



Response Codes

Public - Security Level 0

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REVISION HISTORY

Date	Version	Author(s)	Comments
5/13/16	2.0	C. Meaney	Reformatting
4/24/17	2.1	C. Meaney	Added codes, 10, 84, 88, ER, ES, ET, EU, EV
10/24/18	2.2	M. Billips	Edit "85" to indicate refund/return & added codes, 70, R1
9/9/2020	2.3	M. Billips	Add multiple response codes to bring list current
2/23/2022	2.4	M. Billips	Revision based on Card Brands , bring current
5/6/2022	3.5	M. Billips	Add new MasterCard "Sx" response codes – Life Cycle, Policy, & Fraud / Security

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Full Response Codes for Credit Card and PIN Debit Transactions

Visa

CODE	DISPLAY	DESCRIPTION
00	APPROVAL	APPROVED
01	CALL	REFER TO CARD ISSUER
02	CALL	REFER TO CARD ISSUER, SPECIAL CONDITION
03	TERM ID ERROR	INVALID MERCHANT OR SERVICE PROVIDER
04	HOLD-CALL	PICK UP CARD (NO FRAUD)
05	DECLINE	DO NOT HONOR
06	ERROR	ERROR
07	HOLD-CALL	PICK UP CARD, SPECIAL CONDITION (POSSIBLE FRAUD)
10	PARTIAL APPROVED	APPROVED PARTIAL
12	INVALID TRANS	INVALID TRANSACTION
13	AMOUNT ERROR	INVALID AMOUNT
14	CARD NO. ERROR	INVALID ACCOUNT NUMBER
15	NO SUCH ISSUER	NO SUCH ISSUER
19	RE ENTER	RE-ENTER TRANSACTION
21	NO ACTION TAKEN	NO ACTION TAKEN
25	UNABLE TO LOCATE	UNABLE TO LOCATE RECORD IN FILE
28	NO REPLY	FILE IS TEMPORARILY UNAVAILABLE
30	FORMAT ERROR	FORMAT ERROR
34	CALL	CALL
39	NO CREDIT ACCT	NO CREDIT ACCOUNT
41	HOLD-CALL	LOST CARD, PICK UP CARD (FRAUD ACCOUNT)
43	HOLD-CALL	STOLEN CARD, PICK UP (FRAUD ACCOUNT)
46	DECLINE	CLOSED ACCOUNT
51	INSUFF FUNDS	INSUFFICIENT FUNDS
52	NO CHECK ACCOUNT	NO CHECKING ACCOUNT
53	NO SAVE ACCOUNT	NO SAVINGS ACCOUNT
54	EXPIRED CARD	EXPIRED CARD
55	WRONG PIN	INCORRECT PIN
57	SERV NOT ALLOWED	TRANSACTION NOT PERMITTED TO ISSUER/CARDHOLDER
58	SERV NOT ALLOWED	TRANSACTION NOT PERMITTED TO ACQUIRER/TERMINAL
59	CALL	SUSPECTED FRAUD
61	DECLINE	EXCEEDS APPROVAL AMOUNT LIMIT
62	DECLINE	RESTRICTED CARD - INVALID IN REGION OR COUNTRY
63	SEC VIOLATION	SECURITY VIOLATION
65	DECLINE	ACTIVITY COUNT LIMIT EXCEEDED
75	PIN EXCEEDED	ALLOWABLE NUMBER OF PIN ENTRY TRIES EXCEEDED
76	NO ACTION TAKEN	UNABLE TO LOCATE PREVIOUS MESSAGE

