



Implementation Guide

V 1.0.3
12.18.2012



Revision History

Date	Version	Description	Author
08.20.2012	1.0.1	Changes to Input Elements Piece	Ed Wilkinson
07.27.2012	1.0.0	Document Created	Ed Wilkinson
10.6.2012	1.0.2	Changed parameters to title case except the first work. i.e. newOrder, creditCardNumber Also changed base URL to <i>https://www.yourdomain.com/yourcompanyname.php?merchantGroupNumber=(your merchant number)&transaction=newOrder&(values specific to a that transaction)</i>	John Morina
12.18.2012	1.0.3	Added element for customer country code	John Morina
1.15.2013	1.0.4	Added txRefidx to New Order Response and Reversal as new parameter	John Morina
3.5.2013	1.05	Added Authorization Error Testing	John Morina



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Background

CCQ-FM provides PA-DSS certified desktop and web site credit card processing.

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Prerequisites

1. Web Server
 - a. IIS Version 5 or Greater
 - b. Apache Version 2 or Greater
2. PHP 5.2.11 or Higher with the following extensions installed
 - a. SOAP
 - b. OPENSLL
 - c. CURL
3. SSL Certificate Installed

Installation

- Unzip the Included zip file under your base web server directory
 - a. IIS directory (e.g. c:\inetpub\wwwroot\)
 - b. Apache (e.g. C:\Program Files\Apache Group\Apache2\htdocs)
 - c. Apache on Linux (/var/www/html)
- Ensure to reference the appropriate PHP file for each different transaction.
 - a. yourcompanyname.php – This handles which transaction to be called
 - b. ccqfm.php – this file handles the following transactions
 - i. Authorize, Authorize and Capture, Force Capture and Refund
 - ii. Mark For Capture
 - iii. Reversal
 - iv. Profile Add
 - v. Profile Retrieval
 - vi. Profile Update
 - vii. Profile Delete
 - viii. End of Day



How it Works

CCQ-FM consists of 2 files.

ccqfm.php is an encrypted PHP file that performs the processing. The second file CIDProcessCard.php* is created for your specific merchant account and is also encrypted.

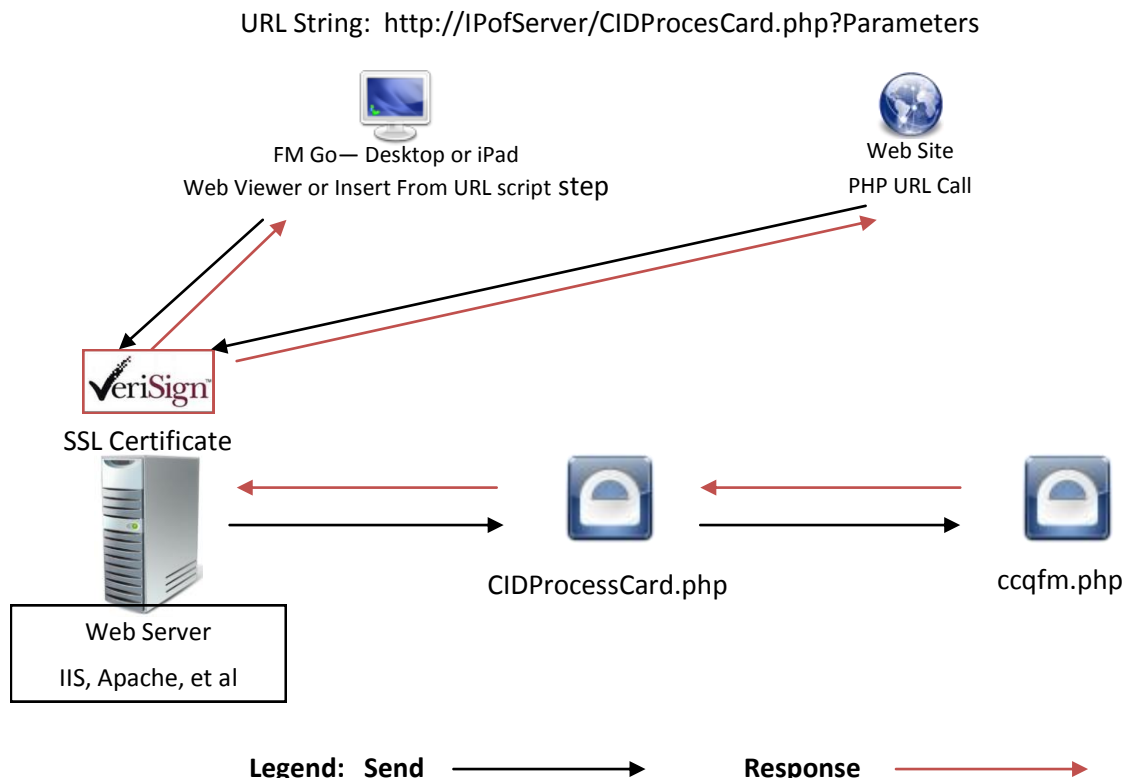
The programming from FileMaker Desktop and FM GO is the same. Programming from the web is the same as well.

