Paysafe

Web Services Credit Card Errors
A Troubleshooter

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Errors Troubleshooting

Introduction

This error troubleshooting guide has two sections:

1. **A summary of the most commonly occurring errors**

   This section provides an overview of only the errors you are most likely to encounter. It includes a complete description of each error, and lists any suberrors that might accompany the error. In addition, it provides suggestions that will help you avoid the error as you process further transactions through the Paysafe processor.

2. **A complete list of Web Services response codes**

   This section provides a table with a complete list of errors that could occur while using the Paysafe transaction processing service. This table provides the error number and the error string that are returned in the case of an error during the processing of your transactions.

Common errors

On occasion, you may encounter an error while using the Paysafe transaction processing service. In order to determine the nature of the error, you can run a report, using the back-office reporting tools, and drill down to the transaction details page to see transaction information.
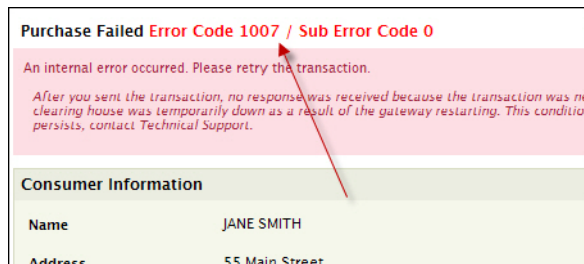
In this screen, you can locate the error code, which is probably one of those in the following table. The table contains each error code and a description. A more thorough description of each error is provided below the table, and – more importantly – you will find hints on what you can do to avoid them in the future.

Response codes

Table 1: Response Codes and Descriptions

Response Code	Description
1007	An internal error occurred. Please retry the transaction.
3002	You submitted an invalid card number, brand, or combination of card number and brand with your request. Please verify these parameters and retry the transaction.
3005	You submitted an incorrect value for the *cvd* parameter with your request. Please verify this parameter and retry the transaction.
3006	You submitted an expired credit card number with your request. Please verify this parameter and retry the request.
3007	Your request has failed the AVS check. Note that the amount has still been reserved on the customer's card and will be released in 3–5 business days. Please ensure the billing address is accurate before retrying the transaction.
3008	You submitted a card type for which the merchant account is not configured.
3009	Your request has been declined by the issuing bank.
3012	Your request has been declined by the issuing bank because the credit card expiry date submitted is invalid.
3013	Your request has been declined by the issuing bank due to problems with the credit card account.
3014	Your request has been declined – the issuing bank has returned an unknown response. Contact the cardholder's credit card company for further investigation.
3015	The bank has requested that you process the transaction manually by calling the cardholder's credit card company.
3016	The bank has requested that you retrieve the card from the cardholder – it may be a lost or stolen card.

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Table 1: Response Codes and Descriptions (Continued)

Response Code	Description
3017	You submitted an invalid credit card number with your request. Please verify this parameter and retry the transaction.
3019	Your request has failed the CVD check. Please note that the amount may still have been reserved on the customer's card in which case it will be released in 3–5 business days. Please ensure the CVD value is accurate before retrying the transaction.
3022	The card has been declined due to insufficient funds.
3023	Your request has been declined by the issuing bank due to its proprietary card activity regulations.
3024	Your request has been declined because the issuing bank does not permit the transaction for this card.
3030	The external processing gateway has reported the transaction is unauthorized. Do not retry the transaction. Contact Technical Support for more information.
3203	The authorization is either fully settled or cancelled.
3402	The requested credit amount exceeds the remaining settlement amount.
3406	The settlement you are attempting to credit has not been batched yet. There are no settled funds available to credit.
3407	The settlement referred to by the transaction response ID you provided cannot be found. Please verify this parameter and retry the transaction.
4001	The card number or email address associated with this transaction is in our negative database.
5000	Your merchant account authentication failed. Either your store ID/password are invalid or the IP address from which you are sending the transaction has not been authorized. Please verify these parameters and retry the transaction. If the error persists, please contact Technical Support.
5017	The merchant account submitted with your request is not enabled. Do not retry the transaction. Contact Technical Support for more information.
5023	You submitted an invalid XML request. Please verify your request and retry the transaction.
5034	You submitted an invalid email address with your request. Please verify this parameter and retry the transaction.
5040	Your merchant account is not configured for the transaction you attempted. Please contact Technical Support for more information.
5042	The merchant reference number is missing or invalid, or it exceeds the maximum permissible length. Please verify this parameter and retry the transaction.

1007

An internal error occurred. Please retry the transaction.

Cause

After the transaction was sent to the transaction processor, no response was received because the transaction was never processed. This probably occurred because the transaction processor's gateway process connecting to a clearing house is temporarily down as a result of the gateway restarting.

Resolution

Connectivity problems, if they do occur, are usually short-lived. You can probably retry the transaction and process it successfully. If the problem persists, contact Technical Support.

3002

You submitted an invalid card number, brand, or combination of card number and brand with your request. Please verify these parameters and retry the transaction.

Cause

This response code is returned when a transaction is attempted with a card type that is not supported, or when an incorrect brand or number is submitted with a transaction. For example, a Visa card type may have accidentally been sent with a MasterCard number.

Resolution

Verify the card type, ensuring that it is one we support. Also, verify that the card number is entered correctly. Then retry the transaction.

3005

You submitted an incorrect value for the *cvd* parameter with your request. Please verify this parameter and retry the transaction.

Cause

This error occurs when an invalid value is included for the *cvd* parameter for a transaction request. Valid values must be 3 or 4 digits only. If alphabetical characters are submitted for this parameter or if it is left empty, then this error is returned.

Resolution

Verify that the correct value is supplied with the transaction, and retry it.

3006

You submitted an expired credit card number with your request. Please verify this parameter and retry the request.

Cause

This error occurs when you have attempted a transaction using an expired credit card.

Resolution

Verify that the card number is entered correctly. Or, your customer may have inadvertently used an expired credit card. If so, request a different credit card number. Otherwise, there is no resolution for this error.

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3007

Your request has failed the AVS check. Note that the amount has still been reserved on the customer's card and will be released in 3–5 business days. Please ensure the billing address is accurate before retrying the transaction.

Cause

This error occurs when AVS fails on a transaction, but the transaction would otherwise have been successful. For example, a person might be using a corporate credit card, which has the corporation's address information registered with the issuing bank, while entering their own address information at your site. However, the zip code, for example, in the cardholder's mailing address must be the same as the zip code entered in the corresponding field for the transaction. In this case they would not be identical, resulting in this error.

Resolution

Ensure that the zip code entered for the transaction is the same zip code that the issuing bank has in the mailing address of the cardholder. Retry the transaction.

> ⚠️ *When error 3007 occurs, the transaction amount is reserved on the credit card (i.e., it is now considered unavailable for any other transaction), even though the transaction itself fails. Typically, the issuing bank reserves that amount for 3–5 days. If, for example, you retried a $100 transaction five times despite receiving error 3007, the cardholder would have $500 reserved on their credit card, even though none of the transactions were successful. It is important, therefore, when receiving this error for the first time, to ensure that the address information entered for the transaction is the same information as the cardholder's mailing address before retrying.*

3008

You submitted a card type for which the merchant account is not configured.

Cause

The transaction request was sent with a credit card type for which the account is not configured. For example, you may be set up to process Visa and MasterCard, and you submitted a transaction for American Express.

Resolution

Validate the transaction request, ensuring that an acceptable card type is included in it. Contact your account manager if you want to add new card types to your account.

3009

Your request has been declined by the issuing bank.

Cause

The issuing bank refused authorization on this transaction for one of the following reasons:

- There is a bank policy regarding online transactions. For example, some banks regard Internet transactions as "high risk" and may have a policy against them.

