



Bank and SecurePay Response Codes

Last updated: 07/10/2024

Bank Response Codes for Credit Card Transactions

Code	Response Text	Code	Response Text
APPROVED			
00	Approved	08	Honour with ID
11	Approved VIP (not used)	16	Approved, Update Track 3 (not used)
77	Approved (ANZ only)		
DECLINED			
01	Refer to Card Issuer	43	Stolen Card—Pick Up
02	Refer to Issuer's Special Conditions	44	No Investment Account
03	Invalid Merchant	51	Insufficient Funds
04	Pick Up Card	52	No Cheque Account
05	Do Not Honour	53	No Savings Account
06	Error	54	Expired Card
07	Pick Up Card, Special Conditions	55	Incorrect PIN
09	Request in Progress	56	No Card Record
10	Partial Amount Approved	57	Trans. not Permitted to Cardholder
12	Invalid Transaction	58	Transaction not Permitted to Terminal
13	Invalid Amount	59	Suspected Fraud
14	Invalid Card Number	60	Card Acceptor Contact Acquirer
15	No Such Issuer	61	Exceeds Withdrawal Amount Limits
17	Customer Cancellation	62	Restricted Card
18	Customer Dispute	63	Security Violation
19	Re-enter Transaction	64	Original Amount Incorrect
20	Invalid Response	65	Exceeds Withdrawal Frequency Limit
21	No Action Taken	66	Card Acceptor Call Acquirer Security
22	Suspected Malfunction	67	Hard Capture—Pick Up Card at ATM
23	Unacceptable Transaction Fee	68	Response Received Too Late
24	File Update not Supported by Receiver	75	Allowable PIN Tries Exceeded
25	Unable to Locate Record on File	79	Invalid card data
26	Duplicate File Update Record	82	Declined due to policy reason
27	File Update Field Edit Error	83	Declined due to security reason
28	File Update File Locked Out	86	ATM Malfunction
29	File Update not Successful	87	No Envelope Inserted
30	Format Error	88	Unable to Dispense
31	Bank not Supported by Switch	89	Administration Error
32	Completed Partially	90	Cut-off in Progress
33	Expired Card—Pick Up	91	Issuer or Switch is Inoperative
34	Suspected Fraud—Pick Up	92	Financial Institution not Found
35	Contact Acquirer—Pick Up	93	Trans Cannot be Completed
36	Restricted Card—Pick Up	94	Duplicate Transmission
37	Call Acquirer Security—Pick Up	95	Reconcile Error
38	Allowable PIN Tries Exceeded	96	System Malfunction
39	No CREDIT Account	97	Reconciliation Totals Reset
40	Requested Function not Supported	98	MAC Error
41	Lost Card—Pick Up	99	Reserved for National Use
42	No Universal Amount		

SecurePay Payment Server Response Codes

Code	Response Text	Description
DECLINED		
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	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 XXXYYDD, where X is a 3 digit number or letter denoting the 3 character SecurePay Merchant ID, and YY is the 2 digit sub-account ID (based on the number of sub-accounts you have 00, 01, 02 etc), and D is a digit denoting the Bank Gateway internal to SecurePay, 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	A time-out was encountered while processing the payment. This could mean the payment was processed however the bank response code could not be included in the response
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
-----	------------------------------	---------------------------------------------------------------------------

SecurePay Payment Server Response Codes		
Response Code	Response Text	Description
DECLINED		
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
136	Transaction already reversed	Reversal operation requested, and the given transaction has already been reversed
137	Pre-auth transaction not found in database	Preauthorisation Increase, Preauthorisation Cancellation or 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	Preauthorisation Cancellation or 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
168	Subsequent processing is not supported	The transaction identified by preauthID or txnID is not valid to be used for any subsequent transaction processing.
170	Transaction not supported	A Preauthorisation Increase for \$0 was requested (to extend the validity period) but is not supported by the card brand (only Mastercard allows extension of validity period).
		A Preauthorisation Cancellation for a partial amount was requested but is not supported by the bank (currently ANZ does not support partial cancellations).
171	Invalid Standing Instruction Type	The Standing Instruction Type is not valid. Check user manual for allowed values.
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
188	Unsupported Wallet Type provided	Unsupported wallet type provided
189	Apple Pay not available for the Acquirer bank link	The acquirer bank is not enabled for Apple Pay
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
APPROVED		
000	Normal	Message processed correctly (check transaction response for details).
DECLINED		
504	Invalid Merchant ID	If Merchant ID does not follow the format XXXYYDD, where X is a 3 digit number or letter denoting the 3 character SecurePay Merchant ID, and YY is the 2 digit sub-account ID (based on the number of sub-accounts you have 00, 01, 02 etc), and D is a digit denoting the Bank Gateway internal to SecurePay 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	A time-out was encountered while processing the payment. This could mean the payment was processed however the bank response code could not be included in the response.
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
518	Failed to retrieve Order details	EMV 3DS Order ID provided in the request is not found or is found but is not used for authentication prior to payment.
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.
560	Unable to decrypt payment data	SecurePay was unable to decrypt the payment data for the transaction
566	Error message varies depending on the request issue - see description	The request contains data that does not conform to the data type such as field length (e.g too long), character type (e.g. letter in a numeric field), or containing data in the wrong field (e.g. card number in a non card number field)
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.
596	Cannot Access Product	The product is not available to the merchant.

