



PAYA CONNECT VISANET AND PAYA CONNECT RESPONSE CODES



Authorized Response Message	Response Code	Response Definition	Address Verification Result Code	Paya Connect Response Code
Approval	00	Approved and complete		1000
Call	01	Refer to issuer	0	1510
Call	02	Refer to issuer-Special condition	0	1510
Term ID Error	03	Invalid Merchant ID	0	1628
Hold-call or Pick Up Card	04	Pick up card (no fraud)	0	1520
Decline	05	Do not honor	0	1500
Error XXXX	06	General error	0	1500
Hold-call or Pick Up Card	07	Pick up card, special condition (fraud account)	0	1520
Invalid Trans	12	Invalid transaction	0	1626
Amount Error	13	Invalid amount	0	1599
Card No. Error	14	Invalid card number	0	1608
No Such Issuer	15	No such issuer	0	1599
RE Enter	19	Re-enter transaction	0	1530
No Action Taken	21	Unable to back out transaction	0	1599
No Reply	28	File is temporarily unavailable	0	1603
No Credit Acct	39	No credit account	0	1608
Hold-call or Pick Up Card	41	Lost card, pick up (fraud account)	0	1520
Hold-call or Pick Up Card	43	Stolen card, pick up (fraud account)	0	1520
Decline	51	Insufficient funds	0	1500
No Check Account	52	No checking account	0	1599
No Save Account	53	No savings account	0	1599
Expired Card	54	Expired card	0	1622
Wrong Pin	55	Incorrect PIN	0	1610
Serv Not Allowed	57	Transaction not permitted-Card	0	1618
Serv Not Allowed	58	Transaction not permitted-Terminal	0	1518
Decline	61	Exceeds withdrawal limit	0	1500
Decline	62	Invalid service code, restricted	0	1500
Sec Violation	63	Security Violation	0	1624
Decline	65	Activity limit exceeded	0	1500

PIN Exceeded	75	PIN tries exceeded	0	1624
Unsolcic Reversal	76	Unable to location, no match	0	1626
No Action Taken	77	Inconsistent data, rev., or repeat	0	1626
No Account	78	No account	0	1608
Already Reversed	79	Already reversed at switch	0	1609
Date Error	80	Invalid date	0	1626
Encryption Error	81	Cryptographic error	0	1621
Cashback Not App	82	Cash back limit exceeded	0	1800
Can't Verify PIN	83	Cannot verify PIN	0	1621
Card OK	85	No reason to decline	See above	1000
Can't Verify PIN	86	Cannot verify PIN	0	1621
No Reply	91	Issuer or switch is unavailable	0	1603
Invalid Routing	92	Destination not found	0	1628
Decline	93	Violation, cannot complete	0	1500
Duplication Trans	94	Unable to locate, no match	0	1801
System Error	96	System malfunction	0	1627
Failure CV	CV	Card Type Verification Error	0	1625
Acct Length Err	EA	Verification error	0	1608
Check Digit Err	EB	Verification error	0	1608
CID Format Error	EC	Verification error	0	1608
Failure HV	HV	Hierarchy Verification Error	0	1599
Cashback Not Avl	N3	Cash back service not available	0	1626
Decline	N4	Exceeds issuer withdrawal limit	0	1500
CVV2 Mismatch	N7	CVV2 Value supplied is invalid	0	1800
Stop Recurring	R0	Customer requested stop of specific recurring payment	0	1803
Stop Recurring	R0	Customer requested stop of specific recurring payment	0	1803
Stop Recurring	R1	Customer requested stop of all recurring payments from specific merchant	0	1803
Stop Recurring	R1	Customer requested stop of all recurring payments from specific merchant	0	1803
Approval	T0	First check OK and has been converted	0	1000
Cannot Convert	T1	Check is OK but cannot be converted. This is a declined transaction.	0	1599

Invalid ABA	T2	Invalid ABA number, not an ACH participant	0	1599
Amount Error	T3	Amount greater than limit	0	1619
Unpaid Items	T4	Unpaid items, failed negative file check	0	1620
Duplicate Number	T5	Duplicate check number	0	1801
MICR Error	T6	MICR Error	0	1608