CODE	RESPONSE TEXT	MEANING
00	Transaction Approved	The transaction was successful
01	Card Error Refer	There is a problem with the card. Refer the customer to their bank.
02	Refer To Card Issuer	There is a problem with the card. Refer the customer to their bank.
03	System Error	Often seen on first Amex transactions if configuration of records on Amex's system is not complete. Refer to your acquiring Bank and/or American Express / Diners Club International.
04	Contact Bank	Retain card and contact the issuing Bank.
05	Contact Your Bank	Transaction denied. Refer the customer to their issuing bank.
06	Error	An unspecified error has occurred.
07	System Error	Transaction denied. Retain the card.
08	Transaction Approved	The transaction was successful, pending signature.
12	Tran Not Allowed	This type of transaction may not be performed in this manner.
13	System Error	The transaction amount was not valid. Check the amount and try again.
14	Invalid Card Number	The card number was invalid. Check the number and try again.
15	No Such Issuer	The card issuer specified does not exist.
19	Retry Transaction	The transaction has not been processed and should be retried.
21	System Error	The transaction has not been processed and all messages sent were reversed.
30	Format Error	The transaction message was formatted incorrectly. Check values and try again. This generally refers to a CVC input error from the user.

31	Card Unsupported	The Bank that issued this card is not supported.
33	Card Expired	The card has expired and is therefore invalid.
34	Reserved Error	Transaction denied. Reason unspecified.
36	Reserved Error	Transaction denied. Reason unspecified.
38	Reserved Error	Transaction denied. Maximum number of PIN tries exceeded.
39	Reserved Error	There is no credit account for this card.
41	Card Error Refer	Retain card. This card has been reported as lost.
43	Card Error Refer	Retain card. This card has been reported as stolen.
51	Not Authorised	The account has insufficient funds to complete the transaction.
52	Acct Type Error	There is no cheque account for this card.
53	Acct Type Error	There is no savings account for this card.
54	Card Expired	This card has expired and is therefore invalid.
55	PIN Incorrect	The PIN was entered incorrectly.
56	No Card Record	The card issuer has no record of this card. Check the number and try again.
57	Txn Not Permitted	This transaction is not permitted to the cardholder.
58	Txn Not Permitted	This transaction is not permitted on this terminal.
59	Contact Bank	The card is suspected of being fraudulent. Customer should contact their Bank
60	Contact Bank	Retry the transaction. If error recurs, check communications to Host. If error persists, contact Paycorp.
61	System Error	Withdrawal limit exceeded.
62	Restricted Card	There are restrictions placed on this card. Customer should contact their bank.
63	Security Violation	Terminal verification has failed. The Host needs to perform a terminal logon. If error recurs check communications to Host.

65	Contact Your Bank	The transaction would exceed the withdrawal frequency limit.
67	Contact Bank	The card is suspected of being counterfeit. Customer should contact their bank.
75	Pin Error Refer	Maximum number of PIN tries exceeded.
77	Transaction Approved	Approval on certain cards designated VIP. Appears for ANZ merchants* only. (* Connected to "LIVE" transaction servers)
91	System Error	The link to the Bank is unavailable. (Typically this error indicates that the Issuing Bank could not be reached)
94	Duplicate Transaction	This is a duplicate transmission- it has already been sent.
96	System Error	There was an error processing the transaction. Transaction should be retried.
97	Totals Reset	Advises that reconciliation totals have been reset.
98	System Error	Terminal has failed MAC synchronisation. Terminal needs to perform a logon twice, then retry transaction. If error recurs, contact Paycorp at: support@paycorp.com.au.
0A	Amount Not Supplied	The transaction amount was not set.
0B	Invalid Amount Supplied	The transaction amount was not valid.
0C	Invalid Decimal Placement In Amount	The transaction amount had an invalid format.
0D	Expiry Date Not Supplied	The card expiry date was not set.
0E	Invalid Characters In Expiry Date	The card expiry date was invalid, probably contained non-numbers.
0F	Invalid Expiry Date	The expiry date was invalid, probably indicates expired date.
0G	Card Number Not Supplied	Credit card number not supplied.

