

# Error 91 authorizing credit cards in NCR Counterpoint

## Summary:

Error 91 is received when processing Credit, Debit, or EBT cards in NCR Counterpoint.

## Cause:

This error typically indicates either a setup issue in NCR Counterpoint or incorrect account settings on the processors end.

## Solution:

- Review the credit card setup in NCR Counterpoint under **Setup / Point of Sale / Stores** on the **Credit Cards** tab to ensure that the information there matches the VAR sheet that was received from the processor.
- Click the **Pay Codes** button at the top right of the **Stores** maintenance window and select each of the Credit, Debit, and EBT pay codes and click the **Edit** button. If any **Authorization Terminal ID** value is present remove it and click **OK**.
- If the setup matches the VAR sheet information, please contact the credit card processor and verify that their account is set up correctly and entitled to process credit, debit, or EBT type pay codes.

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