

11 Response Codes

The Base24 response code is the three-character field included in the SPDH header (or ISO equivalent DE 48) in response messages from Moneris. The tables in sections 11.1 through 11.10 detail the individual response codes, and are applicable to both SPDH and ISO message formats.

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- R** **Response_Codes_R01:** The merchant must ensure that transactions are approved or declined based on the Base24 response code or a combination of Base24 and ISO response codes, *but not on an ISO response code alone.*
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- R** **Response_Codes_R02:** The terminal must treat any transaction that returns a Base24 response code up to and including [049] as an approved transaction.
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- R** **Response_Codes_R03:** The terminal must treat any transaction that returns a Base24 response code greater than [049] as a declined transaction.
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- R** **Response_Codes_R04:** If a terminal receives a Base24 response code greater than [049] that is *not defined in the tables in sections 11.2 through 11.10*, then the terminal must treat the response as a decline and *must reverse the transaction.*
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- BP** **Response_Codes_B05:** Merchants should consider terminal display message provisions to protect the cardholder. For example, having the terminal display "Declined" rather than "Insufficient Funds" may be more discreet for the cardholder.
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- R** **Response_Codes_R06:** The merchant must ensure that the response codes printed on receipts are consistent with the received response codes, and that receipts use the correct wording for the received response codes, as detailed in section 10.4.7.1, *Approval/Decline Messages*, above.
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- R** **Response_Codes_R07:** The merchant must ensure that if an approved transaction returns one of the Base24 response codes in Table Response_Codes_T01 ^[p. 323] below, then the terminal and PED messages are displayed at the POS as described in Table Response_Codes_T01 ^[p. 323].
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- R** **Response_Codes_R08:** The merchant must ensure that the associations between the approval response codes and terminal/PED messages described in Table Response_Codes_T01 ^[p. 323] are maintained via a lookup table or other easily maintainable data structure. The messages must not be “hard-coded”, because Moneris reserves the right to change the messages associated with a particular response code at any time upon reasonable notice to the merchant.
- Note that this requirement applies only to *approved* response codes, not to *declined* response codes (where the display text is derived either from FID g or from the default “Declined/Refusée”, as per requirements Response_Codes_R10 and Response_Codes_R11).
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- R** **Response_Codes_R09:** If the terminal receives an approval code (i.e., a Base24 response code up to [049], as defined in requirement Response_Codes_R02), and this approval code is not listed in Table Response_Codes_T01, then the terminal must display the default text “Approved/Approuvée” as both the terminal message and the PED message.
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- R Response_Codes_R10:** The terminal must ensure that if a transaction returns a declined Base24 response code (as defined in requirement [Response_Codes_R03](#)), and FID g is present in the response, then the text supplied by FID g is used for the terminal and PED messages.
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- R Response_Codes_R11:** The merchant ensure that if a transaction returns a declined Base24 response code (as defined in requirement [Response_Codes_R03](#)), and FID g is *not* present in the response, then the terminal must display the default text “Declined/Refusée” as both the terminal message and the PED message.
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- R Response_Codes_R12:** Also, note that the display messages for declined response codes from the tables in sections 11.2 through 11.10 represent *examples* of what might be included in FID g. The display message text in these tables must not be defined by the merchant. Accordingly, the merchant must not maintain their own tables of declined display messages, but must always obtain the display text for declined transactions as per requirements [Response_Codes_R10](#) and [Response_Codes_R11](#).

For the following tables in sections 11.1 through 11.10, note that Base24 Response Code is the code present in the SPDH message header (or its ISO equivalent DE 48). The ISO Response Code is present in FID X.

11.1 Approval Codes

[Table Response_Codes_T01](#) describes response codes for approved transactions.