0H	Invalid Characters In Card Data	Credit card number invalid, may contain letters or spaces.
0I	Invalid Characters In Transaction Request	A blank field was found where data was expected.
0J	ClientID Not Supplied	Client ID was not supplied.
0L	Invalid Characters In ClientID	Client ID contained invalid characters, probably letters.
0M	Invalid ClientID	Client ID does not correspond to an active client in the database.
0N	TxnReference Not Supplied	For a status check, the transaction reference was not supplied.
0P	Invalid Characters In TxnReference	For a status check, transaction reference contained invalid characters, probably letters. Retry transaction.
0Q	CVC2 Not Supplied	Card Verification Code 2 (CVC2) was not found, and was required for the specified card type.
0T	INVALID COMPLETION OVER COMBINED AMOUNT LIMIT	Completion failed due to the sum of multiple completions being greater than the preauth value.
0T	INVALID COMPLETION BENEATH AMOUNT LIMIT	Completion failed due to amount being under completion minimum.
0T	INVALID COMPLETION OVER AMOUNT LIMIT	Completion failed due to amount being greater than preauth value.
0T	INVALID COMPLETION AUTH NOT FOUND	Completion failed, no matching preauth exists.

0T	INVALID COMPLETION AUTH HAS EXPIRED	Preauth is too old
A4	Link Fail **	The communications link to the acquirer is down.
A4	Link Fail Start	The communications link to the acquirer is down.
A4	Link Fail Dial Err	The communications link to the acquirer is down.
A4	Link Fail Port Err	The communications link to the acquirer is down.
A4	Link Fail No Carrier	The communications link to the acquirer is down.
A4	Link Fail No EFTSRV	The communications link to the acquirer is down.
A4	Link Fail CNP 0101	The communications link to the acquirer is down.
A4	Link Fail CNP 0108	The communications link to the acquirer is down.
A4	Link Fail CNP 0123	The communications link to the acquirer is down.
A4	Link Fail CNP 0600	The communications link to the acquirer is down.
A4	Link Fail CNP: 1 8	The communications link to the acquirer is down.
A4	Link Fail CNP: 210	The communications link to the acquirer is down.
A4	Link Fail CNPI 0075	The communications link to the acquirer is down.
A5	Pinpad Offline	The PIN-pad unit is not responding.
A6	Server Busy	No free PIN-pad slots were available to service the transaction request. i.e. Terminal ID(s) are not synchronised with host or permanently logged off.
A7	Invalid Mode	An interface request specified an illegal value in "Polled" field.
A8	Invalid Amount	An invalid amount was specified.

A9	Invalid Card Number	An invalid card number was specified.
AA	Invalid Account	An invalid account was specified.
AB	Invalid Expiry	An invalid card expiry date was specified.
AC	Card Expired	A past date was set for card expiry date.
AD	Account Error	The specified account is not available on the server.
AE	Timeout	A queued transaction timed out.
AF	Record Not Found	A journal lookup did not find the requested transaction.
B1	Invalid Req Type	An invalid request was received.
B2	In Progress	The gateway was unable to relay the Bank response to the API. (A transaction "STATUS" check should be performed within 48 hours).
IN	Initialised	The transaction was registered by the payment gateway, but did not proceed to the Bank. Transaction may be re-tried.
IP	In Progress	The gateway was unable to relay the Bank or gateway response to the API. (A transaction "STATUS" check should be performed within 48 hours).
T1	Card Unsupported	The card was not in the Bank's CPAT. It is an invalid card type or card number.
U0	Reversal Present	The transaction has been "reversed" by the acquirer. This may be due to a critical system error. Contact Paycorp Support HelpDesk immediately.
U1	Unable To Process	The transaction has been unable to reach the acquirer. This may be due to a system error. Contact Paycorp Support HelpDesk immediately.
U4	Error 002	There was a terminal handler communication error.
U9	No Response	A valid response was not received in time from the Bank Host. Contact ANZ Helpdesk to verify that transaction has not occurred
VA	(various messages)	Transaction data failed validation. Check data mentioned in the response text and retry.

X1	Link Fail **	The communications link to the acquirer is not fully synchronised.
X1	Link Fail No Carrier	The communications link to the acquirer is not fully synchronised.
X1	Link Fail CNP 0101	The communications link to the acquirer is not fully synchronised.
X1	Link Fail CNP 0108	The communications link to the acquirer is not fully synchronised.
X1	Link Fail CNP 0123	The communications link to the acquirer is not fully synchronised.
X1	Link Fail CNPI 0074	The communications link to the acquirer is down.
X1	Link Fail CNPI 0075	The communications link to the acquirer is down.
X1	Link Fail CNPI 008a	The communications link to the acquirer is down.
Y3	Unable To Process	The transaction was not processed. It failed a check of some sort and was not sent to the Host.
-1	Unable To Process	An indeterminate error has occurred.
FB	Fraud Blocked	The transaction has been blocked by the fraud engine.