

Manual
of the
Administration Panel
of the
Business Manager

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Introduction

The aim of this Manual is to provide the necessary information to the Manager for him/her to work with the Business Manager (BM), as well as to integrate the latter to his/her Site/Business.

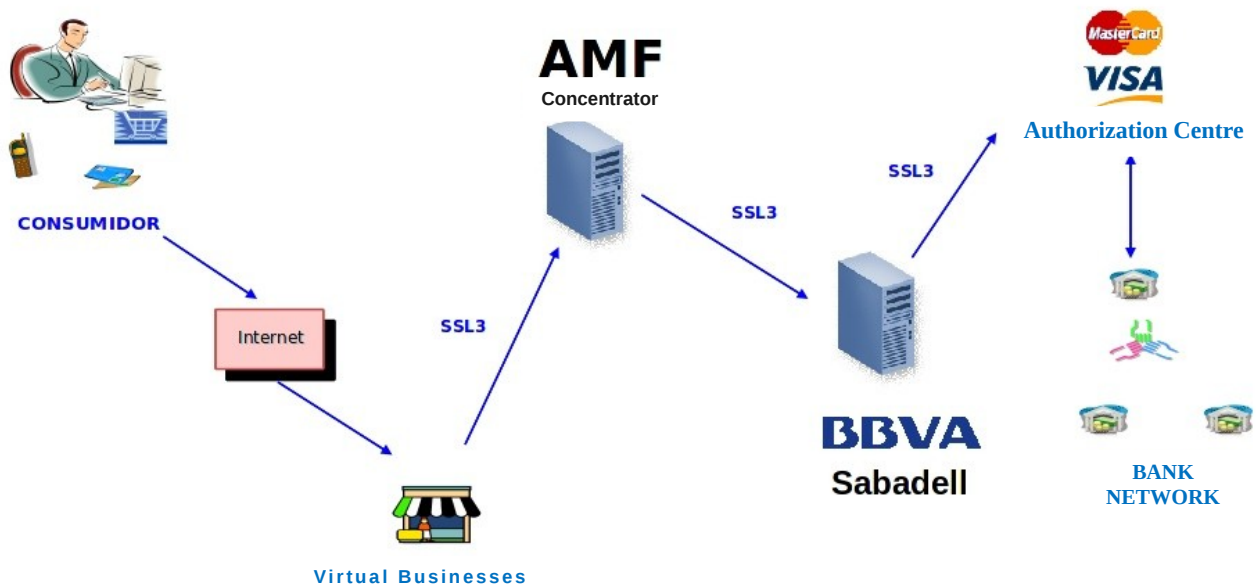
An Administration Panel is provided for the management of the BM. With this panel, the manager will be able to:

- Create his/ her own user accounts and assign specific functions to them. This will facilitate the organization and control of his/her working team.
- Complete operations like returns, consultations, reports, among others.
- Obtain highly useful statistics to learn about his/her business progress.
- The integration of the Business Software with the BM will be carried out by the Business Integrator. The Business Integrator is the person who interconnects the business' web application with the BM.
- To facilitate the integration, a series of illustrative examples is included. They facilitate the implementation of the different operations needed to work with the BM. You will need to adapt those examples to the specific characteristics of the Site/Business from which you intend to complete the integration.

General Scheme of Operations

The following graph shows the performance of the AMF Concentrator and its interconnection with the rest of the network components.

General Scheme of the VTP Operations



Administration Panel

Access the Administration Panel of the BM is available through the following web address:

<https://www.concentradoramf.com/admin>

The first page that you will see is the session homepage. Once there, you will need to identify yourself by the username and password that you have been provided with.



The screenshot shows the login interface for the AMF TPV Virtual Administration de Comercios. At the top center is the AMF logo with 'SERVICIOS INFORMATICOS' underneath. Below the logo, the text 'TPV Virtual' is displayed in large, bold letters, with 'Administración de Comercios' in smaller text below it. To the left of the login fields is a large, faint watermark of the AMF logo. In the center, there is a square icon with a crossed wrench and screwdriver. To the right of the icon, there are two input fields: 'usuario:' and 'contraseña:'. Below these fields is a red button labeled 'entrar'. At the bottom of the page, there is a red banner containing several logos: BBVA TPV virtual, Sabadell Atlántico (with the tagline 'El valor de la confianza'), MasterCard SecureCode, and VERIFIED by VISA. Below these logos is a VeriSign Trusted logo with a checkmark and the text 'VERIFICAR' and 'Acerca de los certificados SSL'.

