DrChrono Payments: WorldPay Common Failure and Decline Codes

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While processing payments with DrChrono Payments, you may come across one of the following failure or decline codes. The information below lists the common failure and decline codes, what they mean, and what the suggested next step should be.

Response Code	Response Message	Response Type	Description
1	Transaction Received	Info	This is sent to acknowledge th Note: This response applies o
0	Approved	Approved	No action required.
10	Partially Approved	Approved	The authorized amount is les:
11	Offline Approval	Approved	Offline approval issued while
13	Offline Approval (unable to go online)	Approved	Offline approval issued while
14	Inquiry Successful	Info	The payment status inquiry w
15	Pending Shopper Checkout Completion	Info	Approval of the Buy Now Pay BNPL provider checkout pag
16	Shopper Checkout Expired	Info	The consumer did not comple You can submit a new BNPLA
100	Processing Network Unavailable	Soft Decline	There is a problem with the c information.
101	Issuer Unavailable	Soft Decline	There is a problem with the is
102	Re-submit Transaction	Soft Decline	There is a temporary problen
103	Merchant not configured for processing at this site	Soft Decline	You submitted the transactio
108	Try again later	Soft	We were unable to process th external service. Please try su
110	Insufficient Funds	Soft Decline	The card does not have enoug
111	**Authorization amount has already been depleted**	**Hard Decline**	**The total amount of the origi Appears in Declined Transac**
112	Insufficient Funds, Retry after 1 hour	Soft Decline	You should retry the transact
113	Insufficient Funds, Retry after 24 hour	Soft Decline	You should retry the transact
114	Insufficient Funds, Retry after 2 days	Soft Decline	You should retry the transact
115	Insufficient Funds, Retry after 4 days	Soft Decline	You should retry the transact
116	Insufficient Funds, Retry after 6 days	Soft Decline	You should retry the transact
117	Insufficient Funds, Retry after 8 days	Soft Decline	You should retry the transact
118	Insufficient Funds, Retry after 10 days	Soft Decline	You should retry the transact
120	Call Issuer	Soft Decline	There is an unspecified probl
121	Call AMEX	Referral	There is an unspecified probl
122	Call Diners Club	Referral	There is an unspecified probl
123	Call Discover	Referral	There is an unspecified probl
124	Call JBS	Referral	There is an unspecified probl
125	Call Visa/Mastercard	Referral	There is an unspecified probl
126	Call Issuer - Update Cardholder Data	Referral	Some data is out of date; cont
127	Exceeds Approval Amount Limit	Soft Decline	This transaction exceeds the
130	Call Indicated Number	Referral	There is an unspecified probl
131	Unacceptable PIN - Transaction declined - Retry	Soft Decline	There is an unspecified probl
132	PIN not changed	Soft Decline	The PIN did not change. Pleas
138	Consumer non-reloadable prepaid card, Soft Decline	Soft Decline	The submitted card number i declined and has a MAC code
139	Consumer single-use virtual card number, Soft Decline	Soft Decline	The submitted card number i declined and has a MAC code
140	Update Cardholder Data	Referral	Cardholder data is incorrect;
141	Consumer non-reloadable prepaid card, Approved	Approved	The submitted card number i approved and has a MAC cod
142	Consumer single-use virtual card number, Approved	Approved	The submitted card number i approved and has a MAC cod
143	Merchant doesn't qualify for product code	Soft Decline	

Code	Description	Type	Notes
145	Lifecycle	Hard or Soft Decline	This is a Mastercard specific … MAC value is either unknown …
146	Policy	Hard or Soft Decline	This is a Mastercard specific … MAC value is either unknown …
147	Fraud/Security	Hard or Soft Decline	This is a Mastercard specific … MAC value is either unknown …
148	Invalid or expired card; contact cardholder to update	Soft Decline	The card is invalid or expired.
149	Invalid transaction or card restriction; verify information and resubmit	Soft Decline	The transaction is not permit… resubmit the transaction.
150	Original transaction found.	Info	A Query transaction respons…
151	Original transaction not found.	Info	A Query transaction respons…
152	Original transaction found, but response not yet available.	Info	A Query transaction respons… response information is not y…
153	Query transaction not enabled.	Info	A Query transaction respons…
154	At least one of $origId$ or $origCnpTxnId$ is required	Soft Decline	When submitting a Query tra…
155	$origCnpTxnId$ is required when $showStatusOnly$ is used	Soft Decline	When submitting a Query tra… the $origCnpTxnId$ element.
