



**RECURRING API SPECIFICATION  
For  
Merchant Initiated Transaction (MIT)**

(Version 7.1.2)

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	RAZER MERCHANT SERVICES
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	<p><b>Social Networks</b></p> <p> <a href="https://twitter.com/FiuuPayment">https://twitter.com/FiuuPayment</a>  <a href="https://facebook.com/FiuuPayment">https://facebook.com/FiuuPayment</a>  <a href="https://youtube.com/@FiuuPayment">https://youtube.com/@FiuuPayment</a>  <a href="https://instagram.com/FiuuPayment">https://instagram.com/FiuuPayment</a>  <a href="https://linkedin.com/company/FiuuPayment">https://linkedin.com/company/FiuuPayment</a> </p>
	<p><b>Developer Platforms</b></p> <p> <a href="https://github.com/FiuuPayment">https://github.com/FiuuPayment</a>            Mobile XDK, seamless and inpage checkout, and many shopping carts payment plugin/module/addon/extension are available         </p>

## Revision History

Date	Version	Author(s)	Comment
21/06/2017	1.2.0	Hafeez	Document Creation
10/10/2017	1.2.1	Simon	Make name, email and phone as compulsory field.
06/02/2018	3.0.0	Hairi, TJ	e-Mandate added Required parameters and order changed Change of operation windows
06/06/2018	3.0.0	KC	Adding missing parameters that already exists in API response
05/11/2018	3.1.0	Hairi	Adding DirectDebit Instruction (DDI)
18/09/2020	4.0.0	Chen Yaau	Adding Thailand Credit Channel.
06/04/2021	6.0.0	SQ	Migrating to realtime adhoc card payment for Visa/MasterCard MyDebit recurring remains as batch processing until next version
29/04/2022	7.0.0	SQ	All recurring token type payments will be responded asynchronously. Remove unused descriptions
04/01/2023	7.1.0	Chen Yaau	Adding DuitNowAutoDebit
14/07/2023	7.1.1	Safwan	Adding multiple currency in recurring request
26/07/2024	7.1.2	Chen Yaau	Adding PNCO AutoDebit and CustomerId

Type	Currency	Prerequisites
Visa & Mastercard	MYR	<ol style="list-style-type: none"> <li>PG Merchant ID</li> <li>extraP in response parameter configured</li> <li>Any card acquirer MID</li> <li>Tokenization enabled</li> </ol>
Internet Banking	MYR	<ol style="list-style-type: none"> <li>PG Merchant ID</li> <li>extraP in response parameter configured</li> <li>FPX channels enabled</li> </ol>

Visa & Mastercard  Internet Banking (Coming soon)	THB	1. PG Merchant ID 2. extraP in response parameter configured 3. TH channels enabled
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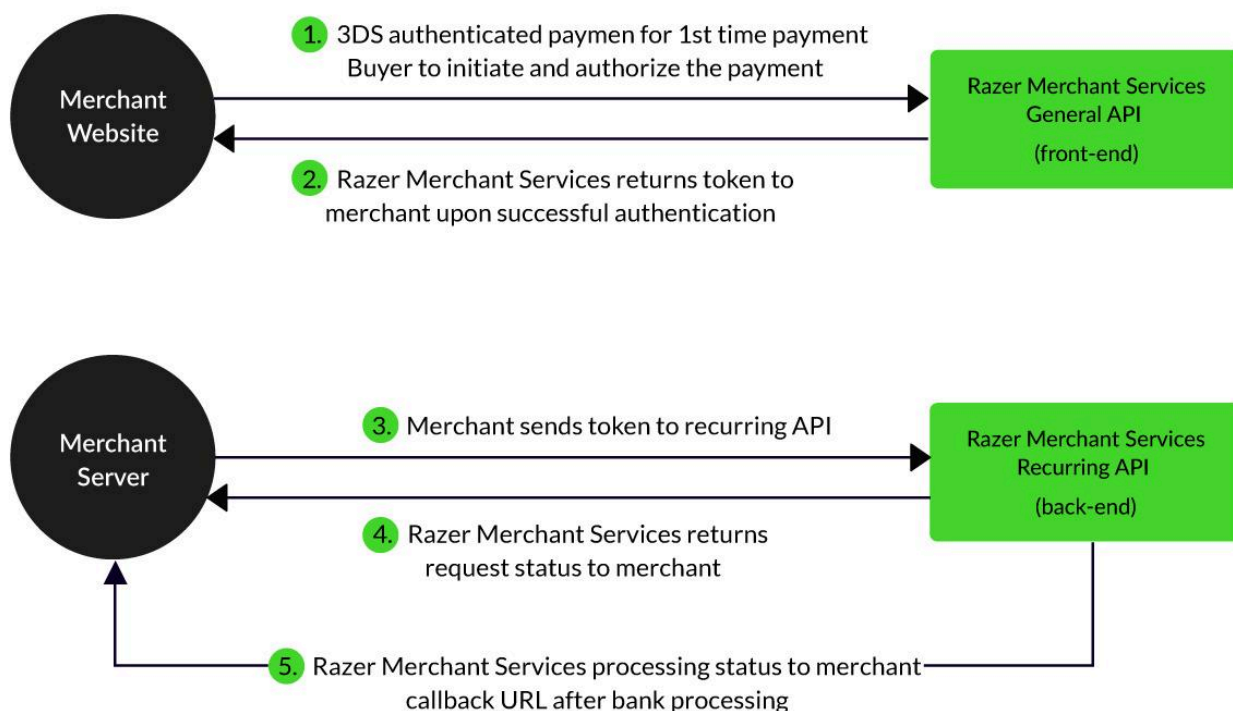
## 1. Introduction

