PINE_PG_TXN_RESPONSE_CODE	PINE_PG_RESPONSE_MESSAGE
-415	Sorry, HDFC saved cards are currently not eligible for EMI. Please enter
-413	Decline - There is a problem with your CyberSource merchant configura
-412	Decline - The card has reached the credit limit.
-411	Decline - Card Type is not valid
-410	Decline - The requested transaction amount must match the previous tr
-409	Decline - The transaction has already been settled or reversed.
-408	Decline - You requested a credit for a capture that was previously voide
-407	Decline - Account is prohibited from processing stand-alone refunds.
-406	Decline - The cardholder is enrolled in Payer Authentication. Please auth
-405	No acquirer present that supports tokenization
-404	Card Tokenization data is not valid
-403	Card Expiry data is not valid
-402	Card token is not valid
-401	Cryptogram is not valid
-400	Authentication Failed
-399	TRANSACTION FAILED DUE TO LATE AUTH
-383	Customer not enrolled for 3DS - International card
-382	Authentication not allowed
-381	Account doesnt exist with issuer
-380	Declined by acquirer
-379	Routing not available
-378	PIN couldnt be validated
-377	Exceeds withdrawal Frequency Limit/Number of times used
-376	Transaction Not Permitted to CardHolder
-375	E-commerce decline by issuer
-374	Lost Card / Stolen Card
-373	PIN tries exceeded/Allowable PIN Tries
-372	Invalid Expiration Date
-371	Amount above the threshold
-370	Declined due to Issuer compliance by scheme
-369	Suspected Fraud
-368	Restricted Card
-367	Card hotlisted
-366	Invalid imei data
-365	Dear Customer, We are sorry your transaction is not successful as the d
-364	Dear Customer, We are sorry your transaction is not successful as you h
-363	Dear Customer, We are sorry your transaction is not successful as the re
-362	Your transaction is declined as you are not eligible for Kotak DCEMI. Ple
-361	Technical error, please retry later.
-360	The mobile number entered by you is not registered with Bank. Please t
-359	ELIGIBILITY_CHECK_FAILED
-358	Offer already availed or expired

Code	Description
-357	Customer is not eligible for Loan Amount
-356	Transaction Value is greater than pre-approved limit. To check your Deb
-355	Card Not Found Against Given Mobile No
-354	Transaction Value is greater than pre-approved limit
-353	Mobile Number Not Registered With Bank
-352	AMOUNT_PRESENT_IN_PAYMENT_DATA_IS_NOT_EQUAL_TO_AUTH_A
-351	MARKED_FOR_REVERSAL
-344	Debit Card EMI offer is not available for the entered details.
-343	EXECUTION_DATE_TIME_IS_NOT_PRESENT_IN_REQUEST
-342	MANDATE_IS_NOT_IN_ACTIVE_STATE
-341	MANDATE_IS_NOT_VALID
-340	CANNOT_EXECUTE_MANDATE
-339	EXECUTION_AMOUNT_IS_MORE_THAN_MANDATE_AMOUNT_LIMIT
-338	MANDATE_REF_NO_NOT_EXISTS
-337	Invalid_OTP
-336	PRE_BOOKED_VAIDATION_FAILED
-335	DATA NOT PRESENT FOR PAYMENT MODE
-334	PAYMENT MODES VALIDATION FAILED
-333	MDR_DATES_OVERLAPPING
-332	INVALID_MDR_START_END_DATE