CODE	DISPLAY	DESCRIPTION
77	NO ACTION TAKEN	NO MATCH ON ORIGINAL MESSAGE
78	BLOCKED 1ST USE	BLOCKED FIRST USE BY CARDHOLDER
80	DECLINED	NO FINANCIAL IMPACT
81	ENCRIPTION ERROR	PIN CRYPTOGRAPHIC ERROR FOUND
82	CVV ERROR	INCORRECT CVV
83	CANT VERIFY PIN	UNABLE TO VERIFY PIN
85	NOT DECLINED	Issuer has no reason to decline the transaction (CCx0 Account Verification & CCx9/CCxA Return/Refund)
86	CANT VERIFY PIN	CAN NOT VERIFY PIN
91	NO REPLY	ISSUER UNAVAILABLE OR SWITCH INOPERATIVE
92	INVALID ROUTING	DESTINATION CANNOT BE FOUND FOR ROUTING
93	DECLINE	TRANSACTION CANNOT BE COMPLETED, VIOLATION
94	CALL	DUPLICATE TRANSMISSION DETECTED
96	SYSTEM ERROR	SYSTEM MALFUNCTION
1A	DECLINE	ADDITIONAL CUSTOMER AUTHENTICATION REQUIRED
6P	DECLINE	Verification data failed
B1	DECLINE	Surcharge amount not permitted on Visa cards
DA	INVALID FLEET	Required fleet prompts invalid or missing
E2	AVS REQUIRED	AVS data required
E3	CVV2 REQUIRED	CVV2 data required
E4	SERV NOT ALLOWED	SERV NOT ALLOWED
E5	SERV NOT ALLOWED	SERV NOT ALLOWED
E6	SERV NOT ALLOWED	SERV NOT ALLOWED
E7	TERM ID ERROR	TERMINAL ID ERROR
E9	NO REPLY	NO REPLY NETWORK
EA	ACCT LENGTH ERR	ACCOUNT LENGTH ERROR
EB	CHK DIGIT ERROR	CHECK DIGIT ERROR
EC	CID FORMAT ERROR	CID FORMAT ERROR
ED	EXPIRED AUTH	AUTH IS TO OLD FOR CAPTURE
EE	RESTRICTED CARD	CARD PRODUCT BLOCKED
EF	INVALID TRANS	BRIC ON PIN TRAN NOT ALLOWED
EH	CEM INVALID	INVALID CARD ENTRY METHOD
EI	CARD_ID INVALID	INVALID CARD ID
EJ	NO PIN BLK	NO PIN BLK
EK	SERV NOT ALLOWED	PINLESS ROUTING NOT ALLOWED
EL	STORAGE FAILED	BRIC STORAGE FAILED
EM	DEBIT SWIPE ONLY	DEBIT SWIPE ONLY
EN	BRIC RESPONSE TO	BRIC RESPONSE TIMEOUT
EO	CVV2 MISMATCH	CVV2 MISMATCH
EQ	SYSTEM ERROR	NETWORK GATEWAY NOT AVAILABLE
ES	DECLINE	Transaction not allowed due to failure of internal validations
ET	FORMAT ERROR	EMV data is required for card entry method
EU	NO REPLY	Network rejected the item
EV	NO ACTION TAKEN	ITEM ALREADY CAPTURED
EW	FORMAT ERROR	FAILED REGEX VALIDATION

CODE	DISPLAY	DESCRIPTION
EX	CHECK NBR REQUIR	CHECK NBR REQUIRED
EY	RETRY - DIP CARD	CONTACTLESS MSD NOT ALLOWED. DIP CARD
N0	DECLINE	Force STIP
N3	CASHBACK NOT AVL	CASH SERVICE NOT AVAILABLE
N4	DECLINE	CASH REQUEST EXCEEDS ISSUER LIMIT
N6	DECLINE	DECLINE
N7	CVV2 MISMATCH	DECLINE FOR CVV2 FAILURE
NR	NO DEBIT ROUTE	No valid debit network available to route
P2	DECLINE	Invalid biller information
P5	DECLINE	PIN Change/Unblock request declined
P6	DECLINE	Unsafe PIN
Q1	DECLINE	CARD AUTHENTICATION FAILED
R0	DECLINE	Stop Payment Order
R1	DECLINE	REVOCATION OF AUTHORIZATION ORDER
R3	DECLINE	REVOCATION OF ALL AUTHORIZATIONS ORDER
RR	ERROR	Reference response tag AUTH_RESP_TEXT for details of the invalid data supplied in a request tag. If unable to determine the issue, contact the customer support team for further instructions.
S4	CRYPTO FAILURE	PIN BLOCK TRANSLATION ERROR
S5	UNABLE TO LOCATE	Unable to locate a matching original purchase transaction
S7	INVALID RETURN	Unable to locate a matching original purchase transaction
S8	NO AUTHORIZATION	Unable to locate a matching authorization
S9	TLV TAGS INVALID	TLV TAGS INVALID
Z1	DECLINE	Offline declined
Z3	DECLINE	Unable to go online