Recurring transactions are multiple transactions processed at predetermined intervals, not to exceed one year between transactions. Examples of recurring transactions include insurance premiums, subscriptions, Internet service provider fees, membership fees, tuition, or utility charges.

Recurring Payment allows your customer to make credit-card payment to merchant automatically at regular intervals or upon requested. DirectDebit from buyer bank account is also available for merchant initiated transaction (MIT). It uses a tokenization system to save payment card details and proceed to charge once the period is met or upon requested. While Internet Banking will utilise the DirectDebit e-Mandate enrollment (DDA or DirectDebit Authorization) token to charge subscriber's bank account balance.

For this operation, merchant is required to pass either credit card **PAN** or **token** and all information required by recurring transaction via recurring API. In order for merchant to send in token instead of PAN, merchant can use official Razer general API to obtain the token via *extraP* parameter in the response (from the 3 endpoints or notification webhooks) once going through normal 3DS authentication process. Contact [support-sa@razer.com](mailto:support-sa@razer.com) to enable tokenization and token information in the merchantID configuration when needed.

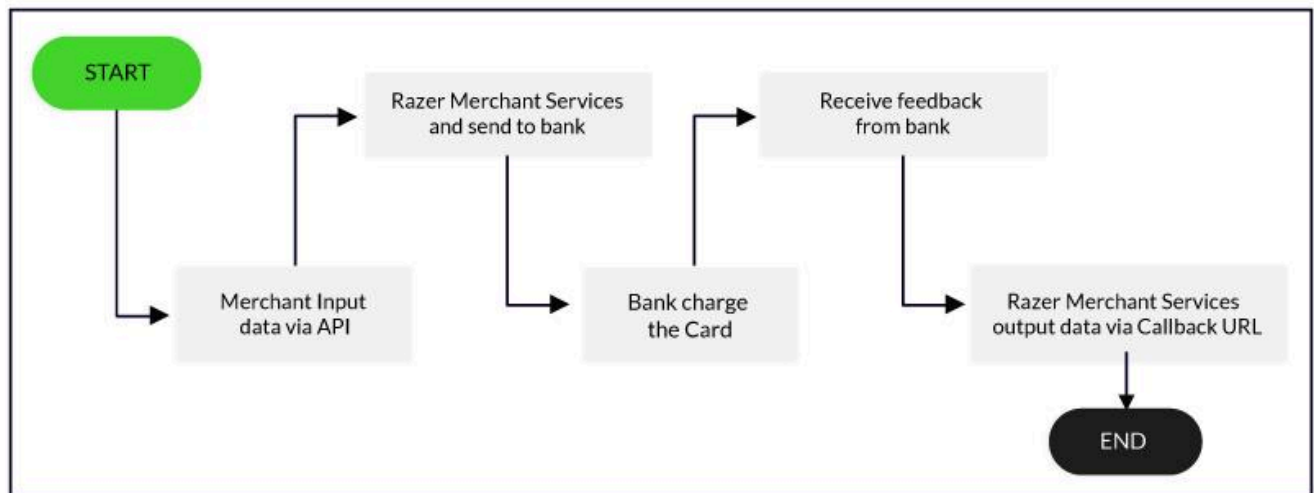
### Razer Tokenization and Recurring Payment



