

1.0 RESPONSE CODES

The following table contains the Royal Bank Response Codes located in the last three bytes of the SPDH Header (P-48) as well as the corresponding ISO Response Codes (P-39 or FID 'X'). The terminal and Secure PIN Entry Device (SPED) messages will be returned in the ISO P-54 and SPDH FID 'g' fields if required.

NOTE: *A Royal Bank Response Code that has a value less than "050" indicates an approved transaction.*

WARNING: *Do NOT validate the combination of RBC and ISO response codes. These are liable to change without notice.*

The Terminal Message text is a suggestion only and is not mandated by either the Bank or Interac. It is strongly advised that discretion be used with sensitive messages such as AINSUFFICIENT FUNDS if the terminal display is visible to persons other than the cardholder and the clerk. Replacement by a more general message such as ADECLINED is recommended.

RB CODES P-48 header	ISO CODES P-39 FID X	ROYAL BANK DESCRIPTION	TERMINAL MESSAGE	SPED MESSAGE
			ENGLISH	ENGLISH
			FRENCH	FRENCH
APPROVED RESPONSE CODES				
000	00	Approved, account balances included	APPROVED	APPROVED
			APPROUVÉE	APPROUVÉE
001	00 10	Approved, account balances not included	APPROVED	APPROVED
			APPROUVÉE	APPROUVÉE
002	00	Approved, country club	APPROVED	APPROVED
			APPROUVÉE	APPROUVÉE
003	00	Approved, maybe more ID	APPROVED	APPROVED
			APPROUVÉE	APPROUVÉE
004	00 08	Approved, pending ID (sign paper draft)	APPROVED	APPROVED
			APPROUVÉE	APPROUVÉE
005	00	Approved, blind	APPROVED	APPROVED
			APPROUVÉE	APPROUVÉE
006	00	Approved, VIP	APPROVED	APPROVED

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			ENGLISH	ENGLISH
			FRENCH	FRENCH
			APPROUVÉE	APPROUVÉE
007	00	Approved, administrative transaction	APPROVED	-
			APPROUVÉE	-
008	00	Approved, national NEG file hit OK	APPROVED	APPROVED
			APPROUVÉE	APPROUVÉE
009	00	Approved, commercial	APPROVED	APPROVED
			APPROUVÉE	APPROUVÉE
023	43	Amex - credit approval	APPROVED APPROVAL	-
			APPROUVÉE	-
024	77	Amex 77 - credit approval	APPROVED APPROVAL	-
			APPROUVÉE	-
<u>025</u>	<u>00</u>	<u>Amex - credit approval</u>	<u>APPROVED APPROVAL</u>	-
			<u>APPROUVÉE</u>	-
026	03	Amex - credit approval	APPROVED APPROVAL	-
			APPROUVÉE	-
027	00 01 85	Credit card approval	APPROVED AUTHORIZED	-
			APPROUVÉE	-
028	04 11	VIP Credit Approved	APPROVED AUTHORIZED	-
			APPROUVÉE	-
029	21 76 77	Credit Acknowledgement Response	APPROVED AUTHORIZED	-
			APPROUVÉE	-
<u>DECLINED RESPONSE CODES</u>				

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			<u>ENGLISH</u>	<u>ENGLISH</u>
			<u>FRENCH</u>	<u>FRENCH</u>
050	06 84 96	Decline	RE-TRY SYSTEM PROBLEM	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER PROBLÈME SYSTÈME</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
051	54	Expired Card	EXPIRED CARD	EXPIRED CARD REFER TO BRANCH
			<u>CARTE EXPIRÉE</u>	<u>CARTE EXPIRÉE VOYEZ VOTRE SUC</u>
052	75	PIN retries exceeded	EXCESS PIN TRIES	EXCESS PIN TRIES REFER TO BRANCH
			<u>TROP ERREURS NIP</u>	<u>TROP ERREURS NIP VOYEZ VOTRE SUC</u>
053	58	No sharing	RE-TRY EDIT ERROR	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER ERREUR EDITION</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
054	96	No security module	RE-TRY SYSTEM PROBLEM	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER PROBLÈME SYSTÈME</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
055	40	Invalid transaction	CARD NOT SUPPORTED	NOT APPROVED NO POS ACCESS