MasterCard

CODE	DISPLAY	DESCRIPTION
00	APPROVAL	APPROVED
01	CALL	CALL
02	CALL	CALL
03	TERM ID ERROR	TERMINAL ID ERROR
04	HOLD-CALL	CAPTURE CARD
05	DECLINE	DECLINE
06	ERROR	ERROR
07	HOLD-CALL	HOLD-CALL
08	HONOR WITH ID	HONOR WITH ID
10	PARTIAL APPROVED	APPROVED PARTIAL
12	INVALID TRANS	INVALID TRANSACTION

CODE	DISPLAY	DESCRIPTION
13	AMOUNT ERROR	AMOUNT ERROR
14	CARD NO. ERROR	CARD NUMBER ERROR
15	NO SUCH ISSUER	NO SUCH ISSUER
17	DECLINE	CUSTOMER CANCEL
19	RE ENTER	RE ENTER
21	NO ACTION TAKEN	NO ACTION TAKEN
25	UNABLE TO LOCATE	UNABLE TO LOCATE
28	NO REPLY	NO REPLY
30	CALL	FORMAT ERROR
39	NO CREDIT ACCT	NO CREDIT ACCOUNT
41	HOLD-CALL	LOST CARD
43	HOLD-CALL	STOLEN CARD
51	INSUFF FUNDS	INSUFFICIENT FUNDS
52	NO CHECK ACCOUNT	NO CHECKING ACCOUNT
53	NO SAVE ACCOUNT	NO SAVINGS ACCOUNT
54	EXPIRED CARD	EXPIRED CARD
55	WRONG PIN	WRONG PIN
57	SERV NOT ALLOWED	TRANSACTION NOT PERMITTED TO ISSUER/CARDHOLDER
58	SERV NOT ALLOWED	TRANSACTION NOT PERMITTED TO ACQUIRER/TERMINAL
61	DECLINE	EXCEEDS WITHDRAWAL AMOUNT LIMIT
62	DECLINE	RESTRICTED CARD
63	SEC VIOLATION	SECURITY VIOLATION
65	DECLINE DIP CARD	EXCEEDS WITHDRAWAL COUNT LIMIT
70	CALL	CONTACT CARD ISSUER
75	PIN EXCEEDED	NUMBER PIN TRIES EXCEEDED
76	NO ACTION TAKEN	UNABLE TO LOCATE PREVIOUS MESSAGE
77	NO ACTION TAKEN	NO MATCH ON ORIGINAL MESSAGE
78	NO ACCOUNT	NO ACCOUNT
79	DECLINE	LIFE CYCLE (NEW ABU AVAIL)
80	DATE ERROR	DATE ERROR
81	SERV NOT ALLOWED	DEBIT TRANSACTION NOT ALLOWED
82	DECLINE	POLICY (NEW ABU AVAIL)
83	DECLINE	FRAUD/SECURITY
84	INVALID ALC	INVALID ALC
85	NOT DECLINED	Issuer has no reason to decline the transaction (CCx0 Account Verification & CCx9/CCxA Return/Refund)
86	CANT VERIFY PIN	CAN NOT VERIFY PIN
87	CASHBACK NOT AVL	NO CASH BACK
88	CRYPTO FAILURE	CRYPTO FAILURE
89	PIN REQUIRED	PIN REQUIRED
91	NO REPLY	NO REPLY

