Paysafe

**Paysafe
Back Office User's Guide**

June 2022

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Using the Paysafe Back Office

Overview

Welcome to the Paysafe merchant back office. Our intuitive and versatile interface makes it easy to use all the functions, from running reports to processing transaction requests. Just navigate the tabs on any of the back office pages to access the function you need.

Back-office features

The Paysafe back office includes many useful and time-saving features. You can navigate easily through the tabs at the top of the back-office.
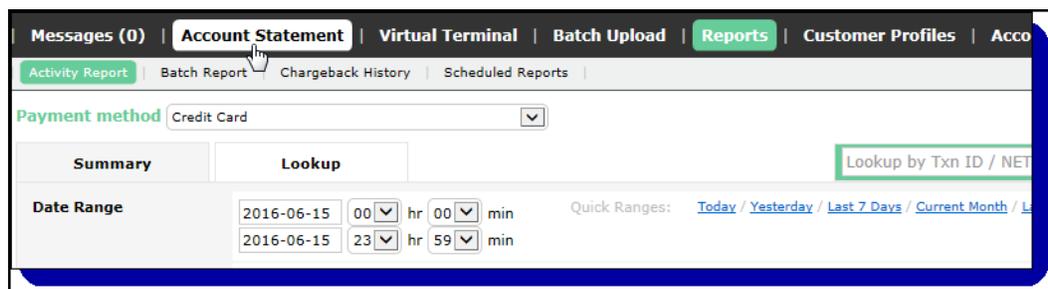
The back office has the following tabs:

Table 1-1: Back-office Tabs

Tab	Go There To …
Account Statement	• View the balance and all credit/debit activity in your Current, Security, and Reserve accounts. • View and download a monthly statement summarizing credit/debit activity in your merchant account, broken down by card brand.
Virtual Terminal	• Process credit/debit card and Direct Debit transactions manually, from anywhere you have an Internet connection.
Batch Upload	Process transactions by uploading CSV or XML files containing your transaction requests. You can upload the following files: • Credit card transactions • Direct Debit transactions • Recurring billing records
Reports	• Generate activity reports using account numbers, card numbers, etc. to view transaction details. • Generate batch reports to view transaction and batch details. • Generate chargeback reports to view a summary and details of disputed transactions. • Drill down on an activity report to process transactions like Settlements and Credits. • Schedule pre-configured reports to receive via email or SFTP.
Customer Profiles	• Create and edit billing records for one-time set-up of recurring payments. • Create and edit consumer profiles.

Table 1-1: Back-office Tabs (Continued)

Tab	Go There To …
Settings	• Create and modify back-office users • Create and modify email templates for communication with your customers. • Change your password. • Set your default landing page in the back office. • Set the currency format for Virtual Terminal and Activity Report functions (i.e., amounts with or without decimals).

Viewing available documentation

Click the Help button at the top right of the back office to access technical and back-office documentation.
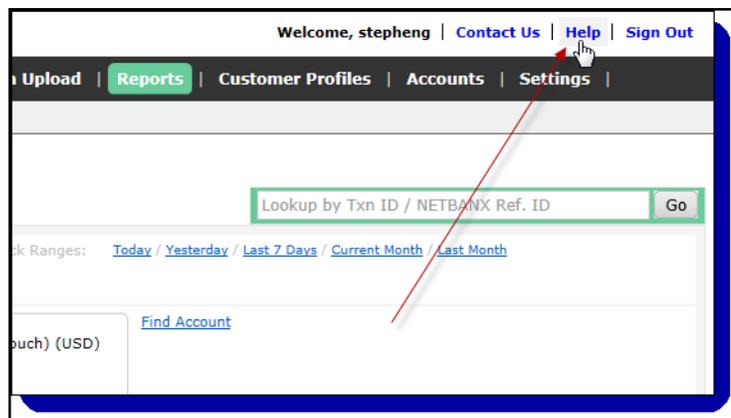
Here you will find the *Getting Started Guide* to get you up and running quickly with the main back-office tasks.
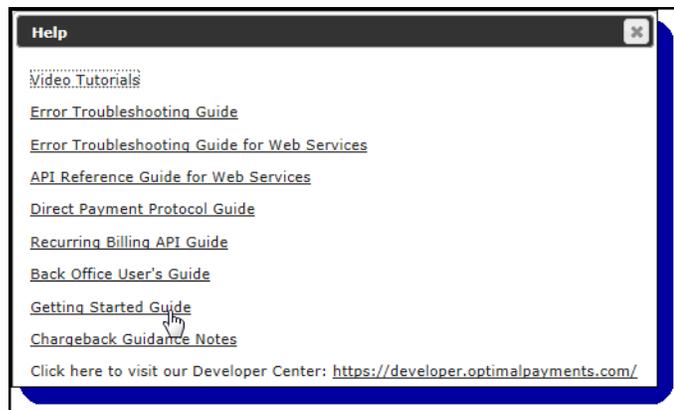
Accessing the back office

System requirements

• In order to use all features in the Paysafe back office, you must have one of the following:

   • Internet Explorer 8.0 or higher

   • Firefox 3.6 or higher

   • Chrome 5.0 or higher

   • Safari 4.0 or higher

• Your browser must be JavaScript-enabled. Consult your browser's Help for more information.

