

# Internet Payment Gateway Response Codes

The table below applies to the following products:

- All APIs
- Batch Application
- Simple/Hosted Payments Page

## Important notes:

1. The text “CUST CONTACT THEIR BANK”/”CONTACT BANK” means that you need to advise your customer to contact their bank to enquire if there is a problem with their card. If repeated attempts to collect money from this customer using a credit card fail, request an alternate form of payment.
2. The actual response text displayed with a response code may vary between banks, and is subject to change at any time. Response text messages may also vary between the Test and Live systems. If you experience a response code that is not listed here, please contact the St.George Bank Helpdesk on 1300 650 977.
3. Response codes in the range 00-99 are returned by the card holder’s bank and we do not have any control over them. Alphanumerical response codes (such as “0C”, “IN”, “-1”, etc.) are returned by our gateway and are usually caused by invalid transaction data or connection/certificate problems. Declined transactions with alphanumerical response codes (except for transactions returning “IP”) can safely be re-attempted.
4. The more common response codes are marked in blue.

CODE	RESPONSE TEXT	EXPLANATION
00	APPROVED	The transaction was successful.
01	CUST CONTACT THEIR BANK	There is a problem with the card. Refer the customer to their bank.
02	CUST CONTACT THEIR BANK	There is a problem with the card. Refer the customer to their bank.
03	DECLINED SYSTEM ERROR	Often seen on first Amex/Diners transactions if configuration of records on Amex/Diners system is not complete. In order to process Amex/Diners transactions, please contact Amex (1300363614), Diners (1300360560) and apply for a merchant facility.
04	CONTACT BANK	Card Issuer has requested that the card be retained. Contact St.George Bank Helpdesk.
05	CUST CONTACT THEIR BANK	Failed security check, eg. CVN (Card Verification Number) on back of card was entered incorrectly. Refer the customer to their bank.
06	DECLINED SYSTEM ERROR	An unspecified error has occurred. Contact St.George Bank Helpdesk.

07	CONTACT BANK	If card is present retain card and contact St.George Bank Helpdesk.
08	APPROVED	The transaction was successful. Some banks use this code instead of "00". The text "PENDING SIGNATURE" can be ignored.
09-11	DECLINED SYSTEM ERROR	An unspecified error has occurred. Contact St.George Bank Helpdesk.
12	INVALID TRANSACTION	The transaction is not valid for this card. Contact St.George Bank Helpdesk.
13	INVALID AMOUNT	The transaction amount was not valid. Check the amount and try again.
14	CARD NO INVALID	The card number was invalid. Check the number and try again.
15	DECLINED SYSTEM ERROR	The card issuer specified does not exist. Contact St.George Bank Helpdesk
16-18	DECLINED SYSTEM ERROR	An unspecified error has occurred. Contact St.George Bank Helpdesk.
19	RETRY TRANSACTION	The transaction has not been processed and should be retried.
20-29	DECLINED SYSTEM ERROR	An unspecified error has occurred. Contact St.George Bank Helpdesk.
30	FORMAT ERROR	The transaction message was formatted incorrectly. Contact St.George Bank Helpdesk.
31	CARD INVALID	The Bank that issued this card is not supported. Contact St.George Bank Helpdesk.
32	DECLINED SYSTEM ERROR	An unspecified error has occurred. Contact St.George Bank Helpdesk.
33	EXPIRED CARD	There is a problem with the card's expiry date. Also see codes 0F and AC.
34-38	DECLINED SYSTEM ERROR	An unspecified error has occurred. Contact St.George Bank Helpdesk.
39	NO CREDIT ACCOUNT	There is no credit account for this card. Contact St.George Bank Helpdesk.
40	DECLINED SYSTEM ERROR	An unspecified error has occurred. Contact St.George Bank Helpdesk.
41	CONTACT BANK	Transaction denied. Contact St.George Bank Helpdesk.
42	INVALID ACCOUNT	Account is invalid for that card. Contact St.George Bank Helpdesk.
43	CONTACT BANK	Transaction denied. Contact St.George Bank Helpdesk.