-331	INVALID_ACQUIRER_DETAILS
-330	AGGREGATOR_SURCHARGE_RATE_NOT_AVAILABLE
-329	GLOBAL_BIN_RETRIEVAL_FAILURE
-328	SURCHARGE_CALCULATION_FAILURE
-327	INVALID PARENT TXN ID
-326	SCHEMES_PRESENT_IN_REQUEST_ARE_NOT_VALID_FOR_THIS_EMI_M
-325	PRODUCT_COUNT_SHOULD_BE_ONE_FOR_CASHBACK_MODEL
-320	ORDER_CONFIRMATION_FAILED
-319	EMI IS NOT CONFIGURED IN MERCHANT
-318	NO ISSUER FOUND
-317	INVALID_NETBANKING_PAY_CODE
-316	OTP_VALIDATION_FAILED
-315	INVALID_REQUEST
-314	CARD_NOT_ELIGIBLE_FOR_TRANSACTION
-313	MISMATCH_IN_TOTAL_CART_AMOUNT_AND_TOTAL_PRODUCT_AMOU
-312	UPI_NOT_ENABLED_ON_MERCHANT
-311	PROCESS_PAYMENT_DATA_IS_NOT_VALID
-310	INVALID_WALLET_PAYMENT_CODE
-309	PROCESS_PAYMENT_DATA_IS_NOT_VALID
-308	TOKEN_IS_NOT_VALID
-307	INVALID_CARD_DATA
-306	INVALID_CARD_CVV
-305	INVALID_CARD_EXPIRY_YEAR

-304	INVALID_CARD_EXPIRY_MONTH
-303	INVALID_CARD_HOLDER_NAME
-302	INVALID_CARD_NUMBER
-301	INVALID_TRANSACTION_UNIX_TIME_STAMP
-300	INVALID_TXN_DATA
-299	AFTER_CALCULATION_TOTAL_PRODUCT_AMOUNT_MINUS_TOTAL_DIS
-298	OUTDATED_SCHEME_PRESENT
-297	AMOUNT_PRESENT_IN_PAYMENT_DATA_IS_NOT_EQUAL_TO_TOTAL_S
-296	SCHEMES_PRESENT_IN_REQUEST_ARE_NOT_ENABLED_ON_MERCHANT
-295	OFFER SCHEME DATA IS NOT VALID
-294	SCHEME NOT APPLICABLE ON THIS CARD
-293	SCHEME VALIDATION FAILURE
-292	MOBILE NO IS NOT VALID
-291	EMAIL IS NOT VALID
-290	EMI SCHEME DATA IS NOT VALID
-289	SCHEME VALIDATION FAILED
-288	DEBIT EMI CHECK ISSUER ELEGEBILITY FAILED
-287	ON US TID NOT EXISTS FOR ISSUER
-286	SCHEMES PRESENT IN PRODUCT ARE NOT VALID
-285	INVALID PINE PG TRANSACTION ID
-284	EMI TENURE IS NOT VALID
-283	XVERIFY HEADER IS NOT PRESENT
-282	INVALID PRODUCT DETAILS
-281	INVALID PAYMENT DATA
-280	INAVLID PRODUCT AMOUNT
-279	INVALID PAYMENT MODE
-278	INVALID TRANSACTION TYPE
-277	INVALID NAVIGATION MODE
-276	INVALID SUBSCRIPTION ID
-275	API INVALID UNIQUE MERCHANT TXN ID
-274	API INVALID MERCHANT RETURN URL
-273	EMI PROGRAM TYPE NOT ENABLED ON MERCHANT
-272	INVALID MERCHANT DATA
-271	TRANSACTION IS GOING ON WITH SAME TRANSACTION ID OR TRANSAC
-270	SCHEME NOT APPLY ON THIS CARD
-269	SUBVENTION DISCOUNT MISMATCH
-268	NO BANK EMI ISSUER FOUND
-267	ALL PARAMETERS ARE NOT COMING IN REQUEST
-266	INVALID SUBSCRIPTION ID
-265	PAYMENT REQUEST ID ALREADY PROCESSED
-264	PAYMENT LINK IS NOT ENABLED
-263	PAYMENT REQUEST ID IS NOT OF VALID MERCHANT
-262	INVALID PAYMENT REQUEST ID

-261	PAYMENT MODE LIST LOCK ACQUIRER TIME OUT EXCEPTION
-260	PAYMENT MODE ACQUIRER MAPPING IS NOT PRESENT
-259	PAYMENT MODE LIST IS EMPTY
-258	PAYMENT MODE ID NOT PRESENT FOR INQUIRY
-257	NO INQUIRY RECORDS PRESENT
-256	INQUIRY PAYMENT MODE DATA IS ABSENT
-255	REFUND PROCESS WEB API TIMEOUT
-254	REFUND TRANSACTION CANCELLED
-253	REFUND PROCESS FAILED
-252	IMEI BLOCKING FAILED
-251	IMEI UNBLOCKING FAILED
-248	Bank Response :Internal Server Error
-247	Bank Response :Processing error
-246	Bank Response :Invalid message/message code