Table Response_Codes_T01: *Approval codes*

Base24 CODE	ISO CODE	DESCRIPTION	TERMINAL MESSAGE	PED MESSAGE
000	00 85	Approved, Account Balances Included (Balance Inquiry), No Reason to Decline	Approved/Approuvée	Approved/Approuvée
001	00 10 85	Approved, Account Balances Not Included	Approved/Approuvée	Approved/Approuvée
002	00	Approved, Country Club	Approved/Approuvée	Approved/Approuvée
003	00 08	Approved, Maybe More ID/Honor with ID	Approved/Approuvée	Approved/Approuvée
004	00 08	Approved, Pending ID (Sign Paper Draft)	Approved/Approuvée	Approved/Approuvée
005	00	Approved, Blind	Approved/Approuvée	Approved/Approuvée
006	00	Approved, VIP	Approved/Approuvée	Approved/Approuvée
007	00	Approved, Administrative Transaction	Approved/Approuvée	Approved/Approuvée
008	00	Approved, National NEG File Hit OK	Approved/Approuvée	Approved/Approuvée
009	00	Approved, Commercial	Approved/Approuvée	Approved/Approuvée
010	10	Approved for partial amount	Approved/Approuvée	Approved/Approuvée

Base24 CODE	ISO CODE	DESCRIPTION	TERMINAL MESSAGE	PED MESSAGE
023	43	Amex - Credit Authorization	Approved Authorization/Approuvée	- -
024	77	Amex 77 - Credit Authorization	Approved Authorization/Approuvée	- -
025	00	Amex - Credit Authorization	Approved Authorization/Approuvée	- -
026	03	Amex - Credit Authorization	Approved Authorization/Approuvée	- -
027	00 01 10 85	Credit Card Authorization	Approved Authorized/Approuvée	- -
028	04 11	VIP Credit Approved	Approved Authorized/Approuvée	- -
029	21 76 77	Credit Response Acknowledgement	Approved Authorized/Approuvée	- -

11.2 Response Codes - Declined

Table Response_Codes_T02 describes response codes for declined transactions.

Table Response_Codes_T02: Decline codes

Base24 CODE	ISO CODE	DESCRIPTION	TERMINAL MESSAGE	PED MESSAGE
050	06 19 84 96 B1 B2 Q7 Q9 T1 T6	Decline	Re-Try System Problem ###/ Recommencer Probleme Système ###	Cannot Process Please Re-Try/Non Traitable Recommencez S.V.P.
051	54	Expired Card	Expired Card/ Carte Expirée	Expired Card Refer To Branch/ Carte Expirée Voyez Votre Suc
052	75	PIN Retries Exceeded	Excess PIN Tries/ Trop Erreurs NIP	Excess PIN Tries Refer To Branch/Trop Erreurs NIP Voyez Votre Suc

Response Codes

Base24 CODE	ISO CODE	DESCRIPTION	TERMINAL MESSAGE	PED MESSAGE
053	58	No Sharing	Re-Try Edit Error/ Recommencer Erreur Edition	Cannot Process Please Re-Try/Non Traitable Recommencez S.V.P.
054	96	No Security Module	Re-Try System Problem ###/ Recommencer Problème Système ###	Cannot Process Please Re-Try/Non Traitable Recommencez S.V.P.
055	40 58	Invalid Transaction	Card Not Supported/ Carte Non Acceptée	Not Approved No POS Access/Refusée Pas Acces Au Tpv
056	23 24 25 26 27 28 29 40 57	No Support	Card Not Supported/ Carte Non Acceptée	Not Approved No POS Access/Refusée Pas Acces Au Tpv
057	62	Lost Or Stolen Card	Card Use Limited/ Usage Restreint	Card Use Limited Refer To Branch/Usage Restreint Voyez Votre Suc
058	05 62	Invalid Status	Card Use Limited/ Usage Restreint	Card Use Limited Refer To Branch/Usage Restreint Voyez Votre Suc
059	62	Restricted Card	Card Use Limited/ Usage Restreint	Card Use Limited Refer To Branch/Usage Restreint Voyez Votre Suc
060	39 52	No Chequing Account	No Chequing Acct Re- Try Or Cancel/Pas De Compte Chèques	Chq Not Set Up Refer To Branch/Cpte Non Etabli Voyez Votre Suc
	53 48 78	No Savings Account	No Savings Acct Re- Try Or Cancel/Pas De Compte Epargne	Sav Not Set Up Refer To Branch/Cpte Non Etabli Voyez Votre Suc
061	56	No PBF	Card Is Not Set Up/Carte Inactive	Card Is Not Set Up Refer To Branch/Carte Inactive Voyez Votre Suc

