

# Appendix A – ProtectPay Response Codes

## ProtectPay API Request Response Values

The following response codes are returned in the [RequestResult] object. They are generated by ProtectPay and returned as the status of the API Request. Response codes other than '00' indicate that ProtectPay was unable to submit a transaction to the merchant processor.

Code	Message
00	Success.
300	Authentication error.
301	Invalid Argument error. *Error details returned in Transaction.ResultCode.ResultMessage.
302	Invalid invoice number.
303	Gateway Timeout Error
304	System of record account error
305	Invalid track data.
306	Unsupported error
307	Internal system error. *Error details returned in Transaction.ResultCode.ResultMessage.
308	Invalid credit card
309	Insufficient payment methods
310	Unsupported currency code
311	Invalid argument error. *Error details returned in Transaction.ResultCode.ResultMessage.
312	Address validation error
313	ID validation error
314	Account validation error
315	Payment Method validation error
316	Call failed for an unspecified reason
317	Duplicate Account Number Found
318	Country code not supported
319	Argument format error
320	Argument required error
321	Invalid password
322	Latest EULA not signed
326	Invalid track data
330	Authorization Error
341	Payment method does not exist
345	Unable to process your request
346	Not subscribed to AutoUpdater
347	Not enrolled to auto update card brand
348	Transaction successfully voided. *Auto-Void Feature
349	Transaction void failed. *Auto-Void Feature
700	Invalid payment method ID

## Processor Response Values

The following response codes are returned in the [RequestResult] object. Response codes other than '00' indicate that ProtectPay was able to successfully submit a transaction to the merchant processor but that the processor failed and/or refused to pass the transaction to the issuer.

Code	Message
------	---------

200	Gateway authentication error
201	Gateway invalid argument error. *Error details returned in Transaction.ResultCode.ResultMessage.
204	Gateway account status error. *Error details returned in Transaction.ResultCode.ResultMessage.
206	Gateway unsupported transaction request. *Error details returned in Transaction.ResultCode.ResultMessage.
207	Gateway Internal system error. *Error details returned in Transaction.ResultCode.ResultMessage.
212	Gateway Address validation error. *Error details returned in Transaction.ResultCode.ResultMessage.
214	Gateway Invalid Destination Account
223	Gateway Duplicate transaction
224	Gateway Amount exceeds single transaction limit
225	Gateway Amount exceeds monthly volume limit
226	Gateway Invalid track 1
227	Gateway reported decline based on user settings
230	Unauthorized service requested on Gateway
236	Capture amount exceeds allowed amount
237	MCC doesn't allow capturing for a greater amount
250	CVV code no match (transaction reversed)
263	Gateway Refund amount exceeds allowed amount
264	Gateway Transaction has already been refunded
265	Gateway reports insufficient funds to cover action in your merchant account.

542	Invalid receiving email * ProPay specific Response
544	Invalid amount * ProPay specific Response
551	Invalid trans num or unable to act due to funding * ProPay specific Response
561	Amount exceeds single transaction limit * ProPay specific Response
562	Amount exceeds monthly volume limit * ProPay specific Response
567	Unauthorized service requested * ProPay specific Response
568	Account not affiliated * ProPay specific Response

## 2.4 Status Codes Returned by Payment Method Issuer

The following response codes are returned in the [Transaction.RequestResult] object. The following table details the responses from the transaction request as returned by the issuer. They indicate that the request was successfully submitted to the processor, and the code and reason are indications of the success or failure as returned by the card-issuing financial institution.

Code	Message
00	Success
01	Refer to card issuer
02	Transaction denied. Please contact the issuing bank
03	Invalid merchant
04	Capture card
05	Do not honor
06	Customer requested stop of specific recurring payments
07	Customer requested stop of all recurring payments
08	Honor with ID
09	Unpaid items
10	Duplicate check number

11	MICR error
12	Invalid transaction
13	Referral
14	Invalid card number
15	Invalid issuer
16	You are trying to refund a card that has not been previously charged in this system.
17	Amount greater than limit
18	Too many checks (over merchant or bank limit)
19	Reenter transaction
20	Issuing bank unavailable
21	Too many checks (over merchant or bank limit)
22	Try again
23	Void error
24	Invalid expiration date
25	Invalid terminal
26	Credit error
27	Fraud filter declined
28	Fraud filter for review
29	Issuing bank timeout
30	Format error
41	Lost card
43	Stolen card
51	Insufficient funds/over credit limit
52	No checking account
53	Card cannot perform this kind of operation
54	Expired card
55	Invalid PIN
57	Transaction not permitted to issuer/cardholder
58	Transaction not permitted to acquirer/terminal
61	Exceeds withdrawal limit
62	Restricted card
63	Security violation
65	Exceeds withdrawal limit count
75	Allowable number of PIN tries exceeded
76	Invalid/nonexistent "To Account" specified
77	Invalid/nonexistent "From Account" specified
78	Invalid/nonexistent account specified (general)
80	Invalid date
81	Cryptography error
82	CVV data is not correct
83	Cannot verify the PIN
84	Invalid authorization life cycle
85	Not declined
86	Gateway Timeout

93	Violation cannot complete
94	Duplicate transaction
96	System Error
98	Approval for a lesser amount
99	Generic Decline (International Merchants) See ResponseMessage element for any additional detail
100	Generic Decline
101	Failed CVV Filter
102	Failed AVS Filter
103	Specified transaction in an invalid state for the requested operation
104	Requested UserName not available
105	AVS Address Mismatch
133	Risk Decline
134	Session Id is an invalid it should only contain upper and lowercase characters
135	Nonexistent account configured for threat metrix on our system.
141	Inactive or blocked MCC Code.
142	Invalid MCC Code was entered that is either non numeric or does not exist in our database.
199	Misc. Decline

## 2.5 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
N	Zip Code and Street Do Not Match
R	Issuer system unavailable
S	Service Not supported
U	Verification Unavailable * Returned if bank does not support AVS
W	Street Address does not match
X	Street Address and 9 digit postal code match
Y	Street Address and 5 digit postal code match
Z	Street Address does not match
0	No data provided to perform AVS check

### International AVS Response Codes

Code	Message
B	Address Match
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
H	Name does not match
J	Name does not match
K	Name matches
L	Name matches
O	Name match
Q	Exact match
T	Name does not match
V	Exact Match

### Testing Environment AVS Response Codes

Code	Message
T	The AVS response code will always be returned as T

## 2.6 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