- There is a bank security policy that has declined the transaction based on a preset anti-fraud algorithm.

Resolution

Do not retry the transaction. Due to one or more of the causes mentioned above, this transaction was declined. This is not an error or failure on the part of the transaction processor, but rather a bank policy issue that has declined the transaction. There is no action to take on your part.

3012

Your request has been declined by the issuing bank because the credit card expiry date submitted is invalid.

Cause

This response code is returned when an invalid credit card expiry date is used for the transaction. The expiry date was included and formatted correctly, but the bank has determined that it is invalid for the card number submitted.

Resolution

Verify that the credit card and expiry date used are included and are valid. Then retry the transaction.

3013

Your request has been declined by the issuing bank due to problems with the credit card account.

Cause

Your customer attempted a transaction using a card to which no account is linked.

Resolution

The customer should contact the card issuer to determine what is wrong with the card. The situation must be corrected before retrying the transaction.

3014

Your request has been declined – the issuing bank has returned an unknown response. Contact the cardholder's credit card company for further investigation.

Cause

The response received from the external gateway was not recognized by the transaction processor.

Resolution

The Pay Proc Response field on the transaction details page in the merchant back office Activity Reports may provide further details. Please contact Technical Support for further assistance.

3015

The bank has requested that you process the transaction manually by calling the cardholder's credit card company.

Cause

The authorization for this transaction failed because the bank requested that you process this transaction manually by calling your customer's credit card company.

Resolution

Do not retry the transaction. If you want to process this transaction, contact your customer's credit card company for further investigation.

3016

The bank has requested that you retrieve the card from the cardholder – it may be a lost or stolen card.

Cause

The authorization for this transaction failed because the card used may be lost or stolen and the bank has requested that you retrieve it.

Resolution

Do not retry the transaction. There is no resolution for this error.

3017

You submitted an invalid credit card number with your request. Please verify this parameter and retry the transaction.

Cause

This response code is returned when an invalid card is used for the transaction. The card parameter was included and formatted correctly, but the bank has determined that the card number is invalid.

Resolution

The card number may have been entered incorrectly. Verify the card number and retry the transaction.

3019

Your request has failed the CVD check. Please note that the amount may still have been reserved on the customer's card, in which case it will be released in 3–5 business days. Please ensure the CVD value is accurate before retrying the transaction.

Cause

The CVD value is the 3- or 4-digit security code that appears on the card following the card number. This code does not appear on imprints. The authorization for this transaction failed because the CVD check failed.

Resolution

Note that if the *cvdIndicator* parameter was included in the request, the *cvd* parameter is mandatory. Verify the value entered for the *cvd* parameter and retry the request. If the error reoccurs, contact Technical Support.

3022

The card has been declined due to insufficient funds.

Cause

The issuing bank refused authorization on this transaction because the credit card has insufficient funds available to cover the transaction requested.

Resolution

Do not retry the transaction. This is not an error or failure on the part of the transaction processor and there is no action to take on your part.

3023

Your request has been declined by the issuing bank due to its proprietary card activity regulations.

Cause

The issuing bank is declining the transaction due to its Risk Management systems. We have no more information on this due to the confidential nature of the error code.

Resolution

There is no resolution for this error.

3024

Your request has been declined because the issuing bank does not permit the transaction for this card.

Cause

The issuing bank is stating that the card in question can not make a purchase on this specific merchant account. This may be due to the industry of the merchant account or due to the fact it is an online transaction.

Resolution

There is no resolution for this error.

3030

The external processing gateway has reported the transaction is unauthorized. Do not retry the transaction. Contact Technical Support for more information.

Cause

This error often occurs when the card used for a transaction either is not accepted by the external gateway or has not been configured for the merchant account (e.g., Canadian Visa Debit card).

Resolution

Technical Support can provide you with more information on the card type used and on your merchant account configuration.

3203

The authorization is either fully settled or cancelled.

Cause

You attempted to settle an amount against an authorization that has already been fully settled or else has been cancelled.

Resolution

You should verify that the authorization you are trying to settle against is the correct one, and retry the transaction. If it was the correct authorization, no further action is possible, since either there is no money left to settle against it or it was cancelled and cannot be settled.

3402

The requested credit amount exceeds the remaining settlement amount.

Cause

You tried a credit transaction that exceeded the amount of funds available to credit (i.e., the amount settled for that credit card).

Resolution

Retry the transaction, with an amount equal to or less than the amount available to credit.

3406

The settlement you are attempting to credit has not been batched yet. There are no settled funds available to credit.

Cause

You tried a credit transaction for a settlement that has not been batched, so there is no balance available to be credited.

Resolution

A settlement is typically in a pending state until midnight of the day that it is requested, at which point it is batched. You cannot credit that settlement until it has been batched. Verify the credit card for which you are attempting the credit, and retry the transaction. Otherwise, wait until the settlement has been batched and retry the transaction.

3407

The settlement referred to by the transaction response ID you provided cannot be found. Please verify this parameter and retry the transaction.

Cause

When the initial settlement transaction was processed, Paysafe returned a transaction ID and confirmation number to uniquely identify that settlement. However, you tried a credit transaction for a settlement that cannot be found.

Resolution

Make sure the transaction ID/confirmation number for the settlement you are trying to credit is accurate, and retry the transaction.

4001

The card number or email address associated with this transaction is in our negative database.

Cause

This error occurs when a credit card number or email address associated with the transaction matches an entry in the negative database, which is used to protect merchants from fraudulent transactions. This database contains fraudulent and historically problematic card numbers and email addresses.

Resolution

Since the credit card number or email address used in the failed transaction is in our database of fraudulent cards and email addresses, there is no further action to take. Do not retry the transaction. If more information is required, contact the Paysafe Risk Management department.

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5000

Your merchant account authentication failed. Either your store ID/password are invalid or the IP address from which you are sending the transaction has not been authorized. Please verify these parameters and retry the transaction. If the error persists, please contact Technical Support.

Cause

One of two things occurred. Either the incorrect storeID/storePwd parameters were sent, or the transaction originates from an IP address for which the account is not configured.

Resolution

Validate the transaction request, ensuring that the storeID and storePwd parameters are entered correctly. In addition, verify the IP address of the server from which the transaction originates. Then retry the transaction. You can also contact Technical Support to verify that this is the IP address configured for your account.

5017

The merchant account submitted with your request is not enabled. Do not retry the transaction. Contact Technical Support for more information.

Cause

The account for which this transaction is being attempted either has not been enabled or has been disabled.

Resolution

Do not retry the transaction. Contact Technical Support regarding the disabled status of your account.

5023

You submitted an invalid XML request. Please verify your request and retry the transaction

Cause

This error usually occurs as the result of including invalidly formatted parameters in the transaction request, for example, if the *merchantRefNum* parameter has too many characters or the *amount* parameter is missing its decimal point (using "1000" instead of "10.00").

Resolution

Verify all the parameters included in your transaction request to make sure they have the correct length and formatting. Once you have verified the parameters and made the required corrections, retry the transaction.

5034

You submitted an invalid email address with your request. Please verify this parameter and retry the transaction.

Cause

A transaction was attempted with the *email* parameter formatted incorrectly. For example, if the @ symbol or period (.com) were omitted from the email address, the transaction would fail.

Resolution

Verify that the email address included in the transaction is formatted correctly and retry the transaction.

5040

Your merchant account is not configured for the transaction you attempted. Please contact Technical Support for more information.

Cause

When your merchant account was set up, it was not configured for the transaction type that is being attempted.

Resolution

Do not retry the transaction as is. You should verify that your account is set up for the transaction type that you are requesting. Contact your account manager if you wish to have a transaction type enabled.

