

# Appendix B: Propay API Response Codes

## <status> Primary ProPay Response

The ProPay API returns <status> for every request. Status represents the overall outcome of the transaction and is not specific to a particular method. Developers should map the following <status> values:

| Code | Value                 | Notes   |
|------|-----------------------|---|
| 00   | Success               | The API request was successful  |
| 20   | Invalid username      | The value <userId /> is already in use in ProPay's system   |
| 21   | Invalid transType     | Requested <transType /> method is not permitted for account   |
| 22   | Invalid Currency Code | Verify that the value for <currencyCode /> is a valid ISO 3 character currency code                                     |
| 23   | Invalid accountType   | Verify the value for <accountType /> element is valid   |
| 24   | Invalid sourceEmail   | Verify that the value for <sourceEmail /> is valid email format. Value <sourceEmail /> must be unique in ProPay system. |
| 25   | Invalid firstName     | The value <firstName /> cannot exceed 20 characters   |
| 26   | Invalid mInitial      | The value <mInitial /> cannot exceed 2 characters   |
| 27   | Invalid lastName      | The value <lastName /> cannot exceed 25 characters  |
| 28   | Invalid Addr          | Verify the value <Addr /> is valid. Value cannot exceed 100 characters. P.O. Boxes are not allowed.                     |
| 29   | Invalid aptNum        | Verify the value <aptNum /> is valid. Value cannot exceed 100 characters.   |
| 30   | Invalid city          | The value <city /> cannot exceed 30 characters  |
| 31   | Invalid state         | The value <state /> cannot exceed 3 characters. U.S. state abbreviation values should contain only 2 characters.        |
| 32   | Invalid Zip           | Verify the value for <Zip /> is valid   |
| 33   | Invalid mailAddr      | Verify the value <mailAddr /> is valid. Value cannot exceed 100 characters.   |
| 34   | Invalid mailApt       | Verify the value <mailApt /> is valid. Value cannot exceed 100 characters   |
| 35   | Invalid mailCity      | The value <mailCity /> cannot exceed 30 characters  |
| 36   | Invalid mailState     | The value <state /> cannot exceed 3 characters. Note: U.S. state abbreviation values should contain only 2 characters.  |
| 37   | Invalid mailZip       | Verify the value for <mailZip /> is valid   |
| 38   | Invalid dayPhone      | Verify the value <DayPhone /> is valid. For USA and CAN, value must be 10 characters with no dashes.                    |
| 39   | Invalid evenPhone     | Verify the value <evenPhone /> is valid. For USA and CAN, value must be 10 characters with no dashes                    |
| 40   | Invalid ssn           | Verify that the value for <ssn /> is valid. Must be 9 numerical characters without dashes.                              |
| 41   | Invalid dob           | Verify that value <dob /> is valid and follows 'mm-dd-yyyy' format  |
| 42   | Invalid recEmail      | Verify that the value for <recEmail /> is valid email format  |
| 43   | Invalid knownAccount  | Value for <knownAccount /> should be "Yes" or "No"  |
| 44   | Invalid amount        | Verify the value <amount /> is being passed without decimals or other non-numerical characters                          |
| 45   | Invalid invNum        | The value <invNum /> cannot exceed 50 characters  |
| 46   | Invalid rtNum         | Verify that the value <RoutingNumber /> is valid. Cannot exceed 9 characters.   |

