

Common Decline Codes in RBC NextLogic™

RBC Commercial Cards Program



If a cardholder's transaction is declined, one of the following decline codes will appear, along with the Authorization Information, within the RBC NextLogic Card Management module.

If the decline code is not on this list or you require assistance, please contact Commercial Cards Client Support at 1-877-334-9938 or ask the cardholder to call 1-888-769-2534.

Decline Codes	Explanation and Action Required
9024 – DECLINED DUE TO VISA PAYMENTS CONTROLS	The transaction has been declined due to Visa Payment Controls in place on your card by your Program Administrator. Kindly contact your Program Administrator for more details.
0134 – CARD ACTIVATION/ CRV STATUS	The card has not been activated by the cardholder. Please advise the cardholder to contact 1-888-769-2575 to activate their card.
0805 – ACCOUNT SPL LIMIT EXCEEDED 0808 – MCC SPL EXCEEDED	The transaction has been declined because the transaction amount exceeds the maximum limit a cardholder can spend on one purchase (Decline Code 0805) or at a Merchant Category Code group (Decline Code 0808). E.g., the cardholder has a spend control set for a maximum of \$100 per transaction and tries to make a purchase for \$120. Action Required: If you wish to change or remove the spend control: <ul style="list-style-type: none"> ▪ Navigate to the RBC NextLogic Card Management module ▪ Select the Card Management tab ▪ Click Edit Card Account ▪ Select the check box next to 'Authorization Data' to update spend controls on the card account (Decline Code 0805) or select the check box next to the Merchant Category Code (MCC) group (Decline Code 0808) you wish to edit. The next screen will allow you to update the spend control values ▪ For step-by-step instructions, please view the Create a Card training video located in the Commercial Cards Service Centre's Training Library
0814 – ACCOUNT NUMBER LIMIT EXCEEDED 0817 – INDIVIDUAL MCCG NUMBER LIMIT EXCEEDED	The transaction has been declined because the cardholder has reached their maximum number of authorized transactions based on the spend control limit (e.g., based on daily or monthly frequency, Decline Code 0814) or based on Merchant Category Code group (Decline Code 0817). E.g., the cardholder has a spend control set for a maximum of 5 transactions per week in the VOYAGE Merchant Category Code group and tries to make a 6th purchase during the week. Action Required: If you wish to change or remove the spend control: <ul style="list-style-type: none"> ▪ Navigate to the RBC NextLogic Card Management module ▪ Select the Card Management tab ▪ Click Edit Card Account ▪ Select the check box next to 'Authorization Data' to update spend controls on the card account (Decline Code 0814) or select the check box next to the Merchant Category Code group (Decline Code 0817) you wish to edit. The next screen will allow you to update the spend control values ▪ For step-by-step instruction, please view the Create a Card training video located in the Commercial Cards Service Centre's Training Library

Decline Codes	Explanation and Action Required
0813 – ACCOUNT AMOUNT LIMIT EXCEEDED	<p>The transaction has been declined because the cardholder’s total transaction amounts exceed the spend limit control (Decline Code 0813) or the Merchant Category Code group control Code 0818 and 0820). E.g., the cardholder has a spend control set for a maximum of \$1,000 per statement cycle and the cardholder with a current balance of \$800 tries to make a purchase for \$500.</p> <p>Action Required: If you wish to change or remove the spend control:</p> <ul style="list-style-type: none"> ▪ Navigate to the RBC NextLogic Card Management module ▪ Select the Card Management tab ▪ Click Edit Card Account ▪ Select the check box next to ‘Authorization Data’ to update spend controls on the card account (Decline Code 0813) or select the check box next to the Merchant Category Code group (Decline Code 0818/0820) you wish to edit. The next screen will allow you to update the spend control values ▪ For step-by-step instruction, please view the Create a Card training video located in the Commercial Cards Service Centre’s Training Library
0818 – INDIVIDUAL MCCG AMOUNT LIMIT EXCEEDED	
0820 – INDIVIDUAL MCCG AMOUNT LIMIT EXCEEDED	
0207 – CARD NOT EFFECTIVE	<p>The cardholder entered the incorrect expiry date.</p> <p>Action Required: Please ask the cardholder to check that they are using the correct credit card – if their expiry date is upcoming, they should have received a reissued card with a new expiry date. If the issue still persists, please advise the cardholder to contact 1-888-769-2534 for support.</p>
0152 – CONTROL ACCOUNT DECLINED/ EXCEEDS MAX RFID AMOUNT	<p>The cardholder attempted a Visa[‡] payWave transaction over \$200.00 (CDN).</p> <p>Please Note: Each merchant has its own limit for maximum transaction values using Visa payWave.</p> <p>Action Required: For larger purchases, please swipe or insert the card to complete the transaction.</p>
0530-0540 – OVERLIMIT 0032-0047 – PAST DUE	<p>The cardholder account is over the cardholder account credit limit (Decline Code 0530-0540) or payment is required (Decline Code 0032-0047).</p> <p>Action Required: To make a payment, please use one of the payment methods outlined by the How To Make Payments reference sheet. To increase the card’s credit limit, please consult the Create a Card training video located in the Commercial Cards Service Centre’s Training Library</p>
0002 – CLOSED ACCOUNT	<p>The cardholder account is closed therefore any attempted transactions will be declined.</p> <p>Action Required: If the account was closed in error, please call Commercial Cards Client Support at 1-877-334-9938 to re-instate the account.</p>
0557 – WATCH STATUS	<p>Please advise the cardholder to contact 1-888-769-2534 and press 0.</p>

