Galaxy Response Codes

Code	Description / Action / Meaning
0	Transaction Approved
1	Refer to Issuer
2	Refer to Issuer, special
3	No Merchant
4	Pick Up Card
5	Do no honour
6	Error
7	Pick up card, special
8	Honour with identification
9	Request in progress
10	Approved for partial amount – not expected
11	Approved, VIP
12	Invalid transaction
13	Invalid amount
14	Invalid card number
15	No issuer
16	Approved, update track 3
19	Re-enter last transaction
21	No action taken
22	Suspected malfunction
23	Unacceptable transaction fee
25	Unable to locate record on file
30	Format error
31	Bank not supported by switch
33	Expired card, capture
34	Suspected fraud, retain card
35	Card acceptor, contact acquirer, retain card
36	Restricted card, retain card
37	Contact acquirer security department, retain card
38	PIN tries exceeded, capture
39	No credit account
40	Function not supported
41	Lost card
42	No universal account
43	Stolen card
44	No investment account
51	Insufficient funds
52	No cheque account
53	No savings account
56	No card record
57	Function not permitted to Cardholder
58	Function not permitted to Teminal
59	Suspected Fraud
60	Acceptor contact acquirer

Galaxy Response Codes

Code	Description / Action / Meaning
61	Exceeds withdrawal limit
62	Restricted card
63	Security violation
64	Original amount incorrect
66	Acceptor contact acquirer, security
67	Capture card
75	PIN tries exceeded
82	CVV validation error
90	Cut off in progress
91	Host or Switch unavailable
91	Card Issuer signed off
91	Card Issuer timed out
91	Card Issuer Unavailable
92	Unable to route transaction
93	Cannot complete, violation of law
94	Duplicate transaction
96	System error
98	MAC error