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|----|---|---|
| 47 | Invalid acctNum   | Invalid Bank Account Number   |
| 48 | Invalid ccNum   | Verify that the value for <ccNum /> element is valid. Card numbers must pass Luhn check.  |
| 49 | Invalid expDate   | Verify that the value for <expDate /> element is valid and follows 'mmdd' format.   |
| 50 | Invalid cvv2  | Verify the value <CVV2 /> is valid. Value should be 3 or 4 characters in length.  |
| 51 | Invalid transNum<br>AND/OR<br>Unable to act perform actions on transNum due to funding  | Verify that the value <transNum /> is a valid numerical value, OR the requested action cannot be performed on the transaction.  |
| 52 | Invalid splitNum  |   |
| 53 | A ProPay account with this email address already exists<br>AND/OR<br>User has no account number   |   |
| 54 | A ProPay account with this social security number already exists  |   |
| 55 | The email address provided does not correspond to a ProPay account.   |   |
| 56 | Recipient's email address shouldn't have a ProPay account and does  |   |
| 57 | Cannot settle transaction because it already expired  |   |
| 58 | Credit card declined  | The value of the responseCode element will provide info on the decline reason   |
| 59 | Invalid Credential or IP address not allowed  | Verify that the IP address that you are using has been whitelisted by ProPay. Verify that <certStr /> value is valid  |
| 60 | Credit card authorization timed out; retry at a later time  | Try again later   |
| 61 | Amount exceeds single transaction limit   | Value <amount /> exceeds the amount allowed for a single transaction. Contact your relationship manager if you need this increased  |
| 62 | Amount exceeds monthly volume limit   | The ProPay account has processed the maximum amount allowed in a single month. Contact your relationship manager if you need this limit increased.  |
| 63 | Insufficient funds in account   | There are not enough funds  |
| 64 | Over credit card use limit  |   |
| 65 | Miscellaneous error   | General error; report the issue to ProPay   |
| 66 | Denied a ProPay account   | Developer should display a descriptive message that guides a new user to fill out ProPay exceptions form and submit it. See notes below.  |
| 67 | Unauthorized service requested  | The acting entity or account is not configured to perform the requested action.   |
| 68 | Account not affiliated  | The action requested requires that the account share the same affiliation as the requesting credential  |
| 69 | Duplicate invoice number (The same card was charged for the same amount with the same invoice number (including blank invoices) in a 1 minute period. Details about the original transaction are included whenever a 69 response is returned. These details include a repeat of the auth code, the original AVS response, and the original CVV response.) | Duplicate <invNum /> element value. (The same card was charged for the same amount with the same invoice number (including blank invoices) in a defined period. Details about the original transaction are included whenever a 69 response is returned. These details include a repeat of the auth code, the original AVS response, and the original CVV response.) |
| 70 | Duplicate external ID   | <ExternalId /> values must be unique per affiliation  |
| 71 | Account previously set up, but problem affiliating it with partner  |   |

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| 72  | The ProPay Account has already been upgraded to a Premium Account   |  |
| 73  | Invalid Destination Account   | Verify that the value <RecAcctNum /> is a valid ProPay account.  |
| 74  | Account or Trans Error  |  |
| 75  | Money already pulled  | The funds have already been pulled   |
| 76  | Not Premium (used only for push/pull transactions)                  |  |
| 77  | Empty results   |  |
| 78  | Invalid Authentication  | Authentication credentials are not valid   |
| 79  | Generic account status error  | Contact ProPay Customer Service  |
| 80  | Invalid Password  | Password is not valid  |
| 81  | Account Expired   | The ProPay account has expired. Contact your relationship manager  |
| 82  | InvalidUserID   | The value <userId /> is not a valid ProPay userId  |
| 83  | BatchTransCountError  |  |
| 84  | InvalidBeginDate  | Verify the value <beginDate />. Must follow format 'mm-dd-yyyy'. BeginDate cannot be greater than EndDate. |
| 85  | InvalidEndDate  | Verify the value <endDate />. Must follow format 'mm-dd-yyyy'. EndDate cannot be greater than BeginDate.   |
| 86  | InvalidExternalID   |  |
| 87  | DuplicateUserID   | Developer should display descriptive response that the email is already in use. See notes below.           |
| 88  | Invalid track 1   |  |
| 89  | Invalid track 2   |  |
| 90  | Transaction already refunded  | The transaction has already been refunded and cannot be refunded again                                     |
| 91  | Duplicate Batch ID  |  |
| 92  | Duplicate Batch Transaction   |  |
| 93  | Batch Transaction amount error                                      |  |
| 94  | Unavailable Tier  | The value <tier /> is not available for signup. Verify the previously assigned tiers.                      |
| 95  | Invalid Country Code  | The value <country /> is not valid. Value should be ISO 3166 standard 3 character country codes.           |
| 96  | Invalid PIN   |  |
| 97  | Account created in documentary status                               | The account must be validated to be activated  |
| 98  | Account created in documentary status, and must be paid for         | The account must be validated and paid for to be activated   |
| 99  | Account created successfully, but must be paid for.                 | The account must be paid for to be activated   |
| 100 | Transaction Already Refunded  | The transaction has already been refunded and cannot be refunded again                                     |
| 101 | Refund Exceeds Original Transaction                                 | The refund amount is greater than the original transaction amount.   |
| 102 | Invalid Payer Name  | The value <payerName /> is not valid.  |
| 103 | Transaction does not meet date criteria                             |  |
| 104 | Transaction could not be refunded due to current transaction state. |  |
| 105 | Direct deposit account not specified                                |  |

