



Payment Processor Errors A Troubleshooter

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Errors Troubleshooting

Introduction

This error troubleshooting guide has two sections:

- 1. A complete list of transaction processor errors**

This section provides a table with a complete list of errors that could occur while using Optimal Payments' transaction processing service. This table provides the error number and the error string that are returned in the case of an error during the processing of your transactions.

See [Complete list of errors on page 15.](#)

- 2. A summary of the most commonly occurring errors**

This section provides an overview of only the errors you are most likely to encounter. It includes a complete description of each error, and lists any suberrors that might accompany the error. In addition, it provides suggestions that will help you avoid the error as you process further transactions through Optimal Payments' processor.

See [Common errors on page 2.](#)

Common errors

On occasion, you may encounter an error while using the Optimal Payments transaction processing service. In order to determine the nature of the error, you can run a report, using the back-office reporting tools, and drill down to the Transaction Detail page to see the details of the transaction.

Every transaction error has an Error Code.

Some transaction errors have a Suberror Code.

The screenshot shows a web interface titled "Card Transaction Detail". It contains the following fields:

- Account Number: 1000016164
- Account Currency: US Dollars (USD)
- Error Code: 91 (highlighted with a red box)
- Error Description: Invalid payment information. Please verify request parameters.
- Sub-Error Code: 0 (highlighted with a red box)
- Transaction ID: 1398452

Red lines connect the text above to the corresponding fields: "Every transaction error has an Error Code." points to the Error Code field, and "Some transaction errors have a Suberror Code." points to the Sub-Error Code field.

In this screen, you can locate the error code, which is probably one of those in the following table, and a suberror code, if applicable. The table contains each error code and a description. A more thorough description of each error is provided below the table, and – more importantly – you will find hints on what you can do to avoid them in the future.

Error codes

Error Code	Error Description
Error 2	No response from process within time-out settings. Please do a Transaction Lookup to determine the transaction status.
Error 3	Payment service is currently restarting. Retry later. If the problem persists, please contact technical support.
Error 32	Request not accepted. Please verify request parameters.
Error 34	Authorization refused.

Table 1-1: Error Codes and Descriptions

Error Code	Error Description
Error 56	Invalid amount format. Should be integer. Please verify request parameters.
Error 58	Invalid CVD value. Please verify request parameters.
Error 91	Invalid payment information. Please verify request parameters.
Error 93	Invalid card type. Please verify request parameters.
Error 117/119/121	Could not assign zip/email/merchantTxn. Please verify request parameters.
Error 178	Transaction already fully settled.
Error 209	Payment brand not in store list.
Error 212	Authorization refused – AVS did not match. Important: Do not retry this transaction before verifying that the zip code matches the zip code on file at the issuing bank.
Error 221	Authorization failed.
Error 321	Not authorized to make request. Please verify request parameters.
Error 334	Credit refused because credit card did not pass negative database check.
Error 345	Requested credit exceeds remaining funds settled.
Error 348	No settled funds available for credit.

Table 1-1: Error Codes and Descriptions (Continued)

Error 2

No response from process within time-out settings. Please do a Transaction Lookup to determine the transaction status.

Cause

After the transaction was sent to the transaction processor, no response was received, because the transaction was never processed. The clearing network could be down.

Resolution

You must complete a Transaction Lookup transaction to determine the status of the initial transaction.

Error 3

Payment service is currently restarting. Retry later. If the problem persists, please contact technical support.

Cause

The transaction processor's gateway process connecting to a clearing house is temporarily down, probably due to a restart because of connectivity problems with the clearing house.

Resolution

Retry the transaction after the restart.

Error 32

Request not accepted. Please verify request parameters.

Cause

This error occurs if the transaction request was not properly formatted – one of the required parameters is missing or is not entered correctly.

Resolution

Verify that all required parameters are included in the transaction request, and that they are entered correctly.

Error 34

Authorization refused.

This is a common error message returned by the transaction processor, but it originates from the bank, stating that this transaction was declined. Suberror codes associated with this error provide further details on why it occurred.

*Suberror Code 1005***Cause**

- The credit card has insufficient funds.
- There is a bank policy regarding online transactions. For example, some banks regard Internet transactions as “high risk” and may have a policy against them.
- There is a bank security policy that has declined the transaction based on a preset anti-fraud algorithm.

