

# 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  **Also indicates approval when returned by transaction processing methods**
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 Account Type	Verify the value for <accountType /> element is valid
24	Invalid Source Email	Verify that the value for <sourceEmail /> is valid email format. Value <sourceEmail /> must be unique in ProPay system.
25	Invalid First Name	The value <firstName /> cannot exceed 20 characters
26	Invalid M Initial	The value <mInitial /> cannot exceed 2 characters
27	Invalid Last Name	The value <lastName /> cannot exceed 25 characters
28	Invalid Address	Verify the value <Addr /> is valid. Value cannot exceed 100 characters. P.O. Boxes are not allowed.
29	Invalid Apt Number	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 Mail Address	Verify the value <mailAddr /> is valid. Value cannot exceed 100 characters.
34	Invalid Mail Apt	Verify the value <mailApt /> is valid. Value cannot exceed 100 characters
35	Invalid Mail City	The value <mailCity /> cannot exceed 30 characters
36	Invalid Mail State	The value <state /> cannot exceed 3 characters. Note: U.S. state abbreviation values should contain only 2 characters.
37	Invalid Mail Zip	Verify the value for <mailZip /> is valid
38	Invalid Day Phone	Verify the value <DayPhone /> is valid. For USA and CAN, value must be 10 characters with no dashes.
39	Invalid Evening Phone	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 Date of Birth	Verify that value <dob /> is valid and follows 'mm-dd-yyyy' format
42	Invalid Receiving Email	Verify that the value for <recEmail /> is valid email format
43	Invalid Known Account	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 inv Num	The value <inv Num /> cannot exceed 50 characters
46	Invalid Routing Number	Verify that the value <RoutingNumber /> is valid. Cannot exceed 9 characters.
47	Invalid Account Number	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 AND/OR 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 split Number	
53	A ProPay account with this email address already exists	Less common than status 87 which is returned because the email address provided is already being used as the username for an existing ProPay account.
54	A ProPay account with this social security number already exists	(Deprecated.) ProPay now allows multiple accounts to exist with the same SSN.
55	The email address provided does not correspond to a ProPay account.	Some older (no longer supported) integrations allowed transactions to be processed onto a ProPay account specified via email. (Deprecated)
56	Recipient's email address shouldn't have a ProPay account and does	(Deprecated)
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	Duplicate <inv Num /> 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

	include a repeat of the auth code, the original AVS response, and the original CVV response.)	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	
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	Invalid UserID	The value <userId /> is not a valid ProPay userId
83	Batch Trans Count Error	
84	Invalid Begin Date	Verify the value <beginDate />. Must follow format 'mm-dd-yyyy'. BeginDate cannot be greater than End Date.
85	Invalid End Date	Verify the value <endDate />. Must follow format 'mm-dd-yyyy'. End Date cannot be greater than Begin Date.
86	Invalid External ID	
87	Duplicate User ID	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	
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. See Response element for field name. 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	
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 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	Bad Request	The request has extra tags which are not required.
153	Invalid Payment Type	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.
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.
176	Invalid Tip Amount	Invalid tip amount
178	Invalid Moto e-commerce indicator	Invalid moto e-commerce indicator
179	Invalid Account Source	Invalid account source
180	Invalid Approval Status	Invalid approval status
181	Invalid Acquirer Reference Number	Invalid acquirer reference number
182	Invalid Card Present Type Id	Invalid card present type id
183	Invalid Cardholder Identity Id	Invalid cardholder identity id
184	Invalid Cardholder Address	Invalid cardholder address
185	Missing Required Signup Data	One of the fields specifically required for your program is missing from your signup request.
186	Invalid CPS Merit Indicator	Invalid CPS merit indicator
187	Invalid merchant descriptor	Formatting rule problem with dynamic merchant descriptor.
189	Invalid Document Category	Refer to the ProPay XML API manual for valid values for the DocCategory element for transType 47.
190	Daily Transaction Limit Exceeded	Daily transaction limit has been exceeded
191	Invalid Comment	Value of Comment1 and/or Comment2 fields (if any), should be between 1-120 char, alphanumeric with period, comma, hyphen allowed
192	Invalid Account Credit Limit	Invalid account credit limit
193	Invalid Batch Request	The batch request for Direct Ledger does not have any data to process
194	Incomplete Batch Request	The batch request for Direct Ledger has few invalid data items
195	Batch In Progress	The Direct Ledger Entry batch is currently in progress
201	Invalid QuasiCash Indicator	The value for <isquasicash/> is not valid. Value should be Y or N

