

Below is a list of error messages commonly seen when attempting to run credit card payments and their corresponding meanings.

Error Message	Description
Invalid card key	This error indicates the credit card being used is one that is saved to the customer or user account as the default card. This card has been purged from our system either due to being expired or having belonged to an account that has been locked for over 6 months. Please re-enter a new card.
AUTHORIZE - ERROR - SKIPJACK RETURNED BLANK TRANSACTION FILENAME	This error is specific to Skipjack and can be a result of one of two issues:  1) The credit card processor is experiencing issues. If all recent transactions are encountering this same error, then this is likely the case.  2) Special characters are being included in the payment information being sent to the processor. Please remove any special characters and retry. Special characters are commonly seen when the card holder is a business (i.e. Thompson & Associates, LLC.).
AUTHORIZE - SGS-000001: D:DECLINED:XXXX	The card was declined by the bank. Verify all card information. This will also happen if the card being used is a test credit card.
The above error indicates XXXX as the last 4 characters. These characters will help in locating what information is incorrect.	
1st character.	Card holder name. Y = Match Anything else = No match or invalid.
2nd character.	Billing street address. Y = Match Anything else = No match or invalid.
3rd character.	Billing zip code and state Y = Match Anything else = No match or invalid.

Error Message	Description
4th character.	CVV / security code. M or P = Match. Anything else = No match or invalid.
AUTHORIZE - SGS-000002: R:Referral (call voice center)	The transaction was declined by the bank. The merchant will need to call the processor to verbally authorize or the card holder will need to contact their bank to authorize.
AUTHORIZE - SGS-002300: No credit card expiration year provided	Either no expiration date was provided or the card has expired.
AUTHORIZE - SGS-002303: Invalid credit card number	The card number is invalid. Check the card number.
AUTHORIZE - SGS-002304: Credit card is expired	The card expiration date indicated has already passed. Please verify the expiration date.
AUTHORIZE - SGS-002000: The server encountered an error: Unsupported credit card type	The card type being used is not enabled on your merchant account. This generally occurs when the card is AMEX or Discover. Contact your processor to have it enabled or use a different card.
WEB EXCEPTION	This usually means we were unable to connect to the gateway. More often than not, the gateway is experiencing issues.