

## unpaid code descriptions

# Cash Buddy



Code	Brief	Full Description
02	Not provided for	There were insufficient funds in this account. Please contact the customer to make arrangements for alternative payment or arrange to process a double payment on the next batch run.
03	Debits not allowed to this account	The customers' account is a special savings account and cannot be debited. Kindly request customer to provide alternative banking details account details or change the account to a Transmission Account.
04	Payment Stopped (by a/c holder)	Your customer has requested that payment be stopped and the debit order be reversed. Please contact your customer to query the Stop Payment. No further debit order instruction will run against this account until Stop Payment has been lifted.
06	Account Frozen (as in divorce, etc)	Your customers account has been frozen due to legal proceedings Please contact your customer to obtain alternative banking details. No further debit orders will be run against this account until legal proceedings have been completed.
08	Account in sequestration (private individual)	Your customers account has been frozen due to legal proceedings Please contact your customer to obtain alternative banking details as no further debit orders will be run against this account.
10	Account in liquidation (company)	Your customers account has been frozen due to legal proceedings Please contact your customer to obtain alternative banking details as no further debit orders will be run against this account.
12	Account closed (with no forwarding details)	Your customers account has been closed. Kindly contact your customer to obtain alternative banking details as no further debit orders can be run against this account.
14	Account transferred (within banking group)	Account transferred (within banking group)
145	Account failed final validation	This is a credit payment error when an account fails the final validation but still exists in the

		system with the incorrect details.
16	Account transferred (to another banking group)	Account transferred (to another banking group)
18	Account holder deceased	Your customers' account has been closed as the account holder is deceased. Please obtain alternative banking details if the debit is to continue or contact the customers' attorneys for settlement
22	Account effects not cleared	Your customers' account had funds but these were not cleared in time for the debit order to be processed. Please contact your customer to arrange manual payment or confirm when your debit order can be resubmitted
26	No such account	Your customers' account may be invalid or has been closed. Please contact your customer to obtain alternative banking details.
28	Recall/Withdrawal	Your customer has requested a withdrawal of the debit order entry. Please contact your customer to clear up the dispute and re-submit if necessary.
30	No authority to debit / credit	Your customer has stopped payment of the debit order, allegedly due to you not having authority to debit the account. Please contact your customer to resolve the dispute as no further debit orders will be submitted on this account until stop payment is lifted.
32	Debit in contravention of payer's authority	Your customer has stopped payment of the debit order which allegedly is in contravention of the agreement entered into. Please contact your customer to resolve the dispute. No further debit orders can be submitted on this account until stop payment is lifted.
34	Authorisation cancelled	Your customer has stopped payment on the debit order, and cancelled the authorisation. Please contact your customer to resolve the dispute as no further debit orders will be submitted on this account until stop payment is lifted.
36	Previously stopped via stop payment advice	Your customer has previously stopped payment of the debit order due to a dispute. Please contact your customer to resolve the dispute as no further debit orders will be submitted on this account until stop payment is lifted.
50	Account Number Invalid	Your customers account is invalid. Please contact your customer to obtain alternative banking details.
51	Bank Recall	The bank has requested a recall on this debit order transaction entry. Please contact your customer to arrange settlement and resubmit if necessary.

56	Not FICA compliant	This account is not FICA compliant and the bank will not allow any further transactions to this account until your customer complies to the requirements. Please make alternative arrangements for payment with your client.
84	Credit Card Declined - Reported As Stolen	This transaction has been declined because the card has been reported stolen. Please contact the customer to get new details to process any additional transactions
85	Credit Card Declined - Account Closed	This transaction has been declined because the account has been closed. Please contact the customer to get new details to process any additional transactions
86	Credit Card Declined - Disputed by cardholder	This transaction has been declined because it has been disputed by cardholder. Please contact the customer to get new expiry date and process the transaction again.
87	Credit Card Declined - Invalid number	This transaction has been declined because it is an invalid card number. Please contact the customer to verify the details process the transaction again.
88	Credit Card Declined - Expired	This transaction has been declined because the card has expired. Please contact the customer to get new expiry date and process the transaction again.
89	Credit Card Declined	This transaction has been declined by the credit card company. Please contact the customer to make arrangements for alternative payment or arrange to process a double payment on the next batch run.
90	Non Possession of card	Gateway return with a reason of Non Possession of card is usually related to a return that was done because the card was used fraudulantly.