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			<u>ENGLISH</u>	<u>ENGLISH</u>
			<u>FRENCH</u>	<u>FRENCH</u>
			<u>CARTE NON ACCEPTÉE</u>	<u>REFUSÉE PAS ACCES AU TPV</u>
056	40	No Support	CARD NOT SUPPORTED	NOT APPROVED NO POS ACCESS
			<u>CARTE NON ACCEPTÉE</u>	<u>REFUSÉE PAS ACCES AU TPV</u>
057	62	Lost or stolen card	CARD USE LIMITED	CARD USE LIMITED REFER TO BRANCH
			<u>USAGE RESTREINT</u>	<u>USAGE RESTREINT VOYEZ VOTRE SUC</u>
058	62	Invalid status	CARD USE LIMITED	CARD USE LIMITED REFER TO BRANCH
			<u>USAGE RESTREINT</u>	<u>USAGE RESTREINT VOYEZ VOTRE SUC</u>
059	62	Restricted Card	CARD USE LIMITED	CARD USE LIMITED REFER TO BRANCH
			<u>USAGE RESTREINT</u>	<u>USAGE RESTREINT VOYEZ VOTRE SUC</u>
060	52	No Chequing account	NO CHEQUING ACCT RE-TRY OR CANCEL	CHQ NOT SET UP REFER TO BRANCH

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			ENGLISH	ENGLISH
			FRENCH	FRENCH
			<u>PAS DE COMPTE CHÈQUES</u>	<u>CPTE NON ETABLI VOYEZ VOTRE SUC</u>
060	53 78	No Savings account	NO SAVINGS ACCT RE-TRY OR CANCEL	SAV NOT SET UP REFER TO BRANCH
			<u>PAS DE COMPTE EPARGNE</u>	<u>CPTE NON ETABLI VOYEZ VOTRE SUC</u>
061	56	No PBF	CARD IS NOT SET UP	CARD IS NOT SET UP REFER TO BRANCH
			<u>CARTE INACTIVE</u>	<u>CARTE INACTIVE VOYEZ VOTRE SUC</u>
062	96	PBF update error	RE-TRY SYSTEM PROBLEM	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER PROBLEME SYSTÈME</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
063	<u>96</u>	Invalid authorization type	RE-TRY SYSTEM PROBLEM	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER PROBLEME SYSTÈME</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
064	14	Bad Track 2	RE-TRY INVALID CARD	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER NO. CARTE NON VALIDE</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>

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			<u>ENGLISH</u>	<u>ENGLISH</u>
			<u>FRENCH</u>	<u>FRENCH</u>
065	RA	Adjustment not allowed	EXCEEDS CORRECTION LIMIT	CANNOT PROCESS OVER STORE LIMIT
			<u>CORRECTION LIMITE DÉPASSER</u>	<u>NON TRAITABLE MAGASIN-LIM EXCD</u>
066	96	Invalid credit card advance increment	RE-TRY SYSTEM PROBLEM	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER PROBLEME SYSTÈME</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
067	77	Invalid transaction date	RE-TRY EDIT ERROR	<u>CANNOT PROCESS PLEASE RE-TRY</u>
			<u>RECOMMENCER ERREUR EDITION</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
068	96	PTLF error	RE-TRY SYSTEM PROBLEM	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER PROBLEME SYSTÈME</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
069	06	Bad message error	RE-TRY EDIT ERROR	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER ERREUR EDITION</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
070	92	No IDF	INVALID CARD	INVALID CARD REFER TO BRANCH