Signing in

Before signing in to the back-office Web site, you will have registered with us and received the following identification information:

• User name

• Password

To sign in to the back office:

1. Open a Web browser and navigate to *https://login.netbanx.com/office/public/preLogin.htm* – the sign-in page opens.

2. Complete the User Name and Password fields.

Both user name and password are case sensitive.

3. Click the Sign In button. The back office opens.

Contact Technical Support if:

- You receive the message "Invalid user name and password", even after verifying that your user name and password are entered correctly.

- You have lost your user name and/or password (Technical Support creates a new password in the event that one is lost).

Signing out

To sign out of the back office:

Click the Sign Out button on the upper right side of the back office.

If you are signed in to the site but have been inactive for fifteen minutes or more, you must sign in again before using the back office.

Settings

Password modification

You can use the back office to change the password you use to sign in.

- Your password must be at least 8 characters long, and must combine both alphabetical and numeric characters (e.g., A1b2c3D).

- Your password must contain both upper case and lower case characters.

- Your password must contain at least one of the following characters:
  ~ ! @ # $ % ^ & * ( ) { } ` _ , + = ? ; : . [ ] /

- You must change your password at least every 90 days.

- You cannot re-use a password identical to one of the last 4 passwords you have used.

To change your password:

1. Click the Settings tab on any back-office page, and then click the Change Password submenu. The Change Password page opens.

2. Enter your current password in the Current Password field.

3. Enter your new case-sensitive password in the New Password field and again in the Confirm New Password field.

4. Click the Save button.

Paysafe strongly recommends that, as a security measure, you do not use group, shared, or generic accounts and passwords. It is important to keep your account user names and pass-words private and secure.

If you have the correct access rights you can also use the User Administration tool to modify a user's password. See *Changing a user's password* on page 1-18 for details.

Setting your landing page

The Paysafe back office allows you to set your default landing page. If, for example, you usually use the Reports, you can set that tab as your default page so that when you sign in, you go directly to Reports. You can change your default landing page at any time.

To set your start page:

1. Click the Settings tab on any back-office page, and then click the General submenu.

2. From the Set Landing Page drop-down list, select the tab that you would like to set as your start page.
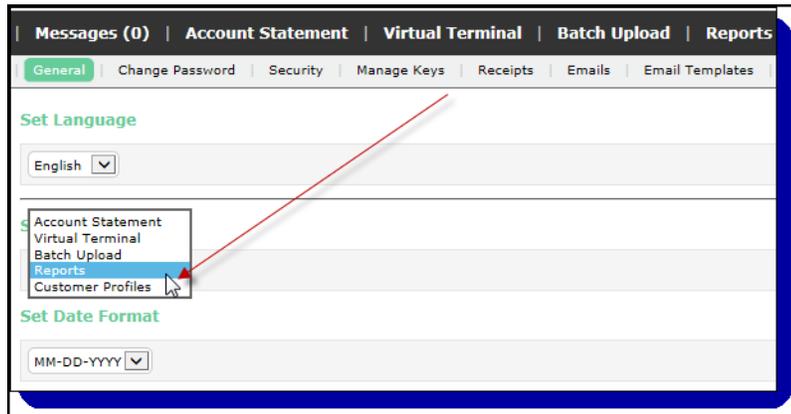
3. Click the Save button. The next time you sign in to the back office, you will go directly the tab you have selected here.

If you have unread messages on the Message tab, you will default to the Messages feature when you sign in. Once messages have expired or have been marked as read, you will default to your selected start page.

Setting time zone preferences

By default, the date and time parameters for the Activity Reports and Scheduled Reports are set to Eastern Time (for example, Montreal and New York are in this time zone). If your business is in a different time zone, however, you may want to adjust the time zone setting so that your report results match your own zone. For example, if you wanted to run a report on activity between 9 a.m. and 5 p.m. in your time zone, you do not have to calculate this range from a report run with Eastern Time time settings – you just run the report with your own time zone settings.

To set your time zone preferences:

1. Click the Settings tab on any back-office page, and then click the General submenu.
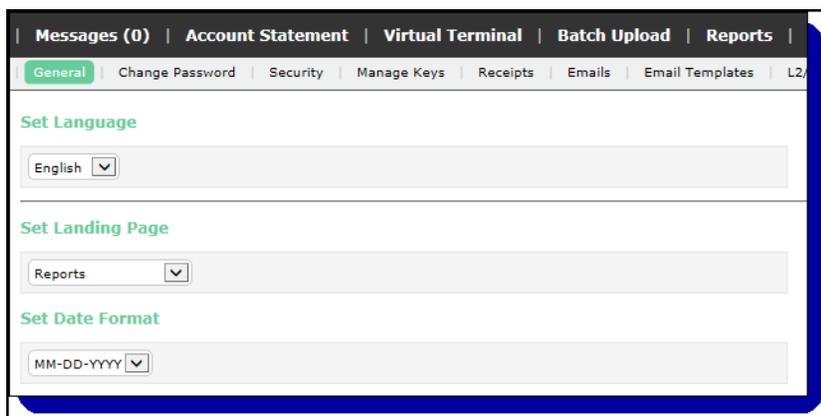
2. From the Set Time Zone drop-down list, select the time zone that you would like to set as your default for reports.
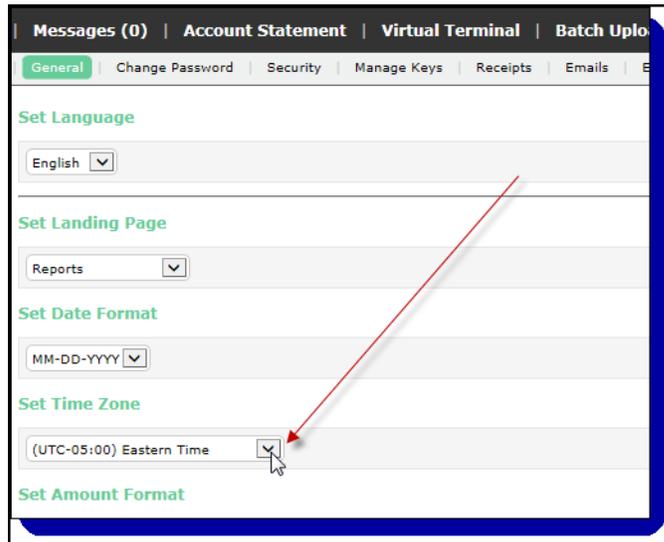
3. Click the Save button to save your preferences.

