Understanding Declines

Reference Guide v3.0

PayNearMe

PayNearMe

Revision History

Document Version	Date	Changes
1.0	08/08/2022	Initial
2.0	09/28/2022	Changed organization to focus more on the text of the decline rather than the code.
2.1	10/14/2022	Added all codes and organized by frequency.
2.2	11/21/2022	Updated verbiage.
2.3	3/20/2023	Updated copyright statement to reflect the PayNearMe name change.
3.0	5/17/2024	Added PayPal/Venmo Decline Codes and changed title to "Understanding Declines"

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Overview

Transaction declines can occur for a variety of reasons that can range from keying in the wrong expiration date to attempting a transaction with a counterfeit card. Often transaction responses don't provide a clear description of the decline reason, which can be frustrating to both consumers and merchants looking for a frictionless payment process. The following document provides an overview of common decline codes and how to handle them.

How do PayNearMe Decline Messages Work?

PayNearMe structures its decline messages around the specific decline codes that are returned by the card processing network and/or PayPal/Venmo. That's why most PayNearMe decline messages have a number at the end of the message. For example, *There are insufficient funds on this card to complete this payment (51)*. The 51 is the code that was returned to PayNearMe by the processor.

Multiple codes may be returned with the same vague decline message (e.g., *This card is not permitted to make this payment*). Vague messaging helps to prevent scammers from getting around fraud prevention guardrails and internal business rules. Including the network or decline code enables merchants to pinpoint the precise issue with the transaction and then decide whether to retry the payment again (for soft declines) or cancel the transaction with that account (for hard declines).

What's the Difference Between a Hard Decline and a Soft Decline?

Hard declined transactions cannot and should not be retried. Often hard declines are associated with fraud prevention but can also be caused by a card issuer's internal business rules or account limits. Soft declines are typically caused by data issues and/or communication errors/malfunction. These transactions can be retried once the issue is corrected but should not be retried more than three times in quick succession.

Credit/Debit Card Transaction Responses

The following table lists the most common credit/debit transaction decline messages and their corresponding network decline codes.

Network Codes	Hard Decline	Summary Advice
There are insufficient funds on this card to complete this payment.		
51		Try a lower payment amount, use another payment method to complete the payment, or call the card issuer
116		

Network Codes	Hard Decline	Summary Advice
216		using the number on the back of the card to request authorization and/or a credit limit increase.
T9		
This payment didn't complete because the security code was invalid.		
N7		The payment did not complete because the CVV code is invalid or missing. Verify the information and resubmit the transaction. If that doesn't work, use another card or a different payment method.
82		
The bank for your debit card refused to process a payment. Contact the bank or try a different payment method.		
59	✔	The card issuer has declined the transaction due to suspected fraud. Use a different payment method (e.g., bank account, cash).
This card is not permitted to make this payment.		
05	✔	Use a different payment method (e.g., bank account, cash).
34	✔	This card number has been reported for fraud. Use a different payment method (e.g., bank account or cash).
40	✔	The card issuer does not allow for this type of transaction. Use a different payment method (e.g., bank account or cash).
46	✔	The customer's issuing bank declined the transaction due to account closure or a validation issue. Call the card issuer for more information and use a different payment method.
56	✔	The submitted account number does not exist. Use another credit/debit card or a different payment method.
77	✔	The provided credit/debit card account number doesn't match any cardholder account number on the issuing bank's master file. Use a different payment method (e.g., bank account, cash).
83	✔	The card issuer declined the transaction because of suspected fraud. Use a different payment method (e.g., bank account, cash).
88	✔	The provided credit/debit card information cannot be found on the issuing bank's master file. Use a different payment method (e.g., bank account, cash).

Network Codes	Hard Decline	Summary Advice
100	✔	Use a different payment method (e.g., bank account, cash). Contact the issuing bank for more information.
107	✔	Use a different card or another payment method. Contact the issuing bank for more information on the issue.
108	✔	The card issuer declined the transaction because of suspected fraud. Use a different payment method (e.g., bank account, cash).
115		This card is not configured for this type of transaction. Call the card issuer to request authorization and then retry the transaction. You can also use another credit card or a different payment method.
119		This card is not configured for this type of transaction. Call the card issuer to request authorization and then retry the transaction. You can also use another credit card or a different payment method.
200	✔	Use a different payment method (e.g., bank account, cash).
SE		This card is not eligible for this type of transaction. Call the card issuer to request authorization and then retry the transaction. You can also use another credit card or a different payment method.
ZR	✔	The bank does not support this card. Use a different card or another payment method. Contact the bank or issuer for more information on this issue.
422_3C55602E	✔	Use a different card or another payment method. Contact the issuing bank for more information on the issue.
The amount exceeds the card account's transaction limit. Please try a lesser amount; otherwise, the issuing bank may be able to adjust the limit.		
61		The transaction amount exceeds this card's withdrawal amount. If applicable, pay a smaller amount, use another card or a different payment method, or call the issuer or the bank to request authorization or a limit increase.
This card is not permitted to make this kind of payment.		

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Network Codes	Hard Decline	Summary Advice
02	✔	Use a different card or another payment method. Contact the bank or issuer for more information on the issue.
57		This card is not configured for this type of transaction. Call the card issuer to request authorization and then retry the transaction. You can also use another credit card or a different payment method.
58		There is an error in your merchant configuration. Contact your merchant service provider.
67	✔	The card issuer declined the transaction because of suspected fraud. Use a different payment method (e.g., bank account, cash).
78	✔	The card issuer cannot find an account for this card number. Use another card or a different payment method.
114		There is no checking account associated to this debit card. Use a different payment method (e.g., bank account, cash).
R1	✔	The cardholder has called his/her bank to block the specific merchant. The consumer should use a different payment method (i.e., cash).
This card number is invalid.		
14		Verify the submitted credit card information and resubmit the transaction. If that still doesn't work, use another credit card or another payment method.
111		
This payment with this card is invalid.		
12		One or more of the card details was entered incorrectly. Verify the information and attempt the payment again or use a different payment method.
This lost card is not permitted to make this payment.		
41	✔	This card has been reported lost or stolen. Use a different payment method (e.g., bank account or cash).
43		
208		
209		
This card is expired.		

