will set the Merchant Advice automatically based on the *responseStatus* provided.

> **Note:** This field is available on EHI version 5.0.

Document History

Version	Date	Description	Revised by
1.5	01/12/2022	Updated Copyright Statement	MW
1.4	18/10/2022	Updated description of status code 62, which now maps to *Try Again 02*.	WS
	04/10/2022	New guide layout and HTML version now available	PC
1.3	31/12/2021	Corrections: Page 6, card status 63 for Visa Authorisations changed to 59 (Suspected Fraud). Page 15, the new *MerchantAdvice* field is supported on EHI version 5.0.	WS
1.2	11/11/2021	Updated description of response code 78 to *Card is not active (including created but not yet activated)*.	WS
1.1	30/09/2021	Updates to descriptions for status code G1-G6.	WS
1.0	21/07/2021	First version	WS
0.4	20/07/2021	Draft version	MD

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