**Payment Transaction Response Codes From Worldpay’s Developer Website 8/23/2024**

The list of codes and messages on the following pages are possible response messages for credit card payment transactions.

| **Response Code** | **Response Message** | **Response Type** | **Description** |
| --- | --- | --- | --- |
| 001 | Transaction Received | Info | This is sent to acknowledge that the submitted transaction has been received.Note: This response applies only to V10.x versions of the API. |
| 000 | Approved | Approved | No action required. |
| 010 | Partially Approved | Approved | The authorized amount is less than the requested amount. |
| 011 | Offline Approval | Approved | Offline approval issued while the terminal is unable to communicate with the issuer. |
| 013 | Offline Approval (unable to go online) | Approved | Offline approval issued while the terminal is unable to communicate with the issuer. |
| 014 | Inquiry Successful | Info | The payment status inquiry was successful. |
| 015 | Pending Shopper Checkout Completion | Info | Approval of the Buy Now Pay Later transaction depends upon the successful completion of the BNPL provider checkout page by the shopper. |
| 016 | Shopper Checkout Expired | Info | The consumer did not complete the BNPL checkout form in a timely manner (checkout URL expired). You can submit a new BNPLAuthorizationRequest to try again. |
| 100 | Processing Network Unavailable | Soft Decline | There is a problem with the card or PINless Debit network. Contact the network for more information. |
| 101 | Issuer Unavailable | Soft Decline | There is a problem with the issuer network. Please contact the issuing bank. |
| 102 | Re-submit Transaction | Soft Decline | There is a temporary problem with your submission. Please re-submit the transaction. |
| 103 | Merchant not configured for processing at this site | Soft Decline | You submitted the transaction to a Hot-Hot URL, but are not configured for multi-site processing. |
| 108 | Try again later | Soft | We were unable to process the transaction due to a transitory communication issue to an internal or external service. Please try submitting the transaction again. |
| 110 | Insufficient Funds | Soft Decline | The card does not have enough funds to cover the transaction. |
| **111** | **Authorization amount has already been depleted** | **Hard Decline** | **The total amount of the original Authorization has been used.****Appears in Declined Transaction report.** |
| 112 | Insufficient Funds, Retry after 1 hour | Soft Decline | You should retry the transaction after waiting 1 hour. |
| 113 | Insufficient Funds, Retry after 24 hour | Soft Decline | You should retry the transaction after waiting 24 hours. |
| 114 | Insufficient Funds, Retry after 2 days | Soft Decline | You should retry the transaction after waiting 2 days. |
| 115 | Insufficient Funds, Retry after 4 days | Soft Decline | You should retry the transaction after waiting 4 days. |
| 116 | Insufficient Funds, Retry after 6 days | Soft Decline | You should retry the transaction after waiting 6 days. |
| 117 | Insufficient Funds, Retry after 8 days | Soft Decline | You should retry the transaction after waiting 8 days. |
| 118 | Insufficient Funds, Retry after 10 days | Soft Decline | You should retry the transaction after waiting 10 days. |
| 120 | Call Issuer | Soft Decline | There is an unspecified problem, contact the issuing bank. |
| 121 | Call AMEX | Referral | There is an unspecified problem; contact AMEX. |
| 122 | Call Diners Club | Referral | There is an unspecified problem; contact Diners Club. |
| 123 | Call Discover | Referral | There is an unspecified problem; contact Discover. |
| 124 | Call JBS | Referral | There is an unspecified problem; contact JBS. |
| 125 | Call Visa/Mastercard | Referral | There is an unspecified problem; contact Visa or Mastercard. |
| 126 | Call Issuer - Update Cardholder Data | Referral | Some data is out of date; contact the issuer to update this information. |
| 127 | Exceeds Approval Amount Limit | Soft Decline | This transaction exceeds the daily approval limit for the card. |
| 130 | Call Indicated Number | Referral | There is an unspecified problem; contact the phone number provided. |
| 131 | Unacceptable PIN - Transaction declined - Retry | Soft Decline | There is an unspecified problem with the submitted PIN. Confirm value and retry. |
| 132 | PIN not changed | Soft Decline | The PIN did not change. Please retry. |
| 138 | Consumer non-reloadable prepaid card, Soft Decline | Soft Decline | The submitted card number indicates a non-reloadable, prepaid card. Returned when the transaction declined and has a MAC code of 40. |
| 139 | Consumer single-use virtual card number, Soft Decline | Soft Decline | The submitted card number indicates a single-use virtual card. Returned when the transaction declined and has a MAC code of 41. |
| 140 | Update Cardholder Data | Referral | Cardholder data is incorrect; contact the issuing bank. |
| 141 | Consumer non-reloadable prepaid card, Approved | Approved | The submitted card number indicates a non-reloadable, prepaid card. Returned when the transaction approved and has a MAC code of 40. |
| 142 | Consumer single-use virtual card number, Approved | Approved | The submitted card number indicates a single-use virtual card. Returned when the transaction approved and has a MAC code of 41. |
| 143 | Merchant doesn't qualify for product code | Soft Decline |   |
| 145 | Lifecycle | Hard or Soft Decline | This is a Mastercard specific decline code associated with the MAC (Merchant Advice Code). The MAC value is either unknown or null. Contact the issuing bank for additional information. |
| 146 | Policy | Hard or Soft Decline | This is a Mastercard specific decline code associated with the MAC (Merchant Advice Code). The MAC value is either unknown or null. Contact the issuing bank for additional information. |
| 147 | Fraud/Security | Hard or Soft Decline | This is a Mastercard specific decline code associated with the MAC (Merchant Advice Code). The MAC value is either unknown or null. Contact the issuing bank for additional information. |
| 148 | Invalid or expired card; contact cardholder to update | Soft Decline | The card is invalid or expired. Contact cardholder to update information. |
| 149 | Invalid transaction or card restriction; verify information and resubmit | Soft Decline | The transaction is not permitted, or the card is not available for use. Verify the information and resubmit the transaction. |
| 150 | Original transaction found. | Info | A Query transaction response indicating that the original transaction was found. |
| 151 | Original transaction not found. | Info | A Query transaction response indicating that the original transaction was not found. |
| 152 | Original transaction found, but response not yet available. | Info | A Query transaction response indicating that the original transaction was found, but the final response information is not yet available. |
| 153 | Query transaction not enabled. | Info | A Query transaction response indicating that you are not enabled for use of the Query transaction. |
| 154 | At least one of origId ororigCnpTxnId is required | Soft Decline | When submitting a Query transaction, you must include either the origId or origCnpTxnId. |
| 155 | origCnpTxnId is required whenshowStatusOnly is used | Soft Decline | When submitting a Query transaction with the showStatusOnly flag set to Y, you must include the origCnpTxnId element. |
| **156** | **Incremental Auth not supported** | **Hard Decline** | **This method of payment does not support incremental auths.** |
| 157 | Set authIndicator to Incremental | Soft Decline | You set the authIndicator in the initial auth to Estimated. You must set the authIndicator in any subsequent auths to Incremental. |