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Network Codes	Hard Decline	Summary Advice
33	✔	This card has expired. Use another credit/debit card or a different payment method.
54		
101		The card has expired, or the expiration date was entered incorrectly. If the card is still active, try entering the expiration date again and retry the transaction.
201		
This card is restricted and cannot make this payment.		
62		This card cannot be use for this transaction. Use another credit card or a different payment method.
63		The submitted CVV code does not match the security code associated with the credit card number. Verify the card information and resubmit the transaction. If that doesn't work, use another credit card or a different payment method.
The bank for your debit card is not accepting it. Try again or try a different payment method.		
01	✔	Use a different card or another payment method. Contact the bank or issuer for more information on the issue.
This card cannot be used because it has a frequency withdrawal limit. Try again later.		
65		The customer has exceeded his/her credit limit or has reached the maximum number of permitted transactions for a given period. Use another credit card or a different payment method.
123		
The bank that issued your debit card is temporarily unavailable. Try again or try a different payment method.		
91		The card issuer is temporarily unavailable. Wait 15 minutes and then retry the transaction. If that doesn't work, use another credit card or a different payment method.
EU		
907		
This card is not acceptable to make this payment.		
03		Try the payment again in 24 hours or use a different payment method (i.e., cash, ach).
This card is invalid.		
04	✔	The card has been reported lost or stolen and the bank has frozen/locked the account. Call the bank to unfreeze the account and try again or use a different payment method.

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Network Codes	Hard Decline	Summary Advice
07	✔	This card has been flagged for suspected fraud. Use a different payment method (e.g., cash).
15		Verify the submitted credit card information and resubmit the transaction. If that still doesn't work, use another credit card or another payment method.
30		A formatting error occurred. Verify the submitted card information and then resubmit the transaction. If that doesn't work, use another credit card or another payment method.
93	✔	The card issuer has declined the transaction. Contact the issuer or bank for more information and use another credit card or a different payment method to complete the transaction.
102	✔	The card issuer has declined the transaction due to suspected fraud. Use a different payment method (e.g., bank account, cash).
104		This card cannot be use for this transaction. Use another credit card or a different payment method.
T3		This card has been reported lost. Advise the consumer to contact the issuing bank for more information and/or use a different payment method (e.g., bank account or cash).
This payment exceeds this card's withdrawal limit.		
121		The transaction amount exceeds this card's withdrawal amount. If applicable, pay a smaller amount, use another card or a different payment method, or call the issuer or the bank to request authorization or a limit increase.
181		
The bank for your debit card suggests trying again.		
19		Verify the submitted credit card information and resubmit the transaction. If that still doesn't work, use another credit card or another payment method.
This card was declined.		
ZN		Use a different payment method (e.g., bank account, cash).
This card is not permitted to make this type of payment.		

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Network Codes	Hard Decline	Summary Advice
36	✔	The card issuer has declined the transaction on suspicion of fraud. Use a different payment method (e.g., bank account or cash).
52		The customer's card issuer declined the transaction because the debit card number is associated to a checking account that does not exist. Use a different payment method.
53		The customer's card issuer declined the transaction because the debit card number is associated to a savings account that does not exist. Use a different payment method.
214	✔	This card number has been reported for fraud. Use a different payment method (e.g., bank account or cash).
SV		Indicates the issuing bank no longer authorizes reoccurring payment with this card. Use a different card or another payment method.
The bank for your debit card didn't respond for this payment. Contact the bank or try again later.		
E9		The processing system timed out while attempting to make this payment. Wait 15 minutes and then retry the transaction. If that doesn't work, use another credit card or a different payment method.
This payment amount isn't valid for this card.		
13		Re-enter the transaction information and ensure that only numerical characters are entered in the amount field (i.e., do not include currency symbols).
Number of PIN attempts exceeded maximum allowable.		
75		The customer has entered the incorrect PIN number three or more times. Use a different payment method (e.g., bank account or cash).
38		
This card's financial institution is unavailable for verification.		
92		The card issuer or financial institution cannot be found for routing. Wait 15 minutes and then retry the transaction. If that doesn't work, use another credit card or a different payment method.
908		
This expiration date is incorrect.		

Network Codes	Hard Decline	Summary Advice
S9		The expiration date was entered incorrectly as the submitted value does not match the date associated with the card. Try entering the expiration date again and retry the transaction.
This card's financial institution is unavailable. Try again later.		
96		The card issuer was unable to process the transaction. Wait 15 minutes and then retry the transaction. If that doesn't work, use another credit card or a different payment method.
This account has been closed.		
SD	✔	The card issuer or financial institution reports this account is closed. Use another payment method (e.g., cash).
T4		
This card is inactive. Contact the issuing bank.		
SA		The card issuer is reporting this card is inactive. Use a different card or another payment method. Contact the bank or issuer for more information on the issue.
The bank that issued your debit card had a processing error. Try again or try a different payment method.		
RR		An unknown, backend processing error has occurred. Wait 15 minutes and try again or use another payment method (e.g., cash).
The security code is invalid.		
89		The submitted CVV code does not match the security code associated with the credit card number. Verify the card information and resubmit the transaction. If that doesn't work, use another credit card or a different payment method.
E3		
EO		
SR		
Incorrect PIN		
55		The submitted PIN is incorrect. Verify the submitted value and then re-submit the transaction.
This card is inactive. Contact the bank or try a different payment method.		
T5		The account associated with this card is listed as dormant. Use another card or a different payment method.
The zip code was correct, but the address does not match for this card		
85A		The billing address for the card (except the ZIP code) does not match the data on file with the issuing bank.

Network Codes	Hard Decline	Summary Advice
		Verify the address information and retry the transaction. If that doesn't work, use a different card or another payment method.
The zip code and address do not match for this card		
85N		The submitted billing address does not match any address data on file with the issuing bank. Verify the address information and retry the transaction. If that doesn't work, use a different card or another payment method.
The address verification data is temporarily unavailable for this card. Try again later.		
85R		The AVS system is currently unavailable. Wait a few minutes to retry the transaction or use a different payment method (e.g., cash) to complete the payment.
The address verification data is unavailable for this card		
85U		The AVS system is currently unavailable. The consumer can wait a few minutes and retry the transaction or can complete the payment using another payment method.
The transaction failed to complete (<ref>). Please try again later, try a different payment account, or contact the card department of your issuing bank.		
N/A		An internal error occurred. Wait a few minutes to retry the transaction or use another payment method.
Your payment exceeds this card's transaction limit or it had a processing error. Try a different payment method.		
N/A		Either the transaction amount exceeds this card's payment amount or another type of processing error occurred. If applicable, pay a smaller amount, use another card or a different payment method, or call the issuer or the bank to request authorization or a limit increase.