CODE	DISPLAY	DESCRIPTION
92	INVALID ROUTING	INVALID ROUTING NUMBER
93	DECLINE	DECLINE
94	DUP TRANS	DUPLICATE TRANSMISSION DETECTED
96	SYSTEM ERROR	SYSTEM ERROR
1A	DECLINE	ADDITIONAL CUSTOMER AUTHENTICATION REQUIRED
DA	INVALID FLEET	Required fleet prompts invalid or missing
E2	AVS REQUIRED	AVS data required
E3	CVV2 REQUIRED	CVV2 data required
E4	SERV NOT ALLOWED	SERV NOT ALLOWED
E5	SERV NOT ALLOWED	SERV NOT ALLOWED
E6	SERV NOT ALLOWED	SERV NOT ALLOWED
E7	TERM ID ERROR	TERMINAL ID ERROR
E9	NO REPLY	NO REPLY NETWORK
EA	ACCT LENGTH ERR	ACCOUNT LENGTH ERROR
EB	CHK DIGIT ERROR	CHECK DIGIT ERROR
EC	CID FORMAT ERROR	CID FORMAT ERROR
ED	EXPIRED AUTH	AUTH IS TO OLD FOR CAPTURE
EE	RESTRICTED CARD	CARD PRODUCT BLOCKED
EF	INVALID TRANS	BRIC ON PIN TRAN NOT ALLOWED
EH	CEM INVALID	INVALID CARD ENTRY METHOD
EI	CARD_ID INVALID	INVALID CARD ID
EJ	NO PIN BLK	NO PIN BLK
EK	SERV NOT ALLOWED	PINLESS ROUTING NOT ALLOWED
EL	STORAGE FAILED	BRIC STORAGE FAILED
EM	DEBIT SWIPE ONLY	DEBIT SWIPE ONLY
EN	BRIC RESPONSE TO	BRIC RESPONSE TIMEOUT
EO	CVV2 MISMATCH	CVV2 MISMATCH
EQ	SYSTEM ERROR	NETWORK GATEWAY NOT AVAILABLE
ES	DECLINE	Transaction not allowed due to failure of internal validations
ET	FORMAT ERROR	EMV data required
EU	NO REPLY	Network rejected the item
EV	NO ACTION TAKEN	ITEM ALREADY CAPTURED
EW	FORMAT ERROR	FAILED REGEX VALIDATION
EX	CHECK NBR REQUIR	CHECK NBR REQUIRED
EY	RETRY - DIP CARD	CONTACTLESS MSD NOT ALLOWED. DIP CARD
N3	CASHBACK NOT AVL	CASHBACK NOT AVAILABLE
N4	DECLINE	DECLINE
N6	DECLINE	DECLINE
N7	CVV2 MISMATCH	DECLINE FOR CVV2 FAILURE
NR	NO DEBIT ROUTE	No valid debit network available to route

CODE	DISPLAY	DESCRIPTION
RR	ERROR	Reference response tag AUTH_RESP_TEXT for details of the invalid data supplied in a request tag. If you are unable to determine the issue, contact the customer support team for further instructions.
S4	CRYPTO FAILURE	PIN BLOCK TRANSLATION ERROR
S5	UNABLE TO LOCATE	Unable to locate a matching original purchase transaction
S7	INVALID RETURN	Unable to locate a matching original purchase transaction
S8	NO AUTHORIZATION	Unable to locate a matching authorization
S9	TLV TAGS INVALID	TLV TAGS INVALID
SA	DECLINED	Life Cycle - NEW ACCOUNT INFORMATION AVAILABLE
SB	DECLINED	Life Cycle - CANNOT APPROVE AT THIS TIME, TRY AGAIN LATER
SC	DECLINED	Life Cycle - DO NOT TRY AGAIN
SD	DECLINED	Life Cycle - TOKEN REQUIREMENTS NOT FULFILLED FOR THIS TOKEN TYPE
SE	DECLINED	Life Cycle - PAYMENT CANCELLATION
SF	DECLINED	Life Cycle - MERCHANT DOES NOT QUALIFY FOR PRODUCT CODE
SG	DECLINED	Policy - NEW ACCOUNT INFORMATION AVAILABLE
SH	DECLINED	Policy - CANNOT APPROVE AT THIS TIME, TRY AGAIN LATER
SI	DECLINED	Policy - DO NOT TRY AGAIN
SJ	DECLINED	Policy - TOKEN REQUIREMENTS NOT FULFILLED FOR THIS TOKEN TYPE
SK	DECLINED	Policy - PAYMENT CANCELLATION
SL	DECLINED	Policy - MERCHANT DOES NOT QUALIFY FOR PRODUCT CODE
SM	DECLINED	FRAUD/SECURITY - NEW ACCOUNT INFORMATION AVAILABLE
SN	DECLINED	FRAUD/SECURITY - CANNOT APPROVE AT THIS TIME, TRY AGAIN LATER
SO	DECLINED	FRAUD/SECURITY - DO NOT TRY AGAIN
SP	DECLINED	FRAUD/SECURITY - TOKEN REQUIREMENTS NOT FULFILLED FOR THIS TOKEN TYPE
SQ	DECLINED	FRAUD/SECURITY - PAYMENT CANCELLATION
SR	DECLINED	FRAUD/SECURITY - MERCHANT DOES NOT QUALIFY FOR PRODUCT CODE