Resolution

Due to one or more of the causes mentioned above, this transaction was declined. This is not an error or failure on the part of the transaction processor, but rather a bank policy issue that has declined the transaction. There is no action to take on your part.

*Suberror Code 1007***Cause**

This error occurs when a credit card/FPA number or email address associated with the transaction matches an entry in the negative database, which is used to protect merchants from fraudulent transactions. This database contains fraudulent and historically problematic card numbers and email addresses.

Resolution

Since the credit card/FPA number or email address used in the failed transaction is in our database of fraudulent cards and email addresses, there is no further action to take. If more information is required, contact the Optimal Payments Risk Management department.

*Suberror Code 1059***Cause**

The consumer is attempting a purchase for more than the balance available in their FirePay Personal Account.

Resolution

Retry the transaction with a valid amount.

Suberror Code 4000

Cause

The transaction was declined by the Risk Management team, in order to avert potentially fraudulent transactions.

Resolution

There is no resolution for transactions declined by Risk Management.

Error 56

Invalid amount format. Should be integer. Please verify request parameters.

Cause

This error occurs when the value for the *Amount* parameter is sent in an incorrect format.

The transaction processor requires the amount of a transaction to be submitted with no decimals (e.g., \$4.95 = 495 cents). It must be entered as an integer, and cannot be less than zero.

Resolution

Ensure that the *Amount* parameter is always entered correctly.

Error 58

Invalid CVD value. Please verify request parameters.

Cause

This error occurs when an invalid value is included for the *cvdValue* parameter for a transaction request. Valid values must be 3 or 4 digits only. If alphabetical characters, no characters, fewer than 3 characters, or more than 4 characters are submitted for this parameter, error 58 is returned.

Resolution

Verify that the correct values are supplied with the transaction, and resend it.

Error 91

Invalid payment information. Please verify request parameters.

Cause

This error code is returned when an invalid credit card number or expiry date is used for the transaction. For example, some digits were mistyped or omitted altogether, or a Visa card was selected, but a MasterCard number was supplied with it.

Resolution

Retry the transaction, ensuring that the credit card number and expiry date used are valid.

Error 93

Invalid card type. Please verify request parameters.

Cause

This error code is returned when a transaction is attempted with a card type that is not supported.

Resolution

Verify the card type, ensuring that it is one we support.

Error 117/119/121

Could not assign zip/email/merchantTxn. Please verify request parameters.

Cause

A transaction was attempted with the wrong data type entered for the zip, email, and/or merchantTxn parameters.

Resolution

Validate the transaction request, ensuring that the correct data is supplied for these parameters before the transaction is sent.

Error 178

Transaction already fully settled.

Cause

The merchant attempted to Settle an amount against an Authorization that has already been fully settled.

Resolution

The merchant should verify that the Authorization they are trying to Settle against is the correct one, and retry the transaction. If it was the correct Authorization, no further action is possible, since there is no money left to Settle against it.

Error 209

Payment brand not in store list.

Cause

The transaction request was sent with a credit card type for which the account is not configured.

Resolution

Validate the transaction request, ensuring that an acceptable card type is included in it. Contact your account manager if you want to add new card types to your account.

Error 212

Authorization refused – AVS did not match.

Suberror 1000

Cause

This error occurs when AVS fails on a transaction, but the transaction would otherwise have been successful.

For example, a person might be using a corporate credit card, which has the corporation's address information registered with the issuing bank, while entering their own address information at your site. However, the zip code, for example, in the cardholder's mailing address **must be** the same as the zip code entered in the corresponding field for the transaction. In this case they would not be identical, resulting in this error.

Resolution

Ensure that the zip code entered for the transaction is the same zip code that the issuing bank has in the mailing address of the cardholder. Retry the transaction.



When error 212 occurs, the transaction amount is reserved on the credit card (i.e., it is now considered unavailable for any other transaction), even though the transaction itself fails. Typically, the issuing bank (Visa or MasterCard) reserves that amount for 5–7 days. If, for example, you retried a \$100 transaction five times despite receiving error 212, the cardholder would have \$500 reserved on their credit card, even though none of the transactions were successful. It is important, therefore, when receiving this error for the first time, to ensure that the address information entered for the transaction is the same information as the cardholder's mailing address before retrying.