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			<u>ENGLISH</u>	<u>ENGLISH</u>
			<u>FRENCH</u>	<u>FRENCH</u>
			<u>CARTE NON VALIDE</u>	<u>CARTE NON VALIDE VOYEZ VOTRE SUC</u>
071	92	Invalid route authorization	INVALID CARD	INVALID CARD REFER TO BRANCH
			<u>CARTE NON VALIDE</u>	<u>CARTE NON VALIDE VOYEZ VOTRE SUC</u>
072	96	Card on National NEG file	RE-TRY SYSTEM PROBLEM	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER PROBLEME SYSTEME</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
073	92	Invalid route service (destination)	INVALID CARD	INVALID CARD REFER TO BRANCH
			<u>CARTE NON VALIDE</u>	<u>CARTE NON VALIDE VOYEZ VOTRE SUC</u>
074	63 83 86 91	Unable to authorize	ISSUER <u>NOT ONLINE</u>	CANNOT PROCESS PLEASE RE-TRY
			<u>EMETTEUR NON RELIE</u>	<u>NON TRAITABLE PROBLEME SYSTEME</u>
075	14	Invalid PAN length	RE-TRY INVALID CARD	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER NO. CARTE NON VALIDE</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>

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			ENGLISH	ENGLISH
			FRENCH	FRENCH
076	51	Low funds	INSUFFICIENT FUNDS	NOT APPROVED \$ NOT AVAILABLE
			<u>MANQUE DE FONDS</u>	<u>REFUSÉE MANQUE DE FONDS</u>
077	61	Pre-auth full	\$ LIMIT EXCEEDED	\$ LIMIT EXCEEDED REFER TO BRANCH
			<u>LIMITE \$ EXCÉDÉE</u>	<u>LIMITE \$ EXCÉDÉE VOYEZ VOTRE SUC</u>
078	09 94	Duplicate transaction	RE-TRY SYSTEM PROBLEM	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER PROBLEME SYSTÈME</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
079	61	Maximum online refund reached	\$ LIMIT EXCEEDED	\$ LIMIT EXCEEDED REFER TO BRANCH
			<u>LIMITE \$ EXCÉDÉE</u>	<u>LIMITE \$ EXCÉDÉE VOYEZ VOTRE SUC</u>
080	61	Maximum offline refund reached	\$ LIMIT EXCEEDED	\$ LIMIT EXCEEDED REFER TO BRANCH
			<u>LIMITE \$ EXCÉDÉE</u>	<u>LIMITE \$ EXCÉDÉE VOYEZ VOTRE SUC</u>
081	61	Maximum credit per refund reached	\$ LIMIT EXCEEDED	\$ LIMIT EXCEEDED REFER TO BRANCH
			<u>LIMITE \$ EXCÉDÉE</u>	<u>LIMITE \$ EXCÉDÉE VOYEZ VOTRE SUC</u>

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			ENGLISH	ENGLISH
			FRENCH	FRENCH
082	65	Number of times used exceeded	USAGE EXCEEDED	USAGE EXCEEDED REFER TO BRANCH
			<u>USAGE EXCÉDÉE</u>	<u>USAGE EXCÉDÉE</u> <u>VOYEZ VOTRE</u> <u>SUC</u>
083	61	Maximum refund credit reached	\$ LIMIT EXCEEDED	\$ LIMIT EXCEEDED REFER TO BRANCH
			<u>LIMITE \$</u> <u>EXCÉDÉE</u>	<u>LIMITE \$ EXCÉDÉE</u> <u>VOYEZ VOTRE</u> <u>SUC</u>
084	96	Duplicate transaction - authorization number has already been corrected by host.	-	-
			-	-
085	40	Inquiry not allowed	CARD NOT SUPPORTED	NOT APPROVED NO POS ACCESS
			<u>CARTE NON</u> <u>ACCEPTÉE</u>	<u>REFUSÉE</u> <u>PAS ACCES AU</u> <u>TPV</u>
086	96	Over floor limit	RE-TRY SYSTEM PROBLEM	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER</u> <u>PROBLEME</u> <u>SYSTEME</u>	<u>NON TRAITABLE</u> <u>RECOMMENCEZ</u> <u>S.V.P.</u>
087	Q7	Maximum number of refund credit by retailer	OVER RETAILER LIMIT	CANNOT PROCESS OVER STORE LIMIT
			<u>MAGASIN LIMITE</u> <u>DÉPASSER</u>	<u>NON TRAITABLE</u> <u>MAGASIN-LIM</u> <u>EXCD</u>