PayPal/Venmo Decline Transaction Responses

The following table lists the most common PayPal/Venmo transaction authorization decline messages and their corresponding decline codes.

Decline Codes	Hard Decline	Summary Advice
Do Not Honor		
2000		The customer's bank is unwilling to accept the transaction. The customer will need to contact their bank for more details regarding this generic decline.
Insufficient Funds		
2001		The account did not have sufficient funds to cover the transaction amount at the time of the transaction – subsequent attempts at a later date may be successful.
Limit Exceeded		
2002		The attempted transaction exceeds the withdrawal limit of the account. The customer will need to contact their bank to change the account limits or use a different payment method.
Cardholder's Activity Limit Exceeded		
2003		The attempted transaction exceeds the activity limit of the account. The customer will need to contact their bank to change the account limits or use a different payment method.
Expired Card		
2004	✔	Card is expired. The customer will need to use a different payment method.
Invalid Credit Card Number		
2005	✔	The customer entered an invalid payment method or made a typo in their credit card information. Have the customer correct their payment information and attempt the transaction again – if the decline persists, they will need to contact their bank.
Invalid Expiration Date		
2006	✔	The customer entered an invalid payment method or made a typo in their card expiration date. Have the customer correct their payment information and attempt the transaction again – if the decline persists, they will need to contact their bank.

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Decline Codes	Hard Decline	Summary Advice
No Account		
2007	✔	The submitted card number is not on file with the card-issuing bank. The customer will need to contact their bank.
Card Account Length Error		
2008	✔	The submitted card number does not include the proper number of digits. Have the customer attempt the transaction again – if the decline persists, the customer will need to contact their bank.
No Such Issuer		
2009	✔	This decline code could indicate that the submitted card number does not correlate to an existing card-issuing bank or that there is a connectivity error with the issuer. The customer will need to contact their bank for more information.
Card Issuer Declined CVV		
2010	✔	The customer entered an invalid security code or made a typo in their card information. Have the customer attempt the transaction again – if the decline persists, the customer will need to contact their bank.
Voice Authorization Required		
2011	✔	The customer's bank is requesting that the merchant (you) call to obtain a special authorization code in order to complete this transaction. This can result in a lengthy process – we recommend obtaining a new payment method instead.
Processor Declined - Possible Lost Card		
2012	✔	The card used has likely been reported as lost. The customer will need to contact their bank for more information.
Processor Declined - Possible Stolen Card		
2013	✔	The card used has likely been reported as stolen. The customer will need to contact their bank for more information.
Processor Declined - Fraud Suspected		
2014	✔	The customer's bank suspects fraud – they will need to contact their bank for more information.

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Decline Codes	Hard Decline	Summary Advice
		The messaging the consumer sees includes the following: "Declined. The bank account connected to your PayPal account has declined this transaction, please contact your bank for more information."
Transaction Not Allowed		
2015	✔	The customer's bank is declining the transaction for unspecified reasons, possibly due to an issue with the card itself. They will need to contact their bank or use a different payment method.
Duplicate Transaction		
2016		The submitted transaction appears to be a duplicate of a previously submitted transaction and was declined to prevent charging the same card twice for the same service.
Cardholder Stopped Billing		
2017	✔	The customer requested a cancellation of a single transaction – reach out to them for more information.
Cardholder Stopped All Billing		
2018	✔	The customer requested the cancellation of a recurring transaction or subscription – reach out to them for more information.
Invalid Transaction		
2019	✔	The customer's bank declined the transaction, typically because the card in question does not support this type of transaction – for example, the customer used an FSA debit card for a non-healthcare related purchase. They will need to contact their bank for more information.
Violation		
2020	✔	The customer will need to contact their bank for more information.
Security Violation		
2021	✔	The customer's bank is declining the transaction, possibly due to a fraud concern. They will need to contact their bank or use a different payment method.
Declined - Updated Cardholder Available		

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Decline Codes	Hard Decline	Summary Advice
2022	✔	The submitted card has expired or been reported lost and a new card has been issued. Reach out to your customer to obtain updated card information.
Processor Does Not Support This Feature		
2023	✔	Your account can't process transactions with the intended feature – for example, 3D Secure or Level 2/Level 3 data.
Card Type Not Enabled		
2024	✔	Your account can't process the attempted card type.
Set Up Error - Merchant		
2025		Depending on your region, this response could indicate a connectivity or setup issue.
Invalid Merchant ID		
2026		The customer's bank declined the transaction, typically because the card in question does not support this type of transaction. If this response persists across transactions for multiple customers, it could indicate a connectivity or setup issue.
Set-Up Error - Amount		
2027	✔	This rare decline code indicates an issue with processing the amount of the transaction. The customer will need to contact their bank for more details.
Set-Up Error - Hierarchy		
2028	✔	There is a setup issue with your account.
Set-Up Error - Card		
2029	✔	This response generally indicates that there is a problem with the submitted card. The customer will need to use a different payment method.
Set-Up Error - Terminal		
2030	✔	There is a setup issue with your account.
Encryption Error		
2031	✔	The cardholder's bank does not support $0.00 card verifications.
Surcharge Not Permitted		

Decline Codes	Hard Decline	Summary Advice
2032	✔	Surcharge amount not permitted on this card. The customer will need to use a different payment method.
Inconsistent Data		
2033	✔	An error occurred when communicating with the processor. The customer will need to contact their bank for more details.
No Action Taken		
2034		An error occurred and the intended transaction was not completed. Attempt the transaction again.
Partial Approval for Amount in Group III Version		
2035		The customer's bank approved the transaction for less than the requested amount. Have the customer attempt the transaction again – if the decline persists, the customer will need to use a different payment method.
Authorization Could Not Be Found		
2036	✔	An error occurred when trying to process the authorization. This response could indicate an issue with the customer's card or that the processor doesn't allow this action.
Already Reversed		
2037	✔	The indicated authorization has already been reversed.
Processor Declined		
2038		The customer's bank is unwilling to accept the transaction. The reasons for this response can vary. The customer will need to contact their bank for more details.
Invalid Authorization Code		
2039	✔	The authorization code was not found or not provided. Have the customer attempt the transaction again – if the decline persists, they will need to contact their bank.
Invalid Store		
2040		There may be an issue with the configuration of your account. Have the customer attempt the transaction again.
Declined – Call For Approval		
2041		The card used for this transaction requires customer approval – they will need to contact their bank.
Invalid Client ID		