Error 221

Authorization failed.

This error is similar to error 34 – both error messages indicate a failed authorization. The difference is the reason why it failed. There are several suberror codes for error 221, which provide further explanation for the transaction failure.

Suberror 1001

Cause

The bank returned an unknown response.

Resolution

Retry the transaction – if the error reoccurs, contact the cardholder's credit card company for further investigation.

Suberror 1002

Cause

The bank requests that you re-enter the transaction.

Resolution

Retry the transaction – if the error reoccurs, contact the cardholder's credit card company for further investigation.

Suberror 1003

Cause

The bank has requested that you process this transaction manually by calling the cardholder's credit card company.

Resolution

Retry the transaction – if the error reoccurs, contact the cardholder's credit card company for further investigation.

Suberror 1004

Cause

The bank has requested that you retrieve the card from the cardholder – it may be a lost or stolen card.

Resolution

There is no resolution for this error.

*Suberror 1006***Cause**

Payment gateway time-out error. The clearing network might be down. Please retry.

Resolution

Retry the transaction – if the error reoccurs, contact technical support.

*Suberror 1008***Cause**

Invalid merchant number. This is the merchant number that identifies the Optimal Payments merchant to the clearing network. This is **not** the same as your *merchantId* parameter, which is your identification number with us.

Resolution

Retry the transaction – if the error reoccurs, contact technical support.

*Suberror 1010***Cause**

CVD check failed.

Resolution

Verify the *cvdIndicator* and *cvdValue* parameters and retry the request. Note that if the *cvdIndicator* parameter indicates that the CVD value is provided, then the *cvdValue* is mandatory. If the error reoccurs, contact technical support.



When error 221, suberror 1010 occurs, the transaction amount is reserved on the credit card even though the transaction fails. It is important, therefore, to ensure that the CVD information entered for the transaction is accurate before retrying.

*Suberror 1014***Cause**

The email address entered by the customer does not match the email address associated with their FirePay Personal Account.

Resolution

Enter the correct email address and retry the transaction.

*Suberror 1016***Cause**

An incorrect FirePay Personal Account expiry date was entered.

Resolution

Enter the correct expiry date and retry the transaction.

*Suberror 1040***Cause**

The customer is trying to use an invalid FirePay Personal Account.

Resolution

Verify the FirePay Personal Account number and retry the transaction.

*Suberror 1081***Cause**

The credit card is blocked by the issuing bank or clearing network. It is probably in one of their negative databases.

Resolution

Retry the transaction – if the error reoccurs, contact the cardholder's credit card company for further investigation.

*Suberror 1082***Cause**

The credit card is listed as stolen by the issuing bank or clearing network. It is probably in one of their negative databases.

Resolution

Retry the transaction – if the error reoccurs, contact the cardholder's credit card company for further investigation.

*Suberror 1083***Cause**

The credit card is listed as forged by the issuing bank or clearing network. It is probably in one of their negative databases.

Resolution

Retry the transaction – if the error reoccurs, contact the cardholder's credit card company for further investigation.

Error 321

Not authorized to make request. Please verify request parameters.

There are four possible causes for this error message – usually some incorrect information is included in a transaction, or there is a problem with your account configuration.

Cause	Solution
The incorrect <i>account</i> , <i>merchantId</i> , or <i>merchantPwd</i> parameter was sent.	Validate the transaction request, ensuring that these parameters are entered correctly.

Table 1-2: Error 321 Causes

Cause	Solution
The transaction originates from an IP address for which the account is not configured.	Verify the IP address of the server from which the transaction originates, and/or contact technical support to verify that this is the IP address configured for your account.
The account is not configured for the transaction type that is being attempted.	Verify that your account is set up for the transaction type that you are requesting. Contact your account manager if you wish to have a transaction type enabled.
The account has not been enabled.	Contact technical support regarding the disabled status of your account.

Table 1-2: Error 321 Causes (Continued)

Error 334

Credit refused because credit card did not pass negative database check.

Cause

This error occurs when a credit card/FPA number or email address associated with the transaction matches an entry in the negative database, which is used to protect merchants from fraudulent transactions. This database contains fraudulent and historically problematic card numbers and email addresses. In this case, the entry to the database was made after the transaction on this card number was originally authorized and settled, thus preventing the credit.

