Kofax FraudOne
SignCheck Result Codes

Version: 4.6.0

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KOFAX

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Preface

Related documentation

The full documentation set for Kofax FraudOne is available at the following location:

https://docshield.kofax.com/Portal/Products/FO/4.6.0-e4jy6kf7pr/FO.htm

In addition to this guide, the documentation set includes the following items:

Release notes
- *Kofax FraudOne Release Notes*

Technical specifications
- *Kofax FraudOne Technical Specifications*

Guides
- *Kofax FraudOne Administrator's Guide*
- *Kofax FraudOne Archive Interface Server*
- *Kofax FraudOne ASV Blackbox*
- *Kofax FraudOne Common API Specifications for GIA Engines*
- *Kofax FraudOne Data Warehouse Installation and Operation Guide*
- *Kofax FraudOne Extended Reporting Features and Statistics*
- *Kofax FraudOne Feature Codes*
- *Kofax FraudOne Global Fraud Signature Web Service Developer's Guide*
- *Kofax FraudOne Installation and Migration Guide*
- *Kofax FraudOne Java Client Customization Guide*
- *Kofax FraudOne Java Client Customization Layer*
- *Kofax FraudOne Report Component Installation Guide*
- *Kofax FraudOne Service Program Configuration*
- *Kofax FraudOne Service Program Interfaces*
- *Kofax FraudOne Standard Reporting Features and Statistics*
- *Kofax FraudOne The Book on CRS*
- *Kofax FraudOne Thin Client Customization Guide*
- *Kofax FraudOne Variant Cleanup Utility*

Help

- *Kofax FraudOne Administration Client Help*
- *Kofax FraudOne Error Messages Help*
- *Kofax FraudOne Java Client Help*
- *Kofax FraudOne Server Monitor Help*
- *Kofax FraudOne Thin Client Help*

Training

Kofax offers both classroom and online training to help you make the most of your product. To learn more about training courses and schedules, visit the Kofax Education Portal on the Kofax website.

Getting help with Kofax products

The Kofax Knowledge Base repository contains articles that are updated on a regular basis to keep you informed about Kofax products. We encourage you to use the Knowledge Base to obtain answers to your product questions.

To access the Kofax Knowledge Base:

1. Go to the Kofax website home page and select **Support**.

2. When the Support page appears, select **Customer Support** > **Knowledge Base**.

> ⓘ The Kofax Knowledge Base is optimized for use with Google Chrome, Mozilla Firefox or Microsoft Edge.

The Kofax Knowledge Base provides:
- Powerful search capabilities to help you quickly locate the information you need.

  Type your search terms or phrase into the **Search** box, and then click the search icon.
- Product information, configuration details and documentation, including release news.

  Scroll through the Kofax Knowledge Base home page to locate a product family. Then click a product family name to view a list of related articles. Please note that some product families require a valid Kofax Portal login to view related articles.

From the Knowledge Base home page, you can:
- Access the Kofax Community (for all customers).

  Click the **Community** link at the top of the page.
- Access the Kofax Customer Portal (for eligible customers).

  Click the **Support** link at the top of the page. When the Customer & Partner Portals Overview appears, click **Log in to the Customer Portal**.
- Access the Kofax Partner Portal (for eligible partners).

Click the **Support** link at the top of the page. When the Customer & Partner Portals Overview appears, click **Log in to the Partner Portal**.

- Access Kofax support commitments, lifecycle policies, electronic fulfillment details, and self-service tools.

Go to the **General Support** section, click **Support Details**, and then select the appropriate tab.

Chapter 1

Automatic verification

ASV - Automatic signature verification result codes

The following table contains the ASV result codes:

Result code	Description	Classification
0	Signature and rules OK	possible
10	Signature(s) different	rejected
11	Power rule broken	rejected
12	Amount limit broken	rejected
13	Time limit broken	rejected
14	Restriction on Account	rejected
15	Restriction on Signatory	rejected
16	Other Rule broken	rejected
17	'Twin' detected	rejected
20	Signature in SB not valid today or inactive or revoked	not processable
21	Signature Variant not allowed to be used for SC ASV	not processable
22	Signature Style not supported by SIVAL (currently all non-latin	processable
23	VVOBLIG==1 means no ASV for this account	processable
24	ASV disabled for this Signatory	processable
25	Closed account	processable
26	Account not found	processable
27	Account status is not verified	processable
28	Master Signature too small	processable
29	Signature on form too small	processable
30	Amount above SCA-Limit	rejected
31	Currency mismatch	not processable
32	Form (check) Image missing	not processable

