



INSTRUCTIONS

General Bank Response Codes		
Code	Response	Detailed Response
00	Transaction Approved	Transaction Approved Successfully
01	Refer to Issuer	The customer's bank (Card Issuer) has indicated there is a problem with the card number. The customer should contact their bank or the customer should use an alternate card.
01	Do Not Honour	Declined by Beagle – Check the transaction details against the account's Beagle Settings. This error indicates that one of the Beagle rules has triggered.
01	Do Not Honour	Declined by Bendigo - This error will be received by Bendigo merchants who are not passing the CVN.
02	Refer to Issuer, special	The customer's bank (Card Issuer) has indicated there is a problem with the card number. The customer should contact their bank. The customer should use an alternate card.
03	No Merchant	This Error indicates that either your merchant facility is non-functional or the details entered into eWAY are incorrect.
04	Pick Up Card	The card has been reported lost or stolen. Please have the customer use a different card, or have them contact their card issuer directly regarding the error.
05	Do Not Honour	The '05 Do Not Honour' error is a generic bank response code that has several possible causes. However it does generally indicate a card error, not an error with your merchant facility. The '05' error indicates your bank declining the customer's card for an unspecified reason.
06	Error	The customer's card issuer has declined the transaction as there is a problem with the card number. The customer should contact their card issuer and/or use an alternate card.
08	Honour with Identification	Transaction processed successfully - identification NOT required. This code is returned by some banks in place of 00 response.
09	Request in Progress	The card issuer has indicated there is a problem with the card number. The customer should contact their bank and/or use an alternate credit card.
10	Approved for Partial Amount	The transaction was successful.
12	Invalid Transaction	The bank has declined the transaction because of an invalid format or field. This indicates the card details were incorrect. Check card data entered and try again.
13	Invalid Amount	An invalid character (e.g. \$, & @) may be being passed to the gateway. Check your website's code.
14	Invalid Card Number	The card issuing bank has declined the transaction as the credit card number is incorrectly entered, or does not exist. Check card details and try processing again.
15	No Issuer	The customer's card issuer does not exist. Check the card information and try processing the transaction again.
19	Re-Enter Last Transaction	The transaction has not been processed and the customer should attempt to process the transaction again. No further information is provided from the bank as to the reason why this was not processed.
21	No Action Taken	The customer's card issuer has indicated there is a problem with the credit card number. The customer should contact their card issuer and/or use an alternate credit card.
22	Suspected Malfunction	The customer's card issuer could not be contacted during the transaction. The customer should check the card information and try processing the transaction again.
23	Unacceptable Transaction Fee	An unspecified bank error has occurred. No further information is available from eWAY or the bank. The customer should attempt to process the transaction again.
25	Unable to Locate Record on File	The customer's card issuer does not recognise the credit card details. The customer should check the card information and try processing the transaction again.
30	Format Error	The customer's card issuer does not recognise the transaction details being entered. This is due to a format error. The customer should check the transaction information and try processing the transaction again.



