|  |  |  |
| --- | --- | --- |
| CVV2RespCode (CVD) [CardSecVal] | |  |
| **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 |
|  |  |  |

AVSRespCode **ADDRESS VERIFICATION (AVS)**

|  |  |  |
| --- | --- | --- |
|  | **Code** | **AVS Message** |
|  | **1** | No address supplied |
|  | **2** | Bill-to address did not pass Auth Host edit checks |
|  | **3** | AVS not performed |
| **88888** | **4** or **R** | Issuer does not participate in AVS |
|  | **5** | Edit-error - AVS data is invalid |
| **44444** | **6** | System unavailable or time-out |
| **55555** | **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 |
| **11111** | **F** | Zip No Match/Zip 4 No Match/Locale match |
| **33333** | **G** | No match at all |
| **66666** | **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** | Merchant Override Decline |
|  | **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 |
|  | **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 |
| **77777** | **X** | Zip Match/Zip 4 Match/Address Match |
| **77777** | **Z** | Zip Match/Locale no match |
|  | **blank** | Not applicable (non-Visa) |

**HostRespCode Input Amount By 100**

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

**IMPLEMENTATION**

**Note: HostRespCode is almost the same as RespCode but RespCode is most comprehensive**

**At all situations check Index Exists**

If ProcStatus != 0 then

{

Does not return back any other information

Use StatusMsg <- ProcStatusMsg for description

}

If ProcStatus == 0 then

{

If RespCode ==0 (~HostRespCode ==0)

check 🡺 1-CVV2RespCode 2-AVSRespCode (build massages Manually)

Else

Use StatusMsg + RespMsg for description

}

**5.3 Credit Card Test Numbers:**

* + **Visa:** 4788|2500|0002|8291 OR 4111111111111111
  + **Visa Purchasing Card II/III:** 4055|0111|1111|1111
  + **MasterCard:** 5454|5454|5454|5454 OR 5500000000000004
  + **MasterCard Purchasing Card II/III:** 5405|2222|2222|2226

**Note:** Any expiration date can be used for each of these cards, as long as it is after the testing date