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Base24 CODE	ISO CODE	DESCRIPTION	TERMINAL MESSAGE	PED MESSAGE
062	96	PBF Update Error	Re-Try System Problem ###/ Recommencer Probleme Système ###	Cannot Process Please Re-Try/Non Traitable Recommencez S.V.P.
063	96	Invalid Authorization Type	Re-Try System Problem ###/ Recommencer Probleme Système ###	Cannot Process Please Re-Try/Non Traitable Recommencez S.V.P.
064	14	Bad TRACK 2	Re-Try Invalid Card #/ Recommencer No. Carte Non Valide	Cannot Process Please Re-Try/Non Traitable Recommencez S.V.P.
065	RA	Adjustment Not Allowed	Exceeds Correction Limit/Correction Limite Dépasser	Cannot Process Over Store Limit/Non Traitable Magasin-Lim Excd
066	96	Invalid Credit Card Advance Increment	Re-Try System Problem ###/ Recommencer Probleme Système ###	Cannot Process Please Re-Try/Non Traitable Recommencez S.V.P.
067	77	Invalid Transaction Date	Re-Try Edit Error ###/ Recommencer Erreur Edition ###	Cannot Process Please Re-Try/Non Traitable Recommencez S.V.P.
068	96	PTLF Error	Re-Try System Problem ###/ Recommencer Probleme Système ###	Cannot Process Please Re-Try/Non Traitable Recommencez S.V.P.
069	06 13 30	Bad Message Error	Re-Try Edit Error ###/ Recommencer Erreur Edition ###	Cannot Process Please Re-Try/Non Traitable Recommencez S.V.P.
070	92	No IDF	Invalid Card/ Carte Non Valide	Invalid Card Refer To Branch/Carte Non Valide Voyez Votre Suc
071	92	Invalid Route Authorization	Invalid Card/ Carte Non Valide	Invalid Card Refer To Branch/Carte Non Valide Voyez Votre Suc
072	96	Card On National NEG File	Re-Try System Problem ###/ Recommencer Probleme Système ###	Cannot Process Please Re-Try/Non Traitable Recommencez S.V.P.

Base24 CODE	ISO CODE	DESCRIPTION	TERMINAL MESSAGE	PED MESSAGE
073	92	Invalid Route Service (Destination)	Invalid Card/Carte Non Valide	Invalid Card Refer To Branch/Carte Non Valide Voyez Votre Suc
074	63 83 84 85 86 87 88	Unable To Authorize Merchant Link not logged on (Network Management Logon required)	Issuer Not Online ###/ Emetteur Non Relie	Cannot Process System Problem/Non Traitable Probleme Système
	89	System problem - ask cardholder to insert card in chip card reader	Declined/System Problem	Cannot Process/ System Problem
	91 96			
075	14	Invalid PAN Length	Re-Try Invalid Card #/ Recommencer No. Carte Non Valide	Cannot Process Please Re-Try/Non Traitable Recommencez S.V.P.
076	51	Low Funds	Insufficient Funds/Manque De Fonds	Not Approved \$ Not Available/Refusée Manque De Fonds
077	61	Pre-Auth Full	\$ Limit Exceeded/ Limite \$ Excédée	\$ Limit Exceeded Refer To Branch/Limite \$ Excédée Voyez Votre Suc
078	09 94	Duplicate Transaction	Re-Try System Problem ###/ Recommencer Probleme Système ###	Cannot Process Please Re-Try/Non Traitable Recommencez S.V.P.
079	61	Maximum Online Refund Reached	\$ Limit Exceeded/ Limite \$ Excédée	\$ Limit Exceeded Refer To Branch/Limite \$ Excédée Voyez Votre Suc
080	61	Maximum Offline Refund Reached	\$ Limit Exceeded/ Limite \$ Excédée	\$ Limit Exceeded Refer To Branch/Limite \$ Excédée Voyez Votre Suc
081	61	Maximum Credit Per Refund Reached	\$ Limit Exceeded/ Limite \$ Excédée	\$ Limit Exceeded Refer To Branch/Limite \$ Excédée Voyez Votre Suc

