

StudentSecure® Restful JSON API

Object DataStream Instructions

Version 2.2

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Product Definition

StudentSecure® is international student health insurance for full-time students or scholars studying outside their home country. StudentSecure offers four levels of coverage— Elite, Select, Budget, and Smart. For detailed information, please refer to the StudentSecure® Description of Coverage document available from TokioMarine HCC MIS Group.

Processing Notes

Member Eligibility

1. **You** must be under age 65; and
 - a. A **full-time student** at a college or university (excluding online colleges and universities); or
 - b. Within 31 days of being a **full-time student** at a college or university; or
 - c. A student under age 19 enrolled in a secondary school; or
 - d. A **full-time scholar** affiliated with an educational institution and performing work or research for at least 30 hours per week; and
2. **You** must be residing outside **your home country** for the purpose of pursuing international educational activities; and
3. **You** must not have obtained residency status in **your host country**; and
4. If in the U.S., **you** must hold a valid education-related visa. A copy of the I-20 or DS2019 may be requested.

J-1 and F-1 visa holders: The full-time student/scholar status requirement is waived within the U.S. if you have a valid F-1 visa (including OPT) or a J-1 visa. Full-time status requirements remain in force for individuals holding M-1, or other category visas.

Plan Details

Overall Maximum Limits

Elite	\$500,000
Select	\$300,000
Budget	\$250,000
Smart	\$200,000

Deductibles (Except Emergency Room)

Elite	\$25 per injury or illness within the Preferred Provider Organization (PPO) network or student health center ; otherwise \$50 per injury or illness . If treatment received outside of U.S., \$25 per illness or injury .
Select	\$35 per injury or illness within the Preferred Provider Organization (PPO) network or student health center ; otherwise \$70 per injury or illness . If treatment received outside of U.S., \$35 per illness or injury .
Budget	\$45 per injury or illness within the Preferred Provider Organization (PPO) network or student health center ; otherwise \$90 per injury or illness . If treatment received outside of U.S., \$45 per illness or injury .
Smart	\$50 per injury or illness within the Preferred Provider Organization (PPO) network or student health center ; otherwise \$100 per injury or illness . If treatment received outside of U.S., \$50 per illness or injury .

Florida Surplus Lines Tax and Service Office Fees

Florida Surplus Lines Tax and Service Office Fee will be charged:

- For travelers who enter Florida ("FL") as "PrimaryMailState" and United States as either "PrimaryCitizenship" or "PrimaryHostCountry"
- For travelers who list United states as "PrimaryHostCountry" **and** enter Florida as "PrimaryUSState"

Calculating Florida Surplus Lines Tax and Service Office Fee for StudentSecure

A 5.00% tax and 0.10% fee is applied to the policy:

Base Medical Premium: $\$125 \times 1.051 = \$131.375 = \$131.38$ (rounded)

California Residents Special Notice

If the destination is not the US ("USDest":"0"), and the mailing address is California, then display the **CALIFORNIA RESIDENTS SPECIAL NOTICE**. This addendum **MUST** be displayed in the exact format as shown in Appendix 8. Your customer must approve that they have seen and understood the contents of the **CALIFORNIA RESIDENTS SPECIAL NOTICE**.

Policy Fulfillment and Shipping Costs

If online fulfillment is true (a value of "1"), this script will generate a fulfillment email to the applicant. If online fulfillment is false, the value of "0" will be used, and an ID card will be sent to the applicant through both email and postal mail. If value of "0" is used, the "MailOpt" field and "ShippingCost" field must also be used according to the **StudentSecure® DATASTREAMING FIELDS and RULES** section. If a value of "1" is used, the "MailOpt" field must be left blank and "ShippingCost" field must contain "0.00".

Secondary Coverages

If you wish to sell buy-up options (secondary coverage), it will be required to include a "SecondaryCoverageList" with all selected buy-ups indicated within the JSON object. Secondary Coverage is only available for Elite and Select options (not Budget or Smart). Please see the **StudentSecure® DATASTREAMING FIELDS and RULES** section to see which buy-ups are currently available and the applicable coverage amounts available for those buy-ups. Please also see the **Example JSON Object** to see how to appropriately pass the buy-up selections. If no-buy ups are selected by the customer, it is not necessary to include the "SecondaryCoverageList" within the JSON Object being sent. Secondary coverages will apply to all members (if applicable, ex. Accidental Death and Dismemberment additional coverage is only for Elite and Select) associated with the purchase.

Note: Premium calculated for each member must be the total for the base coverage premium amount + each buy-up selected (example above only shows if one buy-up is selected, if more than one buy-up is selected, you will calculate as shown above for each additional buy-up).

Posting

All **Data Fields** are to be posted to a test or production URL using a JSON object. Refer to the Data Fields section on next page.

URLs for Credit Card Processing:

Test: <https://beta.hccmis.com/api/datastream/poststudentsecure>

Production: <https://quote.hccmis.com/api/datastream/poststudentsecure>

URLs for PayPal Processing:

Test: <http://beta.hccmis.com/iwebapi/api/V1/DS/PayPal/{agentId}/BillingToken>

Production: <https://quote.hccmis.com/iwebapi/api/V1/DS/PayPal/{agentId}/BillingToken>

Note: Use your Agent ID (Broker ID) in place of the {agentId}.

Note: For help with a Paypal Billing Token in the Beta environment, please contact a Business Analyst at Tokio Marine HCC.

StudentSecure® DataStreaming Fields and Rules

A few clarifications:

Field Length limit: "0" generally means length is not checked by the system. i.e. USDest is 1 position long, ReferId is 11 positions long, etc.

Dates: Dates have two formats: English (MM/DD/YYYY) or European/Spanish (DD/MM/YYYY) - usually 10 positions. MM=Month, DD=Day, YYYY=Year

Country names: Must be spelled out according to the list of country names shown below.

Citizenship, Home Country, and Destination countries missing from or spelled differently from the list will be rejected by our system.

Request to have missing countries added to our system, if necessary.

Field Name	Field Length limit	Data Type	Options
ReferId	11	String	HCC Agent code; Value must be passed
Culture	5	String	"en-US" for English, "es-MX" for Spanish; Value must be passed
CoverageArea	1	String	"E" or "I"; Value must be passed
CoverageBeginDt	10	String	"MM/DD/YYYY" for English or "DD/MM/YYYY" for Spanish; Value must be passed
CoverageEndDt	10	String	"MM/DD/YYYY" for English or "DD/MM/YYYY" for Spanish; Value must be passed
OnlineFulFill	1	String	"0" = No or "1" = Yes; Value must be passed
MailOpt	10	String	"1" = Regular mail, "2" = Business Overnight to a US Address, "3" = Overseas Express Mail
ShippingCost	1	String	Leave blank ("") if OnlineFulFill = "1", If OnlineFulFill = "0" then "regular" = "0.00" "business" = "20.00" "overseas" = "30.00"
SelectedPaymentType	1	String	"M" = Monthly Rate; "F" = Daily Rate; Value must be passed
SelectedPlanType	6	String	"Elite" or "Select" or "Budget" or "Smart" ; Value must be passed
PrimaryBeneficiary	60	String	Value must be passed
PrimaryCitizenship	0	String	"Country" from country list; Value must be passed
PrimaryDob	10	String	"MM/DD/YYYY" for English or "DD/MM/YYYY" for Spanish; Value must be passed
PrimaryEligibleRequirements	1	String	"0" = No or "1" = Yes; Value must be passed
PrimaryEmailAddr	60	String	Must be valid format; Value must be passed
PrimaryGender	1	String	"M" = Male, "F" = Female; Value must be passed
PrimaryHomeCountry	0	String	"Country" from country list; Value must be passed
PrimaryHostCountry	0	String	"Country" from country list; Value must be passed
PrimaryMailAddr1	55	String	Value must be passed
PrimaryMailAddr2	55	String	Not required
PrimaryMailCity	30	String	Value must be passed

