



GATEWAY VISANET ERROR CODES

Revised 10.27.2021

Category 1:		The issuer will never approve, business should never retry the authorization.	
Hold-Call	04	Pick Up Card	Reattempt isn't permitted
Hold-Call	07	Pick Up Card, Special Condition	
Invalid Trans	12	Invalid Transaction	
No Such Issuer	15	No Such Issuer	
Hold-Call	41	Lost Card	
Hold-Call	43	Stolen Card	
Closed Acct	46	Closed Account	
Serv Not Allowed	57	Transaction Not Permitted-Cardholder	
Stop Recurring	R0	Stop Payment Order	
Stop Recurring	R1	Revocation of Authorization Order	
Stop Recurring	R3	Revocation of All Authorizations	
Category 2:		The issuer can't approve at this time.	
Term ID Error	03	Invalid Merchant	Reattempt permitted up to 15 attempts within 30 days
Re Enter	19	Re-enter Transaction	
Decline	51	Non-Sufficient Funds	
Suspected Fraud	59	Suspected Fraud	
Decline	61	Exceeds Approval Limit Amount	
Decline	62	Restricted Card (invalid in region or country)	
Decline	65	Exceeds Withdrawal Frequency Limit	
PIN Exceeded	75	Allowable Number of PIN Entry Tries Exceeded	
No Account	78	Blocked	
Can't Verify PIN	86	Cannot Verify PIN	
No Reply	91	Issuer or Switch Inoperative	
Decline	93	Transaction Cannot Be Completed - Violation of Law	
System Error	96	System Malfunction	
Cashback Not Avi	N3	Cash Service Not Available	
Decline	N4	Cash Request Exceeds Issuer or Approved Limit	
Category 3:		The issuer can't approve with these	
Card No. Error	14	Invalid Account	Reattempt permitted up to 15 attempts within 30 days
Expired Card	54	Expired Card	
Wrong PIN	55	PIN Incorrect/Missing	
PIN Required	70	PIN Data Required	
Cashback Not App	82	Negative Online CAM, dCVV, iCVV or CVV Results	
Add'l Customer Auth	IA	Additional Customer Authentication Required	
CVV2 Mismatch	N7	Decline for CVV2 Failure	

Category 4:		Generic Responses
Approval	00	Approved
Call	01	Refer To Issuer
Call	02	Refer To Issuer-Special Condition
Decline	05	Do Not Honor
Error XXXX	06	General Error
Amount Error	13	Invalid Amount
No Action Taken	21	Unable To Back Out Transaction
No Reply	28	File Is Temporarily Unavailable
No Credit Acct	39	No Credit Account
No Check Account	52	No Checking Account
No Save Account	53	No Savings Account
Serv Not Allowed	58	Transaction Not Permitted-Terminal
Sec Violation	63	Security Violation
Unsolic Reversal	76	Unable to Locate
No Action Taken	77	Inconsistent Data
Already Reversed	79	Already Reversed At Switch
Date Error	80	Invalid Date
Encryption Error	81	Encryption Error
Can't Verify PIN	83	Cannot Verify PIN
Card OK	85	No Reason To Decline
Invalid Routing	92	Invalid Routing, Destination Not Found
Duplication Trans	94	Duplicate Transaction
Failure CV	CV	Card Type Verification Error
Acct Length Err	EA	Acct Length Error
Check Digit Err	EB	Check Digit Error
CID Format Error	EC	CID Format Error
Failure HV	HV	Heirarchy Verification Error
Approval	T0	Approval, First Check OK and Has Been Converted
Cannot Convert	T1	Cannot Convert
Invalid ABA	T2	Invalid ABA Number, not ACH
Amount Error	T3	Amount Greater Than Limit
Unpaid Items	T4	Unpaid Items, Failed Negative File Check
Duplicate Number	T5	Duplicate Check Number
MICR Error	T6	MICR Error