Resolution

Since the credit card/FPA number or email address used in the failed transaction is in our database of fraudulent cards and email addresses, there is no further action to take. If more information is required, contact the Optimal Payments Risk Management department.

Error 345

Requested credit exceeds remaining settled funds.

Cause

The customer tried a credit transaction that exceeded the amount of funds available to credit (i.e., the amount settled for that credit card).

Resolution

Retry the transaction, with an amount equal to or less than the amount available to credit.

Error 348

No settled funds available for credit.

Cause

The customer tried a credit transaction where there is no balance available to be credited.

Resolution

Verify the credit card for which they are attempting the credit, and retry the transaction.

Complete list of errors

There are two classes of error messages associated with the use of the Direct Payment protocol for the Optimal Payments transaction processing service:

- Payment service errors, related to processing the request
- Errors generated by your own application that is configured to implement the payment service

The errors that could occur on the payment service side are listed below. The status, error code, and error string for any such error are returned to the merchant application.

Payment service error messages

If, after sending a transaction request, you receive an error message from the payment service, some or all of the following parameters are returned (in addition to some request-specific parameters):

Parameter	Description
status	E indicates that an error occurred.
errCode	An integer value associated with the error that occurred.
errString	String that describes the error that occurred.
subError	Lower level error that occurred. This value is only used when trying to resolve issues in co-operation with technical support.
subErrorString	String that describes the lower level error that occurred. This value is only used when trying to resolve issues in co-operation with technical support.
clientVersion	The version of the protocol that the payment service is running.

Table 2: Error Message Parameters

Action codes

The payment service returns an error code and an error string for any error encountered. There is also an action code associated with each error (not returned by the payment service). In the table in *Error codes and strings* below, find the error code returned to you in order to find the action code associated with it.

The meanings for the action code abbreviations are as follows:

- **AR** = Authorization Refused. The card cannot be authorized. Ask the user to verify credit card information or to use a different credit card.
- **CP** = Customer Parameter. The customer has provided incorrect information. Ask the customer to correct the information.
- **IE** = Internal Error. There is a problem on the system that you should report to technical support. You should also determine the status of the transaction using a Transaction Lookup request.
- **MP** = Merchant Parameter. Your application has provided incorrect information. Verify your information.
- **SR** = Service is Restarting. Please retry later.

Error codes and strings

The table immediately below contains all the error codes and error strings that might be returned while sending transaction requests, in addition to action codes (which are not returned by the payment service). The right-most column lists the action codes associated with each error.

Error Code	Error String	Description	Action Code
1	Error in HTTP environment.	HTTP level used not supported by server side. Should not occur.	IE
2	No response from process within timeout settings. Please do a Transaction Lookup to determine the transaction status.	After the transaction was sent, no response was received, because the transaction was never processed. The clearing network could be down.	IE
3	Payment service is currently restarting. Retry later. If the problem persists, please contact technical support.	Our gateway process connecting to a clearing house is temporarily down – most likely due to a restart because of connectivity problems with the clearing house.	SR
4	Could not read configuration file. Please contact technical support.	Server side error. Should not occur.	IE
5	Request method Get not allowed.	Only POST method is supported.	MP
20	Remote validation error. Please verify request parameters.	One of the required parameters is not valid.	MP
21	Request validation failed. Please verify request parameters.	One of the required parameters is not valid.	MP
30	Request processing failure. Please contact technical support.	Server side error. Unlikely to occur, but could happen as a result of a configuration error.	IE

Table 3: Error Codes and Strings

Error Code	Error String	Description	Action Code
31	Request processing failure. Please contact technical support.	Server side error. Should not occur.	IE
32	Request not accepted. Please verify request parameters.	This error occurs if the request comes from an IP not configured for the merchant.	MP
33	Failed to process request. Please retry the transaction.	The transaction processing server was temporarily too busy. Retry the transaction.	SR
34	Authorization refused.	This error usually results from a hard decline from the clearing house, or from declines due to fraud prevention measures. A sub-error code occurs in the latter case.	AR
56	Invalid amount. Please verify request parameters.	An amount greater than the range supported was entered.	IE (MP)
57	Invalid CVD indicator. Please verify request parameters.	An incorrect value was used for the <i>cvdIndicator</i> parameter.	IE (MP)
58	Invalid CVD value. Please verify request parameters.	An incorrect value was used for the <i>cvdValue</i> parameter.	IE (MP)
63	Invalid account ID. Please verify request parameters.	Some account ID values sent with the transaction do not correspond with the values stored in the our database (e.g., incorrect <i>merchantPwd</i> entered).	MP
91	Invalid payment information. Please verify request parameters	The card number, the brand, expiry date, or a combination thereof is incorrect. The suberror text describes the problem in more detail.	CP