PrimaryMailCountry	0	String	"Country" from country list; Value must be passed
PrimaryMailState	2	String	If US, pass 2 letter State abbreviation Ex. "TX"; If not US, leave blank
PhysicallyLocated	1	String	"1" or "0" (please see Retricted Geographies section)
PrimaryMailZip	13	String	Value must be passed
PrimaryNameFirst	25	String	Value must be passed
PrimaryNameLast	25	String	Value must be passed
PrimaryNameMiddle	25	String	Not required
PrimaryPhone	15	String	Value must be passed
PrimaryStudentScholarStatus	1	String	"1" = Graduate, "2" = Undergraduate, "3" = Scholar, "4" = High School/Secondary; Value must be passed
PrimaryUniversity	60	String	Value must be passed
PrimaryUsCitizenOrResident	1	String	"0" = No or "1" = Yes; Value must be passed
PrimaryUsState	2	String	If US, pass 2 letter State abbreviation Ex. "TX"; If not US, leave blank
PrimaryVisaType	3	String	"F-1", "J-1", "M-1", "R-1", Other; Value must be passed
CoverageType (Secondary Coverage)	2	String	"AD" - Accidental Death and Dismemberment buy up is 25000 (Only available for Elite and Select) "KR" - Crisis Response buy up is 90000 (Only available for Elite and Select) "SP" – Sports buyup for Elite and Select is 5000, for Budget is 3000
CardExpirationMonth	2	Integer	Month value with no leading 0; Value must be passed
CardExpirationYear	4	Integer	Year value "YYYY" ; Value must be passed
CardHolderAddress1	55	String	Value must be passed
CardHolderAddress2	55	String	Not required
CardHolderCity	30	String	Value must be passed
CardHolderCountry	0	String	"Country" from country list
CardHolderDayTimePhone	15	String	Include correct area codes
CardHolderName	25	String	Value must be passed
CardHolderState	2	String	If US, pass 2 letter State abbreviation Ex. "TX"; If non-US, leave blank
CardHolderZip	13	String	Value must be passed; Accepts between 1 and 10 characters; Errors only if blank.
CardNumber	16	String	Value must be passed; If using PayPal, this will be a longer string to accommodate the token ID
CardSecurityCode	4	String	Value must be passed
PaymentMethod	8	String	"Visa", "MC", "AMEX", "Discover", "PayPal"

Example JSON Object

Data Fields: (Alphanumeric fields (strings) contain quotes around the input data (""); Numeric (integer) fields have no quotes around data-see last JSON field "Amount" below.)

```
{
  "ReferId": "xxxxx",
  "Culture": "en-US",
  "CoverageArea": "E",
  "CoverageBeginDt": "11/01/2017",
  "CoverageEndDt": "12/31/2017",
  "OnlineFulFill": "1",
  "MailOpt": "",
  "ShippingCost": "",
  "SelectedPaymentType": "M",
  "SelectedPlanType": "Select",
  "PrimaryBeneficiary": "Joe Smith",
  "PrimaryCitizenship": "Germany",
  "PrimaryDob": "07/01/1990",
  "PrimaryEligibleRequirements": "1",
  "PrimaryEmailAddr": "Test_emails@hccmis.com",
  "PrimaryGender": "M",
  "PrimaryHomeCountry": "Germany",
  "PrimaryHostCountry": "United States",
  "PrimaryMailAddr1": "123 Main St",
  "PrimaryMailAddr2": "",
  "PrimaryMailCity": "Frankfort",
  "PrimaryMailCountry": "United States",
  "PrimaryMailState": "KY",
  "PhysicallyLocated": "0",
  "PrimaryMailZip": "40500",
  "PrimaryNameFirst": "Joe",
  "PrimaryNameLast": "Smith",
  "PrimaryNameMiddle": "",
  "PrimaryPhone": "3172218048",
  "PrimaryStudentScholarStatus": "2",
  "PrimaryUniversity": "University of Kentucky",
  "PrimaryUsCitizenOrResident": "0",
  "PrimaryUsState": "KY",
  "PrimaryVisaType": "Other",
  "SecondaryCoverageList": [
    {
      "CoverageType": "AD",
      "Amount": 25000
    },
    {
      "CoverageType": "KR",
      "Amount": 90000
    },
    {
      "CoverageType": "SP",
      "Amount": 5000
    }
  ],
  "CreditCard": {
    "CardExpirationMonth": 12,
    "CardExpirationYear": 2022,
    "CardHolderAddress1": "123Main",
    "CardHolderAddress2": "",
    "CardHolderCity": "Munich",
```



```
"CardHolderCountry":"Germany",  
"CardHolderDayTimePhone":"3172218048",  
"CardHolderName":"JoeBlack",  
"CardHolderState":"","  
"CardHolderZip":"55555",  
"CardNumber": "4111111111111111", or "BA-9V6493172A867051L", (PayPal Billing Token ID)  
"CardSecurityCode":"000",  
"PaymentMethod":"Visa",}  
}
```

Appendices

Appendix 1 – Script Error Messages

A JSON object with a key/value will be returned. The Key will either contain the name of the field in error or in instances of a processing error will simply contain “Error”.

Error Examples:

```
{ "Key": "dsinfo.PrimaryNameFirst",
  "Value": ["The PrimaryNameFirst field is required."]}
```

```
{ "Key": "Error",
  "Value": "An error has occurred while processing your request. Please contact us for assistance: Credit Card Error: Declined"}
```

NOTE: Successful execution will return “Cert” for the Key and the certificate as the Value.

Successful Example:

```
{ "Key": "Cert",
  "Value": "SS91230212", "200000165", "220000165" or "230000165"}
```

For new numbering scheme, please see Change History dated 6/1/2019.

Field	What we validate	Message we present
ReferId	HCC Agent code; Value must be passed	[{"Key": "dsinfo.ReferId", "Value": ["The ReferId field is required."]}]
Culture	Value must be passed - "en-US"	[{"Key": "dsinfo.Culture", "Value": ["The Culture field is required."]}]
	Malformed information, “en-US or invalid information such as “ro-RO”	If wrong values - The remote server returnsE an error: (500) Internal Server Error. (S2) or {"Message": "An error has occurred."}
CoverageArea	“E” or “I”	[{"Key": "dsinfo.CoverageArea", "Value": ["The CoverageArea field is required."]}]
CoverageBeginDt	Check begin date for valid format “MM/DD/YYYY”	[{"Key": "dsinfo", "Value": ["Date Coverage Should Begin: Please enter a valid date in mm/dd/yyyy format."]}]
	Check begin date not greater than 9 months in future	Date Coverage Should Begin: Begin coverage date must be between {current date} and {current date + 9 months}
	Improper Date format such as “15/05/1992” for a US culture or “05/15/1992” for a Spanish culture	{"Message": "An error has occurred."}
CoverageEndDt	Check end date for valid format “MM/DD/YYYY”	If incorrect format - The remote server returned an error: (500) Internal Server Error or RESULT: {"Message": "An error has occurred."}
	End date cannot be before begin date	Date Coverage Should Begin: Begin coverage date must be between {current date} and {current date + 9 months}
	Improper Date format such as “15/05/1992” for a US culture or “05/15/1992” for a Spanish culture	{"Message": "An error has occurred."}
Difference between CoverageBeginDt and CoverageEndDt	US destination coverage cannot be more than 364 days	[{"Key": "dsinfo", "Value": ["The coverage dates selected indicate a request for more than 12 months of coverage. Please set the end date to be 1 year from the Date Coverage Should Begin. For example, if the begin date is

		August 1, 2010, your return date should be July 31, 2011. You will have the option to renew coverage through Student Zone."}}]
	Check begin date not before today	{{"Key":"dsinfo","Value":["Date Coverage Should End must not be before Date Coverage Should Begin."]]}}
OnlineFulfill	"0" = No or "1" = Yes	{{"Key":"dsinfo.OnlineFulfill","Value":["The OnlineFulfill field is required."]]}}
MailOpt	"1" = Regular mail, "2" = Business Overnight to a US Address, "3" = Overseas Express Mail Leave blank ("") if OnlineFulFill = "1"	
ShippingCost	Leave blank ("") if OnlineFulFill = "1", if OnlineFulFill = "0" then "0.00" = regular, "20.00" = business, "30.00" = overseas	If left blank with OnlineFulFill = "0" then {"Key":"Error","Value":"Input string was not in a correct format."}}
SelectedPaymentType	"M" = Monthly Rate; "F" = Daily Rate	{{"Key":"dsinfo. SelectedPaymentType","Value":["The SelectedPaymentType field is required "]]}}
		{{"Key":"Error","Value":"Invalid amount."} if duration is less than a month but Payment Type = "M"
SelectedPlanType	"Elite" or "Select" or "Budget" or "Smart"	{{"Key":"dsinfo. SelectedPlanType","Value":["The SelectedPlanType field is required "]]}}
PrimaryBeneficiary	Value must be passed; Looking for a name or descriptor (such as spouse)	{{"Key":"dsinfo.PrimaryBeneficiary","Value":["The Beneficiary field is required."]]}}
PrimaryCitizenship	"Country" from country list	{{"Key":"dsinfo","Value":["PrimaryCitizenship is required"]}}
PrimaryDob	Value must be passed; "MM/DD/YYYY"	{{"Key":"dsinfo","Value":["Primary Date of Birth: Please enter a valid date in mm/dd/yyyy format."]]}}
PrimaryEligibilityRequirements	"0" = No or "1" = Yes	{{"Key":"dsinfo.PrimaryEligibleRequirements","Value":["The PrimaryEligibleRequirements field is required."]]}}
PrimaryEmailAddr	Value must be passed.	{{"Key":"dsinfo.PrimaryEmailAddr","Value":["The PrimaryEmailAddr field is required."]]}}
Primary Gender	"M" = Male or "F" = Female	["The PrimaryGender field is required."]
PrimaryHomeCountry	"Country" from country list; Please see Appendix 3 & 4	{{"Key":"dsinfo.PrimaryHomeCountry","Value":["The PrimaryHomeCountry field is required."]]}}
	Primary Home country and all applicants citizenship cannot be a restricted country	{{"Key":"","Value":["We're sorry, but we are unable to accept your application due to U.S. economic sanctions and embargo programs and/or other applicable trade sanction laws."]]}}
	Verifies Home country cannot be same as destination	{{"Key":"dsinfo","Value":["StudentSecure is available for individuals traveling outside of their Home Country. Based on the Home Country and Host Country information that you have provided, you are not eligible for this plan. Review your Application and make changes if you have accidentally selected the wrong Home Country or Host Country."]]}}
PrimaryHostCountry	"Country" from country list; Please see Appendix 3 & 4	{{"Key":"dsinfo.PrimaryHostCountry","Value":["The PrimaryHostCountry field is required."]]}}
	If "PrimaryHomeCountry" = "PrimaryHostCountry "	{{"Key":"dsinfo","Value":["Citizenship is required","StudentSecure is available for individuals traveling outside of their Home Country. For US citizens, Home Country is always the United States, regardless of the location of principal residence. Based on the Home

