Merchant Codes for instore carding

Merchant Codes:

```
00 Approved
01 Refer to Card Issuer
02 Refer to Card Issuer, special condition
03 Invalid Merchant
04 Pick up card
05 Do not honor
06 Error
07 Pick up card, special condition
08 Honor with identification
09 Request in progress
10 Approval for partial amount
11 Approved VIP
12 Invalid Transaction
13 Invalid Amount
14 Invalid card number
19 Re-enter transaction
21 No action taken
30 Format Error
41 Lost card Pick up
43 Stolen card Pick up
51 Not sufficient funds
52 No checking account
53 No savings account
54 Expired card
55 Pin incorrect
57 Transaction not allowed for cardholder
58 Transaction not allowed for merchant
61 Exceeds withdrawal amount limit
62 Restricted card
63 Security violation
65 Activity count limit exceeded
75 Pin tries exceeded
76 Unable to locate previous
77 Inconsistent with original
78 No account
80 Invalid transaction date
81 Cryptographic PIN error
84 Pre-authorization time to great
86 Cannot verify PIN
89 MAC error
91 Issuer unavailable
92 Invalid receiving institution id
93 Transaction violates law
94 Duplicate transaction
96 System malfunction[/b]
```