Discover

CODE	DISPLAY	DESCRIPTION
00	APPROVAL	APPROVED
01	CALL	REFER TO CARD ISSUER

CODE	DISPLAY	DESCRIPTION
03	TERM ID ERROR	INVALID MERCHANT
04	HOLD-CALL	CAPTURE CARD
05	DECLINE	DO NO HONOR
06	ERROR	ERROR
07	HOLD-CALL	PICK-UP CARD SPECIAL CONDITION
08	HONOR WITH ID	HONOR WITH ID
10	PARTIAL APPROVED	APPROVED PARTIAL
12	INVALID TRANS	INVALID TRANSACTION
13	AMOUNT ERROR	INVALID AMOUNT
14	CARD NO. ERROR	INVALID CARD MEMBER
15	NO SUCH ISSUER	INVALID ISSUER
19	RE ENTER	RE-ENTER TRANSACTION
21	NO ACTION TAKEN	NO ACTION TAKEN
30	CALL	FORMAT ERROR
31	CALL	BANK NOT SUPORTED BY SWITCH
33	EXPIRED CARD	EXPIRED CARD
34	CALL	SUSPECTED FRAUD
35	CALL	CARD ACCEPTOR CONTACT ACQUIRER
36	CALL	RESTRICTED CARD
37	CALL	CALL - SECURITY
38	PIN EXCEEDED	ALLOWABLE PIN TRIES EXCEEDED
39	NO CREDIT ACCT	NO CREDIT ACCOUNT
40	CALL	REQUESTED FUNCTION NOT SUPPORTED
41	HOLD-CALL	LOST CARD
43	HOLD-CALL	STOLEN CARD
51	DECLINE	DECLINE
53	NO SAVE ACCOUNT	NO SAVINGS ACCOUNT
54	EXPIRED CARD	EXPIRED CARD
55	WRONG PIN	INVALID PIN
56	NO CARD RECORD	NO CARD RECORD
57	SERV NOT ALLOWED	TRANSACTION NOT PERMITTED TO ISSUER/CARDHOLDER
58	SERV NOT ALLOWED	TRANSACTION NOT PERMITTED TO ACQUIRER/TERMINAL
59	DECLINE	SUSPECTED FRAUD
60	CALL	CARD ACCEPTOR ERROR
61	DECLINE	EXCEEDS WITHDRAWAL AMOUNT LIMIT
62	DECLINE	RESTRICTED CARD
63	SEC VIOLATION	SECURITY VIOLATION
64	CALL	ORIGINAL AMOUNT INCORRECT
65	DECLINE	EXCEEDS WITHDRAWAL COUNT LIMIT
66	CALL	CARD ACCEPTOR ERROR
67	HOLD-CALL	HARD CAPTURE - CALL

CODE	DISPLAY	DESCRIPTION
68	CALL	RESPONSE RECEIVED TO LATE
75	PIN EXCEEDED	ALLOWABLE NUMBER OF PIN TRIES EXCEEDED
76	CALL	UNABLE TO LOCATE PREVIOUS MESSAGE
77	CALL	INVALID/NONEXISTENT FROM ACCOUNT SPECIFIED
78	NO ACCOUNT	INVALID/NONEXISTENT ACCOUNT SPECIFIED (GENERAL)
85	NOT DECLINED	Issuer has no reason to decline the transaction (CCx0 Account Verification & CCx9/CCxA Return/Refund)
87	NO REPLY	NETWORK UNAVAILABLE
91	NO REPLY	AUTHORIZATION SYSTEM OR ISSUER SYSTEM INOPERATIVE
92	INVALID ROUTING	UNABLE TO ROUTE TRANSACTION
93	DECLINE	DECLINE
94	CALL	DUPLICATE TRANSMISSION DETECTED
96	SYSTEM ERROR	SYSTEM ERROR
1A	DECLINE	ADDITIONAL CUSTOMER AUTHENTICATION REQUIRED
DA	INVALID FLEET	Required fleet prompts invalid or missing
E2	AVS REQUIRED	AVS data required
E3	CVV2 REQUIRED	CVV2 data required
E4	SERV NOT ALLOWED	SERV NOT ALLOWED
E5	SERV NOT ALLOWED	SERV NOT ALLOWED
E6	SERV NOT ALLOWED	SERV NOT ALLOWED
E7	TERM ID ERROR	TERMINAL ID ERROR
E9	NO REPLY	NO REPLY NETWORK
EA	ACCNT LEN ERROR	CHECK DIGIT ERROR
EB	CHK DIGIT ERROR	CHECK DIGIT ERROR
EC	CID FORMAT ERROR	CID FORMAT ERROR
ED	EXPIRED AUTH	AUTH IS TOO OLD FOR CAPTURE
EE	RESTRICTED CARD	CARD PRODUCT BLOCKED
EF	INVALID TRANS	BRIC ON PIN TRAN NOT ALLOWED
EH	CEM INVALID	INVALID CARD ENTRY METHOD
EI	CARD_ID INVALID	INVALID CARD ID
EJ	NO PIN BLK	NO PIN BLK
EK	SERV NOT ALLOWED	PINLESS ROUTING NOT ALLOWED
EL	STORAGE FAILED	BRIC STORAGE FAILED
EM	DEBIT SWIPE ONLY	DEBIT SWIPE ONLY
EN	BRIC RESPONSE TO	BRIC RESPONSE TIMEOUT
EO	CVV2 MISMATCH	CVV2 MISMATCH
EQ	SYSTEM ERROR	NETWORK GATEWAY NOT AVAILABLE
ES	DECLINE	Transaction not allowed due to failure of internal validations
ET	FORMAT ERROR	EMV data required
EU	NO REPLY	The network rejected the item
EV	NO ACTION TAKEN	ITEM ALREADY CAPTURED

