



Penalización por Reintentos

VISA

En caso de exceder los reintentos permitidos, se aplicará un cargo de **USD 0,10(*)** para las transacciones locales y **USD 0,25(*)** para las transacciones internacionales, en base a las siguientes categorías:

Categoría	Reintentos aceptados
1	Reintentos no permitidos
2	Hasta 15 reintentos permitidos en 30 días
3	Revalidar la información de pago antes de reintentar. Hasta 15 reintentos permitidos en 30 días.
4	Hasta 14 reintentos permitidos en 30 días.

Respuestas ISO VISA*

ISO CODE	Descripción	Categoría
00	Approved	-
01	Contact card issue	4
02	Contact card issue, special condition	4
03	Not approved. Invalid merchant	2
04	Not approved. Pick up card (no fraud)	1
05	Do not honor	4
06	Error	4
07	Not approved. Authentication not completed	1
10	Partial approval	-
11	Approved VIP	-
12	Invalid transaction	1
13	Invalid amount / Currency conversion field overflow	4
14	Invalid account number	1
15	No such issuer	1
19	Re-enter transaction	2
21	No action taken	4
25	Unable to locate record in file	4
28	File is temporarily unavailable for update or inquiry	4
39	No credit account	4
41	Lost card, fraud account	1
43	Stolen card, fraud account	1
46	Closed account	1
51	Not sufficient funds	2
52	No checking account	4
53	No savings account	4
54	Expired card or expiration date missing	3
55	Incorrect PIN	3
57	Transaction not permitted to cardholder	1
58	Transaction not allowed in this terminal	4
59	Suspected fraud	2
61	Exceeds limit approval amount	2
62	Restricted card (card invalid in region or country)	2
63	Security violation	4
64	Not approved. Transaction does not fulfill requirement	4
65	Exceeds limit of withdrawal frequency	2
70	PIN data required	3
74	Different value than that used for PIN encryption errors	4
75	PIN-entry tries exceeded	2
76	Unable to match reversal request to an original message	4
78	Blocked, new cardholder not activated or card is temporarily blocked	2
79	Reversed (by switch)	4
81	Cryptographic error found in PIN	4
82	PIN authentication interrupted	3
85	Approved	-
86	Cannot verify PIN	2
91	Time out / System inoperative	2
92	Financial institution or intermediate network facility cannot be found for routing (receiving institution ID invalid)	4
93	Transaction can not be completed, violation of law	2
92	Duplicated transmission for transaction	4
96	System malfunction	2
1A	Additional customer authentication required	3
6P	Verification data failed	3
N0	Issuer forced authorization via STIP (VIP)	4
N7	Decline for CVV2 failure	3
N8	Transaction amount exceeds pre authorized approval amount	4
Q1	Card authentication failed or PIN authentication interrupted	4
R0	Stop payment order	1
R1	Stop all future payments	1
R2	Transaction does not qualify for Visa PIN	4
R3	Stop all payments	1
Z3	Unable to go online; offline-declined	4

*El campo que contendrá el mensaje ISO será recibido dependiendo el método de conexión al cual esté integrado:

API SOAP: Dentro del response, el código de rechazo ISO se disponibilizará en el campo [ProcessorAssociationResponseCode](#). A su vez recibirá la descripción del código de rechazo ISO en el campo [ProcessorAssociationResponseMessage](#).

API REST: Dentro del response, el código de rechazo ISO se disponibilizará en el campo [AssociationResponseCode](#). A su vez recibirá la descripción del código de rechazo ISO en el campo [AssociationResponseMessage](#).