Transactions are process using a URL. It must be sent as https://

For FileMaker, Pro or Go, you can use a Web Viewer to send the URL and the response is returned in the web viewer. The other option is Insert From URL (FM 12 Only) ** The response is returned to the field specified.

* CID is a unique ID for each Merchant account

** cannot validate SSL Certificate—Only use if you know the ssl certificate is valid.





Implementation

In order to initiate a transaction you will pass values to the yourcompanyname.php file via the query string for example:

[https://www.yourdomain.com/yourcompanyname.php?merchantGroupNumber=\(your merchant number\)&transaction=newOrder&\(values specific to a that transaction\)](https://www.yourdomain.com/yourcompanyname.php?merchantGroupNumber=(your merchant number)&transaction=newOrder&(values specific to a that transaction))

Your Merchant Group Number (merchantGroupNumber) is required for all transactions. For test transactions send TEST* instead of the group #

* For more detailed error testing options see - (Authorization Error Test Responses)

Input Elements

NewOrder (transaction = newOrder)

Name of Field	Description of Field	Required
transactionType	Type of Transaction being conducted; acceptable values include: <ul style="list-style-type: none">• Authorize(authorize) - Authorize the supplied information, but do NOT create a settlement item. This transaction type should be used for deferred billing transactions.• Authorize and Capture (authorizeCapture) This transaction should be used for immediate fulfillment.• Force Capture (forceCapture) Force transactions do not generate new authorizations. A good response simply indicates that the request has been properly formatted. The Orbital Gateway will settle the captured force during the next settlement event.	Y



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	<ul style="list-style-type: none"> Refund (refund) 	
customerNumber	If using profiles, use the profile number that you created	N
merchantGroupNumber	Your merchant provided group number	Y
creditCardNumber	The credit card number	Y*
creditCardExpiration	The credit card expiration date in the following format YYYYMM	Y*
creditCardVerificationNumber	The three or four digit credit card verification number	N
customerAddress1	Address One for the cardholder	N
customerAddress2	Address Two for the cardholder	N
customerCity	City for the cardholder	N
customerState	State for the cardholder	N
customerZip	Zip code for the cardholder	N
customerCountryCode	Cardholder Billing Address Country Code CCQ-FM will send US as the default Valid values: US United States CA Canada GB Great Britain UK United Kingdom For all other countries send - NC	C
customerName	Name for the cardholder	N
ordedID	Order id for this transaction	N
amount	Amount being charged on credit card	Y*
comments	Additional comments for this transaction	N

* = Not required if using profiles

Sample Call

<https://www.yourdomain.com/yourcompanyname.php?merchantGroupNumber=98761618277&transaction=newOrder&transactionType=authorize&creditCardNumber=4788250000028291&>

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creditCardExpiration=201211&creditCardVerificationNumber=112&ordedID=201209270818&amount=100.00

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MarkForCapture (transaction = markForCapture)

Name of Field	Description of Field	Required
ordedID	Order Id used on initial authorization for capture	Y
amount	The credit card number	Y
merchantGroupNumber	Your merchant provided group number	Y
referenceNumber	Reference number from initial authorization for capture	Y
retryTrace	Trace Number for Retry Logic	N