5042

The merchant reference number is missing or invalid, or it exceeds the maximum permissible length. Please verify this parameter and retry the transaction.

Cause

This error usually indicates that a transaction was attempted with the *merchantRefNumber* parameter missing. This parameter is mandatory and must be included with all transaction requests.

Resolution

Verify that the *merchantRefNumber* parameter is included in the transaction and formatted correctly (it can contain a maximum of 40 characters). Retry the transaction.

Complete Web Service response codes

The Paysafe Web Services returns two types of codes if a transaction attempt fails:

• Response codes

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- Action codes

Response codes

The following table describes the response codes that could be returned by Paysafe Web Services.

Table 2: Response Codes

Response Code	Action	Description
1000	D	An internal error occurred. Please contact Technical Support before retrying the transaction.
1001	R	An error occurred with the external processing gateway. Please retry the transaction.
1002	R	An internal error occurred. Please retry the transaction.
1003	D	An error occurred with the external processing gateway. Do not retry the transaction. Contact Technical Support for more information.
1004	M	Your account is not enabled for this transaction type. Please verify your parameters and retry the transaction.
1006	D	An error occurred with the external processing gateway. Do not retry the transaction. Contact Technical Support for more information.
1007	R	An internal error occurred. Please retry the transaction.
1008	D	An internal error occurred. Do not retry the transaction. Contact Technical Support for more information.
1018	D	The external processing gateway has reported the transaction is unauthorized. Do not retry the transaction. Contact Technical Support for more information.
1028	M	The external processing gateway has reported invalid data. Please verify your parameters and retry the transaction.
1043	D	The external processing gateway has reported the account type is invalid. Do not retry the transaction. Contact Technical Support for more information.
1060	D	The external processing gateway has reported a limit has been exceeded. Do not retry the transaction.
1078	R	The external processing gateway has reported a system error. Please retry the transaction.
1087	D	The external processing gateway has rejected the transaction. Do not retry the transaction. Contact Technical Support for more information.
1101	M	You submitted an unsupported card/currency combination with your request.
2000	D	The echeck status cannot be found.
2001	C	You submitted a request containing a bank account, amount, and check number already used together in a request within the last 24 hours.
2002	M	The echeck request cannot be found. Please verify your parameters and retry.
2003	M	The payment type you provided conflicts with the bank account type you provided. Please verify your parameters and retry the transaction.
2004	D	The echeck transaction cannot be found.
2005	M	An internal error occurred. Please verify your parameters and retry the transaction.
2006	C	You have submitted a Decline transaction in response to a Settlement attempt.

Table 2: Response Codes (Continued)

Response Code	Action	Description
2007	M	The payment type included with your request cannot be used in Credit transaction mode. Please verify your parameters and retry the request.
2008	C	You have submitted an invalid routing number. Please verify your parameter and retry the transaction.
2009	C	You have submitted an invalid bank account number. Please verify your parameter and retry the transaction.
2010	C	You have submitted an invalid check number. Please verify your parameter and retry the transaction.
2011	M	You have submitted a mandate reference that does not exist. Please verify your parameter and retry the transaction.
2012	M	You have submitted a mandate reference that is not active yet. Please resubmit your request after the mandate becomes active or resubmit your request including the *txnDate* element with a date after: <date>
2013	M	You have submitted an invalid mandate reference. Please verify your parameter and retry the transaction.
2014	M	The mandate reference is already in use for the specified bank account information. Please specify a different mandate reference.
2016	M	The *paymentToken* element cannot be used together with the *check* element or the *billingDetails* element.
2017	M	The payment token bank scheme does not match the merchant account bank scheme.
2100	D	You have attempted to refund a Charge transaction that is not in a completed state. Do not retry the transaction.
2101	R	The requested refund amount exceeds the remaining Charge amount. Please verify your parameters and retry the transaction.
2102	R	You have submitted an invalid bank country in your request. Please verify your parameter and retry the transaction.
2500	D	A suitable merchant account could not be found for this request. Do not retry the transaction. Contact Technical Support for more information.
2501	D	An internal error occurred. Do not retry the transaction. Contact Technical Support for more information.
2502	M	The authentication failed for your transaction request. Either your credentials were entered incorrectly or your request was tampered with. Please verify your request and retry the transaction.
2503	M	You submitted an invalid shop ID. It must be a numeric value.
2504	M	You submitted a shop ID for which a shop does not exist. Please verify your parameters and retry the transaction.
2505	M	No merchant account could be found for the currency you submitted. Please verify your parameters and retry the transaction.
2506	M	More than one merchant account was found for the currency you submitted. Please provide a merchant account number and retry the request.
2507	M	The merchant account submitted does not correspond to the shop ID you submitted. Please verify your parameters and retry the transaction.

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Table 2: Response Codes (Continued)

Response Code	Action	Description
2508	M	You submitted a request that is missing the *encodedMessage* parameter. Please verify your parameters and retry the transaction.
2509	M	You submitted a request that has an invalid *encodedMessage* parameter. The *encodedMessage* could not be Base64 decoded. Please verify your parameters and retry the request.
2510	M	You submitted an invalid XML request. Please verify your request and retry the transaction.
2511	R	An internal error occurred. Please retry the transaction. Contact Technical Support if the error persists.
2512	M	You submitted a request that is missing the *signature* parameter. Please verify your parameters and retry the transaction.
2513	M	You submitted a request that is missing the Shop ID parameter. Please verify your parameters and retry the transaction.
2514	D	An internal error occurred. Your merchant credentials could not be found. Do not retry the transaction. Contact Technical Support for more information.
2515	R	An internal error occurred. Please retry the transaction.
2516	D	An internal error occurred. Do not retry the transaction. Please contact Technical Support.
2517	D	An internal error occurred. Do not retry the transaction. Please contact Technical Support.
2518	R	An internal error occurred. Please retry the transaction. Contact Technical Support if the error persists.
2519	D	You submitted a request for a shop that is disabled. Do not retry the transaction.
2520	M	The *cartItem* and *feeItem* amounts do not equal the *totalAmount*. Please verify your parameters and retry the transaction.
2521	D	An internal error occurred. Your shop is not configured properly. Do not retry the transaction. Contact Technical Support for more information.
2523	R	An internal error occurred. Please retry the transaction. Contact Technical Support if the error persists.
2524	D	An internal error occurred. The customer profile is not configured properly. Do not retry the transaction. Contact Technical Support for more information.
2525	M	The customer profile associated with the token provided could not be located. Please verify your parameters and retry the transaction.
2526	R	An internal profile management error occurred and your request could not be processed. Please retry the transaction. Contact Technical Support if the error persists.
2527	M	You submitted a request with an unsupported locale. Please verify your parameters and retry the transaction.
2528	M	You submitted a request with a merchant customer ID that is not associated with the customer token provided. Please verify your parameters and retry the transaction.
2529	R	An internal error occurred. Please retry the transaction.
2530	D	An internal error occurred. Do not retry the transaction. Contact Technical Support for more information.
2531	M	A customer profile with the same merchant customer ID already exists. Please verify your parameters and retry the transaction.

