**Annex J**(informative) **Previous editions of this document**

Many implementations continue to use previous editions of this document. This annex has been provided to assist these implementations with interoperability, migration and guidance for implementing equivalents of newly assigned elements and sub-elements from the current version.

New message, element, sub-element and data code assignments and usage since the publication of ISO 8583-1:2003 are included in Annexes C, D and E.

To facilitate interoperability and migration between editions of this document and ISO 20022, the following guidance is recommended for implementations using the older editions of this document:

a) Use the same element and sub-element definitions, with bit allocations that are consistent with the specific version of 8583. Table J.1 and Table J.2 identify these bit recommendations, utilizing bits that were previously allocated as "Reserved for ISO use".

b) Many of the new element and sub-element definitions in this document utilize a new "Composite" data element type (see 4.4.3) introduced in ISO 8583-1:2003. It is recommended that implementations of the older editions that wish to use the new data elements and sub-elements that are defined in the new composite data type add support to their implementation for the new composite data type.

c) Codes associated with the new elements and sub-elements are included in Annex D. It is recommended that when implementing new elements and sub-elements that the associated, if any, code list found in Annex D be utilized.

d) Recommendations for new codes within existing fields may be found in the clause for the specific ISO 8583 version (see Annex J.1.2 and J.2.2).

NOTE No information is provided for ISO 8583-1:2003, as this document uses the same bit-numbering scheme and definitions (ISO 8583-1:2003).

**ISO 8583:1993 recommendations**

**ISO 8583:1993 data element summary in bit number order**

Table J.1 summarizes the ISO 8583:1993 defined and recommended data elements and sub-elements in bit number order. It contains a list of all bits previously allocated in ISO 8583:1993.

Bits previously allocated for "Reserved for ISO use" in ISO 8583:1993 that are now recommended for use by new elements and sub-elements have been modified to reflect the new element or sub-element name and attributes. These are identified in the "Format/notes" column, along with references to the detailed element, sub-element and data code definitions from the current version.