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Base24 CODE	ISO CODE	DESCRIPTION	TERMINAL MESSAGE	PED MESSAGE
082	65	Number Of Times Used Exceeded	Usage Exceeded/ Usage Excédée	Usage Exceeded Refer To Branch/Usage Excédée Voyez Votre Suc
083	61	Maximum Refund Credit Reached	\$ Limit Exceeded/ Limite \$ Excédée	\$ Limit Exceeded Refer To Branch/Limite \$ Excédée Voyez Votre Suc
084	96	Duplicate Transaction - Authorization Number Has Already Been Corrected By Host.	- -	- -
085	40	Inquiry Not Allowed	Card Not Supported/ Carte Non Acceptée	Not Approved No POS Access/Refusée PAS Acces AU TPV
086	96	Over Floor Limit	Re-Try System Problem ###/ Recommencer Probleme Système ###	Cannot Process Please Re-Try/Non Traitable Recommencez S.V.P.
087	Q7	Maximum Number Of Refund Credit By Retailer	Over Retailer Limit/ Magasin Limite Dépasser	Cannot Process Over Store Limit/Non Traitable Magasin-Lim Excd
088	96	Place Call	Re-Try System Problem ###/ Recommencer Probleme Système ###	Cannot Process Please Re-Try/Non Traitable Recommencez S.V.P.
089	62	CAF Status Inactive Or Closed	Card Use Limited/ Usage Restreint	Card Use Limited Refer To Branch/Usage Restreint Voyez Votre Suc
090	96	Referral File Full	Re-Try System Problem ###/ Recommencer Probleme Système ###	Cannot Process Please Re-Try/Non Traitable Recommencez S.V.P.
091	96	NEG File Problem	Re-Try System Problem ###/ Recommencer Probleme Système ###	Cannot Process Please Re-Try/Non Traitable Recommencez S.V.P.
092	Q7	Advance Less Than Minimum	Over Retailer Limit/ Magasin Limite Dépasser	Cannot Process Over Store Limit/Non Traitable Magasin-Lim Excd

Base24 CODE	ISO CODE	DESCRIPTION	TERMINAL MESSAGE	PED MESSAGE
093	96	Delinquent	Re-Try System Problem ###/ Recommencer Probleme Système ###	Cannot Process Please Re-Try/Non Traitable Recommencez S.V.P.
094	96	Over Table Limit	Re-Try System Problem ###/ Recommencer Probleme Système ###	Cannot Process Please Re-Try/Non Traitable Recommencez S.V.P.
095	61	Amount Over Maximum	Limit Exceeded Refer to Branch	Declined Refer to Branch
096	82	PIN Required	Re-Try PIN Error/ Recommencer NIP Erroné	PIN Error Please Re-Try/ NIP Erroné Recommencez S.V.P.
097	14	Mod 10 Check Failure	Re-Try Invalid Card #/ Recommencer No. Carte Non Valide	Cannot Process Please Re-Try/Non Traitable Recommencez S.V.P.
098	96	Force Post	Re-Try System Problem ###/ Recommencer Probleme Système ###	Cannot Process Please Re-Try/Non Traitable Recommencez S.V.P.
099	14	Bad PBF	Re-Try Invalid Card #/ Recommencer No. Carte Non Valide	Cannot Process Please Re-Try/Non Traitable Recommencez S.V.P.

11.3 Response Codes - Referral

Table Response_Codes_T03 describes referral response codes for transactions.

Table Response_Codes_T03: *Referral codes*

Base24 CODE	ISO CODE	DESCRIPTION	TERMINAL MESSAGE	PED MESSAGE
100	91	Unable To Process Transaction - Invalid Request. Contact Moneris Client POS Certification for repeat declines.	Re-Try System Problem ### Recommencer Probleme Système ###	Cannot Process Please Re-Try/Non Traitable Recommencez S.V.P.
101 102	96	Place Call	Re-Try System Problem ###/Recommencer Probleme Système ###	Cannot Process Please Re-Try/Non Traitable Recommencez S.V.P.

