



Implementation Guide

V 1.0.3
12.18.2012



Revision History

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



Content

| | |
|------------------------|----|
| Background | 5 |
| Prerequisites | 6 |
| Installation | 6 |
| How it Works | 7 |
| Implementation | 8 |
| Input Elements..... | 8 |
| NewOrder | 8 |
| Sample Call..... | 9 |
| MarkForCapture..... | 11 |
| Sample Call..... | 11 |
| Reversal | 11 |
| Sample Call..... | 12 |
| ProfileAdd | 12 |
| Sample Call..... | 12 |
| ProfileRetrieval | 13 |
| Sample Call..... | 13 |
| ProfileUpdate | 13 |
| Sample Call..... | 14 |
| ProfileDelete | 14 |
| Sample Call..... | 14 |
| EndOfDay | 14 |
| Sample Call..... | 15 |



Quick Credit Card Processing

| | |
|-----------------------------------------|----|
| Response Elements..... | 16 |
| NewOrder | 16 |
| MarkForCapture..... | 17 |
| Reversal | 17 |
| ProfileAdd | 18 |
| ProfileRetrieval | 18 |
| ProfileUpdate..... | 19 |
| ProfileDelete | 19 |
| EndOfDay | 20 |
| Testing | 21 |
| Authorization Error Test Responses..... | 21 |
| Appendix A..... | 25 |
| Contact Us | 33 |



Background

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

197 West Neck Road • Huntington • NY • 11743

631.549.0969



Prerequisites

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

Installation

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



How it Works

CCQ-FM consists of 2 files.

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

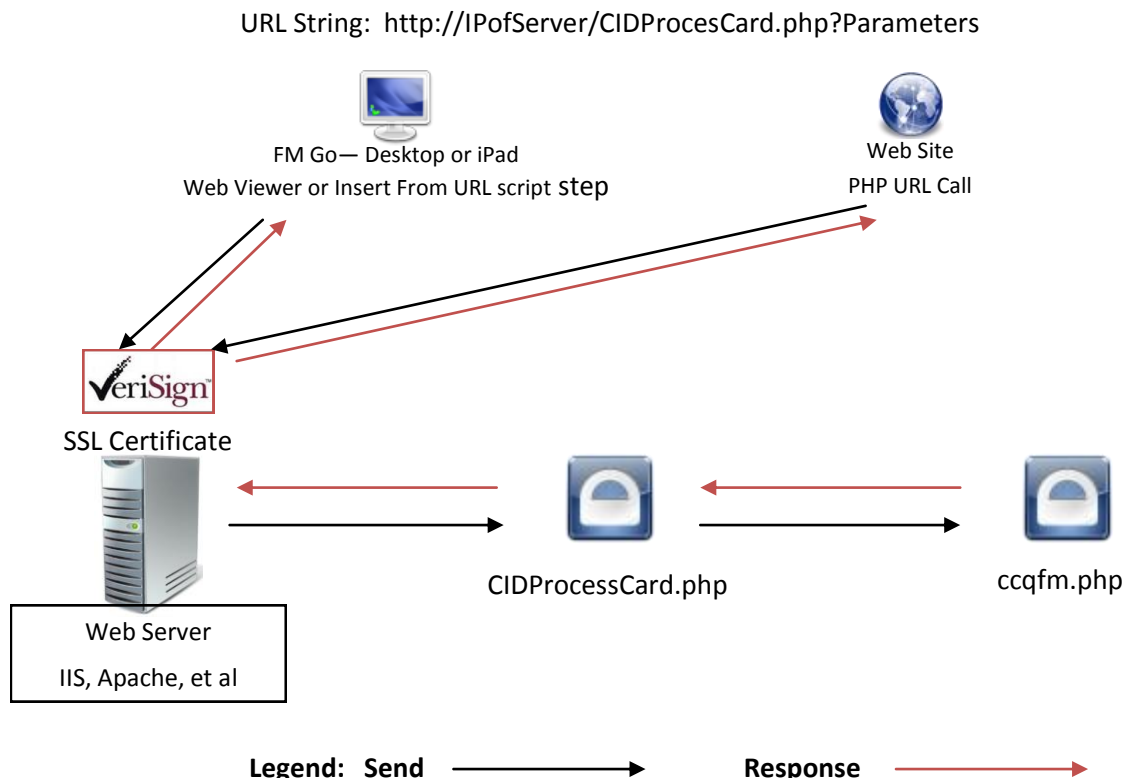
The programming from FileMaker Desktop and FM GO is the same. Programming from the web is the same as well.