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| 106 | Invalid SEC code   | Verify that the value <StandardEntryClassCode /> is valid. Cannot exceed 3 characters. Valid values are: CCD, PPD.   |
| 107 | Invalid Account Name (ACH account)   | Verify that the value <accountName /> is valid. Cannot exceed 32 characters.   |
| 108 | Invalid x509 certificate   |  |
| 109 | Invalid value for require CC refund  | The value for <requireCCRefund /> is not valid. Value should be Y or N   |
| 110 | Required field is missing  | Returned for edit ProPay account.<br>See Response element for field name<br>Returned if account edit was attempted on an account not belonging to the affiliation. |
| 111 | Invalid EIN  | Verify the <EIN /> element value is valid. See <a href="http://www.irs.gov">www.irs.gov</a> for valid values.  |
| 112 | Invalid business legal name (DBA)  | <BusinessLegalName /> is required for business account type signups.   |
| 113 | One of the business legal address fields is invalid                        |  |
| 114 | Business (legal) city is invalid   | The value <BusinessCity /> cannot exceed 30 characters   |
| 115 | Business (legal) state is invalid  | The value <BusinessState /> cannot exceed 3 characters. For a U.S. state, follow standard 2 character abbreviation.  |
| 116 | Business (legal) zip is invalid  | Verify that the value <BusinessZip /> is valid. Cannot exceed 9 characters.  |
| 117 | Business (legal) country is invalid  | The value <BusinessCountry /> cannot exceed 3 characters. Should follow standard 3 character country code format.  |
| 118 | Mailing address invalid  |  |
| 119 | Business (legal) address is invalid  |  |
| 120 | Incomplete business address  |  |
| 121 | Amount Encumbered by enhanced Spendback                                    |  |
| 122 | Invalid encrypting device type   | Verify that the value <encryptingDeviceType /> is valid  |
| 123 | Invalid key serial number  | Verify that the value <keySerialNumber /> is valid. Value is obtained from the hardware device.  |
| 124 | Invalid encrypted track data   | Verify that the value <encryptedTrackData /> is valid  |
| 125 | You may not transfer money between these two accounts.                     |  |
| 126 | Currency code not allowed for this transaction                             | Value <currencyCode /> must be an allowed currency for the merchant account  |
| 127 | Currency code not permitted for this account                               | Value <currencyCode /> must be an allowed currency for the merchant account  |
| 128 | Requires Additional Validation   |  |
| 129 | Multicurrency processing is not allowed for the account                    | This account cannot process additional currencies  |
| 130 | Multicurrency processing is not supported for this bank processor          |  |
| 131 | Capture amount exceeds allowed amount                                      | Capture <amount /> value cannot be more than the initial authorization amount  |
| 132 | Account setup does not allow capture for amount greater than authorization | Capture <amount /> value cannot be more than the initial authorization amount  |
| 133 | Threat Metrix risk denied (no responseCode is returned)                    |  |
| 134 | Threat Metrix Invalid SessionId  |  |
| 135 | Threat Metrix Invalid Account configuration                                | Contact ProPay Risk Department   |
| 136 | External Payment Method Not Provided                                       |  |