		Country and Host Country information that you have provided, you are not eligible for this plan. Review your Application and make changes if you have accidentally selected the wrong Home Country or Host Country."}}]
PrimaryMailAddr1	Value must be passed.	{{"Key":"dsinfo.MailAddress1","Value":["The MailAddress1 field is required."]]}}
PrimaryMailAddr2	Not required.	N/A
PrimaryMailCity	Value must be passed.	{{"Key":"dsinfo.PrimaryMailCity","Value":["The PrimaryMailCity field is required."]]}}
PrimaryMailCountry	"Country" from country list	{{"Key":"dsinfo.PrimaryMailCountry","Value":["The PrimaryMailCountry field is required."]]}}
MPrimaryMailState	If US, pass 2 letter State abbreviation. Ex. "TX"; If not US, leave blank.	
PhysicallyLocated	"1" or "0"; (Please see Restricted Geographies section)	{{"Key":"dsinfo.PhysicallyLocated","Value":["The PhysicallyLocated field is required."]]}}
PrimaryMailZip	Value must be passed.	{{"Key":"dsinfo.PrimaryMailZip","Value":["The PrimaryMailZip field is required."]]}}
Applicant List		
PrimaryNameFirst	Value must be passed	{{"Key":"dsinfo. PrimaryNameFirst","Value":["The PrimaryNameFirst field is required."]]}}
PrimaryNameLast	Value must be passed	{{"Key":"dsinfo. PrimaryNameLast","Value":["The PrimaryNameLast field is required."]]}}
PrimaryNameMiddle	Not required	
PrimaryPhone	Value must be passed.	{{"Key":"dsinfo.PrimaryPhone","Value":["The PrimaryPhone field is required."]]}}
PrimaryStudentScholarStatus	"1" = Graduate, "2" = Undergraduate, "3" = Scholar, "4" = High School/Secondary	{{"Key":"dsinfo.PrimaryStudentScholarStatus","Value":["The PrimaryStudentScholarStatus field is required."]]}}
PrimaryUniversity	Value must be passed.	{{"Key":"dsinfo.PrimaryUniversity","Value":["The PrimaryUniversity field is required."]]}}
PrimaryUSCitizenOrResident	"0" = No or "1" = Yes	{{"Key":"dsinfo.PrimaryUsCitizenOrResident","Value":["The PrimaryUsCitizenOrResident field is required."]]}}
	Entry of "1" and PrimaryCitizenship=1 and CoverageArea=1	RESULT: [{"Key":"dsinfo","Value":["We're sorry. This plan is not available for US citizens or residents traveling in the US."]]}
PrimaryUsState	If US, pass 2 letter State abbreviation Ex. "TX"; If not US, leave blank	
PrimaryVisaType	"F-1", "J-1", "M-1", "R-1", Other	{{"Key":"dsinfo.PrimaryVisaType","Value":["The PrimaryVisaType field is required."]]}}
Credit Card		
CardExpirationMonth	Month value with no leading 0	{{"Key":"dsinfo.CreditCard.CardExpirationMonth","Value":[""]}}
CardExpirationYear	Year value "YYYY"	{{"Key":"dsinfo.CreditCard.CardExpirationYear","Value":[""]}}
CardHolderAddress1	Value must be passed	{{"ErrorMessage":"Address cannot be blank"}}
CardHolderAddress2	Not required	
CardHolderCity	Not required	
CardHolderCountry	"Country" from country list	
CardHolderDayTimePhone	Include correct area codes	
CardHolderName	Value must be passed	{{"Key":"Error","Value":"Card Holder name cannot be blank"}}

CardHolderState	If US, pass 2 letter State abbreviation Ex. "TX"; If non-US, leave blank	
CardNumber	Value must be passed	{{"ErrorMessage":"Error code: 22 Invalid Credit Card Number"}}
CreditSecurityCode	Value must be passed	{"Key":"Error","Value":"Invalid card security code"}
PaymentMethod	"Visa", "MC", "AMEX", "Discover"	
	Vendor denies credit transaction	Please see Appendix 2 – Credit Card Processing and Error Messages
Successful Transmission	Single Certificate Number	{{"Key":"CertificateNumber"} "Value": "E91339427"}

Appendix 2 – Credit Card Processing and Error Messages

Credit Cards

When using the test script, please use credit card 4111111111111111 with card security code 123 in test data submissions to allow the credit card server to process the transaction successfully. You may also use an invalid credit card if you wish to see the type of response that will be generated (CREDIT CARD FAILURE: xxxx).

Please Note: Retention of Credit Card Primary Account Number (PAN) values subjects an organization to PCI DSS compliance. In addition, retention of Credit Card Security Code (CVV2) values is in direct violation of PCI DSS. Please visit <http://www.pcisecuritystandards.org/> or contact HCCMIS for more information.

Handling Credit Card Messages

There are three (3) levels of messaging for Credit Card Transactions.

Level 1 – Field Validation Messages

If a JSON field is left blank or is not formatted correctly then a message similar to the following will be returned:

```
CardExpirationMonth is left blank
  [{"Key":"dsinfo.CreditCard.CardExpirationMonth","Value":[""]}
CardExpirationYear is left blank
  [{"Key":"dsinfo.CreditCard.CardExpirationYear","Value":[""]}
CardHolderAddress1 left blank
  {"ErrorMessage":"Address cannot be blank"}
CardHolderName left blank
  {"ErrorMessage":"Card Holder name cannot be blank"}
CardHolderZip left blank
  {"ErrorMessage":"Zip cannot be blank"}
CardNumber left blank
  The remote server returned an error: (500) Internal Server Error. (S2)
CardNumber not correct numbering
  {"ErrorMessage":"Error code: 22 Invalid Credit Card Number"}
Premium not correct
  {"ErrorMessage":"Premium
  Discrepancy","Total":"36.89","Premium":"36.89","FLT":"0.00","Shipping":"0.00"}
```

Level 2 – 00 Transaction Normal Messages – Sections A & B

This response code indicates that the transaction was processed normally. Please refer to the bank and approval response information for bank approval Status.

Sample message returned:

```
[{"ErrorMessage":"Error code: 531 Credit card declined: Please contact your credit card company (531)"}]
```

- A. If all fields are correctly populated and can be transmitted successfully, then Payeezy refers to that as “Transaction Normal”. Yet within a normal transaction, there may be problems that cause the actual Credit Card transaction to fail. Once we receive a normal transaction we interrogate the Payeezy Bank_Resp_Code for the values below and return the text below. These are friendly messages that would be received if further action was needed. These messages represent often-received basic information from Payeezy regarding a Credit Card Transactions.

