

Authorisation response codes description

Code	Status	Description
000	Approved	Approved
001	Approved with ID	Approved, honor with identification
002	Approved	Approved for partial amount
003	Approved	Approved for VIP
004	Approved	Approved, update track 3
005	Approved	Approved, account type specified by card issuer
006	Approved	Approved for partial amount, account type specified by card issuer
007	Approved	Approved, update ICC
100	Decline	Decline (general, no comments)
101	Decline	Decline, expired card
102	Decline	Decline, suspected fraud
103	Decline	Decline, card acceptor contact acquirer
104	Decline	Decline, restricted card
105	Decline	Decline, card acceptor call acquirer's security department
106	Decline	Decline, allowable PIN tries exceeded
107	Decline	Decline, refer to card issuer
108	Decline	Decline, refer to card issuer's special conditions
109	Decline	Decline, invalid merchant
110	Decline	Decline, invalid amount
111	Decline	Decline, invalid card number
112	Decline	Decline, PIN data required

Code	Status	Description
113	Decline	Decline, unacceptable fee
114	Decline	Decline, no account of type requested
115	Decline	Decline, requested function not supported
116	Decline, no funds	Decline, not sufficient funds / over credit limit
117	Decline	Decline, incorrect PIN
118	Decline	Decline, no card record
119	Decline	Decline, transaction not permitted to cardholder
120	Decline	Decline, transaction not permitted to terminal
121	Decline	Decline, exceeds withdrawal amount limit
122	Decline	Decline, security violation
123	Decline	Decline, exceeds withdrawal frequency limit
124	Decline	Decline, violation of law
125	Decline	Decline, card not effective
126	Decline	Decline, invalid PIN block
127	Decline	Decline, PIN length error
128	Decline	Decline, PIN key sync error
129	Decline	Decline, suspected counterfeit card
160	Decline	Decline, additional customer authentication required
165	Decline	Transaction not supported/blocked by issuer
169	Decline	Blocked by cardholder/contact cardholder
180	Decline	Decline, by cardholders wish
197	Decline	Decline, call AmEx
198	Decline	Decline, call Card Processing Centre
200	Pick-up	Pick-up (general, no comments)

Code	Status	Description
201	Pick-up	Pick-up, expired card
202	Pick-up	Pick-up, suspected fraud
203	Pick-up	Pick-up, card acceptor contact card acquirer
204	Pick-up	Pick-up, restricted card
205	Pick-up	Pick-up, card acceptor call acquirer's security department
206	Pick-up	Pick-up, allowable PIN tries exceeded
207	Pick-up	Pick-up, special conditions
208	Pick-up	Pick-up, lost card
209	Pick-up	Pick-up, stolen card
210	Pick-up	Pick-up, suspected counterfeit card
400	Accepted	Accepted (for reversal)
902	Call acquirer	Decline reason message: invalid transaction
903	Call acquirer	Status message: re-enter transaction
904	Call acquirer	Decline reason message: format error
905	Call acquirer	Decline reason message: acquirer not supported by switch
906	Call acquirer	Decline reason message: cutover in process
907	Call acquirer	Decline reason message: card issuer or switch inoperative
908	Call acquirer	Decline reason message: transaction destination cannot be found for routing
909	Call acquirer	Decline reason message: system malfunction
910	Call acquirer	Decline reason message: card issuer signed off
911	Call acquirer	Decline reason message: card issuer timed out

Code	Status	Description
912	Call acquirer	Decline reason message: card issuer unavailable
913	Call acquirer	Decline reason message: duplicate transmission
914	Call acquirer	Decline reason message: not able to trace back to original transaction
915	Call acquirer	Decline reason message: reconciliation cutover or checkpoint error
916	Call acquirer	Decline reason message: MAC incorrect
917	Call acquirer	Decline reason message: MAC key sync error
918	Call acquirer	Decline reason message: no communication keys available for use
919	Call acquirer	Decline reason message: encryption key sync error
920	Call acquirer	Decline reason message: security software/hardware error - try again
921	Call acquirer	Decline reason message: security software/hardware error - no action
922	Call acquirer	Decline reason message: message number out of sequence
923	Call acquirer	Status message: request in progress
950	Not accepted	Decline reason message: violation of business arrangement