

Appendix A – Common Response Codes

These response codes have been included for your reference and are derived from the message format defined in Australian Standard 2805.2 (1997).

The table below lists the most commonly received response codes. As a general rule you should use the summary response code, which is supplied to determine whether a transaction is approved or declined. The actual reason for a decline is often not important, and the situation can usually be resolved by verifying the card details with the customer, or asking them for a different card number.

Valid response codes are of a two digit alphanumeric format.

If an unknown response code is returned please contact Westpac with the appropriate transaction details.

Please note that there are no response codes specific to card verification number mismatches. This is because no financial institutions in Australia currently return any such information if declining a transaction.

Both the code and description of a response will be supplied by the API.

Summary Code	Description
0	Transaction Approved
1	Transaction Declined
2	Transaction Erred
3	Transaction Rejected

Response Code	Description	Summary Code
00	Approved or completed successfully	0
01	Refer to card issuer	1
03	Invalid merchant	1
04	Pick-up card	1
05	Do not honour	1
08	Honour with identification	0
12	Invalid transaction	1
13	Invalid amount	1
14	Invalid card number (no such number)	1
30	Format error	1

Response Code	Description	Summary Code
36	Restricted card	1
41	Lost card	1
42	No universal account	1
43	Stolen card, pick up	1
51	Not sufficient funds	1
54	Expired card	1
61	Exceeds withdrawal amount limits	1
62	Restricted card	1
65	Exceeds withdrawal frequency limit	1
91	Issuer or switch is inoperative	1
92	Financial institution or intermediate network facility cannot be found for routing	1
94	Duplicate transmission	1
Q1	Unknown Buyer	1
Q2	Transaction Pending	2
Q3	Payment Gateway Connection Error	3
Q4	Payment Gateway Unavailable	1
Q5	Invalid Transaction	1
Q6	Duplicate Transaction – requery to determine status	3
QA	Invalid parameters or Initialisation failed	3
QB	Order type not currently supported	3
QC	Invalid Order Type	3
QD	Invalid Payment Amount - Payment amount less than minimum/exceeds maximum allowed limit	1
QE	Internal Error	3
QF	Transaction Failed	3
QG	Unknown Customer Order Number	3
QH	Unknown Customer Username or Password	3
QI	Transaction incomplete - contact Westpac to confirm reconciliation	2
QJ	Invalid Client Certificate	3
QK	Unknown Customer Merchant	3
QL	Business Group not configured for customer	3

Response Code	Description	Summary Code
QM	Payment Instrument not configured for customer	3
QN	Configuration Error	1
QO	Missing Payment Instrument	3
QP	Missing Supplier Account	3
QQ	Invalid Credit Card \ Invalid Credit Card Verification Number	1
QR	Transaction Retry	2
QS	Transaction Successful	0
QT	Invalid currency	3
QU	Unknown Customer IP Address	3
QV	Invalid Original Order Number specified for Refund, Refund amount exceeds capture amount, or Previous capture was not approved	1
QW	Invalid Reference Number	1
QX	Network Error has occurred	2
QY	Card Type Not Accepted	1
QZ	Zero value transaction	0

Common Response Code Descriptions

00 – Approved. This indicates that the transaction has been authorised.

What authorisation DOES mean:-

- The card number is valid
- The card has not been reported lost or stolen (although it may in fact be lost, stolen or compromised [card details improperly obtained or copied] and the card owner is unaware)
- There are sufficient funds available to cover the transaction.

What authorisation DOES NOT mean:-

- An authorisation does NOT confirm that the person providing the card number is the legitimate cardholder. The risk remains that the person providing the credit card number has either stolen or improperly obtained the card.
- There is also the risk that the purchaser has compromised (improperly obtained) the card number, without being in possession of the card.

Although it is imported to obtain an authorisation for each transaction, it does not protect you from the risk of fraud or chargeback. The risk of fraud remains even though authorisation has been obtained.

