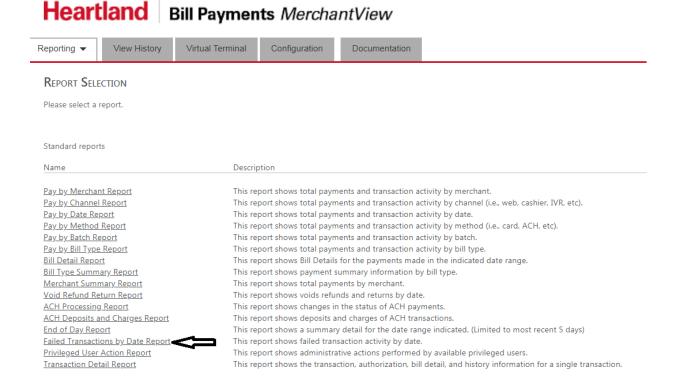# How to Decipher Failed Credit Card Attempts

Run the Failed Transactions by Date Report from the Reporting menu.

Select the site and day and hit submit.

The report shows the number of failed attempts (this could be scheduled to appear in your email daily)

Report Criteria

Merchant: SALTLAKECOURT R	Time Zone: Mountain
Start Date: 6/24/2019 12:00:00 AM	End Date: 6/25/2019 12:00:00 AM

		Grand Total		
Transaction Type	Transaction Date	Trans Count	Conv. Fee Attempted	Bill Amount Attempted
Failed Payments	06/24/2019	95	$0.00	$5,905.00
	06/25/2019	3	$0.00	$555.00
Failed Payments Total		98	$0.00	$6,460.00

Within the detail section of the report it shows a certain **number code or response code** for why the payment didn't take. **Under Messages, look for:** "IssuerResponse code for auth01= "and then a number. The examples below show 51 and 05. Refer to the document "The Heartland Issuer Response Codes List" for descriptive information.

In this first example, we know that code 51 means Insufficient funds.

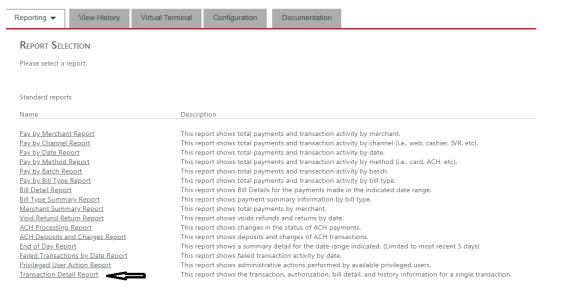| Transaction Date	Merchant	Type	Channel	Bill Type	Fee Attempted	Attempted	Account IDs	Failed Transaction ID	Cashier
6/24/2019 8:18:00 AM	SALTLAKECOU RTR	No Match	External-API	Court Payment	$0.00	$50.00	2963477, 36204695	92545202	Utahapi

Avs Result Code	Avs Result Text	Cvv Result Code	Cvv Result Text	Messages
Z	Zip matches, address does not match.	0	No CVV Response	User response = We apologize, but your card issuer has declined this transaction. Please contact your card issuer for more information or to request that this transaction be allowed to process. Thank you!/GatewayResponseCode for Auth 01 = 0/IssuerResponseCode for Auth 01 = 51/SystemResponseMessage for Auth 01 = Error Processing Base. DECLINE

Transaction Date	Merchant	Type	Channel	Bill Type	Heartland Conv. Fee Attempted	Bill Amount Attempted	Account IDs	Failed Transaction ID	Cashier
6/24/2019 8:18:27 AM	SALTLAKECOU RTR	No Match	External-API	Court Payment	$0.00	$360.00	2963479, 36190426	92545232	Utahapi

Avs Result Code	Avs Result Text	Cvv Result Code	Cvv Result Text	Messages
Y	Zip and address match.	0	No CVV Response	User response = We apologize, but your card issuer has declined this transaction. Please contact your card issuer for more information or to request that this transaction be allowed to process. Thank you!/GatewayResponseCode for Auth 01 = 0/IssuerResponseCode for Auth 01 = 05/SystemResponseMessage for Auth 01 = Error Processing Base. DECLINE

Code 05 mentions the cardholder has exceeded their allowable credit line.

