## Available Return Codes (000.000.000 to 999.999.999)

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## Introduction:

Merchant's system / server received a detailed response for every transaction processed on the Peach Payments platform. Each transaction response contains the following 2 codes that help the merchant understand what happened to the transaction

- 1. Processing Code The processing code is simply a concatenation of the Status Code and the Reason Code. Processing codes have the format: 00.00 e.g. 90.00 with the first two digits representing the status and the last two digits representing the reason.
- 2. Return Code The return tag is a more specific message that provides the merchant with more granular information on the overall result of the transaction.

Please note that the availability and use of the particular Status, Reason and Return codes also depends on whether they are supported by the applicable processing partner. Hence, some of these may not be available for your payment method / partner bank / payment method operator.

## **Return Code Table**

Return Code	Meaning
000.***.***	
000.000.000	Transaction succeeded
000.100.110	Request successfully processed in 'Merchant in Integrator Test Mode'
000.100.111	Request successfully processed in 'Merchant in Validator Test Mode'
000.100.112	Request successfully processed in 'Merchant in Connector Test Mode'
000.100.200	Reason not Specified
000.100.201	Account or Bank Details Incorrect
000.100.202	Account Closed
000.100.203	Insufficient Funds
000.100.204	Mandate not Valid
000.100.205	Mandate Cancelled
000.100.206	Revocation or Dispute
000.100.207	Cancellation in Clearing Network
000.100.208	Account Blocked
000.100.209	Account does not exist
000.100.210	Invalid Amount
000.100.220	Fraudulent Transaction
000.100.221	Merchandise Not Received
000.100.222	Transaction Not Recognized By Cardholder
000.100.223	Service Not Rendered
000.100.224	Duplicate Processing
000.100.225	Credit Not Processed
000.100.226	Cannot be settled
000.100.227	Configuration Issue
000.100.228	Temporary Communication Error - Retry
000.100.230	Unauthorised Charge
000.100.299	Unspecified (Technical)
000.200.000	Transaction pending (if a transaction still has this status 30 mins after that the transaction was initiated,

	it will automatically change to another return code, depending on the payment flow)
000.300.000	Two-step transaction succeeded
000.400.000	Transaction succeeded (please review manually due to fraud suspicion)
000.400.010	Transaction succeeded (please review manually due to AVS return code)
000.400.020	Transaction succeeded (please review manually due to CVV return code)
000.400.030	Transaction succeeded (please review manually due to failed automatic reversal)
000.400.040	Transaction succeeded (please review manually due to amount mismatch)
000.400.050	Transaction succeeded (please review manually because transaction is pending)
000.400.060	Transaction succeeded (approved at merchant's risk)
000.400.070	Transaction succeeded (waiting for external risk review)
000.400.101	card not participating/authentication unavailable
000.400.102	user not enrolled
000.400.103	Technical Error in 3D system
000.400.104	Missing or malformed 3DSecure Configuration for Channel
000.400.105	Unsupported User Device - Authentication not possible
000.400.106	invalid payer authentication response(PARes) in 3DSecure Transaction
000.400.107	Communication Error to VISA/MasterCard Directory Server
000.400.108	Cardholder Not Found - card number provided is not found in the ranges of the issuer
000.400.200	risk management check communication error
000.500.000	Transaction succeeded - very good rating
000.500.100	Transaction succeeded (address corrected)
000.600.000	transaction succeeded due to external update
100.***.***	
100.100.100	request contains no creditcard, bank account number or bank name
100.100.101	invalid creditcard, bank account number or bank name

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100.100.200	request contains no month
100.100.100	request contains no creditcard, bank account number or bank name
100.100.101	invalid creditcard, bank account number or bank name
100.100.200	request contains no month
100.100.201	invalid month
100.100.300	request contains no year
100.100.301	invalid year
100.100.303	card expired
100.100.304	card not yet valid
100.100.400	request contains no cc/bank account holder
100.100.401	cc/bank account holder too short or too long
100.100.402	cc/bank account holder not valid
100.100.500	request contains no credit card brand
100.100.501	invalid credit card brand
100.100.600	empty CVV for VISA, MASTER, AMEX not allowed
100.100.601	invalid CVV/brand combination
100.100.650	empty CreditCardIssueNumber for MAESTRO not allowed
100.100.651	invalid CreditCardIssueNumber
100.100.700	invalid cc number/brand combination
100.100.701	suspecting fraud, this card may not be processed
100.150.100	request contains no Account data and no registration id
100.150.101	invalid length for specified registration id (must be 32 chars)
100.150.200	registration does not exist
100.150.201	registration is not confirmed yet
100.150.202	registration is already deregistered
100.150.203	registration is not valid, probably initially rejected
100.150.204	account registration reference pointed to no registration transaction
100.150.205	referenced registration does not contain an account
100.150.300	payment only allowed with valid initial registration
100.200.100	bank account contains no or invalid country

