tapeeno

ERROR CODES

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ISSUER RESPONSE CODES, CONTACT THE TAPEENO SUPPORT TEAM FOR ANY QUERIES ON ISSUER RESPONSES.

1.1.1   Issuer Response Codes

RESPONSE CODE	RESPONSE REASON
0	Approved
1	Refer to Card Issuer
2	Refer to Issuer's special conditions. Often returned when the cardholder has exceeded daily credit limits/# of uses. Usually, the Issuer wants to make sure the cardholder is still in possession of the card.
3	Invalid Merchant
4	Pick Up Card, Card Lost or Stolen. Usually returned when the Issuer would like the merchant to take possession of the card due to potential fraud.
5	Do Not Honour.
6	Error
7	Pick Up Card, Special Conditions (other than lost/stolen card)
8	Honour with identification
9	Request in Progress
10	Partial Amount Approved
12	Invalid Transaction
13	Invalid Amount (currency conversion field overflow) or amount exceeds maximum for card program.

RESPONSE CODE	RESPONSE REASON
14	Invalid Card Number. Card number error. Issuer cannot find the account. Re-enter transaction.
15	No Such Issuer. Returned when first 6 digits of the card number are not recognised by Issuer. Re-enter transaction.
16	Approved, update track 3
17	Customer Cancellation
18	Customer Dispute
19	Re-enter Transaction
20	Invalid Response
21	No Action Taken (no match)
22	Suspected Malfunction
23	Unacceptable Transaction Fee
24	File Update not Supported by Receiver
25	Unable to Locate Record on File
26	Duplicate File Update Record
27	File Update Field Edit Error
28	File Update File Locked Out
29	File Update not Successful

RESPONSE CODE	RESPONSE REASON
30	Format Error
31	Bank not Supported by Switch
32	Completed Partially
33	Expired Card - Pick Up
34	Suspected Fraud - Pick Up
35	Contact Acquirer - Pick Up
36	Restricted Card - Pick Up
37	Call Acquirer Security - Pick Up
38	Allowable PIN Tries Exceeded
39	No CREDIT Account
40	Requested Function not Supported
41	Lost Card - Pick Up. Merchant should retain card (card reported lost).
42	No Universal Amount
43	Stolen Card - Pick Up. Merchant should retain card (card reported stole
44	No Investment Account
51	Insufficient Funds

RESPONSE CODE	RESPONSE REASON
52	No Cheque Account. Occurs when the debit/check card being attempted is not linked to a Checking Account.
53	No Savings Account. Occurs when the debit/check card being used is not tied to a Savings Account.
54	Expired Card. Card is expired. This response can also be returned in a Card Not Present environment if the cardholder tries to provide a valid expiration date, but the Issuer knows it has expired (indicates potential fraud).
55	Incorrect PIN. Occurs in PIN-based Debit when the consumer enters the wrong 4-digit PIN.
56	No Card Record. Invalid Card.
57	Transaction not Permitted to Cardholder. Service not allowed. Can be an incorrect MID or terminal number or attempt to process an unsupported card.
58	Transaction not Permitted to Terminal. Service not allowed. Occurs when the POS attempts a transaction type that they are not set up for based on their MCC. (i.e., a merchant set up with a Direct Marketing MCC trying to perform a Debit transaction).
59	Suspected Fraud
60	Card Acceptor Contact Acquirer
61	Exceeds Withdrawal Amount Limits. Occurs in PIN-based debit when the cardholder has exceeded their withdrawal limit when performing cash back.
62	Restricted Card. For example, in country exclusion table. Also occurs on swiped transactions when the Service Code encoded on the mag stripe does not equal the one stored at the Issuer (potential fraudulent card).
63	Security Violation

RESPONSE CODE	RESPONSE REASON
64	Original Amount Incorrect.
65	Exceeds Withdrawal Frequency Limit. CHIP READ REQ., INSERT CARD. Occurs on contactless transactions that need to be processed as contact. Can also be returned due to Activity Limit. The response text in this case is DECLINE—activity Limit. Occurs when the cardholder has exceeded the number of times the card can be used in a specific period (i.e., 10x in a 48-hr span).
66	Card Acceptor Call Acquirer Security
67	Hard Capture - Pick Up Card at ATM
68	Response Received Too Late
75	Allowable PIN Tries Exceeded. Occurs when the number of attempts to enter the PIN has been exceeded.
76	Previous message not found. Occurs when the reversal data in the POS transaction does not match the Issuer data.
77	Data does not match original message. Duplicate reversal or duplicate transaction.
78	No Account. Account suspended, cancelled, or inactive. Blocked, first used. The transaction is from a new cardholder, and the card has not been properly unblocked.
80	Invalid Date. Visa transactions: credit issuer unavailable.
81	Cryptographic failure
82	Incorrect CVV. Negative CAM, dCVV, iCVV, or CVV results.
83	Unable to verify PIN
84	Invalid authorization life cycle

RESPONSE CODE	RESPONSE REASON
85	Success: No reason to decline a request for account number verification, address verification, CVV2 verification; or a credit voucher or merchandise return.
86	ATM Malfunction
87	No Envelope Inserted
88	Unable to Dispense. ARPC Cryptogram Failure.
89	Administration Error
90	Cut-off in Progress
91	Issuer or Switch is Inoperative. Time out. Issuer unavailable or switch inoperative (STIP not applicable or available for this transaction).
92	Financial Institution Not Found
93	Trans Cannot be Completed. Transaction cannot be completed, violation of law.
94	Duplicate Transmission. Transaction entered is a duplicate on the Host.
95	Reconcile Error
96	System Malfunction or certain field error conditions.
97	Reconciliation Totals Reset
98	MAC Error
99	Reserved for National Use

RESPONSE CODE	RESPONSE REASON
D1	Do Not Retry. Do not attempt to submit this transaction again. The issuer will not approve the transaction.
D2	Retry Later. The transaction cannot be completed at this time.
N0	Force STIP (VISA)
N1	Currency not allowed
N3	Cash Service Not Available (VISA)
N4	Cash request exceeds issuer limit (VISA)
N7	Decline for CVV2 failure (VISA)
P2	Invalid biller information (VISA)
P5	PIN Change Unblock Declined (VISA)
P6	Unsafe PIN (VISA)
Q1	Card authentication failed
R0	Stop payment order
R1	Revocation of authorization order
R3	Revocation of all authorizations order. Cancel all recurring payments for the card number in the request.
XA	Forward to issuer
XD	Forward to issuer