It is important to be careful in how we respond to failed attempts. Be sensitive as to the very 'reason' by just directing them to their bank to first be sure the zip code entered matches what the bank has on file. At times based on how 'insistent' they are, we may need to give the response code and reason.
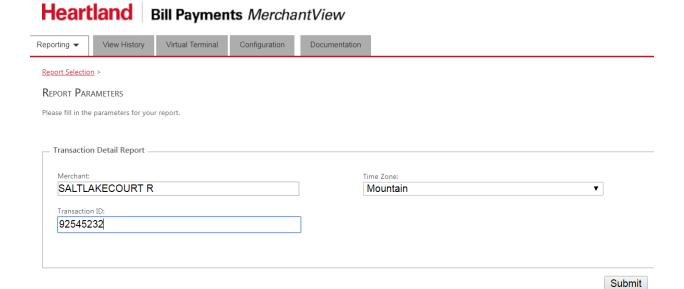
To see more information like the name on the card which this report does not reflect, copy the failed transaction ID in order to insert into Heartland's Transaction Detail Report .

 To pull that report, refer back to the Report Selection page and select "Transaction Detail Report"

Heartland | **Bill Payments** *MerchantView*

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REPORT SELECTION

Please select a report.

Standard reports

Name	Description
Pay by Merchant Report	This report shows total payments and transaction activity by merchant.
Pay by Channel Report	This report shows total payments and transaction activity by channel (i.e., web, cashier, IVR, etc).
Pay by Date Report	This report shows total payments and transaction activity by date.
Pay by Method Report	This report shows total payments and transaction activity by method (i.e., card, ACH, etc).
Pay by Batch Report	This report shows total payments and transaction activity by batch.
Pay by Bill Type Report	This report shows total payments and transaction activity by bill type.
Bill Detail Report	This report shows Bill Details for the payments made in the indicated date range.
Bill Type Summary Report	This report shows payment summary information by bill type.
Merchant Summary Report	This report shows total payments by merchant.
Void Refund Return Report	This report shows voids refunds and returns by date.
ACH Processing Report	This report shows changes in the status of ACH payments.
ACH Deposits and Charges Report	This report shows deposits and charges of ACH transactions.
End of Day Report	This report shows a summary detail for the date range indicated. (Limited to most recent 5 days)
Failed Transactions by Date Report	This report shows failed transaction activity by date.
Privileged User Action Report	This report shows administrative actions performed by available privileged users.
Transaction Detail Report ⟵	This report shows the transaction, authorization, bill detail, and history information for a single transaction.

Because the transaction ID is unique, you don't need to select the specific merchant account, just enter the transaction ID and select Submit.

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Report Selection >

REPORT PARAMETERS

Please fill in the parameters for your report.

--- Transaction Detail Report ---

Merchant:
SALTLAKECOURT R

Time Zone:
Mountain ▼

Transaction ID:
92545232

Submit

This report may be easier to read and provides information as to the payer's credentials.

REPORT VIEWER

TRANSACTION DETAIL REPORT

Failed Transaction ID   92545232

Failed Transaction Information

Merchant	SALTLAKECOURTR	**Transaction Base Amount**	$360.00
Transaction Type	Payment	**Transaction Fee Amount**	$0.00
Transaction Date/Time	6/24/2019 8:18:27 AM	**Transaction Total**	$360.00
Application	External-API	**Reversal Code**	No Match
		Cashier	Utahapi

Failed Authorization Information

Reference Number	Auth Code	Auth Type	Payment Method	Amount	Base Amount	Fee Amount	Account Number	AVS Result	CVV Result
870797817		Base	VISA Credit	$360.00	$360.00	$0.00	7638	Y Zip and address match.	0 No CVV Response

Failed Bill Details

Payor Information

Bill Type	ID1	ID2	ID3	ID4	Amount
Court Payment	2963479	36190426			$0.00

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One of the reasons the payment may not work is that the payer's bank may not have been set up correctly with regard to the *merchant category code.* The MCC is also referred to as the SIC which is Service Industry Code. According to Heartland, this is assigned by Underwriting based on what the type of products/services that a merchant is processing payments for. The new MCC code is 9211, previously 9399.

Inform companies (Like Attorneys) that failures could be of this nature and have them mention to the bank the new MCC code is 9211.