01 - Refer to Issuer

This indicates an error or problem on the issuer's side. The problem may be related to the card holder's account. In general the reason for this response code may be any of the following:-

- Suspected Fraud
- Insufficient Funds
- Stolen Card
- Expired Card
- Invalid CVN
- Any other rule imposed by the card issuer that causes a decline (e.g. daily limit exceeded, duplicate transaction suspected, etc).

03 - Invalid Merchant

This can be returned by Westpac when there is a problem with the merchant configuration. This can also be returned for AMEX transactions when there is a problem with the setup at American Express. This code can be returned from an issuing bank if they don't like the acquiring bank. An example of this would be someone trying to pay their speeding fine with an overseas credit card. The overseas issuing bank would return a 03, indicating that they wouldn't allow the transaction over the internet for an Australian bank.

04 - Pickup Card

Error code 04 normally means that the card has been reported as lost or stolen. In all cases where this response code is being returned and the customer does not know why they need to follow this up with the issuing bank.

05 - Do Not Honour

This code is usually returned from Westpac for Westpac issued cards for similar reasons that other issuers return 01. It can indicate any of the following:-

- Suspected Fraud
- Insufficient Funds
- Stolen Card
- Expired Card
- Invalid CVN
- Any other rule imposed by the card issuer that causes a decline (e.g. daily limit exceeded, duplicate transaction suspected, etc).

08 – Honour with identification. This indicates that the transaction has been authorised. What authorisation DOES mean:-

- The card number is valid
- The card has not been reported lost or stolen (although it may in fact be lost, stolen or compromised [card details improperly obtained or copied] and the card owner is unaware)
- There are sufficient funds available to cover the transaction.

What authorisation DOES NOT mean:-

- An authorisation does NOT confirm that the person providing the card number is the legitimate cardholder. The risk remains that the person providing the credit card number has either stolen or improperly obtained the card.
- There is also the risk that the purchaser has compromised (improperly obtained) the card number, without being in possession of the card.

Although it is imported to obtain an authorisation for each transaction, it does not protect you from the risk of fraud or chargeback. The risk of fraud remains even though authorisation has been obtained.

12 - Invalid Transaction

This code is often returned from the issuer when they do not accept the transaction. This can possibly be when a transaction for the same amount and merchant is attempted multiple times quickly for the same card. The best approach is for the card holder to contact their issuing bank.

14 - Invalid card number (no such number)

This code indicates that the card number either did not pass the check digit algorithm, or is not an account that exists at the issuing bank. Westpac returns this code if the card number passes the check digit algorithm, but is not an existing card. Westpac also returns this code if an AMEX card is used, but the merchant is not setup for AMEX cards at the Westpac end.

22 - Suspected Malfunction

Westpac returns this code if the card number does not pass the check digit algorithm. This is considered a malfunction, since Westpac expect the terminal to check the card number before transmission.

42 - No Universal Account

This error is returned from some issuers when the credit account does not exist at the issuing bank. This situation is similar to the 14 response code - the card number passes the check digit algorithm, but there is no credit account associated with the card number.

51 - Not sufficient funds

61 - Exceeds withdrawal amount limits

This error is returned when the card holder does not have enough credit to pay the specified amount. Ask the card holder if they have another card to use for the payment.

54 - Expired Card

This error is returned when the wrong expiry date has been entered for the credit card. Check that the expiry date is correct and attempt the transaction again. If the

transaction still does not work, check with the card holder to see if they have a new card with a new expiry date.

91 - Issuer or switch is inoperative

This code is used to indicate that the next party in a credit card transaction timed out and the transaction has been reversed. This may happen between PayWay and Westpac, or further down the chain.

92 - Financial institution or intermediate network facility cannot be found for routing

The card number is incorrect. The first 6 digits of the credit card number indicate which bank issued the card. These are used for routing credit card requests through the credit card network to the issuing bank. This error indicates that there is no bank that corresponds to the first 6 digits of the card number.

QA - Invalid Parameters

Invalid parameters passed to API, for example, missing credit card number or customer number. The response text will contain more detail about which parameters are invalid.

