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# Response Code Triggers - MasterCard

Public - Security Level 0

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**REVISION HISTORY**

Date	Version	Author(s)	Comments
5/10/16	2.0	C. Meaney	Reformatting, updated card expiration date.
10/25/18	2.1	M. Billips	Add 1.42 "85" & 1.59 "10"
5/3/2022	2.2	M. Billips	Add MC merchant advice codes
1/25/2023	2.3	M. Billips	Add response codes to bring current

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# MasterCard

The Amount value can be used to trigger the various credit card issuer response values that can be encountered when processing in the production environment. These amount triggers can be used by sending the number specified in [Table 1](#).

Table 1: MasterCard test card details

Account Number	CVV2/CID	Address	Zip	Exp Date
5000000000000009	123	123 N CENTRAL	12345	2512

**NOTE:** Additional card numbers are available upon request.

[Table 2](#) contains the response codes returned from the certification system based on the last three numeric digits of the amount. Larger amounts can be used to trigger responses by adding digits to the left of the one; for example 21.05, 51.05, and 361.05 are all amounts that will receive an “05” response since the last three numeric digits in these amounts are “1.05.” Amounts that fall outside of the certification system response range will receive approval responses as long as it is otherwise a valid transaction.

**NOTE:** In some cases the response from the network will be mapped to an 05 Response Code, in these scenarios you can see the response from the network in the Network Response field.

Table 2: MasterCard response codes

Amount	Network Response Code	Response Text
1.00	00	EXACT MATCH
1.01	01	CALL
1.02	02	CALL
1.03	03	TERM ID ERROR
1.04	04	HOLD-CALL
1.05	05	DECLINE
1.06	06	ERROR
1.07	07	HOLD-CALL
1.08	08	HONOR WITH ID

<b>Amount</b>	<b>Network Response Code</b>	<b>Response Text</b>
1.59	10	Partial Approval/Authorization
1.09	12	INVALID TRANS
1.10	13	AMOUNT ERROR
1.11	14	CARD NO. ERROR
1.12	15	NO SUCH ISSUER
1.17	17	CUSTOMER CANCEL
1.13	19	RE ENTER
1.14	21	NO ACTION TAKEN
1.15	28	NO REPLY
1.78	39	NO CREDIT ACCOUNT
1.18	41	HOLD-CALL
1.19	43	HOLD-CALL
1.20	51	DECLINE
1.21	52	NO CHECK ACCOUNT
1.22	53	NO SAVE ACCOUNT
1.23	54	EXPIRED CARD
1.24	55	WRONG PIN
1.26	57	SERV NOT ALLOWED
1.27	58	SERV NOT ALLOWED
1.29	61	DECLINE
1.30	62	DECLINE
1.31	63	SEC VIOLATION
1.32	65	DECLINE
1.79	70	CONTACT CARD ISSUER
1.33	75	PIN EXCEEDED

<b>Amount</b>	<b>Network Response Code</b>	<b>Response Text</b>
1.34	76	NO ACTION TAKEN
1.35	77	NO ACTION TAKEN
1.80	78	NO ACCOUNT
1.38	80	DATE ERROR
1.39	81	ENCRYPTION ERROR
1.40	82	CASHBACK NOT APP
1.41	83	CANT VERIFY PIN
1.81	84	INVALID ALC
1.42	85	NOT DECLINED
1.82	86	CAN NOT VERIFY PIN
1.83	87	NO CASH BACK
1.84	88	CRYPTO FAILURE
1.85	89	PIN REQUIRED
1.45	91	NO REPLY
1.46	92	INVALID ROUTING
1.47	93	DECLINE
1.48	94	DUP TRANS
1.49	96	SYSTEM ERROR
1.86	E2	AVS data required
1.87	E3	CVV2 data required
1.88	E9	NO REPLY NETWORK
1.89	EA	ACCTCOUNT LENGTH ERROR
1.51	EB	CHECK DIGIT ERR
1.90	EC	CID FORMAT ERROR
1.91	EQ	NO NETWORK GATEWAY AVAILABLE