**NOTE:**

The first transaction was conducted via the Internet as a 3DS or attempted authentication, or DirectDebit e-mandate enrollment with OTP via internet banking, chargeback protection applies to the original electronic commerce transaction. For the subsequent Recurring Transactions, chargeback provisions applicable to Recurring Transactions apply; 3DS chargeback protection does not apply.

## **2. Recurring Flow Overview**



## **3. Operation Window**

### ***Input***

- Credit/Debit/Prepaid Card  
Process and authorize in real time.
- DDI (DirectDebit Instruction for Malaysia Internet Banking)

All input will be processed twice on a working day (based on Kuala Lumpur and Selangor business day) by 1100HRS and 1500HRS

### ***Output***

All output will be sent via Merchant CallbackURL

- Credit/Debit/Prepaid Card  
Responded in real time.
- DDI (DirectDebit Instruction for Malaysia Internet Banking)  
On the next working day, usually T+1 after 1800HRS.  
Token upon successful enrollment from DirectDebit e-Mandate (DDA) is expected to be available on the next working day, usually after 1000HRS via Callback URL. DDI cannot debit more than the authorized amount in DDA enrollment.

## 4. SECURITY & DATA INTEGRITY

Payment gateway system uses “**MerchantID**” & “**Verifykey**” to generate encrypted hash to ensure data integrity.

### **Data Entry Checksum**

PG *data entry checksum* is to ensure the data integrity and avoid changing of the data.

- **Recurring request**

1. RecordType
2. MerchantID
3. SubMerchant
4. TokenOrderID
5. Currency
6. Amount
7. Verifykey

Formula to generate checksum:

- **Record Type “T”, “E”, & “K”, and etc**

Checksum = md5( {RecordType}{MerchantID}{SubMerchant}{Token}{OrderID}{Currency}{Amount}{Verifykey} )

## 5. Recurring Request Parameters (Merchant to PG)

Merchant sends input via HTTPS **POST** payment request parameter to PG.

Version 7: [https://pay.merchant.razer.com/RMS/API/Recurring/input\\_v7.php](https://pay.merchant.razer.com/RMS/API/Recurring/input_v7.php) (latest)

Field Name	Data Type(Size)	M/O	Description
RecordType	a{1}	M	T - Token E - DirectDebit e-Mandate (for Malaysia Internet Banking, MYR) F - F token for MYR & SGD K - token for THB G - TNG R - DuitNow AutoDebit P - PNCO AutoDebit
MerchantID	an{1..100}	M	Merchant ID provided by PG
SubMerchant	an{1..100}	O	SubMerchant provided by PG, if not available just leave it blank
Token / PAN	ans{50}	M	Credit-card number or Token
OrderID	ans{1..100}	M	Unique merchant Transaction / Order / Billing Number
Currency	a{3}	M	ISO4217 currency code, eg. "MYR", "THB", "IDR", "PHP"
Amount	ns{3..12}	M	Transaction Amount. 2 decimal place. Min. amount must more than 1.00
Billing Name	an{1..50}	M	Buyer's or card holder full name
Billing Email	ans{1..100}	C	Buyer's or card holder email address. If empty, billing mobile is required.
Billing Mobile	ns{1..20}	C	Buyer's or card holder mobile number or contact number. If empty, a billing email is required.
Billing Description	ans{1..300}	O	Purchase itemized list or order description. Avoid special character and DO NOT USE " ". If not available just leave it blank
Checksum	ans{0..50}	M	This is a data integrity protection hash string. (Refer to security & data integrity)
CustomerId	ans{40}	O	Customer ID that binds with a token.