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			<u>ENGLISH</u>	<u>ENGLISH</u>
			<u>FRENCH</u>	<u>FRENCH</u>
088	96	Place call	RE-TRY SYSTEM PROBLEM	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER PROBLEME SYSTÈME</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
089	62	CAF status inactive or closed	CARD USE LIMITED	CARD USE LIMITED REFER TO BRANCH
			<u>USAGE RESTREINT</u>	<u>USAGE RESTREINT VOYEZ VOTRE SUC</u>
090	96	Referral file full	RE-TRY SYSTEM PROBLEM	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER PROBLEME SYSTÈME</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
091	96	NEG file problem	RE-TRY SYSTEM PROBLEM	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER PROBLEME SYSTÈME</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
092	Q7	Advance less than minimum	OVER RETAILER LIMIT	CANNOT PROCESS OVER STORE LIMIT
			<u>MAGASIN LIMITE DÉPASSER</u>	<u>NON TRAITABLE MAGASIN-LIM EXCD</u>
093	96	Delinquent	RE-TRY SYSTEM PROBLEM	CANNOT PROCESS PLEASE RE-TRY

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			ENGLISH	ENGLISH
			FRENCH	FRENCH
			<u>RECOMMENCER</u> <u>PROBLEME</u> <u>SYSTEME</u>	<u>NON TRAITABLE</u> <u>RECOMMENCEZ</u> <u>S.V.P.</u>
094	96	Over table limit	RE-TRY SYSTEM PROBLEM	<u>CANNOT</u> <u>PROCESS</u> PLEASE RE-TRY
			<u>RECOMMENCER</u> <u>PROBLEME</u> <u>SYSTEME</u>	<u>NON TRAITABLE</u> <u>RECOMMENCEZ</u> <u>S.V.P.</u>
095	61	Amount over maximum	RE-TRY SYSTEM PROBLEM	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER</u> <u>PROBLEME</u> <u>SYSTEME</u>	<u>NON TRAITABLE</u> <u>RECOMMENCEZ</u> <u>S.V.P.</u>
096	82	PIN required	RE-TRY PIN ERROR	PIN ERROR PLEASE RE-TRY
			<u>RECOMMENCER</u> <u>NIP ERRONÉ</u>	<u>NIP ERRONÉ</u> <u>RECOMMENCEZ</u> <u>S.V.P.</u>
097	14	Mod 10 check failure	RE-TRY INVALID CARD	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER</u> <u>NO. CARTE NON</u> <u>VALIDE</u>	<u>NON TRAITABLE</u> <u>RECOMMENCEZ</u> <u>S.V.P.</u>
098	96	Force Post	RE-TRY SYSTEM PROBLEM	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER</u> <u>PROBLEME</u> <u>SYSTEME</u>	<u>NON TRAITABLE</u> <u>RECOMMENCEZ</u> <u>S.V.P.</u>
099	14	Bad PBF	RE-TRY INVALID CARD	CANNOT PROCESS PLEASE RE-TRY