156	**Incremental Auth not supported**	**Hard Decline**	**This method of payment doe…**
157	Set authIndicator to Incremental	Soft Decline	You set the authIndicator in t… subsequent auths to Increme…
158	Incremental value for authIndicator not allowed in this auth structure	Soft Decline	You used the message structu… structure for an incremental a…
159	**Cannot request an Incremental auth if original auth not set to Estimated**	**Hard Decline**	**You cannot submit an incren… Estimated.**
161	Transaction must reference the Estimated auth	Soft Decline	Resubmit the transaction usi…
162	**Incremented auth exceeds max transaction amount**	**Hard Decline**	**The incremental auth increa… amount allowed.**
170	**Submitted MCC not allowed**	**Hard Decline**	**The allowed MCC white list … allowed MCC, or ask your Re…**
191	The merchant is not registered in the update program.	N/A	This is an Account Updater re… submitting another request fi…
192	Merchant not certified/enabled for IIAS	Hard Decline	Your organization is not certi…
206	Issuer Generated Error	Soft Decline	An unspecified error was retu… persist, contact the issuing ba…
207	**Pickup card - Other than Lost/Stolen**	**Hard Decline**	**The issuer indicated that the…**
209	**Invalid Amount**	**Hard Decline**	**The specified amount is inva…**
211	**Reversal Unsuccessful**	**Hard Decline**	**The reversal transaction was…**
212	**Missing Data**	**Hard Decline**	**Contact your Relationship M…**
213	**Pickup Card - Lost Card**	**Hard Decline**	**The submitted card was repo…**
214	**Pickup Card - Stolen Card**	**Hard Decline**	**The submitted card was repo…**
215	**Restricted Card**	**Hard Decline**	**The specified Gift Card is no…**
216	**Invalid Deactivate**	**Hard Decline**	**The Deactivate transaction i…**
217	**Card Already Active**	**Hard Decline**	**The submitted card is alread…**
218	Card Not Active	Soft Decline	The submitted card has not b…
219	**Card Already Deactivate**	**Hard Decline**	**The submitted card has alrea…**
221	**Over Max Balance**	**Hard Decline**	**The activate or load amount …**
222	**Invalid Activate**	**Hard Decline**	**The activate transaction is n…**
223	**No transaction Found for Reversal**	**Hard Decline**	**The transaction referenced i…**
226	**Incorrect CVV**	**Hard Decline**	**The transaction was decline…**
229	Illegal Transaction	Soft Decline	The transaction would violate…
251	**Duplicate Transaction**	**Hard Decline**	**The transaction is a duplicat… Appears in Declined Transac…**
252	**System Error**	**Hard Decline**	**Contact your Relationship M…**
253	**Deconverted BIN**	**Hard Decline**	**The BIN is no longer valid.**
254	**Merchant Depleted**	**Hard Decline**	**No balance remains on gift C…**
255	**Gift Card Escheated**	**Hard Decline**	**The Gift Card has been seize…**
256	**Invalid Reversal Type for Credit Card Transaction**	**Hard Decline**	**You attempted to use a Clos… transaction. For example, yo… reverse a credit card Capture…**

257	System Error (message format error)	Hard Decline	Issuer reported message for
258	System Error (cannot process)	Soft Decline	System error - try again later.
			The refund is tied to a deposi
271	Refund rejected due to pending deposit status	Soft Decline	refund at a later time.
272	Refund rejected due to declined deposit status	Hard Decline	The refund is tied to a deposi
273	Refund rejected by the processing network	Soft Decline	The refund is tied to a deposi
284	Capture, Credit and AuthReversal tags cannot be used for Gift Card Transactions	Hard Decline	You must use the Gift Card v giftCardCredit, and giftCard.
301	Invalid Account Number	Hard Decline	The account number is not v another form of payment.
302	Account Number Does Not Match Payment Type	Hard Decline	The payment type was select different card type (e.g. Mastercard).
