

**ONTOP Systems
CCDirect Response Codes "CheatSheet"
as of 7/6/2018**

Standard CC Transactions

Test Card Numbers

<u>Amount</u>	<u>Code</u>	<u>Response Text</u>	<u>Frequently Used</u>	<u>Type</u>	<u>Value*</u>	<u>CID</u>	<u>CID Bad**</u>
\$0.00	13	Amount Error	x	Visa - 13 chars	_4012000010000	_999	_xxx
\$0.01	01	Call	x	Visa - 16 chars	_4012000010000303	_999	_xxx
\$0.02	02	Call	x	M/C	_5499740000000057	_998	_xxx
\$0.03	28	No Reply		Discover	_6011000991001201	_999	_xxx
\$0.04	91	No Reply		AMEX	_371449635392376	_9997	_xxxx
\$0.05	04	Hold - Call	x	Diners	_38555565010005	_999	_xxx
\$0.06	07	Hold - Call	x	JCB	_3530142019945859	_999	_xxx
\$0.07	41	Hold - Call	x				
\$0.08	43	Hold - Call	x				
\$0.09	EA/06	Error XXXX-Account Length	x				
\$0.10	79	Already Reversed					
\$0.11	13	Amount Error	x				
\$0.12	83	Can't Verify Pin					
\$0.13	86	Can't Verify Pin					
\$0.14	14	Card No Error	x				
\$0.15	82	Incorrect CVV					
\$0.16	N3	Cashback Not Avl					
\$0.17	06	Check Digit Error	x				
\$0.18	EC	Error XXXX					
\$0.19	80	Date Error ('No Impact')	x				
\$0.20	05	Decline - Do Not Honor	x				
\$0.21	51	Decline - Insufficient Funds	x				
\$0.22	N4	Decline - Issuer Limit	x				
\$0.23	61	Decline - Withdrawal Limit	x				
\$0.24	62	Decline - Restricted	x				
\$0.25	65	Decline - Activity Limit	x				
\$0.26	93	Decline - Violation	x				
\$0.27	81	Encryption Error - Retry					
\$0.28	06	Error XXXX	x				
\$0.29	54	Expired Card	x				
\$0.30	92	Invalid Routing					
\$0.31	12	Invalid Trans	x				
\$0.32	78	No Account					
\$0.33	21	No action taken - Unable to					
\$0.34	76	Unsolic Reversal					
\$0.35	77	Inconsiten					
\$0.36	52	No Check Account					
\$0.37	39	No Credit Acct					
\$0.38	53	No Save Acct					
\$0.39	15	No Such Issuer					
\$0.40	75	PIN Exceeded					
\$0.41	19	RE ENTER	x				
\$0.42	63	SEC Violation					
\$0.43	57	Serv Not Allowed - Card	x				
\$0.44	58	Serv Not Allowed - Terminal					
\$0.45	96	System Error	x				
\$0.46	03	Term ID Error					
\$0.47	55	Wrong PIN					
\$0.48	N7	CVV2 Mismatch	x				
\$0.49	85	Card OK					
\$0.50	VITAL X	APPROVAL	x				
\$0.80	00	<space> CAVV result code					
\$0.81	00	0' CAVV result code					
\$0.82	00	1' CAVV result code					
\$0.83	00	2' CAVV result code					
\$0.84	00	3' CAVV result code					
\$0.85	00	4' CAVV result code					
\$0.86	00	D' Commercial Card Visa Commerce					

<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)

<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

<u>Value</u>	<u>Code</u>	<u>Response Text</u>
\$444,444.44		Visa Infinite/Visa Sig AuthLimits
\$10,000,000.00		Large Ticket - Commercial Card

Commercial Card Group III Responses:

<u>Value</u>	<u>Code</u>	<u>Response Text</u>
Visa - By Amt		
\$0.51	001B	VITAL X (approval)
\$0.52	001R	VITAL X (approval)
\$0.53	001S	VITAL X (approval)
M/C - By Range		
_5525000000000005	001R	VITAL X (approval)
_5472060000000000	001B	VITAL X (approval)
_5550000000000003	001S	VITAL X (approval)

* Drop the leading "_" for all values

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

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