100.200.103	bank account has invalid bankcode/name account number combination
100.200.104	bank account has invalid acccount number format
100.200.200	bank account needs to be registered and confirmed first. Country is mandate based.
100.210.101	virtual account contains no or invalid Id
100.210.102	virtual account contains no or invalid brand
100.211.101	user account contains no or invalid Id
100.211.102	user account contains no or invalid brand
100.211.103	no password defined for user account
100.211.104	password does not meet safety requirements (needs 8 digits at least and must contain letters and numbers)
100.211.105	wallet id has to be a valid email address
100.211.106	voucher ids have 32 digits always
100.212.101	wallet account registration must not have an initial balance
100.212.102	wallet account contains no or invalid brand
100.212.103	wallet account payment transaction needs to reference a registration
100.250.100	job contains no execution information
100.250.105	invalid or missing action type
100.250.106	invalid or missing duration unit
100.250.107	invalid or missing notice unit
100.250.110	missing job execution
100.250.111	missing job expression
100.250.120	invalid execution parameters, combination does not conform to quartz standard
100.250.121	invalid execution parameters, hour must be between 0 and 23
100.250.122	invalid execution parameters, minute and seconds must be between 0 and 59
100.250.123	invalid execution parameters, Day of month must be between 1 and 31
100.250.124	invalid execution parameters, month must be between 1 and 12
100.250.125	invalid execution parameters, Day of week must be between 1 and 7
100.250.250	Job tag missing

100.300.101invalid test mode (please use LIVE or INTEGRATOR_TEST or CONNECTOR_TEST)100.300.200transaction id too long100.300.300invalid reference id100.300.400missing or invalid sender id100.300.401missing or invalid sender id100.300.402missing or invalid version100.300.600invalid response id100.300.601invalid or missing user login100.300.701invalid or missing user pwd100.300.701invalid relevance100.300.701invalid relevance for given payment type100.350.100referenced session is RLIECTED (no action possible).100.350.201indefined session state100.350.201confirmation (CF) must be registered (RG) first100.350.301confirmation (CF) nust be registered account and/or customer100.350.310cannot confirm (CF) on a registration passthrough100.350.311cannot confirm (CF) on a registration passthrough100.350.312cannot confirm (CF) on a registration passthrough100.350.313customer could not be notified of pin to confirm registration (channel)100.350.314customer could not be notified of pin to confirm registration (sending failed)100.350.400no or invalid PIN (email/SMS/MicroDeposit authentication) entered100.350.500UserAccount-numbers have to be unique		
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100.390.101 purchase amount/currency mismatch	100.380.401	User Authentication Failed
	100.380.501	risk management transaction timeout
100.390.102 PARes Validation failed	100.390.101	purchase amount/currency mismatch
	100.390.102	PARes Validation failed

100.390.103	PARes Validation failed - problem with signature
100.390.104	XID mismatch
100.390.105	Transaction rejected because of technical error in 3DSecure system
100.390.106	Transaction rejected because of error in 3DSecure configuration
100.390.107	Transaction rejected because cardholder authentication unavailable
100.390.108	Transaction rejected because merchant not participating in 3DSecure program
100.390.109	Transaction rejected because of VISA status 'U' in 3DSecure program
100.395.101	Bank not supported for Giropay
100.395.102	Account not enabled for Giropay e.g. test account
100.395.501	Previously pending online transfer transaction timed out
100.395.502	Acquirer/Bank reported timeout on online transfer transaction
100.396.101	Cancelled by user
100.396.102	Not confirmed by user
100.396.103	Previously pending transaction timed out
100.396.104	Uncertain status - probably cancelled by user
100.396.106	User did not agree to payment method terms
100.396.201	Cancelled by merchant
100.397.101	Cancelled by user due to external update
100.397.102	Rejected by connector/acquirer due to external update
100.400.000	transaction declined (Wrong Address)
100.400.001	transaction declined (Wrong Identification)
100.400.002	transaction declined (Insufficient credibility score)
100.400.005	transaction must be executed for German address
100.400.007	System error ( possible incorrect/missing input data)
100.400.020	transaction declined
100.400.021	transaction declined for country
100.400.030	transaction not authorized. Please check manually
100.400.039	transaction declined for other error
100.400.040	authorization failure