Table 2: Response Codes (Continued)

Response Code	Action	Description
2532	D	Your shop is not configured to process any payments. Do not retry the transaction. Contact Technical Support for more information.
2533	D	Your shop is not configured to process the selected payment method. Do not retry the transaction. Contact Technical Support for more information.
2534	M	The customer profile associated with the token you provided is not active. Please verify your parameters and ensure the customer status is active and then retry the transaction.
2535	M	The customer profile associated with the token you provided has a bank account that is not validated. Please verify your parameters or have your customer validate their account and then retry the transaction.
2536	D	The transaction was declined because the maximum number of attempts has been reached. Do not retry the transaction.
2537	D	The bank account validation failed because the maximum number of attempts has been reached. Do not retry the transaction.
2538	D	The customer entered an invalid micro deposit amount.
2539	R	An internal error occurred. Please retry the transaction. Contact Technical Support if the error persists.
2540	M	The merchant reference number already exists. Please verify your parameters and retry the transaction.
2541	R	An internal error occurred when sending the micro deposit transaction. Please retry the transaction. Contact Technical Support if the error persists.
2542	D	The customer profile validation failed the AVS check.
2543	M	The customer has a status that cannot be validated. Please reset the customer status before retrying the transaction.
2544	D	The customer profile does not have the credit card information required for validation.
2445	D	The customer tried to register an EFT bank account that is already used by another customer. Do not retry the transaction.
2546	D	The customer tried to register a credit card that is already used by another customer. Do not retry the transaction.
2547	M	The customer profile associated with the token you provided does not have a credit card. Please verify your parameters, and retry the transaction.
2548	M	The customer profile used for this transaction has not been created. Please verify your parameters and retry the transaction.
2549	M	Your shop is not configured to register a bank account for the country you submitted. Please verify your parameters and retry the transaction.
2550	M	The customer profile associated with the token you provided does not have a registered bank account. Please verify your parameters and retry the transaction.
2551	M	You submitted a request that contains an invalid payment method. Please verify your parameters and retry the transaction.
2552	M	You submitted a request that contains an invalid shop request ID. Please verify your parameters and retry the transaction.
2553	D	Our system cannot find the successful enrollment response associated with your shop request ID. Do not retry the transaction. Contact Technical Support for more information.

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Table 2: Response Codes (Continued)

Response Code	Action	Description
2554	M	The customer profile associated with the token you provided is disabled. Please verify your parameters and ensure the customer status is active, and retry the transaction.
2555	M	The payment token is not associated with the customer profile you provided. Please verify your parameters and retry the transaction.
2556	M	The credit card selected for this transaction is not active. Please verify your parameters and retry the transaction.
2557	M	The confirmation number included in this request could not be found. Please verify this parameter and retry the transaction.
2558	M	The transaction cannot be cancelled. Please verify your parameters and ensure you are attempting to cancel the correct transaction. If the error persists, contact Technical Support.
2701	None	The Equifax validation was accepted with the condition that the customer's request should be verified.
2702	R	An internal error has occurred while processing an Equifax transaction. Retry the transaction. Contact Technical Support if the error persists.
2703	R	Some or all of the Equifax databases are down. Retry the transaction. Contact Technical Support if the error persists.
2704	D	The Equifax validation was rejected. Do not retry the transaction.
2705	R	The Equifax validation was rejected and should be treated manually. The merchant can contact the customer directly.
2706	R	The Equifax validation was rejected due to invalid input. Please verify your parameters and retry the transaction.
2707	R	The Equifax validation was rejected due to an invalid address. Please verify your parameters and retry the transaction.
2708	R	An internal error occurred. The Equifax response codes are missing. Please verify your parameters and retry the transaction.
2709	D	The bank rejected the transaction. It could not process the request.
2710	M	No email template is set up, so no email could be sent to confirm the transaction.
2711	D	The validation was rejected for the profile update. Do not retry the transaction.
2712	D	The request was rejected because the consumer is in a watch list.
3001	C	You submitted an unsupported card type with your request. Please verify this parameter and retry the transaction.
3002	C	You submitted an invalid card number or brand or combination of card number and brand with your request. Please verify these parameters and retry the transaction.
3003	C	You submitted an incorrect value for the *cvdIndicator* parameter with your request. Please verify this parameter and retry the transaction.
3004	C	You have requested an AVS check. Please ensure that the zip/postal code is provided.
3005	C	You submitted an incorrect value for the *cvd* parameter with your request. Please verify this parameter and retry the transaction.
3006	C	You submitted an expired credit card number with your request. Please verify this parameter and retry the request.

Table 2: Response Codes (Continued)

Response Code	Action	Description
3007	D	Your request has failed the AVS check. Note that the amount may have been reserved on the customer's card and will be released in 3-5 business days. Please ensure the billing address is accurate before retrying the transaction.
3008	D	You submitted a card type for which the merchant account is not configured.
3009	D	Your request has been declined by the issuing bank.
3011	D	Your request has been declined by the issuing bank because the card used is a restricted card. Contact the cardholder's credit card company for further investigation.
3012	D	Your request has been declined by the issuing bank because the credit card expiry date submitted is invalid.
3013	D	Your request has been declined by the issuing bank due to problems with the credit card account.
3014	D	Your request has been declined – the issuing bank has returned an unknown response. Contact the cardholder's credit card company for further investigation.
3015	D	The bank has requested that you process the transaction manually by calling the cardholder's credit card company.
3016	D	The bank has requested that you retrieve the card from the cardholder – it may be a lost or stolen card.
3017	C	You submitted an invalid credit card number with your request. Please verify this parameter and retry the transaction.
3018	R	The bank has requested that you retry the transaction.
3019	C	Your request has failed the CVD check. Please note that the amount may still have been reserved on the customer's card, in which case it will be released in from 3 to 5 business days. Please ensure the CVD value is accurate before retrying the transaction.
3020	R	The bank has requested that you retry the transaction.
3021	M	The confirmation number included in this request could not be found. Please verify this parameter and retry the transaction.
3022	D	The card has been declined due to insufficient funds.
3023	D	Your request has been declined by the issuing bank due to its proprietary card activity regulations.
3024	D	Your request has been declined because the issuing bank does not permit the transaction for this card.
3025	R	The external processing gateway has reported invalid data. Please verify your parameters and retry the transaction.
3026	D	The external processing gateway has reported the account type is invalid. Do not retry the transaction. Contact Technical Support for more information.
3027	D	The external processing gateway has reported a limit has been exceeded. Do not retry the transaction.
3028	R	The external processing gateway has reported a system error. Please retry the transaction.
3029	D	The external processing gateway has rejected the transaction. Do not retry the transaction. Contact Technical Support for more information.
3030	D	The external processing gateway has reported the transaction is unauthorized. Do not retry the transaction. Contact Technical Support for more information.

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Table 2: Response Codes (Continued)

Response Code	Action	Description
3031	M	The confirmation number you submitted with your request references a transaction that is not on hold. Please verify this parameter and retry the transaction.
3032	D	Your request has been declined by the issuing bank or external gateway because the card is probably in one of their negative databases.
3035	D	Your request has been declined due to exceeded PIN attempts.
3036	D	Your request has been declined due to an invalid issuer.
3037	D	Your request has been declined because it is invalid.
3038	D	Your request has been declined due to customer cancellation.
3039	D	Your request has been declined due to an invalid authentication value.
3040	D	Your request has been declined because the request type is not permitted on the card.
3041	D	Your request has been declined due to a timeout.
3042	D	Your request has been declined due to a cryptographic error.
3044	D	You have submitted a duplicate request.
3045	D	You submitted an invalid date format for this request.
3046	D	The transaction was declined because the amount was set to zero.
3047	D	The transaction was declined because the amount exceeds the floor limit.
3048	D	The transaction was declined because the amount is less than the floor limit.
3049	D	The bank has requested that you retrieve the card from the cardholder – the credit card has expired.
3050	D	The bank has requested that you retrieve the card from the cardholder – fraudulent activity is suspected.
3051	D	The bank has requested that you retrieve the card from the cardholder – contact the acquirer for more information.
3052	D	The bank has requested that you retrieve the card from the cardholder – the credit card is restricted.
3053	D	The bank has requested that you retrieve the card from the cardholder – please call the acquirer.
3054	D	The transaction was declined due to suspected fraud.
3200	M	You have submitted an invalidly formatted authorization ID for this settlement. Please verify this parameter and retry the transaction.
3201	M	The authorization ID included in this settlement request could not be found. Please verify this parameter and retry the transaction.
3202	D	You have exceeded the maximum number of settlements allowed. Contact Technical Support for more information.
3203	M	The authorization is either fully settled or cancelled.
3204	M	The requested settlement amount exceeds the remaining authorization amount.
3205	M	The authorization you are attempting to settle has expired.