Table 3: Error Codes and Strings

Error Code	Error String	Description	Action Code
92	Invalid payment method. Please verify request parameters.	A transaction was attempted with an incorrect value entered for the payment method (<i>payMethod</i>) parameter.	MP
93	Invalid card type. Please verify request parameters.	This error results when a transaction is attempted with a card type that is not supported.	CP
101	Internal error. Please contact technical support.	Server side error. Should not occur.	IE
111	Could not assign name. Please verify request parameters.	A transaction was attempted with the wrong data type entered for the name parameter.	CP
113	Could not assign address. Please verify request parameters.	A transaction was attempted with the wrong data type entered for the address parameter.	CP
116	Could not assign province. Please verify request parameters.	A transaction was attempted with the wrong data type entered for the province parameter.	CP
117	Could not assign zip. Please verify request parameters.	A transaction was attempted with the wrong data type entered for the zip parameter.	CP
118	Could not assign country. Please verify request parameters.	A transaction was attempted with the wrong data type entered for the country parameter.	CP
119	Could not assign email. Please verify request parameters.	A transaction was attempted with the wrong data type entered for the email parameter.	CP
120	Could not assign phone number. Please verify request parameters.	A transaction was attempted with the wrong data type entered for the phone number parameter.	CP

Table 3: Error Codes and Strings

Error Code	Error String	Description	Action Code
121	Could not assign merchantTxn. Please verify request parameters.	A transaction was attempted with the wrong data type entered for the <i>merchantTxn</i> parameter.	MP
130	Invalid expiry date value. Please verify request parameters.	The expiry date is incorrect.	MP
131	Operation not supported. Please verify request parameters.	The transaction attempted is unknown (Purchase or Credit are examples of known transaction types), or the account is not configured for the transaction attempted.	MP
132	Missing mandatory parameters for operation. Please verify request parameters.	A field that is mandatory for the transaction (e.g., <i>cardType</i>) was not sent with the transaction.	MP
133	Invalid amount format. Should be integer. Please verify request parameters.	The amount of a transaction must be given with no decimal (e.g., \$4.95 = 495).	MP
134	Invalid client version. Please verify request parameters.	The <i>clientVersion</i> parameter must be set to 1.1 in order to use current functionality.	MP
137	Invalid zip code length. Please verify request parameters.	The <i>zip</i> parameter must be a maximum of 10 alphanumeric characters.	MP
138	Invalid zip code length. Please verify request parameters.	The <i>zip</i> parameter must be a maximum of 10 alphanumeric characters.	MP
139	Invalid expiry date format. Please verify request parameters.	The format for the <i>cardExp</i> parameter must be "MM/YY". E.g., September 2003 = 09/03	MP

Table 3: Error Codes and Strings

Error Code	Error String	Description	Action Code
161	Not authorized to make request. Please verify request parameters.	The user name and/or password included with the Settlement transaction request are not correct. These are the <i>merchantId</i> and <i>merchantPwd</i> parameters, respectively.	MP
163	Invalid txnNumber. Please verify request parameters.	The authorization number included with the Settlement transaction request is not correct or cannot be found.	MP
174	Request failed. Please contact technical support.	Server side error. Should not occur.	IE
175	Requested Settlement exceeds remaining Authorization.	A Settlement transaction request must be equal to or less than the amount remaining to settle on an Authorization.	MP
176	Invalid settlement amount.	A Settlement transaction request must be equal to or less than the amount remaining to settle on an Authorization.	MP
178	Transaction already fully settled.	There is no amount remaining to settle on the original Authorization.	MP
209	Payment brand not in store list.	The transaction request was sent with a credit card type for which the account is not configured.	MP
210	Payment instrument error. Please verify request parameters.	Server side error. Should not occur.	CP
212	Authorization refused – AVS did not match.	This error occurs when AVS fails on a transaction that otherwise would have been successful.	AR
213	The Authorization was aborted.	Server side error. Should not occur.	AR

