

## European Direct Debit 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
101	Validated	Account passed Chase Paymentech negative file and data edit check	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
204	Other Error	Unidentifiable error	FIX
225	Invalid Field Data	Data within transaction is incorrect	FIX
227	Missing Companion Data	Specific and relevant data within transaction 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 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	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
303	Processor Decline	Generic decline – No other information is being provided by the Issuer	CUST
530	Do Not Honor	Generic decline – No other information is being provided by the issuer	CUST
551	Duplicate Transaction	Trans ID in combination with Merchant ID is not unique (order number is not unique)	FIX
594	Other Error	Unidentifiable error. Issuer generated	FIX
607	Invalid Amount	Amount not accepted by network	FIX
719	On Negative File	Account number appears on European Direct Debit Internal Negative File	CUST

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## European Direct Debit Response Reason Code Description/Usage (continued)

Code	Name	Comments	Recommended Action
750	Invalid Transit Routing Number	Bank Sort Code is invalid	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
754	Account Closed	Bank account has been closed	CUST
756	Account-Holder Deceased	Customer or Accountholder 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	Bank does not allow direct debit	CUST
763	Invalid Account Number	Account Number is incorrect	CUST
764	Authorization Revoked by Consumer	Customer has notified their bank not to accept these transactions	CUST
767	Invalid Account Number Format	Formatting of account number is incorrect	FIX
768	Bad Account Number Data	Invalid characters in account number	FIX
833	Invalid Merchant	Merchant not set up at vendor	FIX
834	Invalid MOP/Unauthorized user	Method of payment is invalid for the transaction division/Debit invalid MOP	CUST
902	Process Unavailable	System Error/Malfunction with Issuer	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