



Process

Documentation

Department:

Customer Support

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About this document

This document is intended to support Curbstone users in understanding and responding to payment-related error and response codes. These codes may appear during a transaction when a customer's payment cannot be completed or requires further verification.

This guide outlines each code's definition, when a customer might see it, and what steps should be taken to resolve it. It is designed to help teams provide clear, consistent guidance to customers and ensure a smooth resolution experience.

Curbstone (C3) Error Codes

Response	Code	Definition	Use Case	Solution
Approval	00	Approved and completed	Customer's transaction was successful with no issues	No action needed
Call	01	Refer to issuer	Customer must contact their bank for further info—often due to security flags	Advise the customer to call their bank
Call	02	Refer to special condition	Bank requires special handling; could relate to restrictions or account status	Customer must contact their bank
Term ID Error	03	Invalid merchant ID	Merchant terminal not recognized	Confirm merchant ID setup
Hold-call or Pick up Card	04	Pick up card (no fraud)	Card is inactive or revoked for admin reasons. Customer should not use it	Customer must use another payment method and contact their bank
Decline	05	Do not honor	Generic decline; no specific reason provided by the bank	Ask customer to contact their bank
Error XXXX	06	General error	Generic failure; system may be down or interrupted	Retry or contact processor support
(Check Service Custom Text)	06*	Error response text from check service	Customized error returned by a check verification tool	Escalate or refer to check service logs
Hold-call or Pick up Card	07	Pick up card, special condition (fraud account)	Fraudulent account activity. Card flagged	Block transaction, inform customer to contact fraud department
Approval	08	Honor MasterCard with ID	Approved with identity verification; may happen in high-value or flagged transactions	Ask the customer to provide identification

Response	Code	Definition	Use Case	Solution
Partial Approval returned in Group III	10	Partial approval for the authorized amount	Customer has limited funds; part of the transaction is approved	Ask the customer to provide an additional payment method for the remaining amount
Approval	11	VIP approval	High-priority approval; often for premium accounts	No action needed
Invalid Trans	12	Invalid transaction	Type of transaction is not allowed (e.g., refund on prepaid)	Verify transaction type is supported
Amount Error	13	Invalid amount	Entered amount is not supported (e.g., negative, zero)	Ensure amount is valid; re-enter
Card No. Error	14	Invalid card number	Customer entered incorrect or non-existent card number	Ask customer to re-enter or use another card
No Such Issuer	15	No such issuer	Card's BIN is not assigned to a valid bank	Recheck or use another one
RE Enter	19	Re-enter transaction	Data possibly corrupted	Retry the transaction
No Action Taken	21	Unable to back out transaction	Cancel attempt failed	Retry reversal or escalate to support
No Reply	28	File is temporarily unavailable	Likely a bank-side issue	Retry after a few minutes
No Credit Account	39	No credit account	Card lacks a credit feature	Use checking/debit card
Hold-call or Pick up Card	41	Lost card, pick up (fraud account)	Card reported lost	Advise customer to cancel and reissue card
Hold-call or Pick up Card	43	Stolen card, pick up (fraud account)	Card reported stolen	Customer must report to bank and replace card
Decline	51	Insufficient funds	Customer does not have enough balance	Suggest using a different card or funding account
No Check Account	52	No checking account	Card is not linked to a checking account	Try another card or payment method