Table 2: Response Codes (Continued)

Response Code	Action	Description
3206	D	The external processing gateway has rejected the transaction. Do not retry the transaction. Contact Technical Support for more information.
3402	M	The requested credit amount exceeds the remaining settlement amount.
3403	M	You have already processed the maximum number of credits allowed for this settlement.
3404	M	The settlement has already been fully credited.
3405	M	The settlement you are attempting to credit has expired.
3406	M	The settlement you are attempting to credit has not been batched yet. There are no settled funds available to credit.
3407	M	The settlement referred to by the transaction response ID you provided cannot be found. Please verify this parameter and retry the transaction.
3408	M	You have submitted an invalidly formatted response ID for the original purchase or settlement. Please verify this parameter and retry the transaction.
3409	M	The authorization ID included in this credit request could not be found. Please verify this parameter and retry the transaction.
3410	M	The refund request failed.
3411	M	The cancel refund request failed.
3412	M	The Credit transaction you attempted was not permitted because your merchant account is in overdraft.
3413	M	The requested Credit amount exceeds the permissible Visa credit ratio. Please verify this parameter and retry the transaction.
3414	M	The credit referred to by the transaction response ID you provided cannot be found. Please verify this parameter and retry the transaction.
3415	D	You cannot cancel this transaction. It is not in a state that can be cancelled. It may already have been completed and therefore not be in a pending state.
3416	M	The external processing gateway for which your merchant account is configured does not support partial settlements. Ensure that the amount you are trying to settle is identical to the amount in the original authorization and retry the transaction.
3417	M	There is already another request being processed on the transaction referenced for this request. Please use the confirmation number used for this request to run a report or lookup to determine the results.
3418	M	The external processing gateway for which your merchant account is configured does not support partial credits.
3500	M	The confirmation number included in this request could not be found. Please verify this parameter and retry the transaction.
3501	M	The requested authorization reversal amount exceeds the remaining authorization amount.
3502	D	The authorization has already been settled. You cannot process an authorization reversal transaction against an authorization that has been settled.
3503	M	The authorization reversal transaction is not supported for the card type used for the authorization you are attempting to reverse.
3504	M	The external processing gateway for which your merchant account is configured does not support partial authorization reversals. Ensure that the amount you are trying to reverse is identical to the amount in the original authorization and retry the transaction.

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Table 2: Response Codes (Continued)

Response Code	Action	Description
3505	M	The authorization reversal could not be completed.
3506	M	The reversal amount exceeds the remaining amount of the authorization.
3601	D	The 3D Secure authentication of this cardholder by the card issuer failed.
3602	M	The confirmation number included in the 3D Secure authentication request could not be found. The confirmation number must be the one returned by the payment processor in response to the original authorization or purchase.
3603	M	You submitted a request that is not available for 3D Secure authentication.
3604	D	The original authorization or purchase request has expired. The 3D Secure authentication request must be completed within 60 minutes of the original authorization or purchase.
3605	D	The 3D Secure authentication service was not available for the card used in this transaction.
3701	M	The confirmation number included in this request could not be found. Please verify this parameter and retry the transaction.
3702	D	You cannot cancel this payment transaction. It is not in a state that can be cancelled. It may already have been completed and therefore not be in a pending state.
3703	C	The external gateway has reported that you have submitted an invalid amount with your request. Please verify this parameter and retry the transaction.
3704	M	The transaction referred to cannot be found.
3705	M	The transaction referred to uses a different card number.
3706	M	The transaction referred to is not fully authenticated.
3707	D	The transaction referred to is missing responses.
3708	M	The transaction referred to has not been settled.
3800	D	The transaction was declined by the authentication gateway. Do not retry the transaction.
3801	D	The transaction was declined by the payment gateway. Do not retry the transaction.
3802	R	The transaction was not completed successfully. Please retry the transaction.
3803	D	The transaction attempt failed. Do not retry the transaction. Please contact Technical Support for more information.
3804	M	You have attempted to refund a payment transaction that is not in a completed state. Do not retry the transaction.
3805	M	The attempted refund amount exceeds the amount that remains available for refund. Please verify this parameter and retry the transaction.
3806	D	You have attempted a refund, but no amount could be found that was eligible for refund. Do not retry the transaction.
3807	D	You have attempted a refund, but a simultaneous refund attempt has been detected. Do not retry the transaction.
3808	D	You have attempted a refund, but the transaction was refused by the payment provider. Do not retry the transaction.
3809	D	The payment provider for the transaction you attempted denied you permission. Do not retry the transaction.

Table 2: Response Codes (Continued)

Response Code	Action	Description
3810	D	The payment transaction is pending due to payment provider fraud-management filters. Do not retry the transaction.
3811	D	The request has been cancelled by the customer.
3812	D	The *cartItem* amounts do not equal the *totalAmount*. Do not retry the transaction.
4000	D	The transaction was declined by our Risk Management department.
4001	D	The card number or email address associated with this transaction is in our negative database.
4002	D	The transaction was declined by our Risk Management department.
5000	M	Your merchant account authentication failed. Either your store ID/password are invalid or the IP address from which you are sending the transaction has not been authorized. Please verify these parameters and retry the transaction. Please contact Technical Support if the error persists.
5001	M	You submitted an invalid currency code with your request. Please verify this parameter and retry the transaction.
5002	M	You submitted an invalid payment method with your request. Please verify this parameter and retry the transaction.
5003	C	You submitted an invalid amount with your request. Please verify this parameter and retry the transaction.
5004	M	You submitted an invalid account type with your request. Please verify this parameter and retry the transaction.
5005	M	You submitted an invalid operation type with your request. Please verify this parameter and retry the transaction.
5006	M	You submitted an invalid personal ID type with your request. Please verify this parameter and retry the transaction.
5007	M	You submitted an invalid product type with your request. Please verify this parameter and retry the transaction.
5008	M	You submitted an invalid carrier with your request. Please verify this parameter and retry the transaction.
5009	M	You submitted an invalid ship method with your request. Please verify this parameter and retry the transaction.
5010	M	You submitted an invalid ID country with your request. Please verify this parameter and retry the transaction.
5011	M	You submitted an invalid order date and time with your request. Please verify this parameter and retry the transaction.
5012	M	You submitted an invalid ship country parameter with your request. Please verify this parameter and retry the transaction.
5013	M	You submitted an invalid ship state parameter with your request. Please verify this parameter and retry the transaction.
5014	M	You submitted an invalid transaction type with your request. Please verify this parameter and retry the transaction.
5015	M	At least one of the parameters in your request exceeds the maximum number of characters allowed. Please verify your parameters and retry the transaction.