202	DTE Partner Not Set	The affiliation submitting the DTE transaction doesn't have a DTE partner type set.
203	Invalid Time Zone Data	The Time Zone data required for a Portico account is missing or incorrectly formatted.
204	Invalid Device Request Format	Indicates that the sign up request with device(s) is in invalid format.
205	Partial Success Partner Device Payment Failed	Indicates the signup was successful but payment for partner devices failed.
206	Invalid Quantity	Indicates that the quantity of devices ordered is not valid.
207	Missing Device Name	Device name is required
208	Invalid device name	Device name is invalid. The name must match a pre-configured name set on the tier.
209	Invalid Office Key	Indicates that the Office Key passed is invalid and the device order has been rejected. The Office Key must be numeric and less than 10 digits.
211	Invalid SoundPayment Device Request Format	Indicates that the sign up request with Sound Payment(s) is in invalid format
212	PostbackUrl Too Long Or Empty	Indicates that PostbackUrl is too long.
213	SoundPayments Not Equal With Devices	Indicates that number of sound payments and device is not equal.
215	Partial Success, TransItViaExpress Boarding Failed	Indicates the signup was successful but ExpressBoarding is Failed (can be wrong zip, missing owner name, request already in process)
220	Invalid GlobalTransaction ID	The Global Transaction Id for NON-USD DTE call is invalid
221	ACH Decline	ACH Risk Decline: A payment cannot be taken from this bank account as it has been flagged as high risk. Please use a different payment method.
222	Invalid Business Type	The business type is invalid
223	Transit Devices Payment Failed	Transit 430 devices payment failed
228	Ambiguous Transaction ID's Provided	This message indicates that more than 1 of the possible 3 transaction identifiers are present in the request (TransNum, gatewayTransactionId, or combo of globaltransId and globalTransSource). Only 1 is allowed.
229	None of the Transaction ID's Provided	This message indicates that none of the possible 3 transaction identifiers are present in the request (TransNum, gatewayTransactionId, or combo of globaltransId and globalTransSource).. One of the 3 is required
230	Invalid GlobalTransSource	When the globaltransId is passed, the globalTransSource field is required.
231	InvalidAtteptNumber	The transaction number is invalid

### 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 User ID 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 during a payment card transaction. ProPay advises that you use <status> as definitive in describing approval or decline. (Status00 = approved. All else = declined.) This value tells you WHY a credit card was declined, and comes straight from the card-issuing bank.

Note: these codes are standardized throughout the credit card processing industry and MANY of these will never be seen by you because ProPay handles setup of your merchant account onto the major credit card brands' networks. (Thereby avoiding some of the invalid setup codes) All standard codes, however, are listed.

### ProPay Merchant Services API

ProPay MSAPI will return both <status> and <respCode>. The table below lists all standard credit card processing responses, but many of these will never be seen by MSAPI merchants. Furthermore, some treatment of transactions, by ProPay, differs from industry norm. ProPay, for example, does not support partial auth, or manual approval. (Where a cashier calls the number on the back of a card and gets an authorization code that he or she then types into their system.) As such, these should be treated as a decline by users of the MSAPI. As always, <status> should be treated as definitive.

### ProtectPay

Users of ProtectPay should refer to ProtectPay-specific responses rather than this document. ProtectPay maps all responses to a limited subset and returns the result. This is important for ProtectPay because it is a 'Processor Agnostic' solution that can push transactions through many processors whose adherence to a standard varies (and many return non-standard codes.)

### Integrated point of sale and web hooks

Refer to your point of sale provider's documentation for codes that you can expect to see returned by that system. A POS provider may return additional codes related to device configuration or that are feature-specific. When an integrated POS provider uses ProPay's [Direct Transaction Entry] solution, their response will appear on ProPay reports, and potentially in a web hook designed to communicate transactions directly entered in that manner. The web hook for direct transaction entry includes a value, similar to <status> called ApprovalStatus which can be considered absolute in terms of communicating approval vs. decline

Code	Value	Notes
00	Success	The transaction was approved
01	Refer to 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.
02	Refer to 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.
03	Invalid merchant ID	This response should never appear for a ProPay transaction, but is sometimes returned with other kinds of merchant accounts. Provided here merely for reference.
04	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.



05	Do not honor	This is a generic response issued by banks when they don't want to tell you why they've declined a transaction.
06	Customer requested stop to recurring payment	
07	Pick up card (fraud)	There is a problem with the card. The card has been marked for fraud. Merchant should keep the card and call the number on the back of the card to determine the issue.
08	Honor with ID only	Only honor the card with verification of card holder's ID  **Note: With ProPay, this response will be treated as a decline and ProPay will NOT settle this transaction to the merchant. With some processors, including some card-present solutions that connect to ProPay, these can be approved. Use <status> for absolute determination of transaction state.**
09	Unpaid items on customer account	
10	Approved for partial amount	Partial approval  **Note: With ProPay, this response will be treated as a decline and ProPay will NOT settle this transaction to the merchant. With some processors, including some card-present solutions that connect to ProPay, these can be approved. Use <status> for absolute determination of transaction state.**
11	VIP approval	Partial approval  **Note: With ProPay, this response will be treated as a decline and ProPay will NOT settle this transaction to the merchant. With some processors, including some card-present solutions that connect to ProPay, these can be approved. Use <status> for absolute determination of transaction state.**
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	Boarded Incorrectly	Typically returned when ProPay has configured something incorrectly on your account. Often something wrong with the merchant's address.
21	Unable to back out transaction	
25	Invalid terminal	
28	Update file temporarily unavailable	
34	Transaction cancelled	Fraud concern
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.
44	Pick up card	
51	Insufficient funds	There are not enough available funds on the card to complete the transaction  **This is the most common response for a declined credit card**

