

Response

Refer to issuer
Invalid merchant
Pick up card
Do not honor
Pick up card (special)
Invalid transaction
Invalid amount
Card number does not exist
No such issuer
Format error
Issuer sign-off
Pick up card (lost card)
Not sufficient funds
Expired card
Transaction not permitted to card
Transaction not permitted to card
Exceeds withdrawal limit
Z
Error from bank
Issuer or switch inoperative
System malfunction

Description

Merchant / customer need to contact to their respective bank
Merchant is not valid
Merchant need to contact bank. If card is with valid expiry , merchant requires to pick-up that card
Declined from issuer
Merchant need to contact bank. If card is with valid expiry , merchant requires to pick-up that card.
Transaction is not authorized.
Amount not match the criteria
System don't recognize the card with valid expiry
Issuer not found
Error in format
No connection
Lost card
OTB less than attempted transaction
Card expired
Inactive card
Inactive card
Limit exceeds from standards.
Description not available
Bank error
Host down
Un-know error