

Troubleshooting a No Local Credit Card Payment Gateways Enabled Error

Symptom

After applying the 7.9.1 update paying an invoice with a new credit card, the following Oops error is displayed:

```
InvalidArgumentException: No Local Credit Card Payment Gateways Enabled in /path/to/whmcs/vendor/whmcs/whmcs-foundation/lib/Payment/PayMethod/Adapter/CreditCard.php:0
```

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Cause

This occurs when only reference type payment gateways are activated:

- SagePay Repeats,
- PayPal Pro Reference Payments,
- PayPal Payflow Pro in reference mode

Solution

Please apply the 7.9.2 Maintenance Release via the **Utilities > Update WHMCS** page

Hotfix

A hotfix has been created for 7.9.1 only which will resolve the cause of this error:

<https://whmcs.community/files/file/126-module-7252-no-local-credit-card-payment-gateways-enabled-error-on-reference-gateways/>