| 158 | Incremental value for authIndicator not allowed in this auth structure | Soft Decline | You used the message structure for an initial auth. Resubmit the transaction using the message structure for an incremental auth. |
| **159** | **Cannot request an Incremental auth if original auth not set to Estimated** | **Hard Decline** | **You cannot submit an incremental auth if the initial auth did not include an authIndicator value of Estimated.** |
| 161 | Transaction must reference the Estimated auth | Soft Decline | Resubmit the transaction using the cnpTxnId from the initial, estimated auth. |
| **162** | **Incremented auth exceeds max transaction amount** | **Hard Decline** | **The incremental auth increased the transaction total to a value above the maximum transaction amount allowed.** |
| **170** | **Submitted MCC not allowed** | **Hard Decline** | **The allowed MCC white list does not include the submitted MCC. Resubmit the transaction with an allowed MCC, or ask your Relationship Manager about adding the submitted MCC to the white list.** |
| 191 | The merchant is not registered in the update program. | N/A | This is an Account Updater response indicating a set-up problem that must be resolved prior to submitting another request file. Escalate this to your Relationship Manager. |
| 192 | Merchant not certified/enabled for IIAS | Hard Decline | Your organization is not certified or enabled for IIAS/FSA transactions. |
| 206 | Issuer Generated Error | Soft Decline | An unspecified error was returned by the issuer. Please retry the transaction and if the problem persist, contact the issuing bank. |
| **207** | **Pickup card - Other than Lost/Stolen** | **Hard Decline** | **The issuer indicated that the gift card should be removed from use.** |
| **209** | **Invalid Amount** | **Hard Decline** | **The specified amount is invalid for this transaction.** |
| **211** | **Reversal Unsuccessful** | **Hard Decline** | **The reversal transaction was unsuccessful.** |
| **212** | **Missing Data** | **Hard Decline** | **Contact your Relationship Manager.** |
| **213** | **Pickup Card - Lost Card** | **Hard Decline** | **The submitted card was reported as lost and should be removed from use.** |
| **214** | **Pickup Card - Stolen Card** | **Hard Decline** | **The submitted card was reported as stolen and should be removed from use.** |
| **215** | **Restricted Card** | **Hard Decline** | **The specified Gift Card is not available for use.** |
| **216** | **Invalid Deactivate** | **Hard Decline** | **The Deactivate transaction is invalid for the specified card.** |
| **217** | **Card Already Active** | **Hard Decline** | **The submitted card is already active.** |
| 218 | Card Not Active | Soft Decline | The submitted card has not been activated. |
| **219** | **Card Already Deactivate** | **Hard Decline** | **The submitted card has already been deactivated.** |
| **221** | **Over Max Balance** | **Hard Decline** | **The activate or load amount exceeds the maximum allowed for the specified gift Card.** |
| **222** | **Invalid Activate** | **Hard Decline** | **The activate transaction is not valid or can no longer be reversed.** |
| **223** | **No transaction Found for Reversal** | **Hard Decline** | **The transaction referenced in the reversal transaction does not exist.** |
| **226** | **Incorrect CVV** | **Hard Decline** | **The transaction was declined because it was submitted with the incorrect security code.** |
| 229 | Illegal Transaction | Soft Decline | The transaction would violate the law. |
| **251** | **Duplicate Transaction** | **Hard Decline** | **The transaction is a duplicate of a previously submitted transaction.****Appears in Declined Transaction report.** |
| **252** | **System Error** | **Hard Decline** | **Contact your Relationship Manager.** |
| **253** | **Deconverted BIN** | **Hard Decline** | **The BIN is no longer valid.** |
| **254** | **Merchant Depleted** | **Hard Decline** | **No balance remains on gift Card.** |
| **255** | **Gift Card Escheated** | **Hard Decline** | **The Gift Card has been seized by the government while resolving an estate.** |
| **256** | **Invalid Reversal Type for Credit Card Transaction** | **Hard Decline** | **You attempted to use a Closed Loop Gift Card reversal transaction to reverse a credit card transaction. For example, you cannot use a Deposit Reversal transaction to reverse a Capture. To reverse a credit card Capture transaction, use a Credit transaction.** |
| **257** | **System Error (message format error)** | **Hard Decline** | **Issuer reported message format is incorrect. Contact your Relationship Manager.** |
| 258 | System Error (cannot process) | Soft Decline | System error - try again later. |
| 271 | Refund rejected due to pending deposit status | Soft Decline | The refund is tied to a deposit that is still in pending state or the state is in doubt. You can retry the refund at a later time. |
| **272** | **Refund rejected due to declined deposit status** | **Hard Decline** | **The refund is tied to a deposit that failed.** |
| 273 | Refund rejected by the processing network | Soft Decline | The refund is tied to a deposit that succeeded, but was declined by PayPro. |
| **284** | **Capture, Credit and AuthReversal tags cannot be used for Gift Card Transactions** | **Hard Decline** | **You must use the Gift Card version of these transactions for Gift Cards (i.e., giftCardCapture, giftCardCredit, and giftCardAuthReversal).** |
| **301** | **Invalid Account Number** | **Hard Decline** | **The account number is not valid; contact the cardholder to confirm information or inquire about another form of payment.** |
| **302** | **Account Number Does Not Match Payment Type** | **Hard Decline** | **The payment type was selected as one card type (e.g. Visa), but the card number indicates a different card type (e.g.****Mastercard).** |
| **303** | **Pick Up Card** | **Hard Decline** | **This is a card present response, but in a card not present environment. Do not process the transaction and contact the issuing bank.** |
| **304** | **Lost/Stolen Card** | **Hard Decline** | **The card has been designated as lost or stolen; contact the issuing bank.** |
| 305 | Expired Card | Soft Decline | The card is expired. |
| **306** | **Authorization has expired; no need to reverse** | **Hard Decline** | **The original Authorization is no longer valid, because it has expired. You can not perform an Authorization Reversal for an expired Authorization.****Appears in Declined Transaction report.** |
| 307 | Restricted Card | Soft Decline | The card has a restriction preventing approval for this transaction. Please contact the issuing bank for a specific reason.You may also receive this code if the transaction was declined due to FraudSight Prior Fraud Advice Filtering and you are using a schema version V8.10 or older. |
| **308** | **Restricted Card - Chargeback** | **Hard Decline** | **This transaction is being declined due the operation of the FraudSight Prior Chargeback Card Filtering Service or the card has a restriction preventing approval if there are any chargebacks against it.** |
| **309** | **Restricted Card - Prepaid Card Filtering Service** | **Hard Decline** | **This transaction is being declined due the operation of the FraudSight Prepaid Card Filtering service.** |
| **310** | **Invalid track data** | **Hard Decline** | **The track data is not valid.** |
| **311** | **Deposit is already referenced by a chargeback** | **Hard Decline** | **The deposit is already referenced by a chargeback; therefore, a refund cannot be processed against the original transaction.****Appears in Declined Transaction report.** |
| **312** | **Restricted Card - International Card Filtering Service** | **Hard Decline** | **This transaction is being declined due the operation of the FraudSight International Card Filtering Service.** |