/\*\*\*\*\*

Sample data for RecordType T

\*\*\*\*\*/

T|razer|razer\_demo|4966230349668855|DEMO123|MYR|20.00|Ali Muhammad|demo@email.com|0163331111|1 x

Phone|5392cd35b3a0c22636f272e07a707972|cust\_1234

T|razer|4966230349668855|DEMO123|MYR|20.00|Ali Muhammad|demo@email.com|0163331111|1 x

Phone|5392cd35b3a0c22636f272e07a707972|cust\_1234

## 6. Sample PHP Code (Recurring Request)

/\*\*\*\*\*

Sample data for RecordType T, please modify according to your content.

\*\*\*\*\*/

```
$recurring_array = array(
0 => 'T|razer|razer_demo|4966230349668855|DEMO123|MYR|20.00|Ali Muhammad|demo@email.com|0163331111|1 x
Phone|5392cd35b3a0c22636f272e07a707972|cust_1234',
1 => 'T|razer||4966230349668855|DEMO123|MYR|20.00|Ali Muhammad|demo@email.com|0163331111|1 x
Phone|5392cd35b3a0c22636f272e07a707972|cust_1234'
);
```

/\*\*\*\*\*

Sample Curl

\*\*\*\*\*/

```
$URL ="https://pay.merchant.razer.com/RMS/API/Recurring/input.php";
$ch = curl_init();
curl_setopt($ch, CURLOPT_POST , TRUE );
curl_setopt($ch, CURLOPT_POSTFIELDS , http_build_query($recurring_array));
curl_setopt($ch, CURLOPT_URL , $URL );
curl_setopt($ch, CURLOPT_HEADER , TRUE );
curl_setopt($ch, CURLOPT_HEADER_OUT , TRUE );
curl_setopt($ch, CURLOPT_RETURNTRANSFER , TRUE );
curl_setopt($ch, CURLOPT_SSL_VERIFYPEER , FALSE);
$result = curl_exec( $ch );
curl_close( $ch );
```

## 7. Output of the request (PG to Merchant)

PG returns JSON format upon receiving a request from the merchant.

Field Name	Data Type(Size)	M/O	Description
status	a{1..10}	M	'accepted' or 'failed'
orderid	ans{1..32}	C	Echo from the merchant request
tranID	ans{1..10}	C	PG Transaction ID
reason	a{0..300}	C	Description for failed status

Sample results:

```
[{"status": "accepted", "orderid": "DEMO123", "tranID": "100000", "reason": ""},
{"status": "failed", "reason": "Empty POST value"},
{"status": "failed", "reason": "Invalid Parameter Value (RecordType)"},
{"status": "failed", "orderid": "DEMO123", "reason": "Missing Required Parameter (MerchantID)"},
{"status": "failed", "orderid": "DEMO123", "reason": "Missing Required Parameter (Token / PAN)"},
{"status": "failed", "orderid": "DEMO123", "reason": "Invalid Parameter Value (Token / PAN)"},
{"status": "failed", "orderid": "DEMO123", "reason": "Missing Required Parameter (OrderID)"},
{"status": "failed", "orderid": "DEMO123", "reason": "Missing Required Parameter (Currency)"},
{"status": "failed", "orderid": "DEMO123", "reason": "Missing Required Parameter (Amount)"},
{"status": "failed", "orderid": "DEMO123", "reason": "Missing Required Parameter (Profile ID)"},
{"status": "failed", "orderid": "DEMO123", "reason": "Amount must more than 1.00"},
{"status": "failed", "orderid": "DEMO123", "reason": "Missing Required Parameter (Billing Name)"},
{"status": "failed", "orderid": "DEMO123", "reason": "Missing Required Parameter (Billing Email / Billing Mobile / CustomerId)"},
{"status": "failed", "orderid": "DEMO123", "reason": "Missing Required Parameter (Checksum)"},
{"status": "failed", "orderid": "DEMO123", "reason": "Merchant info not found"},
{"status": "failed", "orderid": "DEMO123", "reason": "Incorrect checksum"},
{"status": "failed", "orderid": "DEMO123", "reason": "Token not found"},
{"status": "failed", "orderid": "DEMO123", "reason": "Payee profile not found"},
{"status": "failed", "orderid": "DEMO123", "reason": "Amount does not match"},
{"status": "failed", "orderid": "DEMO123", "reason": "System is busy now, temporary out of services. Please try again later"},
{"status": "failed", "orderid": "DEMO123", "tranID": "100000", "reason": "System is busy now, temporary out of services. Please try again later"}]
```

## 8. Recurring Response Parameters (PG to Merchant)

PG sends output via HTTPS **POST** recurring response parameter to Merchant.

