

01 Refer to card issuer The merchant must call the issuer before the transaction can be approved.

02 Refer to card issuer, special condition The merchant must call the issuer before the transaction can be approved.

03 Invalid merchant number The merchant ID is not valid.

04 Pick-up card. Capture for reward The card is listed on the Warning Bulletin. Merchant may receive reward money by capturing the card.

05 Do not honor. The transaction was declined by the issuer without definition or reason The transaction was declined without explanation by the card issuer.

06 Error The card issuer returned an error without further explanation.

07 Pick-up card, special condition The card is listed on the Warning Bulletin. Merchant may receive reward money by capturing the card.

08 Honor with identification Honor with identification.

09 Request in progress Request in progress.

10 Approved for partial amount Approved for partial amount.

11 Approved, VIP Approved, VIP program.

12 Invalid transaction The requested transaction is not supported or is not valid for the card number presented.

13 Invalid amount The amount exceeds the limits established by the issuer for this type of transaction.

14 Invalid card # The issuer indicates that this card is not valid.

15 No such issuer The card issuer number is not valid.

16 Approved, update track 3 Approved, update track 3.

17 Customer cancellation Customer cancellation.

18 Customer dispute Customer dispute.

19 Re enter transaction Customer should resubmit transaction.

20 Invalid response Invalid response.

21 No action taken No action taken. The issuer declined with no other explanation.

22 Suspected malfunction Suspected malfunction.

23 Unacceptable transaction fee Unacceptable transaction fee.

24 File update not supported File update not supported.

25 Unable to locate record Unable to locate record.

26 Duplicate record Duplicate record.

27 File update edit error File update edit error.

28 File update file locked File update file locked.

29 not used

30 Format error, call ECHO The host reported that the transaction was not formatted properly.

31 Bank not supported Bank not supported by switch.

32 Completed partially Completed partially.

33 Expired card, pick-up The card is expired. Merchant may receive reward money by capturing the card.

34 Issuer suspects fraud, pick-up card The card issuer suspects fraud. Merchant may receive reward money by capturing the card.

35 Contact acquirer, pick-up Contact card issuer. Merchant may receive reward money by capturing the card.

36 Restricted card, pick-up The card is restricted by the issuer. Merchant may receive reward money by capturing the card.

37 Call ECHO security, pick-up Contact ECHO security. Merchant may receive reward money by capturing the card.

38 PIN tries exceeded, pick-up PIN attempts exceed issuer limits. Merchant may receive reward money by capturing the card.

39 No credit account No credit account.

40 Function not supported Requested function not supported.

41 Lost Card, capture for reward The card has been reported lost.

42 No universal account No universal account.

43 Stolen Card, capture for reward The card has been reported stolen.

44 No investment account No investment account.

45 - 50 not used

51 Not sufficient funds The credit limit for this account has been exceeded.

52 - 53 not used

54 Expired card The card is expired.

55 Incorrect PIN The cardholder PIN is incorrect.

56 No card record No card record.

57 Transaction not permitted to cardholder The card is not allowed the type of transaction requested.

58 Transaction not permitted on terminal The Merchant is not allowed this type of transaction.  
59 Suspected fraud Suspected fraud.  
60 Contact ECHO Contact ECHO.  
61 Exceeds withdrawal limit The amount exceeds the allowed daily maximum.  
62 Restricted card The card has been restricted.  
63 Security violation. The card has been restricted.  
64 Original amount incorrect Original amount incorrect.  
65 Exceeds withdrawal frequency The allowable number of daily transactions has been exceeded.  
66 Call acquirer security, call ECHO Call acquirer security, call ECHO.  
67 not used  
68 Response received too late Response received too late.  
69 - 74 not used  
75 PIN tries exceeded The allowed number of PIN retries has been exceeded.  
76 Invalid "to" account The debit account does not exist.  
77 Invalid "from" account The credit account does not exist.  
78 Invalid account specified (general) The associated card number account is invalid or does not exist.  
79 Already reversed Already reversed.  
80 - 83 not used  
84 Invalid authorization life cycle The authorization life cycle is invalid.  
85 not used  
86 Cannot verify PIN Cannot verify PIN.  
87 Network Unavailable Network Unavailable.  
88 not used  
89 Ineligible to receive financial position information Ineligible to receive financial position information.  
90 Cut-off in progress Cut-off in progress.  
91 Issuer or switch inoperative The bank is not available to authorize this transaction.  
92 Routing error The transaction cannot be routed to the authorizing agency.  
93 Violation of law Violation of law.  
94 Duplicate transaction Duplicate transaction.  
95 Reconcile error Reconcile error.  
96 System malfunction A system error has occurred.  
97 not used  
98 Exceeds cash limit Exceeds cash limit.

Source(s): <https://www.echo-inc.com/ISPGuide-Codes.asp>