| **313** | **International filtering for issuing card country <country>****(where <country> is the 3-character country code)** | **Hard Decline** | **This is returned when the transaction involves a US based merchant processing Canadian transactions has a transaction that uses a US card.** |
| **315** | **Restricted Card - Auth Fraud Velocity Filtering Service** | **Hard Decline** | **This transaction is being declined due the operation of the FraudSight Auth Fraud Velocity Filtering Service.** |
| **316** | **Automatic Refund Already Issued** | **Hard Decline** | **This refund transaction is a duplicate for one already processed automatically by the Fraud Chargeback Prevention Service (FCPS).****Appears in Declined Transaction report.** |
| **317** | **Restricted Card - card under sanction** | **Hard Decline** | **The submitted card is under sanction and cannot be processed.** |
| **318** | **Restricted Card - Auth Fraud Advice Filtering Service** | **Hard Decline** | **This transaction is being declined due the operation of the Auth Fraud Advice Filtering Service.** |
| **319** | **Restricted Card - Fraud AVS Filtering Service** | **Hard Decline** | **This transaction is being declined due the operation of the FraudSight Auth Fraud AVS Filtering Service.** |
| **320** | **Invalid Expiration Date** | **Hard Decline** | **The expiration date is invalid** |
| 321 | Invalid Merchant | Soft Decline | The card is not allowed to make purchases from this merchant (e.g. a Travel only card trying to purchase electronics). |
| **322** | **Invalid Transaction****Note: If you are enabled for Transaction Filtering, but have not upgraded to use schema version 8.3 or above, the system returns this code for transactions filtered by the Prepaid or International Card Filtering Service. If you are enabled for Velocity Fraud Filtering, but have not upgraded to V8.9, you will receive this code for filtered transactions. If you are enabled for AVS Fraud Filtering, but have not upgraded to V8.13, you will receive this code for filtered transactions.** | **Hard Decline** | **The transaction is not permitted; contact the issuing bank.****The system also returns this code if you attempt to use a Void transaction to cancel a Gift Card transaction.** |
| **323** | **No such issuer** | **Hard Decline** | **The card number references an issuer that does not exist. Do not process the transaction.** |
| 324 | Invalid Pin | Soft Decline | The PIN provided is invalid.Appears in Declined Transaction report |
| 325 | Transaction not allowed at terminal | Soft Decline | The transaction is not permitted; contact the issuing bank. |
| **326** | **Exceeds number of PIN entries** | **Hard Decline** | **(Referring to a debit card) The incorrect PIN has been entered excessively and the card is locked.** |
| **327** | **Cardholder transaction not permitted** | **Hard Decline** | **Merchant does not allow that card type or specific transaction.** |
| **328** | **Cardholder requested that recurring or installment payment be stopped** | **Hard Decline** | **Recurring/Installment Payments no longer accepted by the card issuing bank.** |
| **330** | **Invalid Payment Type** | **Hard Decline** | **This payment type is not accepted by the issuer.** |
| **331** | **Invalid POS Capability for Cardholder Authorized Terminal Transaction** | **Hard Decline** | **For a Cardholder Authorized Terminal Transaction the POS capability must be set to magstripe.** |
| **332** | **Invalid POS Cardholder ID for Cardholder Authorized Terminal Transaction** | **Hard Decline** | **For a Cardholder Authorized Terminal Transaction the POS Cardholder ID must be set to nopin.** |
| **335** | **This method of payment does not support authorization reversals** | **Hard Decline** | **You can not perform an Authorization Reversal transaction for this payment type.** |
| **336** | **Reversal amount does not match Authorization amount.** | **Hard Decline** | **For a merchant initiated reversal against an American Express authorization, the reversal amount must match the authorization amount exactly.** |
| 337 | Transaction did not convert to Pinless | Soft Decline | Retry the transaction. |
| 340 | Invalid Amount | Soft Decline | >The transaction amount is invalid (too high, too low, or above merchant transaction limit). For example, less than 0 for an authorization, or less than .01 for other payment types. |
| **341** | **Invalid Healthcare Amounts** | **Hard Decline** | The amount submitted with this FSA/Healthcare transaction is invalid. The FSA amount must be greater than 0, and cannot be greater than the transaction amount. |
| **346** | **Invalid billing descriptor prefix** | **Hard Decline** | **The billing descriptor prefix submitted is not valid.****Appears in Declined Transaction report.** |
| **347** | **Invalid billing descriptor** | **Hard Decline** | **The billing descriptor is not valid because you are not authorized to send transactions with custom billing fields.****Appears in Declined Transaction report.** |
| **348** | **Invalid Report Group** | **Hard Decline** | **The Report Group specified in the transaction is invalid, because it is either not in the defined list of acceptable Report Groups or there is a mis-match between the Report Group and the defined Billing Descriptor.** |
| 349 | Do Not Honor | Soft Decline | The issuing bank has put a temporary hold on the card. |
| 350 | Generic Decline | Soft or Hard Decline | There is an unspecified problem; contact the issuing bank for more details.Note: This code can be a hard or soft decline, depending on the method of payment, and other variables. |
| **351** | **Decline - Request Positive ID** | **Hard Decline** | **Card Present transaction that requires a picture ID match.** |
| 352 | Decline CVV2/CID Fail | Soft Decline | The CVV2/CID is invalid. |
| **354** | **3-D Secure transaction not supported by merchant** | **Hard Decline** | **You are not certified to submit 3-D Secure transactions.** |
| 356 | Invalid purchase level III, the transaction contained bad or missing data | Soft Decline | Submitted Level III data is bad or missing. |
| **357** | **Missing healthcareIIAS tag for an FSA transaction** | **Hard Decline** | **The FSA Transactions submitted does not contain the <healtcareIIAS> data element.** |
| **358** | **Restricted by Vantiv due to security code mismatch.** | **Hard Decline** | **The transaction was declined due to the security code (CVV2, CID, etc) not matching.** |
| **360** | **No transaction found with specified Transaction Id** | **Hard Decline** | **There were no transactions found with the specified Transaction Id.****Appears in Declined Transaction report.** |
| **361** | **Authorization no longer available** | **Hard Decline** | **The authorization for this transaction is no longer available. Either the authorization has already been consumed by another capture, the authorization has expired, or the cardholder revoked the authorization.****Appears in Declined Transaction report.** |
| **362** | **Transaction Not Voided - Already Settled** | **Hard Decline** | **This transaction cannot be voided; it has already been delivered.****Appears in Declined Transaction report.** |
| **363** | **Auto-void on refund** | **Hard Decline** | **This transaction (both capture and refund) has been voided.****Appears in Declined Transaction report.** |
| **364** | **Invalid Account Number - original or NOC updated eCheck account required** | **Hard Decline** | **The submitted account number is invalid. Confirm the original account number or check NOC for new account number.** |
| **365** | **Total credit amount exceeds capture amount** | **Hard Decline** | **The amount of the credit is greater than the capture, or the amount of this credit plus other credits already referencing this capture are greater than the capture amount.****Appears in Declined Transaction report.** |
