

## Response Logic

The Acquiring API provides different responses depending on the type of operation and features used in the request. Generally an operation will result in a response containing:

- **Different transaction references**  
E.g. retrievalRefNumber. The retrievalRefNumber is important to store for future reference, as it is the reference that should be used when in contact with Bambora.
- **Different response codes**  
The Acquiring API provides response codes on different detail levels. ResponseCodeCategory is the most high-level response code. It merely indicates whether the operation was approved, partially approved or declined. On the other end of the spectrum, responseCode1987 is the most detailed response code, giving you the raw response from scheme. Hence, the responseCode1987 have different meaning depending on scheme. For the responseCode1987 to be present, the operation must have resulted in communication with scheme. If the operation results in no communication with scheme, the responseCode1987 can in some cases be missing. The responseCode1987 can also in some cases be mapped to an appropriate response code on our end. This is true for all Diners Club & Discover & AMEX operations.  
  
To reduce the need to understand the full complexity of the responseCode1987, we have mapped the values to additional intuitive response codes that are interpretations of the responseCode1987, called responseCode and responseCode2003. They are textual and numeric representations based on ISO 8583:2003 and are identical between all schemes. This makes them easier to base logic on. And then if needs arise for scheme specific response handling, you can use responseCode1987 in those cases.
- **Responder**  
Indicates the origin of the response.
- **Operation specific response data**  
Depends on the type of operation.
- **Feature specific response data**  
Depends on the types of features used in the operation.

Further on we will clarify the set of response codes provided in the Acquiring API.

### ResponseCode1987 (MasterCard)

responseCode1987
Name
00 = Approved or completed
01 = Refer to card issuer Call Issuer
03 = Invalid merchant
04 = Capture card
05 = Do not honor
08 = Honor with ID
10 = Partial Approval
12 = Invalid transaction
13 = Invalid amount
14 = Invalid card number
15 = Invalid issuer
30 = Format error
41 = Lost card
43 = Stolen card
51 = Insufficient funds/over credit limit
54 = Expired card
55 = Invalid PIN
57 = Transaction not permitted to issuer/cardholder
58 = Transaction not permitted to acquirer/terminal
60 = Contact Acquirer
61 = Exceeds withdrawal amount limit
62 = Restricted card
63 = Security violation
65 = Strong customer authentication required by issuer
70 = Contact Card Issuer
71 = PIN Not Changed
75 = Allowable number of PIN tries exceeded
76 = Invalid/nonexistent "To Account" specified
77 = Invalid/nonexistent "From Account" specified

78 = Invalid/nonexistent account specified (general)  
 81 = Domestic Debit Transaction Not Allowed (Regional use only)  
 84 = Invalid Authorization Life Cycle  
 85 = Not declined Valid for all zero amount transactions.  
 86 = PIN Validation not possible Decline  
 87 = Purchase Amount Only, No Cash Back Allowed  
 88 = Cryptographic failure  
 89 = Unacceptable PIN—Transaction Declined—Retry  
 91 = Authorization System or issuer system inoperative  
 92 = Unable to route transaction  
 94 = Duplicate transmission detected  
 96 = System error Decline

