

1.0 RESPONSE CODES

The following table contains the Royal Bank Response Codes located in the last three bytes of the SPDH Header (P-48) as well as the corresponding ISO Response Codes (P-39 or FID 'X'). The terminal and Secure PIN Entry Device (SPED) messages will be returned in the ISO P-54 and SPDH FID 'g' fields if required.

NOTE: *A Royal Bank Response Code that has a value less than "050" indicates an approved transaction.*

WARNING: *Do NOT validate the combination of RBC and ISO response codes. These are liable to change without notice.*

The Terminal Message text is a suggestion only and is not mandated by either the Bank or Interac. It is strongly advised that discretion be used with sensitive messages such as AINSUFFICIENT FUNDS≡ if the terminal display is visible to persons other than the cardholder and the clerk. Replacement by a more general message such as ADECLINED≡ is recommended.

RB CODES P-48 header	ISO CODES P-39 FID X	ROYAL BANK DESCRIPTION	TERMINAL MESSAGE	SPED MESSAGE
			<u>ENGLISH</u>	<u>ENGLISH</u>
			<u>FRENCH</u>	<u>FRENCH</u>
<u>APPROVED RESPONSE CODES</u>				
000	00	Approved, account balances included	APPROVED	APPROVED
			<u>APPROUVÉE</u>	<u>APPROUVÉE</u>
001	00 10	Approved, account balances not included	APPROVED	APPROVED
			<u>APPROUVÉE</u>	<u>APPROUVÉE</u>
002	00	Approved, country club	APPROVED	APPROVED
			<u>APPROUVÉE</u>	<u>APPROUVÉE</u>
003	00	Approved, maybe more ID	APPROVED	APPROVED
			<u>APPROUVÉE</u>	<u>APPROUVÉE</u>
004	00 08	Approved, pending ID (sign paper draft)	APPROVED	APPROVED
			<u>APPROUVÉE</u>	<u>APPROUVÉE</u>
005	00	Approved, blind	APPROVED	APPROVED
			<u>APPROUVÉE</u>	<u>APPROUVÉE</u>
006	00	Approved, VIP	APPROVED	APPROVED

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			ENGLISH	ENGLISH
			FRENCH	FRENCH
			APPROUVÉE	APPROUVÉE
007	00	Approved, administrative transaction	APPROVED	-
			APPROUVÉE	-
008	00	Approved, national NEG file hit OK	APPROVED	APPROVED
			APPROUVÉE	APPROUVÉE
009	00	Approved, commercial	APPROVED	APPROVED
			APPROUVÉE	APPROUVÉE
023	43	Amex - credit approval	APPROVED APPROVAL	-
			APPROUVÉE	-
024	77	Amex 77 - credit approval	APPROVED APPROVAL	-
			APPROUVÉE	-
<u>025</u>	<u>00</u>	<u>Amex - credit approval</u>	<u>APPROVED APPROVAL</u>	-
			<u>APPROUVÉE</u>	-
026	03	Amex - credit approval	APPROVED APPROVAL	-
			APPROUVÉE	-
027	00 01 85	Credit card approval	APPROVED AUTHORIZED	-
			APPROUVÉE	-
028	04 11	VIP Credit Approved	APPROVED AUTHORIZED	-
			APPROUVÉE	-
029	21 76 77	Credit Response Acknowledgement	APPROVED AUTHORIZED	-
			APPROUVÉE	-

