

Shop with Points Response Reason Code Description/Usage

Code	Name	Comments	Recommended Action
100	Approved	Successfully approved	N/A
104	No Reason to Decline	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
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	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 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
304	Not On File	No card record or invalid/non-existent to account specified	CUST
521	Insufficient Funds	Insufficient funds/over credit limit	CUST
551	Duplicate Transaction	Trans ID in combination with merchant ID is not unique (order number not unique).	FIX
594	Other Error	Unidentifiable error. Issuer generated	FIX
606	Invalid Transaction Type	Issuer does not allow this type of transaction	CUST
615	Ineligible to Redeem	Account is ineligible for Shop with Points. Accountholder should contact Issuer.	CUST
616	Non-participating Card	Account not participating in Shop with Points	N/A
617	Not Enrolled in Shop with Points	Accountholder not enrolled in merchant's Shop with Points program.	CUST
618	Unsuccessful Shop with Points Enrollment	Register or Unregister action could not be processed.	CUST
621	Redemption Amount Below Minimum	Redemption amount is below Shop with Points program minimum.	N/A
622	Redemption Amount Above Maximum	Redemption amount is above Shop with Points program maximum.	N/A
627	No Matching Authorization Found	Authorization code incorrect	FIX



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Code	Name	Comments	Recommended Action
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

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