## ResponseCode1987 (Visa)

### responseCode1987

#### Name

00 = Approved or completed  
 01 = Refer to card issuer Call Issuer (not valid for an issuer to use anymore)  
 02 = Refer to card issuer Call Issuer (not valid for an issuer to use anymore)  
 03 = Invalid merchant  
 04 = Capture card  
 05 = Do not honor  
 06 = Error  
 07 = Capture Card  
 10 = Partial Approval  
 11 = V.I.P. approval  
 12 = Invalid transaction  
 13 = Invalid amount  
 14 = Invalid account number  
 15 = No such issuer  
 19 = Re-enter transaction  
 21 = No action taken, unable to back out prior transaction  
 25 = Unable to locate record in file, or Account number missing from inquiry  
 28 = File is temporarily unavailable  
 39 = No credit account  
 41 = Pick-up card, lost card  
 43 = Pick-up card, stolen card  
 51 = Insufficient funds  
 52 = No current account  
 53 = No savings account  
 54 = Expired card  
 55 = Incorrect PIN  
 57 = Transaction not permitted to Cardholder  
 58 = Transaction not allowed at terminal  
 59 = Suspected fraud  
 60 = Contact Acquirer  
 61 = Activity amount limit exceeded  
 62 = Restricted card, for example, listed in Country Exclusion table  
 63 = Security violation  
 64 = Transaction does not fulfil AML requirement  
 65 = Activity count limit exceeded  
 75 = Allowable number of PIN entry tries exceeded  
 76 = Unable to locate previous message, no match on Retrieval Reference number  
 77 = Previous message located for a repeat or reversal, but repeat or reversal data is inconsistent with original message  
 78 = 'Blocked, first used', the transaction is from a new Cardholder, and the card has not been properly unblocked  
 79 = Transaction already reversed  
 80 = Visa transaction, credit Issuer unavailable, or Private label transaction, invalid date  
 81 = PIN cryptographic error found, error found by VIC security module during PIN decryption  
 82 = Negative online CAM, dCVV, iCVV, or CVV results, or Offline PIN authentication was interrupted  
 85 = No reason to decline  
 86 = Cannot verify PIN  
 91 = Issuer unavailable  
 92 = Routing not found  
 93 = Transaction cannot be completed; violation of law.  
 94 = Duplicate transaction  
 96 = System malfunction  
 1A = Strong customer authentication required by issuer

B1 = Surcharge amount not permitted on Visa cards (US Acquirers only)  
 N0 = Force STIP  
 N3 = Cash service not available  
 N4 = Cash back request exceeds Issuer limit  
 N7 = Decline for CVV2 failure  
 N8 = Transaction amount exceeds pre-authorized approval amount  
 P2 = Invalid biller information  
 P5 = PIN change/unblock request declined  
 P6 = Unsafe PIN  
 R0 = Stop payment order  
 R1 = Revocation of authorization order. Issuers receive an advice each time a transaction is stopped in VEAS by the Visa Europe Payment Stop Service  
 R3 = Revocation of all authorizations order. Issuers receive an advice each time a transaction is stopped in VEAS by the Visa Europe Payment Stop Service.  
 Q1 = Card authentication failed, or Offline PIN authentication interrupted

## ResponseCode1987 (UnionPay)

### responseCode1987

#### Name

00 = Approved or completed  
 01 = Refer to card issuer Call Issuer  
 03 = Invalid merchant  
 04 = Capture card  
 05 = ID certification fails  
 10 = Partial Approval  
 11 = VIP (Approved)  
 12 = Invalid related transaction  
 13 = Invalid amount  
 14 = Invalid card number  
 15 = No such Issuers  
 16 = Approved to update track3 (approved)  
 21 = Card not initialized  
 22 = Suspected malfunction; related transaction error  
 25 = Unable to locate original transaction  
 30 = Format Error  
 34 = Fraud  
 38 = PIN try limit exceeded  
 40 = Function requested not supported  
 41 = Lost Card  
 43 = Stolen Card  
 45 = Fallback transaction is not allowed  
 51 = Insufficient balance  
 54 = Expired Card  
 55 = Incorrect personal identification number  
 57 = Transaction not allowed to be processed by cardholder  
 58 = Transaction not allowed to be processed by terminal  
 59 = Suspected fraud  
 61 = Transaction amount limit exceeded  
 62 = Restricted card  
 64 = Original transaction amount error  
 65 = Exceeds withdrawal velocity limit  
 68 = Issuer response Timeout  
 75 = Allowable number of PIN tries exceeded  
 90 = Cutoff in progress  
 91 = Issuer not capable to process  
 92 = Financial institution or intermediate network facility cannot be found for routing  
 94 = Duplicated transaction  
 96 = Switch system malfunction  
 97 = ATM/POS terminal number cannot be located  
 98 = Issuer response not received by CUPS  
 99 = PIN Block Error  
 A0 = MAC failed  
 A2 = Successful transaction with fault (Approved)  
 A3 = Account not found in Transfer-inside  
 A4 = Successful transaction with fault (Approved)  
 A5 = Successful transaction with fault (Approved)  
 A6 = Successful transaction with fault (Approved)

