



## **Bank and SecurePay Response Codes**

## Bank Response Codes for Credit Card Transactions

Code	Response Text	Code	Response Text
<b>APPROVED</b>			
00	Approved	08	Honour with ID
11	Approved VIP (not used)	16	Approved, Update Track 3 (not used)
77	Approved (ANZ only)		
<b>DECLINED</b>			
01	Refer to Card Issuer	41	Lost Card—Pick Up
02	Refer to Issuer's Special Conditions	42	No Universal Amount
03	Invalid Merchant	43	Stolen Card—Pick Up
04	Pick Up Card	44	No Investment Account
05	Do Not Honour	51	Insufficient Funds
06	Error	52	No Cheque Account
07	Pick Up Card, Special Conditions	53	No Savings Account
09	Request in Progress	54	Expired Card
10	Partial Amount Approved	55	Incorrect PIN
12	Invalid Transaction	56	No Card Record
13	Invalid Amount	57	Trans. not Permitted to Cardholder
14	Invalid Card Number	58	Transaction not Permitted to Terminal
15	No Such Issuer	59	Suspected Fraud
17	Customer Cancellation	60	Card Acceptor Contact Acquirer
18	Customer Dispute	61	Exceeds Withdrawal Amount Limits
19	Re-enter Transaction	62	Restricted Card
20	Invalid Response	63	Security Violation
21	No Action Taken	64	Original Amount Incorrect
22	Suspected Malfunction	65	Exceeds Withdrawal Frequency Limit
23	Unacceptable Transaction Fee	66	Card Acceptor Call Acquirer Security
24	File Update not Supported by Receiver	67	Hard Capture—Pick Up Card at ATM
25	Unable to Locate Record on File	68	Response Received Too Late
26	Duplicate File Update Record	75	Allowable PIN Tries Exceeded
27	File Update Field Edit Error	86	ATM Malfunction
28	File Update File Locked Out	87	No Envelope Inserted
29	File Update not Successful	88	Unable to Dispense
30	Format Error	89	Administration Error
31	Bank not Supported by Switch	90	Cut-off in Progress
32	Completed Partially	91	Issuer or Switch is Inoperative
33	Expired Card—Pick Up	92	Financial Institution not Found
34	Suspected Fraud—Pick Up	93	Trans Cannot be Completed
35	Contact Acquirer—Pick Up	94	Duplicate Transmission
36	Restricted Card—Pick Up	95	Reconcile Error
37	Call Acquirer Security—Pick Up	96	System Malfunction
38	Allowable PIN Tries Exceeded	97	Reconciliation Totals Reset
39	No CREDIT Account	98	MAC Error
40	Requested Function not Supported	99	Reserved for National Use