For security reasons, the first time you access the Administration Panel, you will need to change the password provided to you by e-mail. In the menu, go to the option **Administration/ Personal Data**.

In the Password field, type the new password twice to make sure that it has been typed correctly. We recommend that the password have at least 6 characters including letters and numbers. These should not be repeated and capitals and low-case letters should be combined.



DATOS PERSONALES

Modificar Datos Personales

Nombre y Apellidos:

Correo:

Usuario:

Contraseña:

Reescribir Contraseña:

Recibir correo por transacción: ☒ Si ☐ No

Idioma: ☐ English ☒ Español

Guardar consulta: ☐ Si ☒ No




Navigation Functions

The System features a series of functionalities applicable to all pages, which are divided into: Pagination and Ordering Functions and Other Functions.

Pagination and Ordering Functions

These functions allow for pagination and information ordering, as shown on the screen. On most of the Administration Panel pages, results appear in the form of charts.

In the charts, each page number appears at the top centre highlighted in **bold**, indicating the current page. The other numbers indicate the pages that contain the selection of the information shown in the charts. By clicking on any of those page numbers, one can obtain quick access to the corresponding page. Thirty (30) records are shown on each page. The top left of each page features the record

Valor Total: € 291665.13								
43 Record(s)		Pages: 1 2						
Id	Comercio	Referencia del comercio	Referencia del BBVA	Fecha	Valor	Entorno	Estado	

number generated by the current consultation.

The arrows that appear at the top right indicate the pagination sequence to advance or go back, page by page. Then one can advance or go back by groups of 30 records. Each record or line shown on the page corresponds to a completed transaction.

The printer icon indicates the possibility to print the result of each consultation done. With a click on this icon, a new page is shown featuring the consultation without pagination. Special attention must be paid to very long consultations, as they could be truncated due to the time they could take to be sent to the printer.

The document icon allows the download of a file of extension **.csv** (specifically delimited by a “;”=semicolon), which may later be managed using other applications like *Microsoft Office Excel*. This format allows also for exportations to other database management systems.

Each column of the chart has a title in bold and cursor-sensitive letters. This title allows for the ordering of the results by that value in both increasing and decreasing modes.

Other Functions

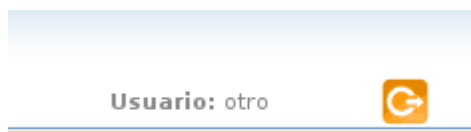
In addition to the abovementioned functions, the Administration Panel allows for the selection of options to edit or delete the records. These options do not appear in all the charts though.

Editar	Borrar
	
	

By clicking on the **Edit** column icons, detailed data of that record appear in a box on the top part of the screen. This allows the user to modify those data. The **Delete** column icons eliminate those records. Such elimination must be carried out very cautiously because all data associated with the record, that may be located in any other chart of the system, will be deleted.

It is recommendable to use the option **deactivate** record every time possible because it does not delete the data and it keeps the referential integrity with other charts. Then the deactivated record will not be updated again.

For example, when a user is deactivated on the user chart of the Administration Panel, it cannot be authenticated again on the system. However, the data about this user are not lost.



As shown in the previous picture, the User operating the Panel ("other" in this case) is indicated after the colon (":"). It is important to confirm that the username with which the user accessed the Panel appears on that field. The Exit icon is shown to the right. It allows the user to quit the system in a secure way.

Additionally, with the aim of expanding the visible working area, some pages (like the Report page shown in the following picture) show the words **Show** and **Hide**.

REPORTES

Buscar por

Identificador de transacción:

Entorno:

Moneda:

Pasarela:

Estado de la transacción:

Fecha inicio:

Fecha terminación:

By clicking on these words, the form will be shown or hidden according to the user's needs.

Administration Functions

The user administration functions appear under the **Administration** menu.

Personal Data Function

This function has been described above. It allows for the modification of the current user's personal data.

The **Password** validity period is **45 days**. In case that the user has not changed the password manually before the end of this period, the system will send a new one by e-mail.

The **Save Consultation** option enables the user to configure the system to remember the last transaction made using the **Reports/ Transactions** function until the next time the user accesses it.