Result code	Description	Classification
33	Other reason for non-processable item	rejected
34	Match with fraudulent item	rejected
39	No Signatories leftover after filtering	not processable
41	No order for ASV found	not processable
46	Order has irregular, 0 or NULL values	not processable
47	No reference snippet, parametrization or cleaning error	not processable
48	No master snippet, parametrization or cleaning error	not processable
49	No Signatures leftover after filtering	not processable
63	2.matched signatory is bound to 2 The second matching signature is bound to two variants.	not processable
64	Zero or more than one signatures found for rule.	not processable
90	Internal error in SC ASV	not processable
91	Error in DB or network error	not processable
92	Master tables in SB not consistent	not processable
93	SC tables not consistent	not processable
95	Throughput license exceeded	not processable
99	Other error	not processable

APIA - Automatic payment image analysis Result Codes

The following table contains the APIA result codes:

Result code	Description	Classification
0	Checkstock validation passed	possible
1	No stockimage found	not processable
6	No APIA for customer/account	not processable
7	No APIA for stockimage	not processable
14	Account restricted	rejected
18	Restriction on stockimage	not processable
19	Stockimage in SB not valid today or inactive or revoked	not processable
25	Account closed	not processable
26	No customer/account found	not processable
27	Customer not verified	not processable
30	Order above amount limit	rejected

Result code	Description	Classification
32	No checkimage found	not processable
33	Checkstock validation failed	rejected
34	Match with fraudulent stockimage (marked as fraud)	rejected
40	Customer restricted	rejected
41	No order for APIA	not processable
42	Other error for non processable item	not processable
43	Image format not supported	not processable
44	Form type not supported (for future use)	not processable
45	Match with default fraudulent stockimage	
92	SB tables not consistent	not processable
93	SC tables not consistent	not processable
95	Throughput license exceeded	not processable
99	Other error	not processable

The following table shows the changes from the old (Revision 4.2) to the new (Revision 4.3) APIA result codes:

Old result code Revision 4.2	New result code Revision 4.3	Description
0	0	Checkstock validation passed
1	1	No stockimage found
2	32	No checkimage found
3	26	No customer/account found
6	6	No APIA for customer/account
7	7	No APIA for stockimage
8	27	Customer not verified
9	25	Account closed
10	40	Customer restricted
11	14	Account restricted
12	41	No order for APIA
13	30	Order above amount limit
14	98	Error
15	33	Checkstock validation failed
16	42	Other error for non processable item
17		Remove -- done twice

Old result code Revision 4.2	New result code Revision 4.3	Description
18	18	Restriction on stockimage
19	19	Stockimage in SB not valid today or inactive or revoked
20	43	Image format not supported
21	44	Form type not supported (for future use)
22	34	Match with fraudulent stockimage (marked as fraud)
23	45	Match with default fraudulent stockimage
92	92	SB tables not consistent
93	93	SC tables not consistent
99	99	Other error

GIA - General image analyzer result codes

The following table contains the GIA result codes:

Result code	Description	Classification
0	GIA check validation passed	possible
1	No check item image available	not processable
14	Account restricted	rejected
19	Image in SB not valid today or inactive or revoked	not processable
24	ASV disabled	not processable
25	Account closed	not processable
26	No customer/account found	not processable
27	Customer not verified	not processable
30	Order above amount limit	rejected
32	No reference cheque image available	not processable
34	Match with a fraudulent image	rejected
37	APIA disabled	not processable
38	GIA disabled	not processable
40	Customer restricted	rejected
41	No order for GIA	not processable
44	Form type not supported	not processable
45	Match with a default fraudulent image	rejected
50	Item image corrupt	not processable
51	Already one item loaded	not processable

Result code	Description	Classification
52	No item data available	not processable
53	Item data incomplete	not processable
54	No reference data available	not processable
55	No result retrievable	not processable
56	Image format not supported	not processable
57	Image restricted	rejected
58	Personal ID not found	not processable
60	VALUE was not found on check	rejected
61	Match with Payor name	accepted
62	Match with Payee name	accepted
70	Invalid call or not implemented	not processable
71	API already initialized	not processable
72	API not yet initialized	not processable
73	API could not be initialized	not processable
74	Feature not yet initialized	not processable
75	Feature already initialized	not processable
76	Feature could not be initialized	not processable
77	Feature not implemented	not processable
78	Analysis not yet set up	not processable
79	Analysis could not be set up	not processable
80	Other error returned from engine	not processable
81	Parameter error from engine	not processable
82	Not enough memory to fulfill task	not processable
92	SB tables not consistent	not processable
93	SC tables not consistent	not processable
95	Throughput license exceeded	not processable
99	Other error	not processable
100	Check serial number in issued serial number range	accepted
101	Check serial number close to issued serial number range	accepted
102	Check serial number outside issued serial number range	accepted
103	No check serial number in document	accepted
104	Check serial number in observed serial number range	accepted