## SecurePay Payment Server Response Codes

Code	Response Text	Description
<b>DECLINED</b>		
100	Invalid Transaction Amount	If payment transaction amount is non-integer, negative, or zero
101	Invalid Card Number	If credit card number contains characters other digits, or bank does not recognize this number as a valid credit card number
102	Invalid Expiry Date Format	If expiry date does not follow the format MM/YY or contains an invalid date
103	Invalid Purchase Order	If purchase order is an empty string
104	Invalid Merchant ID	If Merchant ID does not follow the format XXXDDDD, where X is a letter and D is a digit, or Merchant ID is not found in SecurePay's database.
106	Card type unsupported	Merchant is not configured to accept payment from this particular Credit Card type
109	Invalid credit card CVV number format	CVV Number contains character other than digits or contains more than 6 characters
110	Unable To Connect To Server	Produced by SecurePay Client API when unable to establish connection to SecurePay Payment Gateway
111	Server Connection Aborted During Transaction	Produced by SecurePay Client API when connection to SecurePay Payment Gateway is lost after the payment transaction has been sent
112	Transaction timed out By Client	Produced by SecurePay Client API when no response to payment transaction has been received from SecurePay Payment Gateway within predefined time period (default 80 seconds)
113	General Database Error	Payment Gateway was unable to read or write information to the database while processing the transaction
114	Error loading properties file	Payment Gateway encountered an error while loading configuration information for this transaction
115	Fatal Unknown Server Error	Transaction could not be processed by the Payment Gateway due to unknown reasons
116	Function unavailable through Bank	The bank doesn't support the requested transaction type
117	Message Format Error	SecurePay Payment Gateway couldn't correctly interpret the transaction message sent
118	Unable to Decrypt Message	SecurePay's security methods were unable to decrypt the message
119	Unable to Encrypt Message	SecurePay's security methods were unable to encrypt the message
123	Gateway Timeout	Produced by SecurePay Payment Gateway when no response to the transaction has been received from bank gateway within predefined time period
124	Gateway Connection Aborted During Transaction	Produced by SecurePay Payment Gateway when connection to bank gateway is lost after the payment transaction has been sent
125	Unknown Error Code	Produced by the bank gateway, textual description of the actual problem is stored in the database
126	Unable to Connect to Gateway	SecurePay Payment Gateway couldn't establish a connection to Bank Gateway
131	Invalid Number Format	A sting entered cannot be parsed as an integer. I.e. string must contain only digits, or preceding '-' sign
132	Invalid Date Format	Date entered does not follow the format DD/MM/YYYY, where DD is the 2-digit day of the month, MM is the 2-digit month number, and YYYY is the 4-digit year number; also if month is < 1 or > 12, or date is < 0 or > maximum days in that month
133	Transaction for refund not in database	Refund operation requested, and the original approved transaction is not found in the database
134	Transaction already fully refunded / Only \$x.xx available for refund	Refund operation is requested, and the given transaction has already been fully or partially refunded
135	Transaction for reversal not in database	Reversal operation requested, and the original approved transaction is not found in the database

## SecurePay Payment Server Response Codes

Response Code	Response Text	Description
<b>DECLINED</b>		
136	Transaction already reversed	Reversal operation requested, and the given transaction has already been reversed
137	Pre-auth transaction not found in database	Complete operation requested, and the matching approved pre-auth transaction is not found in the database
138	Pre-auth already completed	Complete operation requested, and the given pre-auth has already been completed
139	No authorisation code supplied	Client performing Complete transaction did not provide Pre-auth Code from original pre-auth transaction
140	Partially refunded, Do refund to complete	Reversal operation is requested, and the given transaction has already been partially refunded
141	No transaction ID supplied	Client performing Refund/Reversal transaction did not provide original payment's Bank Transaction ID
142	Pre-auth was done for smaller amount	Complete operation was requested but the amount specified is greater the pre-authorized amount
143	Payment amount smaller than minimum	The payment amount was smaller than the minimum accepted by the merchant
144	Payment amount greater than maximum	The payment amount was greater than the maximum accepted by the merchant
145	System maintenance in progress	The system maintenance is in progress and the system is currently unable to process transactions
146	Duplicate Payment Found	The system located a transaction that seems to be a duplicate of the current attempt. Transaction is not passed to bank, and customer should contact their merchant before making payment. (Used in SecureBill / IVR only at present.)
147	No Valid MCC Found	The merchant does not have a valid MCC (Merchant Category Code) set up to complete this transaction (Refers to Recurring transactions only at present).
148	Invalid Track 2 Data	If track 2 data is invalid length.
149	Track 2 Data Not Supplied	Track 2 data was not supplied and the transaction cannot be completed (Refers to Card Present transactions only at present).
151	Invalid Currency Code	The currency code supplied does not match the format required by SecurePay. Check the list of accepted currency codes.
152	Multi-currency not supported by bank	The financial institution used for this payment only accepts payments in Australian dollars (AUD).
153	External Database Error	A database error has occurred outside the SecurePay Payment Server (e.g. DEFT, etc)
157	Fraud Check Passed	Fraud check successful. No suspected fraud.
158	Fraud Check Error	Cannot evaluate transaction for fraud.
159	Suspected Fraud	Transaction suspected to be fraudulent.
160	Cardholder could not be authenticated	Customer entered their Verified by Visa or MasterCard SecureCode password incorrectly, or an error occurred while authenticating the customer
175	No Action Taken	The payment was held in the processing queue too long and was rejected without processing. Usually a symptom of slow bank responses. Additional terminal IDs may help solve this problem if it occurs frequently.
176	Merchant Not Enrolled in 3D Secure	Please call SecurePay to be added to our 3D Secure service
177	Unable to connect to MPI for 3D Secure	An internal connectivity error occurred preventing 3D Secure authentication at this time
178	3D Secure MPI Configuration Error	An internal configuration error occurred preventing 3D Secure authentication at this time
179	User Cancelled Payment	The user chose to exit the payment process before completion
190	Merchant Gateway Not Configured	The gateway for the merchant has been reserved, but not yet configured to be live by SecurePay staff.
195	Merchant Gateway Disabled	SecurePay has disabled the merchant gateway.
199	Merchant Gateway Discontinued	SecurePay has discontinued the merchant gateway.