| **366** | **Exceed the threshold for sending redeposits** | **Hard Decline** | **NACHA rules allow two redeposit attempts within 180 days of the settlement date of the initial deposit attempt. This threshold has been exceeded.****Appears in Declined Transaction report.** |
| **367** | **Deposit has not been returned for insufficient/non-sufficient funds** | **Hard Decline** | **NACHA rules only allow redeposit attempts against deposits returned for Insufficient or Uncollected Funds.****Appears in Declined Transaction report.** |
| 368 | Invalid check number | Soft Decline | The check number is invalid. |
| **369** | **Redeposit against invalid transaction type** | **Hard Decline** | **The redeposit attempted against an invalid transaction type.****Appears in Declined Transaction report.** |
| **370** | **Internal System Error - Call Vantiv** | **Hard Decline** | **There is a problem with the system. Contact your Relationship Manager.** |
| **371** | **Original Transaction has been Processed - Future Redeposits Canceled** | **Hard Decline** | **Do not send additional redeposit transactions, since the original transaction was processed.****Appears in Declined Transaction report.** |
| 372 | Soft Decline - Auto Recycling In Progress | Soft Decline | The transaction was intercepted because it is being auto recycled by the Recycling Engine. While designated a Soft Decline, the system always intercepts submitted transactions, while the Recycling Engine is active. |
| **373** | **Hard Decline - Auto Recycling Complete** | **Hard Decline** | **The transaction was intercepted because auto recycling has completed with a final decline.** |
| **375** | **Merchant is not enabled for surcharging** | **Hard Decline** | **The submitted transaction contained a surcharge and the merchant is not enabled for surcharging.** |
| **376** | **This method of payment does not support surcharging** | **Hard Decline** | **The use of a surcharge is only allowed for Visa and Mastercard methods of payment.** |
| **377** | **Surcharge is not valid for debit or prepaid cards** | **Hard Decline** | **You cannot apply a surcharge to a transaction using a debit or prepaid card.** |
| **378** | **Surcharge cannot exceeds the maximum allowed percentage** | **Hard Decline** | **The surcharge in the submitted transaction exceeded the maximum allowed for a surcharge.** |
| **379** | **Transaction declined by the processing network** | **Hard Decline** | **The SEPA Direct Debit processing network declined the transaction for unspecified reasons. Some possible reasons are: insufficient funds, IBAN/Name disagreement, red flag on account, etc.** |
| **380** | **Secondary amount cannot exceed the sale amount** | **Hard Decline** | **The secondary amount exceeded the sale amount in the submitted transaction.** |
| **381** | **This method of payment does not support secondary amount** | **Hard Decline** | **The submitted method of payment does not allow the use of Convenience Fees.** |
| **382** | **Secondary amount cannot be less than zero** | **Hard Decline** | **The secondary amount must be a positive integer.** |
| **383** | **Partial transaction is not supported when including a secondary amount** | **Hard Decline** | **Transactions set to allow partial authorizations cannot include a secondary amount.** |
| **384** | **Secondary amount required on partial refund when used on deposit** | **Hard Decline** | **If the associated sale or capture transaction included a secondary amount, an associated partial refund must include a secondary amount.** |
| **385** | **Secondary amount not allowed on refund if not included on deposit** | **Hard Decline** | **If the associated sale or capture transaction did not included a secondary amount, you cannot include a secondary amount on an associated refund.** |
| 386 | Processing Network Error | Soft Decline | Worldpay is experiencing issues communicating with the SEPA Direct Debit network. Please retry the transaction. |
| **401** | **Invalid E-mail** | **Hard Decline** | **The e-mail address provided is not valid. Verify that it was entered correctly.** |
| **466** | **Invalid combination of accountFundingTransactionType and MCC** | **Hard Decline** | **Some accountFundingTransactionType values are allowed only for specific MCCs. Please refr to [accountFundingTransactionType](http://support.worldpay.com/support/CNP-API/content/acctfundingtxntype.htm) for additional information.** |
| **467** | **Invalid accountFundingTransactionType for this Method of Payment** | **Hard Decline** | **Some methods of payment only allow specific accountFundingTransactionType values. Please refr to [accountFundingTransactionType](http://support.worldpay.com/support/CNP-API/content/acctfundingtxntype.htm) for additional information.** |
| **468** | **Missing one or more receiver fields for Account Funding transaction** | **Hard Decline** | **Mastercard requires the submission of all receiver fields for an account funding transaction.** |
| **469** | **Invalid Recurring Request - See Recurring Response for Details** | **Hard Decline** | **The Recurring Request was invalid, which invalidated the transaction. The Response Code and Message in the Recurring Response contains additional information.** |
| 470 | Approved - Recurring Subscription Created | Approved | The recurring request was processed successfully. |
| 471 | Parent Transaction Declined - Recurring Subscription Not Created | Hard Decline | The original payment transaction was declined, so the recurring payments have not been scheduled.Appears in Declined Transaction report. |
| **472** | **Invalid Plan Code** | **Hard Decline** | **The plan specified in the recurring request was invalid.** |
| 473 | Scheduled Recurring Payment Processed | Approved | The scheduled recurring payment has been processed successfully. |
| **475** | **Invalid Subscription Id** | **Hard Decline** | **The referenced subscription Id does not exist.****Appears in Declined Transaction report.** |
| **476** | **Add On Code Already Exists** | **Hard Decline** | **The specified Add On code already exists.****Appears in Declined Transaction report.** |
| **477** | **Duplicate Add On Codes in Requests** | **Hard Decline** | **Multiple createAddOn requests submitted with the same Add On Code.** |
| **478** | **No Matching Add On Code for the Subscription** | **Hard Decline** | **The Add On code specified does not exist.****Appears in Declined Transaction report.** |
| **480** | **No Matching Discount Code for the Subscription** | **Hard Decline** | **The Discount Code supplied in the updateDiscount or deleteDiscount transaction does not exist.****Appears in Declined Transaction report.** |
| **481** | **Duplicate Discount Codes in Request** | **Hard Decline** | **Multiple createDiscount requests submitted with the same Discount Code.** |
| **482** | **Invalid Start Date** | **Hard Decline** | **The supplied Start Date is invalid.** |
| **483** | **Merchant Not Registered for Recurring Engine** | **Hard Decline** | **You are not registered for the use of the Recurring Engine.** |
| **484** | **Insufficient data to update subscription** | **Hard Decline** | **The transaction did not include data needed for update operation.** |
| **485** | **Invalid Billing Date** | **Hard Decline** | **The submitted billing date is either before the current date or otherwise invalid.** |
| **486** | **Discount Code Already Exists** | **Hard Decline** | **The specified Discount code already exists.** |
| **487** | **Plan Code already exists** | **Hard Decline** | **The specified Plan Code already exists.** |
| **500** | **The account number was changed** | **Hard Decline** | **An Account Updater response indicating the Account Number changed from the original number.** |
| **501** | **The account was closed** | **Hard Decline** | **The account was closed. Contact the cardholder directly for updated information.** |