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

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

* CID is a unique ID for each Merchant account

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





Implementation

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

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

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

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

Input Elements

NewOrder (transaction = newOrder)

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



Quick Credit Card Processing

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

* = Not required if using profiles

Sample Call

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

197 West Neck Road • Huntington • NY • 11743

631.549.0969



Quick Credit Card Processing

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

197 West Neck Road • Huntington • NY • 11743

631.549.0969



MarkForCapture (transaction = markForCapture)

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

Sample Call

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

Reversal (transaction = reversal)

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



Sample Call

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

ProfileAdd (transaction = **profileAdd**)

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

Sample Call

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

197 West Neck Road • Huntington • NY • 11743

631.549.0969



Quick Credit Card Processing

Main Street&customerAddress2=Apt

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

00& creditCardNumber=5105105105100&creditCardExpiration=201212

ProfileRetrieval (transaction = **profileRetrieval**)

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

Sample Call

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

ProfileUpdate (transaction = **profileupdate**)

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

197 West Neck Road • Huntington • NY • 11743

631.549.0969



Quick Credit Card Processing

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

Sample Call

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

ProfileDelete (transaction = **profileDelete**)

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

Sample Call

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

EndOfDay (transaction = **endOfDay**)

No other input elements need to be sent

197 West Neck Road • Huntington • NY • 11743

631.549.0969



Quick Credit Card Processing

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

Sample Call

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

197 West Neck Road • Huntington • NY • 11743

631.549.0969



Response Elements

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

NewOrder

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



Quick Credit Card Processing

| | |
|-------------------|--|
| resp code message | |
| retry trace | |

MarkForCapture

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

Reversal

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

197 West Neck Road • Huntington • NY • 11743

631.549.0969



Quick Credit Card Processing

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

ProfileAdd

i.

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

ProfileRetrieval

ii.

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



Quick Credit Card Processing

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

ProfileUpdate

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

ProfileDelete

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

197 West Neck Road • Huntington • NY • 11743

631.549.0969



Quick Credit Card Processing

| | |
|---------------------|----------------------------------|
| proc status message | Detailed message for proc status |
|---------------------|----------------------------------|

EndOfDay

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



Testing

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

Authorization Error Test Responses

To test various potential errors use the table below.

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

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



Quick Credit Card Processing

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

197 West Neck Road • Huntington • NY • 11743

631.549.0969



| | | | |
|-------|----------------|----|---------------|
| < \$1 | INVALID AMOUNT | 13 | DISCOVER ONLY |
|-------|----------------|----|---------------|

CVD & AVS Responses:

Card Verification Data (CVD)

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

Address Verification Services (AVS)

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



Quick Credit Card Processing

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



Appendix A

Table 1 Action Column Key

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

Table 2 Response Codes

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



Quick Credit Card Processing

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

197 West Neck Road • Huntington • NY • 11743

631.549.0969



Quick Credit Card Processing

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

197 West Neck Road • Huntington • NY • 11743

631.549.0969



Quick Credit Card Processing

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

197 West Neck Road • Huntington • NY • 11743

631.549.0969



Quick Credit Card Processing

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

197 West Neck Road • Huntington • NY • 11743

631.549.0969



Quick Credit Card Processing

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

197 West Neck Road • Huntington • NY • 11743

631.549.0969



Quick Credit Card Processing

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

Table 3 Avs Response Code Values

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



Quick Credit Card Processing

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



Quick Credit Card Processing

Contact Us

address: 197 West Neck Road, Huntington NY 11743

phone: 631.549.0969 **web:** www.ccq-fm.com

email: info@ccq-fm.com

197 West Neck Road • Huntington • NY • 11743

631.549.0969