Response Description	Response Code
Account error, please contact your bank	X00
The amount requested is above the limit permitted by your bank, please contact your bank	X03
The amount requested is too low	X04
The amount requested is above the limit permitted by your bank, please contact your bank	X05
Secure 3D Authentication Failure	X10
Missing Card Data Error	XM0
Payment Time Out	XS1
Customer Cancellation 3D Secure	Z62
Customer Cancellation On OTP Page	Z61
The card number inputted is invalid, please re-try with a valid card number	14
Incorrect security details provided. Pin tries exceeded.	38
Incorrect security details provided.	55
Incorrect card details, please verify that the expiry date inputted is correct	56
Your bank has prevented your card from carrying out this transaction, please contact your bank	57
Your bank has prevented your card from carrying out this transaction, please contact your bank	61
Incorrect security details provided. Pin tries exceeded.	75
Approved by Financial Institution	00
Refer to Financial Institution	01
Refer to Financial Institution, Special Condition	02
Invalid Merchant	03
Pick-up card	04
Do Not Honor	05
Error	06
Pick-Up Card, Special Condition	07
Honor with Identification	08
Request in Progress	09

Approved by Financial Institution, Partial	10
Approved by Financial Institution, VIP	11
Invalid Transaction	12
Invalid Amount	13
No Such Financial Institution	15
Approved by Financial Institution, Update Track 3	16
Customer Cancellation	17
Customer Dispute	18

Re-enter Transaction	19
Invalid Response from Financial Institution	20
No Action Taken by Financial Institution	21
Suspected Malfunction	22
Unacceptable Transaction Fee	23
File Update not Supported	24
Duplicate Record	26
File Update Field Edit Error	27
File Update File Locked	28
File Update Failed	29
Format Error	30
Bank Not Supported	31
Completed Partially by Financial Institution	32
Expired Card, Pick-Up	33
Suspected Fraud, Pick-Up	34
Contact Acquirer, Pick-Up	35
Restricted Card, Pick-Up	36
Call Acquirer Security, Pick-Up	37
PIN Tries Exceeded, Pick-Up	38
No Credit Account	39
Function not supported	40
Lost Card, Pick-Up	41
No Universal Account	42
No Investment Account	44
Insufficient Funds	51
No Check Account	52

No Savings Account	53
Expired Card	54
Incorrect PIN	55
No Card Record	56
Suspected Fraud	59
Contact Acquirer	60
Restricted Card	62
Security Violation	63
Original Amount Incorrect	64
Exceeds withdrawal frequency	65
Call Acquirer Security	66
Hard Capture	67
Response Received Too Late	68
PIN tries exceeded	75
Intervene, Bank Approval Required	77
Intervene, Bank Approval Required for Partial Amount	78
Cut-off in Progress	90
Issuer or Switch Inoperative	91
Routing Error	92
Violation of law	93
Duplicate Transaction	94
Reconcile Error	95
System Malfunction	96
Exceeds Cash Limit	98
Unexpected error	A0
Transaction not permitted to card holder, via channels	A4
Transaction Status Unconfirmed	Z0
Transaction Error	Z1
Bank account error	Z2
Bank collections account error	Z3
Interface Integration Error	Z4
Duplicate Reference Error	Z5
Incomplete Transaction	Z6
Transaction Split Pre-processing Error	Z7
Invalid Card Number, via channels	Z8
Transaction not permitted to card holder, via channels	Z9
This transaction does not exist on WebPAY	Z25