Transaction Status Codes

The status of a transaction will change depending on the following factors:

    a. Was the transaction accepted or rejected for processing?
    b. Which part of the status cycle the transaction is in?

The status cycle for a typical ACH transaction is **Ready** > **Settling** > **Funded**. The status cycle for a typical credit card transaction is **Ready** > **Settled**. After being sent out by Forte for processing, the status may change to one of the following:

Status	Description
Authorized	The customer's payment was authorized. To complete the sale, the item must be captured from the transaction's detail pag
Complete	eCheck verification was performed and the results were positive (**POS**) or unknown (**UNK**).
Declined	Transaction was declined for reasons detailed in **Response Code** and **Response Description**.
Failed	eCheck verification was performed and the results were negative (NEG) or the transaction failed for reasons detailed in the **Response Description**.
Funded	eCheck item was funded to or from the merchant's bank account.
Ready	Transaction was received and is awaiting origination (echeck) or settlement (credit card).
Rejected	eCheck item has been rejected or returned by the client's financial institution. Merchant will not be funded for the item.
Review	Transaction was unable to be settled due to a merchant configuration issue. Please contact Customer Service to resolve (1-4
Settled	Credit Card item has been funded to the merchant's bank account.
Settling	eCheck item has been originated and Forte is awaiting the settlement results.
Unfunded	Previously funded echeck item has been returned and funding was reversed.
Voided	The transaction was voided and the item will not be originated or settled.

Transaction Response Codes

When a transaction is submitted for processing, Forte immediately returns one of the following responses. Transactions that are accepted for processing return the A01 response code. Transactions that are rejected for processing return the "U" response codes.

Code	Description	Comments	Test Parameters
A01	APPROVED	Transaction approved/completed	
A03	PARTIAL AUTHORIZATION	Transaction approved for a partial authorization (CC only)	Not available
U02	ACCOUNT NOT APPROVED	Customer account is in Forte's "known bad" account list (EFT only)	Send echeck sale transacti data: • routing_number=0 • account_number=9

Code	Description	Comments	Test Parameters
U02	TRN NOT APPROVED	Routing number passes checksum test but not valid for ACH	Send echeck sale transacti data: • routing_number=0(• account_number= /
U03	DAILY TRANS LIMIT	Merchant daily limit exceeded (EFT only)	Not available
U04	MONTHLY TRANS LIMIT	Merchant monthly limit exceeded (EFT only)	Not available
U05	AVS FAILURE ZIPCODE	AVS state/zip code check failed	Send a region and postal match
U06	AVS FAILURE AREACODE	AVS state/area code check failed	Send a region and postal match
U07	AVS FAILURE EMAIL	AVS anonymous email check failed	Send an email from a hot address.
U08	DAILY VELOCITY	Merchant has exceeded the maximum number of transactions per hour, which may indicate a security problem. This error rarely occurs, but if you receive it, contact Forte immediately.	
U09	WINDOW VELOCITY	Merchant has exceeded the maximum number of transactions per hour, which may indicate a security problem. This error rarely occurs, but if you receive it, contact Forte immediately.	
U10	DUPLICATE TRANSACTION	Transaction has the same attributes as another transaction within the time set by the merchant	Send the same transaction minutes
U11	RECUR TRANS NOT FOUND	Transaction types 40-42 only	Not available
U12	UPDATE NOT ALLOWED	Original transaction not voidable or captureable	Send a void transaction for
U13	ORIG TRANS NOT FOUND	Transaction to be voided or captured not found	Send void transaction for t number: 00000000-0000-0(
U14	BAD TYPE FOR ORIG TRANS	Void/capture and original transaction types do not agree (CC/EFT)	Send a void credit card tra transaction
U15	ALREADY VOIDED ALREADY CAPTURED	Transaction was previously voided or captured	Void the same transaction
U18	UPDATE FAILED	Void or Capture failed	Send a transaction for 19.
U19	INVALID TRN	Account ABA number is invalid	Send echeck transaction w routing_number=123456789
U20	INVALID CREDIT CARD NUMBER	Credit card number is invalid	Send a credit card transact account_number=111111111
U21	BAD START DATE	Date is malformed	Send a transaction with sch start date of 13/1/2008 or
U22	SWIPE DATA FAILURE	Swipe data is malformed	
U23	INVALID EXPIRATION DATE	Malformed expiration date	Send Credit Card transactic expire_month=13
U25	INVALID AMOUNT	Negative amount	Send a transaction for a ne (-1.00)
U26	INVALID DATA	Invalid data present in transaction	Send a void transaction wi authorization_amount=.
U27	CONV FEE NOT ALLOWED	Merchant sent a convenience fee but is not configured to accept one	
U28	CONV FEE INCORRECT	Merchant configured for convenience fee but did not send one	
U29	CONV FEE DECLINED	Convenience fee transaction failed - SplitCharge model only	
U30	PRINCIPAL DECLINED	Principal transaction failed - SplitCharge model only	
U51	MERCHANT STATUS	Merchant is not "live"	Send a transaction for a nc