**Table J.1 — ISO 8583:1993 data elements in bit number order**

|  |  |  |  |
| --- | --- | --- | --- |
| **Bit** | **Data element name** | **Format/notes** | **Attribute** |
| 1 | Bitmap, extended |  | b8 |
| 2 | Primary account number | LLVAR | n..19 |
| 3 | Processing code |  | n6 |
| 4 | Amount, transaction |  | n12 |
| 5 | Amount, reconciliation |  | n12 |
| 6 | Amount, cardholder billing |  | n12 |
| 7 | Date and time, transmission | MMDDhhmmss | n10 |
| 8 | Amount, cardholder billing fee |  | n8 |
| 9 | Conversion rate, reconciliation |  | n8 |
| 10 | Conversion rate, cardholder billing |  | n8 |
| 11 | Systems trace audit number |  | n6 |
| 12 | Date and time local transaction | YYMMDDhhmmss | n12 |
| 13 | Date effective | YYMM | n4 |
| 14 | Date expiration | YYMM | n4 |
| 15 | Date, settlement | YYMMDD | n6 |
| 16 | Date, conversion | MMDD | n4 |
| 17 | Date, capture | MMDD | n4 |
| 18 | Merchant's type |  | n4 |
| 19 | Country code acquiring institution |  | n3 |
| 20 | Country code, primary account number |  | n3 |
| 21 | Country code, forwarding institution |  | n3 |
| 22 | Point of service data code |  | an12 |
| 23 | Card sequence number |  | n3 |
| 24 | Function code |  | n3 |
| 25 | Message reason code |  | n4 |
| 26 | Card acceptor business code |  | n4 |
| 27 | Approval code length |  | n1 |
| 28 | Date reconciliation | YYMMDD | n6 |
| 29 | Reconciliation indicator |  | n3 |
| 30 | Amounts original |  | n24 |
| 31 | Acquirer reference data | LLVAR | ans..99 |
| 32 | Acquiring institution identification code | LLVAR | n..11 |
| 33 | Forwarding institution identification code | LLVAR | n..11 |
| 34 | Primary account number extended | LLVAR | ns..28 |
| 35 | Track 2 data | LLVAR | z..37 |
| 36 | Track 3 data | LLLVAR | z..104 |
| 37 | Retrieval reference number |  | anp12 |
| 38 | Approval code |  | anp6 |
| 39 | Action code |  | n3 |
| 40 | Service code |  | n3 |
| 41 | Card acceptor terminal identification |  | ans8 |
| 42 | Card acceptor identification code |  | ans15 |
| 43 | Card acceptor name/location | LLVAR | ans..99 |
| 44 | Additional response data | LLVAR | ans..99 |
| 45 | Track 1 data | LLVAR | ans..76 |
| 46 | Amounts, fees | LLLVAR | ans..204 |
| 47 | Additional data - National | LLLVAR | ans..999 |
| 48 | Additional data - Private | LLLVAR | ans..999 |
| 49 | Currency code, transaction |  | a3 or n3 |
| 50 | Currency code, reconciliation |  | a3 or n3 |
| 51 | Currency code, cardholder billing |  | a3 or n3 |
| 52 | Personal identification number (PIN) data |  | b8 |
| 53 | Security related control information | LLVAR | b..48 |
| 54 | Amounts, additional | LLLVAR | ans..120 |
| 55 | ICC system related data | LLLVAR (see C.3.23) | b..255 |
| 56 | Original data elements | LLVAR | n..35 |
| 57 | Authorisation life cycle code |  | n3 |
| 58 | Authorising agent institution identification code | LLVAR | n..11 |
| 59 | Transport Data |  |  |
| 60 | Reserved for National use | LLLVAR | ans..999 |
| 61 | Reserved for National use | LLLVAR | ans..999 |
| 62 | Reserved for Private use | LLLVAR | ans..999 |
| 63 | Reserved for Private use | LLLVAR | ans..999 |
| 64 | Message authentication code field |  | b8 |
| 65 | Reserved for ISO use |  | b8 |
