

Appendix B: Issuer Response Codes

Table B.1: Credit And Debit Issuer Response Codes

Response Code	Description
00	APPROVAL
02	CALL—no original no match. Often returned when the cardholder has exceeded daily credit limits/# of uses. Usually the Issuer wants to make sure the cardholder is still in possession of the card.
03	TERM ID ERROR—terminal ID error.
04	HOLD-CALL—retain card. Usually returned when the Issuer would like the merchant to take possession of the card due to potential fraud.
05	DECLINE—do not honor. Normally occurs when cardholder has exceeded their allowable credit line.
06	ERROR—merchant closed, no match.
07	HOLD-CALL
10	PARTIAL APPROVAL
12	INVALID TRANS
13	AMOUNT ERROR. Occurs when the POS submits an amount field equal to \$0.00. Re-enter transaction.
14	CARD NO. ERROR—Card number error. Issuer cannot find the account. Re-enter transaction.
15	NO SUCH ISSUER. Returned when the first six digits of the card number are not recognized by the Issuer. Reenter transaction.
19	RE ENTER—reenter transaction. Bad swipe.
21	NO ACTION TAKEN—txn back off match.
41	HOLD-CALL—lost card.
43	HOLD-CALL—stolen card.
44	HOLD-CALL—pick up card.
51	DECLINE—insufficient funds.

Response Code	Description
52	NO CHECK ACCOUNT. Occurs when the debit/check card being attempted is not linked to a Checking Account.
53	NO SAVE ACCOUNT. Occurs when the debit/check card being used is not tied to a Savings Account.
54	EXPIRED CARD—card is expired. Can also be, Returned a Card Not Present environment if the cardholder tries to provide a valid expiration date, but the Issuer knows it is expired (indicates potential fraud).
55	WRONG PIN. Occurs in PIN-based Debit when the consumer enters the wrong 4-digit PIN.
56	INVALID CARD
57	SERV NOT ALLOWED—service not allowed. Can be an incorrect MID or terminal number, or attempt to process an unsupported card.
58	SERV NOT ALLOWED—service not allowed. Occurs when the POS attempts a transaction type that they are not set up for based on their MCC. (i.e., a merchant set up with a Direct Marketing MCC trying to perform a Debit transaction).
61	DECLINE. Occurs in PIN-based debit when the cardholder has exceeded their withdrawal limit when performing cash back.
62	DECLINE. Occurs on swiped transactions when the Service Code encoded on the mag stripe does not equal the one stored at the Issuer (potential fraudulent card).
63	SEC VIOLATION
65	DECLINE—activity Limit. Occurs when the cardholder has exceeded the number of times the card can be used in a specific time period. (i.e., 10x in a 48 hr span).
75	PIN EXCEEDED. Occurs when the number of attempts to enter the PIN has been exceeded.
76	NO ACTION TAKEN. Occurs when the reversal data in the POS transaction does not match the Issuer data.
77	NO ACTION TAKEN—duplicate reversal or duplicate transaction.
78	NO ACCOUNT—account suspended, cancelled, or inactive.
80	DATE ERROR
82	CASHBACK NO APP

Response Code	Description
85	CARD OK
86	CANT VERIFY PIN
91	NO REPLY—time out.
96	SYSTEM ERROR
EB	CHECK DIGIT ERR
EC	CID FORMAT ERROR—format error.
N7	CVV2 MISMATCH—incorrect number of CVV2/CID digits sent.