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|-----|---|---|
| 137 | External Payment Provider not provided                                  |   |
| 138 | External Payment Identifier not provided                                |   |
| 139 | External Payment Provider not valid                                     |   |
| 140 | External Payment Method Provided  |   |
| 141 | Inactive or blocked MCC Code  | Unable to use passed value <MCCCode /> due to the MCC Code being blocked or inactive with the card brands   |
| 142 | Invalid MCC Code<br>Non-numeric or not in ProPay® database              | Verify that the value <MCCCode /> is valid. Value cannot exceed 4 characters. Value must be numerical.  |
| 143 | Gross settle: invalid credit card information                           | Verify the value <GrossSettleCreditCardNumber /> is valid. Cannot exceed 16 characters and must pass Luhn check.  |
| 144 | Gross settle: invalid billing information                               |   |
| 145 | Gross settle: no billing information was included with the payment info |   |
| 146 | Gross settle: error setting up billing information                      |   |
| 147 | Gross settle: Tier does not support gross settlement                    | The tier provided as <tier /> element has not been configured to support gross settlement   |
| 148 | ExternalPaymentMethodIdentifier Invalid                                 | Verify that the value <externalPaymentMethodIdentifier /> is valid. Must be a valid Visa Checkout payment identifier.   |
| 149 | Invalid DoingBusinessAs   | Verify <DoingBusinessAs /> element value is valid.  |
| 150 | Invalid Service Setting   | One or more request tags contain invalid data.  |
| 151 | Amex Enhanced Account Not Configured                                    |   |
| 152 | BadRequest  | The request has extra tags which are not required.  |
| 153 | InvalidPaymentType  | The payment type is not valid.  |
| 154 | Invalid Significant Owner Percentage                                    | The Significant Owner Percentage value provided is invalid. Check the </SignificantOwnerPercentage> tag.  |
| 155 | Invalid Significant Owner Date Of Birth                                 | The Significant Owner Date of Birth provided is invalid. Check the </SignificantOwnerDateofBirth> tag.  |
| 156 | Invalid Significant Owner SSN   | The Significant Owner Social Security Number provided is invalid. Check the </SignificantOwnerSSN> tag.   |
| 157 | Invalid Notification Email  | The Notification Email provided is invalid. Check the </NotificationEmail> tag.   |
| 158 | Invalid Beneficial Owner Data   | Beneficiary Owner Data provided in Signup Request is invalid, all Owner details provided are mandatory and should be valid.   |
| 159 | Invalid Beneficial Owner Count  | Beneficiary Owner Count provided in Signup Request is invalid. Owner count provided should be less than 6 and should not be greater than the list of Owners data provided in request. |
| 160 | Invalid card holder billing name  | The cardholder billing last name doesn't match what is saved for the ProPay account   |
| 161 | Invalid card for fast fund  | The card provided for fast fund is invalid.   |
| 162 | Transaction declined  | The transaction is declined by visa direct.   |
| 163 | Invalid card type   | The card type is invalid.   |
| 164 | Flash fund not enabled  | The flash fund attribute is not enabled for merchant.   |
| 165 | Missing required flash fund data  | The required flash fund data is missing in request.   |

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|-----|--------------------------------------|---|
| 166 | Service unavailable                  | The Visa direct Rest service is unavailable.                  |
| 167 | Account not registered               | The visa direct account is not registered.                    |
| 168 | Invalid Document Name                | The uploading document name is not valid.                     |
| 169 | Invalid Document Type                | The uploading document type is not valid.                     |
| 170 | Invalid Document                     | The uploading document is not valid.                          |
| 171 | Invalid Transaction Reference Number | The transaction reference number is not valid.                |
| 172 | Invalid card holder name             | The card holder name is invalid.                              |
| 173 | Invalid Referrer URL                 | URL passed for single-sign-on not properly formatted          |
| 174 | Invalid IP Address                   | IP address passed for single-sign-on not properly formatted.  |
| 175 | Invalid subnet mask                  | Subnet mask passed for single-sign-on not properly formatted. |

### Notes on common <status> values for Account Signup

While many response codes for <status> indicate a failure that should be corrected through additional development, responses 66, 87, 97, 98, and 99 all indicate that a request was successful but that additional handling of the customer experience is needed.

66 – This response indicates that a request has been sent successfully and an account was created but the identity of the applicant was not verified. The developer should direct a new user to complete and submit ProPay's exception form for manual identity validation to activate the account.

87 – This response indicates that the username being assigned to the new account is already taken. Unless a userID is explicitly defined in the request, usernames default to the email address submitted. For this response, a developer should allow the user to resubmit using a different value for username.

97-100 – These responses also indicate success, but that the account requires additional handling before full functionality is enabled. These responses require either payment or additional personal documentation.

