

Westpac Quickstream Fact Sheet – Response Codes

These response codes have been presented for your reference and are derived from the message format defined in Australian Standard 2805.2 (1997).

It is highly unlikely that you will receive many of these response codes; as a general rule you should use the summary response code which is supplied to determine whether a transaction is approved or declined.

Valid response codes are of a two digit alphanumeric format.

If an unknown response code is returned please contact Westpac with the appropriate transaction details.

Please note that there are no response codes specific to card verification number mismatches. This is because no financial institutions within Australia currently return any such information if declining a transaction for security reasons.

Response Codes are generally returned from the customers issuing bank.

Credit Card Response Codes

In all cases where the response code requires the card holder to contact the issuing bank, it will help if they can provide a date and amount of the failed attempted transaction and specifically ask the bank why it returned that status for the failed attempted transaction. Otherwise the issuing bank staff may just check the available funds on the card.

If you receive a numeric status code other than those listed in this section, you should check that the card details are correct. If they are, ask the card holder for an alternative credit card. If this still does not resolve the problem the card holder should contact their issuing bank.

If you receive a status code starting with Q that you do not understand, you should contact your Client Enquiry Manager with the transaction details.

Successful Credit Card transactions will generally have a response code of 00 – Approved or completed successfully or 08 – Honour with Identification.

| Summary Response | Description |
|------------------|----------------------|
| 0 | Transaction Approved |
| 1 | Transaction Declined |
| 2 | Transaction Erred |

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| 3 | Transaction Rejected |
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| Code | Description | Summary Response |
|------|--|------------------|
| 00 | Approved or completed successfully | 0 |
| 01 | Refer to card issuer | 1 |
| 02 | Refer to card issuers special conditions | 1 |
| 03 | Invalid merchant | 1 |
| 04 | Pick-up card | 1 |
| 05 | Do not honor | 1 |
| 06 | Error | 1 |
| 07 | Pick-up card, special condition | 1 |
| 08 | Honor with identification | 0 |
| 09 | Request in progress | 1 |
| 10 | Approved for partial amount | 0 |
| 11 | Approved VIP | 0 |
| 12 | Invalid transaction | 1 |
| 13 | Invalid amount | 1 |
| 14 | Invalid card number (no such number) | 1 |
| 15 | No such issuer | 1 |
| 16 | Approved, update Track 3 | 0 |
| 17 | Customer cancellation | 1 |
| 18 | Customer dispute | 1 |
| 19 | Re-enter transaction | 1 |

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| 20 | Invalid response | 1 |
| 21 | No action taken | 1 |
| 22 | Suspected malfunction | 1 |
| 23 | Unacceptable transaction fee | 1 |
| 24 | File update not supported by receiver | 1 |
| 25 | Unable to locate record on file | 1 |
| 26 | Duplicate file update record, old record replaced | 1 |
| 27 | File update field edit error | 1 |
| 28 | File update file locked out | 1 |
| 29 | File update not successful, contact acquirer | 1 |
| 30 | Format error | 1 |
| 31 | Bank not supported by switch | 1 |
| 32 | Completed partially | 1 |
| 33 | Expired card | 1 |
| 34 | Suspected fraud | 1 |
| 35 | Card acceptor contact acquirer | 1 |
| 36 | Restricted card | 1 |
| 37 | Card acceptor call acquirer security | 1 |
| 38 | Allowable PIN tries exceeded | 1 |
| 39 | No credit account | 1 |
| 40 | Request function not supported | 1 |
| 41 | Lost card | 1 |
| 42 | No universal account | 1 |

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| 43 | Stolen card, pick up | 1 |
| 44 | No investment account | 1 |
| 45-50 | Reserved for ISO use | 1 |
| 51 | Not sufficient funds | 1 |
| 52 | No cheque account | 1 |
| 53 | No savings account | 1 |
| 54 | Expired card | 1 |
| 55 | Incorrect PIN | 1 |
| 56 | No card record | 1 |
| 57 | Transaction not permitted to cardholder | 1 |
| 58 | Transaction not permitted to terminal | 1 |
| 59 | Suspected fraud | 1 |
| 60 | Card acceptor contact acquirer | 1 |
| 61 | Exceeds withdrawal amount limits | 1 |
| 62 | Restricted card | 1 |
| 63 | Security violation | 1 |
| 64 | Original amount incorrect | 1 |
| 65 | Exceeds withdrawal frequency limit | 1 |
| 66 | Card acceptor call acquirers security department | 1 |
| 67 | Hard capture (requires that card be picked up at ATM) | 1 |
| 68 | Response received too late | 1 |
| 69-74 | Reserved for ISO use | 1 |
| 75 | Allowable number of PIN tries exceeded | 1 |