Field Name	Data Type(Size)	M/O	Description
nbc	n{1}	M	Always equal to 1, which indicate this is the callback from PG
amount	ans{3..12}	M	Echo from merchant request
orderid	ans{1..32}	M	Echo from merchant request
tranID	n{10}	M	PG Transaction ID
domain	ans{1..32}	M	Merchant ID in PG system.
status	n{2}	M	00 for Successful payment; 11 for failure; 22 for pending.
appcode	ans{0..16}	M	Bank approval code. Mandatory for Credit Card. Certain channel returns empty value.
error_code	an{0..2}	M	Refer to Appendix B
error_desc	ans{0..300}	M	Refer to Appendix B
skey	ans{32}	C	This is the data integrity protection hash string. Refer <i>skey</i> section for details.
currency	a{2..3}	C	ISO4217 currency code, eg. "MYR", "THB", "IDR", "PHP"
paydate	ans{0..50}	M	Date/Time( YYYY-MM-DD HH:mm:ss)
channel	s{1..32}	M	The payment channel name
extraP*		M	JSON encoded string or array token: 16-digit card token for merchant to store fraudscreen: 1-digit integer, i.e. 1=Unknown, 2=Passed, 3=Alert, 4=Suspicious, 5=Fraud ccbrand: Visa, MasterCard, AMEX cclast4: Last 4-digit of card number cctype: Credit, Debit, Prepaid

## 9. Sample PHP Code (Recurring Response)

<?php

\$Verifykey = "xxxxxxxxxxxx"; //Replace xxxxxxxxxxxx with PG provided Verifykey

/\*\*\*\*\*\*

\*Don't change below parameters

\*\*\*\*\*/

```
$nbc = (isset($_POST['nbc']) && !empty($_POST['nbc'])) ? $_POST['nbc'] : "";
$tranID = (isset($_POST['tranID']) && !empty($_POST['tranID'])) ? $_POST['tranID'] : "";
$orderid = (isset($_POST['orderid']) && !empty($_POST['orderid'])) ? $_POST['orderid'] : "";
$status = (isset($_POST['status']) && !empty($_POST['status'])) ? $_POST['status'] : "";
$domain = (isset($_POST['domain']) && !empty($_POST['domain'])) ? $_POST['domain'] : "";
$amount = (isset($_POST['amount']) && !empty($_POST['amount'])) ? $_POST['amount'] : "";
$currency = (isset($_POST['currency']) && !empty($_POST['currency'])) ? $_POST['currency'] : "";
$appcode = (isset($_POST['appcode']) && !empty($_POST['appcode'])) ? $_POST['appcode'] : "";
$paydate = (isset($_POST['paydate']) && !empty($_POST['paydate'])) ? $_POST['paydate'] : "";
$key = (isset($_POST['key']) && !empty($_POST['key'])) ? $_POST['key'] : "";
```

/\*\*\*\*\*\*

\* To verify the data integrity sending by PG

\*\*\*\*\*/

```
$key0 = md5( $tranID.$orderid.$status.$domain.$amount.$currency );
$key1 = md5( $paydate.$domain.$key0.$appcode.$Verifykey );
```

```
if($key != $key1) $status = 11;
```

```
if($status == 00) {
    //success (update database & redirect to success page)
} else if($status == "11") {
    //failed
} else if($status == "22") {
    //pending
} else {
    //failed, should not reach here.
}
```

```
if($nbc==1)
{
    //callback IPN feedback to notified PG
    echo "CBTOKEN:MPSTATOK";
    exit;
} else {
    //normal IPN and redirection
}
```

## 10. APPENDIX A : M/O Details

| Code | Description       |
|------|-------------------|
| M    | Mandatory field.  |
| O    | Optional field    |
| C    | Conditional field |