User Function

It allows for the creation of new user accounts with different levels of access to the Panel, according to the defined **Working Groups**, as well as for the modification or deletion of any of the accounts. An authenticated user on the Panel will be able to create user groups in the same group the user belongs to.







The **Administrator** group has complete access to all the information, its modification and to the creation of user accounts of other groups. The **User** group will be granted access only to the **Reports**, the page of **Online Payment** and the **Tickets** page.

USUARIOS

Insertar Usuarios

Nombre y Apellidos: <input type="text"/>	E-mail: <input type="text"/>
Usuario: <input type="text"/>	Grupo: <input type="text" value="Super_Admin"/>
Comercio: <input type="text" value="-TODOS-"/>	Activo: <input checked="" type="radio"/> Si <input type="radio"/> No
<input type="button" value="Enviar"/> <input type="button" value="Cancelar"/>	

3 Record(s) Pages: 1

Nombre ▲	Grupo	Usuario	E-mail	Activo	Editar	Borrar
administrador	Super_Admin	admin	dfsgasdf@dfg.ff	S		
otro	Administrator	admin	dfgsdf@dfg.ff	S		
usuario	Users	usuario	dsfg@dsfg.ff	S		

The **Sales** group has access to the **Report** pages and the **Online Payment** one. Finally, the users from the Accounting group will have access only to the report pages.

As explained before, the option **Active (Yes or No)** allows for the deactivation of a

system user, without deleting the user's data.

The registration of the new users occurs when all the data shown in the previous box are provided and the Send button is clicked on. An e-mail message is automatically generated, which contains the first password for the new user. It is therefore important to pay close attention to the new user's e-mail.

When editing the user's data, through the option **Delete Password** the user will receive a new password at his/ her e-mail address. This option is also useful to generate a new password when a user has forgotten his/ her previous password. The system automatically generates new passwords for all the ones that users may want to change. The new ones are received directly at the user's e-mail address.

Business Function

Through this function, the business actions are controlled, starting from the data of the business registration on the system to the examination of digital signatures.

Business Configuration Function

It allows for the registration and modification of data of the businesses engaged. It is divided in two pages:

The **Business** name is the name with which your business has been registered on the Administration Panel.

COMERCIO

Modificar Comercio

Comercio: Prueba

Identificación: 122327460662

Entorno: ☒ Desarrollo ☐ Producción

Historia:

D-06/10/08 08:12
P-09/04/09 16:45
D-10/04/09 13:47
P-15/04/09 08:22
D-15/04/09 09:56
P-22/04/09 16:13
D-22/04/09 16:26

Url de la página que recibe el resultado de la transacción:

Url de la página que recibe el resultado de la transacción directamente:

Condiciones de Pago(esp):

Condiciones de Pago(eng):

The business **Identification** is a number assigned to your business. It is vital that you make a note of it, since it could be requested from you during everyday work.

The business edition shows that operations can be run in two modes: **Development** (Trial mode) or **Production** (Real mode).

In a business running on **Development** mode, operations are all done to and from a Simulator. It is not possible for a business to start on the **Production** mode until it has successfully completed a transaction (**Accepted**) under the **Development** mode. The dates for such transfer from one mode to the other are saved in the **History** field for later retrieval.

For businesses intending to integrate the Payment Gateway to their websites, the **URL of the page receiving the transaction result** is the very page of your Site/ Business. It receives the transaction data as well as it shows the final result to your client.

The “URL directly receiving the transaction result” allows businesses to get, on this page, the operation result directly from the bank. However, the navigator control is sent to other pages of your Site/Business. This option ensures that the business gets the information about the operation done, in case the client closed the navigator upon conclusion of the payment at the bank window.

Your client will need to **ACCEPT** the **Payment Conditions** (also known as Terms and Conditions of your Site/ Business sales) if your business requested some **Online Payment** directly from the Administration Panel (refer to Online Payment further on).

If a business does not possess a website and it is intending to use this option, it can leave blank the **URL of the page directly receiving the transaction result**. Only for the Online Payment is it customary to specify the **Payment Conditions**.