Sample Call

<https://www.yourdomain.com/yourcompanyname.php?merchantGroupNumber=700000007657&transaction=markForCapture&referenceNumber=5064EC9137C17488C9E7FBC641B08FE9690F53CA&ordedID=201209270817>

Reversal (transaction = reversal)

Name of Field	Description of Field	Required
referenceNumber	Reference number from initial authorization for capture	Y
transactionReferenceID	Transaction reference number	Y
txRefIdx	Transaction Index	Y
merchantGroupNumber	Your merchant provided group number	Y
ordedID	Order Id used on initial authorization	Y
retryTrace	Trace Number for Retry Logic	N



Sample Call

<https://www.yourdomain.com/yourcompanyname.php?merchantGroupNumber=700000007657transaction=reversal&referenceNumber=100&amount=100.00&ordedID=201209270817&transactionReferenceID=5064EC9137C17488C9E7FBC641B08FE9690F53CA&txRefIdx=>

ProfileAdd (transaction = **profileAdd**)

Name of Field	Description of Field	Required
customerName	Customer billing name	Y
customerNumber	Customer reference number used for all future orders (if left blank number will be assigned by the Orbital system)	O
merchantGroupNumber	Your merchant provided group number	Y
customerAddress1	Address One for the cardholder	N
customerAddress2	Address Two for the cardholder	N
customerCity	City for the cardholder	N
customerState	State for the cardholder	N
customerZip	Zip code for the cardholder	N
orderDefaultDescription	Will be used in the comments field for new order	N
orderDefaultAmount	Equivalent to the amount field in a new order request	N
creditCardNumber	The credit card number	Y
creditCardExpiration	The credit card expiration date in the following format YYYYMM	Y

Sample Call

<http://www.yourdomain.com/yourcompanyname.php?merchantGroupNumber=98761618277transaction=profileAdd&customerName=Test&customerNumber=234&customerAddress1=112>

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Main Street&customerAddress2=Apt

2&customerCity=Mineola&customerState=NY&customerZip=11540&orderDefaultAmount=100.

00& creditCardNumber=5105105105100&creditCardExpiration=201212

ProfileRetrieval (transaction = **profileRetrieval**)

Name of Field	Description of Field	Required
customerName	Customer billing name	Y
customerNumber	Customer reference number used for all future orders	Y
merchantGroupNumber	Your merchant provided group number	Y

Sample Call

<http://www.yourdomain.com/yourcompanyname.php?merchantGroupNumber=98761618277&transaction=profileRetrieval&customerName=Test&customerNumber=14494063>

ProfileUpdate (transaction = **profileupdate**)

Name of Field	Description of Field	Required
customerName	Customer billing name	Y
customerNumber	Customer reference number used for all future orders	Y
merchantGroupNumber	Your merchant provided group number	Y
customerAddress1	Address One for the cardholder	N
customerAddress2	Address Two for the cardholder	N
customerCity	City for the cardholder	N
customerState	State for the cardholder	N
customerZip	Zip code for the cardholder	N

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orderDefaultDescription	Will be used in the comments field for new order	N
orderDefaultAmount	Equivalent to the amount field in a new order request	N
creditCardNumber	The credit card number	Y
creditCardExpiration	The credit card expiration date in the following format YYYYMM	Y

Sample Call

<http://www.yourdomain.com/yourcompanyname.php?merchantGroupNumber=700000007657&transaction=profileupdate&customerName=Test&customerNumber=14494063&customerAddress1=112 Main Street&customerAddress2=Apt2&customerCity=Mineola&customerState=NY&customerZip=11540&orderDefaultAmount=100.00&creditCardNumber=5105105105105100&creditCardExpiration=201212>

ProfileDelete (transaction = **profileDelete**)

Name of Field	Description of Field	Required
customerName	Customer billing name	Y
merchantGroupNumber	Your merchant provided group number	Y
customerNumber	Customer reference number used for all future orders	Y

Sample Call

<http://www.yourdomain.com/yourcompanyname.php?merchantGroupNumber=700000007657&transaction=profileDelete&customerName=Test&customerNumber=14494063>

EndOfDay (transaction = **endOfDay**)

No other input elements need to be sent

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Name of Field	Description of Field	Required
merchantGroupNumber	Your merchant provided group number	Y

Sample Call

*[http://www.yourdomain.com/yourcompanyname.php?merchantGroupNumber=700000007657
&transaction=endOfDay](http://www.yourdomain.com/yourcompanyname.php?merchantGroupNumber=700000007657&transaction=endOfDay)*

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Response Elements

Formatting for return elements for each transaction can be customized. Please contact us for any special requirements that you require.