CODE	DISPLAY	DESCRIPTION
EW	FORMAT ERROR	FAILED REGEX VALIDATION
EX	CHECK NBR REQUIR	CHECK NBR REQUIRED
EY	RETRY - DIP CARD	CONTACTLESS MSD NOT ALLOWED. DIP CARD
N6	DECLINE	DECLINE
N7	CVV AVS MISMATCH	CVV2 / AVS FAILURE
NR	NO DEBIT ROUTE	No valid debit network available to route
RR	ERROR	Reference response tag AUTH_RESP_TEXT for details of the invalid data supplied in a request tag. If you are unable to determine the issue, contact the customer support team for further instructions.
S4	CRYPTO FAILURE	PIN BLOCK TRANSLATION ERROR
S5	UNABLE TO LOCATE	Unable to locate a matching original purchase transaction
S7	INVALID RETURN	Unable to locate a matching original purchase transaction
S8	NO AUTHORIZATION	Unable to locate a matching authorization
S9	TLV TAGS INVALID	TLV TAGS INVALID

American Express

CODE	DISPLAY	DESCRIPTION
00	APPROVAL	APPROVED
01	PLEASE CALL	Refer to card issuer
03	TERM ID ERROR	INVALID MERCHANT
04	HOLD-CALL	DENY-PICK UP CARD
05	DECLINE	DENY
06	ERROR	ERROR
10	PARTIAL APPROVAL	PARTIAL APPROVAL
13	AMOUNT ERROR	INVALID AMOUNT
14	INVALID ACCT NBR	INVALID ACCOUNT NUMBER
25	UNABLE TO LOCATE	UNABLE TO LOCATE
30	FORMAT ERROR	FORMAT ERROR
38	PIN EXCEEDED	PIN EXCEEDED
54	EXPIRED CARD	EXPIRED CARD
55	WRONG PIN	INVALID PIN
56	NO CARD RECORD	NO CARD RECORD
57	SERV NOT ALLOWED	TRANSACTION NOT PERMITTED TO ISSUER/CARDHOLDER
58	SERV NOT ALLOWED	TRANSACTION NOT PERMITTED TO ACQUIRER/TERMINAL
78	NO ACCOUNT	INVALID ACCOUNT
85	NOT DECLINED	Issuer has no reason to decline the transaction (CCx0 Account Verification & CCx9/CCxA Return/Refund)