DECLINED RESPONSE CODES

RB CODES P-48 header	ISO CODES P-39 FID X	ROYAL BANK DESCRIPTION	TERMINAL MESSAGE	SPED MESSAGE
			<u>ENGLISH</u>	<u>ENGLISH</u>
			<u>FRENCH</u>	<u>FRENCH</u>
050	06 84 96	Decline	RE-TRY SYSTEM PROBLEM	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER PROBLÈME SYSTÈME</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
051	54	Expired Card	EXPIRED CARD	EXPIRED CARD REFER TO BRANCH
			<u>CARTE EXPIRÉE</u>	<u>CARTE EXPIRÉE VOYEZ VOTRE SUC</u>
052	75	PIN retries exceeded	EXCESS PIN TRIES	EXCESS PIN TRIES REFER TO BRANCH
			<u>TROP ERREURS NIP</u>	<u>TROP ERREURS NIP VOYEZ VOTRE SUC</u>
053	58	No sharing	RE-TRY EDIT ERROR	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER ERREUR EDITION</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
054	96	No security module	RE-TRY SYSTEM PROBLEM	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER PROBLÈME SYSTÈME</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
055	40	Invalid transaction	CARD NOT SUPPORTED	NOT APPROVED NO POS ACCESS

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			<u>ENGLISH</u>	<u>ENGLISH</u>
			<u>FRENCH</u>	<u>FRENCH</u>
			<u>CARTE NON ACCEPTÉE</u>	<u>REFUSÉE PAS ACCES AU TPV</u>
056	40	No Support	CARD NOT SUPPORTED	NOT APPROVED NO POS ACCESS
			<u>CARTE NON ACCEPTÉE</u>	<u>REFUSÉE PAS ACCES AU TPV</u>
057	62	Lost or stolen card	CARD USE LIMITED	CARD USE LIMITED REFER TO BRANCH
			<u>USAGE RESTREINT</u>	<u>USAGE RESTREINT VOYEZ VOTRE SUC</u>
058	62	Invalid status	CARD USE LIMITED	CARD USE LIMITED REFER TO BRANCH
			<u>USAGE RESTREINT</u>	<u>USAGE RESTREINT VOYEZ VOTRE SUC</u>
059	62	Restricted Card	CARD USE LIMITED	CARD USE LIMITED REFER TO BRANCH
			<u>USAGE RESTREINT</u>	<u>USAGE RESTREINT VOYEZ VOTRE SUC</u>
060	52	No Chequing account	NO CHEQUING ACCT RE-TRY OR CANCEL	CHQ NOT SET UP REFER TO BRANCH

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			<u>ENGLISH</u>	<u>ENGLISH</u>
			<u>FRENCH</u>	<u>FRENCH</u>
			<u>PAS DE COMPTE CHÈQUES</u>	<u>CPTE NON ETABLI VOYEZ VOTRE SUC</u>
060	53 78	No Savings account	NO SAVINGS ACCT RE-TRY OR CANCEL	SAV NOT SET UP REFER TO BRANCH
			<u>PAS DE COMPTE EPARGNE</u>	<u>CPTE NON ETABLI VOYEZ VOTRE SUC</u>
061	56	No PBF	CARD IS NOT SET UP	CARD IS NOT SET UP REFER TO BRANCH
			<u>CARTE INACTIVE</u>	<u>CARTE INACTIVE VOYEZ VOTRE SUC</u>
062	96	PBF update error	RE-TRY SYSTEM PROBLEM	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER PROBLEME SYSTÈME</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
063	<u>96</u>	Invalid authorization type	RE-TRY SYSTEM PROBLEM	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER PROBLEME SYSTÈME</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
064	14	Bad Track 2	RE-TRY INVALID CARD	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER NO. CARTE NON VALIDE</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>

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			<u>ENGLISH</u>	<u>ENGLISH</u>
065	RA	Adjustment not allowed	EXCEEDS CORRECTION LIMIT	CANNOT PROCESS OVER STORE LIMIT
			<u>CORRECTION LIMITE DÉPASSER</u>	<u>NON TRAITABLE MAGASIN-LIM EXCD</u>
066	96	Invalid credit card advance increment	RE-TRY SYSTEM PROBLEM	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER PROBLEME SYSTÈME</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
067	77	Invalid transaction date	RE-TRY EDIT ERROR	<u>CANNOT PROCESS PLEASE RE-TRY</u>
			<u>RECOMMENCER ERREUR EDITION</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
068	96	PTLF error	RE-TRY SYSTEM PROBLEM	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER PROBLEME SYSTÈME</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
069	06	Bad message error	RE-TRY EDIT ERROR	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER ERREUR EDITION</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
070	92	No IDF	INVALID CARD	INVALID CARD REFER TO BRANCH

