

- D: Decline response code

The recommended actions are:

- Call: Call Chase Paymentech.
- Cust: Try to resolve with customer or get an alternative method of payment.
- Fix: There is an invalid field being sent. Fix and resend.
- 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.

Table 58: Credit Card Response Reason Code Description/Usage

Response Type	Code	Name	Action	Payment Method	Comments
D	000	No Answer	Resend	CC, EUDD	Chase Paymentech received no answer from auth network
S	100	Approved	N/A	CC, ECP, EUDD	Successfully approved
S	101	Validated	N/A	ECP, EUDD	Account passed Chase Paymentech negative file and data edit check
S	102	Verified	N/A	ECP	Account passed external negative file
S	103	Pre-noted	N/A	ECP	Passed pre-note
S	104	No Reason to Decline	N/A	ECP	Successfully approved
S	105	Received and Stored	N/A	CC	Successfully approved Note: FPO only
S	106	Provided Auth	N/A	CC	Successfully approved Note: Indicates customized code was used in processing
S	107	Request Received	N/A	CC	Successfully approved Note: Indicates customized code was used in processing
S	108	Approved for Activation	N/A	CC	Successfully activated Note: Indicates customized code was used in processing
S	110	BIN Alert	N/A	CC	Successfully approved Note: Indicates customized code was used in processing

Response Type	Code	Name	Action	Payment Method	Comments
S	111	Approved for Partial	N/A	CC	Successfully approved Note: Indicates customized code was used in processing
R	201	Invalid Account Number	Cust	CC, ECP, EUDD	Bad check digit, length or other credit card problem
R	202	Bad Amount; Non-Numeric Amount	Fix	CC, ECP, EUDD	Amount sent was zero, unreadable, over ceiling limit, or exceeds maximum allowable amount
R	203	Zero Amount	Fix	CC, ECP	Amount sent was zero
R	204	Other Error	Fix	CC, ECP, EUDD	Unidentifiable error
R	205	Bad Total Auth Amount	Fix	CC	The sum of the authorization amount from extended data information does not equal detail record authorization amount. Amount sent was zero, unreadable, over ceiling limit, or exceeds maximum allowable amount
R	218	Invalid SKU Number	Fix	CC	Non-numeric value was sent
R	219	Invalid Credit Plan	Fix	CC	Non-numeric value was sent
R	220	Invalid Store Number	Fix	CC	Non-numeric value was sent
R	225	Invalid Field Data	Fix	CC, EUDD	Data within transaction is incorrect
R	227	Missing Companion Data	Fix	CC, EUDD	Specific and relevant data within transaction is absent
R	229	Percents Do Not Total 100	Fix	CC, ECP	FPO monthly payments do not total 100 Note: FPO only
R	230	Payments Do Not Total Order	Fix	CC, ECP	FPO monthly payments do not total order Note: FPO only
R	231	Invalid Division Number	Fix	CC, ECP, EUDD	Division number incorrect
R	233	Does Not Match MOP	Fix	CC	Credit card number does not match method of payment type or invalid BIN
R	234	Duplicate Order Number	Fix	CC	Unique to authorization recycle transactions. Order number already exists in system Note: Auth Recycle only

