Stripe Decline Code Fix Sheet

What each card decline code means for a retry, and the first thing to do. Updated November 17, 2026.

Code	Retry	First step
`authentication_required`	No automatic retry	The customer has to be present to approve the payment. Send them a link to a page where they can complete it.
`authentication_not_handled`	Needs the customer	The customer has to be present to approve the payment. Send them a link to a page where they can complete it.
`approve_with_id`	Retry possible, often needs the customer	The bank won't tell you more, so the customer has to ask, or use another card.
`call_issuer`	Retry possible, often needs the customer	The bank won't tell you more, so the customer has to ask, or use another card.
`card_not_supported`	Retry possible, often needs the customer	The bank won't tell you more, so the customer has to ask, or use another card.
`card_velocity_exceeded`	Retry may work	This is often temporary. A retry a few days later, or around the 1st or 15th, can work.
`currency_not_supported`	Retry possible, often needs the customer	The bank won't tell you more, so the customer has to ask, or use another card.
`do_not_honor`	Retry possible, often needs the customer	The bank won't tell you more, so the customer has to ask, or use another card.
`duplicate_transaction`	Retry may work	A later retry often works. Let your retry schedule handle it first.
`expired_card`	Retry won't fix it	Retrying the same card details won't fix this. Send the customer a card-update link right away.
`fraudulent`	Retry possible, often needs the customer	Show as generic decline
`generic_decline`	Retry possible, often needs the customer	The bank won't tell you more, so the customer has to ask, or use another card.
`incorrect_address`	Retry won't fix it	Retrying the same card details won't fix this. Send the customer a card-update link right away.
`incorrect_cvc`	Retry won't fix it	Retrying the same card details won't fix this. Send the customer a card-update link right away.
`incorrect_number`	No automatic retry	Retrying the same card details won't fix this. Send the customer a card-update link right away.
`incorrect_pin`	Fix at the reader	This happens in person, at a card reader, not on subscription renewals.
`incorrect_zip`	Retry won't fix it	Retrying the same card details won't fix this. Send the customer a card-update link right away.
`insufficient_funds`	Retry may work	This is often temporary. A retry a few days later, or around the 1st or 15th, can work.
`invalid_account`	Retry possible, often needs the customer	The bank won't tell you more, so the customer has to ask, or use another card.
`invalid_amount`	Retry possible, often needs the customer	The bank won't tell you more, so the customer has to ask, or use another card.
`invalid_cvc`	Retry won't fix it	Retrying the same card details won't fix this. Send the customer a card-update link right away.
`invalid_expiry_month`	Retry won't fix it	Retrying the same card details won't fix this. Send the customer a card-update link right away.
`invalid_expiry_year`	Retry won't fix it	Retrying the same card details won't fix this. Send the customer a card-update link right away.
`invalid_number`	Retry won't fix it	Retrying the same card details won't fix this. Send the customer a card-update link right away.
`invalid_pin`	Fix at the reader	This happens in person, at a card reader, not on subscription renewals.
`issuer_not_available`	Retry may work	A later retry often works. Let your retry schedule handle it first.
`lost_card`	No automatic retry	Show as generic decline

`merchant_blacklist`	Retry possible, often needs the customer	Show as generic decline
`new_account_information_available`	Retry won't fix it	Retrying the same card details won't fix this. Send the customer a card-update link right away.
`no_action_taken`	Retry possible, often needs the customer	The bank won't tell you more, so the customer has to ask, or use another card.
`not_permitted`	Retry possible, often needs the customer	The bank won't tell you more, so the customer has to ask, or use another card.
`offline_pin_required`	Fix at the reader	This happens in person, at a card reader, not on subscription renewals.
`online_or_offline_pin_required`	Fix at the reader	This happens in person, at a card reader, not on subscription renewals.
`pickup_card`	No automatic retry	Don't tell the customer the specific reason (the docs say to show it as a generic decline).
`pin_try_exceeded`	Fix at the reader	This happens in person, at a card reader, not on subscription renewals.
`processing_error`	Retry may work	A later retry often works. Let your retry schedule handle it first.
`reenter_transaction`	Retry may work	A later retry often works. Let your retry schedule handle it first.
`restricted_card`	Retry possible, often needs the customer	Don't tell the customer the specific reason (the docs say to show it as a generic decline).
`revocation_of_all_authorizations`	No automatic retry	The bank won't tell you more, so the customer has to ask, or use another card.
`revocation_of_authorization`	No automatic retry	The bank won't tell you more, so the customer has to ask, or use another card.
`security_violation`	Retry possible, often needs the customer	Don't tell the customer the specific reason (the docs say to show it as a generic decline).
`service_not_allowed`	Retry possible, often needs the customer	The bank won't tell you more, so the customer has to ask, or use another card.
`stolen_card`	No automatic retry	Show as generic decline
`stop_payment_order`	Retry possible, often needs the customer	The bank won't tell you more, so the customer has to ask, or use another card.
`testmode_decline`	Retry possible, often needs the customer	Check whether you're in test mode, or whether you're seeing an older code.
`transaction_not_allowed`	No automatic retry	The bank won't tell you more, so the customer has to ask, or use another card.
`withdrawal_count_limit_exceeded`	Retry may work	This is often temporary. A retry a few days later, or around the 1st or 15th, can work.
`mobile_device_authentication_required`	Needs the customer	The customer has to be present to approve the payment. Send them a link to a page where they can complete it.

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