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			<u>ENGLISH</u>	<u>ENGLISH</u>
			<u>FRENCH</u>	<u>FRENCH</u>
			<u>CARTE NON VALIDE</u>	<u>CARTE NON VALIDE VOYEZ VOTRE SUC</u>
071	92	Invalid route authorization	INVALID CARD	INVALID CARD REFER TO BRANCH
			<u>CARTE NON VALIDE</u>	<u>CARTE NON VALIDE VOYEZ VOTRE SUC</u>
072	96	Card on National NEG file	RE-TRY SYSTEM PROBLEM	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER PROBLEME SYSTÈME</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
073	92	Invalid route service (destination)	INVALID CARD	INVALID CARD REFER TO BRANCH
			<u>CARTE NON VALIDE</u>	<u>CARTE NON VALIDE VOYEZ VOTRE SUC</u>
074	63 83 86 91	Unable to authorize	ISSUER <u>NOT</u> ONLINE	CANNOT PROCESS PLEASE RE-TRY
			<u>EMETTEUR NON RELIE</u>	<u>NON TRAITABLE PROBLEME SYSTÈME</u>
075	14	Invalid PAN length	RE-TRY INVALID CARD	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER NO. CARTE NON VALIDE</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>

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			<u>ENGLISH</u>	<u>ENGLISH</u>
076	51	Low funds	FRENCH	FRENCH
			INSUFFICIENT FUNDS	NOT APPROVED \$ NOT AVAILABLE
			<u>MANQUE DE FONDS</u>	<u>REFUSÉE MANQUE DE FONDS</u>
077	61	Pre-auth full	\$ LIMIT EXCEEDED	\$ LIMIT EXCEEDED REFER TO BRANCH
			<u>LIMITE \$ EXCÉDÉE</u>	<u>LIMITE \$ EXCÉDÉE VOYEZ VOTRE SUC</u>
078	09 94	Duplicate transaction	RE-TRY SYSTEM PROBLEM	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER PROBLEME SYSTÈME</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
079	61	Maximum online refund reached	\$ LIMIT EXCEEDED	\$ LIMIT EXCEEDED REFER TO BRANCH
			<u>LIMITE \$ EXCÉDÉE</u>	<u>LIMITE \$ EXCÉDÉE VOYEZ VOTRE SUC</u>
080	61	Maximum offline refund reached	\$ LIMIT EXCEEDED	\$ LIMIT EXCEEDED REFER TO BRANCH
			<u>LIMITE \$ EXCÉDÉE</u>	<u>LIMITE \$ EXCÉDÉE VOYEZ VOTRE SUC</u>
081	61	Maximum credit per refund reached	\$ LIMIT EXCEEDED	\$ LIMIT EXCEEDED REFER TO BRANCH
			<u>LIMITE \$ EXCÉDÉE</u>	<u>LIMITE \$ EXCÉDÉE VOYEZ VOTRE SUC</u>