NewOrder

Name of Field	Description of Field
approval status	0 Declined 1 Approved 2 Message/System Error
authorization code	Unique transaction code
reference number	Unique value for each transaction
transaction reference id	Transaction reference index
Transaction Index	<ul style="list-style-type: none">• Used to identify the unique components of transactions adjusted more than one time.• Required on Void transactions.
response date time	Date and time of transaction Format: YYYYMMDDhhmmss
card brand	Card type for each transaction
avs response code	Address Verification Request Response
avs code message	Message associated with avs code message
cvv response code	Card Verification Request Response
cvv response message	Message associated with cvv response message
proc status	
resp code	Approval (00) or the reason for a decline or error



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resp code message	
retry trace	

MarkForCapture

Name of Field	Description of Field
approval status	0 Declined 1 Approved 2 Message/System Error
authorization code	Unique transaction code
reference number	Unique value for each transaction
transaction reference id	Transaction reference index
amount	
response date time	Date and time of transaction Format: YYYYMMDDhhmmss
proc status	
proc status message	
retry trace	

Reversal

Name of Field	Description of Field
outstanding amount	0 Declined 1 Approved 2 Message/System Error
reference number	Unique value for each transaction

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transaction reference id	Transaction reference index
response date time	Date and time of transaction Format: YYYYMMDDhhmmss
proc status	
proc status message	
retry trace	
retry attempt count	
last retry date	

ProfileAdd

i.

Name of Field	Description of Field
reference number	Unique value for each transaction
proc status	0 Success or Error Message
proc status message	Detailed message for proc status

ProfileRetrieval

ii.

Name of Field	Description of Field
reference number	Unique value for each transaction
proc status	0 Success or Error Message
proc status message	Detailed message for proc status
customer name	card holder name



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customer reference number	number sent when creating profile
customer address	card holder address line 1
customer address 2	card holder address line 2
customer city	card holder city
customer state	card holder state
customer zip	card holder zip
customer email	card holder email
customer phone	card holder phone
customer card numer	card holder credit card number
customer expiration date	card holder credit card expiration date

ProfileUpdate

Name of Field	Description of Field
reference number	Unique value for each transaction
proc status	0 Success or Error Message
proc status message	Detailed message for proc status

ProfileDelete

Name of Field	Description of Field
reference number	Unique value for each transaction
proc status	0 Success or Error Message

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proc status message	Detailed message for proc status
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EndOfDay

Name of Field	Description of Field
proc status	0 Success or Error Message
batch sequence number	
proc status message	Detailed message for proc status



Testing

If you would like to test any of the transactions, you can pass a field **TESTING** with a value of TESTING. This will use CCQ-FM’s test merchant account information. If you would like access to see these transactions please contact us.

Authorization Error Test Responses

To test various potential errors use the table below.

- Ex. Sending \$x.06 will return the Transaction Error: Invalid Expiry date.
- Sending zipCode=33333 will return Address Verification Error - No Match at all

Amount	RespMsg	HostRespCode	Comments
\$3.00	No Response	n/a	Mimics a time-out
\$155.00	No Response	n/a	Mimics a time-out
\$x.01	AUTH DECLINED	05	
\$x.02	CALL VOICE OPER	01	
\$x.03	HOLD - CALL	04	
\$x.04	CALL VOICE OPER	19	
\$x.05	INVALID CARD NUMBER	14	
\$x.06	INVALID EXPIRY DATE	54	
\$x.07	INVALID ICA NUMBER	15	
\$x.08	INVALID ABA NUMBER	15	
\$x.09	INVALID PIN	38	
\$x.10	INVALID MERCHANT	03	
\$x.11	INVALID TERMINAL NUMBER	03	
\$x.12	INVALID AMOUNT	13	
\$x.13	INVALID STATE CODE	12	