## 11. APPENDIX B: ERROR CODE FOR CARD

| Desc       | Full Description                          | Resp Code |
|------------|---|-----------|
| REJECT(B1) | SURCHARGE AMT NOT PERMITTED ON VISA CARD  | B1        |
| REJECT(B2) | SURCHARGE AMT NOT SUPPORTED BY D/B ISS    | B2        |
| REJECT(EF) | CARDHOLDER ID MISMATCH                    | 05        |
| REJECT(EF) | CARD ACTIVATION PIN ERROR                 | 05        |
| REJECT(EI) | CARD NOT ACTIVATED                        | 05        |
| REJECT(EK) | CARD ALREADY ACTIVATED                    | 05        |
| REJECT(JA) | NO SIGN-ON TO JCB LINK                    | 96        |
| REJECT(JD) | DECLINE BY FDM                            | 59        |
| REFER (JR) | RERERRAL REQUESTED BY FDM                 | 01        |
| REJECT(J0) | JCB ERROR                                 | 06        |
| REJECT(J1) | REQUEST IN PROGRESS                       | 09        |
| REJECT(J2) | CUSTOMER CANCELLATION                     | 17        |
| REJECT(J3) | INVALID RESPONSE                          | 20        |
| REJECT(J4) | BANK NOT SUPPORTED                        | 31        |
| REJECT(J5) | EXPIRED CARD                              | 33        |
| REJECT(J6) | SUSPENDED CARD                            | 34        |
| REJECT(J7) | RESTRICTED CARD                           | 36        |
| REJECT(J8) | REQUEST FUNCTION NOT SUPPORTED            | 40        |
| REJECT(J9) | NO UNIVERSAL ACCOUNT                      | 42        |
| REJECT(M1) | NON-ELECTRONIC TRANSACTION                | 05        |
| REJECT(M2) | INCORRECT MCD SECURECODE AAV              | 05        |
| REFER (M3) | CVV3/CVC3 INVALID                         | 01        |
| ATHEN FAIL | CARD AUTHENTICATION FAILED                | Q1        |
| REJECT(V1) | NON 3-D SECURE ISSUER                     | 05        |
| REJECT(V2) | FAIL ISSUER ACS AUTHENTICATION            | 05        |
| REJECT(V3) | INCORRECT CAVV                            | 05        |
| APPROVE    | APPROVED                                  | 00        |
| REJECT(01) | MERCHANT NOT EXIST-REJECTED               | 03        |
| REJECT(02) | INVALID TRANSACTION - REJECTED            | 12        |
| REJECT(03) | CARD NOT EXIST - REJECTED                 | 14        |
| PICKUP(04) | LOST CARD - PICK UP CARD                  | 41        |
| PICKUP(05) | FRAUD CARD - PICK UP CARD                 | 07        |
| PICKUP(06) | STOLEN CARD - PICK UP CARD                | 43        |
| REFER (07) | OVER USAGE LIMIT AMOUNT - REFER           | 01        |
| REFER (08) | OVER USAGE LIMIT COUNT - REFER            | 01        |
| REJECT(09) | INSUFFICIENT CREDIT LIMIT - REJECTED      | 51        |
| REJECT(10) | INSUFFICIENT CASH LIMIT - REJECTED        | 51        |
| REJECT(11) | INSUFFICIENT CUSTOMER CR. LIMIT-REJECTED  | 51        |
| REJECT(12) | INSUFFICIENT CUSTOMER CASH LIMIT-REJECTED | 51        |
| REJECT(13) | CARD UNDER REJECT XPAC                    | 05        |
| PICKUP(14) | CARD UNDER PICKUP XPAC                    | 04        |
| REJECT(15) | INVALID EXPIRY DATE - REJECTED            | 54        |
| REFER (16) | CVV1/CVC1 INVALID - REFERRAL              | 01        |
| REJECT(17) | INVALID PIN. TX REJECTED                  | 55        |
| REFER (18) | CARD UNDER REFERRAL XPAC                  | 01        |
| REJECT(19) | TX NOT ACCEPT-TX NOT FOUND IN TXPF        | 12        |