See *Generating activity reports* on page 4-9 for complete details on running Activity Reports.

Managing keys

You need to upload public keys to the Paysafe back office before you can use certain functionalities, like downloading sensitive documents through our SFTP site or decrypting certain report files you receive from Paysafe.

- Paysafe will encrypt certain report files with the PGP public key you upload to the back office. You can then decrypt the files with your private key once you have downloaded them (see *Schedule report fields* on page 4-34).

- For uploading files to our SFTP server, you need to upload your SFTP public key to the back office, and use the corresponding private key to establish your secure connection to Paysafe (see *Uploading your SFTP public key* on page 3-36 for more information).

To manage your keys:

1. Click the Settings tab on any back-office page, and then click the Manage Keys submenu.

2. Paste the public key in the text field below either the SFTP or the PGP heading.

3. Click the Save button to the bottom left of the text field.

Viewing your merchant accounts

You can use the merchant back office to view the status and other information for any merchant account to which you have been granted access.

This functionality is available for Partners only, and not for individual merchants.

To view your merchant accounts:

1. Click the Accounts tab at the top of any back-office page.
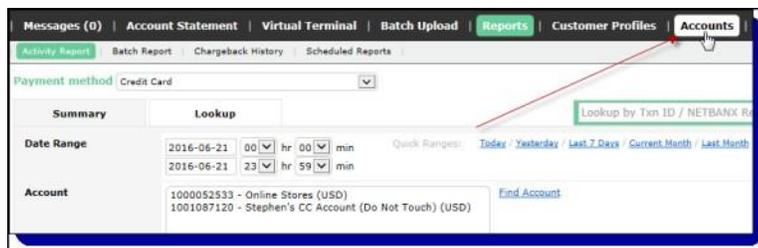
2. The Accounts page displays the following information about your accounts:

    •   Account – This is the account number.

    •   Name – This is the account name.

    •   Country – This is the country in which the account is active.

    •   Currency – This is the currency the account processes in.

> • Creation Date – This is the date the account was created.
>
> • Status – This is the status of the account: Pending, Submitted, Enabled, Disabled, or Rejected.
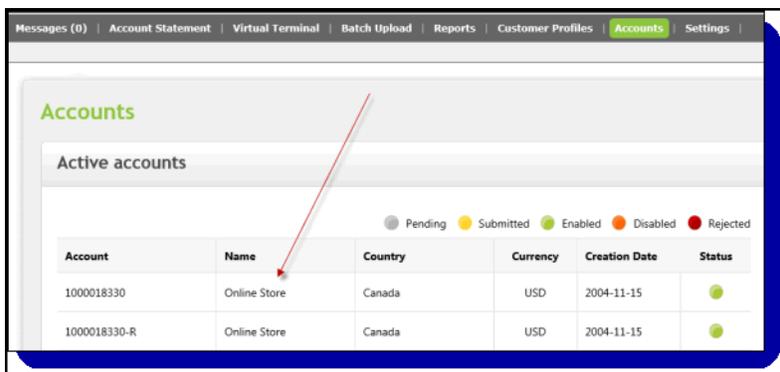
Emailing receipts

You can use the Paysafe back office to set up your merchant account to automatically email receipts to your customers when transactions are processed through your account, whether you use the Paysafe API or the back office Virtual Terminal. In addition, you can specify that you, the merchant, also receive email receipts for these transactions.

This functionality is available only for merchants who are integrated with the Paysafe REST-based APIs. It is not available for merchants who are integrated with the Paysafe SOAP API (Web Services). Contact your account manager for more information.

Customer email addresses

Each transaction request must have a customer email address associated with it. Otherwise, no receipt can be emailed to the customer.

There are several ways to provide the customer email address that will be used to email receipts.

Table 1-2: Customer Email Addresses

Email Address Source	Details
Paysafe Customer Vault API	• Create a customer profile using the Customer Vault API. You can then use the resulting payment token – which will have an email address associated with it – to send the receipt.
Paysafe Card Payments API	• You can include an email address in the Authorization/Purchase request when you use the Card Payments API by using the profile parameter. In this case, you would not need to include a payment token for that customer. • Further, if you use this method, the email address provided separately in the *profile* parameter of the payment request would override any email address stored for that customer in the Customer Vault.

