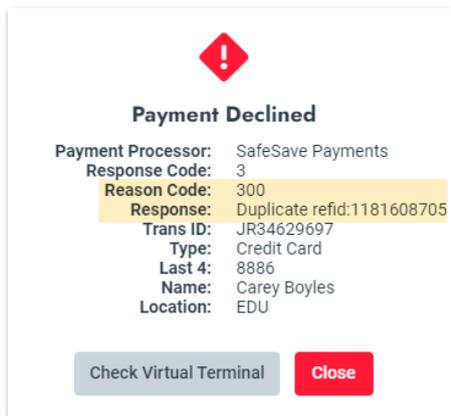


Credit Card Decline Codes

Last Modified on 06/08/2023 9:29 am EDT

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 reason 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 Reason Codes

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

Reason Code	Description
200 Series	Transactions that were received by the gateway and forwarded to the merchant processor and then declined. This is a sign that something is wrong with the cardholder's card or their account. Your customer should contact the bank that issued their credit card (issuing bank).
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 reason code if you try to process a duplicate transaction (the same \$ amount to the same card in a short period of time). In this case, you should contact your gateway. Be sure to read the explanation in the note field.
400 Series	This indicates a possible conflict between what information the gateway has versus what the merchant processor has. Contact your gateway provider to resolve this.

Every decline reason 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 *Gear* (icon) > *Settings* > *ePayments* > *Credit Card & Bank Account Settings*, the **Payment Partner** page provides contact information as well as a link to your **Virtual Terminal** or the Jackrabbit Pay™ Console.

ePayments Settings

← RETURN **SAVE CHANGES**

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, 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

ALL RECORDS >

Showing 116 of 116 Transactions [HELP WITH GRIDS](#)

Legend:

Fee/Charge Payment/Credit

Drag a column header and drop it here

<input type="checkbox"/>	DATE	TYPE	AMOUNT	NAME	CARD	STATUS	DT. PAID
<input type="checkbox"/>	Aug 10, 2022	Payment				❗	Aug 10, 2022
<input type="checkbox"/>	Aug 10, 2022	Payment				❗	Aug 10, 2022
<input type="checkbox"/>	Aug 4, 2022	Payment				❗	Aug 4, 2022
<input type="checkbox"/>	Aug 4, 2022	Payment				❗	Aug 4, 2022
<input type="checkbox"/>	Aug 4, 2022	Payment				❗	Aug 4, 2022
<input type="checkbox"/>	Aug 4, 2022	Payment				❗	Aug 4, 2022
<input type="checkbox"/>	Sep 1, 2022	Payment	-100.00	Goolsby	visa	✅	Sep 1, 2022

Payment Declined

Payment Processor: SafeSave Payments
Response Code: 3
Reason Code: Duplicate transaction refid:1181608705
Trans ID: JR34629697
Type: Credit Card
Last 4: 8886
Name: Carey Boyles
Location: EDU



If your ePayment partner is Jackrabbit Pay, PSP means Payment Service Provider. The PSP reference is the Transaction ID (Trans ID) number/reference for a specific transaction.