|            |  |    |
|------------|--|----|
| REJECT(20) | TRANSACTION NOT APPROVED                 | 57 |
| REJECT(21) | CARD NOT EXIST. TX REJECTED              | 14 |
| REJECT(22) | CARD NOT SUPPORTED. TX REJECTED          | 14 |
| REJECT(23) | AUTH TX NOT FOUND IN TLOG. TX REJECTED   | 76 |
| REJECT(24) | REVERSAL TX NOT SUCCESSFUL               | 77 |
| REFER (25) | CODE 10 ALERT                            | 01 |
| SYS ER(26) | SYSTEM ERROR IN SENDING OUT MESSAGE      | 96 |
| SYS ER(27) | SUBMIT BATCH JOB ERROR                   | 96 |
| PICKUP(28) | INVALID CARD STATUS - REJECTED           | 04 |
| REJECT(29) | USAGE LIMIT CODE NOT EXIST. TX REJECTED  | 96 |
| REJECT(30) | USAGE LIMIT RECORD NOT EXIST. TX REJECT  | 05 |
| ARQC FAIL  | ARQC CHECK FAILED                        | 05 |
| REJECT(32) | ACCOUNT NOT EXIST. TX REJECTED           | 04 |
| REJECT(33) | CUSTOMER NOT EXIST. TX REJECTED          | 96 |
| REJECT(34) | PRODUCT NOT EXIST. TX REJECTED           | 96 |
| REJECT(35) | TX AMT CONVERSION ERROR. TX REJECTED     | 96 |
| REJECT(36) | INVALID STATUS. TX REJECTED              | 96 |
| REJECT(37) | TIME-OUT. NO RESPONSE FROM VISA/MC       | 19 |
| REJECT(38) | NOT SIGN-ON TO VISANAT                   | 96 |
| REJECT(39) | TRANSACTION REJECTED BY VISA/MC          | 96 |
| REJECT(40) | RECEIVED REJECTED MESSAGE FROM VISA/MC   | 05 |
| REJECT(41) | INVALID PIN FORMAT                       | 55 |
| REJECT(42) | PIN TRANSLATION ERROR                    | 96 |
| REJECT(43) | INVALID CVV2. - PLEASE CONFIRM AGAIN     | 05 |
| REJECT(44) | ACCESS BIN FILE ERROR                    | 96 |
| REJECT(45) | CARD TYPE GROUP NOT EXIST. TX REJECTED   | 96 |
| REJECT(46) | NOT SIGN-ON TO BANKNET                   | 46 |
| REJECT(47) | FORMAT ERROR                             | 30 |
| REJECT(48) | INVALID AMOUNT - REJECT                  | 13 |
| REJECT(49) | INVALID ISSUER - REJECTED                | 15 |
| REJECT(50) | REVERSAL TXN NOT SUCCESSFUL              | 21 |
| REJECT(52) | HSM TIME OUT, TX. REJECTED               | 96 |
| REJECT(53) | NO SAVING ACCOUNT                        | 53 |
| REJECT(54) | NO CHECKING ACCOUNT                      | 52 |
| REJECT(56) | NO CARD RECORD                           | 56 |
| REJECT(58) | TXN NOT PERMITTED TO ACQ/TERMINAL        | 58 |
| REJECT(59) | SUSPECTED FRAUD                          | 59 |
| PARTIAL AP | PRE AUTH PARTIAL APPROVAL                | 10 |
| REJECT(61) | EXCEEDS WITHDRAWAL AMOUNT LIMIT          | 61 |
| REJECT(62) | RESTRICTED CARD - REJECTED               | 62 |
| REJECT(63) | SECURITY VIOLATION                       | 63 |
| REJECT(65) | EXCEEDS WITHDRAWAL COUNT LIMIT           | 65 |
| REJECT(66) | EXCEED PRE-AUTHORISATION COUNT           | 05 |
| REJECT(67) | ADJUSTMENT AMOUNT > ORIG TRAN AMOUNT     | 05 |
| REJECT(68) | 0110 RESPONSE LATE                       | 68 |
| REJECT(69) | PRE-AUTHORISATION COMPLETE NOT ALLOW     | 05 |
| REJECT(70) | NOT SIGN-ON TO NCCC                      | 96 |
| REJECT(75) | ALLOWABLE NUMBER OF PIN TRIES EXCEEDED   | 75 |
| REJECT(76) | UNSOLICITED REVERSAL                     | 76 |
| REJECT(78) | INVALID/NON-EXISTENT ACCOUNT SPECIFIED   | 78 |
| REFER (80) | EX.HIGH RISK MCC LIMIT, PLEASE CHECK ID  | 01 |
| REFER (81) | XPAC=I,INVALID CVC1 HAS OCCURRED,CHECKID | 01 |
| REJECT(82) | INCORRECT CVV STIP                       | 82 |
| REJECT(83) | UNABLE TO VERIFY PIN                     | 83 |
| REJECT(84) | VIC HSM ERROR                            | 81 |
| REJECT(85) | ADDR VER. DECLINE                        | 85 |
| REJECT(87) | INCORRECT PASSPORT NUMBER                | 87 |
| REJECT(88) | INCORRECT DATE OF BIRTH                  | 88 |
| REJECT(89) | NOT APPROVED                             | 89 |
| REJECT(90) | CUTOFF IS IN PROGRESS                    | 90 |
| REJECT(91) | ISSUER OR SWITCH IS INOPERATIVE          | 91 |
| REJECT(92) | FINANICAL INSTITUTION CANNOT BE FOUND    | 92 |
| REJECT(93) | WRITE QUEUE FILE ERROR                   | 93 |
| REJECT(94) | DUPLICATE TRANSMISSION DETECTED          | 94 |