Table 1-2: (Continued)Customer Email Addresses (Continued)

Email Address Source	Details
Virtual Terminal	• When you submit an Authorization/Purchase request using the Virtual Terminal in the Paysafe back office, you can include the customer's email address in the *Email address* field. • If you provide an email address in the Virtual Terminal, it will override any email address stored for that customer (e.g., in the Customer Vault). • Your merchant account must be set up to process Virtual Terminal transactions through the Paysafe REST-based APIs. Contact your account manager for more information.
Activity Report	• When you email a receipt from the Activity Reports (see *Emailing receipts using the Activity Report* on page 1-15), you can provide one or several email addresses to which to send the receipt. • Any email addresses entered here are the only ones used for this receipt. So even if this transaction was processed using a customer profile, the email address associated with the profile is ignored in this case.

There are two steps required for setting up email receipts functionality:

1. Create an email receipt template for each of your merchant accounts.

2. Specify the email addresses. This includes:

   • The email address from which the receipt is sent

   • The additional consumer email addresses that will receive the receipts – this functions only if the customer has an initial email address associated with the transaction

   • If selected, the merchant email addresses at which you want to receive the receipts

If you have Load Balanced merchant accounts, you must configure the email receipt template and the email addresses for each child account, and not for the master account. The child accounts do not inherit email receipt settings from the master account.

Creating email receipts

To create an email receipt:

1. Click the Settings tab at the top of any back-office page.
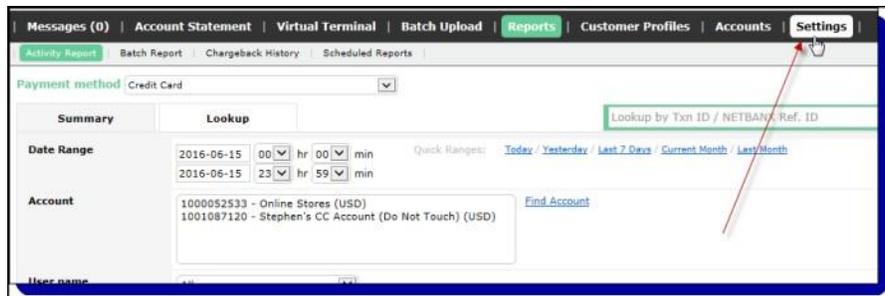
2. Click the Receipts submenu. The Receipts page opens.
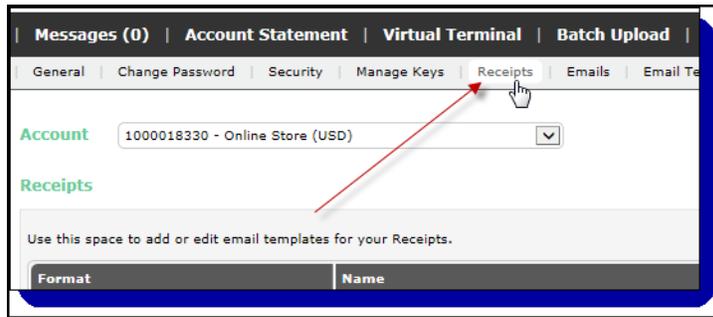
3. From the Account drop-down list, select the merchant account for which you want to create a receipt.
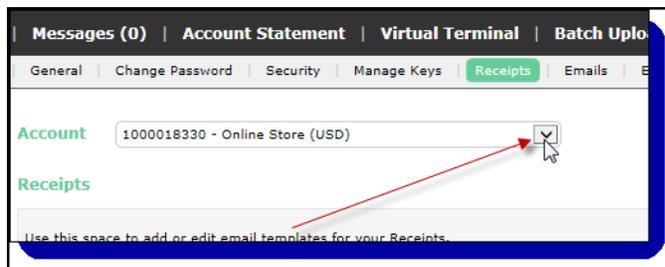
4. Click the Add button.
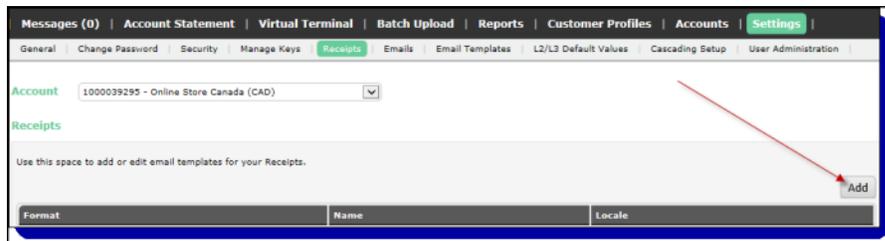
5. Complete the fields in the receipt template.

Email Template for <1000039295 - Online Store Canada (CAD)>

Format	* HTML
Locale	* English
Name	*
Logo URL	
Header	
Receipt Content	* Available Fields / Assigned Fields

Available Fields:
Amount
Date
Time
Transaction Type
Status
Card Type
Card Last Digits
Authorisation Code
Transaction Id
Customer Name
Customer Phone
Customer Email
Reference Number
Order Description
Billing Information
Shipping Information

Include Signature Line ☐

Footer

Preview   Save   Cancel

- Format – Select the format in which you want the receipt email to be delivered.

