



Virtual Terminal Response Codes

Response	Code	Definition
Merchant Authorization Revoked	U01	Disallowed Merchant
Account Not Approved	U02	Known Bad Account (via our internal database)
Daily Transaction Limit	U03	Daily Transaction Limit Exceeded
Monthly Transaction Limit	U04	Monthly Transaction Limit Exceeded
AVS Failure Zip Code	U05	AVS Failure - Zip / State
AVS Failure Area Code	U06	AVS Failure - Area Code / State
AVS Failure Email	U07	AVS Failure - Anonymous Email Account
Daily Velocity	U08	Daily Velocity Exceeded For Account
Velocity Window	U09	Velocity Exceeded For Customers Account (Default is 5/day 7/wk)
Duplicate Transaction	U10	Duplicate Transaction (default is 5 minutes)
Recurring Transaction not Found	U11	Recurring Transaction Not Found
Bad Status For Update	U12	Bad Recurring or Transaction Status
Original Transaction Not Found	U13	Target Transaction Not Found
Update Failed	U18	Database Error, Update Failed (Call ACH Direct)
Invalid TRN	U19	Invalid Routing Number
Invalid Credit Card Number	U20	Invalid Credit Card Number
Merchant Status	U51	Merchant Status Not Live
Type Not Allowed	U52	Credit Card / EFT Not Allowed For Merchant
Per Transaction Limit	U53	Exceeds Per Transaction Limit For Merchant
Invalid Merchant Configuration	U54	No Credit Card Authorization, Bad Authorization Parameters
Pre Authorization Decline	U80	Pre Authorization Decline w/ <msg>
Pre Authorization Timeout	U81	Pre Authorization Timeout (Not A Fatal Error)
Pre Authorization Error	U82	General Pre Authorization Error
Authorization Declined	U83	Authorization Declined w/ <msg>
Authorization Timeout	U84	Authorization Timeout (Error)
Authorization Error	U85	Other Authorization Error
AVS Failure Authorization (Credit Card Only)	U86	Authorization AVS Failure
Approved	A01	Approved