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31	Bank Not Supported by Switch	The customer's card issuer has declined the transaction as it does not allow transactions originating through mail /telephone, fax, email or Internet orders. This error is associated with customers attempting to use a Discover Card.
33	Expired Card, Capture	The customer's card issuer has declined the transaction as Card has expired or the date is incorrect. Check the expiry date in the transaction and try processing the transaction again. Sometimes, this error code will be provided if the expiry date is entered incorrectly, NOT only for expired cards.
34	Suspected Fraud, Retain Card	The customer's card issuer has declined the transaction as there is a suspected fraud on this Card number.
35	Card Acceptor, Contact Acquirer, Retain Card	The customer's bank card issuer has declined the transaction and requested that the customer's card be retained as the card was reported as lost or stolen.
36	Restricted Card, Retain Card	The customer's bank (Card Issuer) has declined the transaction and requested that the customer's card be retained.
37	Contact Acquirer Security Department, Retain Card	The customer's bank (Card Issuer) has declined the transaction and requested that your customer's card be retained.
38	PIN Tries Exceeded, Capture	The customer's bank (Card Issuer) has declined the transaction as the customer has entered the incorrect PIN three times.
39	No Credit Account	Bank has declined the transaction as the Credit Card number used is not a credit account.
40	Function Not Supported	Bank (Card Issuer) has declined the transaction as it does not allow this type of transaction.
41	Lost Card	Bank (Card Issuer) has declined the transaction as the card has been reported lost.
42	No Universal Account	Bank (Card Issuer) has declined the transaction as the account type selected is not valid for this credit card number.
43	Stolen Card	Bank (Card Issuer) has declined the transaction as the card has been reported stolen.
44	No Investment Account	Bank (Card Issuer) has declined the transaction as the account type selected is not valid for this credit card number.
51	Insufficient Funds	Bank (Card Issuer) has declined the transaction as the credit card does not have sufficient funds.
52	No Cheque Account	Bank (Card Issuer) has declined the transaction as the credit card number is associated to a cheque account that does not exist.
53	No Savings Account	Bank (Card Issuer) has declined the transaction as the credit card number is associated to a savings account that does not exist.
54	Expired Card	Bank (Card Issuer) has declined the transaction as the credit card appears to have expired. The customer should check the expiry date entered and try again.
55	Incorrect PIN	Bank (Card Issuer) has declined the transaction as the customer has entered an incorrect PIN. The customer should re-enter their PIN.
56	No Card Record	Bank has declined the transaction as the credit card number does not exist.
57	Function Not Permitted to Cardholder	Bank has declined the transaction as this credit card cannot be used for this type of transaction.
58	Function Not Permitted to Terminal	Bank has declined the transaction as this credit card cannot be used for this type of transaction. This may be associated with a test credit card number. The customer should contact their bank for further info.
59	Suspected Fraud	Bank has declined this transaction as the credit card appears to be fraudulent.
60	Acceptor Contact Acquirer	Bank (card issuer) has declined the transaction. The customer should contact their bank and retry the transaction.
61	Exceeds Withdrawal Limit	Bank has declined the transaction as it will exceed the customer's card limit.
62	Restricted Card	Bank has declined the transaction as the credit card has some restrictions. The customer should contact their bank for further information.
63	Security Violation	Bank has declined the transaction. The customer should use an alternate credit card and contact their card issuer if the problem persists.



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64	Original Amount Incorrect	The customer's card issuer has declined the transaction due to the amount attempting to be processed. The customer should check the transaction amount and try again, contacting their card issuer should the problem persist.
65	Exceeds withdrawal	The customer's card issuer has declined the transaction as the customer has exceeded the withdrawal frequency limit.
66	Acceptor Contact Acquirer, Security	The customer should use an alternative credit card. Neither eWAY nor the bank can provide more details.
67	Capture Card	The customer's card issuer has declined the transaction as the card is suspected to be counterfeit. The card issuer has requested that your customer's credit card be retained.
75	PIN Tries Exceeded	The customer's card issuer has declined the transaction as the customer has entered the incorrect PIN more than three times.
82	CVV Validation Error	The customer's card issuer has declined the transaction as the CVV is incorrect. The customer should check the CVV details (the 3 numbers on the back for Visa/MC, or 4 numbers on the front for AMEX) and try again. If not successful, the customer should use an alternate credit card.
90	Cutoff In Progress	The customer's card issuer is temporarily not able to process this customer's credit card. The customer should attempt to process this transaction again.
91	Card Issuer Unavailable	The customer's card issuer is unable to be contacted to authorise the transaction. The customer should attempt to process this transaction again.
92	Unable To Route Transaction	The customer's card issuer cannot be found for routing. This response code is often returned when the customer is using a test credit card number. The customer should attempt to process this transaction again.
93	Cannot Complete, Violation Of The Law	The customer's card issuer has declined the transaction and request the customer to contact their bank.
94	Duplicate Transaction	The customer's card issuer has declined the transaction as this transaction appears to be a duplicate transmission. Check this is the case and process the transaction again if needed.
96	System Error	The customer's card issuer was not able to process the transaction. The customer should attempt to process this transaction again.