| 66 | Amount, original fees | LLLVAR | ans..204 |
| 67 | Extended payment data |  | n2 |
| 68 | Country code, receiving institution |  | n3 |
| 69 | Country code, settlement institution |  | n3 |
| 70 | Country code, authorising agent institution |  | n3 |
| 71 | Message number |  | n8 |
| 72 | Data record | LLLVAR | ans..999 |
| 73 | Date action | YYMMDD | n6 |
| 74 | Credits, number |  | n10 |
| 75 | Credits, reversal number |  | n10 |
| 76 | Debits number |  | n10 |
| 77 | Debits, reversal number |  | n10 |
| 78 | Transfer, number |  | n10 |
| 79 | Transfer, reversal number |  | n10 |
| 80 | Inquiries number |  | n10 |
| 81 | Authorisations, number |  | n10 |
| 82 | Inquiries, reversal number |  | n10 |
| 83 | Payments, number |  | n10 |
| 84 | Payments, reversal number |  | n10 |
| 85 | Fee collections, number |  | n10 |
| 86 | Credits, amount |  | n16 |
| 87 | Credits, reversal amount |  | n16 |
| 88 | Debits, amount |  | n16 |
| 89 | Debits, reversal amount |  | n16 |
| 90 | Authorisations, reversal number |  | n10 |
| 91 | Country code, transaction destination institution |  | n3 |
| 92 | Country code, transaction originator institution |  | n3 |
| 93 | Transaction destination institution identification code | LLVAR | n..11 |
| 94 | Transaction originator institution identification code | LLVAR | n..11 |
| 95 | Card issuer reference data | LLVAR | ans..99 |
| 96 | Key management data | LLLVAR | b..999 |
| 97 | Amount, net reconciliation |  | x+n16 |
| 98 | Payee |  | ans25 |
| 99 | Settlement institution identification code | LLVAR | an..11 |
| 100 | Receiving institution identification code | LLVAR | n..11 |
| 101 | File name | LLVAR | ans..17 |
| 102 | Account identification 1 | LLVAR | ans..28 |
| 103 | Account identification 2 | LLVAR | ans..28 |
| 104 | Transaction description | LLLVAR | ans..100 |
| 105 | Credits, chargeback amount |  | n16 |
| 106 | Debits, chargeback amount |  | n16 |
| 107 | Credits, chargeback number |  | n10 |
| 108 | Debits, chargeback number |  | n10 |
| 109 | Credits, fee amounts | LLVAR | ans..84 |
| 110 | Debits, fee amounts | LLVAR | ans..84 |
| 111 | Encryption data | LLLVAR (see C.3.20 and ISO 13492) a | ans..999 |
| 112 | Customer related data | LLLVAR (see C.3.21) | ans..999 |
| 113 | Acceptance Environment Data | LLLVAR (see C.3.31) | ans..999 |
| 114 | Data in local language | LLLVAR | ans..999 |
| 115 | Additional transaction specific data | LLLVAR (see C.3.31) | ans..999 |
| 116 | Reserved for National use | LLLVAR | ans..999 |
| 117 | Reserved for National use | LLLVAR | ans..999 |
| 118 | Reserved for National use | LLLVAR | ans..999 |
| 119 | Reserved for National use | LLLVAR | ans..999 |
| 120 | Reserved for National use | LLLVAR | ans..999 |
| 121 | Reserved for National use | LLLVAR | ans..999 |
| 122 | Reserved for National use | LLLVAR | ans..999 |
| 123 | Reserved for Private use | LLLVAR | ans..999 |
| 124 | Reserved for Private use | LLLVAR | ans..999 |
| 125 | Reserved for Private use | LLLVAR | ans..999 |
| 126 | Reserved for Private use | LLLVAR | ans..999 |
| 127 | Reserved for Private use | LLLVAR | ans..999 |
| 128 | Message authentication code field |  | b8 |
| a Replaces bits 52, 53 and 96 to support new technology and features. | | | |