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100.400.041	transaction must be executed for German address
100.400.042	transaction declined by SCHUFA (Insufficient credibility score)
100.400.043	transaction declined because of missing obligatory parameter(s)
100.400.044	transaction not authorized. Please check manually
100.400.045	SCHUFA result not definite. Please check manually
100.400.051	SCHUFA system error (possible incorrect/missing input data)
100.400.060	authorization failure
100.400.061	transaction declined (Insufficient credibility score)
100.400.063	transaction declined because of missing obligatory parameter(s)
100.400.064	transaction must be executed for Austrian, German or Swiss address
100.400.065	result ambiguous. Please check manually
100.400.071	system error (possible incorrect/missing input data)
100.400.080	authorization failure
100.400.081	transaction declined
100.400.083	transaction declined because of missing obligatory parameter(s)
100.400.084	transaction can not be executed for given country
100.400.085	result ambiguous. Please check manually
100.400.086	transaction declined (Wrong Address)
100.400.087	transaction declined (Wrong Identification)
100.400.091	system error (possible incorrect/missing input data)
100.400.100	transaction declined - very bad rating
100.400.120	authorization failure
100.400.121	account blacklisted
100.400.122	transaction must be executed for valid German account
100.400.123	transaction declined because of missing obligatory parameter(s)
100.400.130	system error (possible incorrect/missing input data)
100.400.139	system error (possible incorrect/missing input data)
100.400.140	transaction declined by GateKeeper
100.400.141	Challenge by ReD Shield

100.400.142	Deny by ReD Shield
100.400.143	Noscore by ReD Shield
100.400.144	ReD Shield data error
100.400.145	ReD Shield connection error
100.400.146	Line item error by ReD Shield
100.400.147	Payment void and transaction denied by ReD Shield
100.400.148	Payment void and transaction challenged by ReD Shield
100.400.149	Payment void and data error by ReD Shield
100.400.150	Payment void and connection error by ReD Shield
100.400.151	Payment void and line item error by ReD Shield
100.400.241	Challenged by Threat Metrix
100.400.242	Denied by Threat Metrix
100.400.243	Invalid sessionId
100.400.260	authorization failure
100.400.500	waiting for external risk
100.500.101	payment method invalid
100.500.201	payment type invalid
100.550.300	request contains no amount or too low amount
100.550.301	amount too large
100.550.303	amount format invalid (only two decimals allowed).
100.550.310	amount exceeds limit for the registered account.
100.550.311	exceeding account balance
100.550.312	Amount is outside allowed ticket size boundaries
100.550.400	request contains no currency
100.550.401	invalid currency
100.550.601	risk amount too large
100.550.603	risk amount format invalid (only two decimals allowed)
100.550.605	risk amount is smaller than amount (it must be equal or bigger then amount)
100.600.500	usage field too long
100.700.100	request contains no family name
100.700.101	family name too long
100.700.200	request contains no given name

100.700.201	given name too long
100.700.300	invalid salutation
100.700.400	invalid title
100.700.500	company name too long
100.700.800	identity contains no or invalid 'paper'
100.700.801	identity contains no or invalid identification value
100.700.802	identification value too long
100.700.810	specify at least one identity
100.800.100	request contains no street
100.800.101	street too long
100.800.102	invalid street
100.800.200	request contains no zip
100.800.201	zip too long
100.800.202	invalid zip
100.800.300	request contains no city
100.800.301	city too long
100.800.302	invalid city
100.800.400	invalid state/country combination
100.800.401	state too long
100.800.500	request contains no country
100.800.501	invalid country
100.900.100	request contains no email address
100.900.101	invalid email address (probably invalid syntax)
100.900.105	email address too long (max 50 chars)
100.900.200	invalid phone number (has to start with a digit or a '+', at least 7 and max 25 chars long)
100.900.300	invalid mobile phone number (has to start with a digit or a '+', at least 7 and max 25 chars long)
100.900.301	mobile phone number mandatory
100.900.400	request contains no ip number
100.900.401	invalid ip number
100.900.450	invalid birthdate
100.900.500	invalid recurrence mode