Following is an example of the type of data that can be inserted in this box:

```
<div style="text-align:left; font-family:Arial sans-serif; font-size:11px">Usted puede
realizar el pago de <strong>{importe}</strong><br>correspondientes al servicio
<strong>{servicio}</strong> solicitado a <strong>{comercio}</strong>
en:<br>{url}<br><br>Debe conocer que en 72 horas esta solicitud quedará sin
efecto.<br><br>Muchas Gracias.</div>
```

{amount} The amount to be paid by your client and the currency in which that sum will be discounted will appear in this field.

{service} The concept of the service provided, for which the discount will be executed appears in this field. When you invite a client to make an Online Payment, you will need to describe the service in such a way that the client has a clear idea about the online payment request he/she is getting.

{business} The name of your business will be featured on this field.

{url} It will show in the message to the client, the hyperlink that the client must

click on to make his/her payment. If this field does not appear, the client will have no reference as to where to go to make his/her payment.

All these fields will be replaced as many times as this template is requested.

COMERCIO

Modificar Comercio

Plantilla de correo(esp):

<div style="text-align:left; font-family:Arial sans-serif; font-size:11px">Usted puede realizar el pago de {importe}
correspondientes al servicio {servicio} solicitado a {comercio} en:
{url}

Debe conocer que en 72 horas esta solicitud quedará sin efecto.

Plantilla de correo(eng):

<div style="text-align:left; font-family:Arial sans-serif; font-size:11px">In order to pay {importe}
for the service {servicio} requested to {comercio} go to:
{url}

In 72 hr this request well be no effect.

Thank you very much.</div>

Datos del comercio. Dirección, telf. fax. para transferencias bancarias:

AMF GlobalItems SL
Plaza Miguel Unamuno nº 2
Bilbao 48006
Telefax: 0034 94 4530466

Pasarela para la Web: BBVA 3D

Pasarela para Pagos al momento: BBVA, Sabadel 3D, BBVA 3D

Enviar

Cancelar

The **Business Data** are necessary for the personalization of the INVOICES that your clients will receive if they use the Menu option **International Bank Transfers**.

Confirm Business Signature

The signature confirmation, within the process of the Site/Business integration to the BM, allows the integrators to verify that the calculation that they do to obtain the signature is correct. To this end, they will need to enter the requested values and confirm that the digital signature generated coincides with the one that the businesses are generating with the same data.

COMPROBAR FIRMA

Identificador de Comercio:	<input type="text"/>
No. Transacción:	<input type="text"/>
Importe:	<input type="text"/>
Moneda:	<input type="text" value="978"/>
Tipo de Operación:	<input type="radio"/> de Pago (P) <input type="radio"/> de Cancelación (C)
<input type="button" value="Verificar"/> <input type="button" value="Cancelar"/>	

Business Secret Word Download

This option allows for the download of the business secret word whereby all transactions will be signed between the business and the BM. Generation of this secret word will be sent to a text file which will automatically be downloaded or manually downloadable as well.

This secret word must be zealously guarded by the Business.

The secret word download is necessary solely at the start of the integration, unless the administrator deems it necessary to repeat the process. Use of the secret word by the BM is immediate. Therefore, in the event of a transaction in progress, it could abort due to signature error.

Online Payment

This option enables the user to make payment operations from the Administration Panel without a need to possess a Site/Business on the web. For this purpose, in addition to the Secret Word Download described above, the user will need to enter the data required on this page.

PAGO EN LÍNEA

Realizar Pago

Nombre:

Correo:

Importe:

No. Transacción:

Si la deja en blanco el sistema la genera

Moneda:

EUR

Realizar Pago:

☒ Al momento

☐ Diferido

Idioma:

Español

Servicio:

Pasarela:

☒ BBVA 3D

☐ BBVA

☐ Sabadel

Enviar

Cancelar

The **Name** and **E-mail** requested are those of your client. If you need to enter more than one mail recipient, you may specify it by separating the e-mail addresses with a semicolon (;) This e-mail message will also be received by the user that has accessed the Administration Panel and that is supposed to have entered data into this form.

The **Amount** is the sum of Money that your client will have to pay for the service provided.

It is customary to enter all the abovementioned data in the form.

The **Transaction Number** is optional. The system generates a number for you, but it can be substituted at your convenience.

You may produce a **service** description as detailed as possible to maximize clarity when your client receives the message and also your control.

The **Instant Payment** allows making instant charges operations. For instance, the client is in front of you at an outlet with his/ her credit card and you will be able to collect the monies due immediately.