## SecurePay Payment Server Response Codes

Response Code	Response Text	Description
<b>APPROVED</b>		
000	Normal	Message processed correctly (check transaction response for details).
<b>DECLINED</b>		
504	Invalid Merchant ID	If Merchant ID does not follow the format XXXDDDD, where X is a letter and D is a digit, or Merchant ID is not found in SecurePay's database.
505	Invalid URL	The URL passed to either Echo, Query or Payment object is invalid.
510	Unable To Connect To Server	Produced by SecurePay Client API when unable to establish connection to SecurePay Payment Gateway
511	Server Connection Aborted During Transaction	Produced by SecurePay Client API when connection to SecurePay Payment Gateway is lost after the payment transaction has been sent
512	Transaction timed out By Client	Produced by SecurePay Client API when no response to payment transaction has been received from SecurePay Payment Gateway within predefined time period (default 80 seconds)
513	General Database Error	Unable to read information from the database.
514	Error loading properties file	Payment Gateway encountered an error while loading configuration information for this transaction
515	Fatal Unknown Error	Transaction could not be processed by the Payment Gateway due to unknown reasons
516	Request type unavailable	SecurePay system doesn't support the requested transaction type
517	Message Format Error	SecurePay Payment Gateway couldn't correctly interpret the transaction message sent
524	Response Format Error	The client could not understand the response message.
545	System maintenance in progress	The system maintenance is in progress and the system is currently unable to process transactions
550	Invalid password	The merchant has attempted to process a request with an invalid password.
575	Not implemented	This functionality has not yet been implemented
577	Too Many Records for Processing	The maximum number of allowed events in a single message has been exceeded.
580	Process method has not been called	The process() method on either Echo, Payment or Query object has not been called
594	Duplicate Transmission	A transaction with the same details has already been processed.
595	Merchant Disabled	SecurePay has disabled the merchant and the requests from this merchant will not be processed.

## SecurePay Direct Entry Response Codes

Response Code	Response Text	Description
<b>APPROVED</b>		
00	Transaction Received	The transaction was received and will be sent off for processing at the end of the day.
<b>DECLINED</b>		
200	Invalid Transaction Amount	
201	No DDA Found	
203	Invalid Reference Number	
204	Invalid Merchant ID	If Merchant ID does not follow the format XXXDDDD, where X is a letter and D is a digit; or if Merchant ID is not found in the merchant database.
205	DDA Expired	
213	General Database Error	Direct Debit Server was unable to read or write information to the database while processing the transaction
217	Message Format Error	Direct Debit Server received a message with invalid data.
225	Transaction Rejected (Unknown response)	
228	No DDA With Merchant	DDA is inactive.
243	Amount Lower Than Minimum	The payment amount was lower than the minimum accepted.
244	Amount Higher Than Maximum	The payment amount was higher than the maximum accepted.
246	Duplicate Payment Found	The system located a transaction that seems to be a duplicate of the current attempt. Transaction is not passed to bank, and customer should contact their merchant before making payment. (Used in SecureBill / IVR only at present.)
249	Invalid Payor ID	