Decline Codes	Hard Decline	Summary Advice
2042		There may be an issue with the configuration of your account. Have the customer attempt the transaction again.
Error – Do Not Retry, Call Issuer		
2043	✔	The card-issuing bank will not allow this transaction. The customer will need to contact their bank for more information.
Declined – Call Issuer		
2044	✔	The card-issuing bank has declined this transaction. Have the customer attempt the transaction again – if the decline persists, they will need to contact their bank for more information.
Invalid Merchant Number		
2045	✔	There is a setup issue with your account.
Declined		
2046		The customer's bank is unwilling to accept the transaction. For credit/debit card transactions, the customer will need to contact their bank for more details regarding this generic decline; if this is a PayPal transaction, the customer will need to contact PayPal. The messaging the consumer sees includes the following: "Declined - The bank account connected to your PayPal account has declined this transaction, please contact your bank or Paypal for more information."
Call Issuer. Pick Up Card		
2047	✔	The customer's card has been reported as lost or stolen by the cardholder and the card-issuing bank has requested that merchants keep the card and call the number on the back to report it. As an online merchant, you don't have the physical card and can't complete this request – obtain a different payment method from the customer.
Invalid Amount		
2048		The authorized amount is set to zero, is unreadable, or exceeds the allowable amount. Make sure the amount is greater than zero and in a suitable format.
Invalid SKU Number		

Decline Codes	Hard Decline	Summary Advice
2049	✔	A non-numeric value was sent with the attempted transaction. Fix errors and resubmit with the transaction with the proper SKU Number.
Invalid Credit Plan		
2050	✔	There may be an issue with the customer's card or a temporary issue at the card-issuing bank. The customer will need to contact their bank for more information or use a different payment method.
Credit Card Number does not match method of payment		
2051	✔	There may be an issue with the customer's credit card or a temporary issue at the card-issuing bank. Have the customer attempt the transaction again – if the decline persists, ask for a different card or payment method.
Invalid level III Purchase		
2052		Level III Data is inaccurate or missing.
Card reported as lost or stolen		
2053	✔	The card used was reported lost or stolen. The customer will need to contact their bank for more information or use a different payment method.
Reversal amount does not match authorization amount		
2054	✔	Either the refund amount is greater than the original transaction or the card-issuing bank does not allow partial refunds. The customer will need to contact their bank for more information or use a different payment method.
Issuer or Cardholder has put a restriction on the card		
2057		The customer will need to contact their issuing bank for more information.
Merchant not Mastercard SecureCode enabled		
2058	✔	The attempted card can't be processed without enabling 3D Secure for your account.
Address Verification Failed		
2059	✔	PayPal was unable to verify that the transaction qualifies for Seller Protection because the address was improperly formatted. The customer should contact Paypal for more information and/or use a different payment method.
Address Verification and Card Security Code Failed		

Decline Codes	Hard Decline	Summary Advice
2060	✔	Both the AVS and CVV checks failed for this transaction. The customer should contact PayPal for more information or use a different payment method.
Invalid Transaction Data		
2061	✔	There may be an issue with the customer's card or a temporary issue at the card-issuing bank. Have the customer attempt the transaction again – if the decline persists, ask for a different card or payment method.
Invalid Tax Amount		
2062		There may be an issue with the customer's card or a temporary issue at the card-issuing bank. Have the customer attempt the transaction again – if the decline persists, ask for a different card or payment method.
PayPal Business Account preference resulted in the transaction failing		
2063	✔	You can't process this transaction because your account is set to block certain payment types, such as eChecks or foreign currencies.
Invalid Currency Code		
2064	✔	There may be an issue with the configuration of your account for the currency specified.
Refund Time Limit Exceeded		
2065	✔	PayPal requires that refunds are issued within 180 days of the sale. This refund can't be successfully processed.
PayPal Business Account Restricted		
2066	✔	Contact PayPal's Support team to resolve this issue with your account. Then, you can attempt the transaction again.
Authorization Expired		
2067	✔	The PayPal authorization is no longer valid.
PayPal Business Account Locked or Closed		
2068	✔	You'll need to contact PayPal's Support team to resolve an issue with your account. Once resolved, you can attempt to process the transaction again.
PayPal Blocking Duplicate Order IDs		
2069	✔	The submitted PayPal transaction appears to be a duplicate of a previously submitted transaction. This

Decline Codes	Hard Decline	Summary Advice
		decline code indicates an attempt to prevent charging the same PayPal account twice for the same service.
PayPal Buyer Revoked Pre-Approved Payment Authorization		
2070	✔	Customer has not finalized the setup of their PayPal account. Reach out to the customer for more information or a different payment method. The messaging the consumer sees includes the following: "The payment can not be processed. The customer authorization has been revoked within the PayPal system."
PayPal Payee Account Invalid Or Does Not Have a Confirmed Email		
2071	✔	Customer has not finalized set up of their PayPal account. Reach out to the customer for more information or a different payment method.
PayPal Payee Email Incorrectly Formatted		
2072	✔	Customer made a typo or is attempting to use an invalid PayPal account.
PayPal Validation Error		
2073	✔	PayPal can't validate this transaction.
Funding Instrument In The PayPal Account Was Declined By The Processor Or Bank, Or It Can't Be Used For This Payment		
2074	✔	The customer's payment method associated with their PayPal account was declined. Reach out to the customer for more information or a different payment method. The messaging the consumer sees includes the following: "Declined - The bank account connected to your PayPal account has declined this transaction, please contact your bank or PayPal for more information."
Payer Account Is Locked Or Closed		
2075	✔	The customer's PayPal account can't be used for transactions at this time. The customer will need to contact PayPal for more information or use a different payment method.