Deferred Payment will happen when the client receives a mail message with an

internet address (URL) that he/she will have to click on to access the page and make the payment. The deferred payment will be available to your clients only within the 72 hours following your invitation to for him/her to pay. After that time, if your client has not honoured this engagement, the payment will be made unavailable.

The **Language** option will allow not only for the selection of the language in which your client will receive the e-mail message but also the one in which the acquiring bank window will appear –available only in Spanish and English at the moment.

The Gateway enables to user to select the acquiring bank where you want your client to make the payment.

A click on the **Send** option triggers the payment process.

In the case of an **Instant** payment, this process runs through the acquiring bank window and it ends on the Reports/ Clients page –explained below.

For the **Deferred** payment, another window is displayed featuring the template to make the invitation for the Online Payment. However, this time around it shows a message on the top part indicating that your message to the client has been sent successfully.

Payment by Bank Transfer

This service is for the clients to make payments through international bank transfers, using their online or remote bank. These payments will be sent to the AMF Global account at the selected acquiring bank.

Let us say that your client, associate Enterprise, wholesaler, representation or branch in another country need to make a Bank Transfer that exceeds the 3000.00€ (three thousand Euros). They want to do it using their online or remote bank. It is necessary to produce an invoice with all the data from the Administration Panel, for the client to receive it by e-mail and do the transfer.

The invoice will be preset in the Panel to the name of your business. Your client may then access his/ her remote bank and transfer the funds. Upon reception of the funds, our acquiring banks will automatically update the Administration Panel. In addition, you will be advised by e-mail.

TRANSFERENCIAS

Nombre cliente:

Idioma: ☒ Español ☐ Inglés

Correo:

País:

Importe:

Moneda:

Servicio:

Client Name, Language, E-mail and **Country** make up the information the client must provide for the invoice requesting the payment to get to the clients safely.

The remaining data pertain to the service to which charges apply. They also complete the invoice to be issued.

Under the **Service** option it is necessary to describe, in as much detail as possible, the service for which the invoice is issued. Besides informing the client about the service in question, it serves as detailed evidence of the transfers for all the checks and controls performed on the operations.

The transfers performed will appear as transactions on the **Reports/ Transactions** page. It will be identified by the prefix **Transf** for data appearing under the **Gateway** column.

Reports Function

Transactions

It allows for the generation of the reports pertaining to the transactions completed through the BM from your Business.

REPORTES

Buscar por

Identificador de transacción:

Entorno:

Moneda:

Pasarela:

Estado de la transacción:

Fecha inicio:

Fecha terminación:

Ocultar

The retrieval of information about the operations can be achieved through the combination of any of the fields shown in the box above, except the first one.

When the **Transaction Identification** field is completed with an identifier of a transaction completed through the BM, the search is focussed on retrieval of that one transaction, regardless of the selection on the other fields. To use all the other fields as filters, the transaction identification one must be empty.

Results are always displayed in the chart under the **Search by** window. The total amount of the transactions retrieved is shown under **Total Amount**, at the top left of the chart, only if those transactions have been either Accepted or Returned. This amount will change when the retrieval indicators do, which will let the user obtain all the transaction data filtered in any way we want.

The result displayed in the charts can be printed or downloaded as a **.csv** file through the icons featured on the top right side.

Transaction Status

The possible transaction statuses are:

Accepted: When the transaction has been accepted by the bank that issues the client's credit card and it has been debited.

In Progress: It is by default the status of a transaction. It implies that the transaction is being processed until the authorization to debit to the client's credit card is confirmed or not. In the case of payments made under the **Deferred Online Payment** option, the transaction will remain under this status for 72 hours or until the client tries to engage in the payment operation. When the Site/Business is directly integrated with the BM and for any reason the payment process is interrupted before the system responds that the operation has been accepted or denied, the transaction will not change statuses. It will continue to be **In Progress**.

Denied: If the system's response is that the transaction is not authorized for some reason.

Not Processed: When the system has been standing by, waiting for a response from the Banks and it does not arrive within a certain period of time.

Cancelled: Cancellation applies to a previously Accepted transaction and it entails the return of the total amount debited to the card.

Returned: It happens, like in the previous case, to a previously **Accepted** transaction. Only part of the debited amount is returned to the card. This operation may be recursive, that is, returns may be made as many times as the total amount of the original **Accepted** transaction will allow, until it reaches the zero and becomes **Cancelled**.

