Error Code	Error Comment	Description
N:000	Success	The requested transaction has been approved.
N:009	Data is not present in database	Issuing Bank decline
N:01	Refer to card issuer	The customer's bank (Card Issuer) has indicated there is a problem with the credit card number. The customer should contact their bank or use an alternate credit card.
N:02	This transaction is already in process or already processed	Issuing Bank decline
N:03	Invalid merchant	The timeout period elapsed prior to obtaining a connection from the pool. This may have occurred because all pooled connections were in use and max pool size was reached.
N:03	Object reference not set to an instance of an object.	The timeout period elapsed prior to obtaining a connection from the pool. This may have occurred because all pooled connections were in use and max pool size was reached.
N:04	Pick-up	The customer's bank (Card Issuer) has declined the transaction and requested that the card be retained as the card may have been reported as lost or stolen. The customer should use an alternate credit card, or contact their bank.
N:05	Do not honour	There is a problem with the customer's account, and the issuing bank is telling you not to honor the card. Contact Issuer bank.
N:06	Error	The customer's bank (Card Issuer) has declined the transaction as there is a problem with the credit card number. The customer should contact their bank or use an alternate credit card.
N:-10501	PostAuth already performed	Try to perform Postauth for the order id wherein it was already performed
N:-10503	Invalid amount or currency	Invalid amount or currency
N:-10601	Total amount passed is more than the Return/Void amount.	If return amount is more than sale amount then txn is failed with this error.
N:12	Invalid Transaction	The customer's bank (Card Issuer) has declined the transaction because of an invalid format or field. Check the transaction information and try processing the transaction again. This may also be an invalid transaction type for the card or bank, if a second attempt does not resolve the issue it is recommended the card holder contact their card issuer, or try a different card. Ensure there are no spaces, or special characters (, &, $) in the card number. 2. standard chartered/visa--cvv value wrong------Txn is declined by either issuing bank or scheme
N:-30051	Communication Error	Exception occurred retrieving the message from the endpoint, the autovoid was declined (which indicates that the original transaction was not processed by the endpoint)
N:-30053	Communication Error	Switch-21/Exception occurred retrieving the message from the endpoint, autovoid not needed
N:-30053	Transaction timed out	Switch-21/Exception occurred retrieving the message from the endpoint, autovoid not needed
N:-30057	Communication Error	This error occurred when base24 is down (Base24 downtime). Switch-13-1-1/Could not establish a connection to the endpoint. Exception (java.io.IOException: No endpoint for endpointId BASE 24 INDIA via CAFEX found).

N:-30063	Transaction type not supported for this endpoint	The selected transaction type not enable on Payment gateway
N:-30095	System too busy, please retry	System too busy, please retry
N:33	Expired card	The customer's card issuer has declined the transaction as Card has expired or the date is incorrect. Check the expiry date in the transaction and try processing the transaction again. Sometimes, this error code will be provided if the expiry date is entered incorrectly, NOT only for expired cards.
N:34	Suspected fraud	The customer's bank (Card Issuer) has declined the transaction as there is a suspected fraud on this credit card number. Try checking3 transactions processed after any declined transactions receiving this particular error to monitor for fraudulent transactions on alternate cards.
N:36	Restricted card	The card is restricted by the issuer.
N:39	No credit account	Bank has declined the transaction as the Credit Card number used is not a credit account.
N:400	User Inactive	Issuing Bank decline
N:03	System error. Could not process transaction	The timeout period elapsed prior to obtaining a connection from the pool. This may have occurred because all pooled connections were in use and max pool size was reached.
N:03	The operation has timed out	The timeout period elapsed prior to obtaining a connection from the pool. This may have occurred because all pooled connections were in use and max pool size was reached.
N:03	The underlying connection was closed	The timeout period elapsed prior to obtaining a connection from the pool. This may have occurred because all pooled connections were in use and max pool size was reached.