SecurePay Payment Server Response Codes

Response Code	Response Text	Description
DECLINED		
603	Declined by bank - Do not retry	Transaction has been declined by the acquirer. Any future transactions with this card will be declined. Bank response codes may include (but not limited to): 04, 05, 12, 14, 15, 41, 46. For more details on bank response codes refer to page 2 of this document.
	Bank declined-retry after <date and time>	Transaction has been declined by the acquirer. Any future transaction attempts with this card before the mentioned date and time (DD/MM/YY HH:MM) will be declined. Bank response codes may include (but not limited to): 51, 79, 82, 83. For more details on bank response codes refer to page 2 of this document.
604	Transaction declined - Do not retry	A transaction has previously been attempted with this card and has been declined by the acquirer. Any future transaction attempts with this card will be declined.
	Declined - retry after <date and time>	A transaction has previously been attempted with this card and has been declined by the acquirer. Any future transaction attempts with this card before the mentioned date and time (DD/MM/YY HH:MM) will be declined.

SecurePay Direct Entry Response Codes

Response Code	Response Text	Description
APPROVED		
00	Transaction Received	The transaction was received and will be sent off for processing at the end of the day.
DECLINED		
200	Invalid Transaction Amount	
201	No DDA Found	
203	Invalid Reference Number	
204	Invalid Merchant ID	If Merchant ID does not follow the format XXXYYDD, where X is a 3 digit number or letter denoting the 3 character SecurePay Merchant ID, and YY is the 2 digit sub-account ID (based on the number of sub-accounts you have 00, 01, 02 etc), and D is a digit denoting the Bank Gateway internal to SecurePay, or Merchant ID is not found in SecurePay's 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
DECLINED		
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.
	No card/account details provided	Credit Card or Payor must be supplied when adding a schedule
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 Client ID	Client ID not provided, longer than 20 characters, or contains spaces.
	No Client ID Provided	The Client ID has not been provided, in order for SecurePay to process the request the Client ID has to be present.
	No Schedule ID Provided	The Schedule ID has not been provided, in order for SecurePay to process the request the Schedule ID has to be present.
304	Invalid Merchant ID	If Merchant ID does not follow the format XXXYYDD, where X is a 3 digit number or letter denoting the 3 character SecurePay Merchant ID, and YY is the 2 digit sub-account ID (based on the number of sub-accounts you have 00, 01, 02 etc), and D is a digit denoting the Bank Gateway internal to SecurePay, or Merchant ID is not found in SecurePay’s database.
305	Invalid BSB Number	BSB does not follow format DDDDDD, 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.
310	Invalid Name Provided	Name should not exceed 50 characters and should not contain card number.
	Invalid Address Provided	Street address should not exceed 50 characters and should not contain card number.
	Invalid Suburb Provided	Suburb should not exceed 30 characters and should not contain card number.
	Invalid Country Provided	Country should not exceed 30 characters and should not contain card number.
	Invalid State Provided	State should not exceed 30 characters and should not contain card number.
	Invalid Postcode Provided	Postcode should 3 to 6 characters and should only contain numbers.
	Invalid Phone Number Provided	Phone number should have 6 to 20 digits, follow the format [0-9\s\-\+\(\)] and should not contain card number. <ul style="list-style-type: none"> 16-17 digits is treated as card number

	Invalid Mobile Number Provided	Mobile number should have 6 to 20 digits, follow the format [0-9\s\-\+\(\)] and should not contain card number. <ul style="list-style-type: none"> 16-17 digits is treated as card number
	Invalid Email Address Provided	Email should not exceed 50 characters and should not contain card number.
	Notes added exceeds the limit	Notes should not exceed 65 characters and should not contain card number.
311	No Standing Instruction Type provided	Standing Instruction Type must be provided if the Standing Instruction ID is supplied.
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.
	Payor Not Found	The payor does not exist in the SecurePay System.
	Schedule Payment Not Found	The Future or Scheduled payment has already been deleted and no longer exists.
346	Duplicate Client ID Found	Client ID being added is not unique for the merchant.
	Duplicate Payor ID Found	New Payor ID provided in the edit payor request is not unique for the merchant.
	Duplicate Schedule ID Found	The Schedule ID that is being added is not unique for the merchant.
	Client ID and Payor ID values must not be the same	The Schedule ID and Payor ID being added have the same value.
347	There was an error with the card type	The card brand cannot be determined. Please check the card number and try again.

Bank Gateway Response Codes

Response Code	Response Text	Response Code	Response Text
DECLINED			
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

SecurePay 3DS2 Authentication Response Codes

Response Code	Response Text	Description
DECLINED		
176	Merchant Not Enrolled in 3D Secure	Please call SecurePay to activate EMV 3D Secure in your account.
180	Unable to perform 3DS Authentication.	Authentication error returned by the 3D Secure Server.
181	Card Unsupported for 3D Secure	Card used is not supported for EMV 3D Secure.
182	3D Secure Configuration Error	Internal error occurred preventing EMV 3D Secure to proceed.
183	Invalid Value for <field>	Validation failed for the given field.
504	Unable to process the request	Invalid Order Token used.
517	Order Not in Valid State	Order ID provided is already in terminal state and cannot be reused.
	Unexpected Value for <field>	Validation failed for specified field.
	Invalid Origin	3DS Authentication request origin URL failed validation.
	Acquirer not configured for EMV 3DS for used card type	The acquirer is not configured to process the card type used for EMV 3DS authentication.