-245	Bank Response :Cannot process request right now. Duplicate request
-244	Bank Response :Invalid checksum
-243	Bank Response :Request received from an unknown (not whitelisted) IP
-242	Bank Response :Cancel request initiated already
-241	Bank Response :Refund amount is greater than transaction amount
-240	Bank Response :Invalid Transaction Date
-239	Bank Response :Invalid Refund Amount
-238	Bank Response :Transaction not in Success State
-237	Bank Response :Invalid MerchantId
-236	Bank Response :Invalid TransactionID/PaymentID
-235	REFUND TIMED OUT AND INQUIRY COMPLETED
-234	INTERNAL TID OR SKU CODE MAPPING NOT PRESENT
-233	ISSUER NOT FOUND
-232	CARD NOT APPLICABLE
-231	RULE NOT ASSOCIATED
-230	CUSTOMER REQUEST EXPIRED
-229	PAYMENT LINK REVERSED
-228	OUTDATED SCHEME CODE PRESENT IN SCHEME LIST
-227	INVALID BRAND OFF US INSTANT DISCOUNT AMOUNT
-226	INVALID ORIGINAL TXN AMOUNT IN BRAND OFF US INSTANT DISCOUNT
-225	INVALID KEY ID
-224	INVALID TENURE ID
-223	INVALID SCHEME CODE
-222	INCORRECT PAYMENT MODE VALUE
-221	BANK EMI IS NOT ENABLED ON MERCHANT
-220	BRAND EMI IS NOT ENABLED ON MERCHANT
-219	SEAMLESS TRANSACTION.TENURE CODE NOT PRESENT
-218	SEAMLESS TRANSACTION.SCHEME CODE NOT PRESENT
-217	SEAMLESS TRANSACTION.INVALID PAYMENT DATA

-216	SEAMLESS TRANSACTION.INVALID KEY ID
-215	SEAMLESS TRANSACTION.PAYMENT DATA NOT PRESENT
-214	SEAMLESS TRANSACTION.KEY ID NOT PRESENT
-213	SEAMLESS TRANSACTION.PAYMENT CODE NOT PRESENT
-212	SCHEME NOT FOUND
-211	EMI NOT ENABLED ON MERCHANT
-210	ERROR READING DEALER MASTER
-209	TRY AFTER 5 MIN
-208	ECS EXPIRED
-207	REQUESTED OPEN ECS EMI AMOUNT EXCEEDED AVAILABLE OPEN ECS E
-206	ACCOUNT IS BLOCKED
-205	AVAILABLE AMOUNT IS LESS THAN REQUESTED AMOUNT
-204	CARD NOT DELIVERED
-203	INACTIVE CARD
-202	VELOCITY COUNT EXCEEDED
-201	CIBIL SCORE CRITERIA VIOLATED
-200	NET BANKING NOT CONFIGURED
-199	TIME OUT OCCURS AT BANK.PLEASE INITIATE INQUIRY
-198	QUERY IS NOT POSSIBLE OF REFUND TXN IN CASE OF BFL
-197	INVOICE AMOUNT AND TRANSACTION AMOUNT DOES NOT MATCH
-196	INVALID REF ID(NO ORDER FOUND)
-195	AMOUNT FINANCED SHOULD BE LESS THANOR EQUAL TO THE MAXIMU
-194	PRODUCT INVOICE,MANUFACTURED,AND CATGDESC IS REQUIRED
-191	INACTIVE CARD
-190	CARD IS EXPIRED
-189	NO SUPPLIER AND KEY MAPPING IS PRESENT
-188	TENURE IS NOT GIVEN
-187	SCHEME NOT FOUND
-186	OTP NUMBER DO NOT MATCH
-185	TRANSACTIONS IS NOT ALLOWED FOR NEXT 24 HOURS,DUE TO 5 TIMES
-184	MULLTIPLE CUSTOMER ID EXISTS.PLEASE ENTER CARD NUMBER
-183	ORDER NUMBER AND DEAL ID DO NOT MATCH
-182	INVALID ORDER NUMBER
-181	AVAILABLE AMOUNT IS LESS THAN REQUESTED AMOUNT
-180	DDF DEALER
-179	ECS NOT PRESENT
-178	CARD BLOCKED.CONTACT CUSTOMER SERVICE
-177	ECS AVALIABLE LIMIT IS LESS THAN EMI AMOUNT
-176	EXCEEDS LIMIT AMOUNT
-175	INVALID DEALER
-174	DEALER IS INACTIVE
-173	CARD IS NOT VALID YET.PLEASE CHECK VALID FROM DATE
-172	WE DO NOT SERVICE FOR GIVEN CODE

-171	CARD NUMBER / MOBILE NUMBER DOES NOT EXIST