- Locale – Select the locale for the receipt. This determines the language of the Receipt Contents fields.

- Name – This is your internal name for the receipt.

- Logo URL – If you want to display a logo on the receipt, enter the URL here. The logo must be in .jpg, .jpeg, .gif, or .png format.

- Header – This is the name displayed in the header of the receipt.

- Receipt Content – Select fields from the Available Fields section and move them to the Assigned Fields section. These fields will be included in the receipt.

- Include Signature Line – Select this check box if you want to include a signature line.

- Footer – This is the footer of the receipt. For example, you could include your company's Web address.

6. Click the Preview button to see a preview of what the receipt will look like.

7. Click the Save button.

To edit an existing email receipt, navigate to the Receipts tab and click on the link in the Name column of the Receipts section for the merchant account.
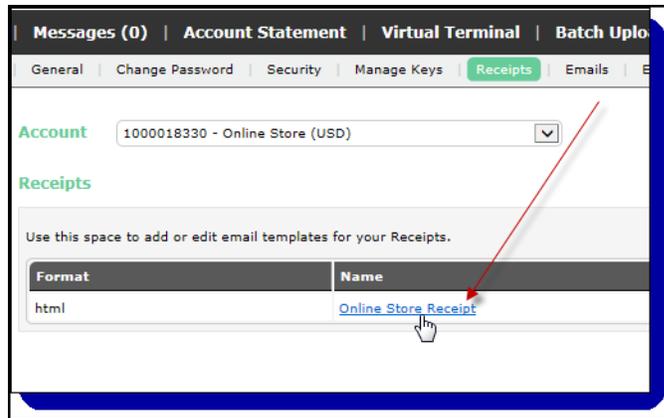
Specifying the receipt email addresses

You must create a receipt template before you specify an email address. If not, the email address functionality will not be enabled.

Once you have created the email receipt template, you must specify the email addresses associated with it.

To specify the receipt email addresses:

1. Click the Settings tab at the top of any back-office page.
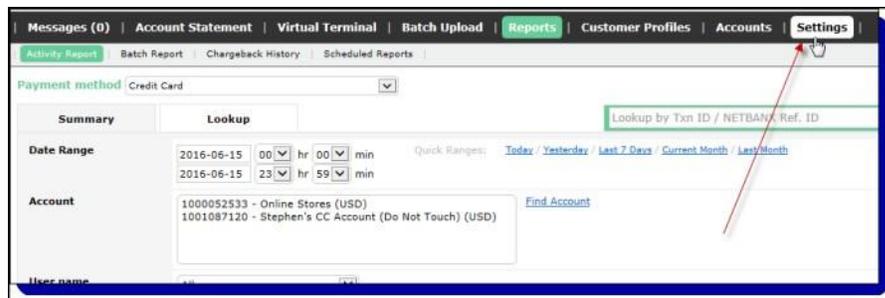
2. Click the Emails submenu. The Emails page opens.
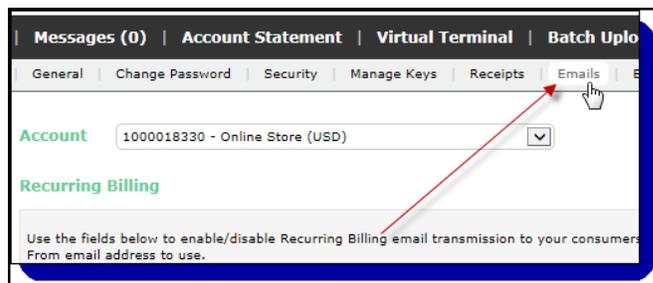
3. From the Account drop-down list in the Email Receipts section, select the merchant account for which you want to specify a receipt email address.
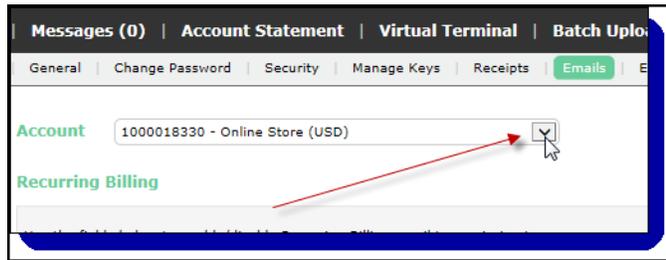
💡 *If you select a merchant account for which you have not yet created an email receipt, this functionality will not be enabled.*

4. Complete the fields in the Email Receipts section.

- Send Receipt to Consumer For – Select the check boxes for the type of transactions for which you want to send an email receipt to the consumer.

- CC Email/BCC Email – Enter email addresses to which to send the consumer email receipts.

- From Email – Enter the email address from which the consumer will receive the email receipt.

💡 *If you do not provide a value for the From Email field, it will default to Receipts-Do-Not-Reply@Paysafe.com.*

> - Send Receipt to Merchant For – Select the check boxes for the type of transactions for which you want to receive an email receipt.
> - To Email/CC Email/BCC Email – Enter email addresses at which you want to receive the email receipts.

5. Click the Save button.

Emailing receipts using the Activity Report

Once you have created the email receipt template, you can also manually send receipts using the Activity Report.