Response Code	Message
201	Credit card declined: Invalid Credit Card Number (201)

301	Credit card declined: Issuing bank could not be reached (301)
302	Credit card declined: Insufficient funds (302)
303	Credit card declined (303)
401	Credit card declined: Please call your credit card company to allow the charge to go through (401)
501	Credit card declined: Please contact your credit card company (501)
502	Credit card declined: This card has been reported lost or stolen. Please contact your credit card company. (502)
503	Credit card declined: Please contact your credit card company (503)
508	Credit card declined: Allowable number of tries exceeded (508)
509	Credit card declined: Exceeds Withdrawal Limit. Please contact your credit card company. (509)
510	Credit card declined: Exceeds Activity Limit. Please contact your credit card company. (510)
522	Credit card declined: Credit card is expired (522)
530	Credit card declined: Please contact your credit card company (530)
531	Credit card declined: Please contact your credit card company (531)
591	Credit card declined: Invalid Credit Card Number (591)
592	Credit card declined: Invalid amount (592)
594	Credit card declined: Unknown error (594)
596	Credit card declined: Please contact your credit card company (596)
602	Credit card declined (602)
606	Credit card declined: Issuing bank does not allow this type of transaction (606)
607	Credit card declined: Invalid amount (607)
806	Credit card declined: Card has been restricted (806)
811	Credit card declined: American Express CID is incorrect (811)
813	Credit card declined (813)
825	Credit card declined: Account does not exist. Please contact your credit card company. (825)

- B. This section represents the remainder of Level 2 Messages (Declines, Rejects, Successes) that are for other Card Merchants like retailers. Please notice some message numbers in section A are defined further in the section B tables.

a. Action Indicators:

- i. Resend = Send this transaction back at any time
- ii. Wait = Wait 2-3 days before sending back, or try to resolve with your customer
- iii. Cust. = Try to resolve with customer, or get an alternate method of payment
- iv. Fix = There is an invalid field being sent Fix and resend
- v. Voice = Perform a voice authorization per First Data instructions
- vi. Call = Call First Data

Response Code	Declined Response Codes
0	Resend: First Data received no answer from auth network
260	Cust: Authorization network could not reach the bank which issued the card
301	Resend: Authorization network could not reach the bank which issued the card
302	Insufficient funds
303	Cust: Generic decline – No other information is being provided by the Issuer
304	Cust: No card record, or invalid/nonexistent to account specified
305	Transaction previously reversed. Note: MOP = any Debit MOP, SV, MC, MD, VI only
306	Fix: Requested reversal amount does not match original approved authorization amount. Note: MOP = MC, MD, VI only
307	Fix: Transaction cannot be matched to an authorization that was stored in the database. Note: MOP = MC, MD, VI only
352	Cust: ValueLink - Lock on funds has expired.
401	Issuer wants voice contact with cardholder
402	Voice: Decline
501	Cust: Card Issuer wants card returned
502	Cust: Card reported as lost/stolen Note: Does not apply to American Express
503	Cust: CID did not match Note: Discover only
505	Cust: On negative file
508	Cust: Allowable number of PIN tries exceeded
509	Cust: Exceeds withdrawal or activity amount limit

510	Cust: Exceeds withdrawal or activity count limit
519	Cust: Account number appears on negative file
521	Cust: Insufficient funds/over credit limit
522	Cust: Card has expired
524	Fix: Altered Data\Magnetic stripe incorrect
530	Cust: Generic Decline – No other information is being provided by the issuer. Note: This is a hard decline for BML (will never pass with recycle attempts)
531	Cust: Issuer has declined auth request because CVV2 or VAK failed
534	Cust: The transaction has failed PayPal or Google Checkout risk models
570	Fix: Cardholder has requested this one recurring/installment payment be stopped.
571	Cust: Cardholder has requested all recurring/installment payments be stopped
572	Cust: Cardholder has requested that all authorizations be stopped for this account due to closed account. Note: Visa only
580	Cust: Account previously activated
581	Fix: Unable to void
582	Fix: Reserved for Future Use
583	Fix: Reserved for Future Use
584	Fix: Issuance does not meet minimum amount
585	No original authorization found
586	Outstanding Authorization, funds on hold
587	Fix: Activation amount incorrect
588	Fix: Reserved for Future Use
589	Cust: Magnetic stripe CVD value failure
590	Cust: Maximum redemption limit met
591	Cust: Bad check digit, length or other credit card problem. Issuer generated
592	Fix: Amount sent was zero or unreadable. Issuer generated
594	Fix: Unidentifiable error. Issuer generated
595	Cust: New Card Issued
596	Cust: Issuer has flagged account as suspected fraud
599	Refund Not Allowed
602	Fix: Card is bad, but passes MOD 10 check digit routine, wrong BIN
603	Cust: Institution not valid (i.e. possible merger)
605	Cust: Card has expired or bad date sent. Confirm proper date
606	Cust: Issuer does not allow this type of transaction
607	Fix: Amount not accepted by network. (This response is provided by the card issuer.)
610	Cust: Merchant has requested First Data not process credit cards with this BIN
776	Cust: Duplicate Transaction
777	Cust: Original not approved
787	Cust: Decline High Risk
788	Fix: Refund Greater than original sale
802	Voice: Issuer requires further information
806	Cust: Card has been restricted
811	Fix: American Express CID is incorrect
813	Cust: PIN for online debit transactions is incorrect
825	Cust: Account does not exist
833	Fix: Service Established (SE) number is incorrect, closed or Issuer does not allow this type of transaction
902	System error/malfunction with Issuer For Debit – The link is down or setup issue; contact your First Data Representative.
903	Cust: Invalid or expired expiration date
904	Cust/Resend: Card not active
997	Call: Acquiring bank configuration problem. Contact your First Data representative.

Response Code	Rejected Response Codes
201	Cust: Bad check digit, length, or other credit card problem
202	Fix: Amount sent was zero, unreadable, over ceiling limit, or exceeds maximum allowable amount.
203	Fix: Amount sent was zero

204	Fix: Unidentifiable error
205	Fix: The sum of the authorization amount from extended data information does not equal detail record authorization Amount. Amount sent was zero, unreadable, over ceiling limit, or exceeds Maximum allowable amount.
218	Fix: Non-numeric value was sent
219	Fix: Non-numeric value was sent
220	Fix: Non-numeric value was sent
225	Fix: Data within transaction is incorrect
227	Fix: Specific and relevant data within transaction is absent
229	Fix: FPO monthly payments do not total 100 Note: FPO only
230	Fix: FPO monthly payments do not total 100 Note: FPO only
231	Fix: Division number incorrect
233	Fix: Credit card number does not match method of payment type or invalid BIN
234	Fix: Unique to authorization recycle transactions. Order number already exists in system Note: Auth Recycle only
235	Resend: FPO change not allowed Note: FPO only
236	Resend: Authorization recycle host system temporarily unavailable Note: Auth Recycle only
237	Call: Division does not participate in FPO. Contact your First Data Representative for information on getting set up for FPO Note: FPO only
238	Fix: Currency does not match First Data merchant setup for division
239	Fix: Method of payment is invalid for the division
240	Fix: Used by FPO
241	Fix: Invalid action attempted
243	Fix: Data is inaccurate or missing, or the BIN is ineligible for P-card
244	Fix: Invalid encryption flag. Data is Inaccurate.
245	Fix: Visa or MasterCard authentication data not in appropriate Base 64 encoding format or data provided on A non-e-Commerce transaction.
246	Call: Division does not participate in MasterCard Secure Code. Contact your First Data Representative for information on getting setup for MasterCard SecureCode.
247	Fix: Proper data elements were not sent
248	Fix: Blanks not passed in Reserved Field
249	Fix: Invalid Merchant Category (MCC) sent
251	Fix: Incorrect start date or card may require an issue number, but a start date was submitted.
252	Fix: Issue number invalid for this BIN.
253	Fix: If an "R" (Retail Indicator) is sent for a transaction with a MOTO Merchant Category Code (MCC)
257	Fix: Card was authorized, but AVS did not match. The 100 was overwritten with a 260 per the merchant's request Note: Conditional deposits only
258	Call: Division does not participate in Soft Merchant Descriptor. Contact your First Data Representative for information on getting set up for Soft Merchant Descriptor.
261	Account number not eligible for division's Account Updater program setup
262	Fix: Authorization code and/or response date are invalid. Note: MOP = MC, MD, VI only
263	Fix: Action code or division does not allow partial authorizations or partial authorization request is not valid.
264	Transaction is a duplicate of a previously deposited transaction. Transaction will not be processed.
265	Fix: Missing QHP Amount
266	Fix: QHP amount greater than transaction amount
274	The requested transaction type is blocked from being used with this card. Note: This may be the result of either an association rule, or a merchant boarding option.
351	Resend: TransArmor Service temporarily unavailable.
353	Fix: TransArmor Service encountered a problem converting the given Token or PAN with the given Token Type.
354	Cust: TransArmor Service encountered a problem with the resulting Token/PAN.
740	Fix: Unable to validate the debit. Authorization Record - based on amount, action code, and MOP (Batch response reason code for Debit Only)
741	Fix: Unable to validate the Debit Authorization Record - based on amount, action code, and MOP (Batch response reason code for Debit Only)
750	Fix: EC - ABA transit routing number is invalid, failed check digit

751	Fix: Transit routing number not on list of current acceptable numbers.
752	Fix: Pertains to deposit transactions only
753	Fix: Pertains to deposit transactions only
754	Cust: Bank account has been closed For PayPal and GoogleCheckout – the customer's account was closed / restricted
755	Cust: No Account/Unable to Locate
758	Cust: Account Frozen
760	Cust: EC – Banking Institution does not accept ACH transactions
834	Fix: Method of payment is invalid for the division

Response Code	Successful Response Codes
100	Successfully approved
101	Account Passed edit checks
102	Account Passed external negative file
103	Passed Pre-Note
104	Successfully approved
105	Successfully approved
106	Successfully approved Note: Indicates customized code was used in processing
107	Successfully approved Note: Indicates customized code was used in processing
108	Successfully Activated
109	Transaction was not re-authorized with the Debit Network because it was previously processed
110	Successfully approved Note: Indicates customized code was used in processing
111	Successfully approved Note: Indicates customized code was used in processing
164	Wait: Conditional Approval - Hold shipping for 24 hours
704	Stored in FPO database

Level 3 – Payeezy Transaction Messages

The following response codes indicate invalid data in the transaction. In these cases, the data should be changed before attempting to resend the transaction. These response codes are generated by the remote Plug-In. They will not appear on the First Data Payeezy Gateway website.