| 502 | The expiration date was changed | N/A | An Account Updater response indicating the Expiration date for the card has changed. |
| 503 | The issuing bank does not participate in the update program | N/A | An Account Updater response indicating the issuing bank does not participate in the update program |
| 504 | Contact the cardholder for updated information | N/A | An Account Updater response indicating you should contact the cardholder directly for updated information. |
| 505 | No match found | N/A | An Account Updater response indicating no match was found in the updated information. |
| 506 | No changes found | N/A | An Account Updater response indicating there have been no changes to the account information. |
| 507 | The cardholder has opted out of the update program | N/A | The cardholder requested that no updates be included for their account. |
| 521 | Soft Decline - Card reader decryption service is not available | Soft Decline | The connection to the decryption service is currently unavailable. Please retry the transaction and/or contact your Relationship Manager. |
| 523 | Soft Decline - Decryption failed | Soft Decline | Our attempt to decrypt the card information failed. Please retry the transaction. |
| **524** | **Hard Decline - Input data is invalid.** | **Hard Decline** | **The submitted data is invalid.** |
| **530** | **Apple Pay Key Mismatch** | **Hard Decline** | **The submitted publicKeyHash element does not match any configured entries. Contact your Implementation Consultant.** |
| **531** | **Apple Pay Decryption Failed** | **Hard Decline** | **Worldpay was unable to decrypt the submitted information.** |
| **540** | **Hard Decline - Decryption Failed** | **Hard Decline** | **Worldpay was unable to decrypt the submitted card number and/or CVV.** |
| **550** | **Advanced Fraud Filter Score Below Threshold** | **Hard Decline** | **The transaction was declined because the resulting FraudSight Fraud Filter Score was below the acceptable threshold set in the merchant’s policy.** |
| 555 | Suspected Fraud | Soft Decline | The issuing bank declined the transaction as suspected fraud. |
| 560 | System Error - Contact Worldpay representative | Soft Decline | There was an unspecified problem with the transaction. Please contact your Worldpay Relationship Manager. |
| 561 | Amazon Pay - Amazon Unavailable | Soft Decline | Amazon was unavailable. Please retry the transaction. |
| **562** | **Amazon Pay - Amazon Declined** | **Hard Decline** | **Amazon declined the transaction.** |
| **563** | **Amazon Pay - Invalid Token** | **Hard Decline** | **The submitted Amazon token is invalid or you do not have access to this token. Please correct the token value before resubmitting the transaction.** |
| **564** | **Merchant not enabled for Amazon Pay** | **Hard Decline** | **Your organization is not enabled for the use of Amazon Pay. Please contact your Relationship Manager.** |
| 601 | Soft Decline - Primary Funding Source Failed | Soft Decline | A PayPal response indicating the transaction failed due to an issue with primary funding source (e.g. expired Card, insufficient funds, etc.). |
| **NOTE**: The Response Message associated with Response Code 602 is inaccurate due to a remapping of PayPal Response Codes. Please read the description below for the recommended action when receiving Response Code 602. |
| 602 | Soft Decline - Buyer has alternate funding source | SoftDecline | The transaction could not be completed for one of the following reasons:* The billing address associated with the financial Instrument could not be confirmed.
* The transaction exceeds the card limit.
* The transaction was denied by the card issuer.

You should establish error handling logic that directs the customer to contact PayPal to resolve the issue with their account. |
| **610** | **Hard Decline - Invalid Billing Agreement Id** | **Hard Decline** | **A PayPal response indicating the Billing Agreement ID is invalid.** |
| **611** | **Hard Decline - Primary Funding Source Failed** | **Hard Decline** | **A PayPal response indicating the issuer is unavailable.** |
| **612** | **Hard Decline - Issue with Paypal Account** | **Hard Decline** | **A PayPal response indicating the transaction failed due to an issue with the buyer account.** |
| **613** | **Hard Decline - PayPal authorization ID missing** | **Hard Decline** | **A PayPal response indicating the need to correct the authorization ID before resubmitting.** |
| **614** | **Hard Decline - confirmed email address is not available** | **Hard Decline** | **A PayPal response indicating your account is configured to decline transactions without a confirmed address. request another payment method or contact****eCommerceSupport@vantiv.com****to modify your account settings.** |
| **615** | **Hard Decline - PayPal buyer account denied** | **Hard Decline** | **A PayPal response indicating account unauthorized payment risk.** |
| **616** | **Hard Decline - PayPal buyer account restricted** | **Hard Decline** | **A PayPal response indicating PayPal is unable to process the payment. Buyer should contact PayPal with questions.** |
| **617** | **Hard Decline - PayPal order has been voided, expired, or completed** | **Hard Decline** | **A PayPal response indicating no further authorizations/captures can be processed against this order. A new order must be created.** |
| **618** | **Hard Decline - issue with PayPal refund** | **Hard Decline** | **A PayPal response indicating one of these potential refund related issues: duplicate partial refund must be less than or equal to original or remaining amount, past time limit, not allowed for transaction type, consumer account locked/inactive, or complaint exists - only a full refund of total/remaining amount allowed. Contact****eCommerceSupport@vantiv.com****for specific details.** |
| **619** | **Hard Decline - PayPal credentials issue** | **Hard Decline** | **A PayPal response indicating you do not have permissions to make this API call.** |
| **620** | **Hard Decline - PayPal authorization voided or expired** | **Hard Decline** | **A PayPal response indicating you cannot capture against this authorization. You need to perform a brand new authorization for the transaction.** |
| **621** | **Hard Decline - required PayPal parameter missing** | **Hard Decline** | **A PayPal response indicating missing parameters are required. Contact****eCommerceSupport@vantiv.com****for specific details.** |
| **622** | **Hard Decline - PayPal transaction ID or auth ID is invalid** | **Hard Decline** | **A PayPal response indicating the need to check the validity of the authorization ID prior to reattempting the transaction.** |
| **623** | **Hard Decline - Exceeded maximum number of PayPal authorization attempts** | **Hard Decline** | **A PayPal response indicating you should capture against a previous authorization.** |
| **624** | **Hard Decline - Transaction amount exceeds merchant’s PayPal account limit.** | **Hard Decline** | **A PayPal response indicating the transaction amount exceeds the merchant’s account limit. Contact****eCommerceSupport@vantiv.com****to modify your account settings.** |
| **625** | **Hard Decline - PayPal funding sources unavailable.** | **Hard Decline** | **A PayPal response indicating the buyer needs to add another funding sources to their account.** |
| **626** | **Hard Decline - issue with PayPal primary funding source.** | **Hard Decline** | **A PayPal response indicating there are issues with the buyer’s primary funding source.** |
| **627** | **Hard Decline - PayPal profile does not allow this transaction type.** | **Hard Decline** | **Contact your Relationship Manager to adjust your PayPal merchant profile preferences.** |
| **628** | **Internal System Error with PayPal****- Contact Vantiv** | **Hard Decline** | **There is a problem with your username and password. Contact****eCommerceSupport@vantiv.com.** |