Table 3: Error Codes and Strings

Error Code	Error String	Description	Action Code
221	Authorization failed.	The transaction was not authorized. The suberror text describes the problem in more detail.	AR
222	Currency mismatch with store.	Server side error. Should not occur.	MP
234	Settlement refused because credit card did not pass negative database check.	A Settlement was attempted on a credit card that was entered into the negative database after the authorization that you are trying to settle was approved.	MP
281	Not authorized to make request. Please verify request parameters.	The user name and/or password included with the Query transaction request are not correct. These are the <i>merchantId</i> and <i>merchantPwd</i> parameters, respectively.	MP
284	Invalid transaction number. Please verify request parameters.	The transaction number included with the Query transaction request cannot be found.	MP
311	Not authorized to make request. Please verify request parameters.	The user name and/or password included with the Transaction Lookup transaction request are not correct. These are the <i>merchantId</i> and <i>merchantPwd</i> parameters, respectively.	MP

Table 3: Error Codes and Strings

Error Code	Error String	Description	Action Code
321	Not authorized to make request. Please verify request parameters.	<ul style="list-style-type: none"> • The user name and/or password included with the transaction request are not correct. These are the <i>merchantId</i> and <i>merchant-Pwd</i> parameters, respectively; or • The transaction originates from an IP address for which the account is not configured; or • The account has been disabled. 	MP
331	Not authorized to make request. Please verify request parameters.	The user name and/or password included with the Credit transaction request are not correct. These are the <i>merchantId</i> and <i>merchant-Pwd</i> parameters, respectively.	MP
333	Invalid txnNumber. Please verify request parameters.	The authorization number included with the Credit transaction request is not correct or cannot be found.	MP
334	Credit refused because credit card did not pass negative database check.	A Credit was attempted to a credit card that was entered into the negative database after the Settlement that you are trying to credit was completed.	MP
345	Requested Credit exceeds remaining funds settled.	A Credit transaction request must be equal to or less than the amount of funds available to credit (i.e., the amount settled for that credit card).	MP
346	Invalid credit amount.	A Credit transaction request must be equal to or less than the amount of funds available to credit (i.e., the amount settled for that credit card).	MP

Table 3: Error Codes and Strings

Error Code	Error String	Description	Action Code
347	Internal error. Please contact technical support.	The Credit transaction could not be processed because this card brand has been disabled for this merchant account.	IE
348	No settled funds available for credit.	A Credit transaction request can only be made on a credit card that has settled amounts remaining on it.	MP
353	Unknown txnNumber. Please verify request parameters.	The transaction number included with the Settlement transaction request is incorrect.	MP
356	Unknown merchant transaction, already fully credited, or no amount available for credit.	A Credit transaction request was attempted where there were no funds remaining to be settled.	MP
600	Invalid shipment method. Please verify request parameters.	A transaction was attempted with an incorrect value entered for the shipment method (<i>shipMethod</i>) parameter.	MP
601	Invalid carrier. Please verify request parameters.	A transaction was attempted with an incorrect value entered for the <i>carrier</i> parameter.	MP
651	Invalid previous customer. Please verify request parameters.	A transaction was attempted with an incorrect value entered for the <i>previousCustomer</i> parameter, which indicates whether the customer has previously shopped online with this merchant.	MP
652	Invalid customer ID. Please verify request parameters.	A transaction was attempted with an incorrect value entered for the <i>customerId</i> parameter.	MP