Response Type	Code	Name	Action	Payment Method	Comments
R	235	FPO Locked	Resend	CC, ECP	FPO change not allowed Note: FPO only
R	236	Auth Recycle Host System Down	Resend	CC	Authorization recycle host system temporarily unavailable Note: Auth Recycle only
R	237	FPO Not Allowed	Call	CC, ECP	Division does not participate in FPO. Contact your Chase Paymentech Representative for information on getting set up for FPO Note: FPO only
R	238	Invalid Currency	Fix	CC, ECP, EUDD	Currency does not match Chase Paymentech merchant setup for division
R	239	Invalid MOP for Division	Fix	CC, ECP, EUDD	Method of payment is invalid for the division
R	240	Auth Amount Wrong	Fix	CC, ECP	Used by FPO
R	241	Illegal Action	Fix	CC, ACP, EUDD	Invalid action attempted
R	243	Invalid Purchase Level III	Fix	CC	Data is inaccurate or missing, or the BIN is ineligible for P-card
R	244	Invalid Encryption Format	Fix	CC, ECP	Invalid encryption flag. Data is inaccurate
R	245	Missing or Invalid Secure Payment Data	Fix	CC	Visa, MasterCard or UK Domestic Maestro authentication data not in appropriate Base 64 encoding format or data provided on a non-e-Commerce transaction
R	246	Merchant Non MasterCard SecureCode Enabled	Call	CC	Division does not participate in MasterCard or UK Domestic Maestro Secure Code. Contact your Chase Paymentech Representative for information on getting set up for MasterCard or UK Domestic Maestro SecureCode
R	247	Check Conversion Data Error	Fix	ECP	Proper data elements were not sent for POP/ARC transactions
R	248	Blanks Not Passed in Reserved Field	Fix	CC, ECP, EUDD	Blanks no passed in Reserved Field
R	249	Invalid MCC	Fix	CC, ECP, EUDD	Invalid Merchant Category Code (MCC) sent
R	253	Invalid Transaction Type	Fix	CC, ECP, EUDD	Invalid transaction type for this order

Response Type	Code	Name	Action	Payment Method	Comments
R	257	Missing Customer Service Phone	Fix	CC	Customer Service Phone Number required on Transaction Types 1 (MOTO) and 2 (Recurring) Note: MasterCard/MasterCard Diners Only
R	258	Not Authorized to Send Record	Fix	CC, ECP, EUDD	Division is not authorized to send record
D	260	Soft AVS	Cust	CC	Card was authorized, but AVS did not match. The 100 was overwritten with a 260 per merchant's request Note: Conditional deposits only
R	261	Account not Eligible for Division's Setup	N/A	CC	Account number not eligible for division's Account Updater Program setup
R	262	Authorization Code / Response Date Invalid	Fix	CC	Authorization code and/or response date are invalid Note: MOP = MC, MD, VI only
R	263	Partial Authorization Not Allowed or Partial AUTHORIZATION Request Not Valid	Fix	CC	Action code or division does not allow partial authorization or partial authorization request is not valid
R	265	Missing QHP Amount	Fix	CC	Missing QHP amount
R	266	Invalid QHP Amount	Fix	CC	QHP amount greater than transaction amount
R	267	Merchant Not IAS Enabled	Call	CC	Division does not participate in Healthcare IAS. Contact your Chase Paymentech Representative for information on getting set up for Healthcare IAS
R	268	Invalid Cash Back Amount	Fix	CC	Cash back amount is not between \$20 and \$100 and is not an increment of \$20
R	269	BIN Blocked	Cust	CC	BIN number is in a blocked BIN listing Note: MOP = MC, VI, AX, and Switch/Solo only
R	270	Card Number Is Stopped	Cust	CC	Card number is in a stop card number listing
R	271	Country is Blocked	Cust	CC	Issuing country of the card is in a blocked country listing Note: MOP = MC, VI, DI only