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Table 2: Response Codes (Continued)

Response Code	Action	Description
5016	M	Either you submitted an invalid merchant account or the merchant account could not be found. Please verify this parameter and retry the transaction. Please contact Technical Support if the error persists.
5017	D	The merchant account submitted with your request is not enabled. Do not retry the transaction. Contact Technical Support for more information.
5018	M	You submitted a request that either is missing a field or contains an invalid field.
5019	D	There is no processor set up for the merchant account submitted with your request. Do not retry the transaction. Contact Technical Support for more information.
5020	M	The currency type included with your request does not match the currency type of your merchant account. Please verify your parameters and retry the request.
5021	D	Your transaction request has been declined. Please verify the transaction details before you attempt this transaction again. Should you require more information, please contact Technical Support.
5022	M	You submitted a request that is missing search criteria. Please verify your parameters and retry the transaction.
5023	M	The request is unparsable.
5024	M	You submitted an invalid ID expiry date for this request. Please verify this parameter and retry the transaction.
5025	M	The search criteria you submitted is currently not supported. Please verify your search criteria and retry.
5026	M	The Web Services API does not currently support credit card transactions. Please verify your parameters and retry your transaction.
5027	M	You submitted an invalid risk service name with your transaction request. Please verify your parameters and retry your transaction.
5028	M	You submitted a batch file with the same file name, file size, and number of entries within the last 24 hours.
5029	M	You submitted an improperly formatted batch file.
5030	M	You submitted a batch file that has exceeded the maximum number of rows allowed.
5031	M	The transaction you have submitted has already been processed.
5032	C	You submitted an invalid city with your request. Please verify this parameter and retry the transaction.
5033	C	You submitted an invalid country with your request. Please verify this parameter and retry the transaction.
5034	C	You submitted an invalid email address with your request. Please verify this parameter and retry the transaction.
5035	C	You submitted an invalid name with your request. Please verify this parameter and retry the transaction.
5036	C	You submitted an invalid phone number with your request. Please verify this parameter and retry the transaction.
5037	C	You submitted an invalid zip/postal code with your request. Please verify this parameter and retry the transaction.

Table 2: Response Codes (Continued)

Response Code	Action	Description
5038	C	You submitted an invalid state/province with your request. Please verify this parameter and retry the transaction.
5039	C	You submitted an invalid street with your request. Please verify this parameter and retry the transaction.
5040	D	Your merchant account is not configured for the transaction you attempted. Please contact Technical Support for more information.
5041	M	You submitted an invalid *merchantData* parameter. Please verify this parameter and retry the transaction.
5042	M	The merchant reference number is missing or invalid or it exceeds the maximum permissible length. Please verify this parameter and retry the transaction.
5043	M	You submitted an invalid account open date with your request. Please verify this parameter and retry the transaction.
5044	M	You submitted an invalid customer ID with your request. Please verify this parameter and retry the transaction.
5045	M	You submitted an invalid customer IP address with your request. Please verify this parameter and retry the transaction.
5046	M	You submitted an invalid merchant SIC code with your request. Please verify this parameter and retry the transaction.
5047	M	You submitted an invalid value for the previous customer parameter with your request. Please verify this parameter and retry the transaction.
5048	M	You submitted an invalid product code with your request. Please verify this parameter and retry the transaction.
5049	M	You submitted an invalid value for user data with your request. Please verify this parameter and retry the transaction.
5050	D	An error occurred with your merchant account configuration. Please contact Technical Support.
5051	C	You have submitted an invalid confirmation number. Please verify your parameter and retry.
5052	C	You have submitted an invalid Zip/Postal code. Please verify your parameter and retry the transaction.
5053	C	You have submitted invalid personal ID information. Please verify your parameters and retry the transaction.
5054	M	You cannot submit recurring billing elements with this operation type. Please verify that your request includes the correct operation type and retry the transaction.
5055	M	You submitted an invalid ECI value. Please verify this parameter and retry the transaction.
5056	M	An ECI value must be provided for 3D Secure authentication. Please verify this parameter and retry the transaction.
5057	M	You submitted a credit card brand that does not support 3D Secure authentication. Please verify this parameter and retry the transaction.
5058	M	A CAVV value must be provided for 3D Secure authentication. Please verify this parameter and retry the transaction.
5059	M	You submitted an invalid value for the currency request service.
5060	M	You submitted an invalid *recurringIndicator* parameter with your request. Please verify this parameter and retry the transaction.

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Table 2: Response Codes (Continued)

Response Code	Action	Description
5061	M	A security check failed while processing this transaction. Please retry the transaction. If the error persists, contact Technical Support.
5062	M	You have submitted invalid characters as part of your request. Please verify that all parameters contain only characters that can be URL encoded, and retry the transaction.
5063	M	You have submitted an invalid *KEYWORD* with your request. Please verify this parameter and retry the transaction."
5064	M	You have submitted an invalid *NETBANX_REFERENCE* with your request. Please verify this parameter and retry the transaction.
5065	M	You have requested an invalid status change transition.
5066	M	The external processing gateway for which your merchant account is configured does not support Independent Credits.
5067	M	The external processing gateway for which your merchant account is configured does not support Credit Card Payments.
5068	M	Either you submitted a request that is missing a mandatory field or the value of a field does not match the format expected.
5071	M	You submitted a request that has invalid search parameters. Please verify your parameters and retry the transaction.
5074	M	At least one of the parameters in your request is shorter than the minimum number of characters required. Please verify your parameters and retry the transaction.
5075	M	At least one of the parameters in your request contains leading/trailing spaces. Please verify your parameters and retry the transaction.
5502		Either the payment token is invalid or the corresponding profile or bank account is not active.
7000	D	The address you are trying to create already exists.
7001	M	Unable to create address. Try again or contact Technical Support.
7002	M	Unable to update address. Try again or contact Technical Support.
7003	M	Unable to locate the specified address.
7004	M	Unable to load address. Try again or contact Technical Support.
7005	M	You have provided an invalid address type.
7006	M	Unable to locate addresses for consumer.
7007	M	Unable to load addresses. Try again or contact Technical Support.
7010	D	The consumer you are trying to create already exists.
7011	M	Unable to create consumer. Try again or contact Technical Support.
7012	M	Unable to update consumer. Try again or contact Technical Support.
7013	M	Unable to locate the specified consumer.
7014	M	Unable to load consumer. Try again or contact Technical Support.
7015	M	You have specified an invalid consumer creation type.
7016	M	You have specified an invalid consumer title.

Table 2: Response Codes (Continued)

Response Code	Action	Description
7020	D	The contact method you are trying to create already exists.
7021	M	Unable to create contact method. Try again or contact Technical Support.
7022	M	Unable to update contact method. Try again or contact Technical Support.
7023	M	Unable to locate the specified contact method.
7024	M	Unable to load contact method. Try again or contact Technical Support.
7025	M	You have provided an invalid contact method type.
7026	M	Unable to locate contact methods for consumer.
7027	M	Unable to load contact methods. Try again or contact Technical Support.
7040	D	The payment method you are trying to create already exists.
7041	M	Unable to create payment method. Try again or contact Technical Support.
7042	M	Unable to update payment method. Try again or contact Technical Support.
7043	M	Unable to locate the specified payment method.
7044	M	Unable to load payment method. Try again or contact Technical Support.
7045	M	You have provided an invalid payment method type.
7046	M	Unable to locate payment methods for consumer.
7047	M	Unable to load payment methods. Try again or contact Technical Support.
7050	D	The billing schedule you are trying to create already exists.
7051	M	Unable to create billing schedule. Try again or contact Technical Support.
7052	M	Unable to update billing schedule. Try again or contact Technical Support.
7053	M	Unable to locate the specified billing schedule.
7054	M	Unable to load billing schedule. Try again or contact Technical Support.
7055	M	You have provided an invalid payment interval type.
7056	M	Unable to locate billing schedules for consumer.
7057	M	Unable to load billing schedules. Try again or contact Technical Support.
7058	M	Billing amount must be greater than zero.
7059	M	Unable to update billing schedule status. Try again or contact Technical Support.
7070	M	Unable to execute the search operation. Try again or contact Technical Support.
7080	M	Unable to update records. Try again or contact Technical Support.
7090	D	The consumer status you are trying to create already exists.
7091	M	Unable to create consumer status. Try again or contact Technical Support.
7092	M	Unable to update consumer status. Try again or contact Technical Support.
7093	M	Unable to locate the specified consumer status.