Sample message returned:

```
[Invalid CVV code. Please correct. ]
{"ErrorMessage":"Error code: 08 CVV2/CID/CVC2 Data not Verified"}
```

The codes in Level 2 try to encompass the most often received codes from Payeezy. Should one of the following situations arise, then If the transaction itself has a **Level 3** error (Transaction_Error”) we return what we receive from payeezy.

Response Code	Message
07	Terminal Restriction: Try again later
22	Invalid Credit Card Number
25	Invalid Expiry Date
26	Invalid Amount
27	Invalid Card Holder
28	Invalid Authorization No
31	Invalid Verification String
32	Invalid Transaction Code
57	Invalid Reference No
58	Invalid AVS String, The length of the AVS String has exceeded the max. 40 characters
60	Invalid Customer Reference Number
63	Invalid Duplicate
64	Invalid Refund
68	Restricted Card Number
69	Invalid Transaction Tag
72	Data within the transaction is incorrect

89	Invalid Transarmor Token
93	<p>Invalid authorization number entered on a pre-auth completion.</p> <p>The ETG response of "93 - Violation, Cannot Complete" can be returned if you tried to send a Pre-Authorization Completion transaction and one of the required conditions were not met. In order to complete a pre-authorized transaction successfully, please make sure the following conditions are met:</p> <ul style="list-style-type: none"> · The Pre-Authorization Completion transaction is sent using the same GatewayID as the one used for the original Pre-Authorization transaction. · The amount in the Pre-Authorization Completion is less or equal to twice the pre-authorized amount. · The Pre-Authorization Completion transaction is sent no later than 15 days after the date of the initial Pre-Authorization transaction.
95	<p>Invalid Currency Requested</p> <ul style="list-style-type: none"> · This error is received when a transaction is sent in a different currency than what is on the merchant processing account.

The following response codes indicate a problem with the merchant configuration at the financial institution. Please contact First Data for further investigation.

Response Code	Message
11	Invalid Sequence No
12	Message Timed-out at Host
21	BCE Function Error
23	Invalid Response from First Data
30	Invalid Date From Host

The following response codes indicate a problem with the Payeezy Gateway host or an error in the merchant configuration. Please contact First Data for further investigation.

Response Code	Message
10	Invalid Transaction Description
14	Invalid Gateway ID
15	Invalid Transaction Number
16	Connection Inactive
17	Unmatched Transaction
18	Invalid Reversal Response
19	Unable to Send Socket Transaction
20	Unable to Write Transaction to File
24	Unable to Void Transaction
37	Payment Type Not Supported By Merchant
40	Unable to Connect
41	Unable to Send Logon
42	Unable to Send Trans
43	Invalid Logon
52	Terminal not Activated
53	Terminal/Gateway Mismatch
54	Invalid Processing Center
55	No Processors Available
56	Database Unavailable
61	Socket Error
62	Host not Ready

The following response codes indicate the final state of a transaction. In the event of one of these codes being returned, please contact First Data for further investigation.

Response Code	Message
08	CVV2/CID/CVC2 Data not verified
44	Address not Verified
70	Transaction Placed in Queue
73	Transaction Received from Bank
76	Reversal Pending
77	Reversal Complete
79	Reversal Sent to Bank

The following response codes indicate the final state of a transaction due to custom Fraud Filters created by the Merchant.

Response Code	Message
F1	Address check failed - Fraud suspected
F2	Card/Check Number check failed - Fraud suspected
F3	Country Check Failed - Fraud Suspected
F4	Customer Reference Check Failed - Fraud Suspected
F5	Email Address check failed - Fraud suspected
F6	IP Address check failed - Fraud suspected
F1	Address check failed - Fraud suspected

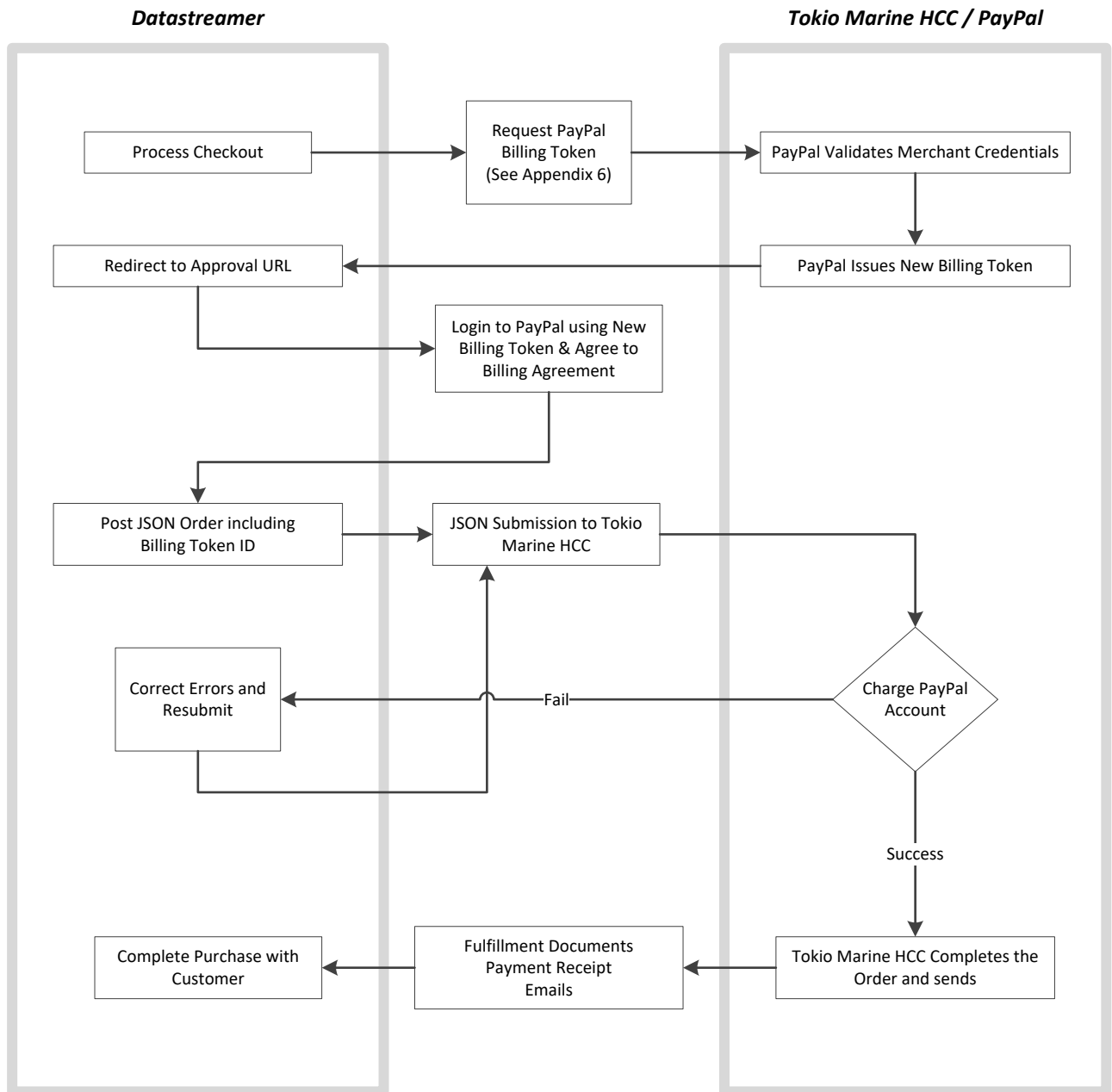
The following response codes indicate that a certain threshold is exceeded within the Velocity Controls restrictions:

