#	Recurring/eCash Grouping Reason	Code	Description
1	Success	00	Approved
2	Insufficient Funds	51	Not sufficient funds
3	Change Card	33	Expired card
		54	Expired card
4	Refer to Issuer Bank	01	Refer to Card Issuer
		02	Refer to Card Issuer, Special Condition
		03	Invalid Merchant
		05	Decline / Do not honor
		06	Error
		10	Partial approval
		11	Approved (V.I.P)
		13	Invalid amount or currency conversion field overflow
		16	Approved,update Track 3
		17	Customer Cancel
		18	Customer Dispute
		19	Reenter transactions
		20	Invalid Installment
		21	No action taken
		22	Suspected malfunction
		23	Unacceptable transaction fee
		24	File update not supported by receiver
		25	Unable to locate record on file
		26	Duplicate file update record, old record replaced
		27	File update field edit error
		28	File temporarily not available for update or inquiry
		29	File update not successful, contact acquirer
		30	Format error
		31	Bank not supported by switch
		32	Completed partially
		34	Suspected fraud
		35	Card acceptor contact issuer
		36	Restricted card
		37	Card acceptor call acquirer security
		38	Allowable PIN tries exceeded
		39	No credit account
		40	Request function not supported
		42	No universal account
		44	No investment account
		45	Reserved for ISO use
		47	Reserved for ISO use
		48	Reserved for ISO use
		49	Reserved for ISO use
		50	Reserved for ISO use
		52	No cheque account
		53	No savings account
		55	Incorrect PIN or PIN missing
		56	No card record
		57	Transaction not permitted to cardholder
		58	Transaction not permitted
		59	Suspect Fraud
		60	Card acceptor contact acquirer
		61	Exceeds withdrawal/approval amount limits
		63	Security violation

#	Recurring/eCash Grouping Reason	Code	Description
4	Refer to Issuer Bank	64	Original amount incorrect
		65	Exceeds withdrawal frequency limit
		66	Card acceptor call acquirer's security department
		67	Hard capture (requires that card be picked up at ATM)
		68	Response received too late
		69	Reserved for ISO use
		70	PIN data required (Visa)
		71	Reserved for ISO use
		72	Reserved for ISO use
		73	Reserved for ISO use
		74	Different value used for PIN encryption error (Visa)
		75	Allowable number of PIN tries exceeded
		76	Unsolicited reversal (Visa)
		77	Reserved for private use
		78	Customer not eligible for POS (Star SM)
		79	Already reversed (Visa)
		80	No financial impact (Visa)
		81	Cryptographic error found in PIN (Visa)
		82	Negative CAM, dCVV, iCVV, or CVV results (Visa)
		83	Reserved for private use
		84	Reserved for private use
		85	null (Visa)
		86	Cannot verify PIN; for example, no PVV (Visa)
		87	Reserved for private use
		88	Information not on file
		89	Ineligible to receive financial position info (Visa), Card verification value (CVV) verification failed (Mastercard)
		90	Cut-off is in process
		91	Issuer inoperative or some other system problem
		92	Financial institution or intermediate network facility cannot be found for routing
		93	Transaction cannot be completed. Violation of law
		94	Duplicate Transmission
		95	Reconcile error
		96	System malfunction
		97	Advises that reconciliation totals have been reset (AUS only)
		98	MAC error (AUS only)
		99	Reserved for National Use
			Others*
5	Activate e-commerce	62	Restricted card
6	Transaction Not Allowed	04	Pick Up card (no fraud)
		07	Pick Up card, special condition(fraud account)
		12	Invalid transaction
		14	Invalid account number or invalid card number
		15	No such issuer
		41	Lost card, pick up
		43	Stolen card, pick up
		46	Closed account
		R0	Stop Payment Order
		R1	Revocation of authorization order
		R3	Revocation of all authorization order
		R3	Revocation of all authorization order

Note: Code(s) that not in the list will be put under grouping reason "Refer to Issuer Bank" and description "Others".