

## 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