N:03	Timeout expired. The timeout period elapsed prior to obtaining a connection from the pool. This may have occurred because all pooled connections were in use and max pool size was reached.	The timeout period elapsed prior to obtaining a connection from the pool. This may have occurred because all pooled connections were in use and max pool size was reached.
N:03	Unable to connect to the remote server	The timeout period elapsed prior to obtaining a connection from the pool. This may have occurred because all pooled connections were in use and max pool size was reached.
N:-12000	Card security code is mandatory	Card security code is mandatory
N:13	Missing Mandatory Field(s) Amount Error. Provide request with amount greater than 0.	The customer's bank (Card Issuer) has declined the transaction because of an invalid format or field.Provide request with amount greater than 0. Check the transaction information and try processing the transaction again.
N:14	Invalid card number (no such number)	The issuer bank indicates that this card is not valid.
N:200	Transaction Cancelled	Issuing Bank decline
N:2006	Hash Data is invalid	Issuing Bank decline
N:2010	Transaction not found with provided details	Issuing Bank decline
N:2015	Merchant ID is not supported. Please contact Administrator	Issuing Bank decline

N:-2304	Invalid or expired card expiry date	Invalid or expired card expiry date
N:30	Format error	Issuing Bank decline
N:-30031	No terminal found	When txn is initiated with currency which is not present in terminal config setup.
N:-30031	No terminal setup	When txn is initiated with currency which is not present in terminal config setup.
N:-30050	Transaction timed out	it looks for me like some issue happened as we are processing the auth messages. Therefore we sent 800 message to check the connection, as it was up, an auto void was sent and processed successfully. The issue could be that the connection was down for some seconds, we are not sure.
N:400	Web Service Error	Issuing Bank decline
N:402	Xml String is Null or Empty	Issuing Bank decline
N:404	SQL Exception	Issuing Bank decline
N:408	Missing Mandatory Field(s)The field card_number has exceeded the maximum length of 19	Issuing Bank decline
N:408	Missing Mandatory Field(s)The field terminal_state_code has exceeded the maximum length of 2	Issuing Bank decline
N:41	Lost card	The customer's bank (Card Issuer) has declined the transaction as the card has been reported lost. The customer should use an alternate credit card, or contact their bank.
N:410	Failed Initiate CheckBin - Error with Bin Check	Issuing Bank decline
N:412	Issuer Authentication Server failure	Issuing Bank decline
N:42	No universal account	The customer's bank (Card Issuer) has declined the transaction as the account type selected is not valid for this credit card number. The customer should use an alternate credit card or contact their bank.
N:-42325	Zero amount not supported	Zero amount not supported
N:-42920	Invalid request parameter	Invalid request parameter
N:43	Stolen card	The card has been reported stolen. While you could contact this customer yourself, it's very possible that this transaction is fraudulent. Treat carefully.
N:-43232	Card function not supported	Parameter you have passed for card function is debit card but customer opted credit card, hence below transactions is failed. E.g. submit "cardFunction=credit" and the card is a debit card or vice-versa, the transaction will be declined with error " Advisable to remove this function as its not
N:-5002	brand not supported	CORE-33/The merchant does not have a service entry for the CC brand within the transaction request. Card type, brand or service not supported by merchant, please try with different card. It means If merchant is not enabled for specific card (AMEX) in MCS Terminal configuration at Brand Bitmap then all txn with AMEX card type will get declined with mentioned error.

N:-5002	Recurring payments not supported	CORE-33/The merchant does not have a service entry for the CC brand within the transaction request. Card type, brand or service not supported by merchant, please try with different card. It means If merchant is not enabled for specific card (AMEX) in MCS Terminal configuration at Brand Bitmap then all txn with AMEX card type will get declined with mentioned error.
N:-5003	The order already exists in the database.	1. in IPG the Order ID must be unique if the Order ID is used again for another txn then Gateway will decline the txn 2. txn fired within that period will get decline with reason (N:-5003:The order already exists in the database) then after that session if you trigger transaction with same Order ID then it will allow.