### <respCode> Credit Card Issuing Bank Response

This section details the responses from the card issuer on a payment transaction request. Other than 00 Success, these responseCodes detail the reason provided by a card issuer when a transaction is declined (<status> 58).

| Code | Value   | Notes   |
|------|---|---|
| 00   | Success   | The transaction was successful  |
| 1    | Transaction blocked by issuer                     | The transaction was blocked by the card holder's credit card company. The card holder will need to call the number on the back of the card to find out why.   |
| 4    | Pick up card and deny transaction                 | There is a problem with the card. Merchant should keep the card and call the number on the back of the card to determine the issue.   |
| 5    | Problem with the account                          | Do Not Honor. There is a problem with the customer's account or the card company doesn't recognize the billing address on file. Try adding the cardholder's correct billing address information and try the card one more time. |
| 6    | Customer requested stop to recurring payment      |   |
| 7    | Customer requested stop to all recurring payments | There is a problem with the card. The card has been marked for fraud. Merchant should keep the card and   |

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|----|---|---|
|    |   | call the number on the back of the card to determine the issue.   |
| 8  | Honor with ID only  | Only honor the card with verification of card holder's ID   |
| 9  | Unpaid items on customer account  |   |
| 12 | Invalid transaction   | Verify that the credit card information is input correctly and run the transaction again  |
| 13 | Amount Error  |   |
| 14 | Invalid card number   | The card number that was entered is not valid. Verify the card number and re-enter  |
| 15 | No such issuer. Could not route transaction   |   |
| 16 | Refund error  |   |
| 17 | Over limit  | The credit card is over its allowed limit   |
| 19 | Reenter transaction or the merchant account may be boarded incorrectly              |   |
| 25 | Invalid terminal  |   |
| 41 | Lost card   | Card has been marked as lost. Fraud has been reported on the account. Merchant should keep the card and call the number on the back of the card to determine the issue.   |
| 43 | Stolen card   | Card has been marked as stolen. Fraud has been reported on the account. Merchant should keep the card and call the number on the back of the card to determine the issue. |
| 51 | Insufficient funds  | There are not enough available funds on the card to complete the transaction  |
| 52 | No such account   |   |
| 54 | Expired card  | The card has expired  |
| 55 | Incorrect PIN   |   |
| 57 | Bank does not allow this type of purchase   | The card-issuing bank does not allow this type of purchase on the card. The card holder will need to call the number on the back of the card for more information.        |
| 58 | Credit card network does not allow this type of purchase for your merchant account. |   |
| 61 | Exceeds issuer withdrawal limit   | The card cannot be used until the withdrawal limit has been increased   |
| 62 | Issuer does not allow this card to be charged for your business.                    | The card cannot be used to purchase from your business. The credit card company does not allow purchases from your business type for this card.                           |
| 63 | Security Violation  |   |
| 65 | Activity limit exceeded   |   |
| 75 | PIN tries exceeded  |   |
| 76 | Unable to locate account  |   |
| 78 | Account not recognized  |   |
| 80 | Invalid Date  |   |
| 82 | Invalid CVV2  |   |
| 83 | Cannot verify the PIN   |   |
| 85 | Service not supported for this card   |   |
| 93 | Cannot complete transaction. Customer should call 800 number.                       | The transaction cannot be completed. The customer will need to call the number on the back of the card to determine the issue.  |

|    |   |   |
|----|---|---|
| 95 | Misc. Error Transaction failure   | May be due to input data. See details of <Response> tag.                          |
| 96 | Issuer system malfunction or timeout.   |   |
| 97 | Approved for a lesser amount. ProPay will not settle and consider this a decline. |   |
| 98 | Failure HV  |   |
| 99 | Generic decline or unable to parse issuer response code.                          | Additional data may be returned in the <Response> tag for International merchants |

### <AVS> Credit Card Issuing Bank AVS Response

The following response codes are returned by the card issuer. They do not indicate whether a transaction request was successful. They indicate the conformity of the address values passed in the request to those stored by the card issuer.

#### Domestic AVS Response Codes

| Code | Message  |
|------|--|
| A    | Street address matches<br>5-digit and 9-digit postal code do not match |
| D    | Exact Match  |
| E    | AVS Data is invalid, AVS is not allowed for this card type             |
| N    | Zip Code and Street Do Not Match                                       |
| R    | Issuer system unavailable  |
| S    | Service Not supported  |
| U    | Verification Unavailable*  |
| W    | Street Address does not match, 9 digit postal code does                |
| X    | Street Address and 9 digit postal code match                           |
| Y    | Street Address and 5 digit postal code match                           |
| Z    | Street Address does not match, 5 digit postal code does                |
| 0    | No data provided to perform AVS check                                  |

\*Returned if the U.S. bank does not support non-U.S. AVS or if the AVS in a U.S. bank is not functioning properly.