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			ENGLISH	ENGLISH
			FRENCH	FRENCH
			<u>RECOMMENCER NO. CARTE NON VALIDE</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
<u>REFERRAL RESPONSE CODES</u>				
100	91	Unable to process transaction	RE-TRY SYSTEM PROBLEM	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER PROBLEME SYSTÈME</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
101 102	96	Place call	RE-TRY SYSTEM PROBLEM	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER PROBLEME SYSTÈME</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
103	96	NEG file problem	RE-TRY SYSTEM PROBLEM	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER PROBLEME SYSTÈME</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
104	96	CAF problem	RE-TRY SYSTEM PROBLEM	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER PROBLEME SYSTÈME</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
105	57	Card not supported	INVALID CARD	INVALID CARD REFER TO BRANCH
			<u>CARTE NON VALIDE</u>	<u>CARTE NON VALIDE VOYEZ VOTRE SUC</u>

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			<u>ENGLISH</u>	<u>ENGLISH</u>
			<u>FRENCH</u>	<u>FRENCH</u>
<u>106</u>	<u>Q7</u>	<u>Amount over maximum</u>	<u>OVER RETAILER LIMIT</u>	<u>CANNOT PROCESS OVER STORE LIMIT</u>
			<u>MAGASIN LIMITE DÉPASSER</u>	<u>NON TRAITABLE MAGASIN-LIM EXCD</u>
107	65	Over daily limit	USAGE EXCEEDED	USAGE EXCEEDED REFER TO BRANCH
			<u>USAGE EXCÉDÉE</u>	<u>USAGE EXCEEDED VOYEZ VOTRE SUC</u>
108	96	CAF Problem	RE-TRY SYSTEM PROBLEM	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER PROBLEME SYSTÈME</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
<u>109</u>	<u>Q7</u>	<u>Advance less than minimum</u>	<u>OVER RETAILER LIMIT</u>	<u>CANNOT PROCESS OVER STORE LIMIT</u>
			<u>MAGASIN LIMITE DÉPASSER</u>	<u>NON TRAITABLE MAGASIN-LIM EXCD</u>
110	65	Number of times used exceeded	USAGE EXCEEDED	USAGE EXCEEDED REFER TO BRANCH
			<u>USAGE EXCÉDÉE</u>	<u>USAGE EXCEEDED VOYEZ VOTRE SUC</u>
111	96	Delinquent	RE-TRY SYSTEM PROBLEM	CANNOT PROCESS PLEASE RE-TRY

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			<u>ENGLISH</u>	<u>ENGLISH</u>
			<u>FRENCH</u>	<u>FRENCH</u>
			<u>RECOMMENCER PROBLEME SYSTEME</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
112	96	Over table limit	RE-TRY SYSTEM PROBLEM	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER PROBLEME SYSTEME</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
113	68 96	Timeout	RE-TRY SYSTEM PROBLEM	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER PROBLEME SYSTEME</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
115	96	PTLF error	RE-TRY SYSTEM PROBLEM	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER PROBLEME SYSTEME</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
121	96	Administration file problem	RE-TRY SYSTEM PROBLEM	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER PROBLEME SYSTEME</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
122	81	Unable to validate PIN: security module down	RE-TRY EDIT ERROR	<u>CANNOT PROCESS PLEASE RE-TRY</u>
			<u>RECOMMENCER ERREUR EDITION</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
<u>SYSTEM ERROR RESPONSE CODES</u>				

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			ENGLISH	ENGLISH
			FRENCH	FRENCH
150	06	Merchant not on file	RE-TRY EDIT ERROR	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER ERREUR EDITION</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
200	06 52 53	Invalid account	RE-TRY EDIT ERROR	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER ERREUR EDITION</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
201	55	Incorrect PIN	RE-TRY PIN ERROR	PIN ERROR PLEASE RE-TRY
			<u>RECOMMENCER NIP ERRONÉ</u>	<u>NIP ERRONÉ RECOMMENCEZ S.V.P.</u>
<u>202</u>	<u>13</u>	<u>Advance less than minimum</u>	<u>RE-TRY EDIT ERROR</u>	<u>CANNOT PROCESS PLEASE RE-TRY</u>
			<u>RECOMMENCER ERREUR EDITION</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
203	96	Administrative card needed	RE-TRY SYSTEM PROBLEM	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER PROBLEME SYSTÈME</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
204	Q7	Amount over maximum	OVER RETAILER LIMIT	CANNOT PROCESS OVER STORE LIMIT
			<u>MAGASIN LIMITE DÉPASSER</u>	<u>NON TRAITABLE MAGASIN-LIM EXCD</u>