Response Code	Message
33	Merchant Volume Exceeded
34	Card Volume Exceeded
35	Maximum Sale Exceeded
36	Below Minimum Sale
38	IP Volume Exceeded

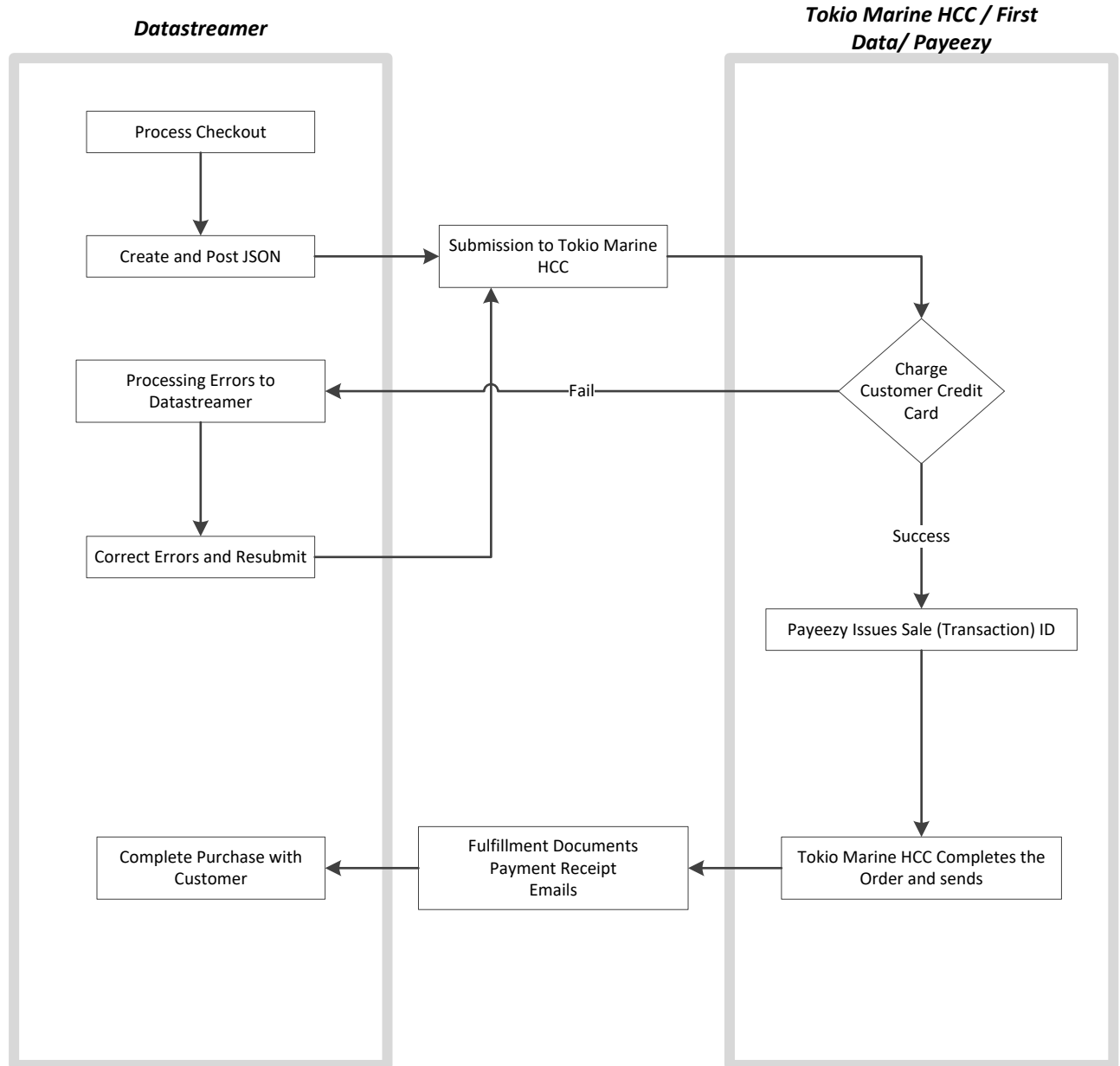
Appendix 3 – Payment Processing Comparisons

Differences between Credit Card processing and PayPal processing.

PayPal Processing for Atlas API



Credit Card Processing for Atlas API



Appendix 4 – PayPal Processing and Error Messages

Request Billing Agreement Token Information

Request Payload

```
{
  Transaction_id:      "Unique Transaction ID for every request",
  Return_url:          "https://www.yourdomain.com/application",
  Cancel_url:          "https://www.yourdomain.com/application?cancel=true"
}
```

Field Name	Required	Data Type	Length Limit	Notes
agentId	Yes	String	11	Must be a valid Agent ID.
transaction_id	Yes	String	256	Must be a unique ID for every request.
return_url	Yes	String	1000	For PayPal to redirect user back to your website after the user has agreed to pay with PayPal.
cancel_url	Yes	String	1000	For PayPal to redirect user back to your website if the user declines to use of PayPal to pay.

Response Payload

```
{
  "ba_token":      "BA-67247026U4672263B",
  "approval_url":  "https://www.sandbox.paypal.com/agreements/approve?ba\_token=BA-67247026U4672263B"
}
```

Field Name	Data Type	Length Limit	Notes
ba_token	String	128	Billing Agreement Token
approval_url	String	Not Specified	PayPal location to redirect the customer to approve payment.

400 – Bad Request Error Payload Example:

```
{
  "Message": "Error message goes here."
}
```

Error Messages

Code	Component	Message Type	Message
17004	Authorization and capture.	SHORT	Invalid Location Type.
		LONG	Your request was refused because of an invalid `LocationType`. Set `LocationType` to `Store` for a BOPIS transaction or `PICKUP_DROP_OFF` for a PUDO transaction.
17005	Authorization and capture.	SHORT	Transaction refused because of an invalid argument. See additional error messages for details.
		LONG	Refund transaction is already canceled.

17006	Authorization and capture.	SHORT	Transaction refused because of an invalid argument. See additional error messages for details.
		LONG	Refund transaction which is in completed state cannot be canceled.
17200	DoExpressCheckoutPayment	SHORT	Insufficient funds.
		LONG	Funding Instrument is invalid.
17203	DoExpressCheckoutPayment (Since API version 121)	SHORT	Invalid funding instrument.
		LONG	Funding Instrument is invalid.
17204	DoExpressCheckoutPayment	SHORT	Funding instrument expired.
		LONG	Expired funding instrument.

If a PayPal message other than these is returned, please contact HCC for help.

When payment is PayPal please change payment type to PayPal and place the billing agreement token in the credit card number field. See page 8 JSON example Credit Card section.

Example:

```
{  
    "PaymentMethod": "PayPal",  
    "CreditNumber": "BA-9V6493172A867051L"  
}
```


Appendix 5 - PayPal Express Checkout Billing Agreements

An example of implementing PayPal Express Checkout at your site:



Appendix 6 - Country Names

***NOTE:**

Country/Citizenship Country names should be spelled out according to the list of country names shown below. Citizenship, Home Country, and Destination countries missing from or spelled differently from the list will be rejected by the system. Request to have missing countries added to our system, if necessary.

Country or Area Name	Alpha2	Alpha3Code	UNCode
Afghanistan	AF	AFG	4
Aland Islands	AX	ALA	248
Albania	AL	ALB	8
Algeria	DZ	DZA	12
American Samoa	AS	ASM	16
Andorra	AD	AND	20
Angola	AO	AGO	24
Anguilla	AI	AIA	660
Antarctica	AQ	ATA	10
Antigua and Barbuda	AG	ATG	28
Argentina	AR	ARG	32
Armenia	AM	ARM	51
Aruba	AW	ABW	533
Australia	AU	AUS	36
Austria	AT	AUT	40
Azerbaijan	AZ	AZE	31
Bahamas	BS	BHS	44
Bahrain	BH	BHR	48
Bangladesh	BD	BGD	50
Barbados	BB	BRB	52
Belarus	BY	BLR	112
Belgium	BE	BEL	56
Belize	BZ	BLZ	84
Benin	BJ	BEN	204