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\$x.14	INVALID TRAN FORMAT	01	
\$x.15	CALL VOICE OPER	01	
\$x.16	LOST / STOLEN CARD	43	
\$x.17	INVALID PIN	38	
\$x.18	OVER CREDIT FLOOR	01	
\$x.19	*REQUEST DENIED*	05	
\$x.20	NOT ONLINE TO AUTH	01	
\$x.21	APPL ERR SAODSP 0021	05	
\$x.22	APPL ERR SAODSP 0022	05	
\$x.23	APPL ERR SAODSP 0023	05	
\$x.24	APPL ERR SAODSP 0024	05	
\$x.25	APPL ERR SAODSP 0025	05	
\$x.59	DECLINED PER CARDHOLDER	17	
\$x.92	APPL ERR SAODSP 0092	05	
\$x.93	APPL ERR SAODSP 0093	05	
\$x.94	APPL ERR SAODSP 0094	05	
\$x.97	APPL ERR SAODSP 0097	05	
\$x.98	APPL ERR SAODSP 0098	05	
\$x.99	APPL ERR SAODSP 0099	05	
\$19.58	returns a D in the Auth Code		VISA ONLY
> \$99999.99	INVALID FIELD IN MESSAGE	30	PNS Host max amount is 99999.99
\$98.26- 98.91	PSERV=N; Downgrade Reason = NP		VISA ONLY

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< \$1	INVALID AMOUNT	13	DISCOVER ONLY
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CVD & AVS Responses:

Card Verification Data (CVD)

CVD Entry	Description	Response Code
111	Match.	M
222	No Match.	N
333	Not Processed.	P
444	Should have been present.	S
555	Issuer unable to process request.	U or N
666	None	None
777	Decline Tran	N
2222	Match (Amex only)	Y or M
1111	No Match (Amex only)	N
9999	Not Processed (Amex only)	U
Unknown		N

Address Verification Services (AVS)

AVS Zip	AVS Response	Response
11111	F	Zip No Match / Zip4 No Match / Locale match
33333	G	No match at all
44444	6	System unavailable or time-out
55555	7	Address information unavailable



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66666	H	Zip Match / Locale match
77777	X or Z	Zip Match / Locale no match
88888	4	Issuer does not participate in AVS
L6L2X9		Different values will be kicked back for this postal code



Appendix A

Table 1 Action Column Key

Action	Description
Call	Call your Chase Paymentech Customer Service representative for assistance.
Cust.	Try to resolve with customer or obtain alternate payment method.
Fix	There is an invalid value being sent. Fix and resend.
None	No action required.
Resend	Send this transaction back at any time.
Voice	Perform a voice authorization per instructions provided by Chase Paymentech.
Wait	Wait 2–3 days before resending or try to resolve with the customer.

Table 2 Response Codes

Code	Definition	Status	Action*
00	Approved	Approved	None
01	Call/Refer to Card Issuer	Decline	Voice
02	Refer to Card Issuer's Special Conditions	Decline	Voice
03	Invalid Merchant Number	Error	Fix
04	Pickup	Decline	Cust.
05	Do Not Honor	Decline	Cust.
06	Other Error	Decline	Cust.
07	Stop Deposit Order	Decline	Cust.
08	Approved Authorization, Honor with Identification	Approved	None
09	Revocation of Authorization	Decline	Cust.
10	Default Call	Decline	Voice
11	Approved Authorization, VIP Approval	Approved	None
12	Invalid Transaction Type	Decline	Cust.
13	Bad Amount	Decline	Fix
14	Invalid Credit Card Number	Decline	Fix
15	Default Call Low Fraud	Decline	Voice
16	Default Call Medium Fraud	Decline	Voice
17	Default Call High Fraud	Decline	Voice
18	Default Call Unavailable Fraud	Decline	Voice
19	Re-enter Transaction	Error	Resend
20	Floor Low Fraud	Decline	Cust.