Returns and cancellations can only be done by members of the Administrator group (administrators of the BM).

Clients

It lets the user visualize the status of all the operations done using the **Online Payment** option. The process of information retrieval is identical to the one described for the **Transaction Reports**.

Business Integration

The process of business integration starts from the moment when the Business is registered on the BM. It implies the generation of the business identification. This identification is passed on to the person appointed as administrator.

Sending Data

The data will be sent to: <https://www.concentradoramf.com/index.php>

The elements required to produce the digital signature with which the Site/Business will send the data to the BM are:

Field	Description	Format
business	Business identification. Generated by the BM at the moment of registration of the business.	Alphanumeric of 15 characters
transaction	Identification of the transaction generated by the business. It should be unique.	Alphanumeric of up to 12 characters
amount	Amount of the current transaction multiplied by 100. The number sent to the BM should not be expressed in decimals.	Whole number of 9 figures
currency	ISO Identification of the operation currency (Euros 978, US dollar 840, Sterling Pound 826).	Whole number of 9 figures
operation	Type of operation to complete 'P' payment and 'C' cancellation.	Only 'P' or 'C' will be accepted
signature	Digital signature with which the operation will be certified.	Alphanumeric of 32 characters

The fields described above must be sent to the BM by a **POST**. The calculation of the digital signature will be done as follows:

```
$signature = md5($business.$transaction.$amount.$currency.$operation.$word)
```

The line described above works only for PHP and the dot between the fields corresponds to the symbol that joins character sequences. It is important not to alter the order of the addition of sequences because the result would be completely different.

All elements that integrate the signature calculation have already been described, except the \$word. It is generated in the BM –please see “Secret Word Download” in

this Manual.

The \$word is NEVER sent along with the transaction data. It is used only to generate the digital signature with which transactions will be certified.

The BM runs a check up on the integrity of the data that arrives. If during the integration process the transaction stops on a blank page, it will have to find out in the “source code” of that page in html language, what caused the transaction to fail.

Once all verifications have been completed, the transaction, under the “In Progress” status, is activated. The data are sent to the Virtual VTP of the selected issuing bank. The transaction stays under the same status until a response is received from the International Card Processing Centre.

If, for some reason, the operation is interrupted, the transaction will remain under that same status. If the operation is completed, the BM will immediately change the status according to the response it gets from the International Card Processing Centre.

Transaction cancellations and returns will only be done by the person appointed as Administrator of the BM. He/ She will only perform these operations on Accepted transactions or strictly following the specific conditions established by his/ her BM Contract.

Data reception

Data transmitted by the BM will be sent to the addresses (URL) specified in the business information (**Business/ Configuration** option). One response will arrive immediately after the result of the operation at the Bank appears; it does not transmit the navigator control. The other will do one the navigator control is transferred from the BM to the Site/ Business. Data will remain the same in both cases.

These data will also be accompanied by a digital signature for the **Site/ Business** to verify their integrity:

Campo	Descripción	Formato
business	Business identification. Generated by the BM at the moment of registration of the business.	Alphanumeric of 15 characters
transaction	Identification of the transaction generated by the business. It should be unique.	Alphanumeric of up to 12 characters
amount	Amount of the current transaction multiplied by 100. The number	Whole number of 9 figures

	sent to the BM should not be expressed in decimals.	
currency	ISO Identification of the operation currency (Euros 978, US dollar 840).	Whole number of 3 figures
Status	Status of the operation completed.	'A' Accepted 'D' Denied 'N' Not Processed
code	Identification assigned to the transaction by the BM	Alphanumeric of 15 characters
date	Date and time reported by the server.	In the format: d/m/y h:i:s
signature	Digital signature with which the operation will be certified.	Alphanumeric of 32 characters

The signature will be calculated as the md5 of the data shown in the table:

`$signature = md5($business.$transaction.$amount.$currency.$status.$code.$date.$secretword)`

BBVA Trial Cards

For the Development stage of the business the following trial cards have been made available to settle the transactions at the BBVA's VTP:

Operation	PAN Card	Operation Status
Payment	4940190000370787	Accepted
	5888141908888884	Not Processed
	4548812908888885	Denied

The code CVV2/CVC2 is: 123

The 3D Secure User Password: AMFMA00

Sabadel Trial Cards

The card data for the Development stage in the Sabadel gateway are:

Card number: 4548812049400004

Date of Expiry: 12/09

Security Code: 285

PIC: 123456

Notice: Any other PAN number of a card, used during the Development stage, will be denied.

