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Response Code Triggers - Visa

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REVISION HISTORY

Date	Version	Author(s)	Comments
5/10/16	2.0	C. Meaney	Reformatting, updated card expiration dates
10/24/18	2.1	M. Billips	Add 1.42 "85" & 1.59 "10"
1/25/2023	2.2	M. Billips	Add / remove response codes – bring current

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Visa

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 card number specified in *Table 1*

Table 1: Visa test card details

Account Number	CVV2/CID	Address	Zip	Exp Date
4000000000000002	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: Visa response codes

Amount	Network Response Code	Response Text
1.00	00	APPROVAL
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
1.59	10	Partial Approval/Authorization

Amount	Network Response Code	Response Text
1.60	11	V.I.P APPROVAL
1.09	12	INVALID TRANS
1.10	13	AMOUNT ERROR
1.11	14	CARD NO. ERROR
1.12	15	NO SUCH ISSUER
1.13	19	RE ENTER
1.14	21	NO ACTION TAKEN
1.15	28	NO REPLY
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
1.61	6P	Verification data failed
1.33	75	PIN EXCEEDED
1.34	76	NO ACTION TAKEN
1.35	77	NO ACTION TAKEN

Amount	Network Response Code	Response Text
1.38	80	DATE ERROR
1.39	81	ENCRYPTION ERROR
1.40	82	CVV ERROR
1.41	83	CANT VERIFY PIN
1.42	85	NOT DECLINED
1.45	91	NO REPLY
1.46	92	INVALID ROUTING
1.47	93	DECLINE
1.48	94	CALL
1.49	96	SYSTEM ERROR
1.62	B1	Surcharge amount not permitted on Visa cards
1.63	E2	AVS data required
1.64	E3	CVV2 data required
1.65	E9	NO REPLY NETWORK
1.51	EB	CHK DIGIT ERROR
1.66	EQ	NO NETWORK GATEWAY AVAILABLE
1.53	ER	ERROR
1.67	ES	Transaction not allowed due to failure of internal validations
1.68	ET	EMV data required
1.69	EU	The network rejected the item. Reject code is in field 38
1.70	N0	Force STIP
1.54	N3	CASHBACK NOT AVL
1.55	N4	DECLINE
1.56	N7	CVV2 MISMATCH

Amount	Network Response Code	Response Text
1.71	P2	Invalid biller information
1.72	P5	PIN Change/Unblock request declined
1.73	P6	Unsafe PIN
1.74	Q1	CARD AUTHENTICATION FAILED
1.75	R0	Stop Payment Order
1.76	R1	REVOCATION OF AUTHORIZATION ORDER
1.77	R3	REVOCATION OF ALL AUTHORIZATIONS ORDER
1.78	S4	HSM PIN BLOCK TRANSLATION ERROR
1.57	TO	TIMEOUT
1.79	Z1	Offline declined
1.80	Z3	Unable to go online