#### International AVS Response Codes

| Code | Message                                     |
|------|---|
| B    | Address Match, postal code not verified     |
| C    | Street address and postal code do not match |
| G    | Non-U.S. issuing bank does not support AVS  |
| I    | Address not verified                        |
| M    | Exact Match                                 |
| P    | Zip Match                                   |

#### American Express Only AVS Response Codes

| Code | Message   |
|------|---|
| F    | Name does not match, postal code matches        |
| H    | Name does not match, full AVS matches           |
| J    | Name does not match, full AVS does not match    |
| K    | Name matches, full AVS does not match           |
| L    | Name matches, postal code matches               |
| O    | Name match, Address Match, Postal Code no match |



|   |   |
|---|---|
| Q | Exact match                               |
| T | Name does not match, Street Address Match |
| V | Exact Match                               |

### Testing Environment AVS Response Codes

| Code | Message                                     |
|------|---|
| T    | The AVS response code will always return: T |

### <CVV2Resp> Credit Card Issuing Bank CVV Response

The following response codes are returned only if a CVV2 is passed in the transaction request and a response is returned by the card issuer. These codes do not indicate whether a transaction request was successful. They indicate whether or not the CVV2 submitted matches what the issuing institution has on file. Financial institutions may decline transactions submitted with invalid CVV2 values. In cases where the issuer allows the transaction, the client may use these responses to void the transaction if they so choose.

| Code | Message   |
|------|---|
| M    | CVV2 Match  |
| N    | CVV2 No Match   |
| P    | Not Processed   |
| S    | Merchant indicates CVV2 not present on card                                 |
| U    | Issuer is not certified and/or has not provided appropriate encryption keys |

### <acctStatus> ProPay Account Statuses

The following Account values are returned by the ProPay API Method: Get ProPay Account Details. It provides indication that an account is able to process transactions.

| Status           | Description  |
|------------------|--|
| Ready            | User has been approved.  |
| ClosedCustomer   | User's account has been cancelled.   |
| ClosedRisk       | User's account has been cancelled because of a review by the Risk department.                                |
| Denied           | User's account has been denied.  |
| Pending          | User is pending a review from the Risk department  |
| PendingAgreement | User must log into ProPay website and accept terms and agreements  |
| PendingDoc       | User must provide documentation to ProPay *Eligible to receive commissions payments                          |
| PendingDocsPaid  | User must provide documentation to ProPay *Eligible to receive commissions payments                          |
| PendingUnpaid    | User is pending a review from the Risk department and has not paid yet. *Ineligible for commissions payments |
| Unpaid           | User has been approved but must still pay before account can be accessed.                                    |

### <txnType> ProPay Transaction Type

The following table reflects the transaction types that can be returned by the 'Get Transaction Details' method.

| Transaction Type | Description  |
|------------------|--|
| ACHDebit         | Transaction that brings money to the specified ProPay account from a Bank Account            |
| ACHCredit        | Transaction that sends money from the specified ProPay account to a Bank Account             |
| CCDebit          | Transaction that brings money to the specified ProPay account from a Credit Card             |
| CCCredit         | Transaction that sends money from the specified ProPay account to a Credit Card for refunds  |
| ProPayDebit      | Transaction that transfers money to the specified ProPay account from another ProPay account |
| ProPayCredit     | Transaction that transfers money from the specified ProPay account to another ProPay account |

