## Universal Codes and Responses for Transactions:

**Authentication Codes:**

<AuthenticationCode>1</AuthenticationCode><description>”Incorrect Pin”</description>

<AuthenticationCode>2</AuthenticationCode><description>”Incorrect Card Number”</description>

<AuthenticationCode>3</AuthenticationCode> <description>”Account Closed”</description>

<AuthenticationCode>4</AuthenticationCode> <description>”Account Locked”</description>

<AuthenticationCode>5</AuthenticationCode><description>”Card Expired”</description>

<AuthenticationCode>6</AuthenticationCode><description>”Successful Authentication”</description>

**Transaction Codes:**

<TransactionCodes>1</TransactionCodes><description>”Insufficient Funds”</description>

<TransactionCodes>2</TransactionCodes><description>”Account Frozen”</description>

<TransactionCodes>3</TransactionCodes><description>”Successful withdrawal”</description>

<TransactionCodes>4</TransactionCodes><description>”Exceeds Withdrawal Limit”</description>

<TransactionCodes>5</TransactionCodes><description>”Success”</description>