CODE	DISPLAY	DESCRIPTION
91	NO REPLY	ISSUER NOT AVAILABLE
96	SYSTEM ERROR	SYSTEM ERROR
1A	DECLINE	ADDITIONAL CUSTOMER AUTHENTICATION REQUIRED
DA	INVALID FLEET	Required fleet prompts invalid or missing
E2	AVS REQUIRED	AVS data required
E3	CVV2 REQUIRED	CVV2 data required
E4	SERV NOT ALLOWED	SERV NOT ALLOWED
E5	SERV NOT ALLOWED	SERV NOT ALLOWED
E6	SERV NOT ALLOWED	SERV NOT ALLOWED
E7	TERM ID ERROR	TERMINAL ID ERROR
E9	NO REPLY	NO REPLY NETWORK
EA	ACCT LENGTH ERR	ACCOUNT LENGTH ERROR
EB	CHK DIGIT ERROR	CHECK DIGIT ERROR
EC	CID FORMAT ERROR	CID FORMAT ERROR
ED	EXPIRED AUTH	AUTH IS TO OLD FOR CAPTURE
EE	RESTRICTED CARD	CARD PRODUCT BLOCKED
EF	INVALID TRANS	BRIC ON PIN TRAN NOT ALLOWED
EH	CEM INVALID	INVALID CARD ENTRY METHOD
EI	CARD_ID INVALID	INVALID CARD ID
EJ	NO PIN BLK	NO PIN BLK
EK	SERV NOT ALLOWED	PINLESS ROUTING NOT ALLOWED
EL	STORAGE FAILED	BRIC STORAGE FAILED
EM	DEBIT SWIPE ONLY	DEBIT SWIPE ONLY
EN	BRIC RESPONSE TO	BRIC RESPONSE TIMEOUT
EO	CVV2 MISMATCH	CVV2 MISMATCH
EQ	SYSTEM ERROR	NETWORK GATEWAY NOT AVAILABLE
ES	DECLINE	Transaction not allowed due to failure of internal validations
ET	FORMAT ERROR	EMV data is required for card entry method
EU	NO REPLY	The network rejected the item
EV	NO ACTION TAKEN	ITEM ALREADY CAPTURED
EW	FORMAT ERROR	FAILED REGEX VALIDATION
EX	CHECK NBR REQUIR	CHECK NBR REQUIRED
EY	RETRY - DIP CARD	CONTACTLESS MSD NOT ALLOWED. DIP CARD
N6	DECLINE	DECLINE
N7	CID MISMATCH	INVALID CARD (CID) SECURITY CODE
NR	NO DEBIT ROUTE	No valid debit network available to route
RR	ERROR	Reference response tag AUTH_RESP_TEXT for details of the invalid data supplied in a request tag. If you are unable to determine the issue, contact the customer support team for further instructions.
S4	CRYPTO FAILURE	PIN BLOCK TRANSLATION ERROR

CODE	DISPLAY	DESCRIPTION
S5	UNABLE TO LOCATE	Unable to locate a matching original purchase transaction
S7	INVALID RETURN	Unable to locate a matching original purchase transaction
S8	NO AUTHORIZATION	Unable to locate a matching authorization
S9	TLV TAGS INVALID	TLV TAGS INVALID
Amex Specific Codes – Will only map to NETWORK_RESPONSE		
CODE	DISPLAY	DESCRIPTION
000	APPROVAL	APPROVED
001	APPROVE WITH ID	APPROVE WITH ID
002	PARTIAL APPROVAL	PARTIAL APPROVAL
100	DECLINE	DENY
101	EXPIRED CARD	EXPIRED CARD
106	PIN EXCEEDED	PIN EXCEEDED
107	PLEASE CALL	PLEASE CALL ISSUER
109	TERM ID ERROR	INVALID MERCHANT
110	AMOUNT ERROR	INVALID AMOUNT
111	NO ACCOUNT	INVALID ACCOUNT
115	SERV NOT ALLOWED	SERVICE NOT PERMITTED
116	DECLINE	INSUFFICIENT FUNDS
117	WRONG PIN	INVALID PIN
119	NO CARD RECORD	NO CARD RECORD
121	DECLINE	LIMIT EXCEEDED
125	EXPIRED CARD	INVALID EFFECTIVE DATE
181	FORMAT ERROR	FORMAT ERROR
183	DECLINE	INVALID CURRENCY CODE
187	INVALID ACCT NBR	DENY-NEW CARD ISSUED
189	TERM ID ERROR	DENY-CANCELED OR CLOSED MERCHANT
200	HOLD-CALL	DENY-PICK UP CARD
900	SYSTEM ERROR	ATC SYNCHRONIZATOIN
909	SYSTEM ERROR	SYSTEM MALFUNCTION (CRYPTO ERROR)
912	NO REPLY	ISSUER NOT AVAILABLE