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1.0 Reserved Values for Test Environment Simulated Processing

The ProPay® integration and sandbox environments can provide simulated responses for real time credit card processing by passing the following reserved values in their respective fields. This allows clients to test their solutions and provoke specific response behaviors to handle successful and declined transactions.

1.1 Reserved Card Numbers

The following Card numbers are reserved for testing purposes.

Card Number	Card Brand	Simulated Response
4747474747474747	Visa	Success
4111111111111111	Visa	Success
5454545454545454	MasterCard	Success
2221000000000009	MasterCard	Success
2221000000000009	MasterCard	Success
2223000048400011	MasterCard	Success
371449635398431	American Express	Success
6011000000000012	Discover	Success
355355335533553	JCB	Success
4404040404040404	Visa	Invalid credit card number as reported by issuing bank.
4909090909090909	Visa	Credit card issuer's bank timed out; Please attempt this transaction again.
4828282828282828	Visa	Card limit exceeded.
4616161616161616	Visa	Insufficient funds.
4535353535353535	Visa	Invalid credit card number; Credit card networks cannot locate this card's issuing bank.

1.2 Reserved ACH Routing Numbers

ACH transactions do not provide for real-time authorization.

In order to perform test ACH transactions, the submitted routing number must be a legitimate ABA routing number. The account number does not need to be a real account number, since it will not be checked at a bank in the test system. It should, however, be 20 digits or less.

For a current list of valid ABA routing numbers please see:

<https://www.frb services.org/EPaymentsDirectory/fpddir.txt>

1.3 Reserved Processing Amounts

Passing the following dollar amount in requests will simulate the indicated responses.

Amount	Result Status	Response Code	Simulated Response
110	58	14	Invalid credit card number as reported by issuing bank.
111	58	19	Credit card issuer's bank timed out. Please attempt this transaction again.
112	58	17	Card limit exceeded.
113	58	51	Insufficient funds. ** Will produce a decline for Multi-Currency transactions
114	58	58	Card issuing bank will not allow this type of transaction. Some cards such as gasoline cards or HSA can only be used for specific types of transactions

115	58	15	Invalid credit card number. Credit card networks cannot locate this card's issuing bank.
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1.4 Reserved Card Number CVV Codes

When these card numbers are used in conjunction with the following CVV codes additional simulated responses will be generated.

Card Brand	CVV	Result Status	Response Code	Simulated Response
Visa	999	00	00	Success
MasterCard	999	00	00	Success
Discover	999	00	00	Success
American Express	3714	00	00	Success
All	All Others	82	82	CVV Data is not correct; CVV Mismatch

1.5 AVS Reserved Postal Codes

The following table provides reserved postal codes that will generate specific AVS response codes.

Postal Code	AVS Code	AVS Response Text
83204 832044716	A	Address Match
85284 852843541	Z	Zip Match
99994 840435768	U	Verification Unavailable
99998 840435769	G	Verification Unavailable
84321 840435770	Y	Exact Match
999970001 840435771	B	Address Match
999970002 840435772	C	Server Unavailable or Offline
999970003 840435773	D	Exact Match
999970004 840435774	I	Verification Unavailable
999970005 840435775	M	Exact Match
999970006 840435776	P	Zip Match
999970009 840435777	S	Service Not supported
999970010 840435778	R	Issuer system unavailable
	N	Zip Code and Street Do Not Match
All Others	T	Returned in the test environment

1.6 Reserved Account Creation Values

The following values for each element will result in the specified response

Element	Value	Response
dob	01-01-1981	The value 01-01-1981 for dob element for account sign up will result in a successful test sign up. All other value will result in a response code 66.

2.0 Response Values

2.1 Status Response Code

The ProPay API will return with every request a response code. These codes are described below with each meaning. A developer should map the following response codes when determining the result of a transaction.

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 <EveningPhone /> 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.
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 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 splitNum	
53	A ProPay account with this email address already exists AND/OR 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	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

	returned. These details include a repeat of the auth code, the original AVS response, and the original CVV response.)	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	
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	
106	Invalid SEC code	Verify that the value <code><StandardEntryClassCode /></code> is valid. Cannot exceed 3 characters. Valid values are: CCD, PPD.
107	Invalid Account Name (ACH account)	Verify that the value <code><accountName /></code> is valid. Cannot exceed 32 characters.
108	Invalid x509 certificate	
109	Invalid value for require CC refund	The value for <code><requireCCRefund /></code> 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 <code><EIN /></code> element value is valid. See www.irs.gov for valid values.
112	Invalid business legal name (DBA)	<code><BusinessLegalName /></code> 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 <code><BusinessCity /></code> cannot exceed 30 characters
115	Business (legal) state is invalid	The value <code><BusinessState /></code> cannot exceed 3 characters. For a U.S. state, follow standard 2 character abbreviation.
116	Business (legal) zip is invalid	Verify that the value <code><BusinessZip /></code> is valid. Cannot exceed 9 characters.
117	Business (legal) country is invalid	The value <code><BusinessCountry /></code> 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 <code><encryptingDeviceType /></code> is valid
123	Invalid key serial number	Verify that the value <code><keySerialNumber /></code> is valid. Value is obtained from the hardware device.
124	Invalid encrypted track data	Verify that the value <code><encryptedTrackData /></code> is valid
125	You may not transfer money between these two accounts.	
126	Currency code not allowed for this transaction	Value <code><currencyCode /></code> must be an allowed currency for the merchant account
127	Currency code not permitted for this account	Value <code><currencyCode /></code> 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 <code><amount /></code> value cannot be more than the initial authorization amount
132	Account setup does not allow capture for amount greater than authorization	Capture <code><amount /></code> 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	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.

Notes

Response 00 indicates a successful request.

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. If the user is certain that the existing account belongs to them, and wishes to make use of the already established account instead of creating a new one, the solution should provide them with a mechanism to do so. Using 'Get ProPay Account Details' (4.5.1 in the ProPay API Manual) the solution can obtain an account number of an already established

account and compare data values to what is already stored in the client system in order to be certain that the user is correct in stating that the account is theirs.

97-100 – These responses are all traditional success types. Additional status codes simply tell you important information about the user experience to follow the initial signup.

2.2 Transaction Response Code

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 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

2.3 Address Verification System

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

O	No data provided to perform AVS check
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*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

2.4 CVV2 Response Codes

The following response codes are returned only if a CVV2 is passed in the transaction request and a response returned from 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 choose 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

2.5 Account Status Values

The following Account status values are returned with ProPay API Method 4.5.1 Get ProPay Account Details. The status indicates the ability for a ProPay account to either Process (for Merchant Accounts) or to receive commission payments (for Card-Only Accounts).

Status	Description
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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.

2.6 Transaction Type

The following table reflects the transaction types that can be returned by the 'Get ProPay Merchant Account Transaction Detail' method in the <txnType> tag.

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. 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

2.7 Transaction Status

The following table reflects the transaction status that can be returned by the 'Get ProPay Merchant Account Transactions Detail' 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
ACHInComplete	An ACH payment is complete and processed
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	