

7.15 BMP 39: Response Code

7.15.1 Response

The data field contains the response code of the authorization system.

Generally all defined return codes can be received in all transaction types if they are meaningful in the context. In case of doubt the transaction should be terminated with "Systemfehler" (system error).

After receiving the response code 98 the terminal automatically has to do an extended network diagnostic.

In the case of response code 09, the time-out at the terminal must be extended by further 30 seconds and a further response must be expected. In principle several response messages to a request are possible with RC = 09, which each extends the time-out by 30 seconds

Security violations in requests from the terminal will be answered by the FEP using the appropriate response code. No request is sent to the authorization system. After response code 76, 84 and 87 an initialization request is required, which should be started automatically. In case of response code 87 the response does not contain a valid MAC. In case of response code 82 the terminal is blocked, i.e. all kind of payments (including offline payments) mustn't be performed and a manual action is required at NSP site.

For a Euro-ELV transaction, it may be possible – depending on the response code and controlled by the "Auto-girocard" function (see TKM string AE, Appendix A) – to use girocard instead.

Response codes A0,.., A9, B0,.., B9 always have the same meaning as 00, in addition they request special actions (see table below). The response texts to be displayed on the customer display, receipt or merchants display are defined in [TA], [GICC] and [DC_POS] for the appropriate transaction types. For all response codes which have no specific text defined, "Systemfehler" (system error) has to be displayed for the applications described there, for further response codes of other applications, analogous texts according to the response code have to be shown, as far as the related specification don't specify any text. The texts required by the specifications are also defined on the FEP and are sent by "variable print texts" in BMP60 of the response (see chapter 8.3.1). The "variable print texts" override texts possibly stored in the terminal.

In respect of the file transfer and fast select file transfer of totals, on each occasion the response code refers to all the totals contained in the request message, e.g. in the case of a repeat request, all these totals must be sent again.

Code	Meaning
00	Function carried out error free
01	to be handled as "response code unknown"
02	declined, referred voice authorization possible
03	invalid card acceptor ID
04	Presented card is not approved
05	Rejected by authorization system (e.g. bank sort code blocked, CVV2/CVC2 incorrect etc.). The original response code from the authorization system may be contained in BMP 62, tag C2.

Code	Meaning
06	File transfer incorrect, Repeat possible as of informed block number
09	delayed processing of the authorization
12	Transaction is invalid, e.g. currency is not permitted
13	Transaction amount present exceeded
14	Card is invalid
19	Contactless transaction not possible. Repeat as contact-type transaction. E-commerce transactions: Soft decline – SCA required
21	Original transaction not found; for reversal and partial reversal; for credit cards: also authorization update, total booking amount, tip update
24	File transfer not supported
29	File transfer not successful
30	Format error
31	Card issuer not approved
33	Expiry date of the card exceeded
34	Manipulation suspected
40	Requested function not supported
43	Card stolen, please withdraw card
48	PIN not active
50	Double authorization
51	Limit exceeded, "Doch-Funktion" (Do-function) possible
54	Expiry date exceeded
55	PIN is incorrect
56	Card is invalid (no entry in AS file)
57	For reversals and partial reversals: a different card was used for the original transaction; also for update reservation, end total booking, tip update For authorizations with girocard: card not approved
58	girocard transaction, (Un)loading transaction or OPT – pre-initialization: Transaction for Terminal not authorized
59	Suspected fraud
60	PIN entry necessary – pls. resend current authorization request including PIN data (contactless single tap reusing EMV data)
61	Card is blocked in local black list
62	Card blocked
63	Key expired (transaction declined). All kind of payments (including further offline payments) mustn't be performed. Previous offline payments can be transferred.
64	Transaction amount differs from original transaction; with (partial) reversal; credit cards; also end total booking

Code	Meaning
65	Transaction frequency limit exceeded, "Do-function" is possible The response code 65 (Please insert card) described in [DC_POS] is converted into response code 19 by the FEP in the direction of the terminal.
66	Key exchange not possible (key exchange transaction response)
69	Fleet-card: customer registration necessary
70	Fleet-card: conversion possible only in call centre
71	Fleet-card: conversion no longer valid
72	Fleet-card: station or time not plausible, please contact authorization system
73	Limit exceeded, please contact authorization system
74	Fleet-card: mileage wrong
75	Retry counter in the AS has expired
76	Key index inadmissible or error in BMP 57; AES security concept: KSN invalid, Error in BMP 110, Terminal deactivated or generally: Initialization required. Requests terminal to perform an(other) initialization.
77	For girocard transactions: chip error, else: PIN entry is necessary
78	OPT: Sequence error in BMP 62 Credit card: reversal of advance or deferred payment by cardholder
79	Credit card: reversal of advance or deferred payment at this merchant by cardholder Fleet-card: product group not allowed
80	Transaction amount is no more present
81	Initialization error (warning); Repeat is required
82	(Pre) initialization inadmissible (terminal blocked). All kind of payments (including offline payments) mustn't be performed.
83	PINPad change is not possible. All kind of payments (including offline payments) mustn't be performed. For terminals without HSM: Terminal exchange not possible
84	Calling no. wrong (tcp/ip). Note: The response code 84 (PIN not activated described in [DC_POS]) is converted into response code 48 by the FEP in the direction of the terminal.
85	Transaction declined, cashback not possible – please retry purchase only
86	Master data unknown; for init 1 OPT-capable terminals additional: ZKA number is incorrect
87	Terminal (PINPad) unknown
88	Response contains DCC rate information, no authorization occurred
89	CRC incorrect
91	Card issuer or network is unavailable
92	AS detects incorrect routing

