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Credit Card Payment Error Codes



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Error Codes and Meanings

When a credit card payment transaction reaches the "payment gateway" but the card is rejected, an error response code appears inside the red box on the payment screen. These error codes are generated by the payment gateway provider, Vantiv/Mercury.



Prepayment

15

DECLINE

The most common among card payment error codes, "DECLINE" means that authorization was declined based on the card issuing bank's response. (The card can, of course, be retried; however, card brand regulation suggests that Declines should not be re-attempted but should instead be followed up with a request for a second form of payment.)

Call xxx Referrals

Issuer has placed a notice on the card and requests the merchant to call for a Voice Authorization. Xxx = AE, Discover etc.

INVLD ACCT

Incorrect account info. A number might be missing on card, wrong exp date etc.

EXCEEDS MAX AMT

Exceeds withdrawal/approval amounts limits.

Invalid PIN

Incorrect PIN entered on a Debit or EBT transaction.

Unauth User

Often, unauthorized charges result from credit card theft - either from a stolen credit card or a compromised credit card number.

PIC UP

This response indicates that the card has been flagged by the issuing bank (either because of suspicious activity or a report that it's been stolen). Vantiv does suggest that if the transaction was a physical card swipe, the card should be "picked up" and not returned to the cardholder before calling the TransNational voice auth number (1.800.944.1111) for further cardholder confirmation by the issuing bank.



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