Bermuda	BM	BMU	60
Bhutan	BT	BTN	64
Bolivia	BO	BOL	68
Bonaire Saint Eustatius and Saba	BQ	BES	535
Bosnia and Herzegovina	BA	BIH	70
Botswana	BW	BWA	72
Bouvet Island	BV	BVT	74
Brazil	BR	BRA	76
British Indian Ocean Territory	IO	IOT	86
Brunei Darussalam	BN	BRN	96
Bulgaria	BG	BGR	100
Burkina Faso	BF	BFA	854
Country or Area Name	Alpha2	Alpha3Code	UNCode
Burundi	BI	BDI	108
Cambodia	KH	KHM	116
Cameroon	CM	CMR	120
Canada	CA	CAN	124
Cape Verde	CV	CPV	132
Cayman Islands	KY	CYM	136
Central African Republic	CF	CAF	140
Chad	TD	TCO	148
Chile	CL	CHL	152
China	CN	CHN	156
Christmas Island	CX	CXR	162
Cocos (Keeling) Islands	CC	CCK	166
Colombia	CO	COL	170
Comoros	KM	COM	174
Congo	CG	COG	178
Congo, The Democratic Republic of	CD	COD	180
Cook Islands	CK	COK	184
Costa Rica	CR	CRI	188
Côte d'Ivoire	CI	CIV	384
Croatia	HR	HRV	191
Cuba	CU	CUB	192
Curacao	CW	CUW	531
Cyprus	CY	CYP	196
Czech Republic	CZ	CZE	203
Denmark	DK	DNK	208
Djibouti	DJ	DJI	262
Dominica	DM	DMA	212
Dominican Republic	DO	DOM	214
Ecuador	EC	ECU	218

Egypt	EG	EGY	818
El Salvador	SV	SLV	222
Equatorial Guinea	GQ	GNQ	226
Eritrea	ER	ERI	232
Estonia	EE	EST	233
Ethiopia	ET	ETH	231
Falkland Islands (Malvinas)	FK	FLK	238
Faroe Islands	FO	FRO	234
Fiji	FJ	FJI	242
Finland	FI	FIN	246
France	FR	FRA	250
French Guiana	GF	GUF	254
French Polynesia	PF	PYF	258
French Southern Territories	TF	ATF	260
Country or Area Name	Alpha2	Alpha3Code	UNCode
Gabon	GA	GAB	266
Gambia	GM	GMB	270
Georgia	GE	GEO	268
Germany	DE	DEU	276
Ghana	GH	GHA	288
Gibraltar	GI	GIB	292
Greece	GR	GRC	300
Greenland	GL	GRL	304
Grenada	GD	GRD	308
Guadeloupe	GP	GLP	312
Guam	GU	GUM	316
Guatemala	GT	GTM	320
Guinea	GN	GIN	324
Guinea Bissau	GW	GNB	624
Guyana	GY	GUY	328
Haiti	HT	HTI	332
Heard Island and Mcdonald Islands	HM	HMD	334
Holy See (Vatican City State)	VA	VAT	336
Honduras	HN	HND	340
Hong Kong	HK	HKG	852
Hungary	HU	HUN	348
Iceland	IS	ISL	352
India	IN	IND	356
Indonesia	ID	IDN	360
Iran	IR	IRN	364
Iraq	IQ	IRQ	368
Ireland	IE	IRL	372

Isle of Man	IM	IMN	833
Israel	IL	ISR	376
Italy	IT	ITA	380
Jamaica	JM	JAM	388
Japan	JP	JPN	392
Jordan	JO	JOR	400
Kazakhstan	KZ	KAZ	398
Kenya	KE	KEN	404
Kiribati	KI	KIR	296
Kosovo	XK	XKX	383
Kuwait	KW	KWT	414
Kyrgyzstan	KG	KGZ	417
Laos	LA	LAO	418
Latvia	LV	LVA	428
Lebanon	LB	LBN	422
Lesotho	LS	LSO	426
Country or Area Name	Alpha2	Alpha3Code	UNCode
Liberia	LR	LBR	430
Libya	LY	LBY	434
Liechtenstein	LI	LIE	438
Lithuania	LT	LTU	440
Luxembourg	LU	LUX	442
Macau	MO	MAC	853
Macedonia	MK	MKD	807
Madagascar	MG	MDG	450
Malawi	MW	MWI	454
Malaysia	MY	MYS	458
Maldives	MV	MDV	462
Mali	ML	MLI	466
Malta	MT	MLT	470
Marshall Islands	MH	MHL	584
Martinique	MQ	MTQ	474
Mauritania	MR	MRT	478
Mauritius	MU	MUS	480
Mexico	MX	MEX	484
Micronesia, Federated States of	FM	FSM	583
Moldova, Republic of	MD	MDA	498
Monaco	MC	MCO	492
Mongolia	MN	MNG	496
Montenegro	ME	MNE	499
Montserrat	MS	MSR	500
Morocco	MA	MAR	504

Mozambique	MZ	MOZ	508
Myanmar	MM	MMR	104
Namibia	NA	NAM	516
Nauru	NR	NRU	520
Nepal	NP	NPL	524
Netherlands	NL	NLD	528
Netherlands Antilles	AN	ANT	530
New Caledonia	NC	NCL	540
New Zealand	NZ	NZL	554
Nicaragua	NI	NIC	558
Niger	NE	NER	562
Nigeria	NG	NGA	566
Niue	NU	NIU	570
Norfolk Island	NF	NFK	574
North Korea	KP	PRK	408
Northern Mariana Islands	MP	MNP	580
Norway	NO	NOR	578
Oman	OM	OMN	512
Country or Area Name	Alpha2	Alpha3Code	UNCode
Pakistan	PK	PAK	586
Palau	PW	PLW	585
Palestinian Territory, Occupied	PS	PSE	275
Panama	PA	PAN	591
Papua New Guinea	PG	PNG	598
Paraguay	PY	PRY	600
Peru	PE	PER	604
Philippines	PH	PHL	608
Pitcairn	PN	PCN	612
Poland	PL	POL	616
Portugal	PT	PRT	620
Puerto Rico	PR	PRI	630
Qatar	QA	QAT	634
Réunion	RE	REU	638
Romania	RO	ROU	642
Russia	RU	RUS	643
Rwanda	RW	RWA	646
Saint Barthélemy	BL	BLM	652
Saint Helena Ascension and Tristan Da Cunha	SH	SHN	654
Saint Kitts and Nevis	KN	KNA	659
Saint Lucia	LC	LCA	662
Saint Martin (French part)	MF	MAF	663
Saint Pierre and Miquelon	PM	SPM	666

Saint Vincent and Grenadines	VC	VCT	670
Samoa	WS	WSM	882
San Marino	SM	SMR	674
Sao Tome and Principe	ST	STP	678
Saudi Arabia	SA	SAU	682
Senegal	SN	SEN	686
Serbia	RS	SRB	688
Seychelles	SC	SYC	690
Sierra Leone	SL	SLE	694
Singapore	SG	SGP	702
Sint Maarten (Dutch Part)	SX	SXM	534
Slovak Republic	SK	SVK	703
Slovenia	SI	SVN	705
Solomon Islands	SB	SLB	90
Somalia	SO	SOM	706
South Africa	ZA	ZAF	710
South Georgia and the South Sandwich Islands	GS	SGS	239
South Korea	KR	KOR	410
South Sudan	SS	SSD	728
Spain	ES	ESP	724
Country or Area Name	Alpha2	Alpha3Code	UNCode
Sri Lanka	LK	LKA	144
Sudan	SD	SDN	736
Suriname	SR	SUR	740
Svalbard and Jan Mayen Islands	SJ	SJM	744
Swaziland	SZ	SWZ	748
Sweden	SE	SWE	752
Switzerland	CH	CHE	756
Syria	SY	SYR	760
Taiwan	TW	TWN	158
Tajikistan	TJ	TJK	762
Tanzania, United Republic of	TZ	TZA	834
Thailand	TH	THA	764
Timor Leste	TL	TLS	626
Togo	TG	TGO	768
Tokelau	TK	TKL	772
Tonga	TO	TON	776
Trinidad and Tobago	TT	TTO	780
Tunisia	TN	TUN	788
Turkey	TR	TUR	792
Turkmenistan	TM	TKM	795
Turks and Caicos Islands	TC	TCA	796

Tuvalu	TV	TUV	798
Uganda	UG	UGA	800
Ukraine	UA	UKR	804
United Arab Emirates	AE	ARE	784
United Kingdom	GB	GBR	826
United States	US	USA	840
United States Minor Outlying Islands	UM	UMI	581
Uruguay	UY	URY	858
Uzbekistan	UZ	UZB	860
Vanuatu	VU	VUT	548
Venezuela	VE	VEN	862
Viet Nam	VN	VNM	704
Virgin Islands (British)	VG	VGB	92
Virgin Islands (USA)	VI	VIR	850
Wallis and Futuna Islands	WF	WLF	876
Western Sahara	EH	ESH	732
Yemen	YE	YEM	887
Zambia	ZM	ZMB	894
Zimbabwe	ZW	ZWE	716

Appendix 7 - Additional Information on Restricted Geographies

OFAC Scan will be run when a member list these countries as Citizenship, Home Country, or Destination:

- Belarus
- Burma (Myanmar)
- Cote d'Ivoire
- Democratic Republic of Congo
- Iraq
- Former Liberian Regime of Charles Taylor (Liberia)
- Zimbabwe

The following country scenarios can never be listed:

- North Korea - Home Country / Destination
- Iran - Home Country / Destination

Restricted Countries

Cuba: Home Country/Destination/Citizenship cannot be covered. Exception: U.S. Citizens with Cuba as destination, who have certified that they qualify for travel authorized under US Treasury's regulations and who comply with the terms of such authorization.