## SecurePay Periodic Server Response Codes

Response Code	Response Text	Description
<b>DECLINED</b>		
300	Invalid Amount	If payment transaction amount is non-integer, negative, or zero. (May be zero (0) for “trigger” actions, when default amount will be used.)
301	Invalid Credit Card Number	Credit card number is not supplied, wrong length, or does not pass Luhn algorithm.
302	Invalid Expiry Date	Expiry date does not follow format MM/YY, where MM is the 2-digit month (01-12) and YY is the 2-digit year.
303	Invalid Periodic Client ID	Client ID not provided, longer than 20 characters, or contains spaces.
304	Invalid Merchant ID	Merchant ID does not follow format XXXDDDD for credit card payments, or XXXDD for direct entry, where X is a letter and D is a digit; or merchant ID not in database.
305	Invalid BSB Number	BSB does not follow format DDDDDDD, or DDD-DDD, where D is a digit.
306	Invalid Account Number	Account number not provided, greater than 9 digits, or contains non-digit characters.
307	Invalid Account Name	Account Name is mandatory for DE Credit payments, and optional for DE Debits. Must be less than 32 characters if supplied.
308	No Matching DDA Found	A periodic DE Debit payment must match an existing DDA stored in our database for the merchant. DDAs can be added via the Merchant Login. DDA expiry date must be <u>after</u> the final periodic payment date.
309	Invalid CVV Number	CVV is optional for credit card payments, but if provided, must be either 3 or 4 digits.
313	General Database Error	A database error occurred while processing your request. Retry, or contact SecurePay.
314	Unable to Read Properties File	A properties file was not found or could not be read. Retry, or contact SecurePay.
316	Invalid Action Type Requested	The server does not support the action type requested. Check user manual for allowed values.
318	Unable to Decrypt Account Details	The card number or account details could not be decrypted. Retry, or contact SecurePay.
327	Invalid Periodic Payment Type	The Periodic type requested is not supported. Check user manual for allowed values.
328	Invalid Periodic Frequency	The Periodic frequency requested is not valid. Check user manual for allowed values.
329	Invalid Number of Payments	Number of payments must be 1 or more for day-based and calendar-based payments.
332	Invalid Date Format	A supplied date does not follow format YYYYMMDD, where values conform to standard calendar rules; or the server could not correctly interpret a date.
333	Triggered Payment Not Found	Triggered payment Client ID requested does not match a stored triggered payment for the merchant.
346	Duplicate Client ID Found	Client ID being added is not unique for the merchant.

## Bank Gateway Response Codes

Response Code	Response Text	Response Code	Response Text
<b>DECLINED</b>			
900	Invalid Transaction Amount	928	Invalid Customer ID
901	Invalid Credit Card Number	932	Invalid Transaction Date
902	Invalid Expiry Date Format	933	Transaction Not Found
903	Invalid Transaction Number	936	Transaction Already Reversed
904	Invalid Merchant/Terminal ID	937	Transaction Cannot Be Authorised
905	Invalid E-Mail Address	938	Pre-auth Already Completed
906	Card Unsupported	939	Invalid Auth Code
907	Card Expired	941	Invalid Transaction ID Supplied
908	Insufficient Funds	946	Reference Number Currently In Use
909	Credit Card Details Unknown	951	Transaction Not Permitted To Terminal
910	Unable to Connect to Bank	958	Fraud Check Error
913	Unable to Update Database	960	Contact Card Issuer
914	Power Failure	961	Transaction Pending
915	Fatal Unknown Gateway Error	962	Transaction Voided
916	Invalid Transaction Type Requested	970	File Access Error
917	Invalid Message Format	971	Invalid Flag Set
918	Encryption Error	972	Pin-pad/Gateway Offline
919	Decryption Error	973	Invoice Unavailable
922	Bank is Overloaded	974	Gateway Configuration Error
923	Bank Timed Out	975	No Action Taken
924	Transport Error	976	Unknown Currency Code
925	Unknown Bank Response Code	977	Too Many Records for Processing
926	Gateway Busy	978	Merchant Blocked