Result code	Description	Classification
105	Check serial number close to observed serial number range	accepted
106	Check serial number outside observed serial number range	accepted
107	Check serial number is not a duplicate	accepted
108	Check serial number is a duplicate of another check in current processing	accepted
109	Check serial number is a duplicate of already used issued serial number	accepted
110	Check serial number is a duplicate of already used observed serial number	accepted
120	Check amount within all boundary conditions	accepted
121	Check amount duplicates another check (today)	accepted
123	Check amount below lowest by critical amount	accepted
124	Check amount exceeds average by critical amount	accepted
125	Average amount increased by critical amount	accepted
126	Not enough statistics data available	accepted
127	No check amount in document	accepted
130	Check velocity within all boundary conditions	accepted
131	Account has no check processing history ("first check")	accepted
132	Highest number of checks per day exceeded by critical amount	accepted
133	Average number of checks per day exceeded by critical amount	accepted
134	Average number of checks per day increased by critical amount	accepted
135	Not enough statistics data available	accepted
140	Check amount does not match any highlight pattern	accepted
141	Check amount matches at least one highlight pattern	accepted
142	Account number does not match any highlight pattern	accepted
143	Account number matches at least one highlight pattern	accepted
144	Branch / transit code does not match any highlight pattern	accepted
145	Branch / transit code matches at least one highlight pattern	accepted

Result code	Description	Classification
146	No branch code in document	accepted

The following table shows the changes from the old (Revision 4.2) to the new (Revision 4.3) GIA result codes:

Old result code Revision 4.2	New result code Revision 4.3	Description
0	0	GIA check validation passed
1	70	Invalid call or not implemented
2	71	API already initialized
3	72	API not yet initialized
4	73	API could not be initialized
5	74	Feature not yet initialized
6	75	Feature already initialized
7	76	Feature could not be initialized
8	77	Feature not implemented
9	78	Analysis not yet set up
10	79	Analysis could not be set up
11	1	No item image available
12	50	Item image corrupt
13	32	No reference check image available
14	51	Already one item loaded
15	52	No item data available
16	53	Item data incomplete
17	54	No reference data available
18	55	No result retrievable
19	56	Image format not supported
20	44	Form type not supported
21	82	Not enough memory to fulfill task
22	80	Other error returned from engine
23	81	Parameter error from engine
24	26	No customer/account found
25	27	Customer not verified
26	25	Account closed
27	40	Customer restricted
28	14	Account restricted

Old result code Revision 4.2	New result code Revision 4.3	Description
29	57	Image restricted
30	41	No order for GIA
31	30	Order above amount limit
32	19	Image in SB Not valid today or inactive or revoked
33	34	Match with a fraudulent image
34	45	Match with a default fraudulent image
35	24	ASV disabled
37	37	APIA disabled
38	38	GIA disabled
38	58	No Personal ID found
60	60	VALUE was not found on check
61	61	Match with payer name
62	62	Match with payee name
92	92	SB tables not consistent
93	93	SC tables not consistent
99	99	Other error

VCA - Valued customer automat result codes

The SC VCA (Valued Customer Check Automat) is a simple automat that checks if a given customer is a 'Valued Customer'.

The following table contains the VCA result codes:

Result code	Description
1	Customer is a 'Valued Customer', item goes to the SC VC queue
2	Customer is NO 'Valued Customer', item does NOT go to the SC VC queue
3	Error/not processable, item does NOT go to the SC VC queue

Chapter 2
Visual verification

VSV - Visual signature verification result codes

The following table contains the VSV result codes:

Result code	Description
00	Signature(s) and rules OK
50	Signature on form does not (fully or partially) match or not according to specimen (e.g. first and last name)
51	Signature missing on form or signature quality on form not acceptable
52	Account/customer or signatory/signature reference data not there or quality of reference signature not acceptable
53	Amount limit exceeded
54	Time limit exceeded
55	Power (signatory rule) broken, e.g. 2nd signature missing
56	Other rule broken or account restriction or signatory instruction
57	Reserved
58	Reserved
59	Rejected, see additional text
80	Data on payment form incorrect, payment form must be re-scanned and re-imaged
81	Signature and/or rules not OK

VTV - Visual technical verification result codes

The following table contains the VTV result codes:

Result code	Description
00	Technical verification ok

Result code	Description
59	Rejected, see additional text ⓘ This code must be the same as in the VSV processing.
60	Drawer's full signature required on alteration
61	Payee's endorsement invalid or missing
62	Amount in words (legal amount) and figure (courtesy amount) differ
63	Amount ambiguous
64	Date: postdated / out of date / ambiguous
65	Item irregularly or incompletely drawn
66	Bank's crossing required
67	Double bank's crossing required
68	Bank's confirmation required
69	Restricted payee
70	Payee's name required
71	Wrongly encoded or MICR does not match information on item
72	Company stamp does not match / is missing
73	Other manipulation or forgery
74	Payment stopped
75	Drawer's endorsement invalid or missing
76	Certify payee's account credited
77	Confirm discharge
78	Refer to drawer
79	Account invalid or closed

Chapter 3

Standard restrictions and instructions

The idea is to have a common set of codes for customer/account restrictions and signatory instructions for all banks.