200.***.***	
200.100.101	invalid Request Message. No valid XML. XML must be url-encoded! maybe it contains a not encoded ampersand or something similar.
200.100.102	invalid Request. XML load missing (XML string must be sent within parameter 'load')
200.100.103	invalid Request Message. The request contains structural errors
200.100.150	transaction of multirequest not processed because of subsequent problems
200.100.151	multi-request is allowed with a maximum of 10 transactions only
200.100.199	Wrong Web Interface / URL used. Please check out the Tech Quick Start Doc Chapter 3.
200.100.201	invalid Request/Transaction tag (not present or [partially] empty)
200.100.300	invalid Request/Transaction/Payment tag (no or invalid code specified)
200.100.301	invalid Request/Transaction/Payment tag (not present or [partially] empty)
200.100.302	invalid Request/Transaction/Payment/Presentation tag (not present or [partially] empty)
200.100.401	invalid Request/Transaction/Account tag (not present or [partially] empty)
200.100.402	invalid Request/Transaction/Account(Customer, Relevance) tag (one of Account/Customer/Relevance must be present)
200.100.403	invalid Request/Transaction/Analysis tag (Criterions must have a name and value)
200.100.404	invalid Request/Transaction/Account (must not be present)
200.100.501	invalid Request/Transaction/Customer tag (not present or [partially] empty)
200.100.502	invalid Request/Transaction/Customer/Name tag (not present or [partially] empty)
200.100.503	invalid Request/Transaction/Customer/Contact tag (not present or [partially] empty)
200.100.504	invalid Request/Transaction/Customer/Address tag (not present or [partially] empty)
200.200.106	duplicate transaction. Please verify that the UUID is unique

500.***.***	
500.100.201	Channel/Merchant is disabled (no processing possible)
500.100.202	Channel/Merchant is new (no processing possible yet)
500.100.203	Channel/Merchant is closed (no processing possible)
500.100.301	Merchant-Connector is disabled (no processing possible)
500.100.302	Merchant-Connector is new (no processing possible yet)
500.100.303	Merchant-Connector is closed (no processing possible)
500.100.304	Merchant-Connector is disabled at gateway (no processing possible)
500.100.401	Connector is unavailable (no processing possible)
500.100.402	Connector is new (no processing possible yet)
500.100.403	Connector is unavailable (no processing possible)
500.200.101	No target account configured for DD transaction
600.***.***	
600.100.100	Unexpected Integrator Error (Request could not be processed)
600.200.100	invalid Payment Method
600.200.200	Unsupported Payment Method
600.200.201	Channel/Merchant not configured for this payment method
600.200.202	Channel/Merchant not configured for this payment type
600.200.300	invalid Payment Type
600.200.310	invalid Payment Type for given Payment Method
600.200.400	Unsupported Payment Type
600.200.500	Invalid payment data. You are not configured for this currency or sub type (country or brand)
600.200.600	invalid payment code (type or method)
600.200.700	invalid payment mode (you are not configured for the requested transaction mode)
600.200.800	invalid brand for given payment method and payment mode (you are not configured for the requested transaction mode)
600.200.810	invalid return code provided

700.***.***	
700.100.100	reference id not existing
700.100.200	non matching reference amount
700.100.300	invalid amount (probably too large)
700.100.400	referenced payment method does not match with requested payment method
700.100.500	referenced payment currency does not match with requested payment currency
700.100.600	referenced mode does not match with requested payment mode
700.100.700	referenced transaction is of inappropriate type
700.100.701	referenced a DB transaction without explicitly providing an account. Not allowed to used referenced account.
700.100.710	cross-linkage of two transaction-trees
700.300.100	referenced tx can not be refunded, captured or reversed (invalid type)
700.300.200	referenced tx was rejected
700.300.300	referenced tx can not be refunded, captured or reversed (already refunded, captured or reversed)
700.300.400	referenced tx can not be captured (cut off time reached)
700.300.500	chargeback error (multiple chargebacks)
700.300.600	referenced tx can not be refunded or reversed (was chargebacked)
700.300.700	referenced tx can not be reversed (reversal not possible anymore)
700.400.000	serious workflow error (call support)
700.400.100	cannot capture (PA value exceeded, PA reverted or invalid workflow?)
700.400.101	cannot capture (Not supported by authorization system)
700.400.200	cannot refund (refund volume exceeded or tx reversed or invalid workflow?)
700.400.300	cannot reverse (already refunded reversed or invalid workflow?)
700.400.400	cannot chargeback (already chargebacked or invalid workflow?)