Decline Codes	Hard Decline	Summary Advice
		The messaging the consumer sees includes the following: "Declined - this PayPal account has been locked or closed, please contact PayPal."
Payer Cannot Pay For This Transaction With PayPal		
2076	✔	The customer should contact PayPal for more information or use a different payment method. You may also receive this response if you create transactions using the email address registered with your PayPal Business Account. The messaging the consumer sees includes the following: "Declined - this PayPal account can not be used for this type of payment. Please try another payment method."
Transaction Refused Due To PayPal Risk Model		
2077	✔	PayPal has declined this transaction due to risk limitations.
Invalid Secure Payment Data		
2078	✔	PIN cryptographic error found during decryption.
PayPal Merchant Account Configuration Error		
2079	✔	You'll need to contact PayPal to resolve an issue with your account. Once resolved, you can attempt to process the transaction again.
Invalid user credentials		
2080	✔	Invalid user credentials.
PayPal pending payments are not supported		
2081	✔	Braintree received an unsupported Pending Verification response from PayPal. Contact Braintree's Support Team to resolve a potential issue with your account settings. If there is no issue with your account, have the customer reach out to PayPal for more information.
PayPal Domestic Transaction Required		
2082	✔	This transaction requires the customer to be a resident of the same country as the merchant. Reach out to the customer for a different payment method.
PayPal Phone Number Required		
2083	✔	This transaction requires the payer to provide a valid phone number. The customer should contact PayPal for more information or use a different payment method.
PayPal Tax Info Required		

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Decline Codes	Hard Decline	Summary Advice
2084	✔	The customer must complete their PayPal account information, including submitting their phone number and all required tax information.
PayPal Payee Blocked Transaction		
2085	✔	Fraud settings on your PayPal business account are blocking payments from this customer. These can be adjusted in the Block Payments section of your PayPal business account.
PayPal Transaction Limit Exceeded		
2086	✔	The settings on the customer's account do not allow a transaction amount this large. They will need to contact PayPal to resolve this issue.
PayPal reference transactions not enabled for your account		
2087	✔	PayPal API permissions are not set up to allow reference transactions. You'll need to contact PayPal's Support team to resolve an issue with your account. Once resolved, you can attempt to process the transaction again.
Currency not enabled for your PayPal seller account		
2088	✔	This currency is not currently supported by your PayPal account. You can accept additional currencies by updating your PayPal profile.
PayPal payee email permission denied for this request		
2089	✔	PayPal API permissions are not set up between your PayPal business accounts.
PayPal or Venmo account not configured to refund more than settled amount		
2090	✔	Your PayPal or Venmo account is not set up to refund amounts higher than the original transaction amount.
Currency of this transaction must match currency of your PayPal account		
2091	✔	Your PayPal account can only process transactions in the currency of your home country.
No Data Found - Try Another Verification Method		
2092		The processor is unable to provide a definitive answer about the customer's bank account. Please try a different US bank account verification method.
PayPal payment method is invalid		
2093	✔	The PayPal payment method has either expired or been canceled.

PayNearMe

Decline Codes	Hard Decline	Summary Advice
PayPal payment has already been completed		
2094	✔	Your integration is likely making PayPal calls out of sequence. Check the error response for more details.
PayPal refund is not allowed after partial refund		
2095	✔	Once a PayPal transaction is partially refunded, all subsequent refunds must also be partial refunds for the remaining amount or less. Full refunds are not allowed after a PayPal transaction has been partially refunded.
PayPal buyer account can't be the same as the seller account		
2096	✔	PayPal buyer account can't be the same as the seller account.
PayPal authorization amount limit exceeded		
2097	✔	PayPal authorization amount is greater than the allowed limit on the order.
PayPal authorization count limit exceeded		
2098	✔	The number of PayPal authorizations is greater than the allowed number on the order.
Cardholder Authentication Required		
2099		The customer's bank declined the transaction because a 3D Secure authentication was not performed during checkout. Have the customer authenticate using 3D Secure, then attempt the authorization again.
PayPal channel initiated billing not enabled for your account		
2100	✔	Your PayPal permissions are not set up to allow channel initiated billing transactions. Contact PayPal's Support team for information on how to enable this. Once resolved, you can attempt to process the transaction again.
Additional authorization required		
2101		This transaction requires additional customer credentials for authorization. The customer should insert their chip.
Incorrect PIN		
2102		The entered PIN was incorrect.
PIN try exceeded		
2103		The allowable number of PIN tries has been exceeded.
Offline Issuer Declined		

Decline Codes	Hard Decline	Summary Advice
2104		The transaction was declined offline by the issuer. The customer will need to contact their bank for more information.
Cannot Authorize at this time (Life cycle)		
2105		The transaction is refused due to invalid card data. Please try again later.
Cannot Authorize at this time (Policy)		
2106		The transaction is refused due to a policy reason. Please try again later.
Card Not Activated		
2107	✔	The transaction is from a new cardholder, and the card has not been properly unblocked.
Closed Card		
2108	✔	The account is closed. Re-validate the account number for accuracy and do not reattempt with the same PAN or token.
Processor Declined		
2109-2999		The customer's bank is unwilling to accept the transaction. The customer will need to contact their bank for more details regarding this generic decline.
Processor Network Unavailable – Try Again		
3000		This response could indicate a problem with the back-end processing network, not necessarily a problem with the payment method. Have the customer attempt the transaction again.
Payment Method Token is Invalid		
91518		The messaging the consumer sees includes the following: "Payment method ID is invalid or could not be found."
Error executing PayPal billing agreement		
92917		The messaging the consumer sees includes the following: "Error processing payment. Please try another payment method."
Cannot use a single-use payment method more than once		
93107		The messaging the consumer sees includes the following: "Error processing payment. Please try another payment method."
Unknown or expired single-use payment method		

Decline Codes	Hard Decline	Summary Advice
93108		The messaging the consumer sees includes the following: "Error processing payment. Please try another payment method."

There are insufficient funds on this card to complete this payment/Insufficient Funds

The Insufficient Funds codes are the most common decline codes that occur at PayNearMe. They indicate that the debit account, credit account, PayPal account, or Venmo account is over its limit and cannot process the transaction. Consumers can call their card issuer to request more credit, can resubmit the transaction for a lower payment amount (if applicable), or can use another card or a different payment method.

This payment didn't complete because the security code was invalid/Card Issuer Declined CVV

Typically, these decline codes occur when the CVV code was incorrectly entered, and the card issuer cannot approve the transaction. This could be because of a simple typo, or it could indicate a problem with the payment processing system. Advise the consumer to verify his/her information and resubmit the transaction. If the problem persists, the consumer should use another card or a different payment method.

The bank for your debit card refused to process a payment. Contact the bank or try a different payment method.

This decline code indicates that the card issuer suspects the card is fraudulent. Advise the consumer to use a different payment method, such as cash, to complete the payment. Additionally, you should monitor transactions processed after any declined payment receiving this error to check for fraudulent transactions on alternative cards.