303	Pick Up Card	Hard Decline	This is a card present respon transaction and contact the i
304	Lost/Stolen Card	Hard Decline	The card has been designate
305	Expired Card	Soft Decline	The card is expired.
306	Authorization has expired; no need to reverse	Hard Decline	The original Authorization is Authorization Reversal for a Appears in Declined Transac
307	Restricted Card	Soft Decline	The card has a restriction pre a specific reason. You may also receive this cod Filtering and you are using a s
308	Restricted Card - Chargeback	Hard Decline	This transaction is being dec Filtering Service or the card against it.
309	Restricted Card - Prepaid Card Filtering Service	Hard Decline	This transaction is being dec service.
310	Invalid track data	Hard Decline	The track data is not valid.
311	Deposit is already referenced by a chargeback	Hard Decline	The deposit is already refere the original transaction. Appears in Declined Transac
312	Restricted Card - International Card Filtering Service	Hard Decline	This transaction is being dec Service.
313	International filtering for issuing card country <country> (where <country> is the 3-character country code)	Hard Decline	This is returned when the tra transactions has a transactio
315	Restricted Card - Auth Fraud Velocity Filtering Service	Hard Decline	This transaction is being dec Service.
316	Automatic Refund Already Issued	Hard Decline	This refund transaction is a d Chargeback Prevention Serv Appears in Declined Transac
317	Restricted Card - card under sanction	Hard Decline	The submitted card is under
318	Restricted Card - Auth Fraud Advice Filtering Service	Hard Decline	This transaction is being dec
319	Restricted Card - Fraud AVS Filtering Service	Hard Decline	This transaction is being dec Service.
320	Invalid Expiration Date	Hard Decline	The expiration date is invalid
321	Invalid Merchant	Soft Decline	The card is not allowed to ma purchase electronics).
	Invalid Transaction Note: If you are enabled for Transaction Filtering, but have not upgraded to use schema version 8.3 or above, the system returns this code for transactions filtered by the Prepaid or International Card Filtering Service. If you are enabled for Velocity Fraud Filtering, but have not upgraded to V8.9, you will receive this code for filtered transactions. If you are enabled for AVS Fraud Filtering, but have not upgraded to V8.13, you will receive this code for filtered transactions.		The transaction is not permit The system also returns this transaction.
322		Hard Decline	

Code	Description	Decline Type	Message
323	**No such issuer**	**Hard Decline**	**The card number references**
324	Invalid Pin	Soft Decline	The PIN provided is invalid. Appears in Declined Transact
325	Transaction not allowed at terminal	Soft Decline	The transaction is not permit
326	**Exceeds number of PIN entries**	**Hard Decline**	**(Referring to a debit card) Th**
327	**Cardholder transaction not permitted**	**Hard Decline**	**Merchant does not allow tha**
328	**Cardholder requested that recurring or installment payment be stopped**	**Hard Decline**	**Recurring/Installment Paym**
330	**Invalid Payment Type**	**Hard Decline**	**This payment type is not acc**
331	**Invalid POS Capability for Cardholder Authorized Terminal Transaction**	**Hard Decline**	**For a Cardholder Authorized**
332	**Invalid POS Cardholder ID for Cardholder Authorized Terminal Transaction**	**Hard Decline**	**For a Cardholder Authorized**
335	**This method of payment does not support authorization reversals**	**Hard Decline**	**You can not perform an Auth**
336	**Reversal amount does not match Authorization amount.**	**Hard Decline**	**For a merchant initiated reve must match the authorizatio**
337	Transaction did not convert to Pinless	Soft Decline	Retry the transaction.
340	Invalid Amount	Soft Decline	>The transaction amount is in example, less than 0 for an au
341	**Invalid Healthcare Amounts**	**Hard Decline**	The amount submitted with t greater than 0, and cannot be
346	**Invalid billing descriptor prefix**	**Hard Decline**	**The billing descriptor prefix** **Appears in Declined Transac**
347	**Invalid billing descriptor**	**Hard Decline**	**The billing descriptor is not v billing fields.** **Appears in Declined Transac**
348	**Invalid Report Group**	**Hard Decline**	**The Report Group specified i acceptable Report Groups o** **Billing Descriptor.**
349	Do Not Honor	Soft Decline	The issuing bank has put a te
350	Generic Decline	Soft or Hard Decline	There is an unspecified probl Note: This code can be a hard variables.
351	**Decline - Request Positive ID**	**Hard Decline**	**Card Present transaction tha**
352	Decline CVV2/CID Fail	Soft Decline	The CVV2/CID is invalid.
354	**3-D Secure transaction not supported by merchant**	**Hard Decline**	**You are not certified to subm**
356	Invalid purchase level III, the transaction contained bad or missing data	Soft Decline	Submitted Level III data is ba
357	**Missing healthcareIIAS tag for an FSA transaction**	**Hard Decline**	**The FSA Transactions submi**
358	**Restricted by Vantiv due to security code mismatch.**	**Hard Decline**	**The transaction was decline**
360	**No transaction found with specified Transaction Id**	**Hard Decline**	There were no transactions f **Appears in Declined Transac**
361	**Authorization no longer available**	**Hard Decline**	The authorization for this tra been consumed by another c authorization. **Appears in Declined Transac**
362	**Transaction Not Voided - Already Settled**	**Hard Decline**	This transaction cannot be v **Appears in Declined Transac**
363	**Auto-void on refund**	**Hard Decline**	This transaction (both captu **Appears in Declined Transac**
364	**Invalid Account Number - original or NOC updated eCheck account required**	**Hard Decline**	The submitted account numl new account number.