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			<u>ENGLISH</u>	<u>ENGLISH</u>
082	65	Number of times used exceeded	USAGE EXCEEDED	USAGE EXCEEDED REFER TO BRANCH
			<u>USAGE EXCÉDÉE</u>	<u>USAGE EXCÉDÉE</u> <u>VOYEZ VOTRE</u> <u>SUC</u>
083	61	Maximum refund credit reached	\$ LIMIT EXCEEDED	\$ LIMIT EXCEEDED REFER TO BRANCH
			<u>LIMITE \$</u> <u>EXCÉDÉE</u>	<u>LIMITE \$ EXCÉDÉE</u> <u>VOYEZ VOTRE</u> <u>SUC</u>
084	96	Duplicate transaction - authorization number has already been corrected by host.	-	-
			-	-
085	40	Inquiry not allowed	CARD NOT SUPPORTED	NOT APPROVED NO POS ACCESS
			<u>CARTE NON</u> <u>ACCEPTÉE</u>	<u>REFUSÉE</u> <u>PAS ACCES AU</u> <u>TPV</u>
086	96	Over floor limit	RE-TRY SYSTEM PROBLEM	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER</u> <u>PROBLEME</u> <u>SYSTEME</u>	<u>NON TRAITABLE</u> <u>RECOMMENCEZ</u> <u>S.V.P.</u>
087	Q7	Maximum number of refund credit by retailer	OVER RETAILER LIMIT	CANNOT PROCESS OVER STORE LIMIT
			<u>MAGASIN LIMITE</u> <u>DÉPASSER</u>	<u>NON TRAITABLE</u> <u>MAGASIN-LIM</u> <u>EXCD</u>

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			<u>ENGLISH</u>	<u>ENGLISH</u>
088	96	Place call	RE-TRY SYSTEM PROBLEM	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER PROBLEME SYSTÈME</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
089	62	CAF status inactive or closed	CARD USE LIMITED	CARD USE LIMITED REFER TO BRANCH
			<u>USAGE RESTREINT</u>	<u>USAGE RESTREINT VOYEZ VOTRE SUC</u>
090	96	Referral file full	RE-TRY SYSTEM PROBLEM	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER PROBLEME SYSTÈME</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
091	96	NEG file problem	RE-TRY SYSTEM PROBLEM	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER PROBLEME SYSTÈME</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
092	Q7	Advance less than minimum	OVER RETAILER LIMIT	CANNOT PROCESS OVER STORE LIMIT
			<u>MAGASIN LIMITE DÉPASSER</u>	<u>NON TRAITABLE MAGASIN-LIM EXCD</u>
093	96	Delinquent	RE-TRY SYSTEM PROBLEM	CANNOT PROCESS PLEASE RE-TRY

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			<u>ENGLISH</u>	<u>ENGLISH</u>
			<u>FRENCH</u>	<u>FRENCH</u>
			<u>RECOMMENCER PROBLEME SYSTEME</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
094	96	Over table limit	RE-TRY SYSTEM PROBLEM	<u>CANNOT PROCESS PLEASE RE-TRY</u>
			<u>RECOMMENCER PROBLEME SYSTEME</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
095	61	Amount over maximum	RE-TRY SYSTEM PROBLEM	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER PROBLEME SYSTEME</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
096	82	PIN required	RE-TRY PIN ERROR	PIN ERROR PLEASE RE-TRY
			<u>RECOMMENCER NIP ERRONÉ</u>	<u>NIP ERRONÉ RECOMMENCEZ S.V.P.</u>
097	14	Mod 10 check failure	RE-TRY INVALID CARD	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER NO. CARTE NON VALIDE</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
098	96	Force Post	RE-TRY SYSTEM PROBLEM	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER PROBLEME SYSTEME</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
099	14	Bad PBF	RE-TRY INVALID CARD	CANNOT PROCESS PLEASE RE-TRY

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			<u>ENGLISH</u>	<u>ENGLISH</u>
			<u>FRENCH</u>	<u>FRENCH</u>
			<u>RECOMMENCER NO. CARTE NON VALIDE</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
<u>REFERRAL RESPONSE CODES</u>				
100	91	Unable to process transaction	RE-TRY SYSTEM PROBLEM	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER PROBLEME SYSTEME</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
101 102	96	Place call	RE-TRY SYSTEM PROBLEM	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER PROBLEME SYSTEME</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
103	96	NEG file problem	RE-TRY SYSTEM PROBLEM	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER PROBLEME SYSTEME</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
104	96	CAF problem	RE-TRY SYSTEM PROBLEM	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER PROBLEME SYSTEME</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
105	57	Card not supported	INVALID CARD	INVALID CARD REFER TO BRANCH
			<u>CARTE NON VALIDE</u>	<u>CARTE NON VALIDE VOYEZ VOTRE SUC</u>