This card is not permitted to make this payment/Do Not Honor/No Account/Transaction Not Allowed/Processor Does Not Support This Feature

05/200/2000/2038

This decline message means the issuing bank will not validate the transaction and return an authorization code/token to complete the payment. This code can trigger for a myriad of reasons, including the following:

- The card has been locked after multiple declined payments
- The bank put a hold on the card
- AVS/CVV data inconsistencies
- Geographic blocks
- Velocity checks
- Internal issuer fraud checks
- Insufficient funds

Sometimes an issuer will return this code simply because they haven't updated their legacy processing systems with newer, more detailed decline codes. PayNearMe has resources that can indicate whether the issue involves an AVS failure or AVS system malfunction (i.e., *The address didn't match the card's address*). In that case, the consumer should verify that he/she entered the correct information and retry the payment. In all other cases, the consumer should use another card or a different payment method (e.g., cash, bank account).

34

This message indicates that the card number has been flagged by the card issuer for suspected fraud. Advise the consumer to use a different payment method like cash or a mobile wallet, which comes with merchant fraud protections.

40/2023

The decline message occurs when the consumer's card issuer does not allow this type of transaction with this card. Advise the consumer to use another card or a different payment method.

46

This message indicates that the consumer's card issuer is refusing the transaction because of an account closure or a validation issue. Advise the consumer to use another card or a different payment method.

56/2007

The decline message indicates that the consumer is attempting a transaction with a non-existent credit card number. Advise the consumer to use another card or a different payment method.

77

This message indicates that the provided credit or debit card account number doesn't match any cardholder account number on the issuing bank's master file. Advise the consumer to use another card or a different payment method.

83

This message indicates that the card number has been flagged by the card issuer for suspected fraud. Advise the consumer to use a different payment method like cash or a mobile wallet, which comes with merchant fraud protections.

88

This decline message indicates that the credit/debit card information provided by the consumer cannot be found on the issuing bank's master file. Advise the consumer to use a different payment method (e.g., bank account, cash).

100/2015

This decline message means the issuing bank will not validate the transaction and return an authorization code/token to complete the payment. This code can trigger for a myriad of reasons, including the following:

- The card has been locked after multiple declined payments
- The bank put a hold on the card
- AVS/CVV data inconsistencies
- Geographic blocks
- Velocity checks
- Internal issuer fraud checks
- Insufficient funds

Sometimes an issuer will return this code simply because they haven't updated their legacy processing systems with newer, more detailed decline codes. Advise the

consumer to either contact the issuing bank to investigate the problem or use another card/different payment method (e.g., cash, bank account).

107

This decline message can be triggered for a variety of reasons:

- Suspected Fraud (like a stolen card)
- Expired Card
- Invalid CVV
- Insufficient Funds

Additionally, a card issuer could decline a card because of internal anti-fraud velocity checks, overdue payments, or a suspected duplicate transaction. Only the issuer knows specifically why the card was declined. Typically, this code is a hard decline if all the card data fields were submitted with the correct information. The customer will need to provide another credit card or use a different payment method to complete the transaction. If the customer wants more information on why the card declined, he/she will need to contact the card's issuer.

108

This code indicates that the card issuer has flagged the card for fraud or counterfeit activity. As this is likely a stolen card, the merchant should proceed with caution when accepting payment from this consumer, specifically if he/she wants to use an alternative credit/debit card. Advise the consumer to use a different payment method like cash or a mobile wallet, which comes with merchant fraud protections.

115

This decline code occurs when the consumer's card is not configured for the type of transaction he/she is attempting to process. For example, this code may trigger if a consumer is attempting to buy movie tickets with his/her HSA debit card. The consumer can call his/her card issuer and request the authorization or use another card or a different payment method.

119

This decline message occurs when the consumer's card is not configured for the type of transaction he/she is attempting to process. For example, this code may trigger if a consumer is attempting to buy movie tickets with his/her HSA debit card. The consumer can call his/her card issuer and request the authorization or use another card or a different payment method.

SE

This decline code occurs when the consumer's card is not eligible or configured for the type of transaction he/she is attempting to process. For example, this code may trigger if a consumer is attempting to buy movie tickets with his/her HSA debit card. The consumer can call his/her card issuer and request the authorization or use another card or a different payment method.

ZR

The BIN for this credit or debit card is not supported. Use a different card or another payment method and contact the bank or issuer for more information on this issue.

The amount exceeds the card account's transaction limit. Please try a lesser amount; otherwise, the issuing bank may be able to adjust the limit/Cardholder's Activity Limit Exceeded

This decline message indicates that the attempted transaction exceeds the given limit on the account. Advise the consumer to pay less money (if applicable) or use a different payment method.

This card is not permitted to make this kind of payment.

02

This decline message is associated with the 02 – Refer to Card Issuer's Special Condition network decline code. Only the issuer knows why a "special condition" triggered a decline—and they're not sharing (at least not with you). Common reasons for this decline code can include an unusually large purchase, unusual activity on the card (e.g., a transaction in New York City followed by a transaction in Austin 10 minutes later), or if the customer has been traveling and used the card in locations way outside his/her billing address. The customer can call his/her card-issuing bank to investigate the issue and request authorization or can complete the transaction using another credit card or a different payment method.

57

Card configuration issues typically trigger this decline message. The issuing bank will not permit the transaction because of how the card is configured. For example, if a consumer is attempting an online purchase, but the card is not configured for a

card-not-present transaction. The consumer can call his/her issuer and request an authorization or use another card or different payment method.

58/2024

This decline message can occur when the merchant processing account is not properly configured and is not set up to receive the type of payment the consumer is trying to use. For example, the consumer could be attempting the transaction with an American Express card when your point-of-sale system is not configured to accept these types of transactions. This error code can also occur when the consumer is trying to process the transaction with a test credit card. When test credentials are run through a live gateway, the transaction cannot go through. Advise the consumer to use another credit card or a different payment method.

67

This code indicates that the card issuer has flagged the card for fraud or counterfeit activity. As this is likely a stolen card, the merchant should proceed with caution when accepting payment from this consumer, specifically if he/she wants to use an alternative credit/debit card. Advise the consumer to use a different payment method like cash or a mobile wallet, which comes with merchant fraud protections.

78

This decline message can occur when a new cardholder fails to activate or "unblock" his/her card before using it. Additionally, this error can occur when the issuing bank cannot find an account for the given card number. The consumer can call his/her issuer and request an authorization or user another card or different payment method.