365	**Total credit amount exceeds capture amount**	**Hard Decline**	The amount of the credit is g already referencing this capt **Appears in Declined Transac**
366	**Exceed the threshold for sending redeposits**	**Hard Decline**	NACHA rules allow two rede deposit attempt. This thresh **Appears in Declined Transac**

			NACHA rules only allow red... Uncollected Funds.
367	Deposit has not been returned for insufficient/non-sufficient funds	Hard Decline	Appears in Declined Transac...
368	Invalid check number	Soft Decline	The check number is invalid.
			The redeposit attempted aga...
369	Redeposit against invalid transaction type	Hard Decline	Appears in Declined Transac...
370	Internal System Error - Call Vantiv	Hard Decline	There is a problem with the s...
			Do not send additional redep...
371	Original Transaction has been Processed - Future Redeposits Canceled	Hard Decline	Appears in Declined Transac...
			The transaction was intercep... designated a Soft Decline, the...
372	Soft Decline - Auto Recycling In Progress	Soft Decline	Engine is active.
373	Hard Decline - Auto Recycling Complete	Hard Decline	The transaction was intercep...
375	Merchant is not enabled for surcharging	Hard Decline	The submitted transaction c...
376	This method of payment does not support surcharging	Hard Decline	The use of a surcharge is only...
377	Surcharge is not valid for debit or prepaid cards	Hard Decline	You cannot apply a surcharg...
378	Surcharge cannot exceeds the maximum allowed percentage	Hard Decline	The surcharge in the submitt...
			The SEPA Direct Debit proce... possible reasons are: insuffic...
379	Transaction declined by the processing network	Hard Decline	
380	Secondary amount cannot exceed the sale amount	Hard Decline	The secondary amount exce...
381	This method of payment does not support secondary amount	Hard Decline	The submitted method of pa...
382	Secondary amount cannot be less than zero	Hard Decline	The secondary amount must...
383	Partial transaction is not supported when including a secondary amount	Hard Decline	Transactions set to allow par...
384	Secondary amount required on partial refund when used on deposit	Hard Decline	If the associated sale or capt... refund must include a secon...
385	Secondary amount not allowed on refund if not included on deposit	Hard Decline	If the associated sale or capt... include a secondary amount...
386	Processing Network Error	Soft Decline	Worldpay is experiencing issu... the transaction.
401	Invalid E-mail	Hard Decline	The e-mail address provided...
466	Invalid combination of accountFundingTransactionType and MCC	Hard Decline	Some accountFundingTransactionTyp... additional information.
467	Invalid accountFundingTransactionType for this Method of Payment	Hard Decline	Some methods of payment only allow ... to accountFundingTransactionType fo...
468	Missing one or more receiver fields for Account Funding transaction	Hard Decline	Mastercard requires the sub...
469	Invalid Recurring Request - See Recurring Response for Details	Hard Decline	The Recurring Request was i... Message in the Recurring Re...
470	Approved - Recurring Subscription Created	Approved	The recurring request was pr...
471	Parent Transaction Declined - Recurring Subscription Not Created	Hard Decline	The original payment transac... Appears in Declined Transact...
472	Invalid Plan Code	Hard Decline	The plan specified in the recu...
473	Scheduled Recurring Payment Processed	Approved	The scheduled recurring payr...
475	Invalid Subscription Id	Hard Decline	The referenced subscription... Appears in Declined Transac...
476	Add On Code Already Exists	Hard Decline	The specified Add On code a... Appears in Declined Transac...
477	Duplicate Add On Codes in Requests	Hard Decline	Multiple createAddOn reque...
478	No Matching Add On Code for the Subscription	Hard Decline	The Add On code specified d... Appears in Declined Transac...
480	No Matching Discount Code for the Subscription	Hard Decline	The Discount Code supplied... Appears in Declined Transac...
