

Debit Card Response Reason Code Description/Usage

Code	Name	Comments	Recommended Action
100	Approved	Successfully approved	N/A
104	Successful Action Requested	Successfully approved Safetech – Returned for FA (Fraud Analysis) action	All
109	Previously Processed Transaction	Transaction was not re-authorized with the Debit Network because it was previously processed	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
204	Other Error	Unidentifiable error	FIX
225	Invalid Field Data	Data within transaction is incorrect	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 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 pr the account is a Visa Canadian debit card	FIX
264	Duplicate Deposit Transaction	Transaction is a duplicate of a previously deposited transaction. Transaction is not processed	N/A
275	Ceiling Limit	The transaction amount exceeds the transaction division amount limit (ceiling limit) as established by the merchant's set up instructions	FIX
301	Issuer Unavailable	Authorization network could not reach the bank which issued the card	RESEND
303	Processor Decline	Generic decline – No other information is being provided by the Issuer	CUST
304	Not On File	No card record or invalid/non-existent to account specified BIN not debit capable	CUST
305	Already Reversed/Nothing to Reverse	Transaction previously reversed or purchase authorization is older than 90 minutes or there is no authorization to reverse (MOP = any Debit MOP)	N/A
401	Call	Issuer wants voice contact with accountholder	VOICE
501	Pickup	Card issuer wants card returned	CUST
502	Lost/Stolen	Card reported as lost/stolen	CUST
522	Card is Expired	Card has expired	CUST
523	Encryption Data Bad	Encryption data is bad	FIX
524	Altered Data	Altered Data/Magnetic stripe incorrect	FIX
594	Other Error	Unidentifiable error. Issuer generated	FIX

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Debit Card Response Reason Code Description/Usage (continued)

Code	Name	Comments	Recommended Action
530	Do Not Honor	Generic decline – No other information is being provided by the Issuer	CUST
591	Invalid CC Number	Bad check digit, length or other credit card problem. Issuer generated	CUST
603	Invalid Institution	Institution not valid (i.e. possible merger)	CUST
606	Invalid Transaction Type	Issuer does not allow this type of transaction	CUST
607	Invalid Amount	Amount not accepted by network	FIX
740	Match Failed	Unable to find a match for Debit Authorization Record – based on trace number, account number and Transaction Division number	FIX
741	Validation Failed	Unable to validate the Debit Authorization Record – based on amount, action code and MOP	FIX
742	Unable to Process Transaction as Debit or Credit	Unable to process transaction as debit or credit (Merchant is enabled for PINless Debit BIN File Management)	CUST
813	Invalid PIN/User ID	Invalid PIN	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	Invalid MOP	CUST
902	Process Unavailable	The link is down or setup issue. Contact your Chase Paymentech Representative	RESEND/CALL/ 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