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| 76-89 | Reserved for private use | 1 |
| 90 | Cutoff is in process (Switch ending a day's business and starting the next. The transaction can be sent again in a few minutes). | 1 |
| 91 | Issuer or switch is inoperative | 1 |
| 92 | Financial institution or intermediate network facility cannot be found for routing | 1 |
| 93 | Transaction cannot be completed. Violation of law | 1 |
| 94 | Duplicate transmission | 1 |
| 95 | Reconcile error | 1 |
| 96 | System malfunction | 1 |
| 97 | Advises that reconciliation totals have been reset | 1 |
| 98 | MAC error | 1 |
| 99 | Reserved for national use | 1 |
| EA | <i>response text varies depending on reason for error</i> | 2 |
| EG | <i>response text varies depending on reason for error</i> | 2 |
| EM | Error at the Merchant Server level | 2 |
| N1 | Unknown Error (NZ Only) | 1 |
| N2 | Bank Declined Transaction (NZ Only) | 1 |
| N3 | No Reply from Bank (NZ Only) | 1 |
| N4 | Expired Card (NZ Only) | 1 |
| N5 | Insufficient Funds (NZ Only) | 1 |
| N6 | Error Communicating with Bank (NZ Only) | 1 |
| N7 | Payment Server System Error (NZ Only) | 1 |
| N8 | Transaction Type Not Supported (NZ Only) | 1 |

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| N9 | Bank declined transaction (NZ Only) | 1 |
| NA | Transaction aborted (NZ Only) | 1 |
| NC | Transaction cancelled (NZ Only) | 1 |
| ND | Deferred Transaction (NZ Only) | 1 |
| NF | 3D Secure Authentication Failed (NZ Only) | 1 |
| NI | Card Security Code Failed (NZ Only) | 1 |
| NL | Transaction Locked (NZ Only) | 1 |
| NN | Cardholder is not enrolled in 3D Secure (NZ Only) | 1 |
| NP | Transaction is Pending (NZ Only) | 2 |
| NR | Retry Limits Exceeded, Transaction Not Processed (NZ Only) | 1 |
| NT | Address Verification Failed (NZ Only) | 1 |
| NU | Card Security Code Failed (NZ Only) | 1 |
| NV | Address Verification and Card Security Code Failed (NZ Only) | 1 |
| Q1 | Unknown Buyer | 1 |
| Q2 | Transaction Pending | 2 |
| Q3 | Payment Gateway Connection Error | 3 |
| Q4 | Payment Gateway Unavailable | 1 |
| QA | Invalid parameters | 3 |
| QB | Order type not currently supported | 3 |
| QC | Invalid Order Type | 3 |
| QD | Invalid Payment Amount - Payment amount less than minimum/exceeds maximum allowed limit | 1 |
| QE | Internal Error | 3 |
| QF | Transaction Failed | 3 |

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| QG | Unknown Customer Order Number | 3 |
| QH | Unknown Customer Username | 3 |
| QI | Transaction incomplete - contact Westpac to confirm reconciliation | 2 |
| QJ | Incorrect Customer Password | 3 |
| QK | Unknown Customer Merchant | 3 |
| QL | Business Group not configured for customer | 3 |
| QM | Payment Instrument not configured for customer | 3 |
| QN | Configuration Error | 1 |
| QO | Missing Payment Instrument | 3 |
| QP | Missing Supplier Account | 3 |
| QQ | Invalid Credit Card \ Invalid Credit Card Verification Number | 1 |
| QR | Transaction Retry | 2 |
| QS | Transaction Successful | 0 |
| QT | Invalid currency | 3 |
| QU | Unknown Customer IP Address | 3 |
| QV | Invalid Capture Order Number specified for Refund, Refund amount exceeds capture amount, or Previous capture was not approved | 3 |
| QW | Invalid Reference Number | 1 |
| QX | Network Error has occurred | 3 |
| QY | Card Type Not Accepted | 1 |
| QZ | Zero value transaction | 0 |
| RA | <i>response text varies depending on reason for rejection</i> | 3 |
| RG | <i>response text varies depending on reason for rejection</i> | 3 |

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| RM | Rejected at the Merchant Server level | 3 |
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Direct Debit Response Codes

In all cases where the response code requires the account holder to contact their bank, it will help if they can provide a date and amount of the failed attempted transaction and specifically ask the bank why it returned that status for the failed attempted transaction. Otherwise the issuing bank staff may just check the available funds in the account.

Successful Direct Debit transactions will generally have a response code of G - WBC Exception Processing released successfully

| Summary Response | Description |
|------------------|----------------------|
| 0 | Transaction Approved |
| 1 | Transaction Declined |
| 2 | Transaction Erred |
| 3 | Transaction Rejected |

| Code | Description | Summary Response |
|------------|-----------------------|------------------|
| Zero | Zero | 0 |
| No Account | No Account Registered | 1 |
| Duplicate | Duplicate Transaction | 1 |
| New | New | 2 |
| 1 | Invalid BSB Number | 1 |
| 2 | Payment stopped | 1 |
| 3 | Account Closed | 1 |
| 4 | Customer Deceased | 1 |

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| 5 | No Account/Incorrect Account# | 1 |
| 6 | Refer to Customer | 1 |
| 7 | No form PDC held | 1 |
| 8 | Invalid User ID Number | 1 |
| 9 | Other | 1 |
| Success | Approved or completed successfully | 0 |
| R | WBC Exception Processing Error - see description | 3 |
| G | WBC Exception Processing released successfully | 0 |
| C | WBC Exception Processing - Cancelled | 3 |
| D | WBC Exception Processing - Recalled | 3 |