

## Response Codes

 New page added.

Table 1 - VerifyRegResp Codes

| Code | Description                                                        | ActiveAccess behaviour (3DS v2.x)                                                                                                                                                                                                                                                                                                                                                                                         | ActiveAccess behaviour (3DS v1.0.2)                                                                                                                                                             |
|------|--------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 0    | Card not found or BIN not valid                                    | <p>The card is not enrolled in the CAAS server. The ACS prepares the response per card scheme's suggested values:</p> <ul style="list-style-type: none"><li>• Visa, SafeKey, Discover: Check Proof of Attempt status then ends the transaction with A or N status.</li><li>• Mastercard: Ends transaction with N.</li><li>• JCB: Ends transaction with A if it is Payment (PA) or N if it is Non-Payment (NPA).</li></ul> | <p>The card is not enrolled in the CAAS server. If proof of attempt is enabled then the status is A; otherwise is N.</p>                                                                        |
| 1    | Warning - Card is found but the threshold amount should be checked | <p>The ACS checks the threshold amount that is set by the issuer in the caaswarning property file. If the threshold is less than 2000, it will continue; otherwise, it will respond as an error.</p>                                                                                                                                                                                                                      | <p>The ACS checks the threshold amount that is set by the issuer in the caaswarning property file. If the threshold is less than 2000, the status is Y; otherwise will respond as an error.</p> |
| 2    | An error occurred in the CAAS server                               | <p>The ACS ends the transaction with proper values per the card scheme's suggested values:</p> <ul style="list-style-type: none"><li>• Visa, SafeKey, Discover: status set to N .</li><li>• JCB, Mastercard: status set to R.</li></ul>                                                                                                                                                                                   | <p>The ACS ends the transaction with status N.</p>                                                                                                                                              |

Table 2 - PreAuthResp Codes

| Code | Description                         | ActiveAccess behaviour (3DS v2.x)                                                                                       | ActiveAccess behaviour (3DS v1.0.2)                                              |
|------|-------------------------------------|-------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------|
| 0    | Exempt – Frictionless – Low risk    | The transaction ends with status = Y.                                                                                   | Transaction Status will be A or Y depending on the Rule Setting.                 |
| 1    | Not exempt – Challenge is requested | Cardholders will be challenged                                                                                          | Cardholders will be challenged                                                   |
| 2    | Error occurred                      | Cardholders will be challenged since the risk is not evaluated due to the error.                                        | Cardholders will be challenged since the risk is not evaluated due to the error. |
| 3    | Decline – Very high risk            | The transaction ends with status = N except for JCB, which will try to challenge cardholders.                           | The transaction ends with status = N.                                            |
| 4    | Exempt Review – Frictionless review | It is the same as frictionless for all card schemes. Only Visa will use it to change the value of authenticationMethod. |                                                                                  |

Table 3 - InitAuthResp Codes

| Code | Description  | ActiveAccess behaviour (3DS v2.x)                                                                                          | ActiveAccess behaviour (3DS v1.0.2)                                                                                        |
|------|--------------|----------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|
| 0    | Successful   | OTP/Push Notification is sent.                                                                                             | OTP/Push Notification is sent.                                                                                             |
| 1    | Error, Retry | OTP/Push Notification error. Need cardholder's action. The detail should be returned in the message field of the response. | OTP/Push Notification error. Need cardholder's action. The detail should be returned in the message field of the response. |
| 2    | Error, End   | An issue in sending OTP/Push Notification. The transaction ends with status = U.                                           | An issue in sending OTP/Push Notification. The transaction ends with status = U.                                           |

Table 4 - VerifyAuthResp Codes

| Code | Description                                                                                     | ActiveAccess behaviour (3DS v2.x)                                                                                                 | ActiveAccess behaviour (3DS v1.0.2)                                                                |
|------|-------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|
| 0    | Successful                                                                                      | Authenticated. The transaction ends with status = Y.                                                                              | Authenticated. The transaction ends with status = Y.                                               |
| 1    | Failed, Retry                                                                                   | Not authenticated. Cardholders should retry.                                                                                      | Not authenticate. Cardholders should retry.                                                        |
| 2    | Failed, Retry (last attempt)                                                                    | Not authenticated, warning as the last attempt. The card will be locked if the last attempt fails.                                | Not authenticated, warning as the last attempt. The card will be locked if the last attempt fails. |
| 3    | Locked                                                                                          | Not authenticated. Max attempt reached. Card is locked. The transaction ends with status = N.                                     | Not authenticated. Max attempt reached. Card is locked. The transaction ends with status = N.      |
| 4    | Error, End                                                                                      | An error occurred while authenticating the cardholder. The cardholder is not authenticated. The transaction ends with status = N. | An error occurred while authenticating the cardholder. The transaction ends with status = U.       |
| 5    |  Failed, End | Not authenticated. The transaction ends with status = N. This applies to all AuthTypes.                                           |                                                                                                    |