N:-5004	No authorized preauth found	Function not setup in PG
N:-5005	FRAUD - Card blocked	The selected card not setup in IPG
N:-5005	FRAUD - card function blocked	The selected card function not setup in IPG
N:-5005	FRAUD - Card temporarily blocked (Autolockout)	FRAUD - Card temporarily blocked (Autolockout)
N:-5005	FRAUD - Duplicate lockout	FRAUD - Duplicate lockout
N:-5005	FRAUD - Purchase limit exceeded	Transaction amount is more than purchase limit setup in IPG
N:-5008	Order does not exist.	Order does not exist.
N:-5009	No transaction to return found	Refund initiated sale transaction not found in PG
N:-5017	Voiding of returned transactions is not supported	Payment gateway is not allowing Merchant to perform Void for the transaction which refund was already processed
N:-5018	No transaction found for void	The selected transaction for void is not available on store id
N:51	Not sufficient funds	Insufficient funds to complete the transaction. Advise your customer of this fact, and they should either use an alternate card or contact their bank.
N:-5100	Invalid 3D Secure values	mdErrorMsg : Empty PARes message, can't continue. Possible problem in processing PARes, Invalid or Expired Ceritificates or other reasons!! declining the transaction. CORE-29/The combination of VERes, PARes and CAVV/UCAF is invalid. If this happened via Connect, probably the ACS sent a wrong response. If sent via API, the merchant seems to have a problem with his 3ds plugin / IPG
N:-5101	3D Secure authentication failed	Wrong password entered
N:-5102	ECI 7	Bank does not support OTP based authentication for the card
N:-5103	Cardholder did not return from ACS	1. The session expired before the cardholder returned from the 3D Secure dialogue with his bank, means the txn is declined by Card Issuer and not through Gateway 2. IPG waits for response from ACS for certain amount of time for about 20 mins and in case ACS don't respond within this time frame, IPG declines this txn by updating the approval as 'N:-5103:Cardholder did not return from ACS'
N:-5111	ECI 1 and ECI6	Occurs when bank/Card does not support OTP based authentication.
N:-5115	API permission missing	API was not enable on the store id
N:52	No checking account	Bank (Card Issuer) has declined the transaction as the credit card number is associated to a cheque account that does not exist.

N:53	No savings account	Bank (Card Issuer) has declined the transaction as the credit card number is associated to a savings account that does not exist.
N:54	Expired card	Card is Expired. Note that invalid expiry dates (ie, expiry year is in the past) are not able to be passed through eWAY. Contact your customer and confirm that the correct dates were entered and there were no mistakes (e.g. 05/11 rather than 05/12)
N:55	Incorrect PIN	Bank (Card Issuer) has declined the transaction as the customer has entered an incorrect PIN. The customer should re-enter their PIN.
N:57	Transaction not permitted to Cardholder	Card Issuer has indicated that the transaction is not permitted to cardholder
N:58	Transaction not permitted to terminal	The Customer's bank has declined the transaction as this credit card cannot be used for this type of transaction. This may be associated with a test credit card number. The customer should use an alternate credit card or contact their bank.This is also often a response expected for test cards on the live gateway, when test credentials are used.
N:59	Suspected fraud	The customer's bank has declined this transaction as the credit card appears to be fraudulent. While you could contact this customer yourself, it's very possible that this transaction is fraudulent. Treat carefully.
N:-5992	Connect extended hash already used	If you send a 2nd txn request with same extended hash(which you had already used for 1st txn) to IPG, then you will get a decline by IPG
N:-5993	Cancelled by user	Transaction cancelled by user
N:-5994	The selected brand does not match the card number.	The selected brand does not match the card number.
N:-5995	order too old to be referenced	transactions were done before 6 months.
