



Appendix: Response Code

Return Code	Meaning	Recommendation
00	Approved	Payment Completed
01	Refer to card issuer	Give cardholder contacts issuer bank
03	Invalid Merchant ID	Please contact KBank
05	Do not honor	Cardholder input invalid card information. Ex. Expiry date, CVV2 or card number. Give cardholder contacts issuer bank.
12	Invalid transaction	Please contact KBank
13	Invalid Amount	Payment amount must more than 0.1
14	Invalid Card Number	Please check all digits of card no.
17	Customer Cancellation	Customers click at cancel button in payment page when they make transaction. Customers have to make new payment transaction.
19	Re-enter transaction	Duplicate payment. Please contact KBank
30	Format Error	Transaction format error. Please contact KBank
41	Lost Card – Pick up	Lost Card and Cardholder give up.
43	Stolen Card – Pick up	Stolen Card and Cardholder give up
50	Invalid Payment Condition	Ex. Session time out or invalid VbV Password : ask cardholders to try ma again and complete transaction within 15 minutes with correct card information.
51	Insufficient Funds	Not enough credit limit to pay. Please contact issuer
54	Expired Card	Cardholder key in invalid expiry date
58	Transaction not Permitted to Terminal	Issuer does not allow to pay with debit card (Visa Electron, Mastercard Electron)
91	Issuer or Switch is Inoperative	Issuer system is not available to authorize payment
94	Duplicate Transaction	Please inform KBank to investigate
96	System Malfunction	Issuer bank system can not give a service
xx	Transaction Timeout	Can not receive response code from issuer with in the time limit