114

This decline message is specifically for debit cards and occurs when the issuer cannot find the checking account associated with the debit card number. The consumer should call his/her bank to investigate the issue. If that does not resolve the problem, advise the consumer to use a different payment method.

R1

The cardholder has called his/her bank to block the specific merchant. The consumer should use a different payment method (i.e., cash).

This card number is invalid/Invalid Credit Card Number

This decline message indicates that the submitted card data was entered incorrectly. This error can occur with the account number (PAN), the expiration date, zip code, or

the CVV. Advise the consumer to verify the submitted information, correct the errors, and resubmit the transaction.

This payment with this card is invalid.

This decline message indicates that the issuer declined the transaction because the consumer submitted incorrect card details or an invalid format or field. This can occur for several reasons:

- The expiration date is invalid.
- The card number is wrong.
- An AVS check failed.
- The card has been canceled or flagged by the issuer as invalid.
- The consumer has tried running the card several times in a row and the issuer has flagged it as fraud.

Advise the consumer to verify the submitted information and rerun the transaction. If the submitted data was correct, the consumer should use another card or a different payment method.

This lost card is not permitted to make this payment.

This card has been reported lost (41/208) or stolen (43/209) and has been locked by the card issuer. Advise the consumer to use a different payment method, such as cash, to complete the payment.

This card is expired/Expired Card/Declined - Updated Cardholder Available

33/54/2004/2022

This decline message occurs when the consumer attempts a transaction with an expired card. The consumer should use another card or a different payment method.

101/201

This decline message indicates that either the consumer's card has expired, or the expiration date was incorrectly submitted. The consumer should verify the expiration date. If the date was incorrectly entered, he/she should correct the error and resubmit the transaction. If the card has expired, the consumer should use another card or a different payment method.

PayNearMe

This card is restricted and cannot make this payment.

62/2029

This decline message indicates that the consumer's card is restricted to where it can be used. This can occur if the merchant is using a "generic" MCC code where the card issuer may restrict the transaction. It can also occur because the issuer only allows the consumer to use the card at certain types of businesses or for certain types of purchases. For example, a consumer could not use a corporate debit card for gym membership based on its industry code (SIC) or an HSA card to purchase movie tickets. Advise the consumer to use another card or a different payment method.

63

Typically, this decline message occurs when the CVV code was incorrectly entered, and the card issuer cannot approve the transaction. This could be because of a simple typo, or it could indicate a problem with the payment processing system. Advise the consumer to verify his/her information and resubmit the transaction. If the problem persists, the consumer should use another card or a different payment method.

The bank for your debit card is not accepting it. Try again or try a different payment method.

This decline message can be triggered for a variety of reasons:

- Suspected Fraud (like a stolen card)
- Expired Card
- Invalid CVV
- Insufficient Funds

Additionally, a card issuer could decline a card because of internal anti-fraud velocity checks, overdue payments, or a suspected duplicate transaction. Only the issuer knows specifically why the card was declined. Typically, this code is a hard decline if all the card data fields were submitted with the correct information. The customer will need to provide another credit card or use a different payment method to complete the transaction. If the customer wants more information on why the card declined, he/she will need to contact the card's issuer.

This card cannot be used because it has a frequency withdrawal limit. Try again later.

This decline message indicates that the customer has either exceeded his/her credit limit or he/she has reached the maximum number of permitted transactions for a given period. If possible, the consumer could attempt to pay less or use a different payment method.

The bank that issued your debit card is temporarily unavailable. Try again or try a different payment method.

This message indicates that the consumer's card issuer cannot be contacted to authorize the transaction. The consumer should wait a few minutes and then attempt the transaction again. If the problem persists, the consumer should use a different payment method to complete the transaction and then contact his/her bank to investigate the issue.

This card is not acceptable to make this payment/Invalid Merchant ID

This message can indicate a problem with the merchant's configuration, such as an invalid/inactive Merchant ID number. Merchants should contact their transaction service provider(s) to verify that their accounts are still in good standing and to see if any changes have occurred with their configurations.

This card is invalid/Call Issuer. Pick Up Card

04/2012/2047

This decline message indicates that the card has been reported as lost or stolen but has not been flagged for fraudulent use. Typically, this occurs when the consumer loses his/her card, calls the issuer to freeze or lock the card, finds the card again, and then attempts a transaction without calling the card issuer back to unlock the card. The consumer can call his/her issuer to remove the lock and retry the transaction or can use another credit card or different payment method.

07/2013

This message indicates that the card issuer has flagged the card for fraud or counterfeit activity. As this is likely a stolen card, the merchant should proceed with caution when accepting payment from this consumer, specifically if he/she wants to use an

alternative credit/debit card. Advise the consumer to use a different payment method like cash or a mobile wallet, which comes with merchant fraud protections.

15

This message occurs when the first digit of the credit card account number (PAN), which identifies the issuer, is entered incorrectly. Advise the consumer to verify the account number, correct the error, and resubmit the transaction.

30

This decline message occurs when the card issuer does not recognize the submitted transaction details because of a format error. Advise the consumer to verify the card and address details, correct any errors, and then resubmit the transaction.

93

The card issuer has declined the transaction. Contact the issuer or bank for more information and use another credit card or a different payment method to complete the transaction.

102/2014

This message indicates that the card issuer suspects the card is fraudulent. Advise the consumer to use a different payment method, such as cash, to complete the payment. Additionally, the merchant should monitor transactions processed after any declined payment receiving this error to check for fraudulent transactions on alternative cards.

104/2057

This decline message indicates that the consumer's card is restricted to where it can be used. This can occur if the merchant is using a "generic" MCC code where the card issuer may restrict the transaction. It can also occur because the issuer only allows the consumer to use the card at certain types of businesses or for certain types of purchases. For example, a consumer could not use a corporate debit card for gym membership based on its industry code (SIC) or an HSA card to purchase movie tickets. Advise the consumer to use another card or a different payment method.

T3

This card has been reported lost and has been locked by the card issuer. The consumer can attempt to contact his/her issuing bank to unlock the card and can use a different payment method, such as cash, to complete the payment.

This payment exceeds this card's withdrawal limit/Limit Exceeded

This decline code indicates that the attempted transaction exceeds the given withdrawal limit on the account. Advise the consumer to withdraw less money or use a different payment method.