481	Duplicate Discount Codes in Request	Hard Decline	Multiple createDiscount req...
482	Invalid Start Date	Hard Decline	The supplied Start Date is in...
483	Merchant Not Registered for Recurring Engine	Hard Decline	You are not registered for th...

484	Insufficient data to update subscription	Hard Decline	The transaction did not inclu
485	Invalid Billing Date	Hard Decline	The submitted billing date is
486	Discount Code Already Exists	Hard Decline	The specified Discount code
487	Plan Code already exists	Hard Decline	The specified Plan Code alre
500	The account number was changed	Hard Decline	An Account Updater respons
501	The account was closed	Hard Decline	The account was closed. Con
502	The expiration date was changed	N/A	An Account Updater respons
503	The issuing bank does not participate in the update program	N/A	An Account Updater respons
504	Contact the cardholder for updated information	N/A	An Account Updater respons information.
505	No match found	N/A	An Account Updater respons
506	No changes found	N/A	An Account Updater respons
507	The cardholder has opted out of the update program	N/A	The cardholder requested th
521	Soft Decline - Card reader decryption service is not available	Soft Decline	The connection to the decryp contact your Relationship Ma
523	Soft Decline - Decryption failed	Soft Decline	Our attempt to decrypt the c
524	Hard Decline - Input data is invalid.	Hard Decline	The submitted data is invalid
530	Apple Pay Key Mismatch	Hard Decline	The submitted publicKeyHas Implementation Consultant.
531	Apple Pay Decryption Failed	Hard Decline	Worldpay was unable to dec
540	Hard Decline - Decryption Failed	Hard Decline	Worldpay was unable to dec
550	Advanced Fraud Filter Score Below Threshold	Hard Decline	The transaction was declined acceptable threshold set in t
555	Suspected Fraud	Soft Decline	The issuing bank declined the
560	System Error - Contact Worldpay representative	Soft Decline	There was an unspecified pro Manager.
561	Amazon Pay - Amazon Unavailable	Soft Decline	Amazon was unavailable. Ple
562	Amazon Pay - Amazon Declined	Hard Decline	Amazon declined the transac
563	Amazon Pay - Invalid Token	Hard Decline	The submitted Amazon toke token value before resubmit
564	Merchant not enabled for Amazon Pay	Hard Decline	Your organization is not enal Manager.
601	Soft Decline - Primary Funding Source Failed	Soft Decline	A PayPal response indicating expired Card, insufficient fun

601
NOTE: The Response Message associated with Response Code 602 is inaccurate due to a remapping of PayPal Response Codes. Please read the description below for the recommended action when receiving Response Code 602.

		Soft	The transaction could not be
		Decline	The billing address associated
			The transaction exceeds the
			The transaction was denied b

Code	Description	Type	Notes
602	Soft Decline - Buyer has alternate funding source		You should establish error ha... issue with their account.
610	**Hard Decline - Invalid Billing Agreement Id**	**Hard Decline**	**A PayPal response indicating**
611	**Hard Decline - Primary Funding Source Failed**	**Hard Decline**	**A PayPal response indicating**
612	**Hard Decline - Issue with Paypal Account**	**Hard Decline**	**A PayPal response indicating**
613	**Hard Decline - PayPal authorization ID missing**	**Hard Decline**	**A PayPal response indicating**
614	**Hard Decline - confirmed email address is not available**	**Hard Decline**	A PayPal response indicating your acc... payment method or contact eCommer...
615	**Hard Decline - PayPal buyer account denied**	**Hard Decline**	**A PayPal response indicating**
616	**Hard Decline - PayPal buyer account restricted**	**Hard Decline**	**A PayPal response indicating** **PayPal with questions.**
617	**Hard Decline - PayPal order has been voided, expired, or completed**	**Hard Decline**	**A PayPal response indicating** **order. A new order must be c**
618	**Hard Decline - issue with PayPal refund**	**Hard Decline**	A PayPal response indicating one of th... original or remaining amount, past tim... - only a full refund of total/remaining a...
619	**Hard Decline - PayPal credentials issue**	**Hard Decline**	**A PayPal response indicating**
620	**Hard Decline - PayPal authorization voided or expired**	**Hard Decline**	**A PayPal response indicating** **brand new authorization for**
621	**Hard Decline - required PayPal parameter missing**	**Hard Decline**	A PayPal response indicating missing p...
622	**Hard Decline - PayPal transaction ID or auth ID is invalid**	**Hard Decline**	**A PayPal response indicating** **reattempting the transactio**
623	**Hard Decline - Exceeded maximum number of PayPal authorization attempts**	**Hard Decline**	**A PayPal response indicating**
624	**Hard Decline - Transaction amount exceeds merchant's PayPal account limit.**	**Hard Decline**	A PayPal response indicating the trans... Contact eCommerceSupport@vantiv.c...
