



# Response Codes

To help you integrate to our payment gateway and understand why and how a payment has failed we provide the following response codes.

**'V'** is a validation error (e.g. invalid card number)

**'D'** is a decline

**'R'** is a referral (has to be treated as a decline)

**'B'** is a blocked transaction

**'C'** is a cancelled transaction (e.g. user pressed cancel on payment page)

**'S'** is a system error

These will be followed by a 3 digit code, the first digit is an internal code which can be ignored. The final two digits provide the details of the response code.

The list below is given as, for example, Vx01 which means it is the result for V101, V201, V301 etc.

<b>Response Code</b>	<b>Reason for Code</b>
Vx01	Invalid merchant details
Vx02	Invalid expiry date
Vx03	Invalid start date
Vx04	Invalid issue number
Vx05	Invalid CVV
Vx06	Invalid card number
Vx07	Card holder name not set
Vx08	Insufficient address details
Vx09	Invalid country code
Vx10	Invalid cart ID
Vx11	Invalid email address
Vx12	Invalid phone number
Vx13	Invalid amount
Vx14	Invalid currency code
Vx15	Invalid customer IP
Vx16	Original trans not found

**Response Code****Reason for Code**

Vx17	Invalid merchant IP
Vx18	Unknown transaction type
Vx19	Card number changed
Vx20	Currency changed
Vx21	Original trans ref required
Vx22	Amount exceeds original
Vx23	Can not refund this type of transaction
Vx24	Amount changed
Vx25	User account details required
Vx26	Invalid request
Vx27	Original trans not pre-auth
Vx28	Transaction mode changed
Vx29	Card/Currency combination not supported
Vx30	Unknown card type
Vx31	Issue number required
Vx32	Issue number not required
Vx33	Duplicate transaction
Vx34	Unable to void transaction
Vx35	Original trans was not authorised
Vx36	Invalid PIN
Vx37	Unknown transaction class
Vx38	Original transaction type does not match
Vx39	Card expired
Vx40	CVV Required
Vx41	Original transaction already settled
Vx42	Original transaction already cancelled
Vx43	This card does not support the required transaction type
Vx44	Transaction details do not match original
Vx52	3DS Not Enabled
Vx53	3DS Data Invalid
Vx54	Concurrent authorisations
Vx55	Invalid Funds Recipient Date (MCC 6012 Merchants)
Vx56	Terminal mismatch
Vx57	Transaction not allowed on this card
Vx58	Original transaction requires 3DS attempt/auth
Vx59	ECOM transactions require 3DS attempt/auth
Vx60	Verify for Amex card not supported

**Response Code****Reason for Code**

Vx61	Recurrence Flag usage invalid
Vx62	Initial Sale/Verify ARN missing for subsequent sale
Vx63	Initial Sale/Verify for subsequent sale not approved
Vx64	Initial transaction on card expired
Dx01	Non-specific decline
Dx02	Declined due to funds (insufficient/limit exceeded)
Dx03	Retain card response
Dx05	On our blacklist
Dx07	Live/test mismatch
Dx08	Refund: Insufficient merchant funds in account
Dx10	Card authorisation attempt limit reached
Dx11	Monthly Scheme Decline Rate limit reached
Dx40	Continuous Authority cancelled for the transaction
Dx41	Continuous Authorities cancelled for the merchant
Dx43	Continuous Authorities cancelled for the card
Dx44	Function not supported (Amex only)
Dx45	Incorrect CVV (Amex only)
Dx46	Incorrect Start Date (Amex only)
Dx47	Card Number Changed (Amex only)
Dx48	Invalid Currency Code (Amex only)
Dx90	Pre-Authorisation anti-fraud block
Dx91	Post-Authorisation anti-fraud block
Rx01	Referral
Ex01	Transaction error
Cx01	Transaction cancelled
Cx02	Transaction expired
Sx00	Invalid transaction Request
Sx01	Connection failure
Sx02	Invalid response
Sx03	Response timeout
Sx04	Server error
Sx05	Server error
Sx06	No response from issuer
Sx07	Service not available
Sx99	Unknown Error

## Address Verification and CVV Check Response Codes

The CVV/AVS result is a 3 digit value, each digit representing a different check. The first value is the CVV check, the second is the address and the third is the postcode.

The possible values for each digit are as follows:

Response Code	Meaning of the Code
0	Not Checked
1	Check was not available
2	Full match
3	Partial match
4	Not matched
5	Error

A partial match is only possible for the address or postcode data, not for CVV check.

Not all banks support all of these checks, in which case the results will be either 0 or 1.

Example Response	CVV Check Response	Address Verification Response	Postcode Match Response
232	Full match	Partial match	Full match
400	Not matched	Not checked	Not checked