

# Response codes - interpretation of actionCode (a response from the processing system)

Response code is a numeric code that designates the result of an operation performed by the user in the payment gateway system. The following codes are defined in the system:

Response code	Meaning of the response code	Message on payment page
-2020	Invalid ECI. This code means that ECI received in PaRes is not valid for the IPS. The rule applies only to MasterCard (01,02) and Visa (05,06), where the values in the brackets are the valid values for IPS.	Payment declined. Contact the bank that issued the card.
-2019	PARes from the issuing bank contains iReq, which caused the payment rejection	Payment declined. Contact the bank that issued the card.
-2018	Directory server of Visa or MasterCard is either unavailable, or in response to a card engagement request (VeReq), a communication error was received. This is an error of interaction between payment gateway and IPS servers due to technical problems on the side of IPS servers.	Payment declined. Contact the bank that issued the card.
-2017	Declined. PARes status is not «Y».	Payment declined. Please contact the Merchant.
-2016	Issuing bank could not determine if the card is 3-D Secure.	Payment declined. Contact the bank that issued the card.
-2015	VERes from DS contains iReq, which caused the payment rejection.	Payment declined. Contact the bank that issued the card.
-2013	All payment attempts were used.	Payment declined. Check the entered data and that there are enough funds on the card and repeat the operation.
-2012	This operation is not supported.	Payment declined. Contact the bank that issued the card.
-2011	Issuing bank was not able to perform the authorization of a 3D-Secure card.	Payment declined. Contact the bank that issued the card.
-2010	Mismatching of XID.	Payment declined. Please contact the Merchant.
-2007	The period for entering card data has expired. The default timeout value is 20 minutes; the session timeout can be specified on registering an order; if a merchant has the «Non-standard session duration» privilege, the value specified in the merchant settings is used.	The data entering period has expired.
-2006	Means that the issuing bank rejected the authentication (3D-Secure authorization has not been performed).	Operation is impossible. Cardholder authentication completed unsuccessfully.

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-2005	Means that RBS could not check issuing bank sign, i.e. PAREs was readable, but the sign was wrong.	Payment declined. Contact the bank that issued the card.
-100	There were not payment attempts.	-
0	Payment has been performed successfully.	-
1	Proof of identity is necessary for successful completion of the transaction. In case of an internet transaction (the present case) confirmation is impossible, so transaction is considered to be declined.	Payment declined. Contact the bank that issued the card.
5	Refuse of network to process transaction.	Payment declined. Contact the bank that issued the card.
15	IPS cannot identify the issuing bank.	Payment error. Try again later. If this error occurs repeatedly, please contact your bank for more details. You can find the telephone number of the bank on the back side of your card.
53	The card does not exist in the processing systems.	Payment declined. Please contact the Merchant.
57	Invalid operation type for this card type.	Payment declined. Please contact the Merchant.
81	Transaction was refused by the issuing bank.	Payment declined. Contact the bank that issued the card.
88	The payment service for tokenized payments for this operation is not available. It is recommended to issue (generate) a new token for payment.	Payment declined. Please contact the Merchant.
100	Card limits exceeded (the issuing bank has declined a transaction with the card).	Payment declined. Contact the bank that issued the card.
101	Card expired	Payment declined. Check the entered data and that there are enough funds on the card and repeat the operation.
103	There is no connection with the Issuing bank. Sales outlet need to contact Issuing bank.	Payment declined. Contact the bank that issued the card.
104	This is an attempt to perform a transaction for an account that has usage restrictions.	Payment declined. Contact the bank that issued the card.
106	The maximum number of attempts to enter PIN is exceeded. It is possible that the card is blocked temporary.	Payment declined. Please contact the Merchant.
107	Please contact Issuing bank.	Payment declined. Contact the bank that issued the card.
109	Merchant/terminal identifier is incorrect or ACC is blocked on the processing level.	Payment declined. Please contact the Merchant.
110	Transaction amount is incorrect.	Payment declined. Please contact the Merchant.
111	Card number is incorrect.	Payment declined. Contact the bank that issued the card.
116	Transaction amount exceeds the available balance of the selected account.	Payment declined. Check the entered data and that there are enough funds on the card and repeat the operation.