| **629** | **Hard Decline - Contact PayPal consumer for another payment method** | **Hard Decline** | **A PayPal response indicating you should contact the consumer for another payment method.** |
| **637** | **Invalid terminal Id** | **Hard Decline** | **The terminal Id submitted with the POS transaction is invalid.** |
| **640** | **PINless Debit processing not supported for non-recurring transactions** | **Hard Decline** | **At this time, we support PINless Debit transaction only for recurring transactions.** |
| **641** | **PINless Debit processing not supported for partial auths** | **Hard Decline** | **PINless Debit does not support partial authorizations. You can resubmit the transaction without using the partial auth flag.** |
| **642** | **Merchant not configured for PINless Debit processing** | **Hard Decline** | **You are not enabled for PINless Debit processing. Please consult your Relationship Manager for additional information about this feature.** |
| **651** | **Decline - Customer Cancellation** | **Hard Decline** | **The customer has cancelled the transaction or recurring payment.** |
| 652 | Decline - Re-try transaction | Soft Decline | Unspecified decline. Please re-try the transaction. |
| **653** | **Decline - Unable to locate record on file** | **Hard Decline** | **We are unable to locate the referenced file. Please verify the submitted information.** |
| 654 | Decline - file update field edit error | Soft Decline |   |
| 655 | Remote function unknown | Soft Decline |   |
| 656 | Declined - Exceeds withdrawal frequency limit | Soft Decline | The transaction exceeded the allowed activity on the account. You can retry the transaction later. |
| 657 | Decline - Card record not available | Soft Decline |   |
| 658 | Invalid Authorization Code | Soft Decline |   |
| 659 | Reconciliation error | Soft Decline |   |
| 660 | Preferred Debit Routing Denial: Credit transaction can be debit | Soft Decline |   |
| 661 | Declined - Currency Conversion Complete, No Auth Performed | Soft Decline |   |
| 662 | Declined - Multi-Currency DCC Fail | Soft Decline |   |
| 663 | Declined - Multi-Currency Invert Fail | Soft Decline |   |
| 664 | Invalid 3-D Secure Password | Soft Decline |   |
| 665 | Invalid Social Security Number | Soft Decline |   |
| 666 | Invalid Mother's Maiden Name | Soft Decline |   |
| 667 | Enrollment Inquiry Declined | Soft Decline |   |
| 668 | Social Security Number Not Available | Soft Decline |   |
| 669 | Mother's Maiden Name Not Available | Soft Decline |   |
| 670 | PIN Already Exists on Database | Soft Decline |   |
| **701** | **Under 18 years old** | **Hard Decline** | **A PayPal Credit response indicating the customer is under 18 years of age based upon the date of birth.** |
| **702** | **Bill to outside USA** | **Hard Decline** | **A PayPal Credit response indicating the billing address is outside the United States.** |
| **703** | **Bill to address is not equal to ship to address** | **Hard Decline** | **A PayPal Credit response indicating that the billing address does not match the shipping address.** |
| **704** | **Declined, foreign currency, must be USD** | **Hard Decline** | **A PayPal Credit or PINless Debit response indicating the transaction is declined, because it is not in US dollars.** |
| **705** | **On negative file** | **Hard Decline** | **A PayPal Credit response indicating the account is on the negative file.** |
| **706** | **Blocked agreement** | **Hard Decline** | **A PayPal Credit response indicating a blocked agreement account status.** |
| 707 | Insufficient buying power | Other | A PayPal Credit response indicating that the account holder does not have sufficient credit available for the transaction amount. |
| **708** | **Invalid Data** | **Hard Decline** | **A PayPal Credit response indicating that there are one or more problems with the submitted data.** |
| **709** | **Invalid Data - data elements missing** | **Hard Decline** | **A PayPal Credit response indicating one or more required data elements are missing.****Also, returned for a Direct Debit transaction that is missing a required data element. For example, failure to include the name element in an echeckSale or echeckCredit transaction would result in this code being returned.** |
| **710** | **Invalid Data - data format error** | **Hard Decline** | **A PayPal Credit response indicating that some data was formatted incorrectly.** |
| **711** | **Invalid Data - Invalid T&C version** | **Hard Decline** | **A PayPal Credit response indicating the T&C version is invalid.** |
| 712 | Duplicate transaction | Soft Decline- | A PayPal Credit response indicating that the transaction is a duplicate. |
| **713** | **Verify billing address** | **Hard Decline** | **A PayPal Credit response indicating that you should verify the billing address.** |
| **714** | **Inactive Account** | **Hard Decline** | **A PayPal Credit response indicating the customer account is inactive.** |
| **716** | **Invalid Auth** | **Hard Decline** | **A PayPal Credit response indicating that the referenced authorization is invalid.** |
| **717** | **Authorization already exists for the order** | **Hard Decline** | **A PayPal Credit response indicating that an authorization already exists for the transaction.** |
| **730** | **Lodging transactions are not allowed for this MCC** | **Hard Decline** | **Your current MCC does not allow lodging transactions. Please consult your Relationship Manager.** |
| **731** | **Duration cannot be negative** | **Hard Decline** | **You submitted a negative value for the**<duration>**element. Correct the error and resubmit the transaction.** |
| **732** | **Hotel Folio Number cannot be blank** | **Hard Decline** | **Although the schema does not require the submission of the**<hotelFolioNumber>**element, if you do include it, you must specify a value (i.e., null not allowed). Please either add a valid value or remove the element and resubmit the transaction.** |
| **733** | **Invalid check in date** | **Hard Decline** | **There is a problem with the submitted check-in date (for example, 2018-02-32). Please correct the date and resubmit the transaction.** |
| **734** | **Invalid check out date** | **Hard Decline** | **There is a problem with the submitted check-out date (for example, 2018-02-32). Please correct the date and resubmit the transaction.** |
| **735** | **Invalid check in or check out date** | **Hard Decline** | **There is a problem with the submitted check-in or check-out date (for example, 2018-02-32). Please correct the date(s) and resubmit the transaction.** |
| **736** | **Check out date cannot be before check in date** | **Hard Decline** | **The check-out date you submitted was before the check-in date. Correct the error and resubmit the transaction.** |
| **737** | **Number of adults cannot be negative** | **Hard Decline** | **You submitted a negative value for the**<numAdult>**element. Correct the error and resubmit the transaction.** |
| **738** | **Room rate cannot be negative** | **Hard Decline** | **You submitted a negative value for the**<roomRate>**element. Correct the error and resubmit the transaction.** |
| **739** | **Room tax cannot be negative** | **Hard Decline** | **You submitted a negative value for the**<roomTax>**element. Correct the error and resubmit the transaction.** |
| **740** | **Duration can only be from 0 to 99 for Visa** | **Hard Decline** | **For Visa the maximum duration is 99 (2-digits).** |
| 801 | Account number was successfully registered | Approved | The card number was successfully registered and a token number was returned. |
| 802 | Account number was previously registered | Approved | The card number was previously registered for tokenization.**Note**: You also receive this response code when using a low value token in a transaction, because the system registers the PAN at the time it creates the LVT. |
