

**Code Response Text**

00 - Transaction	01 - Contact the Bank	02 - Contact the Bank	03 - Contact the Bank
04 - Contact the Bank	05 - System Error	06 - Contact the Bank	08 - Approved
11 - Approved	12 - Invalid Transaction	13 - Invalid Amount	14 - Card not Valid
19 - Retry Transaction	20 - System Error	21 - Approved	36 - System Error
39 - No Credit Account	40 - System Error	41 - System Error	42 - No Account
51 - Contact the Bank	52 - No Cheque Account	53 - No Savings Account	54 - Expired Card
55 - Invalid PIN	58 - Tran not Allowed	61 - Over Card Limit	75 - Exceed PIN tries
76 - Approved	91 - Bank not Available	94 - Duplicate	96 - System Error
97 - Settlement Totals	98 - System Error	A1 - Recursive Call	A2 - General Failure
A3 - Reserved	A4 - Invalid Merchant	A5 - Reserved	A6 - Reserved
A7 - Internal Buffer	A8 - Reserved	A9 - Reserved	B1 - Reserved
B2 - Unsupported	B3 - Client Offline	B4 - Internal Buffer	B5 - Invalid Amount
B6 - Invalid Dialog	B7 - Invalid TXNTYPE	B8 - Invalid TXNREF	B9 - Reserved
BY - PinPad Busy	D0 - Invalid AuthCode	E2 - No Previous Txn	N0 - System Error
N1 - Logon Success	N2 - PPID Unknown	N3 - Logon Failed	PF - PINpad Offline
S0 - Modem Error	S1 - No Dial Tone	S2 - No Answer	S3 - Line Busy
S4 - No Phone Number	S5 - Power Fail	S6 - No Carrier.	S7 - No EFT Server
T0 - PINpad Idle	T5 - System Error	T8 - System Error	T9 - System Error
TB - Card not Valid	TE - No Cash on Credit	TF - Logon Required	TG - Display Error
TH - Printer Error	TI - Operator Timeout	TJ - System Error	TK - No Manual Entry
TL - Signature Error	TM - Operator Cancelled	TN - Declined	TP - Cancelled
TQ - Expired Card	TR - System Error	TS - System Error	TT - System Error
TU - SAF Pending	TV - Reversal Pending	TX - Unable to Process	TY - Card Rejected
TZ - Declined	X0 - No Response	X1 - Communications	X2 - Communications
X3 - Communications	X4 - System Error	X5 - Communications	X6 - Invalid Terminal
X7 - MAC Error	X8 - PDU Error	X9 - System Error	XA - Message Error
XB - Message Error	XC - Message Error	XD - Card not Valid	XF - Invalid Month
XG - TXN not Supported	Y0 - System Error	Z0 - Modem Error	Z1 - No Dial Tone
Z2 - Repeat Reversal	Z3 - Refund Limit	Z4 - No Host Number	Z5 - Power Fail
Z6 - No Manual Entry	Z7 - Link Error		