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			<u>ENGLISH</u>	<u>ENGLISH</u>
<u>106</u>	<u>Q7</u>	<u>Amount over maximum</u>	<u>OVER RETAILER LIMIT</u>	<u>CANNOT PROCESS OVER STORE LIMIT</u>
			<u>MAGASIN LIMITE DÉPASSER</u>	<u>NON TRAITABLE MAGASIN-LIM EXCD</u>
107	65	Over daily limit	USAGE EXCEEDED	USAGE EXCEEDED REFER TO BRANCH
			<u>USAGE EXCÉDÉE</u>	<u>USAGE EXCEEDED VOYEZ VOTRE SUC</u>
108	96	CAF Problem	RE-TRY SYSTEM PROBLEM	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER PROBLEME SYSTÈME</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
<u>109</u>	<u>Q7</u>	<u>Advance less than minimum</u>	<u>OVER RETAILER LIMIT</u>	<u>CANNOT PROCESS OVER STORE LIMIT</u>
			<u>MAGASIN LIMITE DÉPASSER</u>	<u>NON TRAITABLE MAGASIN-LIM EXCD</u>
110	65	Number of times used exceeded	USAGE EXCEEDED	USAGE EXCEEDED REFER TO BRANCH
			<u>USAGE EXCÉDÉE</u>	<u>USAGE EXCEEDED VOYEZ VOTRE SUC</u>
111	96	Delinquent	RE-TRY SYSTEM PROBLEM	CANNOT PROCESS PLEASE RE-TRY

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			<u>ENGLISH</u>	<u>ENGLISH</u>
			<u>FRENCH</u>	<u>FRENCH</u>
			<u>RECOMMENCER PROBLEME SYSTÈME</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
112	96	Over table limit	RE-TRY SYSTEM <u>PROBLEM</u>	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER PROBLEME SYSTÈME</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
113	68 96	Timeout	RE-TRY SYSTEM <u>PROBLEM</u>	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER PROBLEME SYSTÈME</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
115	96	PTLF error	RE-TRY SYSTEM <u>PROBLEM</u>	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER PROBLEME SYSTÈME</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
121	96	Administration file problem	RE-TRY SYSTEM <u>PROBLEM</u>	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER PROBLEME SYSTÈME</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
122	81	Unable to validate PIN: security module down	RE-TRY EDIT ERROR	<u>CANNOT PROCESS PLEASE RE-TRY</u>
			<u>RECOMMENCER ERREUR EDITION</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
<u>SYSTEM ERROR RESPONSE CODES</u>				

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			<u>ENGLISH</u>	<u>ENGLISH</u>
150	06	Merchant not on file	RE-TRY EDIT ERROR	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER ERREUR EDITION</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
200	06 52 53	Invalid account	RE-TRY EDIT ERROR	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER ERREUR EDITION</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
201	55	Incorrect PIN	RE-TRY PIN ERROR	PIN ERROR PLEASE RE-TRY
			<u>RECOMMENCER NIP ERRONÉ</u>	<u>NIP ERRONÉ RECOMMENCEZ S.V.P.</u>
<u>202</u>	<u>13</u>	<u>Advance less than minimum</u>	<u>RE-TRY EDIT ERROR</u>	<u>CANNOT PROCESS PLEASE RE-TRY</u>
			<u>RECOMMENCER ERREUR EDITION</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
203	96	Administrative card needed	RE-TRY SYSTEM PROBLEM	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER PROBLEME SYSTÈME</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
204	Q7	Amount over maximum	OVER RETAILER LIMIT	CANNOT PROCESS OVER STORE LIMIT
			<u>MAGASIN LIMITE DÉPASSER</u>	<u>NON TRAITABLE MAGASIN-LIM EXCD</u>