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21	Floor Medium Fraud	Decline	Cust.
22	Floor High fraud	Decline	Cust.
23	Floor Unavailable Fraud	Decline	Cust.
24	Validated	Approved	None
26	Pre-noted	Approved	None
27	No Reason to Decline	Decline	Cust.
28	Received and Stored	Approved	None
29	Provided Authorization	Approved	None
30	Invalid Value in Message	Error	Fix
31	Request Received	Approved	None
32	BIN Alert	Approved	None
33	Card is Expired	Decline	Cust.
34	Approved for Partial	Approved	None
35	Zero Amount	Error	Fix
36	Bad Total Authorization Amount	Error	Fix
37	Invalid Secure Payment Data	Error	Fix
38	Merchant not MC SecureCode Enabled	Decline	Call
39	Previously Processed Transaction	Error	Fix
40	Requested Function not Supported Error Call	Error	Call or Fix
41	Lost/Stolen	Decline	Cust.
42	Account Not Active	Decline	Cust.
43	Lost/Stolen Card	Decline	Cust.
44	Account Not Active	Decline	Cust.
45	Duplicate Transaction	Decline	Cust.
46	Blanks not Passed in Reserved Field	Decline	Fix
50	Positive ID	Decline	Cust.
52	Processor Decline	Decline	Cust.
56	Restraint	Decline	Cust.
58	Transaction not Permitted to Terminal	Error	Call
59	Soft AVS	Decline	Cust.
60	Do Not Honor Low Fraud	Decline	Cust.
61	Do Not Honor Medium Fraud	Decline	Cust.
62	Do Not Honor High fraud	Decline	Cust.
63	Do Not Honor Unavailable Fraud	Decline	Cust.
64	CVV2/CVC2 Failure	Decline	Cust.
65	Invalid Amex CID	Decline	Cust.
66	Other Error	Error	Fix
68	Invalid CC Number	Error	Fix
69	Does not Match MOP	Error	Fix

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71	No Account	Decline	Fix
72	Invalid Institution Code	Decline	Fix
73	Method of Payment is Invalid for Merchant	Error	Fix
74	Invalid Expiration Date	Decline	Cust.
75	Bad Amount	Error	Fix
77	Invalid Amount	Decline	Fix
78	Missing Companion Data	Error	Fix
79	Invalid Merchant	Error	Fix
80	Invalid MOP for Division	Error	Fix
81	Call Low Fraud	Decline	Voice
82	Call Medium Fraud	Decline	Voice
83	Call High Fraud	Decline	Voice
84	Call Unavailable Fraud	Decline	Voice
85	Duplicated Order #	Error	Fix
86	Auth Recycle Host down	Error	Wait
87	Invalid Currency	Error	Fix
88	Invalid Purch. Level 3	Error	Fix
89	Credit Floor	Decline	Cust.
91	Approved Low Fraud	Approved	None
92	Approved Medium Fraud	Approved	None
93	Approved High Fraud	Approved	None
94	Approved Fraud Service Unavailable	Approved	None
95	Invalid Data Type	Error	Fix
96	Invalid Record Sequence	Error	Fix
97	Percents Not Total 100	Error	Fix
98	Issuer Unavailable	Decline	Resend
99	No Answer/Unable to send	Error	Resend
A1	Payments Not Total Order	Error	Fix
A2	Bad Order Number	Error	Fix
A3	FPO Locked	Error	Wait
A4	FPO Not Allowed	Error	Call
A5	Auth Amount Wrong	Error	Fix
A6	Illegal Action	Error	Fix
A8	Invalid Start Date	Error	Fix
A9	Invalid Issue Number	Error	Fix
B1	Invalid Transaction Type	Error	Fix
B2	Account Previously Activated	Decline	Cust
B3	Unable to Void Transaction	Error	Fix
B5	Not on File	Decline	Fix