-170	RESPONSE PROFILE IS NOT MAPPED
-169	GENERIC ERROR NETBANKING TRANSACTION
-168	INCOMPLETE NETBANKING TRANSACTION
-167	THERE IS AN ONGOING TRANSACTION WITH THE SAME CARD DATA
-166	Cancel request initiated already
-165	This amount can not be captured
-164	Problem in updating payment
-163	This amount can not be refunded
-162	Refund request initiated already
-161	This payment is not captured
-160	Capture request is not processed yet
-159	There are no refunds available after 80 days
-158	Less than Rs.21 could not be refunded
-157	This amount can not be cancelled
-156	Capture request initiated already
-155	Payment has been flagged
-154	This payment can not be cancelled
-153	This payment is cancelled already
-152	This payment is captured already
-150	This payment is failed
-149	This payment is not authorized
-148	Invalid PaymentID
-147	Amount must be greater than zero
-146	Amount should be a numeric value
-145	This currency is not supported now
-144	Currency is empty
-143	Problem in retrieving transaction
-142	Invalid TransactionID/PaymentID
-141	Invalid Refrence No
-140	Invalid Account ID/Secret Key
-139	Invalid Action
-138	ONLY ONE BRAND SALE TXN IS DONE AT A TIME FOR ONE CARD
-137	REQUESTED AMOUNT AND RESPONSE AMOUNT RECIEVED FROM ACQU
-136	SESSION EXPIRED
-135	MERCHANT PRODUCT CODE NOT BE NULL OR BLANK
-134	MERCHANT AMOUNT NOT BE NULL OR BLANK
-133	MERCHANT PROGRAM TYPE NOT BE NULL OR BLANK
-132	MERCHANT ACCESS CODE NOT BE NULL OR BLANK
-131	MERCHANT ID NOT BE NULL OR BLANK
-130	ENHANCED_AUTHORIZATION_SECURITY_CHECK_FAILED
-129	MERCHANT RETURN URL IS NOT REGISTERED
-128	NO MERCHANT RETURN URL IS REGISTERED

-127	INVALID COMBINATION OF TRANSACTION TYPE AND PAYMENT MODE (
-126	SESSION TIMEOUT OCCURRED
-125	NETBANKING NOT CONFIGURED ON MERCHANT
-124	AMOUNT LEFT AFTER REFUND IS LESS THAN THE MINIMUM ALLOWED
-123	AMOUNT LEFT AFTER CAPTURE IS LESS THAN THE MINIMUM ALLOWED
-122	PARTIAL CAPTURE NOT ALLOWED
-121	PARTIAL REFUND NOT ALLOWED
-120	AMOUNT IS MORE THAN ALLOWED FOR PARENT TRANSACTION
-119	CAPTURE NOT ALLOWED.ALL THE AMOUNT HAS BEEN CAPTURED
-118	NO REFUND ALLOWED.ALL THE CAPTURED AMOUNT HAS BEEN REFUND
-117	NO AMOUNT HAS BEEN CAPTURED
-116	PAYMENT MODES IN REQUEST NOT FOUND ON MERHCNAT
-115	INTEGRATION MODES IN REQUEST NOT FOUND ON MERHCNAT
-114	INTEGRATION MODES NOT FOUND ON MERHCNAT
-113	INVALID FORMAT OF PAYMENT MODES IN MERCHANT REQUEST
-112	PAYMENT MODES NOT FOUND ON MERHCNAT
-111	INVALID ACCLAST FOUR LENGTH
-110	INVALID TOKEN NUMBER
-109	INVALID OTP
-108	CROSSED MAXIMUM ATTEMPT TO VALIDATE OTP
-107	TRY AFTER 60 SECONDS
-106	REQUEST ID NOT VALID
-105	REQUEST NOT UNIQUE
-104	ALREADY REFUNDED
-103	TRANSACTION NOT AVAILABLE
-102	INVALID MOBILE NUMBER
-101	REDEMPTION NOT ALLOWED
-100	INVALID AUTH CODE
-99	INVALID REWARD MERCHANT ID
-98	PAYMENT MODE ON LANDING PAGE PARAMETER NOT RETURNED FROM
-97	MALICIOUS INPUT RECEIVED
-96	CONNECTIVITY ISSUE.
