Credit Card Response Reason Code 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	No Reason to Decline	Successfully approved Safetech – Returned for FA (Fraud Analysis) action	N/A
105	Received and Stored	Successfully approved (for FPO transactions)	N/A
106	Provided Auth	Successfully approved (Indicates customized code was used in processing)	N/A
107	Request Received	Successfully approved (Indicates customized code was used in processing)	N/A
108	Approved for Activation	Successfully activated (Indicates customized code was used in processing)	N/A
110	BIN Alert	Successfully approved (Indicates customized code was used in processing)	N/A
111	Approved for Partial	Successfully approved (Indicates customized code was used in processing)	N/A
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
203	Zero Amount	Amount sent was zero	FIX
204	Other Error	Unidentifiable error	FIX
205	Bad Total Auth Amount	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.	FIX
218	Invalid SKU Number	Non-numeric value was sent	FIX
219	Invalid Credit Plan	Non-numeric value was sent	FIX
220	Invalid Store Number	Non-numeric value was sent	FIX
225	Invalid Field Data	Data within transaction is incorrect	FIX
227	Missing Companion Data	Specific and relevant data within transaction is absent	FIX
229	Percents Do Not Total 100	FPO monthly payments do not total 100 (FPO only)	FIX
230	Payments Do Not Total Order	FPO monthly payments do not total order (FPO only)	FIX
231	Invalid Transaction Division Number	Transaction Division number incorrect	FIX
233	Does Not Match MOP	Credit card number does not match method of payment type or invalid BIN When MOP=IM, resubmit transaction with MOP=SW; When MOP=IM, the merchant and Issuer cannot be domiciled in the UK	FIX
234	Duplicate Order Number	Unique to Authorization Recycle transactions. Order number already exists in system (Auth Recycle only)	FIX
235	FPO Locked	FPO change not allowed (FPO only)	RESEND
236	Auth Recycle Host System Down	Authorization Recycle host system temporarily unavailable (Auth Recycle only)	RESEND

Credit Card Response Reason Code Description/Usage (continued)

Code	Name	Comments	Recommended Action
237	FPO Not Allowed	Transaction Division does not participate in FPO. Contact your Chase Paymentech Representative for information on getting set up for FPO (FPO only)	CALL
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
240	Auth Amount Wrong	Used by FPO	FIX
241	Illegal Action	Invalid action attempted	FIX
243	Invalid Purchase Level III	Data is inaccurate or missing, or the BIN is ineligible for P-card	FIX
244	Invalid Encryption Format	Invalid encryption flag. Data is inaccurate	FIX
245	Missing or Invalid Secure Payment Data	International Maestro, MasterCard, UK Domestic Maestro, or Visa authentication data not in appropriate Base 64 encoding format or data provided on a non-e-Commerce transaction	FIX
246	Merchant Not MasterCard SecureCode Enabled	Transaction Division does not participate in International Maestro SecureCode, MasterCard SecureCode or UK Domestic Maestro SecureCode.	CALL
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
257	Missing Customer Service Phone	Customer Service Phone Number required on Transaction Types 1 (MOTO) and 2 (Recurring) (MasterCard only)	FIX
258	Not Authorized to Send Record	Transaction Division is not authorized to send record or the account is a Visa Canadian debit card	FIX
260	Soft AVS	Card was authorized but AVS did not match. The 100 was overwritten with 260 per merchant's request (Conditional deposits only)	CUST
261	Account not Eligible for Transaction Division's Setup	Account number not eligible for Transaction Division's Account Updater Program setup	N/A
262	Authorization Code/Response Date Invalid	Authorization code and/or response date are invalid (MOP=MC & VI only)	FIX
263	Partial Authorization Not Allowed or Partial Authorization Request Not Valid	Action code or Transaction Division does not allow partial authorizations or partial authorization request is not valid	FIX
265	Missing QHP Amount	Missing QHP Amount	FIX
266	Invalid QHP Amount	QHP amount greater than transaction amount	FIX
267	Merchant not IIAS Enabled	Transaction Division does not participate in Healthcare IIAS. Contact your Chase Paymentech Representative for information on getting set up for Healthcare IIAS	CALL

Credit Card Response Reason Code Description/Usage (continued)