QI - Transaction incomplete

This response code indicates that a request message was sent to the PayWay server but no response was received within the timeout period. This could be caused by incorrect proxy configuration, so you should verify that your proxy information is correct. This could also be caused by a network connectivity issue between your server and the PayWay server. See Appendix B for more information.

QK - Invalid Merchant

The merchant Id passed in the request is not recognised by PayWay. Check that you are specifying either 'TEST' or your 8-digit Westpac merchant Id in the 'customer.merchant' request parameter. You can check your 8-digit merchant Id by clicking the 'Merchants' link on the PayWay website. If the correct Merchant Id does not appear, contact your implementation manager.

Note: You must press the 'Go Live' button in the PayWay website in order to enable live transactions against your 8-digit Westpac merchant Id (see section 2.3.1). After you have pressed the 'Go Live' button, you may continue to use your TEST merchant to develop and test your implementation. Transactions to your TEST merchant will not appear on the cardholder statement or your bank account.

QH - Unknown Customer Username or Password

The customer.username and/or customer.password parameters that you are passing are incorrect. Note that this username and password is for your application to connect with the PayWay API server and is different from the username and password that you use to login to the PayWay web site. To find the correct values, login to the PayWay website. The username and password are listed on the "Security" page under the "Setup API" heading.

QT - Invalid Currency

You must always pass "AUD" for the card.currency parameter.

The PayWay API only accepts transactions in Australian Dollars. However, you can charge credit cards from outside Australia. You will receive funds in Australian Dollars.

The transaction will appear on the cardholder statement in their currency using an exchange rate determined by the card scheme (Visa, Bankcard, American Express, etc).

QQ - Invalid Card

This error code indicates that the credit card details (card number, expiry date or CVN) are invalid. This could be because the card number does not meet check digit validation, an invalid expiry date was entered or an invalid CVN was entered.

QY - Card Type not accepted

The Merchant is not enabled for the particular Card Scheme (normally returned for American Express and Diners Club cards). To register for American Express or Diners Club, click the **Register to accept Amex or Diners through PayWay** link on the "Merchants" page. Alternatively, you may have entered a bad card number with too many or too few digits.

Other Response Codes

If you receive a numeric response code other than those listed in this section, you should check that the card details are correct. If they are, ask the card holder for an alternative credit card. If this still does not resolve the problem, the card holder should contact their issuing bank.

If you receive a response code starting with 'Q' that you do not understand, you should contact Customer Care as per section 2.3.2.

Appendix B – Dealing with QI Responses

A QI response from the API most often indicates that there was a network error between your server and the PayWay server. Your server cannot know the transaction status because either the request did not arrive at the PayWay server, or the response did not make it back to your server.

If you have followed the recommendations in section 3.4, your software should correctly handle the QI response code using one of the following options:

1. Reversing the transaction via the API to ensure that the card holder is not debited (see section 3.3.4), or
2. Raising an alert for your support staff to handle

Your support staff can always determine the final status of the transaction using the search pages in the PayWay web site at <https://www.payway.com.au/>⁶. Depending on your business procedures, your support staff can either enter this status into your system, or can void the transaction through the PayWay pages. If a transaction does not appear on these pages, the transaction was not received or processed by the PayWay server.

Network errors can be almost impossible to investigate after the fact, so it is vital that you investigate while you are experiencing an issue. You should try these steps:

1. If you use a proxy, check that your proxy settings are correct, and check that there are no other issues with your proxy server.
2. If you do not use a proxy server, login to your server and telnet to www.payway.com.au on port 443. Record the results of this test for use by your network administrator.
3. Contact your network administrator and ask him/her to investigate the issue. The results of the telnet test can help him/her to begin the investigation.
4. If you still cannot locate the cause of the QI responses you should contact PayWay support for assistance on **1300 727 111**. Your network administrators will need to be available to work through the problem with the PayWay network administrators.

⁶ It may take a few minutes for the transaction to appear on the PayWay search pages.