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Base24 CODE	ISO CODE	DESCRIPTION	TERMINAL MESSAGE	PED MESSAGE
103	96	NEG File Problem	Re-Try System Problem ###/Recommencer Probleme Système ###	Cannot Process Please Re-Try/Non Traitable Recommencez S.V.P.
104	96	CAF Problem	Re-Try System Problem ###/Recommencer Probleme Système ###	Cannot Process Please Re-Try/Non Traitable Recommencez S.V.P.
105	57	Card Not Supported	Invalid Card/Carte Non Valide	Invalid Card Refer To Branch/Carte Non Valide Voyez Votre Suc
106	Q7	Amount Over Maximum	Over Retailer Limit/ Magasin Limite Dépasser	Cannot Process Over Store Limit/Non Traitable Magasin- Lim Excd
107	65	Over Daily Limit	Usage Exceeded/ Usage Excédée	Usage Exceeded Refer To Branch/ Usage Exceeded Voyez Votre Suc
108	96	CAF Problem	Re-Try System Problem ###/Recommencer Probleme Système ###	Cannot Process Please Re-Try/Non Traitable Recommencez S.V.P.
109	Q7	Advance Less Than Minimum	Over Retailer Limit/ Magasin Limite Dépasser	Cannot Process Over Store Limit/Non Traitable Magasin- Lim Excd
110	65	Number Of Times Used Exceeded	Usage Exceeded/Usage Excédée	Usage Exceeded Refer To Branch/ Usage Exceeded Voyez Votre Suc
111	96	Delinquent	Re-Try System Problem ###/Recommencer Probleme Système ###	Cannot Process Please Re-Try/Non Traitable Recommencez S.V.P.
112	96	Over Table Limit	Re-Try System Problem ###/Recommencer Probleme Système ###	Cannot Process Please Re-Try/Non Traitable Recommencez S.V.P.

Base24 CODE	ISO CODE	DESCRIPTION	TERMINAL MESSAGE	PED MESSAGE
113	68 96	Time-out	Re-Try System Problem ###/Recommencer Probleme Système ###	Cannot Process Please Re-Try/Non Traitable Recommencez S.V.P.
115	96	PTLF Error	Re-Try System Problem ###/Recommencer Probleme Système ###	Cannot Process Please Re-Try/Non Traitable Recommencez S.V.P.
121	96	Administration File Problem	Re-Try System Problem ###/Recommencer Probleme Système ###	Cannot Process Please Re-Try/Non Traitable Recommencez S.V.P.
122	81	Unable To Validate PIN: Security Module Down	Re-Try Edit Error Recommencer Erreur Edition	Cannot Process Please Re-Try/Non Traitable Recommencez S.V.P.

11.4 Response Codes - System Error

Table Response_Codes_T04 describes system error response codes.

Table Response_Codes_T04: System error codes

Base24 CODE	ISO CODE	DESCRIPTION	TERMINAL MESSAGE	PED MESSAGE
150	06	Merchant Not On File	Re-Try Edit Error Recommencer Erreur Edition	Cannot Process Please Re-Try/Non Traitable Recommencez S.V.P.
200	06 39 52 53	Invalid Account	Re-Try Edit Error Recommencer Erreur Edition	Cannot Process Please Re-Try/Non Traitable Recommencez S.V.P.
201	55	Incorrect PIN	Re-Try PIN Error/ Recommencer NIP Erroné	PIN Error Please Re-Try/NIP Erroné Recommencez S.V.P.
202	13	Advance Less Than Minimum	Re-Try Edit Error Recommencer Erreur Edition	Cannot Process Please Re-Try/Non Traitable Recommencez S.V.P.

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Base24 CODE	ISO CODE	DESCRIPTION	TERMINAL MESSAGE	PED MESSAGE
203	96	Administrative Card Needed	Re-Try System Problem ###/ Recommencer Probleme Système ###	Cannot Process Please Re-Try/Non Traitable Recommencez S.V.P.
204	Q7	Amount Over Maximum	Over Retailer Limit/ Magasin Limite Dépasser	Cannot Process Over Store Limit/Non Traitable Magasin-Lim Excd
205	13	Invalid Advance Amount	Re-Try Edit Error Recommencer Erreur Edition	Cannot Process Please Re-Try/Non Traitable Recommencez S.V.P.
206	56	CAF Not Found	Card Is Not Set Up/ Carte Inactive	Card Not Set Up Refer To Branch/Carte Inactive Voyez Votre Suc
207	77 Q0	Invalid Transaction Date	Re-Try Edit Error Recommencer Erreur Edition	Cannot Process Please Re-Try/Non Traitable Recommencez S.V.P.
208	06	Invalid Expiration Date	Re-Try Edit Error Recommencer Erreur Edition	Cannot Process Please Re-Try/Non Traitable Recommencez S.V.P.
209	12	Invalid Transaction Code	Re-Try Edit Error Recommencer Erreur Edition	Cannot Process Please Re-Try/Non Traitable Recommencez S.V.P.
210	87	PIN Key Sync Error	Re-Try Edit Error Recommencer Erreur Edition	Cannot Process Please Re-Try/Non Traitable Recommencez S.V.P.
212	91	Destination Not Available	Issuer Not Online ###/ Emetteur Non Relie ###	Cannot Process System Problem/Non Traitable Probleme Système