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			FRENCH	FRENCH
205	13	Invalid Advance amount	RE-TRY EDIT ERROR	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER ERREUR EDITION</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
206	56	CAF not found	CARD IS NOT SET UP	CARD NOT SET UP REFER TO BRANCH
			<u>CARTE INACTIVE</u>	<u>CARTE INACTIVE VOYEZ VOTRE SUC</u>
207	77	Invalid transaction date	RE-TRY EDIT ERROR	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER ERREUR EDITION</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
208	06	Invalid expiration date	RE-TRY EDIT ERROR	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER ERREUR EDITION</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
209	12	Invalid transaction code	RE-TRY EDIT ERROR	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER ERREUR EDITION</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
210	87	PIN key sync error	RE-TRY EDIT ERROR	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER ERREUR EDITION</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>

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			<u>ENGLISH</u>	<u>ENGLISH</u>
			<u>FRENCH</u>	<u>FRENCH</u>
212	91	Destination not available	ISSUER NOT ONLINE	CANNOT PROCESS SYSTEM PROBLEM
			<u>EMETTEUR NON RELIE</u>	<u>NON TRAITABLE PROBLEME SYSTEME</u>
251	13	Error on cash amount	RE-TRY EDIT ERROR	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER ERREUR EDITION</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
252	40	Debit not supported	CARD NOT SUPPORTED	NOT APPROVED NO POS ACCESS
			<u>CARTE NON ACCEPTÉE</u>	<u>REFUSÉE PAS ACCES AU TPV</u>
<u>AMEX RESPONSE CODES (DECLINES)</u>				
426	02	AMEX - Denial 12	CALL AMEX 12	-
			<u>APPELER AMEX 12</u>	
427	07	AMEX - Invalid merchant	INVALID MERCHANT	-
			<u>MARCHAND INCONNU</u>	
429	09	AMEX - Account error	ACCOUNT ERROR RE-TRY	-
			<u>COMPTE ERRONÉ RECOMMENCER</u>	-
430	10	AMEX - Expired card	EXPIRED CARD	-
			<u>CARTE EXPIRÉE</u>	-
431	11	AMEX - Call Amex	CALL AMEX	-

RB CODES P-48 header	ISO CODES P-39 FID X	ROYAL BANK DESCRIPTION	TERMINAL MESSAGE	SPED MESSAGE
			ENGLISH	ENGLISH
			FRENCH	FRENCH
			<u>APPELER AMEX</u>	-
434	15	AMEX - Call 03	CALL AMEX 03	-
		<u>NOTE: Invalid CVD (CID)</u>	<u>APPELER AMEX</u> 03	-
435	16	AMEX - System down	SYSTEM DOWN	-
			<u>SYSTÈME EN</u> <u>PANNE</u>	-
436	19	AMEX - Call 05	CALL AMEX 05	-
			<u>APPELER AMEX</u> 05	-
437	42	AMEX - Declined	DECLINED	-
			<u>REFUSÉE</u>	-
438	50	AMEX - Declined	DECLINED	-
			<u>REFUSÉE</u>	-
439	51	AMEX - Service error	SERVICE ERROR	-
			<u>ERREUR DE</u> <u>SERVICE</u>	-
440	53	AMEX - Call Amex	CALL AMEX	-
			<u>APPELER AMEX</u>	-
441	0A	AMEX - Amount error	AMT ERROR - RETRY	-
			<u>MONTANT</u> <u>ERRONÉ</u> RECOMMENCER	-
<u>CREDIT CARD RESPONSE CODES (DECLINES)</u>				
475	06	CREDIT CARD - Invalid expiration date	DECLINED - INVALID EXPIRY DATE	-