625	**Hard Decline - PayPal funding sources unavailable.**	**Hard Decline**	**A PayPal response indicating**
626	**Hard Decline - issue with PayPal primary funding source.**	**Hard Decline**	**A PayPal response indicating**
627	**Hard Decline - PayPal profile does not allow this transaction type.**	**Hard Decline**	**Contact your Relationship M**
628	**Internal System Error with PayPal - Contact Vantiv**	**Hard Decline**	There is a problem with your usernam...
629	**Hard Decline - Contact PayPal consumer for another payment method**	**Hard Decline**	**A PayPal response indicating**
637	**Invalid terminal Id**	**Hard Decline**	**The terminal Id submitted w**
640	**PINless Debit processing not supported for non-recurring transactions**	**Hard Decline**	**At this time, we support PIN**
641	**PINless Debit processing not supported for partial auths**	**Hard Decline**	**PINless Debit does not suppo** **using the partial auth flag.**
642	**Merchant not configured for PINless Debit processing**	**Hard Decline**	**You are not enabled for PINl** **additional information abou**
651	**Decline - Customer Cancellation**	**Hard Decline**	**The customer has cancelled**
652	Decline - Re-try transaction	Soft Decline	Unspecified decline. Please re...
653	**Decline - Unable to locate record on file**	**Hard Decline**	**We are unable to locate the**
654	Decline - file update field edit error	Soft Decline	
655	Remote function unknown	Soft Decline	
656	Declined - Exceeds withdrawal frequency limit	Soft Decline	The transaction exceeded the...
657	Decline - Card record not available	Soft Decline	
658	Invalid Authorization Code	Soft Decline	
659	Reconciliation error	Soft Decline	
660	Preferred Debit Routing Denial: Credit transaction can be debit	Soft Decline	
661	Declined - Currency Conversion Complete, No Auth Performed	Soft Decline	
662	Declined - Multi-Currency DCC Fail	Soft Decline	
663	Declined - Multi-Currency Invert Fail	Soft Decline	
664	Invalid 3-D Secure Password	Soft Decline	
665	Invalid Social Security Number	Soft Decline	
666	Invalid Mother's Maiden Name	Soft Decline	

667	Enrollment Inquiry Declined	Soft Decline	
668	Social Security Number Not Available	Soft Decline	
669	Mother's Maiden Name Not Available	Soft Decline	
670	PIN Already Exists on Database	Soft Decline	
701	**Under 18 years old**	**Hard Decline**	A PayPal Credit response inc birth.
702	**Bill to outside USA**	**Hard Decline**	A PayPal Credit response inc
703	**Bill to address is not equal to ship to address**	**Hard Decline**	A PayPal Credit response inc
704	**Declined, foreign currency, must be USD**	**Hard Decline**	A PayPal Credit or PINless D US dollars.
705	**On negative file**	**Hard Decline**	A PayPal Credit response inc
706	**Blocked agreement**	**Hard Decline**	A PayPal Credit response inc
707	Insufficient buying power	Other	A PayPal Credit response ind for the transaction amount.
708	**Invalid Data**	**Hard Decline**	A PayPal Credit response inc
			A PayPal Credit response inc Also, returned for a Direct D failure to include the name e this code being returned.
709	**Invalid Data - data elements missing**	**Hard Decline**	A PayPal Credit response inc
710	**Invalid Data - data format error**	**Hard Decline**	A PayPal Credit response inc
711	**Invalid Data - Invalid T&C version**	**Hard Decline**	A PayPal Credit response inc
712	Duplicate transaction	Soft Decline-	A PayPal Credit response ind
713	**Verify billing address**	**Hard Decline**	A PayPal Credit response inc
714	**Inactive Account**	**Hard Decline**	A PayPal Credit response inc
716	**Invalid Auth**	**Hard Decline**	A PayPal Credit response inc
717	**Authorization already exists for the order**	**Hard Decline**	A PayPal Credit response inc
730	**Lodging transactions are not allowed for this MCC**	**Hard Decline**	Your current MCC does not a
731	**Duration cannot be negative**	**Hard Decline**	You submitted a negative va <duration> element. Correct the
732	**Hotel Folio Number cannot be blank**	**Hard Decline**	Although the schema does n <hotelFolioNumber> element, if you either add a valid value or re
733	**Invalid check in date**	**Hard Decline**	There is a problem with the s date and resubmit the transa
734	**Invalid check out date**	**Hard Decline**	There is a problem with the s the date and resubmit the tra
735	**Invalid check in or check out date**	**Hard Decline**	There is a problem with the s Please correct the date(s) an
736	**Check out date cannot be before check in date**	**Hard Decline**	The check-out date you subr transaction.
