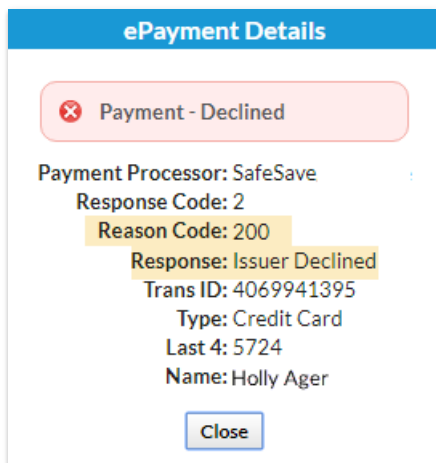


# Credit Card Decline Codes

Last Modified on 02/25/2021 9:45 am EST

When a credit card is declined, Jackrabbit receives a decline response with a reason (decline) code. These are created by the gateway and merchant processors, not by Jackrabbit.

Decline codes and responses are not standardized across payment gateways because they most often originate from the customer's bank. Some banks will provide information that explains the reason for the decline while others will only tell the gateway that the transaction declined and give no further information.



## Decline Codes

Decline codes are issued in series. Generally speaking, here are some guidelines that you can follow:

Decline Code	Description
200 Series	Transactions that were received by the gateway, forwarded to the merchant processor, and then declined. This is a sign that something is wrong with the cardholder's card or their account. <b>Your customer should contact the bank that issued their credit card (issuing bank).</b>
300 Series	These transactions are rejected by the gateway, they never make it to the merchant processor. Most often this means you are attempting to process a specific service that you are not set up for, e.g. ACH/Bank Drafts. You may also get a 300 decline code if you try to process a duplicate transaction (same \$ amount to the same card in a short period of time). <b>In this case you should contact your gateway. Be sure to read the explanation in the note field.</b>
400 Series	This indicates a possible conflict between what information the gateway has versus what the merchant processor has. <b>Contact your gateway provider to resolve.</b>

Every decline code will have an abbreviated explanation in the notes. Sometimes these are perfectly clear, other times not at all. Your payment partner (gateway provider) should be able to provide more detail.

You can find your Payment Partner's contact information in your Jackrabbit database. From the *Tools menu > ePayment Settings > Credit Card & Bank Account Settings*, the **Payment Partner** page provides contact information as well as a link to your [Virtual Terminal](#).

## ePayments Settings


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### Credit Card & Bank Account Settings

[PAYMENT PARTNER](#)[CARDS ACCEPTED](#)[WEB REGISTRATION SETTINGS](#)[PARENT PORTAL SETTINGS](#)

### Your Payment Partner

SafeSave Payments has sent you an email with your credentials for accessing their virtual terminal.



**SafeSave Payment Services**  
Shane McMullen, Merchant Account Specialist  
SafeSave Payments  
Email: [smcmullen@safesavepayments.com](mailto:smcmullen@safesavepayments.com), [jackrabbit@safesavepayments.com](mailto:jackrabbit@safesavepayments.com)  
Toll-free 800-220-8611  
To access your virtual terminal, click the button below:

[VIRTUAL TERMINAL ↗](#)

Your org ID is 522358. You'll need this if you contact SafeSave Payments.

## Find Declined ePayment Transactions

Use the *Transaction (menu) > Search* to locate declined transactions in the date range you select.

1. Go to the **Transaction (menu) > Search**.
2. Select the **Transaction Date from/through** date range.
3. Set **ePayments** to **Declined Only** from the drop-down list.
4. Click **Submit**. Declined **ePayments** will come up in the results.
5. Click the red **ePmt** (icon) to open the **ePayment Details** window to see the **Reason Code**.

## Search Transactions

← RETURN

Legend ☐ FEE/CHARGE ☐ PAYMENT/CREDIT ☐ UNPAID FEE ☐ UNAPPLIED CREDIT

View 1 - 14 of 14										Print		Export		Refresh		12 columns hidden		Show/Hide Columns		Sort/Filter Columns			
			Date	Type	Amt	Family/Acct	Balance																
			1/20/2021	Payment	0.00	Cooper	100.00	RC=3,ReasonCode=000,ApprovalCode=,TransID#															
			11/10/2020	Payment	0.00	Eppley	0.00	REFID:3127,Last4=8886															
			12/29/2020	Payment	0.00	Fungfook	100.00	RC=3,ReasonCode=000,ApprovalCode=,TransID#															
			12/29/2020	Payment	0.00	Jackson	100.00	REFID:3125,Last4=8886															
			11/10/2020	Payment	0.00	Marshall	250.00	RC=3,ReasonCode=000,ApprovalCode=,TransID#															
								Last4=9906,Name=Linda Marshall															
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