RB CODES P-48 header	ISO CODES P-39 FID X	ROYAL BANK DESCRIPTION	TERMINAL MESSAGE	SPED MESSAGE
			<u>ENGLISH</u>	<u>ENGLISH</u>
			<u>FRENCH</u>	<u>FRENCH</u>
			<u>REFUSÉE</u> <u>DATE EXPIRÉE</u> <u>NON VALIDE</u>	-
476	03 12 13 15 19 77 91 96	CREDIT CARD - Invalid transaction, rejected	DECLINED	-
			<u>REFUSÉE</u>	-
477	14	CREDIT CARD - Refer Call	DECLINED UNKNOWN ACCOUNT	-
			<u>REFUSÉE</u> <u>COMPTE</u> <u>INCONNU</u>	-
478	41	CREDIT CARD - Decline, Pick up card, Call	DECLINED 41-HOLD CARD CALL	-
			<u>REFUSÉE</u> <u>41-GARDER</u> <u>CARTE APPELER</u>	-
479	04 42	CREDIT CARD - Decline, Pick up card	DECLINED PICK UP CARD	-
			<u>REFUSÉE</u> <u>GARDER CARTE</u>	-
480	07 43	CREDIT CARD - Decline, Pick up card	DECLINED 43-HOLD CARD CALL	-
			<u>REFUSÉE</u> <u>43-GARDER</u> <u>CARTE APPELER</u>	-
481	05	CREDIT CARD - Decline	DECLINED	-

RB CODES P-48 header	ISO CODES P-39 FID X	ROYAL BANK DESCRIPTION	TERMINAL MESSAGE	SPED MESSAGE
			<u>ENGLISH</u>	<u>ENGLISH</u>
			<u>FRENCH</u>	<u>FRENCH</u>
			<u>REFUSÉE</u>	-
482	54	CREDIT CARD - Expired Card	DECLINED EXPIRED CARD	-
			<u>REFUSÉE</u> <u>CARTE EXPIRÉE</u>	-
483	01 60 61	CREDIT CARD - Refer	DECLINED REFER CALL	-
			<u>REFUSÉE</u> <u>REFEREZ</u> <u>APPELER</u>	-
484	02 69	CREDIT CARD - Expired card - refer	DECLINED	-
			<u>REFUSÉE</u>	-
485	78	CREDIT CARD - Not authorized	DECLINED	-
			<u>REFUSÉE</u>	-
486	81	CREDIT CARD - CVV Cryptographic error	DECLINED	-
			<u>REFUSÉE</u>	-
487	82	CREDIT CARD - Invalid CVV	DECLINED	-
			<u>REFUSÉE</u>	-
489	84	CREDIT CARD - Invalid CVV	DECLINED	-
			<u>REFUSÉE</u>	-
490	85	CREDIT CARD - Invalid CVV	DECLINED	-
			<u>REFUSÉE</u>	-
<u>SYSTEM DECLINE RESPONSE CODES</u>				

RB CODES P-48 header	ISO CODES P-39 FID X	ROYAL BANK DESCRIPTION	TERMINAL MESSAGE	SPED MESSAGE
			ENGLISH	ENGLISH
			FRENCH	FRENCH
800	06	Bad format	RE-TRY EDIT ERROR	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER ERREUR EDITION</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
801	06	Bad data	RE-TRY EDIT ERROR	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER ERREUR EDITION</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
802	06	Invalid Clerk ID	INVALID CLERK ID	CANNOT PROCESS PLEASE RE-TRY
			<u>COMMIS NON VALIDE</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
809	57	Bad close	RE-TRY - TRANS NOT PERMITTED	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER OPÉRATION NON PERMISE</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
810	68	System timeout	RE-TRY SYSTEM TIMEOUT	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER DÉLAI DÉPASSE</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
811	96	System error	RE-TRY SYSTEM PROBLEM	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER PROBLEME SYSTÈME</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>