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			<u>ENGLISH</u>	<u>ENGLISH</u>
205	13	Invalid Advance amount	RE-TRY EDIT ERROR	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER ERREUR EDITION</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
206	56	CAF not found	CARD IS NOT SET UP	CARD NOT SET UP REFER TO BRANCH
			<u>CARTE INACTIVE</u>	<u>CARTE INACTIVE VOYEZ VOTRE SUC</u>
207	77	Invalid transaction date	RE-TRY EDIT ERROR	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER ERREUR EDITION</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
208	06	Invalid expiration date	RE-TRY EDIT ERROR	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER ERREUR EDITION</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
209	12	Invalid transaction code	RE-TRY EDIT ERROR	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER ERREUR EDITION</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
210	87	PIN key sync error	RE-TRY EDIT ERROR	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER ERREUR EDITION</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>

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			<u>ENGLISH</u>	<u>ENGLISH</u>
212	91	Destination not available	ISSUER NOT ONLINE	CANNOT PROCESS SYSTEM PROBLEM
			<u>EMETTEUR NON RELIE</u>	<u>NON TRAITABLE PROBLEME SYSTEME</u>
251	13	Error on cash amount	RE-TRY EDIT ERROR	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER ERREUR EDITION</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
252	40	Debit not supported	CARD NOT SUPPORTED	NOT APPROVED NO POS ACCESS
			<u>CARTE NON ACCEPTÉE</u>	<u>REFUSÉE PAS ACCES AU TPV</u>
<u>AMEX RESPONSE CODES (DECLINES)</u>				
426	02	AMEX - Denial 12	CALL AMEX 12	-
			<u>APPELER AMEX 12</u>	
427	07	AMEX - Invalid merchant	INVALID MERCHANT	-
			<u>MARCHAND INCONNU</u>	
429	09	AMEX - Account error	ACCOUNT ERROR RE-TRY	-
			<u>COMPTE ERRONÉ RECOMMENCER</u>	-
430	10	AMEX - Expired card	EXPIRED CARD	-
			<u>CARTE EXPIRÉE</u>	-
431	11	AMEX - Call Amex	CALL AMEX	-

RB CODES P-48 header	ISO CODES P-39 FID X	ROYAL BANK DESCRIPTION	TERMINAL MESSAGE	SPED MESSAGE
			<u>ENGLISH</u>	<u>ENGLISH</u>
			<u>FRENCH</u>	<u>FRENCH</u>
			<u>APPELER AMEX</u>	-
434	15	AMEX - Call 03	CALL AMEX 03	-
		<u>NOTE: Invalid CVD (CID)</u>	<u>APPELER AMEX</u> 03	-
435	16	AMEX - System down	SYSTEM DOWN	-
			<u>SYSTÈME EN</u> <u>PANNE</u>	-
436	19	AMEX - Call 05	CALL AMEX 05	-
			<u>APPELER AMEX</u> 05	-
437	42	AMEX - Declined	DECLINED	-
			<u>REFUSÉE</u>	-
438	50	AMEX - Declined	DECLINED	-
			<u>REFUSÉE</u>	-
439	51	AMEX - Service error	SERVICE ERROR	-
			<u>ERREUR DE</u> <u>SERVICE</u>	-
440	53	AMEX - Call Amex	CALL AMEX	-
			<u>APPELER AMEX</u>	-
441	0A	AMEX - Amount error	AMT ERROR - RETRY	-
			<u>MONTANT</u> <u>ERRONÉ</u> RECOMMENCER	-
<u>CREDIT CARD RESPONSE CODES (DECLINES)</u>				
475	06	CREDIT CARD - Invalid expiration date	DECLINED - INVALID EXPIRY DATE	-