|            |                                       |    |
|------------|---------------------------------------|----|
| REJECT(95) | INVALID TRAFFICE TYPE IN SCAIDFP      | 95 |
| REJECT(97) | INVALID TRANSACTION                   | 12 |
| REJECT(98) | TRAN ALREADY PROCESSED                | 00 |
| SYS ER(99) | SYSTEM ERROR. PLS CONTACT EDP.        | 96 |
| REJECT(X1) | INSUFFICIENT FUND                     | 05 |
| REJECT(X2) | CLOSED/DORMANT ACCT                   | 05 |
| REJECT(X3) | ACCOUNT NOT FOUND                     | 05 |
| REJECT(X4) | TRANSACTION DECLINED                  | 05 |
| REJECT(51) | INSUFFICIENT FUND-SUPPLEMENTARY       | 51 |
| REJECT(55) | INVALID PIN                           | 55 |
| REJECT(PB) | AMOUNT BELOW MINIMUM AMOUNT           | 01 |
| REJECT(PL) | EPP INSTALLMENT PLAN NOT FOUND        | 96 |
| REJECT(PP) | EPP PROCESSING PARAMETER NOT FOUND    | 96 |
| REJECT(PS) | EPP PAYMENT SCHEME NOT VALID          | 96 |
| REJECT(86) | CANNOT VERIFY PIN                     | 86 |
| REJECT(N8) | EXCEEDS PREAUTHORIZED APPROVAL AMOUNT | N8 |
| REJECT(V4) | NO CREDIT ACCOUNT                     | 39 |
| REJECT(V5) | CREDIT ISSUER UNAVAILABLE             | 80 |
| REJECT(79) | ALREADY REVERSED BY SWITCH            | 79 |



## 12. APPENDIX C: ERROR CODE FOR DirectDebit (Internet Banking)

| Reject / Return Code | Description               |
|----------------------|---------------------------|
| 000                  | SUCCESSFUL                |
| R01                  | INSUFFICIENT FUNDS        |
| R02                  | ACCOUNT CLOSED            |
| R03                  | INVALID BUYER ACCOUNT     |
| R05                  | WITHDRAWAL FREQ EXCEEDED  |
| R07                  | AUTHORIZATION REVOKED     |
| R09                  | WITHDRAWAL LIMIT EXCEEDED |
| R10                  | NOT AUTHORIZED            |
| R13                  | INVALID BUYER BANK        |
| R16                  | TRANSACTION NOT PERMITTED |
| R19                  | INVALID AMOUNT            |
| R21                  | INVALID SELLER ID         |
| R22                  | INVALID BUYER NAME/ID     |
| R26                  | INVALID RESPONSE          |
| R27                  | INVALID SERIAL NUMBER     |
| R32                  | NO REASON TO DECLINE      |
| 998                  | PENDING DEBIT RETRY       |
| 999                  | PENDING BUYER BK RESPONSE |
| 082                  | BUYER BANK NOT RESPONDED  |
| 498                  | CANCELLED BY BANK         |
| 499                  | CANCELLED BY CUSTOMER     |