Base24 CODE	ISO CODE	DESCRIPTION	TERMINAL MESSAGE	PED MESSAGE
251	13	Error On Cash Amount	Re-Try Edit Error Recommencer Erreur Edition	Cannot Process Please Re-Try/Non Traitable Recommencez S.V.P.
252	40	Debit Not Supported	Card Not Supported/ Carte Non Acceptée	Not Approved No POS Access/Refusée Pas Acces Au Tpv

11.5 Response Codes - Amex Declines

Table Response_Codes_T05 describes Amex response codes for declined transactions.

Table Response_Codes_T05: Amex decline codes

Base24 CODE	ISO CODE	DESCRIPTION	TERMINAL MESSAGE	PED MESSAGE
426	02	AMEX - Denial 12	Call AMEX 12/ Appeler AMEX 12	- -
427	07	AMEX - Invalid Merchant	Invalid Merchant/ Marchand Inconnu	- -
429	09	AMEX - Account Error	Account Error Re- Try/ Compte Erroné Recommencer	- -
430	10	AMEX - Expired Card	Expired Card/ Carte Expirée	- -
431	11	AMEX - Call Amex	Call AMEX/ Appeler AMEX	- -
434	15	AMEX - Call 03	Invalid CID 4DBC/ CID Inconnu 4DBC	- -
435	16	AMEX - System Down	System Down/ Système En Panne	- -
436	19	AMEX - Call 05	Call AMEX 05/ Appeler AMEX 05	- -
437	42	AMEX - Declined, Call	Declined Call AMEX/ Refusée Appeler AMEX	- -
438	50	AMEX - Declined, Call	Declined Call AMEX/ Refusée Appeler AMEX	- -
439	51	AMEX - Service Error	Service Error/Erreur	-

Base24 CODE	ISO CODE	DESCRIPTION	TERMINAL MESSAGE	PED MESSAGE
			De Service	-
440	53	AMEX - Call Amex	Call AMEX/Appeler AMEX	- -
441	0A	AMEX - Amount Error	Amt Error Retry/ Montant Erroné Recommencer	- -

11.6 Response Codes – Discover Declined

Table Response_Codes_T026 describes response codes for declined transactions.

Table Response_Codes_T06: Decline codes

Base24 CODE	ISO CODE	DESCRIPTION	TERMINAL MESSAGE	PED MESSAGE
050	05	Do not honor	Decline	-
050	51	Decline	Decline	-
050	59	Suspected Fraud	Decline	-
052	75	PIN tries exceeded	PIN tries exceeded	-
053	31	Bank not supported by switch	No charging	-
054	63	Security violation	MAC security failure	-
056	40	Requested Func. Not supp.	No support	-
056	57	Trxn not permitted to iss	No support	-
056	58	Trxn not permitted to acq	No support	-
059	62	Restricted Card	Restricted	-
069	30	Format Error	Bad message – edit error	-
070	15	Invalid Issuer	Invalid issuer	-
071	92	Unable to route txn	Unable to route	-
074	19	Re-enter Transaction	Unable to authorize	-
074	91	Issuer not available	Unable to authorize	-
074	93	Trxn cannot be complted	Unable to authorize	-
078	94	Duplicate transmission	Duplicate txn	-
082	65	Exceeds wdrwl count lmt	Exceeds wdrwl frequency	-
088	01	Refer to card issuer	Place Call	-
088	02	Refer to card issuer	Place Call	-
095	61	Exceeds wdrwl amnt limit	Exceeds Wdrwl amnt lmt	-
100	87	Network unavailable	Unable to process	-