N:-5996	Invalid card type	Invalid card type
N:-5997	The maximum number of transactions per order has been exceeded	We have a limit on the number of txns that can be performed on a single order id. The limit should be 70 for normal txns and 300 for recurring transactions. On the other hand it is also important that you inform the merchant on this as we do not store these txns, and too much of such requests
N:-5999	Wrong payment type	Wrong payment type
N:60	Card acceptor contact acquirer	The customers bank (card issuer) has declined the transaction. The customer should contact their bank and retry the transaction.
N:600	Invalid Data Posted	Issuing Bank decline
N:61	Exceeds withdrawal amount limit	Transaction exceeds card/account withdrawal frequency limit.
N:62	Restricted card	The customer's bank has declined the transaction as the credit card has some restrictions. The customer should use an alternate credit card or contact their bank.
N:63	Security violation	The CID or CVV2 code does not match the one associated with the card number.
N:65	Exceeds withdrawal frequency limit	The customer's card issuer has declined the transaction as the customer has exceeded the withdrawal frequency limit.

N:67	Hard capture (requires that card be picked up at ATM)	The customer's bank has declined the transaction as the card is suspected to be counterfeit. The customer's bank (Card Issuer) has requested that your customer's credit card be retained by you. The customer should use an alternate credit card or contact their bank. While you could contact this customer yourself, it's very possible that this transaction is fraudulent. Tread carefully.
N:68	Acquirer time-out	Issuing Bank decline
N:68	Response received too late	Issuing Bank decline
N:-68521	VT/API not supported by store	Error appears when VT/API not enable on store
N:-70103	VOID is currently not supported for RETURN for this endpoint	Payment gateway is not allowing Merchant to perform Void for the transaction which refund was already processed
N:75	Allowable number of PIN tries exceeded	The customer's card issuer has declined the transaction as the customer has entered the incorrect PIN more than three times.
N:-7778	Transaction timed out, please retry	Switch-21/Exception occurred retrieving the message from the endpoint, auto void not needed
N:800	General Error	Issuing Bank decline
N:8100	Following Request XMl parameters are missing , Merchant ID, Merchant ID	Issuing Bank decline
N:8100	Following Request XMl parameters are missing , PG Transaction reference Number	Issuing Bank decline
N:87	Bad Track Data	1. Transaction declined by Card issuing bank 2. icici/visa--cvv value wrong
N:89	Invalid route service	debit/credit card issue. Bank issue.
N:90	Cut-off is in process	The customer's card issuer is temporarily not able to process this customer's credit card. The customer should attempt to process this transaction again.
N:91	Issuer or switch is inoperative	The customer's bank is unable to be contacted to authorise the transaction. The customer should attempt to process this transaction again.If the problem persists, there may be an issue with the card issuing bank, and the cardholder should contact their bank.
N:92	No routing available	Indicates test card number is being used on the live gateway. Check the card number being used to confirm and use a live and valid card.
N:94	Duplicate transmission	The customer's card issuer has declined the transaction as this transaction appears to be a duplicate transmission.
N:96	Bad data. Could not process transaction	Issuing Bank decline
N:96	PREVIOUSLY AUTHORIZED	Issuing Bank decline
N:96	PREVIOUSLY DECLINED	Issuing Bank decline
N:96	Session expired for this transaction	Issuing Bank decline

N:96	SYSTEM ERROR	Issuing Bank decline
N:CA	Compliance error code for acquirer	Issuing Bank decline
N:CI	Compliance error code for issuer	Issuing Bank decline
N:ED	E-commerce decline	Issuing Bank decline
N:M6	Compliance error code for LMM	Issuing Bank decline
N:N0	Unable to authorize	Declined by issuer bank.
N:P9	Enter lesser amount	Issuing Bank decline
N:Q1	Invalid expiration date	Invalid expiry month or year
N:T2	Invalid transaction date	Issuing Bank decline
N:T5	CAF status = 0 or 9	transaction is decline by issuing bank
N:T8	Invalid account	decline by Card Issuing bank.