Response Type	Code	Name	Action	Payment Method	Comments
R	272	Invalid Purchase Level II	Fix	CC	Data is inaccurate or missing, or the BIN is ineligible for P-card
D	301	Issuer Unavailable	Resend	CC, EUDD	Authorization network could not reach the bank which issued the card
D	302	Credit Floor	Wait	CC	Insufficient funds
D	303	Processor Decline	Cust	CC, EUDD	Generic decline—No other information is being provided by the issuer
D	304	Not On File	Cust	CC	No card record or invalid/non-existent to account specified
D	305	Already Reversed	N/A	CC	Transaction previously reversed Note: MOP = any Debit MOP, MC, MD, VI
D	306	Amount Mis-match	Fix	CC	Requested reversal amount does not match original approved authorization amount Note: MOP = MC, MD, VI only
D	307	Authorization Not Found	Fix	CC	Transaction cannot be matched to an authorization that was stored in the database Note: MOP = MC, MD, VI only
D	401	Call	Voice	CC	Issuer wants voice contact with cardholder
D	402	Default Call	Voice	CC	Decline
D	501	Pickup	Cust	CC	Card issuer wants card returned
D	502	Lost/Stolen	Cust	CC	Card reported as lost/stolen Note: Does not apply to American Express
D	503	Fraud / Security Violation	Cust	CC	CID did not match Note: Discover only
D	508	Excessive PIN Try	Cust	CC	Allowable number of PIN tries exceeded
D	509	Over Limit	Cust	CC	Exceeds withdrawal or activity amount limit
D	510	Over Frequency Limit	Cust	CC	Exceeds with withdrawal or activity count limit
D	519	On Negative File	Cust	ED, ECP	Account number appears on negative file
D	521	Insufficient Funds	Cust	CC	Insufficient funds/over credit limit
D	522	Card is Expired	Cust	CC	Card has expired
D	530	Do Not Honor	Cust	CC, EUDD	Generic decline - No other information is being provided by the issuer

Response Type	Code	Name	Action	Payment Method	Comments
D	531	CVV2/VAK Failure	Cust	CC	Issuer has declined auth request because CVV2 or VAK failed
D	551	Duplicate Transaction	Fix	EUDD	Trans ID in combination with merchant ID is not unique (order number not unique)
D	570	Stop Payment Order One Time Recurring Installment	Cust	CC	Cardholder has requested this one recurring/installment payment be stopped
D	571	Revocation of Authorization for All Recurring / Installments	Cust	CC	Cardholder has requested all recurring/installment payments be stopped
D	572	Revocation of All Authorizations—Closed Account	Cust	CC	Cardholder has requested that all authorizations be stopped for this account due to closed account Note: Visa only
D	591	Invalid CC Number	Cust	CC	Bad check digit, length or other credit card problem. Issuer generated
D	592	Bad Amount	Fix	CC	Amount sent was zero or unreadable. Issuer generated
D	594	Other Error	Fix	CC, EUDD	Unidentifiable error. Issuer generated
D	595	New Card Issued	Cust	CC	New Card Issued
D	596	Suspected Fraud	Cust	CC	Issuer has flagged account as suspected fraud
D	597	Account Lookup Not Allowed for Merchant	Cust	CC	Account Lookup not allowed for merchant
D	602	Invalid Institution Code	Fix	CC	Card is bad but passes MOD 10 check digit routine, wrong BIN
D	603	Invalid Institution	Cust	CC	Institution not valid (i.e., possible merger)
D	605	Invalid Expiration Date	Cust	CC	Card has expired or bad date sent. Confirm proper date
D	606	Invalid Transaction Type	Cust	CC	Issuer does not allow this type of transaction
D	607	Invalid Amount	Fix	CC, EUDD	Amount not accepted by network
D	610	BIN Block	Cust	CC	Merchant has requested Chase Paymentech not process credit cards with this BIN
S	704	FPO Accepted	N/A	CC, ECP	Stored in FPO database
R	719	On Negative File	Cust	EUDD	Account number appears on European Direct Debit negative file

