Bank Response Codes

Overview

A Bank Response Message is returned in a 5002 Adumo Online Response Code. The Bank Message will present the banks response to authorization request and will be found in data elements within the Authorization Response. A Bank Response will contain transaction results that identify specifically why a transaction has failed or been declined. These failed or declined reasons are classified against bank response codes. Linked to the bank response code is a Response Message and Response Description.

About Bank Response Codes

The Bank Response Code is a unique code linked to the failed or declined reason. Response Codes are numeric and are returned in the transaction results data element.

Response Code	Response Message	Response Description
1	Refer To Card Issuer	Client Contact Issuing Bank
2	Refer To Card Issuer, Special Condition	Client Contact Issuing Bank
3	Invalid Merchant	Contact Adumo Online At 021 555 3260
4	Pick-Up Card	If Not Hostile Keep The Card
5	Do Not Honour	Client To Contact Issuing Bank
6	Error	Error Cable Faulty, Connection Config Wrong
7	Pick-Up Card, Special Condition	If Not Hostile Keep The Card
8	Honour With Identification	Confirm Clients ID
9	Request In Progress	Wait For Transaction Completion
10	Approved, Partial	
11	Approved, VIP	
12	Invalid Transaction	Incorrect Information (Invalid Budget Period) Redo Transaction
13	Invalid Amount	Invalid Amount For Budget Period Incorrect Amount / Redo Transaction Budget Amount
14	Invalid Card Number	Wrong Pin / Re Insert Pin
15	No Such Issuer	
16	Approved, Update Track 3	Bank Is Back Online
17	Operator Cancelled	
18	Customer Dispute	Client To Contact Issuing Bank
19	Re Enter Transaction	Re Enter Transaction
22	Suspected Malfunction	
23	Unacceptable Transaction Fee	
24	File Update Not Supported	Bank Is Offline
25	Unable To Locate Record	Bank Is Offline

About Bank Response Messages

The response message is a brief message outlining the specific response code. Response Messages are returned in the transaction results data element.

About Bank Response Descriptions

The response description is a detailed description of the response code and in some cases a resolution to fix the specific failed reason. Response Descriptions are returned in the transaction results data element.

26	Duplicate Record	
27	File Update Edit Error	Bank Is Offline
28	File Update File Locked	Bank Is Offline
30	File Update Failed	Bank Is Offline
31	Bank Not Supported	
32	Completed Partially	Reprint To Verify
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	No Money/Or Debit Card
40	Function Not Supported	Invalid Entry
41	Lost Card (Contact Bank)	
42	No Universal Account	Small Bank Not International
43	Stolen Card	Contact Bank
44	No Investment Account	Contact Bank
51	Not Sufficient Funds (Client To Contact Bank)	Contact Bank
52	No Check Account	
53	No Savings Account	
54	Expired Card (Contact Bank)	Contact Bank
55	Incorrect PIN	
56	No Card Record	Bank Is Offline / Retry Later
57	Transaction Not Permitted To Cardholder	Trying To Access Accounts That The Person Does Not Have
58	Transaction Not Permitted On Terminal	Terminal Is Not Setup For The Function
59	Suspected Fraud	
60	Contact Acquirer	Contact Bank
61	Exceeds Withdrawal Limit	Contact Bank
62	Restricted Card	Contact Bank
63	Security Violation	Input Error
64	Original Amount Incorrect	
65	Exceeds Withdrawal Frequency	
66	Call Acquirer Security	
67	Hard Capture	
68	Response Received Too Late	Redo Transaction
75	PIN Tries Exceeded	
77	Intervene, Bank Approval Required	Contact Bank
78	Intervene, Bank Approval Required For Partial Amount	Contact Bank
90	Cut-Off In Progress	

91	Issuer Or Switch Inoperative	Contact Adumo Online At 021 555 3260
92	Routing Error	Restart
93	Violation Of Law	Not Legal
94	Duplicate Transaction	Reconcile
95	Reconcile Error	
96	Communication System Malfunction	
97	Communication Error – Cannot Connect To FNB	Check Internet Connection