Code	Meaning
96	AS processing currently not possible
97	MAC error
98	Date/time not plausible, trace no. not ascending, request for extended diagnostic
99	Error in PAC encryption
A0	Function carried out error free Carry out extended diagnostic
A1	Function carried out error free Carry out configuration diagnostic
A2	Function carried out error free Carry out reconciliation
A3	Function carried out error free Carry out OPT pre-initialization The pre-initialized terminals must be decommissioned before they are pre-initialized again.
A4	being carried out error free, however, check ID-card, manipulation is suspected (retry counter exceeded)
A5	Function carried out error free Run EMV-diagnostic
A6	Function carried out error free, tax free transaction possible afterwards.
A7 to A9	Function carried out error free Reserved for additional functions still to be defined
B1	Tip update not possible

Response codes Ai (A0 to A9) and Bi (B0 to B9) have to be treated like response code 00 and define additional functionality. This also means: on new implementations it has to make sure that the terminal will treat unknown response codes Ai and Bi like response code 00.

ZVT-4.3 terminals (see definition in chapter 1) get (in case of approval) response code 00 rather than Ai/Bi and get the corresponding Ai/Bi action code in BMP 70 (see chapter 7.35).

In addition to the response codes for debit, credit and private label cards special response codes for E-TopUp are defined. The following table lists the response codes and the amended display texts for known response codes. There is a difference between print text and display text.

Code	Print Text	Display Text	Meaning
00	Aufladung erfolgt	Aufladung erfolgreich	Authorized or carried out successfully
12	Fep 12: Systemfehler	Systemfehler	Transaction invalid, e.g. currency not permitted or other format error, e.g. Telephone number too long.
1A	Fep 1A: Rufnummer unbekannt	Nummer unbekannt	Telephone number not recognised
1B	Fep 1B: Ablehnung Ladezentrale	Ablehnung Ladezentrale	Reversal could not be carried out as current credit is smaller than the reversal amount.

Code	Print Text	Display Text	Meaning
1C	Fep: 1C Ablehnung Ladezentrale	Ablehnung Ladezentrale	Reversal could not be carried out as current credit <=0
1D	Fep 1D: Systemfehler	Systemfehler	Card acceptor number not permitted
1E	Fep: 1E Aufladeobergrenze erreicht	Aufladeobergrenze erreicht	Loading limit exceeded
1F	Fep 1F: Aufladesperre	Aufladesperre	Telephone number blocked by the AS
2A	Fep 2A: Systemfehler	Systemfehler	Internal AS error
2B	Fep 2B : Systemfehler	Systemfehler	Connection error within the AS
2C	Fep 2C: Ablehnung Ladezentrale	Ablehnung Ladezentrale	AS ID already present
2D	Fep 2D: Rufnummer unbekannt	Nummer unbekannt	Telephone number not located
2E	Fep 2E: Systemfehler	Systemfehler	Other error (internal AS error)
2F	Fep 2F: Systemfehler	Systemfehler	Original request not located
30	Fep 30: Systemfehler	Systemfehler	Format error
3A	Fep 3A: Systemfehler	Systemfehler	Internal AS error
3B	Fep 3B: Systemfehler	Systemfehler	Reserved
3C	Fep 3C: Systemfehler	Systemfehler	Reversal declined, corresponding authorization not found
3D	Fep 3D: Systemfehler	Systemfehler	Reserved
3E	Fep 3E: Systemfehler	Systemfehler	Reserved
3F	Fep 3F: Systemfehler	Systemfehler	Reserved

Additional response codes in the end response of the EMV configuration file transfer, the confirmation in EMV configuration diagnostics (812) and the confirmation request in the EMV configuration transfer (0602) are described in chapter 9.3.

7.15.2 Request

The reversal cause is specified in the automatic reversal request of the complete amount (i.e. not used in partial reversals)³:

- 17 Cancelled by card holder
- 30 "Format error"
- 51 No goods issued, only allowed for dispensing machines (not for attended terminals) when the goods are not dispensed
- 52 Termination at the checkout or by merchant (e.g. because customer refuses signature)
- 77 chip processing error
- 80 contents of BMP 60 formally wrong
- 85 No write to card possible
- 89 "CRC incorrect"
- 96 "Communication interference"

³ The reason for aborting transactions has been sent in BMP 25 of former versions. This is not longer possible for girocard transactions.

- 97 "MAC incorrect"
- 98 "Time-out"

The above reversal causes can likewise be included with automatic reversal queries for girocard load-amount authorizations and load requests in respect of loading against a bank debit card, even when the original transaction had a value deviating from "00". In addition, the following abort reasons can be set

- 73 Time out for return of card
- 90 Device error

The response codes 00 and 30 (format error) are defined for the confirmation message 0812 (TCC) of configuration diagnostics.

Further response codes in confirmation messages (TCC) of EMV configuration diagnostics are described in chapter 9.4.