Base24 CODE	ISO CODE	DESCRIPTION	TERMINAL MESSAGE	PED MESSAGE
100	96	System malfunction	Unable to process	-
102	33	Expired Card	Call	-
102	35	Card Acceptor Contact	Call	-
102	37	Call Card Acpt Acq Secur	Call Acquirer	-
102	66	Card Acpt. Call Acq Sec.	Call Acq	-
113	68	Time-out	Timeout	-
150	03	Invalid Merchant	Merch not on File	-
200	53	No SAV account	Invalid account	-
201	55	Invalid PIN	Invalid PIN	-
205	13	Invalid Amount	Invalid Amt / bad msg edit	-
205	64	Original amnt incorrect	Invalid amount	-
206	56	No Card Record	No Card Record	-
206	76	Invalid "to" account	No card record	-
206	77	Invalid "from" account	No card record	-
206	78	Invalid account	No card record	-
476	12	Invalid Transaction	Invalid Transaction	-
476	39	No credit account	Decline	-
477	14	Invalid Card member	Invalid card number	-
482	54	Expired Card	Expired Card	-
483	60	Card Acceptor Contact Ac	Acq Contact Iss	-
900	38	PIN tries exceeded	PIN tries exceeded	-
902	36	Restricted card	Restricted card pick up	-
909	04	Capture Card	Capture	-
909	07	Pick up Card	Capture	-
909	34	Suspected fraud	Capture	-
909	41	Lost Card	Capture	-
909	43	Stolen Card	Capture	-
909	67	Hard capture	Capture	-

11.7 Response Codes - Credit Card Declines

Table Response_Codes_T06 describes the response codes returned for credit card declines.

Table Response_Codes_T06: Credit card decline codes

Base24 CODE	ISO CODE	DESCRIPTION	TERMINAL MESSAGE	PED MESSAGE
475	06	CREDIT CARD - Invalid Expiration Date	Declined - Invalid Expiry Date/Refusée Date Expirée Non Valide	
476	03 12 13 15 19 77 91 96	CREDIT CARD-Invalid Transaction, Rejected	Declined/Refusée	
477	14	CREDIT CARD - Refer Call	Declined Unknown Account/Refusée Compte Inconnu	
478	41	CREDIT CARD - Decline, Pick Up Card, Call	Declined 41-Hold Card Call/Refusée 41-Garder Carte Appeler	
479	04 42	CREDIT CARD - Decline, Pick Up Card	Declined Pick Up Card/Refusée Garder Carte	
480	07 43	CREDIT CARD - Decline, Pick Up Card	Declined 43-Hold Card Call/Refusée 43-Garder Carte Appeler	
481	05 50 51 57 58 62 65 80 93	CREDIT CARD - Decline	Declined/Refusée	
482	54	CREDIT CARD - Expired Card	Declined Expired Card/Refusée Carte Expirée	
483	01	CREDIT CARD - Refer	Declined Refer Call	

Base24 CODE	ISO CODE	DESCRIPTION	TERMINAL MESSAGE	PED MESSAGE
	02 60 61		to Issuer/Refusée Referer l'Appel á l'Émetteur	
484	02 69	CREDIT CARD - Expired Card - Refer	Declined Refer Call to Issuer/Refusée Referer l'Appel á l'Émetteur	
485	78	CREDIT CARD - Not Authorized	Declined/Refusée	
486	81	CREDIT CARD-CVV Cryptographic Error	Declined/Refusée	
487	82	CREDIT CARD - Invalid CVV	Declined/Refusée	
489	84	CREDIT CARD - Invalid CVV	Declined/Refusée	
490	85	CREDIT CARD - Invalid CVV	Declined/Refusée	

11.8 Response Codes - System Decline

Table Response_Codes_T07 describes response codes for transactions resulting in system decline.

Table Response_Codes_T07: System decline codes

Base24 CODE	ISO CODE	DESCRIPTION	TERMINAL MESSAGE	PED MESSAGE
800	06	Bad Format	Re-Try Edit Error Recommencer Erreur Edition	Cannot Process Please Re- Try/Non Traitable Recommencez S.V.P.
801	06	Bad Data	Re-Try Edit Error Recommencer Erreur Edition	Cannot Process Please Re- Try/Non Traitable Recommencez S.V.P.
802	06	Invalid Clerk ID	Invalid Clerk ID/ Commis Non Valide	Cannot Process Please Re- Try/Non Traitable Recommencez S.V.P.
809	57	Bad Close	Re-Try - Trans Not Permitted/Recommencer Opération Non Permise	Cannot Process Please Re- Try/Non Traitable Recommencez S.V.P.