Send SMS

As an additional service, completely free for a period of three months, we offer the possibility to receive an SMS on your mobile phone each time your business completes an **Accepted** operation. This service is valid only for operations carried out directly on your **Site/ Business** or under the **Deferred Online Payment** option. It will never work under the **Instant** payment option.

You will need to send the mobile number where you wish to receive the messages to info@amfglobalitems.com indicating your business identification.

To extend the term of this service over the three month period, do not hesitate to contact us at info@amfglobalitems.com

Annex 2

Description of transaction errors

Error codes sent by the BM in response to the transaction operations:

- 2 -> Operation Accepted
- 3 -> Operation Denied
- 4 -> Operation Not Processed
- 5 -> Operation Not Processed
- 6 -> The Operation has not been successfully completed. Contact your Business.
- 7 -> Operation Not Processed
- 8 -> The Operation has not been successfully completed. Contact your Business.
- 9 -> Operation Not Processed
- 10 -> Operation Not Processed
- 11 -> Repeated Identification of the Business Transaction
- 12 -> Business Requested not Registered on the System.
- 13 -> Incorrect Card Type
- 14 -> Card Not Supported by the System
- 15 -> Card Expired
- 16 -> Operation Not Processed
- 17 -> Operation Not Processed
- 18 -> Operation Not Processed
- 19 -> Operation Not Processed
- 20 -> Operation Not Processed
- 21 -> Operation Not Processed
- 22 -> Operation Not Processed
- 23 -> Operation Not Processed
- 24 -> Operation Not Processed
- 25 -> Operation Not Processed
- 26 -> Operation Not Processed
- 27 -> Operation Not Processed
- 28 -> The Operation has not been successfully completed. Contact your Business.
- 29 -> Card Expired
- 30 -> Card Not Supported
- 31 -> Operation Not Processed
- 32 -> Operation Not Processed
- 33 -> Operation Not Processed
- 34 -> Operation Not Processed
- 35 -> Operation Not Processed
- 36 -> Operation Not Processed
- 37 -> Operation Not Processed
- 38 -> Operation Not Processed
- 39 -> Operation Not Processed
- 40 -> Operation Not Processed
- 41 -> Operation Not Processed
- 42 -> Operation Not Processed
- 43 -> Operation Not Processed
- 44 -> Operation Not Processed

45 -> Operation Not Processed
46 -> Operation Not Processed
47 -> Operation Not Processed
48 -> Operation Not Processed
49 -> Operation Not Processed
50 -> The Operation has not been successfully completed. Contact your Business.
51 -> Operation Not Processed
52 -> Operation Not Processed
53 -> Operation Not Processed
54 -> Operation Not Processed
55 -> Operation Not Processed
56 -> Operation Not Processed
57 -> Operation Not Processed
58 -> Operation Not Processed
59 -> Operation Not Processed
60 -> Operation Not Processed
61 -> Operation Not Processed
62 -> Operation Not Processed
63 -> Operation Not Processed
64 -> Operation Not Processed
65 -> Operation Not Processed
66 -> Operation Not Processed
67 -> Operation Not Processed
68 -> Operation Not Processed
69 -> Operation Not Processed
70 -> Transaction authorized for payments and pre-authorizations
71 -> Transaction authorized for payments and pre-authorizations
72 -> Transaction authorized for payments and pre-authorizations
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168 -> Transaction authorized for payments and pre-authorizations
169 -> Transaction authorized for payments and pre-authorizations
170 -> Transaction authorized for returns and confirmations
171 -> Card Expired
172 -> Card temporarily blocked or under suspicion of fraud with card confiscation
173 -> Operation not authorized to this card or terminal
174 -> Operation not authorized to this card or terminal
175 -> Insufficient Balance
176 -> Card Not Registered
177 -> Incorrect Security Code (CVV2/CVC2)
178 -> Card not recognized by the service
179 -> Holder authentication error
180 -> Denied for unspecified reason
181 -> Incorrect Expiry Date
182 -> Card temporarily blocked or under suspicion of fraud with card confiscation
183 -> Issuer not available
184 -> Issuer not available