

**ONTOP Systems
CCDirect Response Codes "CheatSheet"
as of 2/27/23**

Standard CC Transactions

Test Card Numbers

By Test Amount

By Code

<u>Amount</u>	<u>Code</u>	<u>Response Text</u>	<u>Freq</u>	<u>Code</u>	<u>Response Text</u>	<u>Type</u>	<u>Value*</u>	<u>CID</u>	<u>CID Bad**</u>
\$0.00	13	Amount Error	x	01	Call	Visa - 13 chars	_4012000010000	_999	_xxx
\$0.01	01	Call	x	02	Call	Visa - 16 chars	_4012000010000303	_999	_xxx
\$0.02	02	Call	x	03	Term ID Error	M/C	_5499740000000057	_998	_xxx
\$0.03	28	No Reply		04	Hold - Call	Discover	_6011000991001201	_999	_xxx
\$0.04	91	No Reply		05	Decline-CardHolder Call Bank!	AMEX	_371449635392376	_9997	_xxxx
\$0.05	04	Hold - Call	x	06	Check Digit Error	Diners	_38555565010005	_999	_xxx
\$0.06	07	Hold - Call	x	06	Error XXXX	JCB	_3530142019945859	_999	_xxx
\$0.07	41	Hold - Call	x	07	Hold - Call				
\$0.08	43	Hold - Call	x	12	Invalid Trans				
\$0.09	EA/06	Error XXXX-AcctLen	x	13	Amount Error				
\$0.10	79	Already Reversed		13	Amount Error				
\$0.11	13	Amount Error	x	14	Card No Error	11 998 (M/C)	M	Vital X (approval)	
\$0.12	83	Can't Verify Pin		15	No Such Issuer	11 xxx (M/C)	N7	CVC2 MISMATCH	
\$0.13	86	Can't Verify Pin		19	RE ENTER	109997 (AMEX)	no response	Vital X (approval)	
\$0.14	14	Card No Error	x	21	No action taken - Unable to	10xxxx (AMEX)	EC	CID FORMAT ERROR	
\$0.15	82	Incorrect CVV		28	No Reply	11 999 (VISA)	M	Vital X (approval)	
\$0.16	N3	Cashback Not Avl		39	No Credit Acct	10 999 (VISA)	no response	Vital X (approval)	
\$0.17	06	Check Digit Error	x	41	Hold - Call	11 xxx (VISA)	N7	CVV MISMATCH	
\$0.18	EC	Error XXXX		43	Hold - Call	10 xxx	N7	CVV MISMATCH	
\$0.19	80	Date Error ('No Impact')	x	51	Decline - Insufficient Funds	01 xxx	P	Vital X (approval)	
\$0.20	05	Decline - CH Call Bank	x	52	No Check Account	21 xxx	P	Vital X (approval)	
\$0.21	51	Decline - Insufficient Fu	x	53	No Save Acct	91 xxx	S	Vital X (approval)	
\$0.22	N4	Decline - Issuer Limit	x	54	Expired Card	00 xxx	no response	Vital X (approval)	
\$0.23	61	Decline - Withdrawal Li	x	55	Wrong PIN	20 xxx	no response	Vital X (approval)	
\$0.24	62	Decline - Restricted	x	57	Serv Not Allowed - Card	90 xxx	no response	Vital X (approval)	
\$0.25	65	Decline - Activity Limit	x	58	Serv Not Allowed - Terminal				
\$0.26	93	Decline - Violation	x	59	Decline - Suspected Fraud				
\$0.27	81	Encryption Error - Retry		61	Decline - Withdrawal Limit				
\$0.28	06	Error XXXX	x	62	Decline - Restricted	<u>Value</u>	<u>Code</u>	<u>Response Text</u>	
\$0.29	54	Expired Card	x	63	SEC Violation	85284	Z	Zip Match	
\$0.30	92	Invalid Routing		65	Decline - Activity Limit	99999	U	Ver Unavailable	
\$0.31	12	Invalid Trans	x	75	PIN Exceeded	99998	G	Ver Unavailable	
\$0.32	78	No Account		76	Unsolc Reversal	999970001	B	Address Match	
\$0.33	21	No action taken - Unable to		77	Inconsiten	999970002	C	Serv Unavailable	
\$0.34	76	Unsolc Reversal		78	No Account	999970003	D	Exact Match	
\$0.35	77	Inconsiten		79	Already Reversed	999970004	I	Ver Unavailable	
\$0.36	52	No Check Account		80	Date Error ('No Impact')	999970005	M	Exact Match	
\$0.37	39	No Credit Acct		81	Encryption Error - Retry	999970006	P	Zip Match	
\$0.38	53	No Save Acct		82	Incorrect CVV	999970007	A	Address Match	
\$0.39	15	No Such Issuer		83	Can't Verify Pin	999970008	Y	Exact Match	
\$0.40	75	PIN Exceeded		85	Card OK				
\$0.41	19	RE ENTER	x	86	Can't Verify Pin				
\$0.42	63	SEC Violation		91	No Reply				
\$0.43	57	Serv Not Allowed - Carc	x	92	Invalid Routing				
\$0.44	58	Serv Not Allowed - Terminal		93	Decline - Violation				
\$0.45	96	System Error	x	96	System Error	\$444,444.44		Visa Infinite/Visa Sig AuthLimits	
\$0.46	03	Term ID Error		00	<space> CAVV result code	\$10,000,000.00		Large Ticket - Commercial Card	
\$0.47	55	Wrong PIN		00	0' CAVV result code				
\$0.48	N7	CVV2 Mismatch	x	00	1' CAVV result code				
\$0.49	85	Card OK		00	2' CAVV result code				
\$0.50	VITAL X APPROVAL		x	00	3' CAVV result code				
\$0.59	59	Suspected Fraud		00	4' CAVV result code	\$0.51	001B	VITAL X (approval)	
\$0.80	00	<space> CAVV result code		00	D' Visa Commerce	\$0.52	001R	VITAL X (approval)	
\$0.81	00	0' CAVV result code		EA/06	Error XXXX-AcctLen	\$0.53	001S	VITAL X (approval)	
\$0.82	00	1' CAVV result code		EC	Error XXXX				
\$0.83	00	2' CAVV result code		N3	Cashback Not Avl				
\$0.84	00	3' CAVV result code		N4	Decline - Issuer Limit	_552500000000005	001R	VITAL X (approval)	
\$0.85	00	4' CAVV result code		N7	CVV2 Mismatch	_5472060000000000	001B	VITAL X (approval)	
\$0.86	00	D' Visa Commerce		VITAL X APPROVAL		_555000000000003	001S	VITAL X (approval)	