<b>Amount</b>	<b>Network Response Code</b>	<b>Response Text</b>
1.53	ER	ERROR
1.92	ES	Transaction not allowed due to failure of internal validations
1.93	ET	EMV data required
1.54	N3	CASHBACK NOT AVL
1.55	N4	DECLINE
1.56	N7	CVV2 MISMATCH
1.94	S4	HSM PIN BLOCK TRANSLATION ERROR
1.57	TO	TIMEOUT

## MasterCard Merchant Advice Codes

This section provides details on how to trigger MasterCard merchant advice codes that can be encountered when processing in the production environment. These amount triggers can be used by sending the amount specified in [Table 1](#). When the terminal profile is set to a response version of 10 or higher, response tag AUTH\_RESP\_TEXT\_ENHANCED will be included in the response that contains additional information for the merchant advice code decline.

**NOTE:** Response tag AUTH\_RESP\_TEXT\_ENHANCED is not yet available in the EPX UAP environment.

Table 3: MasterCard merchant advice response codes

<b>Amount</b>	<b>AUTH_RESP code</b>	<b>NETWORK_RESPONSE code</b>	<b>AUTH_RESP_TEXT</b>	<b>AUTH_RESP_TEXT_ENHANCED</b>
1.60	SA	79	DECLINE ADD AVAIL	DECLINED - NEW ACCOUNT INFORMATION AVAILABLE
1.61	SB	79	DECLINE ADD AVAIL	CANNOT APPROVE AT THIS TIME, TRY AGAIN LATER
1.62	SC	79	DECLINE ADD AVAIL	DO NOT TRY AGAIN
1.63	SD	79	DECLINE ADD AVAIL	TOKEN REQUIREMENTS NOT FULFILLED FOR THIS TOKEN TYPE
1.64	SE	79	DECLINE ADD AVAIL	PAYMENT CANCELLATION

<b>Amount</b>	<b>AUTH_RESP code</b>	<b>NETWORK_RESPONSE code</b>	<b>AUTH_RESP_TEXT</b>	<b>AUTH_RESP_TEXT_ENHANCED</b>
1.65	SF	79	DECLINE ADD AVAIL	MERCHANT DOES NOT QUALIFY FOR PRODUCT CODE
1.66	SA	82	DECLINE ADD AVAIL	DECLINED - NEW ACCOUNT INFORMATION AVAILABLE
1.67	SB	82	DECLINE ADD AVAIL	CANNOT APPROVE AT THIS TIME, TRY AGAIN LATER
1.68	SC	82	DECLINE ADD AVAIL	DO NOT TRY AGAIN
1.69	SD	82	DECLINE ADD AVAIL	TOKEN REQUIREMENTS NOT FULFILLED FOR THIS TOKEN TYPE
1.70	SE	82	DECLINE ADD AVAIL	PAYMENT CANCELLATION
1.71	SF	82	DECLINE ADD AVAIL	MERCHANT DOES NOT QUALIFY FOR PRODUCT CODE
1.72	SA	83	DECLINE ADD AVAIL	DECLINED - NEW ACCOUNT INFORMATION AVAILABLE
1.73	SB	83	DECLINE ADD AVAIL	CANNOT APPROVE AT THIS TIME, TRY AGAIN LATER
1.74	SC	83	DECLINE ADD AVAIL	DO NOT TRY AGAIN
1.75	SD	83	DECLINE ADD AVAIL	TOKEN REQUIREMENTS NOT FULFILLED FOR THIS TOKEN TYPE
1.76	SE	83	DECLINE ADD AVAIL	PAYMENT CANCELLATION
1.77	SF	83	DECLINE ADD AVAIL	MERCHANT DOES NOT QUALIFY FOR PRODUCT CODE