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Base24 CODE	ISO CODE	DESCRIPTION	TERMINAL MESSAGE	PED MESSAGE
810	68	System Timeout No response from Moneris Host / Contact Moneris Client POS Certification for repeat declines.	Re-Try System Problem ### Recommencer Probleme Système ###	Cannot Process Please Re- Try/Non Traitable Recommencez S.V.P.
811	96	System Error	Re-Try System Problem ###/Recommencer Probleme Système ###	Cannot Process Please Re- Try/Non Traitable Recommencez S.V.P.
821	58	Bad Response Length	Re-Try Edit Error Recommencer Erreur Edition	Cannot Process Please Re- Try/Non Traitable Recommencez S.V.P.
877	81	Invalid PIN Block	Re-Try Edit Error Recommencer Erreur Edition	Cannot Process Please Re- Try/Non Traitable Recommencez S.V.P.
878	82	PIN Length Error	Re-Try PIN Error/ Recommencer NIP Erroné	PIN Error Please Re-Try/NIP Erroné Recommencez S.V.P.
880	-	Final Response Packet of a Multi-Packet Transaction		
881	-	Continuation Response Packet of a Multi-Packet Transaction		
882		Download Aborted	General Failure	
889	88	MAC Key Sync Error		
898	63	Bad MAC value	Re-Try Edit Error ###/ Recommencer Erreur Edition ###	Cannot Process Please Re- Try/Non Traitable Recommencez S.V.P.
899	84	Bad Sequence Number - Terminal must handle this internally - Resend Transaction.		
900	38 75	Capture - PIN Tries Exceeded	Excess PIN Tries/Trop Erreurs NIP	
901	54	Capture - Expired Card	Expired Card/Carte Expirée	
902	05	Capture - NEG Capture	Card Restricted/Carte Restreint	
903	05	Capture - CAF Status 3	Card Restricted/Carte Restreint	

Base24 CODE	ISO CODE	DESCRIPTION	TERMINAL MESSAGE	PED MESSAGE
904	05	Capture - Advance less than Minimum	Invalid Amount/Montant Non Valide	
905	05	Capture - Num Times Used	Max Use Exceeded/ Usage Max Excédé	
906	05	Capture - Delinquent	Account Problem/Compte Problème	
907	05	Capture - Over Limit Table	Exceeds Limit/Limite Excédée	
908	05	Capture - Amount Over Maximum	Invalid Amount/Montant Non Valide	
909	04 05 36 41 43	Capture - Capture	Card Restricted/Carte Restreint	

11.9 Response Codes - Administrative

Table Response_Codes_T08 describes response codes for administrative transactions.

Table Response_Codes_T08: Administrative transaction codes

Base24 CODE	ISO CODE	DESCRIPTION	TERMINAL MESSAGE	PED MESSAGE
960	00	Initialization Failure - No Match on Merchant ID	Failed to Initialize Merchant ID Error	
961	00	Initialization Failure - No Match on PED ID	No Match on PED Contact Help Centre	
962		Initialization Failure - No match on Printer ID	Failed to Initialize Printer ID Error	
963	05	Initialization Failure - No Match On Poll Code	Failed to Initialize Poll Code Error	
964	05	Initialization Failure - No Match On Concentrator ID	Failed to Initialize Concentrator ID Err	
965	05	Invalid Software Version Number	Terminal Data Error Contact Help Centre	
966		Duplicate Terminal Name	Duplicate Terminal Name	
970		Terminal/Clerk Table Full	Table Full/Table Pleine	
983		Clerk Totals Unavailable: selected Clerk IDs do not exist or have zero	No Activity/Aucune Activite	

Base24 CODE	ISO CODE	DESCRIPTION	TERMINAL MESSAGE	PED MESSAGE
		totals		
989		MAC Error on Transaction 95 (Initialization and Handshake), most often, this indicates that the wrong keys have been injected into a device	System Problem ###/ Probleme Système ###	

11.10 Response Codes – EMV Reversal Requests

Table Response_Codes_T09 describes response codes for EMV reversal requests.

Table Response_Codes_T09: *EMV reversal request codes*

Base24 CODE	ISO CODE	DESCRIPTION	TERMINAL MESSAGE	PED MESSAGE
990		Chip card declines a host approved transaction		
991		Chip card removed before ICC communications are completed		