

COMPLETE LIST OF CREDIT CARD DECLINE CODES

This table includes a list of all credit card error codes, exactly what they mean (the actual problem), and how to fix them

Code	Label	The Problem	The Fix
01	Refer to issuer	The issuing bank (Mastercard, Visa, Discovery, etc.) prevented the transaction without a specific reason.	Call the bank and ask them to explain the issue
02	Refer to issuer (special condition)	The customer's bank prevented the transaction (similar to code 01).	Use the number on the card to call the bank and ask for an explanation.
04	Pick up card, hold call (no fraud implied)	The customer's bank prevented the transaction and is also telling the merchant to hold the card. This doesn't imply fraud, but rather overdrawn cards or expired ones.	Call the bank to ask why the pick-up notice is showing up for your credit card.
05	Do not honor	The customer's bank stopped the transaction and told the merchant to "not honor" the card (not to accept payment).	Call the bank and ask for an explanation.
06	Other error	The issuing bank can't specify the error, but something went wrong with the transaction.	Try again, and call the bank if the issue persists.
07	Pick up card, special condition (fraudulent)	The customer's bank stopped the transaction because the card or bank account has been flagged as fraudulent	If you're the customer, call the bank immediately to clear up any potential issues. If you're the merchant, withhold the card until you can gain confirmation from the bank and customer about their identity and the card's legitimacy.
10	Partial approval	The issuing bank accepts a part of the payment but blocks the rest, typically due to exceeding the credit limit or funds in the account.	Call the bank to clear up the issue (and pay down your credit if the credit limit is the issue).
12	Invalid transaction	The transaction attempted is invalid. This could be due to any number of faulty operations, including trying to refund a refund.	Before you call the bank, restart the transaction from scratch, and make sure all the information entered is correct
13	Invalid amount	The amount you entered for the transaction was invalid, usually due to a non-numerical symbol being entered along with the amount (e.g., a dollar sign).	Simply start the transaction over again and be careful to avoid using symbols when typing the amount.
14	Invalid card number	The card number is invalid, and the credit card processor can't find the related account.	Start the transaction over again, and be careful to enter the digits accurately. If the issue persists, call the issuing bank.
15	No such issuer	The first digit, which identifies the card's issuing bank, was incorrect. (Credit card-issuing banks have their own unique code that starts with the first digit – 3 for American Express, 4 for Visa, 5 for Mastercard, or 6 for Discover.)	Carefully type the credit card number again, making sure to include the first digit correctly.
19	Re-enter	An unknown error occurred.	Restart the transaction and be careful to enter all the information correctly. If the issue persists, call the card issuer.
28	No reply/response	An error occurred during the transaction without the reason specified.	Restart the transaction and be careful to enter all the information correctly. If the issue persists, call the card issuer.
41	Lost card, pick up	The card's legitimate owner has reported it lost or stolen, so the card issuer has denied the transaction.	If it's your own card, you need to call the bank right away. If you're the merchant, ask the customer to use an alternate card or contact their bank.
43	Stolen card, pick up (fraud account)	The legitimate owner has reported the card as stolen, so the card issuer denied the transaction.	If it's your own card, you need to call the bank ASAP with the number on the back of the card. If you're the merchant, ask them to use an alternate card or contact their bank.
51	Insufficient funds	The card issuer is blocking the transaction because the account has already exceeded the credit limit, or the pending transaction would put the card over.	Contact the bank with the number on the back of the card, use online banking to transfer funds to the card, or use an alternate card.
54	Expired card	The expiration date has already passed.	Use a credit card that is still valid. (If you only have one, the new card should typically have arrived in the mail before the old one expires, so be sure to contact the bank.)
57	Transaction not permitted – Card	This code shows up when you're trying to use a card for a transaction that's specifically not allowed, like transferring funds to a foreign merchant account.	Use an alternate card without such limitations, or call the issuing bank to clear up whether you have the option to allow such transactions.
58	Transaction not permitted – Terminal	If the merchant account connected to the terminal or payment processor is not properly configured, you'll see this error.	The merchant needs to call their bank to clear things up. If you're the customer, use an alternate payment method, like cash or check.
62	Invalid service code, restricted	The invalid service code can refer to two specific situations. 1: You're trying to process an American Express or Discover card, but the system doesn't support those card issuers. 2: You tried to pay for online purchase with a card that doesn't support online payments.	Try a credit card from a different issuer, like Visa. If the merchant advertises accepting payments from your card issuer, you need to contact the bank to ask about your card's configuration for online payments.
63	Security violation	The three-digit CVV2 or CVC or the four-digit CID security code was incorrect or wasn't read properly.	Restart the transaction from scratch and carefully type the correct security code.
65	Activity limit exceeded	The credit card user has exceeded the credit limit (or this transaction would put them over).	Use another credit card. If you have no other cards, you can use online or telephone banking to pay down the card before you try it again.
85 or 00	Issuer system unavailable	This error code shows up when there's a temporary communication error between the merchant and the issuing bank.	Wait a few moments, then start the transaction over from scratch.
85	No reason to decline	The issuing bank can't identify a specific problem, but the transaction still didn't go through.	Start the transaction again from scratch, and if the issue persists, call the issuing bank. You can also try using another credit card to see if the issue is merchant-specific.
91	Issuer or switch is unavailable	The terminal or payment processor was unable to complete the payment authorization.	Start the transaction from scratch, and if the problem persists, call the issuing bank.
92	Unable to route transaction	The terminal cannot reach the card issuer to process the transaction.	Wait a few minutes and try again. If the issue persists, contact your bank.
93	Violation, cannot complete	The issuing bank has recognized (or has been informed of) a legal violation on the part of the credit card user, and assets have been frozen.	If you mistakenly get this error code, call the issuing bank right away to clear up any issues.
96	System error	There's a temporary issue with the payment processor	Restart the transaction. If the issue persists, try another credit card. If nothing works, it's likely an issue with the merchant's payment processor.
RO or R1	Customer requested stop of specific recurring payment	Your customer has specifically asked to stop the recurring payment you're trying to process.	First, cancel all scheduled future payments to avoid chargebacks and related fees. If the customer is in breach of contract, you'll need to get in touch with them to clear things up.
CV	Card type verification error	The card reader had a problem verifying the card. This could be an issue with the microchip or the magnet strip.	Try the age-old trick of wiping the credit card against your shirt and carefully swiping it again. If that doesn't work, key in the number or contact the issuing bank.
W1, W2, W9	Error connecting to bank	This can happen because of a power or service outage.	Wait for the power to come back on, or look for news of local outages that might affect you. If there isn't any apparent reason, contact your merchant bank.