700.400.402	chargeback can only be generated internally by the payment system
700.400.410	cannot reversal chargeback (chargeback is already reversaled or invalid workflow?)
700.400.420	cannot reversal chargeback (no chargeback existing or invalid workflow?)
700.400.510	capture needs at least one successful transaction of type (PA)
700.400.520	refund needs at least one successful transaction of type (CP or DB or RB or RC)
700.400.530	reversal needs at least one successful transaction of type (CP or DB or RB or PA)
700.400.540	reconceile needs at least one successful transaction of type (CP or DB or RB)
700.400.550	chargeback needs at least one successful transaction of type (CP or DB or RB)
700.400.560	receipt needs at least one successful transaction of type (PA or CP or DB or RB)
700.400.561	receipt on a registration needs a successfull registration in state 'OPEN'
700.400.562	receipts can only be generated internally by the payment system
700.400.570	cannot reference a waiting/pending transaction
700.400.700	initial and referencing channel-ids do not match
700.450.001	cannot transfer money from one account to the same account
800.***.***	
800.100.100	transaction declined for unknown reason
800.100.150	transaction declined (refund on gambling tx not allowed)
800.100.151	transaction declined (invalid card)
800.100.152	transaction declined by authorization system
800.100.153	transaction declined (invalid CVV)
800.100.154	transaction declined (transaction marked as invalid)
800.100.155	transaction declined (amount exceeds credit)
800.100.156	transaction declined (format error)
800.100.157	transaction declined (wrong expiry date)
800.100.158	transaction declined (suspecting manipulation)

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800.100.159	transaction declined (stolen card)
800.100.160	transaction declined (card blocked)
800.100.161	transaction declined (too many invalid tries)
800.100.162	transaction declined (limit exceeded)
800.100.163	transaction declined (maximum transaction frequency exceeded)
800.100.164	transaction declined (merchants limit exceeded)
800.100.165	transaction declined (card lost)
800.100.166	transaction declined (Incorrect personal identification number)
800.100.167	transaction declined (referencing transaction does not match)
800.100.168	transaction declined (restricted card)
800.100.169	transaction declined (card type is not processed by the authorization center)
800.100.170	transaction declined (transaction not permitted)
800.100.171	transaction declined (pick up card)
800.100.172	transaction declined (account blocked)
800.100.173	transaction declined (invalid currency, not processed by authorization center)
800.100.174	transaction declined (invalid amount)
800.100.175	transaction declined (invalid brand)
800.100.176	transaction declined (account temporarily not available. Please try again later)
800.100.190	transaction declined (invalid configuration data)
800.100.191	transaction declined (transaction in wrong state on aquirer side)
800.100.192	transaction declined (invalid CVV, Amount has still been reserved on the customer's card and will be released in a few business days. Please ensure the CVV code is accurate before retrying the transaction)
800.100.195	transaction declined (UserAccount Number/ID unknown)
800.100.196	transaction declined (registration error)
800.100.197	transaction declined (registration cancelled externally)
800.100.198	transaction declined (invalid holder)
800.100.402	cc/bank account holder not valid