Response Type	Code	Name	Action	Payment Method	Comments
R/D	750	Invalid Transit Routing Number	Fix	ECP, EUDD	ECP—ABA transit routing number is invalid, fails check digit EUDD—Bank Sort Code is invalid
R/D	751	Transit Routing Number Unknown	Fix	ECP, EUDD	Transit routing number not on list of current acceptable numbers
R	752	Missing Name	Fix	ECP, EUDD	Pertains to deposit transactions only
R	753	Invalid Account Type	Fix	ECP	Pertains to deposit transactions only
R/D	754	Account Closed	Cust	CC, ECP, EUDD	Bank account has been closed
R	755	No Account / Unable to Locate	Cust	ECP	Does not match any account for the customer at the bank
R/D	756	Account-Holder Deceased	Cust	ECP, EUDD	Customer or account holder has died
R	757	Beneficiary Deceased	Cust	ECP	Beneficiary on account has died
R/D	758	Account Frozen	Cust	ECP, EUDD	Transaction posting to account prohibited
R/D	759	Customer Opt-out	Cust	ECP, EUDD	Customer has refused to allow transaction
R/D	760	ACH Non-participant	Cust	ECP, EUDD	ECP—Banking institution does not accept ACH transactions EUDD—Bank does not allow direct debit
R	762	No Address	Cust	ECP	Pertains to deposit transactions only
R/D	763	Invalid Account Number	Cust	ECP, EUDD	Account number is incorrect
R/D	764	Authorization Revoked by Consumer	Cust	ECP, EUDD	Customer has notified their bank not to accept these transactions
R	765	Customer Advises Not Authorized	Cust	ECP	Customer has not authorized bank to accept these transactions
R	766	Invalid CECP Action Code	Fix	ECP	Canadian ECP only Note: Invalid Action Code Valid Action Codes are: <ul style="list-style-type: none"> • FPO start • REFUND • Validate only

Response Type	Code	Name	Action	Payment Method	Comments
					• Validate and Deposit
R/D	767	Invalid Account Number Format	Fix	ECP, EUDD	Formatting of account number is incorrect
R/D	768	Bad Account Number Data	Fix	ECP, EUDD	Invalid characters in account number
D	769	Non-Convertible Account	Cust	ECP	Account is ineligible for check conversion Note: POP/ARC only
D	802	Positive ID	Voice	CC	Issuer requires further information
D	806	Restraint	Cust	CC	Card has been restricted
D	811	Invalid Security Code	Fix	CC	American Express CID is incorrect
D	813	Invalid PIN / User ID	Cust	CC	Invalid PIN or User ID
D	825	No Account	Cust	CC	Account does not exist
D	833	Invalid Merchant	Fix	CC, EUDD	Service Establishment (SE) number is incorrect or Issuer does not allow this type of transaction EUDD—merchant not set up at vendor
R/D	834	Invalid MOP / Unauthorized User	Cust	CC, ECP, EUDD	R—Method of payment is invalid for the division D—BML unauthorized user
D	902	Process Unavailable	Resend/Call/Cust	CC, EUDD	System error/malfunction with Issuer
D	903	Invalid Expiration	Cust	CC	Invalid or expired expiration date
D	904	Invalid Effective	Cust/Resend	CC	Card not active

USA ePay: Error messages

"USA ePay Error Messages" contains the response codes that appear in the **CCGResult** parameter of the AMS response.

The list is available in SBS at this link: <http://sbs.active.com/docs/DOC-254385>.

VirtualMerchant: Response codes

VirtualMerchant Developer Guide contains the response codes that appear in the **CCGResult** parameter of the AMS response. The **CCGResult** contains the code from "Credit Card Response Codes" in chapter 9.

The guide is available in SBS at this link: <http://sbs.active.com/docs/DOC-255824>.

TransactionResult and TransactionMessage values

The following table shows the **TransactionResult** parameter values and their corresponding **TransactionMessage** values.

Table 59: TransactionResult and TransactionMessage values

TransactionResult	TransactionMessage
-2	Payment Processing Error
-1	Merchant Services Processing error
0	Approved
1	Invalid Tender Type
2	Invalid Transaction Type
3	Invalid Amount Format
4	Invalid Merchant Account Information
5	Invalid Account Number
6	Invalid Expiration Date
9	Invalid XML document
10	Declined
11	Insufficient Funds Available
12	Duplicate Transaction
13	Settled Transaction
14	Transaction Not Found
15	Invalid card security code
16	Service Not Supported
17	Invalid Cardholder
20	System Busy
21	Processor Timeout
22	Transaction not attempted
23	Invalid issue date
24	Invalid issue number
25	Zip/Postal Code Too Long
26	Invalid Address
27	Online Auth Reversal Declined
28	Transaction failed. Please try again.