

B24eps Response Codes

Structure and Content Response Codes are specifically defined for B24eps. These codes are used in all response messages, in advice messages and in reversal messages. Each code indicates a specific result, status or action.

The following table lists all Response Codes currently supported with the meaning of each code.

Code	Description / Action / Meaning
00	APPROVED
01	REFER TO CARD ISSUER
02	REFER TO CARD ISSUER'S SPECIAL CONDITION
03	DECLINE, INVALID MERCHANT ID
04	PICK UP
05	DO NOT HONOR
05	SUSPECTED COUNTERFEIT CARD
10	APPROVED, PARTIAL AUTHORIZATION
11	APPROVED (VIP)
12	INVALID TRANSACTION
13	INVALID AMOUNT
14	INVALID ACCOUNT NUMBER
15	NO SUCH ISSUER
16	APPROVED, UPDATE TRACK 3
19	RE-ENTER TRANSACTION
1A	DECLINE, CHIP AND PIN/3D SECURE REQUIRED
23	UNACCEPTABLE FEE
31	INSTITUTION NOT SUPPORTED BY SWITCH
33	EXPIRED CARD (PICK UP)
34	SUSPECTED FRAUD
35	CARD ACCEPTOR CONTACT ACQUIRER
36	RESTRICTED CARD
37	CARD ACCEPTOR CAL ACQUIRER'S SECURITY DEPT.
38	ALLOWABLE PIN TRIES EXCEEDED
39	NO CREDIT ACCOUNT/WRONG ACCOUNT
41	LOST CARD
43	STOLEN CARD
51	INSUFFICIENT FUNDS
52	NO CHEQUE ACCOUNT/WRONG ACCOUNT
53	NO SAVING ACCOUNT/WRONG ACCOUNT
54	EXPIRED CARD
55	INCORRECT PIN
57	TRAN NOT PERMITTED TO CARDHOLDER
58	TRAN NOT PERMITTED TO TERMINAL
61	EXCEEDS WITHDRAWAL AMOUNT LIMIT
62	RESTRICTED CARD
63	SECURITY VIOLATION

65	DAILY CARD TICKET LIMIT EXCEEDED / CHIP AND PIN/3D SECURE REQUIRED
67	DECLINE, CHIP AND PIN/3D SECURE REQUIRED
68	RESPONSE RECEIVED TOO LATE
70	DECLINE, PIN REQUIRED
75	PIN TRIES EXCEEDED
78	INVALID/NONEXISTENT ACCOUNT SPECIFIED
82	DECLINE, CHIP AND PIN/3D SECURE REQUIRED
90	CUTOFF IN PROGRESS
91	ISSUER IS INOPERATIVE
92	TRAN DESTINATION CANNOT BE FOUND FOR ROUTING
93	VIOLATION OF LAW
95	RECONCILE ERROR
96	SYSTEM MALFUNCTION
M1	LIFE CYCLE
M2	POLICY
M3	FRAUD/SECURITY
N7	DECLINE, INCORRECT CVV2
NA	DENY, OVER ACQUIRER LIMIT
NB	DENY, PREFIX NOT FOUND
NC	DENY, ONLY LOG-ONLY PROCESSING
U0	ARQC FAILURE
U5	CVR FAILURE
U6	TVR FAILURE
V0	ARQC REFERRAL
V1	CVR REFERRAL
V2	TVR REFERRAL
V7	ARQC FAILURE CAPTURE
V8	CVR CAPTURE
V9	TVR CAPTURE
X1	NEGATIVE ONLINE CAM, DCVV, ICVV, CVV, OR CAVV RESULTS OR OFFLINE PIN AUTHENTICATION INTERRUPTED
X2	DECLINE, VERIFICATION DATA FAILED
X3	DECLINE, CLOSED ACCOUNT
X4	BLOCKED, FIRST USED OR SPECIAL CONDITION—NEW CARDHOLDER NOT ACTIVATED OR CARD IS TEMPORARILY BLOCKED