

Value	Description
R	MasterCard SIIP (Recurring payment)

5.162 Response code

This field contains a two-character response code indicating the status of the authorization request (see [Table 4.6](#) for record format and version number). The POS system must evaluate the response code and *NOT* the response text to determine the nature of a response message. [Table 5.72](#) provides a listing of currently defined response codes. **Do NOT** interpret all non-approved response codes as “DECLINED.”

AFD Completion Advice messages must include the Response Code returned in the AFD preauthorization response message.

Table 5.72 Response code

Response code	Authorization response message	Response definition
00	Approval	Approved and completed
01	Call	Refer to issuer
02	Call	Refer to issuer-Special condition
03	Term ID Error	Invalid Merchant ID
04	Hold-call or Pick Up Card	Pick up card (no fraud)
05	Decline	Do not honor
06	Error XXXX	General error
06*	(Check Service Custom Text)	Error response text from check service
07	Hold-call or Pick Up Card	Pick up card, special condition (fraud account)
08	Approval	Honor Mastercard with ID
10	Partial Approval	Partial approval for the authorized amount returned in Group III version 022
11	Approval	VIP approval
12	Invalid Trans	Invalid transaction
13	Amount Error	Invalid amount
14	Card No. Error	Invalid card number
15	No Such Issuer	No such issuer
19	RE Enter	Re-enter transaction
21	No Action Taken	Unable to back out transaction
28	No Reply	File is temporarily unavailable
34	Transaction Cancelled	Mastercard use only, Transaction Cancelled; Fraud Concern (Used in reversal requests only)
39	No Credit Acct	No credit account
41	Hold-call or Pick Up Card	Lost card, pick up (fraud account)
43	Hold-call or Pick Up Card	Stolen card, pick up (fraud account)
51	Decline	Insufficient funds

EC	CID Format Error	Verification error
HV	Failure HV	Hierarchy Verification Error
K0	TOKEN RESPONSE	Token request was processed
K1	TOKEN NOT CONFIG	Tokenization is not configured
K2	TERM NOT AUTHENT	Terminal is not authenticated
K3	TOKEN FAILURE	Data could not be de-tokenized
N3	Cashback Not Avl	Cash back service not available
N4	Decline	Exceeds issuer withdrawal limit
N7	CCV2 Mismatch	CVV2 Value supplied is invalid
R0	Stop recurring	Customer requested stop of specific recurring payment

Response code	Authorization response message	Response definition
R1	Stop recurring	Customer requested stop of all recurring payments from specific merchant
T0	Approval	First check is OK and has been converted
T1	Cannot Convert	Check is OK but cannot be converted This is a declined transaction
T2	Invalid ABA	Invalid ABA number, not an ACH participant
T3	Amount Error	Amount greater than the limit
T4	Unpaid Items	Unpaid items, failed negative file check
T5	Duplicate Number	Duplicate check number
T6	MICR Error	MICR error
T7	Too Many Checks	Too many checks (over merchant or bank limit)
V1	Failure VM	Daily threshold exceeded

5.163 Retrieval reference number

This field contains a 12-character value reflecting the transaction Retrieval Reference Number returned by the authorizing system (see [Table 4.5](#) for record format and version number). The POS system should record the retrieval reference number received in the original authorization response. The Retrieval Reference Number from the original response is required when submitting AFD Completion Advice messages and when submitting incremental authorizations, or authorization reversal requests that must be settled for direct debit transactions.

5.164 Returned Authorization Characteristics Indicator (ACI)

This one-character field contains the Returned Authorization Characteristics Indicator (ACI). This value provides information concerning the transactions' CPS qualification status. It is not recommended that the POS system attempt to interpret the meaning of this value. Instead, the