



# Credit Card Authorization Codes

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The following table displays the credit card authorization codes you may receive when you process Global Payment Systems (NDC) credit card transactions.

**Table A-1: Global Payment Systems (NDC) Credit Card Authorization Codes**

Code	Verbiage	Description
000	AP	Approved or completed successfully.
001	CALL AE	Refer to American Express.
001	CALL CB	Refer to Carte Blanche.
001	CALL DC	Refer to Diners Club.
001	CALL DISCOVER	Refer to Discover.
001	CALL JB	Refer to JBS.
001	CALL ND	Call your Visa/MasterCard Voice Authorization Center.
001	CALL TC	Refer to TeleCredit.
001	CALL TK	Refer to TeleCheck.
001	CALL WC	Refer to Worldcheck.
001	CALL XXXXXXXXXX	Call indicated number.
001	ISSUER UNAVAIL	NDC cannot contact issuing bank for authorization.
003	INVLD MERCH ID	Invalid Merchant ID.
004	PIC UP	Authorization declined.
005	DECLINE	Authorization declined.
006	REVERSED	Requested transaction reversal was successful.
008	AP WITH ID	Approved with positive ID. NDC Host does not capture this transaction.
012	INVLD SERV ID	Service ID number is incorrect
012	INVALID REQUEST	Administrative message contains a syntax error.
012	INVLD TRAN CODE	Processing code entered is incorrect. Please refer to valid processing code.
013	INVLD AMOUNT	Amount entered is not valid.
014	INVLD ACCT	Account number does not pass issuer's edit checks.

**Table A-1: Global Payment Systems (NDC) Credit Card Authorization Codes (cont.)**

Code	Verbiage	Description
014	INVLD CODE ACCT	Valid account number matched with a transaction code for a different card type.
019	PLEASE RETRY	NDC's user tables are set up incorrectly for this account.
054	INVLD EMP DATE	NDC GATEWAY requests a retry.
055	PIN INVALID	Expired date entered is incorrect.
058	UNAUTH TRANS	Incorrect PIN entered.
075	MAX PIN RETRIES	A transaction code was used for which you are not setup on the Merchant Master File.
094	AP DUPE	Maximum PIN number entry attempts exceeded.
0N1	IN ACCT MATCH	Transaction entered is a duplicate.
0N2	INV AMT MATCH	The account number entered during a void or adjustment transaction does not match the account number stored in the NDC Host for that item.
0N3	INV ITEM NUM	The item number entered for a void or adjustment transaction is incorrect.
0N4	ITEM VOIDED ITEM REVERSED	An adjustment or item review was attempted on a transaction previously voided or reversed.
0N5	MUST BALANCE NOW	Terminal has not been balanced within time specified in the NDC Merchant Master File for this merchant.
0N6	USE DUP THEN BAL	Terminal has not been balanced within time specified in the NDC Merchant Master File for this merchant, but merchant is set up to perform extra transactions before balancing.
0N7	NO DUP FOUND	Override transaction is attempted on a non-duplicated transaction.
0N8	INVALID DATA	Format of the transaction is incorrect.
0NA	NO TRANS FOUND	Reversal transaction is attempted on a transaction that is not in the open batch on the host.
0NC	AP NOT CAPTURED	Approved but not captured (applied to only credit card transactions).
0NE	AP AUTH-ONLY	Approved but this EDC merchant is not set up to capture this card type (applies only to credit card transactions).
0NF	INV BANK	Acquiring Bank ID entered is incorrect.
0P0	TRAN TYPE INVLD	Transaction not supported by EFT network or EFT Group ID is incorrect.
0P1	APPROVED	Merchant is not set up for debit on NDC Merchant Master File.
0P2	DB UNAVAIL 02	NDC GATEWAY is down
0P3	DB UNAVAIL 03	NDC GATEWAY Link ID timed out.
0P4	DB UNAVAIL 04	NDC GATEWAY cannot contact EFT network or EFT Group ID is incorrect.
0P5	UNAUTH USER	Merchant is not set up for debit on NDC Merchant Master File.
0P6	INVALID CARD	Debit card not on issuer file.
0P7	DB ISSUER UNAVAIL	EFT network cannot contact issuer.

**Table A-1: Global Payment Systems (NDC) Credit Card Authorization Codes (cont.)**

Code	Verbiage	Description
0P8	INVALID POS CARD	Card is not eligible for POS.
0P9	ACCT TYPE INVLD	Type of account entered cannot be accessed (checking, savings, etc.)
0PA	INVALID PREFIX	No sharing arrangement for this card.
0PB	INVALID FIID	NDC GATEWAY Financial Institution ID not set up.
0S0	VERIFY XXXXXXXXXXX	Match on SCAN file. XXXXXXXXXXX is routing/transit number on the negative file.
0S1	INVALID LIC	The license or ID number entered during a check authorization transaction is incorrect.
0S2	INVALID STATE CD	State code entered is incorrect.
0T1	EDC UNAVAILABLE	EDC application down, try later.
0T2	DB UNAVAIL 01	Problem at NDC routing transaction.
0T3	SCAN UNAVAILABLE	SCAN application is down, try later.
121	EXCEEDS MAX AMT	Exceeds withdrawal amount limit.
123	EXCEEDS MAX USES	Exceeds withdrawal frequency limit.