**ISO 8583:1993 code assignments**

Recommendations for new and modified code assignments from ISO 8583:1993 are found in this annex.

**ISO 8583:1993 point of service data code**

**Position 1 - Card data input capability**

The following additions and changes are recommended:

a) change description for "3" from "bar code" to "optical code" (e.g. to support barcode, QR code);

b) add a value of "A" for "account data on file";

c) change "A-I" reserved for ISO use range to "B-I".

**Position 7 – Card data input mode**

The following additions and changes are recommended:

a) change description for "3" from "bar code" to "optical code" (e.g. to support barcode, QR code);

b) add a value of "A" for "account data on file";

c) change "A-I" reserved for ISO use range to "B-I".

**ISO 8583:1987 recommendations**

**ISO 8583:1987 data element summary in bit number order**

Table J.2 summarizes the ISO 8583:1987 defined and recommended data elements and sub-elements in bit number order.

This table contains a list of all bits previously allocated in ISO 8583:1987.

Bits previously allocated for "Reserved for ISO use" in ISO 8583:1987 that are now recommended for use by new elements and sub-elements have been modified to reflect the new element or sub-element name and attributes. These are identified in the "Format/notes" column, along with references to the detailed element, sub-element and data code definitions from the current version.

**Table J.2 — ISO 8583:1987 data elements in bit number order**

|  |  |  |  |
| --- | --- | --- | --- |
| **Bit** | **Data element name** | **Format/notes** | **Attribute** |
| 1 | Bitmap, extended |  | b 1 |
| 2 | Primary account number | LLVAR | n..19 |
| 3 | Processing code |  | n 6 |
| 4 | Amount, transaction |  | n 12 |
| 5 | Amount, settlement |  | n 12 |
| 6 | Amount, cardholder billing |  | n 12 |
| 7 | Transmission date and time | MMDDhhmmss | n 10 |
| 8 | Amount, cardholder billing fee |  | n 8 |
| 9 | Conversion rate, settlement |  | n 8 |
| 10 | Conversion rate, cardholder billing |  | n 8 |
| 11 | Systems trace audit number |  | n 6 |
| 12 | Time, local transaction | hhmmss | n 6 |
| 13 | Date, local transaction | MMDD | n 4 |
| 14 | Date expiration | YYMM | n 4 |
| 15 | Date, settlement | MMDD | n 4 |
| 16 | Date, conversion | MMDD | n 4 |
| 17 | Date, capture | MMDD | n 4 |
| 18 | Merchant's type |  | n 4 |
| 19 | Acquiring institution country code |  | n 3 |
| 20 | Primary account number extended, country code |  | n 3 |
| 21 | Forwarding institution country code |  | n 3 |
| 22 | Point of service entry mode |  | n 3 |
| 23 | Card sequence number |  | n 3 |
| 24 | Network international identifier |  | n 3 |
| 25 | Point of service condition code |  | n 2 |
| 26 | Point of service PIN capture code |  | n 2 |
| 27 | Authorisation identification response length |  | n 1 |
| 28 | Amount, transaction fee |  | xn 8 |
| 29 | Amount, settlement fee |  | xn 8 |
| 30 | Amount, transaction processing fee |  | xn 8 |
| 31 | Amount, settlement processing fee |  | xn 8 |
| 32 | Acquiring institution identification code | LLVAR | n..11 |
| 33 | Forwarding institution identification code | LLVAR | n..11 |
| 34 | Primary account number extended | LLVAR | ns..28 |
| 35 | Track 2 data | LLVAR | z..37 |
| 36 | Track 3 data | LLLVAR | z..104 |
| 37 | Retrieval reference number |  | an 12 |
| 38 | Authorisation identification response |  | an 6 |
| 39 | Response code |  | an 2 |
| 40 | Service restriction code |  | an 3 |
| 41 | Card acceptor terminal identificaition |  | ans 8 |
| 42 | Card acceptor identification code |  | ans 15 |
| 43 | Card acceptor name/location |  | ans 40 |
| 44 | Additional response data | LLVAR | ans..25 |
| 45 | Track 1 data | LLVAR | ans..76 |
| 46 | Additional data - ISO | LLLVAR | ans..999 |
| 47 | Additional data - National | LLLVAR | ans..999 |
| 48 | Additional data - Private | LLLVAR | ans..999 |
| 49 | Currency code, transaction |  | n 3 |
| 50 | Currency code, settlement |  | n 3 |
| 51 | Currency code, cardholder billing |  | n 3 |
| 52 | Personal identification number (PIN) dara |  | b 64 |