Card Verification Value (CVV/CID) Responses

<u>Value** ***</u>	<u>Code</u>	<u>Response Text</u>
11 998 (M/C)	M	Vital X (approval)
11 xxx (M/C)	N7	CVC2 MISMATCH
109997 (AMEX)	no response	Vital X (approval)
10xxxx (AMEX)	EC	CID FORMAT ERROR
11 999 (VISA)	M	Vital X (approval)
10 999 (VISA)	no response	Vital X (approval)
11 xxx (VISA)	N7	CVV MISMATCH
10 xxx	N7	CVV MISMATCH
01 xxx	P	Vital X (approval)
21 xxx	P	Vital X (approval)
91 xxx	S	Vital X (approval)
00 xxx	no response	Vital X (approval)
20 xxx	no response	Vital X (approval)
90 xxx	no response	Vital X (approval)

Address Verification Service (AVS) Responses

<u>Value</u>	<u>Code</u>	<u>Response Text</u>
85284	Z	Zip Match
99999	U	Ver Unavailable
99998	G	Ver Unavailable
999970001	B	Address Match
999970002	C	Serv Unavailable
999970003	D	Exact Match
999970004	I	Ver Unavailable
999970005	M	Exact Match
999970006	P	Zip Match
999970007	A	Address Match
999970008	Y	Exact Match

AVS "Exact Match" Test: 8320 85284

Special "Value" Transactions

\$444,444.44 Visa Infinite/Visa Sig AuthLimits
\$10,000,000.00 Large Ticket - Commercial Card

Commercial Card Group III Responses:

<u>Visa - By Amt</u>	<u>Code</u>	<u>Response Text</u>
\$0.51	001B	VITAL X (approval)
\$0.52	001R	VITAL X (approval)
\$0.53	001S	VITAL X (approval)

<u>M/C - By Range</u>	<u>Code</u>	<u>Response Text</u>
_552500000000005	001R	VITAL X (approval)
_5472060000000000	001B	VITAL X (approval)
_555000000000003	001S	VITAL X (approval)

* Drop the leading "_" for all values

*** Disregard the first two digits...for internal use only

** Any value other than "good" value with same # of digits