RB CODES P-48 header	ISO CODES P-39 FID X	ROYAL BANK DESCRIPTION	TERMINAL MESSAGE	SPED MESSAGE
			ENGLISH	ENGLISH
			FRENCH	FRENCH
821	58	Bad response length	RE-TRY EDIT ERROR	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER ERREUR EDITION</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
877	81	Invalid PIN block	RE-TRY EDIT ERROR	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER ERREUR EDITION</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
878	82	PIN length error	RE-TRY PIN ERROR	PIN ERROR PLEASE RE-TRY
			<u>RECOMMENCER NIP ERRONÉ</u>	<u>NIP ERRONÉ RECOMMENCEZ S.V.P.</u>
<u>880</u>	-	<u>Final packet of a multi-packet transaction</u>	-	-
<u>881</u>	-	<u>Intermediate packet of a multi- packet transaction</u>	-	-
889	88	MAC key sync error	RE-TRY EDIT ERROR	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER ERREUR EDITION</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>
898	63	Bad MAC value	RE-TRY EDIT ERROR	CANNOT PROCESS PLEASE RE-TRY
			<u>RECOMMENCER ERREUR EDITION</u>	<u>NON TRAITABLE RECOMMENCEZ S.V.P.</u>

RB CODES P-48 header	ISO CODES P-39 FID X	ROYAL BANK DESCRIPTION	TERMINAL MESSAGE	SPED MESSAGE
			<u>ENGLISH</u>	<u>ENGLISH</u>
			<u>FRENCH</u>	<u>FRENCH</u>
899	84	Bad sequence number - resend transaction	Terminal must handle this internally - resend	Terminal must handle this internally - resend
900	75	Capture - PIN Tries Exceeded	EXCESS PIN TRIES	-
			<u>TROP ERREURS NIP</u>	-
901	54	Capture - Expired Card	EXPIRED CARD	-
			<u>CARTE EXPIRÉE</u>	-
902	05	Capture - NEG Capture	<u>CARD RESTRICTED</u>	-
			<u>CARTE RESTREINT</u>	-
903	05	Capture - CAF Status 3	CARD RESTRICTED	-
			<u>CARTE RESTREINT</u>	-
904	05	Capture - Advance < Minimum	INVALID AMOUNT	
			<u>MONTANT NON VALIDE</u>	
905	05	Capture - Num Times Used	MAX USE EXCEEDED	
			<u>USAGE MAX EXCÉDÉ</u>	
906	05	Capture - Delinquent	ACCOUNT PROBLEM	
			<u>COMPTE PROBLÈME</u>	
907	05	Capture - Over Limit Table	EXCEEDS LIMIT	
			<u>LIMITE EXCÉDÉE</u>	
908	05	Capture - Amount Over	INVALID AMOUNT	

RB CODES P-48 header	ISO CODES P-39 FID X	ROYAL BANK DESCRIPTION	TERMINAL MESSAGE	SPED MESSAGE
			<u>ENGLISH</u>	<u>ENGLISH</u>
			<u>FRENCH</u>	<u>FRENCH</u>
			<u>MONTANT NON VALIDE</u>	
909	05	Capture - Capture	<u>CARD RESTRICTED</u>	
			<u>CARTE RESTREINT</u>	
<u>ADMIN RESPONSE CODES</u>				
960	<u>00</u>	<u>Initialization failure - merchant number mismatch</u>	-	-
			-	-
961	00	<u>Initialization failure -pinpad mismatch</u>	-	-
			-	-
963	05	No match on Poll code	NO MATCH ON POLL CODE	-
				-
964	05	No match on Concentrator ID	NO MATCH ON CONCENTRATOR ID	-
				-
965	05	Invalid software version number	INVALID VERSION NUMBER	-
				-
966	-	Duplicate terminal name	DUPLICATE TERMINAL NAME	-
				-
970	-	Terminal/Clerk table full	TABLE FULL	-
				-