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B7	Fraud	Decline	Cust.
B8	Bad Debt	Decline	Cust.
B9	On Negative File	Decline	Cust.
BA	Under 18 Years Old	Decline	Cust.
BB	Possible Compromise	Decline	Cust.
BC	Bill To Not Equal To Ship To	Decline	Cust.
BD	Invalid Pre-approval Number	Decline	Cust.
BE	Invalid Email Address	Decline	Cust.
BF	PA ITA Number Inactive	Decline	Cust.
BG	Blocked Account	Decline	Cust.
BH	Address Verification Failed	Decline	Cust.
BI	Not on Credit Bureau	Decline	Cust.
BJ	Previously Declined	Decline	Cust.
BK	Closed Account, New Account Closed	Decline	Cust.
BL	Re-Authorization	Decline	Cust.
BM	Re-Authorization – No Match	Decline	Cust.
BN	Re-Authorization – Timeframes Exceeded	Decline	Cust.
BO	Stand In Rules	Decline	Cust.
BP	Customer Service Phone Number required on Transaction Types 1 (MO/TO) and 2 (Recurring). MC Only	Error	Fix
BQ	Issuer has Flagged Account as Suspected Fraud. (Discover Only)	Decline	Cust.
BR	Invalid MCC Sent	Error	Fix
BS	New Card Issued	Decline	Cust.
C1	Invalid Issuer	Decline	Cust.
C2	Invalid Response Code	Decline	Fix
C3	Excessive PIN Try	Decline	Cust.
C4	Over Limit	Decline	Cust.
C5	Over Freq Limit	Decline	Cust.
C6	Over Sav Limit	Decline	Cust.
C7	Over Sav Freq	Decline	Cust.
C8	Over Credit Limit	Decline	Cust.
C9	Over Credit Freq	Decline	Cust.
D1	Invalid For Credit	Decline	Fix
D2	Invalid For Debit	Decline	Fix
D3	Rev Exceed Withdrawal	Decline	Cust.
D4	One Purchasing Limit	Decline	Cust.
D5	On Negative File	Decline	Cust.
D6	Changed Field	Decline	Fix
D7	Insufficient Funds	Decline	Cust.
D8	Encrypted Data Bad	Decline	Fix

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D9	Altered Data	Decline	Fix
E3	Invalid Prefix	Decline	Fix
E4	Invalid Institution	Decline	Fix
E5	Invalid Cardholder	Decline	Fix
E6	BIN Block	Decline	Fix
E7	Stored	Approved	None
E8	Invalid Transit Routing Number	Error	Fix
E9	Unknown Transit Routing Number	Error	Fix
F1	Missing Name	Error	Fix
F2	Invalid Account Type	Error	Fix
F3	Account Closed	Error	Cust.
F4	No Account/Unable To Locate	Error	Fix
F5	Account Holder Deceased	Error	Cust.
F6	Beneficiary Deceased	Error	Cust.
F7	Account Frozen	Error	Cust.
F8	Customer Opt Out	Error	Cust.
F9	ACH Non-Participant	Error	Cust.
G1	No Pre-note	Error	Fix
G2	No Address	Error	Fix
G3	Invalid Account Number	Error	Fix
G4	Authorization Revoked by Consumer	Error	Cust.
G5	Customer Advises Not Authorized	Error	Cust.
G6	Invalid CECP Action Code	Error	Fix
G7	Invalid Account Format	Error	Fix
G8	Bad Account Number Data	Error	Fix
G9	No Capture	Decline	N/A
H1	No Credit Function	Decline	N/A
H2	No Debit Function	Decline	N/A
H3	Rev Exceed Withdrawal	Decline	Cust.
H4	Changed Field	Decline	N/A
H5	Terminal Not Owned	Decline	N/A
H6	Invalid Time	Decline	Fix
H7	Invalid Date	Decline	Fix
H8	Invalid Terminal Number	Decline	Fix
H9	Invalid PIN	Decline	Cust.
I1	Block Activation Failed – Card Range Not Set Up for MOD 10	Error	Fix
I2	Block Activation Failed – E-mail or Fulfillment Flags were set to Y	Error	Fix
I3	Declined – Issuance Does Not Meet Minimum Amount	Declined	Cust
I4	Declined – No Original Auth Found	Decline	Cust