Syria: Cannot provide coverage to the State of Syria, its government, its public bodies, corporations or agencies (Note: we can cover members acting in their private capacity)

Restricted Geographies

If Maryland, New York, or Washington is used in the "PrimaryMailState": field then it will be necessary to indicate whether the purchaser is physically located in that state during the time of purchase. If the purchaser is physically located in the state, then the "PhysicallyLocated" field must contain a "1". If the purchaser is not physically located in the state during the time of purchase, the field must contain a "0".

If Canada or Australia is used in the "PrimaryMailCountry" field then it will be necessary to indicate whether the purchaser is physically located in that country during the time of purchase. If the purchaser is physically located in the country, the "PhysicallyLocated" field must contain a "1". If the purchaser is not physically located in the country during the time of purchase, the field must contain a "0".

US Territories and Outlying Areas

United States Citizen / Home Country:

Cannot list the following countries as Destination:

- Puerto Rico
- US Virgin Islands

Can list the following countries as Destination:

- Guam
- American Samoa
- Northern Marina Islands

Appendix 8 – California Residents Special Notice

CALIFORNIA RESIDENTS SPECIAL NOTICE

Appendix 1

CALIFORNIA RESIDENTS SPECIAL NOTICE:

1. THE INSURANCE POLICY THAT YOU ARE APPLYING TO PURCHASE IS BEING ISSUED BY AN INSURER THAT IS NOT LICENSED BY THE STATE OF CALIFORNIA. THESE COMPANIES ARE CALLED "NONADMITTED" OR "SURPLUS LINE" INSURERS.
2. THE INSURER IS NOT SUBJECT TO THE FINANCIAL SOLVENCY REGULATION AND ENFORCEMENT THAT APPLY TO CALIFORNIA LICENSED INSURERS.
3. THE INSURER DOES NOT PARTICIPATE IN ANY OF THE INSURANCE GUARANTEE FUNDS CREATED BY CALIFORNIA LAW. THEREFORE, THESE FUNDS WILL NOT PAY YOUR CLAIMS OR PROTECT YOUR ASSETS IF THE INSURER BECOMES INSOLVENT AND IS UNABLE TO MAKE PAYMENTS AS PROMISED.
4. THE INSURER SHOULD BE LICENSED EITHER AS A FOREIGN INSURER IN ANOTHER STATE IN THE UNITED STATES OR AS A NON-UNITED STATES (ALIEN) INSURER. YOU SHOULD ASK QUESTIONS OF YOUR INSURANCE AGENT, BROKER, OR "SURPLUS LINE" BROKER OR CONTACT THE CALIFORNIA DEPARTMENT OF INSURANCE AT THE FOLLOWING TOLL-FREE TELEPHONE NUMBER 1-800-927-4357. ASK WHETHER OR NOT THE INSURER IS LICENSED AS A FOREIGN OR NON-UNITED STATES (ALIEN) INSURER AND FOR ADDITIONAL INFORMATION ABOUT THE INSURER. YOU MAY ALSO CONTACT THE NAIC'S INTERNET WEB SITE AT WWW.NAIC.ORG.
5. FOREIGN INSURERS SHOULD BE LICENSED BY A STATE IN THE UNITED STATES AND YOU MAY CONTACT THAT STATE'S DEPARTMENT OF INSURANCE TO OBTAIN MORE INFORMATION ABOUT THAT INSURER.
6. FOR NON-UNITED STATES (ALIEN) INSURERS, THE INSURER SHOULD BE LICENSED BY A COUNTRY OUTSIDE OF THE UNITED STATES AND SHOULD BE ON THE NAIC'S INTERNATIONAL INSURERS DEPARTMENT (IID) LISTING OF APPROVED NONADMITTED NON-UNITED STATES INSURERS. ASK YOUR AGENT, BROKER, OR "SURPLUS LINE" BROKER TO OBTAIN MORE INFORMATION ABOUT THAT INSURER.
7. CALIFORNIA MAINTAINS A LIST OF APPROVED SURPLUS LINE INSURERS. ASK YOUR AGENT OR BROKER IF THE INSURER IS ON THAT LIST, OR VIEW THAT LIST AT THE INTERNET WEB SITE OF THE CALIFORNIA DEPARTMENT OF INSURANCE: www.insurance.ca.gov.
8. IF YOU, AS THE APPLICANT, REQUIRED THAT THE INSURANCE POLICY YOU HAVE PURCHASED BE BOUND IMMEDIATELY, EITHER BECAUSE EXISTING COVERAGE WAS GOING TO LAPSE WITHIN TWO BUSINESS DAYS OR BECAUSE YOU WERE REQUIRED TO HAVE COVERAGE WITHIN TWO BUSINESS DAYS, AND YOU DID NOT RECEIVE THIS DISCLOSURE FORM AND A REQUEST FOR YOUR SIGNATURE UNTIL AFTER COVERAGE BECAME EFFECTIVE, YOU HAVE THE RIGHT TO CANCEL THIS POLICY WITHIN FIVE DAYS OF RECEIVING THIS DISCLOSURE. IF YOU CANCEL COVERAGE, THE PREMIUM WILL BE PRORATED AND ANY BROKER'S FEE CHARGED FOR THIS INSURANCE WILL BE RETURNED TO YOU.

07/11

LSW1146D

If you have read and agreed to the terms of this notice and wish to continue, please click the continue button. Otherwise, please click cancel to abort the application process.

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Appendix 9 – Change History

Product Changes as of 9/9/2019

We've added a Sports Buyup for StudentSecure. Coverage for Elite and Select is \$5000; Coverage for Budget is \$3000. Florida Tax is now referred to and defined as Florida Surplus Lines Tax and Service Office Fee.

Product Changes as of 9/9/2019

We've added an Arbitration Statement to our Terms & Conditions as requested by Lloyd's.

EXCEPT FOR CERTAIN TYPES OF DISPUTES DESCRIBED IN THE "ARBITRATION AND CLASS ACTION WAIVER" IN ARTICLE 11, AND IF YOU DO NOT OPT-OUT AS SET FORTH IN THAT SAME SECTION, YOU AGREE THAT DISPUTES BETWEEN YOU AND THE MIS GROUP AND/OR THE UNDERWRITERS WILL BE RESOLVED BY BINDING, INDIVIDUAL ARBITRATION, AND YOU WAIVE YOUR RIGHT TO BRING OR RESOLVE ANY DISPUTE AS, OR PARTICIPATE IN, A CLASS, CONSOLIDATED, REPRESENTATIVE, COLLECTIVE, OR PRIVATE ATTORNEY GENERAL ACTION OR ARBITRATION.

Product Changes as of 6/1/2019

Student Secure Policies Certificate Number Changes and Health Network changes:

Home Country/Citizenship	Certificate Nomenclature	Network	ID Card (Logos)
European Union (see list of countries below) – traveling anywhere	Old certificate number; begins with a Letter	First Health/Equian	First Health/Equian
All Nations – traveling anywhere outside of the US	New Certificate number: (UHC 9 digit numeric)	First Health / Equian	First Health / Equian
Non-US and Non-EU to UNITED STATES	New Certificate number: (UHC 9 digit numeric)	United Healthcare	United Healthcare

EU Countries – For Reference Only

Austria	Denmark	Hungary	Malta	Slovenia
Belgium	Estonia	Ireland	Netherlands	Spain
Bulgaria	Finland	Italy	Poland	Sweden
Croatia	France	Latvia	Portugal	United Kingdom
Cyprus	Germany	Lithuania	Romania	
Czech Republic	Greece	Luxembourg	Slovak Republic	

Certificate Nomenclature (Old vs. New)

PRODUCT	OLD PRE-FIX	NEW PRE-FIX
StudentSecure America	SSO	20
StudentSecure International	SSX	22

StudentSecure International to International	SSX	23
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Product Changes as of 5/1/2018

ClientID now accepts "SS010" and "SSX10"

Removed fields from past versions

(Note: these can still be included but are not required)

Field Name	Field Length	Datatype	Comments	Effective Date
CardFirstName	50	String	Value must be passed	10/03/2017
CardLastName	50	String	Value must be passed	10/03/2017
CardMiddleName	50	String	N/A	10/03/2017
ModifiedBy	N/A	N/A	always pass value of null	10/03/2017
ModifiedOn	10	String	"MM/DD/YYYY"	10/03/2017
CreditCardID	1	Integer	Always pass value of 0	10/03/2017

Added fields from past versions

(Note: these fields are not required)

Field Name	Field Length	Datatype	Comments	Effective Date

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