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WebPAY Response Codes

Introduction

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This document will help you understand the responses you will be receiving from WebPAY.

Response Codes from WebPAY

RSPCODE RSP DESCRIPTION

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
80	Honor with identification
09	Request in progress
10	Approved, partial
11	Approved, VIP
12	Invalid transaction
13	Invalid amount
14	Invalid card number
15	No such issuer
16	Approved, update track 3
17	Customer cancellation
18	Customer dispute
19	Re-enter transaction
20	Invalid response
21	No action taken
22	Suspected malfunction

Approved or completed successfully

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Unacceptable transaction fee

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24	File update not supported
25	Unable to locate record
26	Duplicate record
27	File update field edit error
28	File update file locked
29	File update failed
30	Format error
31	Bank not supported
32	Completed partially
33	Expired card, pick-up
34	Suspected fraud, pick-up
35	Contact acquirer, pick-up
36	Restricted card, pick-up
37	Call acquirer security, pick-up
38	PIN tries exceeded, pick-up
39	No credit account
40	Function not supported
41	Lost card, pick-up
42	No universal account
43	Stolen card, pick-up
44	No investment account
45	Account closed
46	Identification required
47	Identification cross-check required
51	Not sufficient funds
52	No check account
53	No savings account
54	Expired card
55	Incorrect PIN
56	No card record
57	Transaction not permitted to cardholder
58	Transaction not permitted on terminal
59	Suspected fraud
60	Contact acquirer
61	Exceeds withdrawal limit
62	Restricted card
63	Security violation
64	Original amount incorrect



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Exceeds withdrawal frequency

66 Call acquirer security 67 Hard capture 68 Response received too late 69 Advice received too late 75 PIN tries exceeded 76 Reserved for future Postilion use 77 Intervene, bank approval required 78 Intervene, bank approval required for partial amount 79 Cut-off in progress 70 Issuer or switch inoperative 71 Routing error 72 Violation of law 73 Upplicate transaction 74 Duplicate transaction 75 Reconcile error 76 System malfunction 77 Reserved for future Postilion use 78 Exceeds cash limit 79 Request in Progress 79 Kutomer Cancellation 70 Request in Progress 70 Merchant Deactivation 71 Merchant Deactivation 72 Reserved for future Postilion 73 Payment Session Expired 74 Morchant Deactivation 75 Reconcile error 76 No Transaction Ref 77 Merchant Deactivation 78 Security Violation 78 Payment Session Expired 78 Vour Card has been Hotlisted. Please contact your bank 79 Your Card has been Hotlisted. Please contact your bank 79 Your Card has been Hotlisted. Please contact your bank 70 Your Card has been Hotlisted. Please contact your bank 70 Below Minimum Transaction Limit. Please contact your bank 70 Below Minimum Transaction Limit. Please contact your bank 70 Exceeded Daily Transaction Limit. Please contact your bank 70 Exceeded Daily Transaction Limit. Please contact your bank		' '
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Advice received too late PIN tries exceeded Reserved for future Postilion use Intervene, bank approval required Intervene, bank approval required for partial amount Cut-off in progress Intervene, bank approval required for partial amount Cut-off in progress Issuer or switch inoperative Routing error Violation of law Uplicate transaction Reconcile error System malfunction Reserved for future Postilion use Exceeds cash limit Wo6 Application Error Wo9 Request In Progress W17 Customer Cancellation W56 No Transaction Record W57 Merchant Deactivation W63 Security Violation W94 Duplicate Transaction Ref W150 Payment Session Expired X00 Transaction could not be authorized. Please contact your bank or send an email to webpay.support@interswitchng.com X01 Your Card has been Hotlisted. Please contact your bank X02 Your Host IP Has been Hotlisted. Please contact your bank X03 Exceeded Maximum Transaction Limit. Please contact your bank X04 Below Minimum Transaction Limit. Please contact your bank	67	Hard capture
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X04 Below Minimum Transaction Limit. Please contact your bank	X02	Your Host IP Has been Hotlisted. Please contact your bank
•	X03	Exceeded Maximum Transaction Limit. Please contact your bank.
X05 Exceeded Daily Transaction Limit. Please contact your bank	X04	Below Minimum Transaction Limit. Please contact your bank
	X05	Exceeded Daily Transaction Limit. Please contact your bank

// A generic message is employed for all X-series codes. This message is "Transaction could not be authorized. Please contact your bank or send an email to webpay.support@interswitchng.com" You only get to see the actual response description for these codes when you query the Webservice as a website administrator.

// Please note the actual response descriptions for the X-series codes are for your consumption as a website administrator and are not meant to be displayed to the customer for any reason.