Response Codes

➕ New page added.

Table 1 - VerfifyRegResp Codes

Code	Description	ActiveAccess behaviour (3DS v2.x)	ActiveAccess behaviour (3DS v1.0.2)
0	Card not found or BIN not valid	The card is not enrolled in the CAAS server. The ACS prepares the response per card scheme's suggested values: • Visa, SafeKey, Discover: Check Proof of Attempt status then ends the transaction with A or N status. • Mastercard: Ends transaction with N. • JCB: Ends transaction with A if it is Payment (PA) or N if it is Non-Payment (NPA).	The card is not enrolled in the CAAS server. If proof of attempt is enabled then the status is A; otherwise is N.
1	Warning - Card is found but the threshold amount should be checked	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.	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.
2	An error occurred in the CAAS server	The ACS ends the transaction with proper values per the card scheme's suggested values: • Visa, SafeKey, Discover: status set to N . • JCB, Mastercard: status set to R.	The ACS ends the transaction with status N.

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.	

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