44-50	DECLINED SYSTEM ERROR	An unspecified error has occurred. Contact St.George Bank Helpdesk.
51	INSUFFICIENT FUNDS	The account has insufficient funds to complete the transaction.
52-53	NO CHQ/SAV ACCOUNT	Not applicable to IPG. Contact St.George Bank Helpdesk.
54	EXPIRED CARD	This card has expired and is therefore invalid.
55	DECLINED SYSTEM ERROR	An unspecified error has occurred. Contact St.George Bank Helpdesk.
56	CUST CONTACT THEIR BANK	The card issuer has no record of this card. Check the number and try again.
57	INVALID TRANSACTION	The card issuer has indicated that this transaction is not permitted to the cardholder.
58	TRANSACTION NOT ALLOWED	The card issuer has indicated that this transaction is not permitted to the cardholder.
59	CONTACT BANK	The card is suspected of being fraudulent. Contact St.George Bank Helpdesk.
60	CONTACT BANK	Retry the transaction. If error recurs, check communications to Internet Payment Gateway. If error persists, contact the St.George Bank Helpdesk.
61	DAILY AMOUNT EXCEEDED	The transaction will exceed the customers account/card withdrawal limit. Refer the customer to their bank.
62	TRAN NOT ALLOWED	The Card Issuer has indicated that there are restrictions placed on this card. Customer should contact their bank.
63-64	DECLINED SYSTEM ERROR	An unspecified error has occurred. Contact St.George Bank Helpdesk.
65	DAILY TRANS EXCEEDED	The transaction would exceed the Cardholders withdrawal frequency limit. Refer the Cardholder to contact their bank.
66	DECLINED SYSTEM ERROR	An unspecified error has occurred. Contact St.George Bank Helpdesk.
67	CONTACT BANK	The card is suspected of being counterfeit. Contact St.George Bank Helpdesk.
68-76	DECLINED SYSTEM ERROR	An unspecified error has occurred. Contact St.George Bank Helpdesk.
77	APPROVED	The transaction was successful. (Approval on certain cards designated VIP, eg ANZ).
78-90	DECLINED SYSTEM ERROR	An unspecified error has occurred. Contact St.George Bank Helpdesk.
91	BANK NOT AVAILABLE	The link to the card holder's bank is currently unavailable. Re-attempt transaction at a later time. If error persist, contact the St.George Bank Helpdesk.

92-93	DECLINED SYSTEM ERROR	An unspecified error has occurred. Contact St.George Bank Helpdesk.
94	DUPLICATE TRANSACTION	This is a duplicate transmission- it has already been sent.
95-99	DECLINED SYSTEM ERROR	An unspecified error has occurred. Contact St.George Bank Helpdesk.
0A	Amount not supplied	The transaction amount was not set. Check data and try again.
0B	Invalid amount supplied	The transaction amount was not valid. Check data and try again.
0C	Invalid decimal placement in amount	The transaction amount had an invalid format. Check data and try again.
0D	Expiry date not supplied	The card expiry date was not set. Check data and try again.
0E	Invalid characters in expiry date	The card expiry date was invalid, probably contained non-numeric data. Check data and try again.
0F	Invalid expiry date	The expiry date was invalid, missing. Check data and try again.
0G	Card number not supplied	Credit card number not supplied. Check data and try again.
0H	Invalid characters in card data	Credit card number invalid, may contain letters or spaces. Check data and try again.
0I	Invalid characters in transaction request	A blank field was found where data was expected. Check data and try again.
0J	ClientID not supplied	Client ID was not supplied. Check data and try again.
0L	Invalid characters in clientID	Client ID contained invalid characters, probably letters. Check data and try again.
0M	Invalid clientID	Client ID does not correspond to an active client in the database. Check data and try again.
0N	Txnreference not supplied	For a status check, the transaction reference was not supplied. Check data and try again.
0P	Invalid characters in txnreference	For a status check, transaction reference contained invalid characters, probably letters. Check data and try again.
0Q	CVC2 not supplied	The Card Verification Code 2 (CVC2) was either <ul style="list-style-type: none"> <li>• not found but required for the specified card type</li> <li>• Contained non-numerical characters</li> <li>• Had more or less than 3 digits</li> </ul> Check data and try again.
0R	Encryption error	There has been an encryption error. Contact St.George Bank Helpdesk.