| 53 | Security related control information |  | n 16 |
| 54 | Additional amounts | LLLVAR (see D.2 and D7) | an..120 |
| 55 | ICC system related data | LLLVAR (see C.3.23) | ans..999 |
| 56 | Customer related data | LLLVAR (see C.3.21) | ans..999 |
|  | Dataset 01, 71: Account data | (see C.3.21.1) |  |
|  | Dataset 02, 72: Contact information | (see C.3.21.2) |  |
|  | Dataset 03, 73: Customer identification | (see C.3.21.3) |  |
|  | Dataset 04, 74: Wallet data | (see C.3.21.4) |  |
| 57 | Reserved for national use | LLLVAR | ans..999 |
| 58 | Reserved for national use | LLLVAR | ans..999 |
| 59 | Reserved for national use | LLLVAR | ans..999 |
| 60 | Reserved for private use | LLLVAR | ans..999 |
| 61 | Reserved for private use | LLLVAR | ans..999 |
| 62 | Reserved for private use | LLLVAR | ans..999 |
| 63 | Reserved for private use | LLLVAR | ans..999 |
| 64 | Message authentication code field |  | b 64 |
| 65 | Bitmap, extended |  | b 8 |
| 66 | Settlement code |  | n 1 |
| 67 | Extended payment code |  | n 2 |
| 68 | Receiving institution country code |  | n 3 |
| 69 | Settlement institution country code |  | n 3 |
| 70 | Network management information code |  | n 3 |
| 71 | Message number |  | n 4 |
| 72 | Message number last |  | n 4 |
| 73 | Date action | YYMMDD | n 6 |
| 74 | Credits, number |  | n 10 |
| 75 | Credits, reversal number |  | n 10 |
| 76 | Debits number |  | n 10 |
| 77 | Debits, reversal number |  | n 10 |
| 78 | Transfer, number |  | n 10 |
| 79 | Transfer, reversal number |  | n 10 |
| 80 | Inquiries number |  | n 10 |
| 81 | Authorisations, number |  | n 10 |
| 82 | Credits, processing fee amount |  | n 12 |
| 83 | Credits, transaction fee amount |  | n 12 |
| 84 | Debits, processing fee amount |  | n 12 |
| 85 | Debit, transaction fee amount |  | n 12 |
| 86 | Credits, amount |  | n 16 |
| 87 | Credits, reversal amount |  | n 16 |
| 88 | Debits, amount |  | n 16 |
| 89 | Debits, reversal amount |  | n 16 |
| 90 | Original data elements |  | n 42 |
| 91 | File update code |  | an 1 |
| 92 | File security code |  | an 2 |
| 93 | Response indicator |  | an 5 |
| 94 | Service restriction code |  | an 7 |
| 95 | Replacement amounts |  | an 42 |
| 96 | Message security code |  | b 64 |
| 97 | Amount, net settlement |  | xn 16 |
| 98 | Payee |  | ans 25 |
| 99 | Settlement institution identification code | LLVAR | n..11 |
| 100 | Receiving institution identification code | LLVAR | n..11 |
| 101 | File name | LLVAR | ans..17 |
| 102 | Account identification 1 | LLVAR | ans..28 |
| 103 | Account identification 2 | LLVAR | ans..28 |
| 104 | Transaction description | LLLVAR | ans..100 |
| 105 | Reserved for ISO use | LLLVAR | ans..999 |
| 106 | Reserved for ISO use | LLLVAR | ans..999 |
| 107 | Reserved for ISO use | LLLVAR | ans..999 |
| 108 | Data in local language | LLLVAR | ans..999 |
| 109 | Acceptance Environment Data | LLLVAR | ans..999 |
| 110 | Encryption data | LLLVAR (see C.3.20 and ISO 13492) a | ans..999 |
| 111 | Additional transaction specific data | LLLVAR (see C.3.31) | ans..999 |
| 112 | Reserved for national use | LLLVAR | ans..999 |
| 113 | Reserved for national use | LLLVAR | ans..999 |
| 114 | Reserved for national use | LLLVAR | ans..999 |
| 115 | Reserved for national use | LLLVAR | ans..999 |
| 116 | Reserved for national use | LLLVAR | ans..999 |
| 117 | Reserved for national use | LLLVAR | ans..999 |
| 118 | Reserved for national use | LLLVAR | ans..999 |
| 119 | Reserved for national use | LLLVAR | ans..999 |
| 120 | Reserved for private use | LLLVAR | ans..999 |
| 121 | Reserved for private use | LLLVAR | ans..999 |
| 122 | Reserved for private use | LLLVAR | ans..999 |
| 123 | Reserved for private use | LLLVAR | ans..999 |
| 124 | Reserved for private use | LLLVAR | ans..999 |
| 125 | Reserved for private use | LLLVAR | ans..999 |
| 126 | Reserved for private use | LLLVAR | ans..999 |
| 127 | Reserved for private use | LLLVAR | ans..999 |
| 128 | Message authentication code field |  | b 64 |
| a Replaces bits 52, 53 and 96 to support new technology and features. | | | |

