ERROR 93 When Processing Debit Cards with RBS WorldPay

Summary:

ERROR 93 When Processing Debit Cards with RBS WorldPay

Example from counterpoint.log

```
:STD: 2015-03-17T12:57:02.11095 DEBUG 97052 SecurePay (0) cardtype :
VISADEBIT
:STD: 2015-03-17T12:57:02.12657 DEBUG 97052 SecurePay (0) phard_code :
GENERICFAIL
:STD: 2015-03-17T12:57:02.12657 DEBUG 97052 BaseExtEdcProcessor (0)
Radiant.Retail.Platform.ExtEdcProcessors.SecurePayReceipt
TransType=Unknown
ProcessorMessage=GENERICFAIL
ErrorMessage=ERROR 93
```

Cause:

This error message is returned from RBS WorldPay and indicates the merchant account is not enabled for Debit Processing.

Solution:

- Confirm the isc250 is encrypted for Debit: KB437
- Confirm on the VAR Sheet received for the processor that the account is setup for Secure Pay (Monetra) / Either the Visa-k Platform, or [TCMP] platform if using EMV. This information should be in the header of the VAR.
- Ensure there is a **Sharing Group** and **Reimbursement attribute** on the VAR. If those parameters are not specified on the VAR Sheet, the

account has not been enabled for Debit processing with RBS.
- Contact NCR Merchant Services / RBS WorldPay to ensure Debit processing is enabled on the Account.
  NCR Merchant Services (800-859-5965x1926)
  RBS Elite group (877-634-6287)