RB CODES P-48 header	ISO CODES P-39 FID X	ROYAL BANK DESCRIPTION	TERMINAL MESSAGE	SPED MESSAGE
			<u>ENGLISH</u>	<u>ENGLISH</u>
			<u>FRENCH</u>	<u>FRENCH</u>
			<u>REFUSÉE</u> <u>DATE EXPIRÉE</u> <u>NON VALIDE</u>	-
476	03 12 13 15 19 77 91 96	CREDIT CARD - Invalid transaction, rejected	DECLINED	-
			<u>REFUSÉE</u>	-
477	14	CREDIT CARD - Refer Call	DECLINED UNKNOWN ACCOUNT	-
			<u>REFUSÉE</u> <u>COMPTE</u> <u>INCONNU</u>	-
478	41	CREDIT CARD - Decline, Pick up card, Call	DECLINED 41-HOLD CARD CALL	-
			<u>REFUSÉE</u> <u>41-GARDER</u> <u>CARTE APPELER</u>	-
479	04 42	CREDIT CARD - Decline, Pick up card	DECLINED PICK UP CARD	-
			<u>REFUSÉE</u> <u>GARDER CARTE</u>	-
480	07 43	CREDIT CARD - Decline, Pick up card	DECLINED 43-HOLD CARD CALL	-
			<u>REFUSÉE</u> <u>43-GARDER</u> <u>CARTE APPELER</u>	-
481	05	CREDIT CARD - Decline	DECLINED	-

RB CODES P-48 header	ISO CODES P-39 FID X	ROYAL BANK DESCRIPTION	TERMINAL MESSAGE	SPED MESSAGE
			<u>ENGLISH</u>	<u>ENGLISH</u>
			<u>FRENCH</u>	<u>FRENCH</u>
			<u>REFUSÉE</u>	-
482	54	CREDIT CARD - Expired Card	DECLINED EXPIRED CARD	-
			<u>REFUSÉE</u> <u>CARTE EXPIRÉE</u>	-
483	01 60 61	CREDIT CARD - Refer	DECLINED REFER CALL	-
			<u>REFUSÉE</u> <u>REFEREZ</u> <u>APPELER</u>	-
484	02 69	CREDIT CARD - Expired card - refer	DECLINED	-
			<u>REFUSÉE</u>	-
485	78	CREDIT CARD - Not authorized	DECLINED	-
			<u>REFUSÉE</u>	-
486	81	CREDIT CARD - CVV Cryptographic error	DECLINED	-
			<u>REFUSÉE</u>	-
487	82	CREDIT CARD - Invalid CVV	DECLINED	-
			<u>REFUSÉE</u>	-
489	84	CREDIT CARD - Invalid CVV	DECLINED	-
			<u>REFUSÉE</u>	-
490	85	CREDIT CARD - Invalid CVV	DECLINED	-
			<u>REFUSÉE</u>	-
<u>SYSTEM DECLINE RESPONSE CODES</u>				

RB CODES P-48 header	ISO CODES P-39 FID X	ROYAL BANK DESCRIPTION	TERMINAL MESSAGE	SPED MESSAGE
			<u>ENGLISH</u>	<u>ENGLISH</u>
800	06	Bad format	RE-TRY EDIT ERROR	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER ERREUR EDITION</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
801	06	Bad data	RE-TRY EDIT ERROR	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER ERREUR EDITION</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
802	06	Invalid Clerk ID	INVALID CLERK ID	CANNOT PROCESS PLEASE RE-TRY
			<u>COMMIS NON VALIDE</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
809	57	Bad close	RE-TRY - TRANS NOT PERMITTED	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER OPÉRATION NON PERMISE</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
810	68	System timeout	RE-TRY SYSTEM TIMEOUT	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER DÉLAI DÉPASSE</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
811	96	System error	RE-TRY SYSTEM PROBLEM	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER PROBLÈME SYSTÈME</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>

