

CODE	DESCRIPTION	POSSIBLE ISSUE	ESCALATION
01	Refer to card issuer	Limit available exceeded	Bank
02	Refer to card issuer, special condition	Refer to special conditions for card issuer. In case of Absa merchants - Merchant Number has not been mapped by Altech	Bank
03	Invalid merchant	Edcon has not configured the merchant Merchant has not been mapped by Altech	Edcon AP Helpdesk: Postilion Team - Kamlesh
04	Pick-up card	Pick-up card	Bank
05	Do not honor	Transaction declined	Bank
06	Error	Error on customer's account	Edcon AP Helpdesk: Vision Team - Ebrahim
08	Honor with identification	Approved upon ID presentation	Bank
12	Invalid transaction	PAN or PIN-related issue	Bank
13	Invalid amount	Zero transaction amount received Transaction amount exceeds configured limits	Bank
14	Invalid card number	PAN number presented failed validation check PAN number not valid numeric value or is longer than 19 digits	Bank
17	Customer cancellation	Transaction message issue	
24	File update not supported	File format issue	Acquiring Bank
25	Unable to locate record	Comms-related issue Transaction does not reach Altech	Altech Comms Provider
27	File update field error	Expiry date in message does not match expiry date in the Card Management data	Acquiring Bank
29	File update failed	Database access error	Acquiring Bank
30	Format error	Keys on terminal/ PIN PAD device not configured correctly	Altech Acquiring Bank
31	Bank not supported	Bank not supported by switch	Altech
32	Completed partially	Transaction approved for a different final amount to the amount requested	Bank
33	Expired card, pick up	Card expired	-
38	PIN tries exceeded, pick-up	Maximum amount of allowed PIN tries exceeded	-
40	Function not supported	Transaction authorisation issue	Altech Edcon Acquiring Bank
41	Lost card, pick-up	Card reported lost	Bank
42	No universal account	BIN change by Acquiring Bank	Bank
43	Stolen card, pick-up	Card reported stolen	Bank
44	No investment account	No investment account attached to the card product or card used	Bank
48	No customer record	Customer ID could not be located - in cases of reversals	Bank
51	Insufficient funds	Not enough available funds for the transaction Customer's account in arrears - "pay to buy"	Bank
52	No check account	BIN-related issue - cardholder selected incorrect account type	Bank
53	No savings account	BIN-related issue - cardholder selected incorrect account type	Bank
54	Expired card	Current date is past the expiry date for this card	Bank
55	Incorrect PIN	PIN incorrect during PIN verification	
56	No card record	Card PAN does not match any configured BIN	
57	Transaction not permitted to cardholder	Error on customer's account	Edcon Customer Services
57	Transaction not permitted to cardholder	Type of transaction not allowed	Bank
58	Transaction not permitted on terminal	Service restriction code may be configured on card product, eg. Use at ATM only, use I in certain area only esp. on foreign cards.	Acquiring Bank
59	Suspected fraud	CWV verification failed	Bank
60	Contact Acquirer	No response on reversal advice	Acquiring Bank
61	Exceeds withdrawal limit	Amount requested over maximum limit	Bank
62	Restricted card	Card product not configured Manual PAN entry not allowed	Card Isuer
63	Security violation	Card verification enforced	Bank
65	Exceeds withdrawal frequency	Number of transactions limit reached	Bank

68	Response received too late	Transaction timeout	Comms Provider
75	PIN tries exceeded	Maximum amount of allowed PIN tries exceeded	Bank
91	Switch or issuer inoperative	Communication issue at the terminal/acquiring Bank/Altech or Edcon	Acquiring Bank Altech Edcon
92	Routing error	Card or account number is missing or too short/long or BIN entered incorrectly	Acquiring Bank
94	Duplicate transaction	Transaction duplicated	Bank
96	System malfunction	Software failure Database failure	Altech