52	No such account	No checking account
53	No such account	No savings account
54	Expired card	The card has expired
55	Incorrect PIN	
56	Invalid Card	
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 purchase.	The credit card brand does not allow this kind of purchase (based on the type of terminal used)
59	Credit card network does not allow this purchase.	The credit card brand does not allow this kind of purchase (based on the type of merchant you are)
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	
77	Duplicate reversal or duplicate transaction	
78	Account not recognized	
80	Invalid Date	
81	Cryptographic error	
82	Invalid CVV	
83	Cannot verify the PIN	
85	Card okay on verification request	Can all in for manual approval and enter auth code if your system allows.  ** Note: With ProPay, this response will be treated as a decline and ProPay will NOT settle this transaction to the merchant. With some processors, including some card-present solutions that connect to ProPay, these can be approved. Use <status> for absolute determination of transaction state.**
86	Cannot verify PIN	
91	Issuer or switch unavailable	
92	Unable to route transaction	
93	Cannot complete transaction.	The transaction cannot be completed. The customer will need to call the number on the back of the card to determine the issue.
94	Duplicate transaction	
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	Merchant boarding configuration error
99	Generic decline or unable to parse issuer response code.	Additional data may be returned in the <Response> tag for International merchants
101	Decline	Generally insufficient funds or incorrect card data supplied, for example, expiry date or security code.

102	Referral B – Contact Authorization Center	Usually treated as a standard decline for Ecommerce systems, the transaction can still be processed using a Manual request once an authorization code is obtained
103	Referral A - The card has been reported lost or stolen	The card has been reported lost or stolen. Usually treated as a standard decline for ecommerce systems.
A1	POS device authentication successful	Rare approval code  ** Note: With ProPay, this response will be treated as a decline and ProPay will NOT settle this transaction to the merchant. With some processors, including some card-present solutions that connect to ProPay, these can be approved. Use <status> for absolute determination of transaction state.**
A2	POS device authentication unsuccessful	
A3	POS device deactivation successful	Rare approval code  ** Note: With ProPay, this response will be treated as a decline and ProPay will NOT settle this transaction to the merchant. With some processors, including some card-present solutions that connect to ProPay, these can be approved. Use <status> for absolute determination of transaction state.**
B1	Surcharge not permitted	Surcharge not permitted on EBT food stamp card
B2	Surcharge not permitted	Surcharge not supported by issuer of this card
CA	AVS Referral	
CV	Card type verification error	
E1	Encryption not configured	
E2	Terminal not authenticated	
E3	Data could not be decrypted	
EA	Account Length Error	
EB	Check digit error	
EC	CID Format error	
FR	Fraud	Transaction declined because possible fraud was detected by Heartland
HV	Failure HV	Merchant boarding configuration error
N0	Force STIP	
N3	Cash service not available	
N4	Cash request exceeds issuer or approved limit	
N5	Ineligible for resubmission	
N7	Decline for CVV2 failure	
N8	Transaction amount exceeds preauthorized approval amount	
PD	Parameter Download	MV PDL system response. Response text indicates EMV PDL status code
Q1	Card Authentication failed	
R0	Stop Payment Order	
R1	Revoke Auth	Revoke authorization for further payments
R3	Cancel Payment	Cancel all recurring payments for the card number in the request

## <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 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
ACHPaymentDebit	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. The transaction qualified for a lower rate than charged
ClearingAdjustmentDebit	Transaction that takes money from a merchant. 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. The transaction qualified for an international Change Rate and/or Cross Border Fees
CCDebit (Non-Funding)	Transaction that is not funded by ProPay Transaction that brings money to the specified ProPay account from a Credit Card
CCCredit (Non-Funding)	Transaction that is not funded by ProPay Transaction that sends money from the specified ProPay account to a Credit Card for refunds
PPMCFees	Transaction that takes money from a merchant. Meta Bank requires transactions for fees
PPMCForeignFees	Transaction that takes money from a merchant. 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
SPPending	Pending SplitPay transaction.
SPCredit	Proceeds of SplitPay transaction.
SPDebit	SplitPay transaction taken from account.

## <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
PPPendingSplitPay	SplitPay transaction whose amount will leave this account when the transaction upon which it depends is funded.
PPCreditSplitPay	SplitPay transaction proceeds into receiving account.
PPDebitSplitPay	SplitPay transaction pulled from this account.
PPCreditSplitPayFailed	SplitPay transaction that never funded into this account because the transaction upon which it was based was somehow revoked/voided.
PPDebitSplitPayFailed	SplitPay transaction cancelled and will not be pulled from this account.
Other	