

Code Number	Meaning	Reasons	Solutions
01	Refers to issuer	The issuing bank (Mastercard , Visa, Discovery, etc.) has prevented the transaction for no specific reason.	Contact the issuing bank and ask for an explanation of the problem.
02	Refer to the issuer (special condition)	The card issuing bank prevented the transaction.	Contact the bank with the number on the card to request an explanation.
04	Pick up card (no fraud)	The bank is unable to complete the transaction and is also asking the merchant to hold the card. There are many reasons why the payment could not be accepted.	Contact the bank to find out why the direct debit notice appears on your credit card.
05	Do not honor	The card issuing bank prevented the transaction and asked the seller not to accept the payment.	Call the bank and ask for further explanations.
06	Other error	An error occurred during the transaction, but the issuing bank cannot specify it.	Try the transaction again. If the problem persists, call the bank.
07	Hold card, special condition (fraudulent)	The bank interrupted the transaction due to reported fraudulent activity on the card or the customer's bank account.	The customer should immediately call the bank and answer any questions to clarify any potential issues. If you are the merchant, hold the card and wait for the bank and the customer to confirm their identity and the legitimacy of the card
10	Partial approval	The customer's bank accepts a part of the payment and blocks the rest due to the credit limit or funds on the account being exceeded.	If the credit limit is the cause, pay off your credit.
12	Invalid Transaction	The transaction attempted is invalid	Start the transaction over again and make sure that all the information entered is correct. If the problem persists, call the bank for further assistance.
13	Invalid amount	The amount you entered for the transaction was invalid, most likely due to the entry of a non-numeric symbol.	Start the transaction over again but do not use symbols when entering the amount.
14	Invalid card number	The credit card processor cannot find the matching account because the card number is invalid.	Enter the numbers accurately when you start the transaction again. In case the problem persists, contact the bank for further assistance.

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15	No such issuer	You entered the first digit that identifies the issuing bank incorrectly. Each credit card issuing bank has its unique code that begins with the first digit. - (e.g., 3 for American Express, 4 for Visa, 5 for Mastercard or 6 for Discover)	Carefully retype the credit card number. Be sure to include the first digit correctly.
19	Re-enter	An unknown error occurred	Be sure to start the transaction over again and enter all information correctly. In case the problem persists, call the issuing bank.
28	No reply/response	An error occurred during the transaction without reason specified.	Be sure to start the transaction over again and enter all information correctly. In case the problem persists, call the issuing bank.
41	Lost card, pick up	The card owner reported the card lost or stolen, and the card issuer declined the transaction.	Make sure the customer uses another card or contacts their bank.
43	Stolen Card – Hold Card (Fraud account)	The card owner reported the card lost or stolen, and the card issuer declined the transaction.	Make sure the customer uses another card or contacts their bank.
51	Insufficient funds	The card issuer is blocking the transaction because the account has exceeded the credit limit, or the pending transaction would cause the card to overdraw.	Provide the number on the back of the card to the bank and then use online banking to transfer funds to the card. You may use another card if possible.
54	Expired Card	The expiration date has already passed.	Contact the bank and try to renew your card. Make sure you don't wait for the card's expiration date before starting a new renewal process.
57	Transaction not permitted - Terminal	This code indicates that you are trying to use a card to make an unauthorized transaction, such as a money transfer to a foreign merchant account.	Contact the issuing bank to see if you are authorized to make such transactions.
58	Transaction not permitted - Terminal	This error occurs if the merchant account connected to the terminal or payment processor is not configured correctly.	The merchant needs to call their bank for further assistance. If you're the customer, use an alternate payment method, like cash or check.

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62	Invalid service code, restricted	<p>There are two possible reasons for this code to show up:</p> <p>1: You are trying to process an American Express or Discover card, but the system does not support these card issuers.</p> <p>2: You tried to make an online purchase with a card that does not support online payments.</p>	Try the transaction with a Visa card or a credit card from another issuer. If the merchant validates payments from your card issuer, contact the bank and find out how your card can be configured for online payments
63	Security violation	The three-digit CVW2 or CVC or the four-digit CID security code was incorrect or wasn't read properly.	Start the transaction over again from the beginning and enter the correct security code.
65	Activity limit exceeded	This denial code appears when the credit card user has exceeded the credit limit or this transaction would make them exceed it.	Use another credit card. If you don't have another card, use online or phone banking to pay off the card before trying again.
85 or 00	Issuer system unavailable	There was a temporary communication error between the merchant and the issuing bank.	Wait a few moments, then start the transaction over.
85	No reason to decline	The transaction was not completed for some reason. The issuing bank has not identified a specific problem.	Start the transaction over again. If the issue persists, call the issuing bank. You can also try using another credit card to see if the problem is merchant-specific.
91	Issuer or switch is unavailable	The terminal or payment processor has not completed the payment authorization.	Start the transaction over again. If the issue persists, call the issuing bank.
92	Unable to route transaction	The terminal was unable to reach the card issuer to process and complete the transaction.	Start the transaction over again. If the issue persists, call the issuing bank.
93	Violation, cannot complete	The credit card user's assets were frozen after the issuing bank recognized a legal violation by the user.	Contact the issuing bank immediately to clarify any problems if you mistakenly get this denial code.
96	System error	There's a temporary issue with the payment processor.	Start the transaction again. Try another credit card if the problem persists. If nothing changes, the problem is probably with the payment processor.

Code Number	Meaning	Reasons	Solutions
RO or RI	Customer requested stop of specific recurring payment	The customer stopped the recurring payment you're trying to process.	1- Cancel all future scheduled payments to avoid chargebacks and related fees. 2- If the customer is in breach of contract, contact them to clear things up.
CV	Card type verification error	This denial code means that the card reader had a problem verifying the card. The problem is in the microchip or the magnetic strip.	Wipe the credit card against your shirt and carefully swiping it again. If that doesn't work, enter the number or contact the issuing bank.
W1 W2 W9	Error connecting to bank	Card type verification errors can happen because of a power or service outage.	Wait for the power to come back on. Check for any local outage information that may affect you. If the problem persists, contact the issuing bank.