**ISO 8583:1987 code assignments**

Recommendations for new and modified code assignments from ISO 8583:1987 are found in this annex.

**ISO 8583:1987 POS entry mode code (bit 22)**

The following additions and changes are recommended:

a) Change definition of "03" from "bar code" to "optical code". This clarifies that the value may be used for other types of optical codes, such as QR codes.

b) Add "10" for "Account data on file".

c) Redefine "Reserved for ISO use" to "06-09" and "11-60".

**ISO 8583:1987 Response codes (bit 39)**

Table J.3 is recommended to completely replace the existing table in ISO 8583:1987.

NOTE Codes defined in Table J.3 are also used by ISO 20022 ATICA messages in Result Details.

**Table J.3 — ISO 8583:1987 response codes**

|  |  |  |
| --- | --- | --- |
| **Code** | **Response description** | **Action** |
| 00 | Approved or completed successfully | Approve |
| 01 | Refer to card issuer | Decline |
| 02 | Refer to card issuer's special conditions | – |
| 03 | Invalid merchant | – |
| 04 | Pick-up | Pick-up |
| 05 | Do not honour | Decline |
| 06 | Error | – |
| 07 | Pick-up card, special condition | Pick-up |
| 08 | Honour with identification | Approve |
| 09 | Request in progress | – |
| 0A | No reason to decline | – |
| 0B | Approved but fees disputed | – |
| 0C | Approved, unable to process online | – |
| 0D | Approved, transaction processed offline | – |
| 0E | Approved, transaction processed offline after referral | – |
| 10 | Approved for partial amount | Approve |
| 11 | Approved (VIP) | Approve |
| 12 | Invalid transaction | Decline |
| 13 | Invalid amount | Decline |
| 14 | Invalid card/cardholder number | Decline |
| 15 | No such issuer (invalid IIN) | Decline |
| 16 | Approved, update track 3 | Approve |
| 17 | Customer cancellation | – |
| 18 | Customer dispute | – |
| 19 | Re-enter transaction | Decline |
| 1A | Additional consumer authentication required | Decline |
| 1B | Cashback not allowed | Decline |
| 1C | Cashback amount exceeded | Decline |
| 1D | Surcharge amount not permitted for card product | Decline |
| 1E | Surcharge not permitted by selected network | Decline |
| 1F | Exceeds pre-authorized amount | Decline |
| 1G | Currency unacceptable to card issuer | Decline |
| 1H | Authorization lifecycle unacceptable | Decline |
| 1I | Authorization lifecycle has expired | Decline |
| 1J | Message sequence number error | Decline |
| 1K | Payment date invalid | Decline |
| 1L | Stop payment order – specific pre-authorized payment | Decline |
| 1M | Stop payment order – all pre-authorized payments for merchant | Decline |
| 1N | Stop payment order – account | Decline |
| 1O | Recurring data error | Decline |
| 1P | Scheduled transactions exist | Decline |
| 1W | Cheque already posted | Decline |
| 1X | Declined, unable to process offline | – |
| 1Y | Declined, transaction processed offline | – |
| 1Z | Declined, transaction processed offline after referral | – |
| 20 | Invalid response | – |
| 21 | No action taken | – |
| 22 | Suspected malfunction | – |
| 23 | Unacceptable transaction fee | Decline |
| 24 | File update not supported by receiver | – |
| 25 | Unable to locate record on file | – |
| 26 | Duplicate file update record, old record replaced | – |
| 27 | File update field edit error | – |
| 28 | File update file locked out | – |
| 29 | File update not successful | – |
| 2A | Duplicate, new record rejected | – |
| 2B | Unknown file | – |
| 2C | Invalid security code | – |
| 2D | Database error | – |
| 2E | Update not allowed | – |
| 2F | Not authorized and fees disputed | – |
| 30 | Format error | – |
| 31 | Acquirer bank not supported | Decline |
| 32 | Completed partially | – |
| 33 | Expired card | Pick-up |
| 34 | Suspected fraud | Pick-up |
| 35 | Card acceptor contact acquirer | Pick-up |
| 36 | Restricted card | Pick-up |
| 37 | Card acceptor call acquirer security | Pick-up |
| 38 | Allowable PIN tries exceeded | Pick-up |