Response	Code	Definition	Use Case	Solution
No Save Account	53	No savings account	Card lacks a savings account feature	Use checking/debit card
Expired Card	54	Expired card	Card has passed expiration date	Ask the customer to use a different card
Wrong PIN	55	Incorrect PIN	Incorrect PIN entered	Customer should retry or reset PIN via bank
Serv Not Allowed	57	Transaction not permitted - Card	Card does not support this type of purchase	Use alternate payment method
Serv Not Allowed	58	Transaction not permitted - Terminal	Merchant's terminal does not allow the transaction	Update terminal or payment gateway settings
Serv Not Allowed	59	Transaction not permitted - Merchant	Merchant is blocked from processing this type of payment	Merchant should contact their processor
Decline	61	Exceeds withdrawal limit	Withdrawal exceeds daily/monthly card limits	Try smaller amount or different card
Decline	62	Invalid service code, restricted	Card not valid for this type of transaction	Customer should check card restrictions with issuer
Sec Violation	63	Security violation	Card or terminal failed a security check	Use another payment method; escalate if recurring
Decline	65	Activity limit exceeded	Usage limit reached	Wait or use alternate card
PIN Exceeded	75	PIN tries exceeded	Too many incorrect PIN attempts	Wait or contact bank for reset
Unsolic Reversal	76	Unable to locate, no match	No match for reversal	Investigate manually
No Action Taken	77	Inconsistent data, rev., or repeat	Possibly a retry or resend error	Check transaction logs and confirm with customer
No Account	78	No account	Card/account number doesn't match any valid account	Confirm details or try another method
Already Reversed	79	Already reversed at switch	Transaction already voided	No further action needed

Response	Code	Definition	Use Case	Solution
Date Error	80	Invalid date	Expiry date invalid or incorrectly formatted	Confirm card expiration or date format
Encryption Error	81	Cryptographic error	Chip or security error	Retry or use magnetic stripe/contactless
Incorrect CVV	82	CVV data is not correct	Customer entered the wrong 3-digit CVV	Ask customer to double-check the security code
Can't Verify PIN	83	Cannot verify PIN	Network or card issue preventing PIN validation	Suggest different method or contact bank
Can't Verify PIN	86	Cannot verify PIN	Same as above	Same as above
Card Ok	85	No reason to decline	Authorization successful	No action needed
Invalid Routing	92	Destination not found	Destination bank not found	Re-enter correct routing number
Decline	93	Violation, cannot complete	Regulatory or system rule violation	Suggest contacting the bank
Duplicate Trans	94	Unable to locate, no match	Repeat transaction detected	Cancel duplicate and notify customer
System Error	96	System malfunction	Severe system error	Try again or report issue

Response	Code	Definition	Use Case	Solution
SRCHG Not Allowed or EBT Food Stamps	B1	Surcharge not permitted on Visa	Attempt blocked by network	Remove surcharge from transaction
SRCHG Not Allowed network issuer	B2	Surcharge not supported by issuer	Bank blocks surcharge	Remove fee or try credit card
Failure CV	CV	Card Type Verification Error	Card not valid for this service	Use a different card
Acct Length Err	EA	Verification error	Account number doesn't match expected format	Re-enter card number
Check Digit Err	EB	Verification error	Fails mathematical validation	Re-enter card/check number
CID Format Error	EC	Verification error	Card ID not in valid format	Confirm and re-enter details
Failure HV	HV	Hierarchy Verification Error	Issuer can't verify card structure	Contact issuer
Cashback Not Avl	N3	Cash back service not available	Cashback request not supported	Remove cashback request or try another card
Decline	N4	Exceeds issuer withdrawal limit	Issuer-specific withdrawal threshold hit	Use alternate card or contact bank
CVV2 Mismatch	N7	CVV2 value supplied is invalid	CVV mismatch with bank records	Ask customer to double-check the code
Stop Recurring Payment	R0	Stop specific recurring	Customer blocked one recurring charge	Do not attempt again; confirm with customer
Stop Recurring Payments from Specific Merchant	R1	Stop all recurring from merchant	All merchant charges blocked	Do not retry; advise customer to contact issuer

Response	Code	Definition	Use Case	Solution
Approval	T0	First check is OK and has been converted	Check payment processed	Confirm transaction
Cannot Convert	T1	Check is OK but cannot be converted	Bank could not convert check	Request another payment method
Invalid ABA	T2	Invalid ABA number	Invalid routing number	Re-check routing number
Amount Error	T3	Amount greater than the limit	Exceeded allowable check limit	Reduce amount or use different method
Unpaid Items	T4	Unpaid items	Failed negative file check	Use another method and resolve with bank
Duplicate Number	T5	Duplicate check number	Reused check number	Use unique check number
MICR Error	T6	MICR error	Magnetic ink reader failure	Request new check or verify
Too Many Checks	T7	Too many checks	Limit exceeded	Use a different method