0S	Format error	Incorrect data format. Check data and try again.
0T	INVALID COMPLETION	There has been a system failure. Contact St.George Bank Helpdesk.
0T	INVALID COMPLETION AUTH NOT FOUND	The authorization transaction could not be found in the database.
0T	INVALID COMPLETION AUTH HAS EXPIRED	The authorization has occurred past the number of days allowed for the merchant.
0T	INVALID COMPLETION CARD DOES NOT MATCH	The card number on the completion and authorization do not match.
0T	INVALID COMPLETION CURRENCY DOES NOT MATCH	The currency on the completion and authorization do not match.
0T	INVALID COMPLETION OVER AMOUNT LIMIT	The completion amount is greater than the + threshold defined for the merchant.
0T	INVALID COMPLETION OVER COMBINED AMOUNT LIMIT	The total amount of previous completions plus the current completion exceeds the + threshold defined for the merchant.
0T	INVALID COMPLETION BENEATH AMOUNT LIMIT	The completion amount is less than the - threshold defined for the merchant.
0T	INVALID COMPLETION AUTH ALREADY COMPLETED	The number of completions per authorization, as defined for the merchant, has been exceeded for this authorization.
A4	Link failure	The communications to the acquirer is down. Contact St.George Bank Helpdesk.
A6	Server busy	The server is busy. Depending on transaction volume, more terminal IDs need to be added. Contact St.George Bank Helpdesk.
A7	Invalid mode	An interface request specified an illegal value in "Polled" field. Contact St.George Bank Helpdesk.
A8	Invalid refund	<p>The nominated transaction reference (transaction to be refunded) is a transaction which:</p> <ul style="list-style-type: none"> <li>• Was never approved in the first place</li> <li>• Is not a purchase/completion transaction</li> <li>• Has already been partially refunded and [previous refund amount + new refund amount &gt; amount of original transaction]</li> <li>• Belongs to another merchant (eg. when accidentally mistyping transaction reference).</li> <li>• Was approved but the card has now expired (In this case, you need to send the customer a cheque or credit them in another way).</li> </ul>
A9	Invalid card number	An invalid card number was specified. Check data and try again.
AA	Invalid account	An invalid account was specified. Check data and try again.

AB	Invalid expiry	An invalid card expiry date was specified. Check data and try again.
AC	Card expired	A past date was set for card expiry date. Check data and try again.
AD	Account error	The specified account is not available on the server. Check data and try again.
AE	Timeout	A timeout occurred between the IPG and the cardholder's bank. Please check with the St. George Helpdesk whether the transaction was reversed before reprocessing.
AF	Record not found	A journal lookup did not find the requested transaction. Contact St.George Bank Helpdesk.
AG	NO CONNECTION	An internal connection problem has occurred. Please contact the St.George Bank Helpdesk.
B1	Invalid req type	An invalid request was received. Contact St.George Bank Helpdesk.
IN	Initialised	A transaction status of "IN" identifies a transaction where a connection request was sent to the IPG but the transaction was not completed, either due to a temporary connection failure or invalid data. These transactions can safely be reprocessed.
IP	In Progress	The transaction has been forwarded to the financial network and is being processed, but the response has not been logged in the database yet. If you encounter any transactions that remain in status "IP" indefinitely, please contact the St. George Bank Helpdesk to confirm the status of the transaction before reprocessing.
T1	Card unsupported	The card is not supported. Contact St.George Bank Helpdesk.
T5	Over ceiling limit	Ceiling limit exceeded. Contact St.George Bank Helpdesk.
T6	Account error	Contact St.George Bank Helpdesk.
U9	No response	A valid response was not received in time from the Internet Payment Gateway. Contact St.George Bank Helpdesk.
VA	Validation failure	Transaction data failed validation. Check data mentioned in the response text / error field and retry.
W6	Not supported	Function not supported. Contact St.George Bank Helpdesk.
X1	Link failure	Contact St.George Bank Helpdesk.
Y3	Unable to process Could not validate transaction	The transaction was not processed. It failed a check of some sort (eg. maximum transaction limit). Also happens on preauth/completion transactions if they are not enabled on the backend.

ZZ	Not processed	Transaction has not been processed. Contact St.George Bank Helpdesk.
-1	Unable to <b>initialise</b> SSL	Possible reasons for this error include: <ul style="list-style-type: none"> <li>• Incorrect certificate Password</li> <li>• Parameter “trusted certificates file” is not blank</li> <li>• Corrupted or wrong certificate file</li> <li>• Invalid path to certificate file (full path required)</li> <li>• No access to SSL libraries</li> <li>• No read access to the cert file</li> </ul>
-1	Unable to <b>negotiate</b> SSL	Indicates a connection problem between client and IPG, eg. firewall is blocking port 3006/3007
-1	Unable to connect to server	Indicates a connection problem between client and IPG, eg. TCP/IP timeout or DNS problem.
-1	Unable to process	An unspecified error has occurred. The ERROR and RESPONSETEXT fields of the transaction bundle usually contain additional information.
-1	Incomplete fields in status check	One or more fields in the transaction bundle are missing.
-1	Error in Credit card authorisation	Client id not in database yet.