98	Exceeds Cash Limit	
76	Approved Country Club	
77	Approved Pending Identification	
78	Approved Blind	
79	Approved Administrative Transaction	
80	Approved National Negative File Hit OK	
81	Approved Commercial	
82	No Security Module	
83	Maximum Refund credit Limit exceeded	Contact Bank
84	No PBF	
85	PBF Update Error	
86	Invalid Authorisation Type	Redo Transaction
87	Bad Track 2	Please Check Card CVV Number
88	PTLF Error	
89	Invalid Route Service	
N0	Unable To Authorise / Card Type Incorrect I.E. Credit Not Debit Please Redo As Correct Type	
N1	Invalid PAN Length	
N2	Preauthorisation Full	
N3	Maximum Online Refund Reached	Limit Exceeded
N4	Maximum Off-Line Refund Reached	Limit Exceeded
N5	Maximum Credit Per Refund	Limit Exceeded
N6	Maximum Refund Credit Reached	Limit For Refund
N7	Customer Selected Negative File Reason	Possible Bank Issue
N8	Over Floor Limit	
N9	Maximum Number Refund Credits	
O0	Referral File Full	
O1	NEG File Problem	
O2	Advance Less Than Minimum	
O3	Delinquent	
O4	Over Limit Table	
O5	PIN Required	Debit Card Holder Needs To Enter PIN
O6	Mod 10 Check	
O7	Force Post	
O8	Bad PBF	
O9	NEG File Problem	Card Holder To Contact Bank
P0	CAF Problem	Card Holder To Contact Bank

P1	Over Daily Limit	
P2	CAPF Not Found	
P3	Advance Less Than Minimum	
P4	Number Of Times Used	
P5	Delinquent	
P6	Over Limit Table	
P7	Advance Less Than Minimum	
P8	Administrative Card Needed	
P9	Enter Lesser Amount	
Q0	Invalid Transaction Date	Wrong Date/Check Machine
Q1	Invalid Expiration Date	

Q2	Invalid Transaction Code	
Q3	Advance Less Than Minimum	
Q4	Number Of Times Used	
Q5	Delinquent	
Q6	Over Limit Table	
Q7	Amount Over Maximum	
Q8	Administrative Card Not Found	
Q9	Administrative Card Not Allowed	
R 0	Approved Administrative Request -In Window	
R 1	Approved Administrative Request -Out Of Window	
R 2	Approved Administrative Request -Anytime	
R 3	Chargeback-Customer File Updated	
R 4	Chargeback-Customer File Updated -Acquirer Not Found	
R 5	Chargeback-Incorrect Prefix Number	
R 6	Chargeback-Incorrect Response Code Or CPF Configuration	
R 7	Administrative Transactions Not Supported	
R 8	Card On National Negative File	
S4	PTLF Full	
S5	Chargeback-Approved, Customer File Not Updated	
S6	Chargeback-Approved, Customer File Not Updated, Acquirer Not Found	
S7	Chargeback-Accepted, Incorrect Destination	
S8	ADMN File Problem	
S9	Unable To Validate PIN; Security Module Is Down	Contact Adumo Online At 021 555 3260
T1	Invalid Credit Card Advance Amount	
T2	Invalid Transaction Date	Input Error
T3	Card Not Supported	
T4	Amount Over Maximum	
T5	CAF Status = 0 Or 9	
T6	Bad UAF	
T7	Cash Back Exceeds Daily Limit	
T8	Multiple Invalid Required Fields	Contact Adumo Online At 021 555 3260
0	Successful	
A0	Invalid Terminal / Merchant	Machine Needs To Be Programmed

A1	No Events Available	
A2	No Breakdown Levels Available	
A3	Authorization Unsuccessful - Insufficient Inventory	Stock Shortage – Contact Office
A4	Authorization Unsuccessful - Could Not Locate Inventory	Stock Shortage – Contact Office
A5	Advice Unsuccessful - Invalid Transaction ID	
A6	Advice Unsuccessful - Velocity Amount Exceeded	
A7	Advice Unsuccessful - Velocity Lines Exceeded	
A8	Issuer Or Switch Inoperative	Contact Adumo Online At 021 555 3260
A9	Routing Error	Redo Transaction
AA	Message Decode Error	
AB	System Malfunction	Contact Adumo Online At 021 555 3260
AC	Response Received Too Late	Redo Transaction
AD	Refer to extended response code in message	
AE	Message Sequence Error.	
AF	Gateway Authorization Failure	
B0	Functionality Not Supported	
B1	Invalid Issue Confirmation Reference	
B2	No Reconciliation Entries Found	