800.100.500	Card holder has advised his bank to stop this recurring payment
800.100.501	Card holder has advised his bank to stop all recurring payments for this merchant
800.110.100	duplicate transaction
800.120.100	maximum number of transactions already exceeded
800.120.101	maximum number of transactions per account already exceeded
800.120.102	maximum number of transactions per ip already exceeded
800.120.103	maximum number of transactions per email already exceeded
800.120.200	maximum total volume of transactions already exceeded
800.120.201	maximum total volume of transactions per account already exceeded
800.120.202	maximum total volume of transactions per ip already exceeded
800.120.203	maximum total volume of transactions per email already exceeded
800.120.300	chargeback rate per bin exceeded
800.120.401	maximum number of transactions or total volume for configured MIDs or CIs exceeded
800.121.100	Channel not configured for given source type. Please contact your account manager.
800.130.100	Transaction with same TransactionId already exists
800.140.100	maximum number of registrations per mobile number exceeded
800.140.101	maximum number of registrations per email address exceeded
800.140.110	maximum number of registrations of mobile per credit card number exceeded
800.140.111	maximum number of registrations of credit card number per mobile exceeded
800.140.112	maximum number of registrations of email per credit card number exceeded
800.140.113	maximum number of registrations of credit card number per email exceeded
800.150.100	Account Holder does not match Customer Name

800.160.100	Invalid payment data for configured Shopper Dispatching Type
800.160.110	Invalid payment data for configured Payment Dispatching Type
800.160.120	Invalid payment data for configured Recurring Transaction Dispatching Type
800.160.130	Invalid payment data for configured TicketSize Dispatching Type
800.200.159	account or user is blacklisted (card stolen)
800.200.160	account or user is blacklisted (card blocked)
800.200.165	account or user is blacklisted (card lost)
800.200.202	account or user is blacklisted (account closed)
800.200.208	account or user is blacklisted (account blocked)
800.200.220	account or user is blacklisted (fraudulent transaction)
800.300.101	account or user is blacklisted
800.300.102	country blacklisted
800.300.200	email is blacklisted
800.300.301	ip blacklisted
800.300.302	ip is anonymous proxy
800.300.401	bin blacklisted
800.300.500	transaction temporary blacklisted (too many tries invalid CVV)
800.300.501	transaction temporary blacklisted (too many tries invalid expire date)
800.400.100	AVS Check Failed
800.400.101	Mismatch of AVS street value
800.400.102	Mismatch of AVS street number
800.400.103	Mismatch of AVS PO box value fatal
800.400.104	Mismatch of AVS zip code value fatal
800.400.105	Mismatch of AVS settings (AVSkip, AVIgnore, AVSRejectPolicy) value
800.400.110	AVS Check Failed. Amount has still been reserved on the customer's card and will be released in a few business days. Please ensure the billing address is accurate before retrying the transaction.
800.400.150	Implausible address data
800.400.151	Implausible address state data

800.400.200	Invalid Payer Authentication in 3DSecure transaction
800.400.500	Waiting for confirmation of non-instant payment. Denied for now.
800.500.100	direct debit transaction declined for unknown reason
800.500.110	Unable to process transaction - ran out of terminalIds - please contact acquirer
800.600.100	transaction is being already processed
800.700.100	transaction for the same session is currently being processed, please try again later.
800.700.101	family name too long
800.700.201	given name too long
800.700.500	company name too long
800.800.102	Invalid street
800.800.202	Invalid zip
800.800.302	Invalid city
800.800.800	The payment system is currenty unavailable, please contact support in case this happens again.
800.800.801	The payment system is currenty unter maintenance. Please apologize for the inconvenience this may cause. If you were not informed of this maintenance window in advance, contact your sales representative.
800.900.100	Payment Denied. Check necessary configurations
800.900.101	invalid email address (probably invalid syntax)
800.900.200	invalid phone number (has to start with a digit or a '+', at least 7 and max 25 chars long)
800.900.300	user authorization failed
800.900.301	user authorization failed, user has no sufficient rights to process transaction
800.900.401	Invalid IP number
800.900.450	Invalid birthdate
900.***.***	
900.100.100	unexpected communication error with connector/acquirer
900.100.200	error response from connector/acquirer
900.100.201	error on the external gateway (e.g. on the part of the bank, acquirer,)
900.100.202	invalid transaction flow, the requested function is not applicable for the referenced transaction.

900.100.300	no response from connector/acquirer [uncertain result]
900.100.301	Transaction timed out without response from connector/acquirer. It was reversed
900.100.400	timeout at connectors/acquirer side
900.100.500	timeout at connectors/acquirer side (try later)
900.100.600	connector/acquirer currently down
900.200.100	Message Sequence Number of Connector out of sync
900.300.600	user session timeout
900.400.100	unexpected communication error with external risk provider
999.999.999	UNDEFINED CONNECTOR/ACQUIRER ERROR