| 39 | No credit account | Decline |
| 3A | Suspected counterfeit card, pick up card | – |
| 3B | Daily withdrawal uses exceeded | – |
| 3C | Daily withdrawal amount exceeded | – |
| 40 | Requested function not supported | Decline |
| 41 | Lost card, pick-up | Pick-up |
| 42 | No universal account | Decline |
| 43 | Stolen card, pick-up | Pick-up |
| 44 | No investment account | Decline |
| 45 | No account of type requested | – |
| 46 | Closed account, or restricted for closing | – |
| 47 | From account bad status | – |
| 48 | To account bad status | – |
| 49 | Bad debt | – |
| 4A | Card not effective | – |
| 4B | Closed savings account or restricted for closing | – |
| 4C | Closed credit account or restricted for closing | – |
| 4D | Closed credit facility cheque account or restricted for closing | – |
| 4E | Closed cheque account or restricted for closing | – |
| 51 | Not sufficient funds | Decline |
| 52 | No chequing account | Decline |
| 53 | No savings account | Decline |
| 54 | Expired card | Decline |
| 55 | Incorrect personal identification number | Decline |
| 56 | No card record | – |
| 57 | Transaction not permitted to cardholder | Decline |
| 58 | Transaction not permitted to terminal | Decline |
| 59 | Suspected fraud | Decline |
| 5A | Suspected counterfeit card | – |
| 5B | Transaction does not fulfil anti-money laundering requirements | – |
| 5C | Transaction not supported by the card issuer | – |
| 60 | Card acceptor contact acquirer | Decline |
| 61 | Exceeds withdrawal amount limit | Decline |
| 62 | Restricted card | Decline |
| 63 | Security violation | – |
| 64 | Original amount incorrect | Decline |
| 65 | Exceeds withdrawal frequency limit | Decline |
| 66 | Card acceptor call acquirer's security department | Decline |
| 67 | Hard capture (requires that card be picked up at ATM) | Pick-up |
| 68 | Response received too late | – |
| 6P | Verification data failed | – |
| 6Q | No communication keys available for use | – |
| 6R | MAC key sync error | – |
| 6S | MAC incorrect | – |
| 6T | Security software/hardware error – try again | – |
| 6U | Security software/hardware error – do not retry | – |
| 6V | Encryption key sync error | – |
| 6W | Key verification failed. Key check value does not match | – |
| 6X | Key sync error | – |
| 6Y | Missing required data to verify/process PIN | – |
| 6Z | Invalid PIN block | – |
| 70 | PIN data required | – |
| 71 | New PIN invalid | – |
| 72 | PIN change required | – |
| 73 | PIN is not allowed for transaction | – |
| 74 | PIN length error | – |
| 75 | Allowable number of PIN tries exceeded | Decline |
| 8A | Reconciled, in balance | – |
| 8B | Amount not reconciled, totals provided | – |
| 8C | Totals not available | – |
| 8D | Not reconciled, totals provided | – |
| 8E | Ineligible to receive financial position information | – |
| 8F | Reconciliation cutover or checkpoint error | – |
| 8G | Advice acknowledged, no financial liability accepted | – |
| 8H | Advice acknowledged, financial liability accepted | – |
| 8I | Message number out of sequence | – |
| 8W | Perform Stand-In Processing (STIP) | – |
| 8X | Currently unable to perform request; try later | – |
| 8Y | Card issuer signed off | – |
| 8Z | Card issuer timed out | – |
| 90 | Cutoff is in process (switch ending a day's business and starting the next. Transaction can be sent again in a few minutes) | – |
| 91 | Issuer or switch is unavailable or inoperative | – |
| 92 | Financial institution or intermediate network facility cannot be found for routing | Decline |
| 93 | Transaction cannot be completed. Violation of law | Decline |
| 94 | Duplicate transmission | – |
| 95 | Reconcile error | – |
| 96 | System malfunction | – |
| 9A | Violation of business arrangement | – |
| 9B | No matching original transaction | – |
| 9C | Original transaction was declined | – |
| 9D | Bank not found | – |
| 9E | Bank not effective | – |
| 9F | Information not on file | – |