

BBMS Rejection Codes

Rejection Code	Description	How to Resolve
General decline of card. No other information provided by issuing bank.	<p>This is the most common rejection code. The bank that issued the credit card has said no to the transaction. This can be for a number of reasons:</p> <ol style="list-style-type: none"> 1. The Card has reached its transaction limit 2. Not enough funds on the Card 3. Card not authorized for 'Card Not Present' transactions 	Have the donor reach out to his or her credit card company.
The request is missing one or more required fields (billTo_XXXXX).	This code indicates that the donor does not have a complete address on his or her record. All credit card transactions must have a complete address in order to process.	Verify that the donor has a complete address and the correct country selected on his or her record.
The request is missing one or more required fields c:billTo/c:state	This code indicates that an address field is missing when making an online donation.	Have the donor verify that the correct country is selected from the donation form and that all required fields are filled.
The authorization request was declined because it did not pass the Address Verification Service (AVS).	<p>This code indicates that the address submitted by the donor does not match what the issuing bank has on record. This could be caused by one of two reasons:</p> <ol style="list-style-type: none"> 1. The donor entered the information incorrectly 2. The AVS settings are too high. Click Here for more information on AVS Settings 	<p>Have the donor verify how his or her address information appears on their account.</p> <p>-OR-</p> <p>Adjust AVS Settings for BBMS</p>
Invalid card verification number.	This code indicates that the 3-digit security code on the back of the card does not match.	Have the donor re-enter their security code.
The issuing bank has questions about the request.	This code indicates that the credit card company would like to speak with the donor before authorizing the transaction. This error usually occurs with large donations.	<p>Have the donor reach out to his or her credit card company.</p> <p>Once the transaction is cleared, process the</p>

		transaction again.
Invalid Account Number	This code indicates that the credit card number is invalid. The card number and card type (i.e. Visa, MasterCard, etc.) may have been entered incorrectly or the card may no longer be valid.	Verify the card number and card type with the donor and re-enter.
Invalid Card Number	<p>This code indicates that the credit card number is invalid. This code has a number of different causes.</p> <ol style="list-style-type: none"> 1. The card number and card type may have been entered incorrectly. 2. The Card may no longer be valid. 3. The Card may no longer be stored in BBPS. This can occur if a credit card has been expired more than 6 months. 	Verify the card number, expiration date, and card type with the donor and re-enter the credit card.

IATS Rejection Codes

These are common rejection codes that are unique to IATS.

Rejection Code	Description	How to Resolve
The following error(s) must be corrected before continuing: CVV2 required	<p>IATS uses two accounts for credit card processing. One is for online transactions; the other is for Batch processing.</p> <p>This code indicates that the wrong account was selected.</p>	Select the correct IATS account for Batch processing. If that account is not available, reach out to IATS Support to verify that account information.
NNot Processed	An error occurred when IATS received the transaction information. The transaction is not processed.	Reach out to IATS Support for additional assistance.