737	**Number of adults cannot be negative**	**Hard Decline**	You submitted a negative va <numAdult> element. Correct the
738	**Room rate cannot be negative**	**Hard Decline**	You submitted a negative va <roomRate> element. Correct the
739	**Room tax cannot be negative**	**Hard Decline**	You submitted a negative va <roomTax> element. Correct the
740	**Duration can only be from 0 to 99 for Visa**	**Hard Decline**	For Visa the maximum durat
801	Account number was successfully registered	Approved	The card number was success
802	Account number was previously registered	Approved	The card number was previou Note: You also receive this re system registers the PAN at t
803	Valid Token	Approved	The token is valid.
805	Card Validation Number Updated	Approved	The stored value for CVV2/C
820	**Credit card number was invalid**	**Hard Decline**	**The card number submitted**
821	**Merchant is not authorized for tokens**	**Hard Decline**	**Your organization is not aut**
822	**Token was not found**	**Hard Decline**	**The token number submitte**
823	**Token Invalid**	**Hard Decline**	**The submitted token is inval**
825	**Merchant not authorized for eCheck tokens**	**Hard Decline**	**Your organization is not aut**
826	Checkout Id was invalid	Soft Decline	The submitted checkoutId is i

827	Checkout Id was not found	Soft Decline	The submitted checkoutId wa expired.
828	Generic Checkout Id error	Soft Decline	An unknown error caused the
835	Capture amount can not be more than authorized amount	Hard Decline	The amount in the submitted Appears in Declined Transac
850	Tax Billing only allowed for MCC 9311	Hard Decline	Tax Billing elements are allo
851	MCC 9311 requires taxType element	Hard Decline	Missing taxType element
852	Debt Repayment only allowed for VI transactions on MCCs 6012 and 6051	Hard Decline	You must be either MCC 601 (debtRepayment element se
861	Routing Number did not match one on file for token	Soft Decline	The routing number submitte Verify the routing number an
877	Invalid Pay Page Registration Id	Hard Decline	An eProtect response indica
878	Expired Pay Page Registration Id	Hard Decline	An eProtect response indica hours after being issued).
879	Merchant is not authorized for Pay Page	Hard Decline	Your organization is not auth
890	Maximum number of updates for this token exceeded	Hard Decline	You have submitted the max
891	Too many tokens created for existing namespace	Hard Decline	You exceeded the maximum
895	PIN validation not possible	Soft Decline	
898	Generic token registration error	Soft Decline	There is an unspecified token
899	Generic token use error	Soft Decline	There is an unspecified token
900	Invalid Bank Routing Number	Hard Decline	The Direct Debit routing nur
901	Missing Name	Hard Decline	The customer name is requir
902	Invalid Name	Hard Decline	The customer name must be
903	Missing Billing Country Code	Hard Decline	The Billing Country code is r
904	Invalid IBAN	Hard Decline	The submitted International resubmit the traction.
905	Missing Email Address	Hard Decline	The customer email address
906	Missing mandate reference	Hard Decline	You must provide a Mandate transactions.
907	Invalid mandate reference	Hard Decline	The Mandate reference is inv consisting of alphanumeric, space, and dash. The applica
908	Missing mandate URL	Hard Decline	You must provide a Mandate one-time and recurring).
909	Invalid mandate URL	Hard Decline	The Mandate URL must start following regular expression
911	Missing mandate signature date	Hard Decline	You must provide a Mandate transactions (both one-time
912	Invalid mandate signature date	Hard Decline	You must provide a Mandate following format: YYYY-MM
913	Recurring mandate already exists	Hard Decline	Worldpay returns this messa transactions with the same r transactions for a single mer
914	Recurring mandate was not found	Hard Decline	Worldpay returns this messa transaction before a first sta
915	Final recurring was already received using this mandate	Hard Decline	Worldpay returns this messa we received a final recurring final recurring deposit transa recurring transactions.