To send a receipt using the Activity Report:

1. Run an Activity Report to find the transaction for which you want to send a receipt. See *Generating activity reports* on page 4-9.

2. Drill down to the transaction details page.

3. Click the Send Receipt button at the top right.
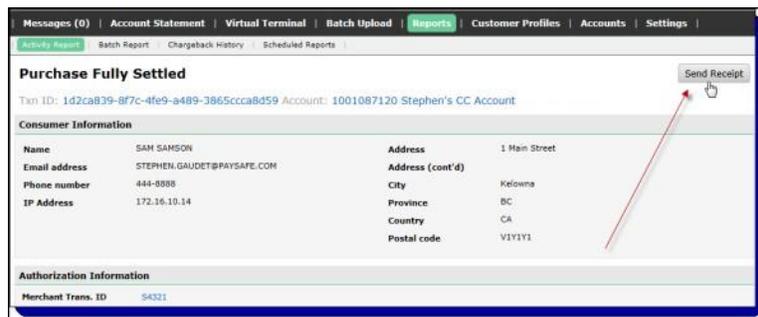
4. On the Send Receipt popup, enter one or more email addresses to which you want the receipt sent, separated by semicolons. For example, you can send the receipt to your customer and to yourself at the same time.

5. Click the Send Receipt button.

User administration

You can create users that are associated with the merchant for which you have been given user administration privileges. Once a user is created, you can also modify that user's characteristics at any time.

Creating a user

To create a user:

1. Click the Settings tab at the top of any back-office page.
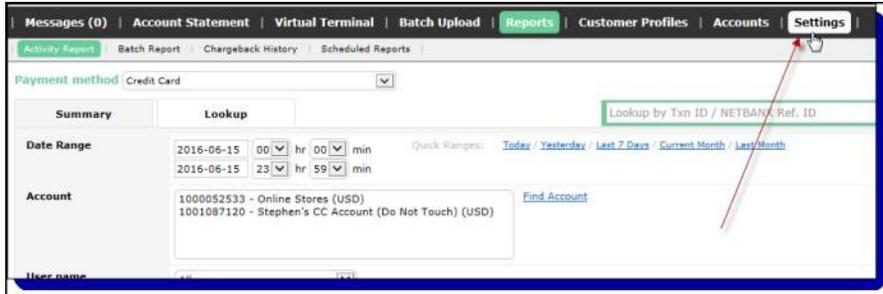
2. Click the User Administration submenu. The User Administration page opens.

3. Click the link to add a new user.
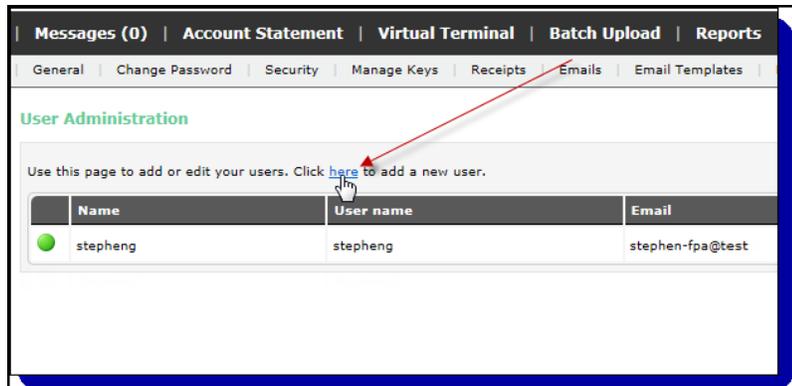
4. Complete the fields on the Create User page (see Table 1-3: *User Administration Fields* on page 1-17 for details).

5. Click Create.

Table 1-3: User Administration Fields

Field	Description
User name	This is the unique identifier for this user, used system-wide (e.g., j_smith_11). The user name is displayed at the top of the back office when the user is signed in.
Name	This is the user's name (e.g., Jane Smith).
Password/Confirm Password	Enter and then confirm a password that the user will use to sign in to the back office. The user will have to change this password the first time they use it to sign in.
Status	From the drop-down list, select the use status. The default is Enabled.
Email address	This is the user's email address. It will be used for the password recovery process, if required.
Allowed IP addresses	Enter one or more comma-separated IP addresses from which the user will be able to access the back office. If none is entered, then all IP addresses will be allowed.
Roles	From the drop-down list, select one or more roles to assign to the user (e.g., using the Activity Reports or processing transactions with the Virtual Terminal).
Accounts	From the drop-down list, select one or more merchant accounts to which the user will have access.

Modifying a user

You can modify any user that is associated with the merchant account for which you have been given user administration privileges. For example, you might want to change their status or modify their back office access privileges.