| 803 | Valid Token | Approved | The token is valid. |
| 805 | Card Validation Number Updated | Approved | The stored value for CVV2/CVC2/CID has been successfully updated. |
| **820** | **Credit card number was invalid** | **Hard Decline** | **The card number submitted for tokenization is invalid.** |
| **821** | **Merchant is not authorized for tokens** | **Hard Decline** | **Your organization is not authorized to use tokens.** |
| **822** | **Token was not found** | **Hard Decline** | **The token number submitted with this transaction was not found.** |
| **823** | **Token Invalid** | **Hard Decline** | **The submitted token is invalid.** |
| **825** | **Merchant not authorized for eCheck tokens** | **Hard Decline** | **Your organization is not authorized for Direct Debit tokenization.** |
| 826 | Checkout Id was invalid | Soft Decline | The submitted checkoutId is invalid. |
| 827 | Checkout Id was not found | Soft Decline | The submitted checkoutId was not found. The low value token is only good for 24 hours and may have expired. |
| 828 | Generic Checkout Id error | Soft Decline | An unknown error caused the use of checkoutId to fail. |
| **835** | **Capture amount can not be more than authorized amount** | **Hard Decline** | **The amount in the submitted Capture exceeds 115% of the authorized amount.****Appears in Declined Transaction report.** |
| **850** | **Tax Billing only allowed for MCC 9311** | **Hard Decline** | **Tax Billing elements are allowed only for MCC 9311.** |
| **851** | **MCC 9311 requires taxType element** | **Hard Decline** | **Missing taxType element** |
| **852** | **Debt Repayment only allowed for VI transactions on MCCs 6012 and 6051** | **Hard Decline** | **You must be either MCC 6012 or 6051 to designate a Visa transaction as Debt Repayment (debtRepayment element set to true).** |
| 861 | Routing Number did not match one on file for token | Soft Decline | The routing number submitted does not match the number submitted when the token was created. Verify the routing number and resubmit the transaction. |
| **877** | **Invalid Pay Page Registration Id** | **Hard Decline** | **An eProtect response indicating that the Registration ID submitted is invalid.** |
| **878** | **Expired Pay Page Registration Id** | **Hard Decline** | **An eProtect response indicating that the Registration ID has expired (Registration IDs expire 24 hours after being issued).** |
| **879** | **Merchant is not authorized for Pay Page** | **Hard Decline** | **Your organization is not authorized to use eProtect.** |
| **890** | **Maximum number of updates for this token exceeded** | **Hard Decline** | **You have submitted the maximum number of update token requests within a rolling 30 day period.** |
| **891** | **Too many tokens created for existing namespace** | **Hard Decline** | **You exceeded the maximum number of tokens (16) allowed for this shopper.** |
| 895 | PIN validation not possible | Soft Decline |  |
| 898 | Generic token registration error | Soft Decline | There is an unspecified token registration error; contact your Relationship Manager |
| 899 | Generic token use error | Soft Decline | There is an unspecified token use error; contact your Relationship Manager. |
| **900** | **Invalid Bank Routing Number** | **Hard Decline** | **The Direct Debit routing number submitted with this transaction has failed validation.** |
| **901** | **Missing Name** | **Hard Decline** | **The customer name is required for SEPA transactions.** |
| **902** | **Invalid Name** | **Hard Decline** | **The customer name must be a minimum of two characters for SEPA transactions.** |
| **903** | **Missing Billing Country Code** | **Hard Decline** | **The Billing Country code is required for SEPA transactions.** |
| **904** | **Invalid IBAN** | **Hard Decline** | **The submitted International Bank Account number is invalid. Please correct the number and resubmit the traction.** |
| **905** | **Missing Email Address** | **Hard Decline** | **The customer email address is required for SEPA transactions.** |
| **906** | **Missing mandate reference** | **Hard Decline** | **You must provide a Mandate reference for standard and BYOM recurring SEPA deposit transactions.** |
| **907** | **Invalid mandate reference** | **Hard Decline** | **The Mandate reference is invalid. It must conform to the following format: 1 to 35 characters consisting of alphanumeric, colon, question mark, forward slash, plus, parenthesis, comas, period, space, and dash. The applicable regular expression is: ^[A-Za-z0-9:?/+(),. -]{1,35}$** |
| **908** | **Missing mandate URL** | **Hard Decline** | **You must provide a Mandate URL for SEPA Bring Your Own Mandate deposit transactions (both one-time and recurring).** |
| **909** | **Invalid mandate URL** | **Hard Decline** | **The Mandate URL must start with https and be followed by 5 to 120 characters adhering to the following regular expression: ^https://.{5,120}$** |
| **911** | **Missing mandate signature date** | **Hard Decline** | **You must provide a Mandate signature date for SEPA Bring Your Own Mandate deposit transactions (both one-time and recurring).** |
| **912** | **Invalid mandate signature date** | **Hard Decline** | **You must provide a Mandate signature date earlier than or the same as the current date with the following format: YYYY-MM-DD.** |
| **913** | **Recurring mandate already exists** | **Hard Decline** | **Worldpay returns this message when you submit multiple first Bring Your Own Mandate recurring transactions with the same mandate reference. The mandate references among the recurring transactions for a single merchant must be unique.** |
| **914** | **Recurring mandate was not found** | **Hard Decline** | **Worldpay returns this message when you submit a subsequent or final standard recurring transaction before a first standard recurring is processed and confirmed.** |
| **915** | **Final recurring was already received using this mandate** | **Hard Decline** | **Worldpay returns this message when you submit a first or subsequent recurring transaction after we received a final recurring. The life cycle of a recurring mandate ends after the processing of a final recurring deposit transaction. This applies to both standard and Bring Your Own Mandate recurring transactions.** |
| **916** | **IBAN did not match one on file for mandate** | **Hard Decline** | **Worldpay returns this message when you submit a subsequent or final recurring with a different IBAN than the IBAN used in the first recurring transaction. This applies to both standard and Bring Your Own Mandate recurring transactions.****Note: If a customer wants to use a different IBAN for a recurring SEPA mandate, they must use a request for another mandate reference using this new IBAN.** |
| **917** | **Invalid Billing Country** | **Hard Decline** | **Some of the alternative payment methods restrict the allowed consumer's billing country codes. For example, iDEAL only allows country code NL.** |
| **922** | **Expiration date required for Interac transaction** | **Hard Decline** | **The submitted transaction uses the Canadian Interac network and requires the inclusion of an expiration date.** |
| **923** | **Transaction type is not supported with this Method of Payment** | **Hard Decline** | **This transaction type is not support for the Canadian Interac network.** |
| **924** | **Unreferenced (orphan) refunds are not allowed** | **Hard Decline** | **We do not support refunds for Interac transaction unless we also processed the capture.** |
| **939** | **Unable to void a transaction with a Held state** | **Hard Decline** | **The transaction you tried to void is in a Held state. You can not void a transaction in this state. You must first resolve the hold.** |