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Table 2: Response Codes (Continued)

Response Code	Action	Description
7094	M	Unable to load consumer status. Try again or contact Technical Support.
7095	M	Unable to locate the merchant legal entity.
7096	M	Unable to retrieve merchant legal entity. Try again or contact Technical Support.
7097	D	An internal error occurred. Response Detail could not be generated.
7098	M	You have provided an invalid credit card number.
7100	M	The *ddstatus* you are trying to create for the *paymentMethod* already exists.
7101	M	Unable to create the *ddstatus* for the *paymentMethod*. Try again or contact Technical Support.
7102	M	Unable to update the *ddstatus* for the *paymentMethod*. Try again or contact Technical Support.
7103	M	Unable to locate the specified *ddstatus* for the *paymentMethod*.
7104	M	Unable to load the *ddstatus* for the *paymentMethod*. Try again or contact Technical Support.
7107	M	The customer profile was successfully created but we were unable to load the email template.
7108	M	The *ccstatus* you are trying to create for the *paymentMethod* already exists.
7109	M	Unable to create the *ccstatus* for the *paymentMethod*. Try again or contact Technical Support.
7110	M	Unable to update the *ccstatus* for the *paymentMethod*. Try again or contact Technical Support.
7111	M	Unable to load the *ccstatus* for the *paymentMethod*. Try again or contact Technical Support.
8000	M	Unable to perform operation. Try again or contact Technical Support.
8001	M	You have submitted an invalid request. Please verify your parameters and retry.
8002	M	Your request is missing the *consumerInfo* element.
8003	M	Your request is missing a value for the *firstName* element.
8004	M	Your request is missing a value for the *lastName* element.
8005	M	Your request is missing the *billingAddress/shippingAddress* element.
8006	M	Your request is missing *billingAddress/shippingAddress* information. There is no value for the *street* element.
8007	M	Your request is missing *billingAddress/shippingAddress* information. There is no value for the *city* element.
8008	M	Your request is missing *billingAddress/shippingAddress* information. There is no value for the *zip* element.
8009	M	Your request is missing *billingAddress/shippingAddress* information. There is no value for the *country* element.
8010	M	Your request is missing *billingAddress/shippingAddress* information. There is no value for the *state* or *region* element.
8011	M	Your request is missing the *contactMethod* element.
8012	M	Your request is missing a home telephone number or a cell phone number or an email address for the *type* element.
8013	M	Your request is missing the *paymentMethod* element.

Table 2: Response Codes (Continued)

Response Code	Action	Description
8014	M	Your request is missing a value for the *id* child element of the *billingAddress* element.
8015	M	Your request is missing either the *card* or *check* child element of the *paymentMethod* element.
8016	M	Your request is missing the *card* element.
8017	M	Your request is missing a value for the *cardNum* element.
8018	M	Your request is missing a value for the *cardType* element.
8019	M	Your request is missing the *cardExpiry* element.
8020	M	Your request is missing a value for the *month* element.
8021	M	Your request is missing a value for the *year* element.
8022	M	Your request is missing the *check* element.
8023	M	Your request is missing a value for the *accountNum* element.
8024	M	Your request is missing a value for the *accountType* element.
8025	M	Your request is missing a value for the *routingNum* element.
8026	M	Your request is missing a value for the *bankName* element.
8027	M	Your request is missing a value for the *checkNum* element.
8028	M	Your request is missing the *billingSchedule* element.
8029	M	Your request is missing a value for the *intervalCode* element.
8030	M	Your request is missing a value for the *nextBillingDate* element.
8031	M	Your request is missing a value for the *startDate* element.
8032	M	Your request is missing a value for the *amount* element.
8033	M	Your request is missing the *merchantAccount* element.
8034	M	Your request is missing a value for the *accountNum* element.
8035	M	Your request is missing a value for the *storeID* element.
8036	M	Your request is missing a value for the *storePwd* element.
8037	M	The credentials supplied with the *merchantAccount* element could not be validated.
8038	M	An internal error occurred. Please retry the request.
8039	M	Your request is missing a value for the *consumerId* element.
8040	M	Your request is missing a value for the *title* element.
8041	M	Your request is missing a value for the *merchantRefNum* child element of the *consumerInfo* element.
8042	M	Your request is missing a value for the *street2* element.
8043	M	You have submitted an invalid *address* id element. It does not match the *consumerId* submitted with the request.

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Table 2: Response Codes (Continued)

Response Code	Action	Description
8044	M	You have submitted an invalid *contactMethod* id element. It does not match the *consumerId* submitted with the request.
8045	M	Your request is missing a value for the *paymentMethodId* element.
8046	M	Your request is missing a value for the *ccHolderName* element.
8047	M	Your request is missing a value for the *merchantRefNum* child element of the *paymentMethod* element.
8048	M	Your request is missing a value for the *id* child element of the *billingSchedule* element.
8049	M	Your request is missing a value for the *serviceName* element.
8050	M	Your request is missing a value for the *statusCode* element.
8051	M	Your request is missing a value for the *lastDayOfTheMonth* element.
8052	M	Your request is missing a value for the *merchantRefNum* child element of the *billingSchedule* element.
8053	M	Your request contains two *consumerId* elements that don't match.
8054	M	You attempted an unsupported operation.
8055	M	You have submitted an invalid *endDate* element.
8056	M	You have submitted an invalid *issueNumber* element.
8057	M	You have submitted an invalid *statusCode* element.
8058	M	You have submitted an invalid *intervalCode* element.
8059	M	You have submitted an invalid *title* element.
8060	M	You have submitted an invalid *cardType* element.
8061	M	You have submitted an invalid *accountType* element.
8062	M	You have submitted an invalid *state* element.
8063	M	You have submitted an invalid *country* element.
8064	M	You have submitted an invalid *startDate* element.
8065	M	You have submitted an invalid *endDate* element.
8066	M	You have submitted an invalid *nextBillingDate* element.
8067	M	The *endDate* cannot be before the *startDate*.
8068	M	The *nextBillingDate* cannot be after the *endDate*.
8069	M	The *nextBillingDate* cannot be before the *startDate*.
8070	M	You have submitted an invalid *cardExpiry* element.
8071	M	You have submitted an invalid paymentMethod *billingAddressId*. Either it does not match the *consumerId* submitted with the request or it is the wrong address type.
8072	M	You have submitted an invalid paymentMethod *shippingAddressId*. Either it does not match the *consumerId* submitted with the request or it is the wrong address type.

Table 2: Response Codes (Continued)

Response Code	Action	Description
8073	M	You have submitted an invalid contactMethod *type* element.
8074	M	You have submitted an invalid paymentMethod *id* element. It does not match the *consumerId* submitted with the request.
8075	M	You have submitted an invalid billingSchedule *id* element. It does not match the *consumerId* submitted with the request.
8076	M	You have submitted an invalid *consumerId* element. The consumer specified is not registered with this merchant.
8077	M	You have submitted an invalid billingSchedule *paymentMethodId* element. The payment method identified is not registered with this consumer.
8078	D	You have submitted a duplicate request within the last 24 hours.
8079	D	You have submitted a file that has already been processed within the last 24 hours.
8080	M	You have submitted an invalid record type. It is missing the *recurringBillingDetails* element.
8081	D	You have submitted an empty file.
8082	M	You have submitted an invalid request.
8083	M	Your request is missing a value for the *cvv* element.
8084	M	You have submitted an invalid *cvv* element.
8085	M	Your request is missing a value for the Merchant Transaction ID element.
8086	M	Your request is missing a value for the Transaction ID element.
8087	M	You have submitted an invalid *accountNum* element.
8088	M	You have submitted a record with an invalid number of fields.
8089	D	You have submitted a file that exceeds the file size limit.
8090	M	You have submitted an invalid Transaction Date element.
8091	M	You have submitted an invalid ID Expiration element.
8092	M	Your have submitted an unsupported transaction type for the Transaction Code element.
8093	M	You have submitted an invalid *billingSchedule* element. Your request is either missing a *paymentMethodId* or missing a new *paymentMethod* element.
8094	M	You have submitted an invalid *paymentMethod* element. Your request is either missing a *billingAddressId* or missing a new *billingAddress* element.
8095	M	You have submitted a file that exceeds the limit of 1000 records.
8096	M	You have submitted an invalid *transactionMode* element. Please verify this parameter and retry the transaction.
8100	M	Your request is missing a value for the *aggregateAccountNum* element.
8101	M	You have submitted an invalid *aggregateAccountNum* element.
8102	M	You have submitted an invalid *Version* element.
8103	M	You have submitted an invalid *storeID* element.