The bank for your debit card suggests trying again.

This message occurs when a transaction is run but just doesn't process. The issuing bank typically does not provide a reason for why the transaction does not process. This could be a temporary communication malfunction. Advise the consumer to wait a few minutes, then re-enter the card information and attempt the transaction again. If the problem persists, the consumer will need to complete the transaction using a different payment method and then call his/her bank to get more information about the error/malfunction.

This card was declined/Declined

This message can be triggered for a variety of reasons:

- Suspected Fraud (like a stolen card)
- Expired Card
- Invalid CVV
- Insufficient Funds

Additionally, a card issuer could decline a card because of internal anti-fraud velocity checks, overdue payments, or a suspected duplicate transaction. Only the issuer knows specifically why the card was declined. Typically, this code is a hard decline if all the card data fields were submitted with the correct information. The customer will need to provide another credit card or use a different payment method to complete the transaction. If the customer wants more information on why the card declined, he/she will need to contact the card's issuer.

This card is not permitted to make this type of payment/Security Violation

36/2021

The card has been reported lost or stolen and the card issuer has flagged the card for suspected fraud or counterfeit activity. Advise the consumer to use a different payment

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method like cash. Additionally, the merchant should monitor transactions processed after any declined payment receiving this error to check for fraudulent transactions on alternative cards.

52

This decline message is specifically for debit cards and occurs when the issuer cannot find the checking account associated with the debit card number. The consumer should call his/her bank to investigate the issue. If that does not resolve the problem, advise the consumer to use a different payment method.

53

This decline code is specifically for debit cards and occurs when the issuer cannot find the savings account associated with the debit card number. The consumer should call his/her bank to investigate the issue. If that does not resolve the problem, advise the consumer to use a different payment method.

214

This decline code indicates that the card number has been flagged by the card issuer for suspected fraud. Advise the consumer to use a different payment method like cash or a mobile wallet, which comes with merchant fraud protections.

SV/2018

This decline message indicates that recurring payments are no longer authorized for this debit or credit card by the issuing bank. If this is not a recurring payment, call the issuing bank and request the authorization; otherwise, use a different card or another payment method.

The bank for your debit card didn't respond for this payment. Contact the bank or try again later.

The processing system timed out while attempting to make this payment. Wait 15 minutes and then retry the transaction. If that doesn't work, use another credit card or a different payment method.

This payment amount isn't valid for this card.

This decline message typically occurs when the consumer submits an invalid transaction amount, such as a non-numerical symbol (e.g., a dollar sign). Advise the consumer to remove any errant characters and resubmit the transaction.

Number of PIN attempts exceeded maximum allowable.

This decline message occurs when the consumer enters the incorrect PIN three or more times when attempting a transaction. Advise the consumer to use a different payment method.

This card's financial institution is unavailable for verification.

This message indicates that the consumer's card issuer cannot be contacted to authorize the transaction. The consumer should wait a few minutes and then attempt the transaction again. If the problem persists, the consumer should use a different payment method to complete the transaction and then contact his/her bank to investigate the issue.

This expiration date is incorrect/Invalid Expiration Date

The expiration date was entered incorrectly as the submitted value does not match the date associated with the card. Try entering the expiration date again and retry the transaction.

This card's financial institution is unavailable. Try again later.

This message indicates that the consumer's card issuer cannot be contacted to authorize the transaction. The consumer should wait a few minutes and then attempt the transaction again. If the problem persists, the consumer should use a different payment method to complete the transaction and then contact his/her bank to investigate the issue.

This account has been closed.

The card issuer or financial institution reports this account is closed. Use another payment method (e.g., cash).

This card is inactive. Contact the issuing bank.

The card issuer is reporting this card is inactive. Use a different card or another payment method. Contact the bank or issuer for more information on the issue.

The bank that issued your debit card had a processing error. Try again or try a different payment method.

An unknown, backend processing error has occurred. Wait 15 minutes and try again or use another payment method (e.g., cash).

The security code is invalid.

Typically, this decline code occurs when the CVV code was incorrectly entered, and the card issuer cannot approve the transaction. This could be because of a simple typo, or it could indicate a problem with the payment processing system. Advise the consumer to verify his/her information and resubmit the transaction. If the problem persists, the consumer should use another card or a different payment method.

Incorrect PIN

This decline code occurs when the consumer enters the wrong PIN at checkout. Advise the consumer to re-enter his/her PIN and resubmit the transaction.

This card is inactive. Contact the bank or try a different payment method/Card Not Activated

This decline message occurs when the issuing bank indicates that the account associated with this debit or credit card is dormant and no longer active. Advise the consumer to contact his/her bank for more information and to complete the payment using a different card or another payment method.

The zip code was correct, but the address does not match for this card.

This decline message indicates that the billing address for the card (except the ZIP code) does not match the data on file with the issuing bank. Verify the address information and retry the transaction. If that doesn't work, use a different card or another payment method.

The zip code and address do not match for this card

This decline message indicates that the submitted billing address does not match any address data on file with the issuing bank. Verify the address information and retry the transaction. If that doesn't work, use a different card or another payment method.

The address verification data is temporarily unavailable for this card. Try again later.

This message indicates that the AVS system is currently unavailable. Advise the consumer to wait a few minutes and retry the transaction or use a different payment method (e.g., cash) to complete the payment.

The address verification data is unavailable for this card

This decline message indicates that the AVS system is currently unavailable. The consumer can wait a few minutes and retry the transaction or can complete the payment using another payment method.

The transaction failed to complete (<ref>). Please try again later, try a different payment account, or contact the card department of your issuing bank.

This decline message is a generic error message that displays when the card authorization cannot be completed, but we aren't sure why. This decline code occurs when communication fails during either the first part of the transaction process or during authorization. When the consumer presents his/her card for payment, the merchant sends a request for authorization. The payment processor delivers a request to the card association, which sends a request to the issuing bank. This error occurs during this initial authorization process and indicates that the card association ran into an error retrieving information from the card-issuing bank. Typically, this error is temporary, and after waiting a few minutes, the consumer should try the transaction again. If the issue persists, the consumer should use a different payment method and then call his/her bank to investigate the problem.

Your payment exceeds this card's transaction limit or it had a processing error. Try a different payment method.

This decline message is a generic error message that displays when authorization cannot be completed—either because the card is over its authorized limit or another processing error occurred. Advise the consumer to use another card or a different payment method like cash or his/her bank account.