-95	TRANSACTION REDIRECTED TO BANK'S LOGIN PAGE BUT DID NOT GET F
-94	DUPLICATE TRANSACTION ID RECEIVED FROM MERCHANT
-93	SIGNATURE VALIDATION FAILED
-92	Invalid expiration date
-91	Certificate chain validation error
-90	Certificate chain validation failed
-89	Invalid Zip Code data
-88	Invalid User Defined data
-87	Invalid Card/Member Name data
-86	Invalid Brand.
-85	Payment Instrument mismatch

-84	Terminal ID mismatch
-83	Invalid Currency Code data
-82	Invalid Card Number data
-81	Invalid Track ID data
-80	Invalid Payment Instrument
-79	Invalid Subsequent Transaction
-78	Credit Greater Than Debit
-77	INVALID TERMINAL ID
-76	INVALID TRANSACTION ID
-75	INVALID TRANSACTION AMOUNT
-74	INVALID ACTION TYPE
-73	Data Missing
-72	DENIED BY RISK
-71	TRANSACTION TIME OUT
-70	DUPLICATE RESPONSE RECEIVED FROM BANK
-69	INVALID RESPONSE RECEIVED FROM BANK
-68	AUTHORISATION CANCELLED
-67	VALIDITY_TYPE_NOT_CORRECT
-66	VELOCITY_SCHEME_DEFINITION_NOT_FOUND
-65	VELOCITY_CHECK_FAILED_AS_SHA1_LEN_NOT_CORRECT
-64	VELOCITY_CHECK_FAILED
-63	CURRENT TXN AMOUNT IS LESS THAN MIN ALLOWED TXN AMOUNT
-62	CURRENT TXN AMOUNT EXCEEDS MAX ALLOWED TXN AMOUNT
-61	TOTAL SALE TXN AMOUNT EXCEEDS MAX ALLOWED TXN AMOUNT
-60	TOTAL SALE TXN COUNT EXCEEDS MAX ALLOWED TXN COUNT
-59	BIN RANGE FILE NOT ASSOCIATED
-58	IN EMI REFUND AMOUNT SHOULD BE EQUAL TO CAPTURE AMOUNT
-57	IMEI UNBLOCK FAILED
-56	IN EMI TXN CAPTURE AMOUNT SHOULD BE EQUAL TO PRE-AUTH AMOU
-55	BANK IS DOWN
-54	AUTHENTICATION NOT AVAILABLE
-53	INQUIRY OF INQUIRY NOT ALLOWED
-52	TRANSACTION NOT IDENTIFIED BY ACQUIRER
-51	RULE PROCESSING NOT ALLOWED FOR CARD
-50	AUTHORISATION FAILED
-49	3DS AUTHENTICATION FAILED
-48	MERCHANT URL DOES NOT MATCH WITH PINE PG PROVIDED MERCHAN
-47	NO ACQUIRER FOUND
-46	INTERNAL ERROR. PLEASE CHECK TRANSACTION BY INITIATING QUERY T
-45	CAPTURE REJECTED BY ACQUIRER
-44	ACQUIRER COMMUNICATION ERROR
-43	ACQUIRER AUTH-COMMUNCATION FAILED
-42	ENROLMENT CHECK-ACS COMMUNICATION FAILED

-41	ENROLMENT CHECK ACQUIRER COMMUNICATION FAILED
-40	INVALID DATA
-39	CORRUPT DATA
-38	MERCHANT SECURE HASH ALGO TYPE DOES NOT MATCH
-37	MERCHANT PASSWORD DOES NOT MATCH
-36	MERCHANT NOT REGISTERED ON PINE PG
-35	INVALID CARD