To modify a user:

1. Access the User Administration page in the back office.

2. Click the link in the row for the user you want to modify.
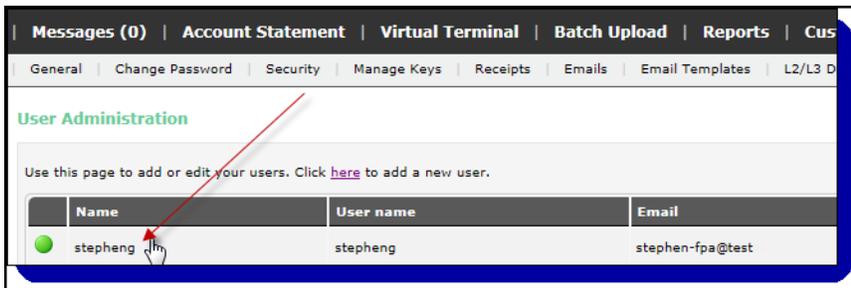
3. In the Edit User window, make the changes you need to the user profile. See *Creating a user* on page 1-16 for a description of the fields.
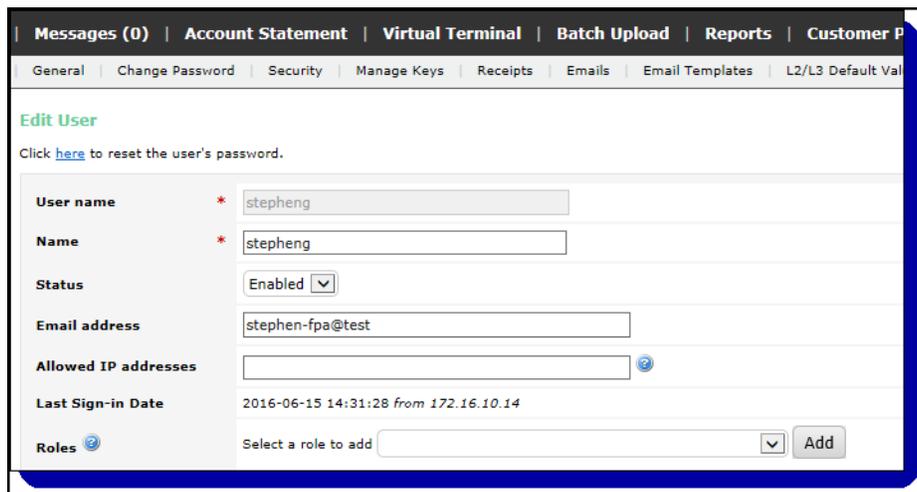
4. Click Save at the bottom of the page to save your changes.

Changing a user's password

You can use the User Administration tool to reset the password of any user associated with the merchant account for which you have been given user administration privileges. For example, a user might have forgotten their password and you would rather reset the password yourself than contact Paysafe Technical Support to do it.

To change a user's password:

1. Go to the Edit User page for the user whose password you want to change (see *Modifying a user* on page 1-17 for details).

2. Click the password reset link at the top of the page.
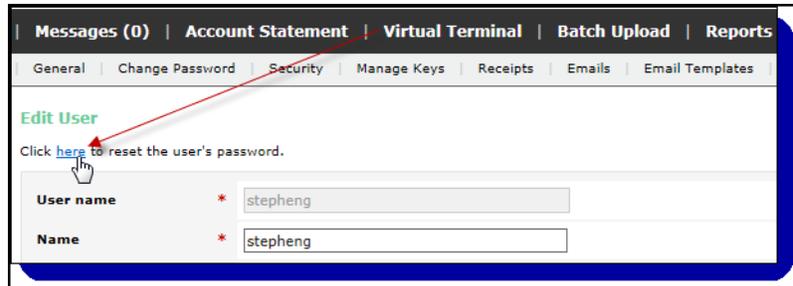
3. Enter a new password, and confirm it by re-entering it.
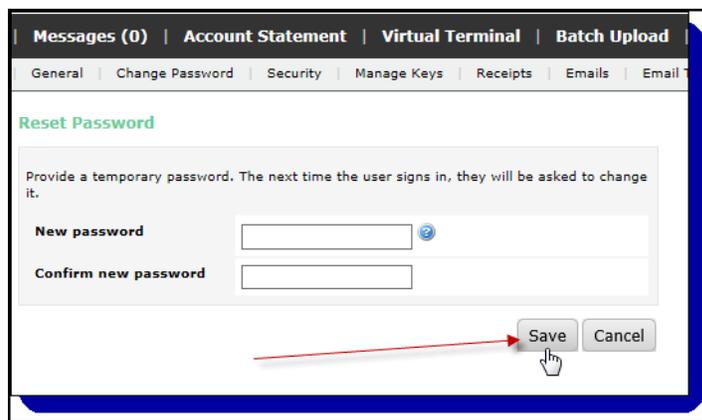
4. Click Save.

The user will have to change this password the first time they use it to sign in.

Sending an online Technical Support request

You can request Technical Support from Paysafe right from the back office. It's a convenient online request form that is easy to use.

To send an online request for help to Technical Support:

