Bank Response Code

Code	Action		Description
00	Approve		Approved or completed successfully
01	Call bank		Refer to card issuer
02	Call bank		Refer to card issuer's special conditions
03	Decline		Invalid merchant
04	Pickup		Pick-up card
05	Decline		Do not honour
06	Decline		Error
07	Pickup		Pick-up card, special condition
08	Approve		Honour with identification
11	Approve		Approved(VIP)
12	Decline		Invalid transaction
13	Decline		Invalid amount
14	Decline		Invalid card number(no such number)
15	Decline		No such issuer
19	Decline		Re-Enter Transaction
21	Decline		No Action Taken (Unable back out prior trans)
25	Decline	VISA	Unable to Locate Record in File
28	Decline	VISA	File Temporarily not Available for Update or Inquiry
30	Decline		Format error
31	Decline		Bank not supported by switch
33	Expire card		Expired card
36	Pickup		Restricted card
38	Pickup		Allowable PIN tries exceeded
41	Pickup		Lost card
43	Pickup		Stolen card, pick-up
51	Decline		Not sufficient funds
54	Expire card		Expired card
55	Decline	PIN	Incorrect personal identification number(PIN)
56	Decline		No card record
57	Decline		Transaction not permitted to cardholder
61	Decline	VISA	Exceeds withdrawal amount limit

62	Decline			Restricted card
65	Decline		VISA	Exceeds withdrawal frequency limit
67	Pickup			decline Exceeds withdrawal frequency limit Hart capture(requires that card be picked up at the ATM)
68	Decline			Response received too late
75	Decline	PIN		Allowable number of PIN exceeded
76	Decline			Unable to Locate Previous Message
80	Decline			Invalid Date
81	Decline	PIN CVV		Cryptographic Error Found in PIN or CVV
82	Decline	CVV		Incorrect CVV
85		,		No Reason To Decline a Request for AddressVerification
87	Decline			Bad track 2(reserved for BASE24 use)
88	Decline			Reserved for private use
89	Decline			System error(reserved for BASE24 use)
90	Decline			Cutoff is in process(switch ending a day's business and starting the next. Transaction can be sent again in a few minutes)
91	Decline			Issuer or switch is inoperative
92	Decline			Financial institution or intermediate network facility cannot be found for routing
93	Decline	,		Transaction cannot be Completed Violation of Law
94	Decline			Duplicate transmission
96	Decline			System malfunction
99	Decline			Line Busy
IE	Decline	ID		ID Error