Code	Name	Comments	Recommended Action
268	Invalid Cash Back Amount	Cash back amount is not less than transaction amount	FIX
269	Card Prefix on Fraud Filter List	Card number prefix is on a fraud filter list (MOP = AX, IM, MC, MD, SW, and VI)	CUST
270	Card Number on Fraud Filter List	Card number is on Fraud Filter List	CUST
271	Country on Fraud Filter List	Issuing country of the card is on Fraud Filter List	CUST
273	Cash Over not Allowed on MCC	Cash Over cannot be processed under this MCC (MOP=DD, DI, and MC only)	FIX
275	Ceiling Limit	The transaction amount exceeds the Transaction Division amount limit (ceiling limit) as established by the merchant's setup instructions	FIX
301	Issuer Unavailable	Authorization network could not reach the bank which issued the card	RESEND
302	Credit Floor	Insufficient funds	WAIT
303	Processor Decline	Generic decline – no other information is being provided by issuer	CUST
304	Not On File	No card record or invalid/non-existent to account specified	CUST
305	Already Reversed/Nothing to Reverse	Transaction previously reversed (MOP = any Debit MOP, DD, DI, IM, MC, RC, VI only)	N/A
306	Amount Mismatch	Requested reversal amount does not match original approved authorization amount (MOP = DD, DI, IM, MC, VI only)	FIX
307	Authorization Not Found	Transaction cannot be matched to an authorization that was stored in the database (MOP= DD, DI, IM, MC, VI only)	FIX
401	Call	Issuer wants voice contact with accountholder	VOICE
402	Default Call	Decline	VOICE
501	Pickup	Card issuer wants card returned	CUST
502	Lost/Stolen	Card reported as lost/stolen (Does not apply to American Express)	CUST
503	Fraud/Security Violation	CID did not match (Discover, Discover Diners, and JCB only)	CUST
508	Excessive PIN Try	Allowable number of PIN tries exceeded	CUST
509	Over Limit	Exceeds withdrawal or activity amount limit	CUST
510	Over Frequency Limit	Exceeds withdrawal or activity count limit	CUST
521	Insufficient Funds	Insufficient funds/over credit limit	CUST
522	Card is Expired	Card has expired	CUST
530	Do Not Honor	Generic decline – No other information is being provided by the issuer	CUST
531	CVV2/VAK Failure	Issuer has declined auth request because CVV2 or VAK failed	CUST
570	Stop Payment Order One Time Recurring/Installment	Accountholder has requested this **one** recurring/installment payment be stopped	CUST
571	Revocation of Authorization for All Recurring/Installments	Accountholder has requested **all** recurring/installment payments be stopped	CUST

Credit Card Response Reason Code Description/Usage (continued)

Code	Name	Comments	Recommended Action
572	Revocation of All Authorizations – Closed Account	Accountholder has requested that **all** authorizations be stopped for this account due to **closed account** (Visa only)	CUST
591	Invalid CC Number	Bad check digit, length or other credit card problem. Issuer generated	CUST
592	Bad Amount	Amount sent was zero or unreadable. Issuer generated	FIX
594	Other Error	Unidentifiable error. Issuer generated	FIX
595	New Card Issued	New Card Issued	CUST
596	Suspected Fraud	Issuer has flagged account as suspected fraud	CUST
597	Account Lookup Not Allowed for Merchant	Account Lookup not allowed for merchant	CUST
602	Invalid Institution Code	Card is bad, but passes MOD 10 check digit routine, wrong BIN	FIX
603	Invalid Institution	Institution not valid (i.e. possible merger)	CUST
605	Invalid Expiration Date	Card has expired or bad date sent. Confirm proper date	CUST
606	Invalid Transaction Type	Issuer does not allow this type of transaction	CUST
607	Invalid Amount	Amount not accepted by network	FIX
610	BIN Block	Merchant has requested Chase Paymentech not process credit cards with this BIN (Indicates customized code was used in processing)	CUST
704	FPO Accepted	Stored in FPO database	N/A
754	Account Closed	Bank account has been closed	CUST
802	Positive ID	Issuer requires further information	VOICE
806	Restraint	Card has been restricted	CUST
811	Invalid Security Code	American Express CID is incorrect	FIX
813	Invalid PIN/User ID	Invalid PIN or User ID	CUST
825	No Account	Account does not exist	CUST
833	Invalid Merchant	Service Established (SE) number is incorrect or Issuer does not allow this type of transaction. Division not enabled at the Issuer	FIX
834	Invalid MOP/Unauthorized User	Method of payment is invalid for the Transaction Division	CUST
902	Process Unavailable	System error/malfunction with Issuer	RESEND/ CALL/CUST
903	Invalid Expiration	Invalid or expired expiration date	CUST
904	Invalid Effective Date	Card not active	CUST

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