General items for both restrictions and instructions

Both customer/account restrictions and signatory instructions do NOT prevent ASV! If ASV is to be prevented for the whole account, set 'ASV=0' in the customer/account table - if ASV is to be prevented for one signatory, set 'ASV=0' in the signatory table.

ASV is configurable to reject the item if certain restrictions / instructions are present (further configurable to restrictions/ instructions for a customer, account or signatory). In this case, ASV will reject if any standard restrictions / instructions are present that are important for payment processing. These are the following:
- Reject with ASV result 14 if the following standard customer restrictions are present: 3, 4, 9
- Reject with ASV result 14 if the following standard account restrictions are present: 3, 4, 9
- Reject with ASV result 15 if the following standard signatory instructions are present: 01, 02, 03, 50, 51, 52, 53, 73, 74, 75, 99
- Reject ONLY IF the document type does not conform to the instruction: 04, 05, 06, 71, 72

To be able to check the document type, the following new entries are available in the Automat section of Automat2.ini:
- CheckCodes
- GiroCodes
- IntlCodes

> ⓘ For signatory instructions, 'reject' means do not accept this signatory (others may match and have valid rules w/o such instructions)

The form is only rejected with ASV result 15 if only this signatory matches and such an instruction is present.

See also the documentation *Kofax FraudOne Administrator's Guide* and ASV_RET.TXT and ASV_PROC.TXT.

Debiting restrictions should NOT be entered as customer/account restrictions or signatory instructions! Debiting restrictions are to be kept and processed in applications like 'auto-debiting appl.', 'teller appl.', 'customer information system'.

Standard customer restrictions

The restrictions are stored as follows:

RESTDATE (DATE)	Date until the restriction in the restriction text is valid, may be empty
RESTUID (VARCHAR 20)	Userid of user who issued the restriction
RESTCODE (CHAR 1)	Code of restriction, '0' means no restriction
RESTTEXT (VARCHAR 200)	Free restriction text

The coded standard restrictions are:

0	No restriction
1	New card must be requested
2	Card missing
3	Customer passed away
4	Customer without signatures
5	Customer blocked – fraud suspicious
9	See restriction text

Standard account restrictions

The instructions are stored as follows:

INSTRDATETO (DATE)	Date until the instruction is valid, may be empty
INSTRCODE (CHAR 2)	Code of instruction, '00' means no instruction
INSTRUID (VARCHAR 20)	Userid of user who issued the instruction
INSTRTEXT (VARCHAR 200)	Free instruction text

The coded standard instructions are:

00	No instruction
01	(Any other) limited authority
02	Only cash withdrawal
03	Transfers only within the company group
04	Cheques only
05	Giro documents only
06	Foreign currency transaction forms only

50	As soon as full age is attained
51	Until holder has attained full age
52	Under guardianship
53	No right of disposal
71	Only credit transfer documents
72	Only cheques and giro documents
73	Only for removable media/e-banking transfers
74	Under custodianship
75	Only with power of attorney
76	Signatory blocked – fraud suspicious
99	See instruction text

Standard signatory instructions

The instructions are stored as follows:

INSTRDATETO (DATE)	Date until the instruction is valid, may be empty
INSTRCODE (CHAR 2)	Code of instruction, '00' means no instruction
INSTRUID (VARCHAR 20)	Userid of user who issued the instruction
INSTRTEXT (VARCHAR 200)	Free instruction text

The coded standard instructions are:

00	No instruction
01	(Any other) limited authority
02	Only cash withdrawal
03	Transfers only within the company group
04	Cheques only
05	Giro documents only
06	Foreign currency transaction forms only
50	As soon as full age is attained
51	Until holder has attained full age
52	Under guardianship
53	No right of disposal
71	Only credit transfer documents
72	Only for removable media/e-banking transfers
73	Only for removable media/e-banking transfers

74	Under custodianship
75	Only with power of attorney
76	Signatory blocked – fraud suspicious
99	See instruction text

Standard stock image instructions

The instructions are stored as follows:

INSTRDATETO (DATE)	Date until the instruction is valid, may be empty
INSTRCODE (CHAR 2)	Code of instruction, '00' means no instruction
INSTRUID (VARCHAR 20)	Userid of user who issued the instruction
INSTRTEXT (VARCHAR 200)	Free restriction text

The coded standard instructions are:

00	No instruction
01	Stock image blocked – fraud suspicious
99	See instruction text