ECP Response Reason Code Description/Usage

Code	Name	Comments	Recommended Action
100	Approved	Successfully approved	N/A
101	Validated	Account passed Chase Paymentech negative file and data edit check	N/A
102	Verified	Account passed external negative file	N/A
103	Pre-noted	Passed pre-note	N/A
104	Successful Action Requested	Successfully approved Safetech – Returned for FA (Fraud Analysis) action	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
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
244	Invalid Encryption Format	Invalid encryption flag. Data is inaccurate	FIX
247	Check Conversion Data Error	Proper data elements were not sent for POP/ARC transactions	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 or the account is a Visa Canadian debit card	ALL
275	Ceiling Limit	The transaction amount exceeds the transaction division amount limit (ceiling limit) as established by the merchant's set up instructions	FIX
519	On Negative File	Account number appears on negative file See the ECP Fair Credit Reporting (FCRA) Users Guide for compliance requirements	CUST
704	FPO Accepted	Stored in FPO database	N/A
750	Invalid Transit Routing Number	ABA transit routing number is invalid, fails check digit	FIX
751	Transit Routing Number Unknown	Transit routing number not on list of current acceptable numbers	FIX
752	Missing Name	Pertains to deposit transactions only	FIX
753	Invalid Account Type	Pertains to deposit transactions only	FIX
754	Account Closed	Bank account has been closed	CUST
755	No Account/Unable to Locate	Does not match any account for the customer at the bank	CUST

ECP Response Reason Code Description/Usage (continued)

Code	Name	Comments	Recommended Action
756	Account Holder Deceased	Customer or accountholder has died	CUST
757	Beneficiary Deceased	Beneficiary on account has died	CUST
758	Account Frozen	Transaction posting to account prohibited	CUST
759	Customer Opt-out	Customer has refused to allow transaction	CUST
760	ACH Non-participant	Banking institution does not accept ACH transactions	CUST
763	Invalid Account Number	Account number is incorrect	CUST
764	Authorization Revoked by Customer	Customer has notified their bank not to accept these transactions	CUST
765	Customer Advises Not Authorized	Customer has not authorized bank to accept these transactions	CUST
766	Invalid CECP Action Code	Invalid Action Code for Canadian ECP Valid Action Codes are: 　　　FPO Start 　　　Refund 　　　Validate Only 　　　Validate and Deposit	FIX
767	Invalid Account Number Format	Formatting of account number is incorrect	FIX
768	Bad Account Number Data	Invalid characters in account number	FIX
769	Invalid International ACH	International (excludes Canada) ACH not supported	CUST
834	Invalid MOP/Unauthorized User	Method of payment is invalid for the Transaction Division D – ECP on Internal Negative File for unauthorized user	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