RB CODES P-48 header	ISO CODES P-39 FID X	ROYAL BANK DESCRIPTION	TERMINAL MESSAGE	SPED MESSAGE
			<u>ENGLISH</u>	<u>ENGLISH</u>
821	58	Bad response length	RE-TRY EDIT ERROR	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER ERREUR EDITION</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
877	81	Invalid PIN block	RE-TRY EDIT ERROR	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER ERREUR EDITION</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
878	82	PIN length error	RE-TRY PIN ERROR	PIN ERROR PLEASE RE-TRY
			<u>RECOMMENCER NIP ERRONÉ</u>	<u>NIP ERRONÉ RECOMMENCEZ S.V.P.</u>
<u>880</u>	-	<u>Final packet of a multi-packet transaction</u>	-	-
			-	-
<u>881</u>	-	<u>Intermediate packet of a multi- packet transaction</u>	-	-
			-	-
889	88	MAC key sync error	RE-TRY EDIT ERROR	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER ERREUR EDITION</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
898	63	Bad MAC value	RE-TRY EDIT ERROR	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER ERREUR EDITION</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>

RB CODES P-48 header	ISO CODES P-39 FID X	ROYAL BANK DESCRIPTION	TERMINAL MESSAGE	SPED MESSAGE
			<u>ENGLISH</u>	<u>ENGLISH</u>
			<u>FRENCH</u>	<u>FRENCH</u>
899	84	Bad sequence number - resend transaction	Terminal must handle this internally - resend	Terminal must handle this internally - resend
900	75	Capture - PIN Tries Exceeded	EXCESS PIN TRIES	-
			<u>TROP ERREURS NIP</u>	-
901	54	Capture - Expired Card	EXPIRED CARD	-
			<u>CARTE EXPIRÉE</u>	-
902	05	Capture - NEG Capture	<u>CARD RESTRICTED</u>	-
			<u>CARTE RESTREINT</u>	-
903	05	Capture - CAF Status 3	CARD RESTRICTED	-
			<u>CARTE RESTREINT</u>	-
904	05	Capture - Advance < Minimum	INVALID AMOUNT	
			<u>MONTANT NON VALIDE</u>	
905	05	Capture - Num Times Used	MAX USE EXCEEDED	
			<u>USAGE MAX EXCÉDÉ</u>	
906	05	Capture - Delinquent	ACCOUNT PROBLEM	
			<u>COMPTE PROBLÈME</u>	
907	05	Capture - Over Limit Table	EXCEEDS LIMIT	
			<u>LIMITE EXCÉDÉE</u>	
908	05	Capture - Amount Over	INVALID AMOUNT	

RB CODES P-48 header	ISO CODES P-39 FID X	ROYAL BANK DESCRIPTION	TERMINAL MESSAGE	SPED MESSAGE
			<u>ENGLISH</u>	<u>ENGLISH</u>
			<u>FRENCH</u>	<u>FRENCH</u>
			<u>MONTANT NON VALIDE</u>	
909	05	Capture - Capture	CARD <u>RESTRICTED</u>	
			<u>CARTE RESTREINT</u>	
<u>ADMIN RESPONSE CODES</u>				
960	<u>00</u>	<u>Initialization failure - merchant number mismatch</u>	-	-
			-	-
961	00	<u>Initialization failure -pinpad mismatch</u>	-	-
			-	-
963	05	No match on Poll code	NO MATCH ON POLL CODE	-
				-
964	05	No match on Concentrator ID	NO MATCH ON CONCENTRATOR ID	-
				-
965	05	Invalid software version number	INVALID VERSION NUMBER	-
				-
966	-	Duplicate terminal name	DUPLICATE TERMINAL NAME	-
				-
970	-	Terminal/Clerk table full	TABLE FULL	-
				-