Stored Value Response Reason Code Description/Usage

Code	Name	Comments	Recommended Action
000	No Answer	Chase Paymentech received no answer from auth network	RESEND
100	Approved	Successfully approved	N/A
201	Invalid CC Number	Bad check digit, length, or other credit card problem	CUST
202	Bad Amount; Non-Numeric Amount	Amount sent was zero, unreadable, over the ceiling limit, or exceeds maximum allowable amount	FIX
204	Other Error	Unidentifiable error	FIX
231	Invalid Division Number	Division number incorrect	FIX
238	Invalid Currency	Currency does not match Chase Paymentech merchant setup for division	FIX
239	Invalid MOP for Division	Method of payment is invalid for the division	FIX
241	Illegal Action	Invalid action attempted	FIX
248	Blanks Not Passed in Reserved Field	Blanks not passed in the Reserved Field	FIX
249	Invalid MCC	Invalid Merchant Category Code (MCC) sent	FIX
253	Invalid Transaction Type	Invalid transaction type for this order	FIX
258	Not Authorized to Send Record	Division is not authorized to send record	FIX
301	Issuer Unavailable	Authorization network could not reach the bank which issued the card	RESEND
302	Credit Floor	Insufficient funds	WAIT
303	Processor Decline	Generic decline – no other information provided by the Issuer	CUST
304	Not On File	No card record or invalid/non-existent to account specified	CUST
502	Lost/Stolen	Card reported as lost/stolen	CUST
509	Over Limit	Exceeds withdrawal or activity amount limit	CUST
510	Over Frequency Limit	Exceeds withdrawal or activity count limit	CUST
521	Insufficient Funds	Insufficient funds/over credit limit	CUST
522	Card is Expired	Card has expired	CUST
580	Account Previously Activated	Account previously activated	N/A
581	Unable to Void	Unable to void	N/A
582	Block Activation Failed	Block activation failed – card range not setup for MOD 10	FIX
583	Block Activation Failed	Block activation failed – email or fulfillment flags were set to 'Y'	FIX
584	Issuance Doesn't Meet Minimum Amount	Issuance does not meet minimum amount	FIX
585	No Original Authorization Found	No original authorization found	N/A
586	Outstanding Authorization, Funds on Hold	Outstanding authorization, funds on hold	N/A
587	Activation Amount Incorrect	Activation amount incorrect	FIX

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Stored Value Response Reason Code Description/Usage (continued)

Code	Name	Comments	Recommended Action
588	Block Activation Failed	Block activation failed – account not correct or block size not correct	FIX
589	CVD Failure	Magnetic stripe CVD value failure	CUST
590	Maximum Redemption Limit Met	Maximum redemption limit met	CUST
594	Other Error	Unidentifiable error, Issuer generated	FIX
606	Invalid Tran Type	Issuer does not allow this type of transaction	CUST
607	Invalid Amount	Amount not accepted by network	FIX
754	Account Closed	Bank account has been closed	CUST
758	Account Frozen	Transaction posting to account prohibited	CUST
763	Invalid Account Number	Account number is incorrect	CUST
806	Restraint	Card has been restricted	CUST
825	No Account	Account does not exist	CUST
834	Unauthorized User	Method of payment is invalid for the division	FIX
902	Process Unavailable	System error/malfunction with issuer	RESEND/ CALL/CUST

Recommended Actions Key:

Call = Call Chase Paymentech
Cust = Try to resolve with customer or get an alternate method of payment
Fix = There is an invalid field being sent. Fix and resend
N/A = Not applicable
Resend = Send this transaction back at any time
Voice = Perform a voice authorization per Chase Paymentech instructions
Wait = Wait 2-3 days before sending back, or try to resolve with your customer