A7 = Security processing failure
B1 = No arrears (transaction receipt not printed)
C1 = Illegal Status of Acquirer
D1 = Incorrect IIN
D2 = Date Error
D3 = Invalid file type
D4 = File processed
D5 = No such file
D6 = Not supported by Receiver
D7 = File locked
D8 = Unsuccessful
D9 = Incorrect file length
DA = File decompression error
DB = Filename error
DC = File cannot be received
F1 = File record format error
F2 = File record repeated
F3 = File record not existing
F4 = File record error
N1 = Items not on Bankbook beyond limit, declined
Y1 = The offline transaction is successful (only used for IC cards based on UICS debit/credit standard.
Y3 = It is unable to be online. The offline transaction is successful (only used for IC cards based on UICS debit/credit standard.
Z1 = The offline transaction fails (only used for IC cards based on UICS debit/credit standard.
Z3 = It is unable to be online. The offline transaction fails (only used for IC cards based on UICS debit/credit standard.

### ResponseCode1987 (Diners Club & Discover & AMEX)

For Diners Club, Discover & AMEX operations the responseCode1987 is mapped to appropriate Visa & MasterCard responseCode1987 on our end. Hence the API response for these schemes does not contain the intact/raw response from scheme. Therefore you should use the scheme independent responseCode2003 and responseCode to interpret the response reason in case of any uncertainty.

### ResponseCode2003 (All schemes)

responseCode2003 = responseCode	
Name	
0 = APPROVED	
1 = APPROVED_CHECK_ID	
2 = APPROVED_PARTIAL_AMOUNT (Not used today)	
3 = APPROVED_VIP (Same interpretation as APPROVED)	
4 = APPROVED_UPDATE_TRACK3 (Not used today)	
800 = APPROVED_INT (Not used today)	
801 = APPROVED_WITH_FAULT (Not used today)	
999 = APPROVED_UNKNOWN (Not used today)	
1000 = DENIED	
1001 = DENIED_EXPIRED_CARD	
1002 = DENIED_SUSPECTED_FRAUD	
1003 = DENIED_CONTACT_ACQ	
1004 = DENIED_RESTRICTED_CARD	
1005 = DENIED_CONTACT_ACQ_SEC	
1006 = DENIED_PIN_LOCKED	
1007 = DENIED_CONTACT_ISSUER	
1008 = DENIED_CONTACT_ISSUER_SC	
1009 = DENIED_INVALID_CARD_ACCEPTOR	
1010 = DENIED_INVALID_AMOUNT	
1011 = DENIED_INVALID_PAN	
1012 = DENIED_PIN_REQUIRED	
1013 = DENIED_UNACCEPTABLE_TX	
1014 = DENIED_INVALID_ACCOUNT	
1015 = DENIED_FUNCTION_NOT_SUPPORTED	
1016 = DENIED_NO_FUNDS	
1017 = DENIED_INCORRECT_PIN	
1018 = DENIED_NO_CARD_RECORD	
1019 = DENIED_NOT_PERMITTED_TO_CARDHOLDER	
1020 = DENIED_NOT_PERMITTED_TO_TERMINAL	