-34	SECURE HASH RETURNED FROM MERCHANT NOT MATCH
-33	SECURE HASH NOT RETURNED FROM MERCHANT
-32	SECURE HASH RETURNED FROM ACQUIRER NOT MATCH
-31	SECURE HASH NOT RETURNED FROM ACQUIRER
-30	PAYMENT MODEL NOT SUPPORTED
-29	REFUND NOT ENABLED
-28	INQUIRY NOT ENABLED
-27	PURCHASE NOT ENABLED
-26	CAPTURE NOT ENABLED
-25	PRE AUTH NOT ENABLED
-24	WAITING FOR ACQUIRER CONFIRMATION
-23	PAYMENT PLAN NOT SUPPORTED
-22	ADDRESS VERIFICATION AND CARD SECURIRY CODE VERIFICATION FAILU
-21	AUTHENTICATION FAILED
-20	ADDRESS VERIFICATION FAILURE
-19	DUPLICATE BATCH
-18	RETRY LIMIT EXCEEDED
-17	TXN PENDING
-16	NOT ENROLLED FOR 3DS
-15	TXN SUBMITTED
-14	DUPLICATE TXN
-13	CARD SECURITY CODE VERIFICATION FAILED
-12	TXN DECLINED
-11	TXN DEFERRED
-10	TXN CANCELLED
-9	CARD VERIFICATION FAILURE
-8	UNSUPPORTED TXN TYPE
-7	CORRPUT INPUT DATA
-6	INSUFFICIENT FUND
-5	EXPIRED CARD
-1	FAILURE
1	SUCCESS
2	REFUND PROCESS INITIATED
3	REFUND PROCESS FAILED
4	TXN_IS_PENDING
1,000	TXN_IS_PENDING

1,001	MANDATE_INTERNAL_ERROR
1,002	MANDATE_TRANSACTION_FAILED
1,003	MANDATE_TRANSACTION_PENDING
1,004	MANDATE_SESSION_EXPIRED
1,005	MANDATE_TRANSACTION_EXPIRED
1,006	MANDATE_APPROVER_PENDING
1,007	MANDATE_NOTIFICATION_CALLBACK_NOT_RECEIVED
1,009	INCORRECT PERSONAL IDENTIFICATION NUMBER/INCORRECT PIN
1,013	CUSTOMER CANCELLATION
1,016	APPROVED COUNTRY CLUB
1,017	NO ACTION TAKEN
1,018	SUSPECTED MALFUNCTION
1,019	UNACCEPTABLE TRANSACTION FEE
1,020	CARD ACCEPTOR CONTACT ACQUIRER
1,021	CARD ACCEPTOR CALL ACQUIRER SECURITY
1,022	NO UNIVERSAL ACCOUNT
1,023	NO INVESTMENT ACCOUNT
1,024	NO CHEQUE ACCOUNT
1,025	NO SAVINGS ACCOUNT
1,026	NO CARD RECORD
1,028	CARD ACCEPTOR CONTACT ACQUIRER
1,029	HARD CAPTURE (REQUIRES THAT THE CARD BE PICKED UP AT ATM)
1,030	CONTACT CARD ISSUER
1,031	RESERVED FOR PRIVATE USE
1,032	PICK-UP CARD
1,033	SUSPECTED FRAUD
1,034	NO CREDIT ACCOUNT
1,035	LOST CARD
1,036	NO UNIVERSAL ACCOUNT
1,037	STOLEN CARD, PICK UP
1,038	NO CHEQUE ACCOUNT
1,039	NO SAVINGS ACCOUNT
1,040	TRANSACTION NOT PERMITTED TO CARD HOLDER
1,041	RESERVED FOR PRIVATE USE
1,042	APPROVED OR COMPLETED SUCCESSFULLY
1,043	HONOR WITH IDENTIFICATION
1,044	APPROVED, UPDATE TRACK #3
1,045	ERROR
1,046	TECHNICAL ISSUES
1,047	Amount validation failed