| 940 | This Funding Instruction results in a negative account balance | Soft Decline | There are insufficient funds in the FBO Settlement Account to cover the Funding Instruction. Wait for additional funds to settle to the account and then resubmit the transaction. |
| 941 | Account balance information unavailable at this time. | Soft Decline | Typically, this response occurs only for new FBO Settlement accounts that do not yet have any settled transactions and were not pre-funded (i.e., no balance yet recorded for the account). Wait for additional funds to settle to the account or pre-fund the account and then resubmit the transaction. |
| **942** | **The submitted card is not eligible for Fast Access Funding.** | **Hard Decline** | **The card you submitted in the Fast Access Funding instruction cannot receive funds using this method.** |
| **943** | **Transaction cannot use both ccdPaymentInformation and ctxPaymentInformation** | **Hard Decline** | **A transaction can not contain both the**ccdPaymentInformation**and**ctxPaymentInformation**elements.** |
| 944 | Processing Error | Soft Decline | Please retry the transaction. |
| **945** | **This Funding Instruction type is invalid for Canadian merchants** | **Hard Decline** | **We do not support the following Funding Instructions in Canada:*** **Physical Check Credit/Debit**
* **Reserve Credit/Debit**
* **Vendor Credit/Debit**
 |
| **946** | **CTX and CCD records are not allowed for Canadian merchants** | **Hard Decline** | **Canadian merchants cannot use CTX or CCD elements. Remove the CTX or CCD records from the request.** |
| **947** | **Canadian account number cannot exceed 12 digits** | **Hard Decline** | **You submitted a Canadian account number using more than 12 digits, which is not allowed. Check the account number and resubmit using 12 or less digits.** |
| **948** | **This funding instruction type is invalid** | **Hard Decline** | **The submitted finding instruction transaction is not supported.** |
| **950** | **Decline - Negative Information on File** | **Hard Decline** | **A Direct Debit response indicating the account is on the negative file.** |
| **951** | **Absolute Decline** | **Hard Decline** | **A Direct Debit response indicating that this transaction was declined.** |
| **952** | **The Merchant Profile does not allow the requested operation** | **Hard Decline** | **A Direct Debit response indicating that your Merchant Profile does not allow the requested operation. Contact your Relationship Manager for additional information.** |
| **953** | **The account cannot accept ACH transactions** | **Hard Decline** | **A Direct Debit response indicating the customer’s checking account does not accept ACH transactions.** |
| **954** | **The account cannot accept ACH transactions or site drafts** | **Hard Decline** | **A Direct Debit response indicating the customer’s checking account does not accept ACH transactions or site drafts.** |
| **955** | **Amount greater than limit specified in the Merchant Profile** | **Hard Decline** | **A Direct Debit response indicating that the dollar amount of this transaction exceeds the maximum amount specified in your Merchant Profile. Contact your Relationship Manager for additional information.** |
| **956** | **Merchant is not authorized to perform eCheck Verification transactions** | **Hard Decline** | **A Direct Debit response indicating that your organization is not authorized to perform eCheck verifications. Contact your Relationship Manager for additional information.** |
| **957** | **First Name and Last Name required for eCheck Verifications** | **Hard Decline** | **A Direct Debit response indicating that the first and last name of the customer is required for eCheck verifications.** |
| **958** | **Company Name required for corporate account for eCheck Verifications** | **Hard Decline** | **A Direct Debit response indicating that the company name is required for verifications on corporate accounts.** |
| **959** | **Phone number required for eCheck Verifications** | **Hard Decline** | **A Direct Debit response indicating that the phone number of the customer is required for echeck verifications.** |
| **961** | **Card Brand token not supported** | **Hard Decline** | **This code is returned if the merchant submits a Visa generated token.** |
| **962** | **Private Label Card not supported** | **Hard Decline** | **This code is returned if the transaction involves a Visa Private Label card.** |
| **965** | **Allowed daily Direct Debit capture (eCheckSale) limit exceeded.** | **Hard Decline** | **If processed, the rejected transaction would exceed the daily limit (amount) for Direct Debit captures.****Please resubmit the transaction tomorrow.** |
| **966** | **Allowed daily Direct Debit credit (eCheckCredit) limit exceeded.** | **Hard Decline** | **If processed, the rejected transaction would exceed the daily limit (amount) for Direct Debit credits.****Please resubmit the transaction tomorrow.** |
| 980 | Soft Decline - Customer Authentication Required | Soft Decline | The submitted transaction requires Customer Authentication. |
| **981** | **Transaction Not Reversed - Void Workflow need to be invoked** | **Hard Decline** | **Use a Void transaction.** |
| **982** | **Transaction Reversal not supported for the Core Merchants** | **Hard Decline** | **This transaction originated on the Core platform, which does not support this transaction type.** |
| **983** | **No valid Parent Deposit or Parent Refund found** | **Hard Decline** | **The referenced (by the cnpTxnId) parent transaction does not exist. Verify the Id and resubmit with correct value.** |
| **984** | **Transaction Reversal not enabled for Visa** | **Hard Decline** | **This transaction type has not been enabled for Visa.** |
| **985** | **Transaction Reversal not enabled for Mastercard** | **Hard Decline** | **This transaction type has not been enabled for Mastercard.** |
| **986** | **Transaction Reversal not enabled for AmEx** | **Hard Decline** | **This transaction type has not been enabled for American Express.** |
| **987** | **Transaction Reversal not enabled for Discover** | **Hard Decline** | **This transaction type has not been enabled for Discover.** |
| **988** | **Transaction Reversal not supported** | **Hard Decline** | **This transaction type is not supported.** |
| **990** | **Funding Instruction held. Please contact your Relationship Manager.** | **Hard Decline** | **The transaction is held. You must contact your Relationship Manager for information about the reason.** |
| 991 | Missing address information | Soft Decline | Add the missing address information and resubmit the transaction. |
| 992 | Cryptographic failure | Soft Decline |   |
| **993** | **Invalid Region Code** | **Hard Decline** | **The region code is invalid.** |
| **994** | **Invalid Country Code** | **Hard Decline** | **The country code is invalid.** |
| 995 | Invalid Credit Account | Soft Decline | The referenced credit card account is invalid. |
| 996 | Invalid Checking Account | Soft Decline | The referenced checking account is invalid. |
| 997 | Invalid Savings Account | Soft Decline | The referenced savings account is invalid. |
| **998** | **Invalid use of MCC - Correct and reattempt.** | **Hard Decline** | **Resubmit the transaction after correcting the MCC.** |

 **Payment Transaction Response Codes**

This section contains a list of codes and messages that the system can return in the response message for a payment transaction.

For information concerning Chargeback Response Code, see the Chargeback API Reference Guide.

Table A-1 shows all possible values for the <response> and <message> elements. You should code appropriately to handle all codes applicable to the transactions you use.

* The Response Code value appears in the <response> element
* The Response Message value appears in the <message> element

**TABLE A-1 Valid Values for the Response and Message Elements**