1021 = DENIED\_EXCEEDS\_WITHDRAWAL\_LIMIT  
1022 = DENIED\_SECURITY\_VIOLATION  
1023 = DENIED\_EXCEEDS\_WITHDRAWAL\_FREQ  
1024 = DENIED\_LAW\_VIOLATION  
1025 = DENIED\_CARD\_NOT\_EFFECTIVE  
1992 = DENIED\_SCA\_REQUIRED  
1994 = DENIED\_TRY\_AGAIN\_LATER  
1995 = DENIED\_DO\_NOT\_TRY\_AGAIN  
1996 = DENIED\_RECURRING\_PAYMENT\_CANCELLATION  
1997 = DENIED\_3DS\_MERCHANT\_LIABLE  
1998 = DENIED\_EMV\_FALLBACK  
1999 = DENIED\_UNKNOWN  
2000 = DENIED\_TC  
2001 = DENIED\_TC\_EXPIRED\_CARD  
2002 = DENIED\_TC\_SUSPECTED\_FRAUD  
2003 = DENIED\_TC\_CONTACT\_ACQ  
2004 = DENIED\_TC\_RESTRICTED\_CARD  
2005 = DENIED\_TC\_CALL\_ACQ\_SEC  
2006 = DENIED\_TC\_PIN\_LOCKED  
2007 = DENIED\_TC\_SC  
2008 = DENIED\_TC\_LOST\_CARD  
2009 = DENIED\_TC\_STOLEN\_CARD  
2010 = DENIED\_TC\_SUSPECTED\_COUNTERFEIT  
2999 = DENIED\_TC\_UNKNOWN  
3999 = FILE\_ACTION\_UNKNOWN  
4000 = REVERSAL\_APPROVED  
4999 = REVERSAL\_UNKNOWN  
5999 = RECONCILIATION\_UNKNOWN (Not used today)  
6999 = ADMIN\_UNKNOWN (Not used today)  
7999 = FEE\_COLLECTION\_UNKNOWN (Not used today)  
8000 = MGMT\_ACCEPTED (Not used today)  
8999 = MGMT\_UNKNOWN (Not used today)  
9102 = ERROR\_INVALID\_TRANSACTION  
9103 = ERROR\_RE\_ENTER  
9104 = ERROR\_FORMAT  
9105 = ERROR\_ACQ\_NOT\_SUPPORTED  
9106 = ERROR\_CUTOVER  
9107 = ERROR\_ISSUER\_INOPERATIVE  
9108 = ERROR\_CANNOT\_ROUTE  
9109 = ERROR\_SYSTEM  
9110 = ERROR\_ISSUER\_SIGNED\_OFF  
9111 = ERROR\_ISSUER\_TIMEOUT  
9112 = ERROR\_ISSUER\_UNAVAILABLE  
9113 = ERROR\_DUPLICATE  
9114 = ERROR\_CANNOT\_FIND\_ORIGINAL  
9115 = ERROR\_RECONCILIATION  
9116 = ERROR\_MAC\_INCORRECT  
9117 = ERROR\_MAC\_KEY\_SYNC  
9118 = ERROR\_NO\_COMMS\_KEYS  
9119 = ERROR\_ENC\_KEY\_SYNC  
9210 = ERROR\_SECURITY\_SW\_HW\_RETRY  
9121 = ERROR\_SECURITY\_SW\_HW  
9122 = ERROR\_MSG\_SEQ\_NUMBER  
9123 = ERROR\_REQ\_IN\_PROGRESS  
9600 = ERROR\_INT\_UNKNOWN\_DESTINATION  
9601 = ERROR\_INT\_DESTINATION\_INOPERATIVE  
9602 = ERROR\_INT\_UNSUPPORTED\_REQUEST  
9603 = ERROR\_INT\_SYSTEM  
9604 = ERROR\_INT\_ALREADY\_CAPTURED  
9605 = ERROR\_RELATED\_TX\_ERROR  
9606 = ERROR\_AMOUNT\_MISMATCH  
9607 = ERROR\_UNKNOWN\_TERMINAL  
9608 = ERROR\_PIN\_BLOCK  
9609 = ERROR\_ACQ\_STATUS  
9610 = ERROR\_CANNOT\_CAPTURE  
9611 = ERROR\_CURRENCY\_MISMATCH  
9999 = ERROR\_UNKNOWN