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118	Service not enabled (rejection came from the issuer).	Payment declined. Contact the bank that issued the card.
119	Transaction is illegal.	Payment declined. Contact the bank that issued the card.
120	The operation is declined: the transaction is not allowed by the Issuing bank. Response code of the IPS – 57. Reasons for rejection should be specified an the issuing bank.	Payment declined. Contact the bank that issued the card.
121	This is an attempt to perform a transaction for an amount exceeding the day limit set by the issuing bank.	Payment declined. Contact the bank that issued the card.
123	Available limit of the number of transactions was exceeded: the Customer has executed the maximum number of transactions within the limit cycle and tries to execute another one.	Payment declined. Contact the bank that issued the card.
125	Card number is incorrect. This error may have several meanings: Attempt to perform a refund of amount exceeding the hold amount; Attempt to refund zero amount. For AmEx this code means that an incorrect card expiration date was specified.	Payment declined. Check the entered data and that there are enough funds on the card and repeat the operation.
208	Card is lost.	Payment declined. Please contact the Merchant.
209	Card limitations exceeded.	Payment declined. Please contact the Merchant.
400	Reversal is processed.	-

433 | Suspicious reversal | Payment error. Try again later. If this error occurs repeatedly, please contact your bank for more details. You can find the telephone number of the bank on the back side of your card. |

434	Response received after reversal	Payment error. Try again later. If this error occurs repeatedly, please contact your bank for more details. You can find the telephone number of the bank on the back side of your card.
435	No such response code from the network	Payment error. Try again later. If this error occurs repeatedly, please contact your bank for more details. You can find the telephone number of the bank on the back side of your card.
902	Card limitations (the Cardholder is attempting to perform a transaction that is forbidden for him).	Payment declined. Contact the bank that issued the card.
903	Attempt to perform a transaction of amount exceeding Issuing bank limit.	Payment declined. Contact the bank that issued the card.
904	The message format is incorrect in terms of the issuing bank.	Payment declined. Contact the bank that issued the card.

907	Cannot contact issuer bank Authorization in the stand-in mode is not allowed for this card number (this mode means that the Issuing bank is unable to connect to the IPS, and, therefore, the transaction can be either processed offline with the further uploading to the back office or can be declined).	No connection to the bank. Try again later.
909	It is impossible to process the operation (a common error in the system functioning has occurred). It is fixed by the payment network or the issuing bank.	Payment declined. Contact the bank that issued the card.
910	Issuing bank is not available.	No connection to the bank. Try again later.
913	The message format is incorrect in terms of IPS.	Payment declined. Contact the bank that issued the card.
914	Transaction is not found (when sending a completion, reversal or refund request).	Payment declined. Please contact the Merchant.
999	The beginning of the transaction authorization is missed. Declined by fraud. If this response code is delivered, further payment attempts get declined.	Payment declined. Please contact the Merchant.
1001	Empty (is specified at the moment of transaction authorization, when card details are not entered yet).	No response from the bank. Try again later.
2002	Incorrect operation.	Payment declined. Please contact the Merchant.
2003	SSL (not 3-D Secure/SecureCode) transactions are forbidden for the Merchant.	Payment declined. Please contact the Merchant.
2004	Payment through SSL without CVC2 is forbidden.	Payment declined. Please contact the Merchant.
2005	The payment does not meet the conditions of the validation rule for 3D-Secure.	Payment declined. Please contact the Merchant.
2006	One-phase payments are forbidden.	Payment declined. Please contact the Merchant.
2008	The transaction is not completed.	Payment declined. Please contact the Merchant.
2009	Refund amount exceeds deposited amount.	Payment declined. Please contact the Merchant.
2014	Error of 3DS rule execution.	Payment declined. Please contact the Merchant.
2015	Terminal select rule error (rule is incorrect).	Payment declined. Please contact the Merchant.
2016	3-D Secure payment is necessary, but the Merchant does not have permission for 3-D Secure payment.	Payment declined. Please contact the Merchant.
2023	The queue of requests to be processed exceeded the allowed limit.	Payment error. Try again later.
71015	Entered card details are incorrect.	Payment declined. Check the entered data and that there are enough funds on the card and repeat the operation.
151018	Processing timeout. Sending is failed.	No response from the bank. Try again later.
151019	Processing timeout. Sending is success, response from the bank was not received.	No response from the bank. Try again later.

341014	Payment gateway failure code.	Payment declined. Please contact the Merchant.
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