916	IBAN did not match one on file for mandate	Hard Decline	Worldpay returns this messa IBAN than the IBAN used in Your Own Mandate recurrin Note: If a customer wants to request for another mandate
917	Invalid Billing Country	Hard Decline	Some of the alternative payr For example, iDEAL only allo
922	Expiration date required for Interac transaction	Hard Decline	The submitted transaction u expiration date.
923	Transaction type is not supported with this Method of Payment	Hard Decline	This transaction type is not s

924	Unreferenced (orphan) refunds are not allowed	Hard Decline	We do not support refunds f
939	Unable to void a transaction with a Held state	Hard Decline	The transaction you tried to must first resolve the hold.
940	This Funding Instruction results in a negative account balance	Soft Decline	There are insufficient funds i for additional funds to settle
941	Account balance information unavailable at this time.	Soft Decline	Typically, this response occur settled transactions and were additional funds to settle to t
942	The submitted card is not eligible for Fast Access Funding.	Hard Decline	The card you submitted in th method.
943	Transaction cannot use both ccdPaymentInformation and ctxPaymentInformation	Hard Decline	A transaction can not contai
944	Processing Error	Soft Decline	Please retry the transaction.
945	This Funding Instruction type is invalid for Canadian merchants	Hard Decline	We do not support the follow Physical Check Credit/Debit Reserve Credit/Debit Vendor Credit/Debit
946	CTX and CCD records are not allowed for Canadian merchants	Hard Decline	Canadian merchants cannot request.
947	Canadian account number cannot exceed 12 digits	Hard Decline	You submitted a Canadian a the account number and resu
948	This funding instruction type is invalid	Hard Decline	The submitted finding instru
950	Decline - Negative Information on File	Hard Decline	A Direct Debit response indi
951	Absolute Decline	Hard Decline	A Direct Debit response indi
952	The Merchant Profile does not allow the requested operation	Hard Decline	A Direct Debit response indi operation. Contact your Rela
953	The account cannot accept ACH transactions	Hard Decline	A Direct Debit response indi transactions.
954	The account cannot accept ACH transactions or site drafts	Hard Decline	A Direct Debit response indi transactions or site drafts.
955	Amount greater than limit specified in the Merchant Profile	Hard Decline	A Direct Debit response indi amount specified in your Me information.
956	Merchant is not authorized to perform eCheck Verification transactions	Hard Decline	A Direct Debit response indi verifications. Contact your R
957	First Name and Last Name required for eCheck Verifications	Hard Decline	A Direct Debit response indi eCheck verifications.
958	Company Name required for corporate account for eCheck Verifications	Hard Decline	A Direct Debit response indi corporate accounts.
959	Phone number required for eCheck Verifications	Hard Decline	A Direct Debit response indi verifications.
961	Card Brand token not supported	Hard Decline	This code is returned if the m
962	Private Label Card not supported	Hard Decline	This code is returned if the tr
965	Allowed daily Direct Debit capture (eCheckSale) limit exceeded.	Hard Decline	If processed, the rejected tra captures. Please resubmit the transact
966	Allowed daily Direct Debit credit (eCheckCredit) limit exceeded.	Hard Decline	If processed, the rejected tra credits. Please resubmit the transact
980	Soft Decline - Customer Authentication Required	Soft Decline	The submitted transaction re
981	Transaction Not Reversed - Void Workflow need to be invoked	Hard Decline	Use a Void transaction.
982	Transaction Reversal not supported for the Core Merchants	Hard Decline	This transaction originated
983	No valid Parent Deposit or Parent Refund found	Hard Decline	The referenced (by the cnpT correct value.
984	Transaction Reversal not enabled for Visa	Hard Decline	This transaction type has no
985	Transaction Reversal not enabled for Mastercard	Hard Decline	This transaction type has no
986	Transaction Reversal not enabled for AmEx	Hard Decline	This transaction type has no
987	Transaction Reversal not enabled for Discover	Hard Decline	This transaction type has no
988	Transaction Reversal not supported	Hard Decline	This transaction type is not s

990	**Funding Instruction held. Please contact your Relationship Manager.**	**Hard Decline**	**The transaction is held. You reason.**
991	Missing address information	Soft Decline	Add the missing address infor
992	Cryptographic failure	Soft Decline	
993	**Invalid Region Code**	**Hard Decline**	**The region code is invalid.**
994	**Invalid Country Code**	**Hard Decline**	**The country code is invalid.**
995	Invalid Credit Account	Soft Decline	The referenced credit card ac
996	Invalid Checking Account	Soft Decline	The referenced checking acco
997	Invalid Savings Account	Soft Decline	The referenced savings accou
998	**Invalid use of MCC - Correct and reattempt.**	**Hard Decline**	**Resubmit the transaction aft**