

ERROR 93 When Processing Debit Cards with RBS WorldPay

Summary:

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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)

Online URL: <https://counterpoint.knowledgebase.co/article.php?id=713>