Table 3: Error Codes and Strings

Error Code	Error String	Description	Action Code
653	Invalid customer IP. Please verify request parameters.	A transaction was attempted with an incorrect value entered for the customer's IP address (<i>customerIP</i>) parameter.	MP
701	Invalid product type. Please verify request parameters.	A transaction was attempted with an incorrect value entered for the product type (<i>productType</i>) parameter.	MP
702	Invalid product code. Please verify request parameters.	A transaction was attempted with an incorrect value entered for the product code (<i>productCode</i>) parameter.	MP
731	Invalid transaction category. Please verify request parameters.	A transaction was attempted with an incorrect value entered for the transaction category (<i>txnCategory</i>) parameter.	MP
751	Invalid merchant SIC code. Please verify request parameters.	A transaction was attempted with an incorrect value entered for the ISO Standard Industry Code (<i>merchantSIC</i>) parameter.	MP
752	Invalid customer account open date. Please verify request parameters.	A transaction was attempted with an incorrect value entered for the parameter indicating the date the customer account was opened (<i>custAcctOpenDate</i>).	MP
771	Invalid user data. Please verify request parameters.	A transaction was attempted with an incorrect value entered for a user data (e.g., <i>userData04</i>) parameter.	MP

Table 3: Error Codes and Strings



The merchant application should not encounter internal errors during normal operation of the payment service. If they are encountered, contact technical support.

Suberror codes and strings

Suberror Code	Suberror String	Action Code
1000	Approval	AR
1001	Unknown response from clearing network	AR
1002	Clearing network response is Reenter	AR
1003	Clearing network response is Referral	AR
1004	Clearing network response is Pickup	AR
1005	Clearing network response is Decline	AR
1006	Clearing network response is Timeout	AR
1007	Card in negative database	AR
1008	Invalid merchant number	AR
1010	CVV2 check failed	AR
1011	Approved with ID	AR
1012	Invalid request	AR
1013	Invalid amount	AR
1014	Invalid account	AR
1015	Retry	AR
1016	Invalid expiry date	AR
1017	PIN invalid	AR
1018	Unauthorized transaction	AR

Table 4: Suberror Codes and Strings

Suberror Code	Suberror String	Action Code
1019	Max PIN retries	AR
1020	Duplicate transaction	AR
1021	Invalid account match	AR
1022	Invalid amount match	AR
1023	Invalid item number	AR
1024	Item voided	AR
1025	Must balance now	AR
1026	Use duplicate	AR
1027	No duplicate found	AR
1028	Invalid data	AR
1029	No transaction found	AR
1030	Approved but not captured	AR
1031	Approved auth only	AR
1032	Invalid bank ID	AR
1034	Transaction type invalid	AR
1035	Approved debit	AR
1036	DB unavailable2	AR
1037	DB unavailable3	AR
1038	DB unavailable4	AR
1039	Unauthorized user	AR
1040	Invalid card	AR
1041	DB issuer unavailable	AR
1042	Invalid pos card	AR

Table 4: Suberror Codes and Strings

Suberror Code	Suberror String	Action Code
1043	Account type invalid	AR
1044	Invalid prefix	AR
1045	Invalid FIID	AR
1046	Verify	AR
1047	Invalid LIC	AR
1048	Invalid state	AR
1049	EDC unavailable	AR
1050	DB unavailable1	AR
1051	Scan unavailable	AR
1052	Exceeds max amount	AR
1053	Exceeds max uses	AR
1054	Unable to process	AR
1055	Invalid request for terminal	AR
1056	Invalid date	AR
1057	Invalid format	AR
1058	No pickup	AR
1059	No funds available	AR
1060	Exceed limit	AR
1061	Restricted card	AR
1062	Mac key incorrect	AR
1063	Exceed frequency limit	AR
1064	Retain card	AR
1065	Late response	AR

Table 4: Suberror Codes and Strings

Suberror Code	Suberror String	Action Code
1067	No share arrangement	AR
1068	Function unavailable	AR
1069	Invalid key	AR
1070	Invalid lifecycle trans	AR
1071	Pin key error	AR
1072	Mac sync error	AR
1073	Security violation	AR
1074	IST unavailable	AR
1075	Invalid issuer	AR
1076	Invalid acquirer	AR
1077	Invalid originator	AR
1078	System error	AR
1079	Duplicate reversal	AR
1081	Credit card is blocked	AR
1082	Credit card is stolen	AR
1083	Credit card is forged	AR
4000	Declined by Risk Management	AR

Table 4: Suberror Codes and Strings

Unmapped suberror codes and strings

An unmapped suberror code and suberror string are returned in the event that a suberror response is not mapped to a standard 4-digit suberror code and string. All unmapped suberror codes are between 0 and 999, making them easy to differentiate from our suberror codes, which are all greater than 1000.

