Bill Me Later® Response Reason Codes 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
104	Successful Action Requested	Successfully approved Safetech – Returned for FA (Fraud Analysis) action	N/A
164	Conditional Approval	Conditional Approval – Hold shipping for 24 hours	WAIT
201	Invalid Account Number	Bad check digit, length, or other credit card problem	CUST
202	Bad Amount, Non-numeric Amount	Amount sent was zero, unreadable, or exceeds maximum allowable amount	FIX
204	Other Error	Unidentifiable error	FIX
227	Missing Companion Data	Specific and relevant data within transaction is absent	FIX
231	Invalid Transaction Division Number	Transaction Division number incorrect	FIX
238	Invalid Currency	Currency does not match Chase Paymentech merchant setup for Transaction Division	FIX
239	Invalid MOP for Transaction Division	Method of payment is invalid for the Transaction 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	Transaction Division is not authorized to send record	FIX
275	Ceiling Limit	The transaction amount exceeds the transaction division amount limit (ceiling limit) as established by the merchant's set up instructions	FIX
302	Credit Floor	Insufficient funds	WAIT
304	Not On File	No card record, or invalid/non-existent to account specified	CUST
401	Decline	Decline	CUST
501	Pickup	Card Issuer wants card returned	CUST
505	Negative File	On negative file	CUST
509	Over Limit	Exceeds withdrawal or activity amount limit	CUST
521	Insufficient Funds	Insufficient funds/over credit limit	CUST
524	Altered Data	Altered Data/Magnetic stripe incorrect	FIX
530	Do Not Honor	Hard decline (never passes with recycle attempts)	CUST
531	CVV2/VAK Failure	Issuer has declined auth request because CVV2 or VAK failed	CUST
540	Under 18 years old	The date of birth indicates customer is less than 18 years of age	CUST

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Bill Me Later ® Response Reason Codes Description/Usage (continued)

Code	Name	Comments	Recommended Action
541	Possible Compromise	Customer reported possible compromise and blocked account	CUST
542	Bill to Not Equal to Ship to	Bill to address does not match ship to address.	CUST
543	Invalid Pre-approval Number	Pre-approval number not recognized	CUST
544	Invalid Email Address	Email address failed standard validation rules	CUST
545	PA ITA Number Inactive	Pre-approval number no longer valid	CUST
546	Blocked Account	Billing system account status	CUST
547	Address Verification Failed	Billing address could not be verified	FIX
548	Not on Credit Bureau	Need more information. Request full social security number	CUST
549	Previously Declined	Customer previously declined	CUST
550	Closed Account, New Account Issued	Closed account New account issued	CUST
551	Duplicate Transaction	Transaction ID in combination with Merchant ID is not unique (order number is not unique)	FIX
560	Re-authorization	Re-authorization request is declined. Original authorization could not be found	FIX
561	Re-authorization No Match	Re-authorization request is declined. The Customer Account Number, Merchant ID or Amount did not match the original authorization	FIX
562	Re-authorization Amount Exceeded	Re-authorization request is declined. The amount significantly exceeds the original request amount	FIX
563	Re-authorization Timeframes Exceeded	Re-authorization request is declined. The timeframes for re-authorization have been exceeded	FIX
564	Counter Offer	Counter Offer to Supply Personal Guaranty	CUST
567	Pending Review	Pending review by BillMeLater – wait 24 hours	WAIT
592	Bad Amount	Amount sent was zero or unreadable. Issuer generated	FIX
594	Other Error	Bill to country **must be** equal to U.S.	FIX
605	Invalid Expiration Date	Card has expired or bad date sent. Confirm proper date	CUST
802	Positive ID	Issuer requires further information	VOICE
813	Invalid User ID	Invalid User ID	CUST
833	Invalid Merchant	Service Establishment (SE) number is incorrect or Issuer does not allow this type of transaction Division not enabled at the Issuer	FIX
834	Unauthorized User	Unauthorized user	CUST
902	Process Unavailable	Decline from the processor	RESEND/CALL/CUST
904	Invalid Effective Date	Account may not yet be fully active	CUST/RESEND

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Bill Me Later ® Response Reason Codes Description/Usage (continued)

Code	Name	Comments	Recommended Action
905	Stand in Rules	Declined authorization using stand-in rules. (Authorization may be obtained when systems are available)	RESEND

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