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I5	Declined – Outstanding Auth, Funds On Hold	Decline	Cust
I6	Activation Amount Incorrect	Decline	Fix
I7	Block Activation Failed – Account Not Correct Or Block Size Not Correct	Decline	Fix
I8	Mag Stripe CVD Value Failed	Decline	Fix
I9	Max Redemption Limit Met	Decline	Fix
J1	No Manual Key	Decline	Fix
J2	Not Signed In	Decline	Fix
J3	Excessive PIN Try	Decline	Cust.
J4	No DDA	Decline	Fix
J5	No SAV	Decline	Fix
J6	Excess DDA	Decline	Cust.
J7	Excess DDA FREQ	Decline	Cust.
J8	Excess SAV	Decline	Cust.
J9	Excess SAV FREQ	Decline	Cust.
K1	Excess Card	Decline	Cust.
K2	Excess Card Freq	Decline	Cust.
K3	Reserved Future	Decline	N/A
K4	Reserved Closing	Decline	N/A
K5	Dormant	Decline	Cust.
K6	NSF	Decline	Cust.
K7	Future RD Six	Decline	N/A
K8	Future RD Seven	Decline	N/A
K9	Transaction Code Conflict	Decline	Fix
L1	In Progress	Decline	Wait
L2	Process Unavailable	Error	Resend
L3	Invalid Expiration	Error	Fix
L4	Invalid Effective	Error	Fix
L5	Invalid Issuer	Decline	Fix
L6	Transaction Not Allowed For Cardholder	Decline	Cust.
L7	Unable to Determine Network Routing	Error	Call
L8	System Error	Error	Call
L9	Database Error	Error	Call
M1	Merchant Override Decline	Decline	Cust.
PA	Partial Approval	Approved	N/A
PB	Revocation of all Authorization	Decline	Cust.
PP	No Match for Debit Authorization based on Trace, Account, and Division Number	Error	Fix
PQ	Unable to Validate Debit Auth Record Based on Amount, Action Code, and MOP	Error	Fix
PR	Refund Not Allowed – Refund Requested on a Star only BIN or BIN Not Found	Error	Fix

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R1	Blocked Card Number Prefix	Decline	Cust.
R2	Blocked Card Number	Decline	Cust.
R3	Blocked Issuing Country	Decline	Cust.
R4	Ceiling Limit	Decline	Cust.

Table 3 Avs Response Code Values

Code	AVS Message
1	No address supplied
2	Bill-to address did not pass Auth Host edit checks
3	AVS not performed
4	or R Issuer does not participate in AVS
5	Edit-error - AVS data is invalid
6	System unavailable or time-out
7	Address information unavailable
8	Transaction Ineligible for AVS
9	Zip Match/Zip4 Match/Locale match
A	Zip Match/Zip 4 Match/Locale no match
B	Zip Match/Zip 4 no Match/Locale match
C	Zip Match/Zip 4 no Match/Locale no match
D	Zip No Match/Zip 4 Match/Locale match
E	Zip No Match/Zip 4 Match/Locale no match
F	Zip No Match/Zip 4 No Match/Locale match
G	No match at all
H	Zip Match/Locale match
J	Issuer does not participate in Global AVS
JA	International street address and postal match
JB	International street address match. Postal code not verified.
JC	International street address and postal code not verified.
JD	International postal code match. Street address not verified.
M1	Cardholder name matches
M2	Cardholder name, billing address, and postal code matches
M3	Cardholder name and billing code matches
M4	Cardholder name and billing address match
M5	Cardholder name incorrect, billing address and postal code match
M6	Cardholder name incorrect, billing address matches
M7	Cardholder name incorrect, billing address matches
M8	Cardholder name, billing address and postal code are all incorrect
N3	Address matches, ZIP not verified.



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N4	Address and ZIP code not verified due to incompatible formats
N5	Address and ZIP code match (International only)
N6	Address not verified (International only)
N7	ZIP matches, address not verified
N8	Address and ZIP code match (International only)
N9	Address and ZIP code match (UK only)
R	Issuer does not participate in AVS
UK	Unknown
X	Zip Match/Zip 4 Match/Address Match
Z	Zip Match/Locale no match
blank	Not applicable (non-Visa)



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