Code	Description	Comments	Test Parameters
U52	TYPE NOT ALLOWED	Merchant not approved for transaction type (CC or EFT)	Send a transaction of a typ echeck) that the account is
U53	PER TRANS LIMIT	Transaction amount exceeds merchant's per transaction limit (EFTs only)	Send a transaction that exc echeck limit(s)
U54	INVALID MERCHANT CONFIG	Merchant's configuration requires updating - call Customer Support	Send a transaction for 19.
U80	PREAUTH DECLINE	Transaction was declined due to preauthorization (Forte Verify) result	Send a transaction for 19.
U81	PREAUTH TIMEOUT	Preauthorizer not responding (verify transactions only)	Send a transaction for 19.
U82	PREAUTH ERROR	Preauthorizer error (verify transactions only)	Send a transaction for 19.
U83	AUTH DECLINE	Transaction was declined due to authorizer declination	Send a transaction for 19.
U84	AUTH TIMEOUT	Authorizer not responding	Send a transaction for 19.
U85	AUTH ERROR	Authorizer error	Send a transaction for 19.
U86	AVS FAILURE AUTH	Authorizer AVS check failed	Send a transaction for 19.
U87	AUTH BUSY	Authorizing vendor busy, may be resubmitted (CC only)	Send a transaction for 19.
U88	PREAUTH BUSY	Verification vendor busy, may be resubmitted (type 26 only)	Send a transaction for 19.
U89	AUTH UNAVAIL	Vendor service unavailable (CC only)	Send a transaction for 19.
U90	PREAUTH UNAVAIL	Verification service unavailable (type 26 only)	Send a transaction for 19.
X02	VOIDED	A batch transaction was voided	Not available
F01	MANDATORY FIELD IS MISSING	Required field is missing	
F03	INVALID FIELD NAME	Value is not allowed	
F04	INVALID FIELD VALUE	Value is not allowed	
F05	DUPLICATE FIELD	Field is repeated in message	
F07	CONFLICTING FIELD	Fields cannot both be present	
E10	INVALID MERCH OR PASSWD	Merchant ID or processing password is incorrect	
E20	MERCHANT TIMEOUT	Transaction message not received (I/O flush required?)	
E55	INVALID TOKEN	Specified token was invalid, could not be located or may have been deleted	
	Client Token Transactions	For client token transactions where neither payment fields nor a payment token were specified, the client record does not have a default payment method matching the transaction type.	
	Payment Token Transactions	For payment token transactions where no client token is specified, the payment token must be clientless.	
	Both Client and Payment Tokens Present	For transactions with client and payment tokens, the specified payment token is not associated with the client or is clientless.	
E90	BAD MERCH IP ADDR	Origination IP is not on merchant's approved IP list	
E99	INTERNAL ERROR	An unspecified error has occurred	

Transaction Return Codes

Forte uses NACHA specification return codes that indicate whether the consumer portion of the payment has been returned or rejected. Some common returns are a closed bank account, invalid bank account, insufficient funds, or a dispute. If a payment is unsuccessful, Forte usually receives the return message from the ACH network within 2 to 4 business days of payment submission. For more information on return codes, please

refer to the latest NACHA guide which can be found at http://www.nacha.org (http://www.nacha.org/)
(subscription required).

Code	Description	Comments
R01	INSUFFICIENT FUNDS	The balance is not sufficient to cover the value of the transaction
R02	ACCOUNT CLOSED	A previously open account has been closed
R03	NO ACCOUNT	The account is closed or doesn't match the name submitted
R04	INVALID ACCOUNT NUMBER	The account number structure is invalid
R05	PRENOTE NOT RECEIVED	Pre-notification was not received
R06	RETURNED PER ODFI	ODFI has requested RDFI to return this item
R07	AUTHORIZATION REVOKED	Account holder has revoked the company's authorization
R08	PAYMENT STOPPED	Account holder has stopped payment on this single transaction
R09	UNCOLLECTED FUNDS	Balance is sufficient, but can't be released until uncollected items are collected
R10	NO AUTHORIZATION	Account holder advises that the transaction is not authorized
R11	CHECK SAFEKEEPING RETURN	Return of a check safekeeping entry return
R12	BRANCH SOLD	The account is at a branch that was sold to another financial institution
R13	RDFI NOT QUALIFIED	RDFI not qualified to participate
R14	DECEASED	The account holder is deceased
R15	BENEFICIARY DECEASED	The beneficiary entitled to benefits is deceased
R16	ACCOUNT FROZEN	Funds are unavailable due to action by RDFI or other legal action
R20	NON-TRANSACTION ACCOUNT	Policies/regulations restrict activity to this account
R23	PAYMENT REFUSED	The account holder refuses the transaction because the amount is inaccurate for anothe
R24	DUPLICATE ENTRY	The transaction appears to be a duplicate item
R26	MANDATORY ERROR	The transaction is missing data from a mandatory field
R28	INVALID TRN	The Transit Routing Number is invalid
R29	CORPORATE NOT AUTHORIZED	The corporate receiver has notified RDFI that the Corp entry is not authorized
R31	ODFI PERMITS LATE RETURN	RDFI rejected an entry that the ODFI had accepted (applies to CCD and CTX only)
R50	INVALID COMPANY ID	The **OwnerCompany ID** field is not valid
R56	INVALID TRANSACTION DATE	The date specified is invalid
R57	STALE DATE	The transaction is too old for processing
R95	OVER LIMIT	This transaction is over your authorized limit
R96	ACCOUNT ON HOLD	This company account is on hold
R97	RDFI DOES NOT PARTICIPATE	RDFI does not allow this type of transaction
R98	INVALID PASSWORD	The password supplied was invalid
R99	DECLINED UNPAID ITEMS	This account or ID has been declined due to unpaid items

Transaction Settlement Codes

Merchants can configure their account to make up to 2 additional recollect attempts. For example, if a check is

returned for insufficient funds, a merchant may configure recollection attempts on the following 1st and 15th of the month.

Code	Description	Comments
S01	FUNDED (1st attempt)	Transaction funded on the first attempt.
S02	FUNDED (2nd attempt)	Transaction funded on the second attempt.
S03	FUNDED (3rd attempt)	Transaction funded on the third attempt.

Code	Description	Comments