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Table 2: Response Codes (Continued)

Response Code	Action	Description
8104	M	You have submitted an invalid *storePwd* element.
8105	M	You have submitted an *accountNum* element that is not associated with the *aggregateAccountNum* element.
8106	M	You have submitted an invalid *aggregateAccountNum* element. No aggregated accounts were found.
8107	M	Your request is missing a value for the *intervalValue* element.
8108	M	You have submitted an invalid *intervalValue* element.
8109	M	The *intervalValue* element cannot be provided with the defined *intervalCode*.
8110	M	The value for the *intervalValue* element must be between 1 and 365.
8112	M	You have submitted an invalid *merchantAccount* element. The merchant account number provided is not set up for Recurring Billing.
8119	M	Your request is missing a value for the *userName* element.
8120	M	Your request is missing a value for the *password* element.
8121	M	Your request is missing a value for the *customerIp* element.
8122	M	Your request is missing a value for the *siteUrl* element.
8123	M	Your request is missing a value for the *keyword* element.
8124	M	Your request is missing a value for the *welcomeEmail* element.
8125	M	An internal error occurred. The welcome email could not be generated.
8126	R	You have submitted an invalid bank country in your request. Please verify your parameter and retry the transaction.
8127	M	Your request is missing a value for the *ddMandateReference* child element of the *billingSchedule* element.
8128	M	You have submitted an invalid mandate reference. Please verify your parameter and retry the transaction.
8129	M	You have submitted an invalid *financingType* element. Please verify your parameter and retry the transaction.
8130	M	You have submitted an invalid *plan* element. Please verify your parameter and retry the transaction.
8131	M	You have submitted an invalid *gracePeriod* element. Please verify your parameter and retry the transaction.
8132	M	You have submitted an invalid *term* element. Please verify your parameter and retry the transaction.
8133	M	Your request is missing a value for the *processingType* element.
8134	M	Your request is missing a value for the *appliedDate* element.
8135	M	Your request is missing a value for the *echeckId* element.
8136	M	The purchase transaction that corresponds with the recurring billing record you are trying to create could not be located. The consumer and the recurring billing record were created but the welcome email could not be sent.

Table 2: Response Codes (Continued)

Response Code	Action	Description
8137	M	Your merchant account is not configured for the transaction you attempted.
8138	M	You submitted an invalid email address with your request.
8139	M	The routing number length for BACS (Sort Code) should be 6 digits.
8140	M	The routing number length for ACH should be 9 digits.
8141	M	The routing number length for EFT (Institution ID/Transit Number) should be 8 digits.
8142	M	The routing number length for NAB (Bank State Branch) should be 6 digits.
8143	M	The routing number length for SEPA (BIC) should not exceed 11 characters.
8144	M	The account number length for BACS should be 8 digits.
8145	M	The account number length for ACH should not exceed 17 digits.
8146	M	The account number length for EFT should not exceed 12 digits.
8147	M	The account number length for NAB (Bank State Branch) should not exceed 9 digits.
8148	M	The account number length for SEPA (IBAN) should not exceed 34 characters.
9000	D	Your transaction request could not be processed because your merchant account has no available child accounts for load balancing.
9001	D	Your transaction request could not be processed because your merchant account has no available child accounts for tier routing.
9002	D	Your transaction request could not be processed because your merchant account has no available child accounts for sticky routing.
9003	D	Your transaction request could not be processed because your merchant account has no available child accounts for bin country routing.
9004	D	Your transaction request could not be processed because your merchant account has no available child accounts for brand routing.
9005	D	Your transaction request could not be processed because your merchant account has no available child accounts for keyword routing.

Action codes

The transaction processor returns an action along with each response code. The meanings for the action codes are as follows:

- C = Consumer Parameter Error. The consumer has provided incorrect information. Ask the customer to correct the information.

- D = Do Not Retry

- M = Merchant Parameter Error. Your application has provided incorrect information. Verify your information.

- R = Retry

Paysafe:

Return codes

These are the codes used by the online banking e-payment system for identifying the various reasons a check or payment is returned. These codes are generated by customers' banks (RDFI) to return items.

Table 3: Return Codes

Code	Description
IDD01	Disputed by customer
IDD02	Non-existent bank account
IDD03	No settlement
IDD04	Bank account and account holder do not match
IDD05	Account blocked for direct debit
IDD06	Insufficient funds
IDD10	Unknown
IDD99	Reversal
R01	Insufficient Funds
R02	Account Closed
R03	No Account/Unable to Locate Account
R04	Invalid Account Number
R06	Returned per ODFI's Request
R07	Authorization Revoked by Customer *
R08	Payment Stopped or Stop Payment
R09	Uncollected Funds
R10	Customer Advises Not Authorized *
R11	Check Truncation Entry Return
R12	Branch Sold to Another RDFI
R13	RDFI Not Qualified to Participate
R14	Representative Payee Deceased or Unable to Continue in that Capacity
R15	Beneficiary or Account Holder Deceased
R16	Account Frozen
R17	File Record Edit Criteria
R18	Improper Effective Entry Date
R19	Amount Field Error
R20	Non-Transaction Account
R21	Invalid Company Identification

Table 3: Return Codes (Continued)

Code	Description
R22	Invalid Individual ID Number
R23	Credit Entry Refused by Receiver
R24	Duplicate Entry
R25	Addenda Error
R26	Mandatory Field Error
R27	Trace Number Error
R28	Routing Number Check Digit Error
R29	Corporate Customer Advises Not Authorized
R30	RDFI Not Participant in CK Truncation Program
R31	Permissible Return Entry
R32	RDFI Non-Settlement
R33	Return of XCX Entry
R34	Limited Participation DFI
R35	Return of Improper Debit Entry
R36	Return of Improper Credit Entry
R51	Item is Ineligible, Notice Not Provided, Signature Not Genuine, or Item Altered
R52	Stop Payment on Item
900	Validation Rejection
901	Insufficient Funds ("RA" direct withdrawals only)
902	Cannot Locate Account
903	Stopped/Recalled/Revoked Payment
904	Post-Dated or Date Expired
905	Account Closed
906	Account Transferred
907	No Chequing Privileges
908	Funds Not Free
910	Drawee/Payee Deceased
911	Blocked Account
912	Erroneous or Invalid Account Number
914	Erroneous Drawee/Payee Name
915	Refused by Drawee/Payee
916	Exceeds Funds Transfer Cap

Paysafe:

Table 3: Return Codes (Continued)

Code	Description
917	Funds Transfer Not Accepted
990	Default by a Financial Institution
998	No Return Agreement

*An initially cleared item can be returned as "Unauthorized", "Authorized", or "Authorization Revoked" for up to 60 days following the date of Presentment.