|                          |   |
|--------------------------|---|
| ConcealedDebit           | Transaction that brings money to the specified ProPay account from an email recipient   |
| ConcealedCredit          | Concealed Credit - Transaction that sends money to an email recipient from the specified ProPay account                                 |
| IssueCardDebit           | Transaction that sends money from the specified ProPay account to a Merchant through a ProPay MasterCard                                |
| IssueCardCredit          | Transaction that brings money from a Merchant to the specified ProPay account through a ProPay MasterCard                               |
| WireDebit                | Transaction that sends money from the specified ProPay account to an individual through a wire transfer                                 |
| WireCredit               | Transaction that brings money to the specified ProPay account from an individual through a wire transfer                                |
| PaymenttechCCDebit       | Transaction that brings money to the merchant account from a credit card  |
| PaymenttechCCCredit      | Transaction that bring money to a credit card from a merchant account   |
| ACH PaymentDebit         | Transaction that takes money from a payers bank account and moves it into the billers ProPay account                                    |
| CCCredit                 | Transaction that sends money from the specified ProPay account to a Credit Card   |
| ACHDisbursementCredit    | Transaction that pushes money to a payee's bank account from payer's ProPay account.  |
| ClearingAdjustmentCredit | Transaction that gives money to a merchant.<br>The transaction qualified for a lower rate than charged                                  |
| ClearingAdjustmentDebit  | Transaction that takes money from a merchant.<br>The transaction qualified for a higher rate than charged                               |
| CrossBorderFeeCredit     | Transaction that refunds a Cross Border Fee to a merchant   |
| CrossBorderFeeDebit      | Transaction that takes money from a merchant.<br>The transaction qualified for an international Change Rate and/or Cross Border Fees    |
| CCDebit (Non-Funding)    | Transaction that is not funded by ProPay<br>Transaction that brings money to the specified ProPay account from a Credit Card            |
| CCCredit (Non-Funding)   | Transaction that is not funded by ProPay<br>Transaction that sends money from the specified ProPay account to a Credit Card for refunds |
| PPMCFees                 | Transaction that takes money from a merchant.<br>Meta Bank requires transactions for fees   |
| PPMCForeignFees          | Transaction that takes money from a merchant.<br>Meta Bank requires transactions for fees   |
| NetSpendCredit           | Transaction that bring money to a credit card from a merchant account   |
| NetSpendDebit            | Transaction that brings money to the specified ProPay account from a Credit Card  |

## <txnStatus> Transaction Status

This value reflects the current status of a transaction as returned by the 'Get Transaction Details' method in the <txnStatus> tag. This should not be confused with <initialTransactionResult> nor the <txnType> elements.

| Transaction Status | Description   |
|--------------------|---|
| InvalidTransaction | The transaction is an invalid transaction   |
| ACHInPending       | An ACH payment is still pending. Transactions in this state are voidable.                             |
| ACHInComplete      | An ACH payment is complete and processed. Transactions in this state are not voidable.                |
| ACHInReturned      | An ACH payment is complete and was returned to the financial institution                              |
| ACHInRejected      | An ACH payment is complete and was rejected by the financial institution                              |
| ACHInVoided        | An ACH payment is complete and was voided by the ProPay Merchant Account                              |
| CCDebitAuthorized  | A Credit Card Payment is pending in an Authorized state   |
| CCDebitPending     | A Credit Card Payment is pending in a Capture state   |
| CCDebitSettled     | A Credit Card Payment is completed and processed  |
| CCDebitFunded      | A Credit Card Payment that is completed and processed has been funded to the ProPay Merchant Account. |

|                          |   |
|--------------------------|---|
| CCDebitDeclined          | A Credit Card Payment that is completed and was declined  |
| CCDebitVoided            | A Credit Card Payment that is completed and was voided  |
| CCDebitChargedBack       | A Credit Card Payment that has been charged back by the cardholder.   |
| CCDebitRepresented       | A Credit Card Payment that has been charged back and the merchant has re-presented the transaction with additional supporting evidence of legitimacy. |
| CCCreditAuth             | A Credit Card Credit is pending in an Authorized state.   |
| CCCreditSettled          | A Credit Card Credit is completed and the funds credited to the Credit Card payment method.   |
| PPCreditSimple           | A ProPay network disbursement of funds that is completed  |
| PPCreditTimedPullPending | A ProPay network SpendBack reversal transaction that is currently in a pending state  |
| PPCreditTimedPullFunded  | A ProPay network SpendBack reversal transaction that is complete and processed and has been funded into the ProPay Merchant Account                   |
| PPCreditSpendBack        | A ProPay network SpendBack reversal transaction that is complete and processed  |
| PPDebitSimple            | A ProPay network  |
| PPDebitTimedPullPending  | A ProPay network SpendBack transaction that is currently in a pending state   |
| PPDebitTimedPullFunded   | A ProPay network SpendBack transaction that is complete and processed and has been funded into the ProPay SpendBack Account                           |
| PPDebitSpendBack         | A ProPay network SpendBack transaction that is complete and processed   |
| Other                    |   |