1. Click the Contact Us button at the top of any back-office page.
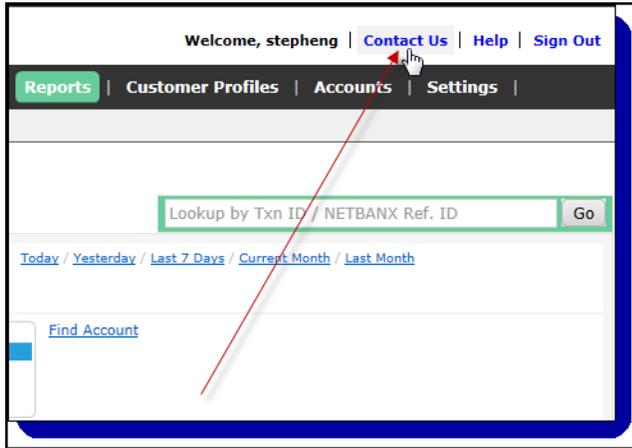
2. The Contact Us form opens.
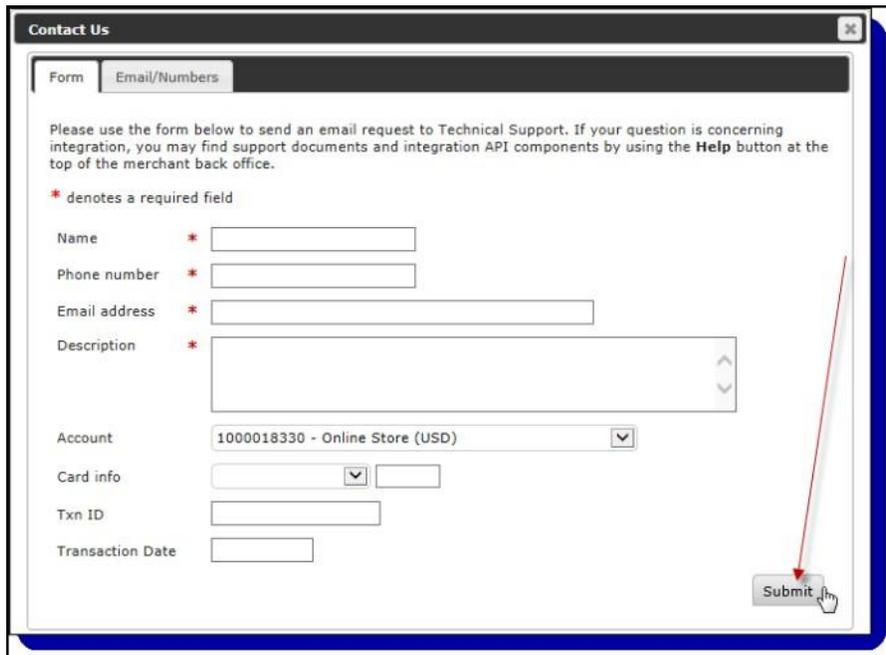
3. Complete the form. Be sure to include the following information, since it is required before you can submit the request:

Table 1-4: Contact Us Form Fields

Field	What to Enter
Name	Enter your name.
Phone Number	Enter the phone number at which we can contact you regarding your request.
Email Address	Enter the email address at which we can contact you regarding your request. Be sure to format it correctly.
Description	This is where you describe your request as thoroughly as possible.

Table 1-4: Contact Us Form Fields (Continued)

Field	What to Enter
Account	If you have more than one account with Paysafe, select the account for which you have a question from the drop-down list. If you only have one account, it will be selected by default.
Card Info	If applicable, select a card brand from the drop-down list, and enter the last 4 digits of the card in the field to the right.
Txn ID	If applicable, enter the transaction ID of the transaction about which you are inquiring.
Transaction Date	If applicable, enter the date of the transaction about which you are inquiring. Format = yyyy-mm-dd

4. Click the Submit button. The form sends your request to the Paysafe Technical Support team.

That's all there is to it. Our Technical Support team will answer your request as soon as they have investigated it and gathered the necessary information. Typically, you'll receive an email response within 24 hours.

Contacting Technical Support by email or phone

If you prefer to contact Technical Support by email or phone, click the Email/Numbers tab on the Contact Us form to view phone numbers and/or email addresses.
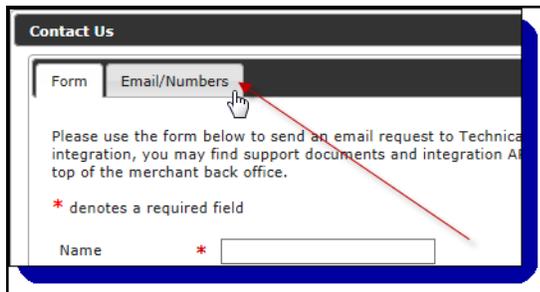
Using this guide

The chapters in this guide detail major system functions. Each chapter provides an overview of functions, which are then broken down into procedures with steps to be followed. The procedures in the guide often include graphics of windows and dialog boxes encountered in the performance of those actions, providing you with a visual point of reference.

Audience

This guide is intended for merchants using the back-office functions.

Functionality

This guide may document some features to which you do not have access. Access to such functionality is allotted on a merchant-by-merchant basis. If you have any questions, contact your account manager.

Screen images

For the most part, screen images reflect the current user interface. In some instances, a screen image may differ slightly from the actual application, but in such cases it will be minor and will not affect the accuracy of the document.

Symbols

This guide uses the following symbols to bring important items to your attention:

Table 1-5: Symbols

Symbol	Description
	This **security** icon denotes that you need certain access privileges in order to perform a procedure.
	This **note** icon denotes a hint or tip to help you use the application more efficiently.
	This **warning** icon alerts you to actions that could have important consequences.

Virtual Terminal

Overview

Use the Virtual Terminal to process transactions for a merchant account with a simple, efficient user interface. The Virtual Terminal allows you to process both credit/debit card transactions and Direct Debit transactions (sometimes referred to as e-check transactions), depending on what transaction types the merchant account is configured for.

You can implement the following credit/debit card transactions:

- Purchase – authorizes and settles an amount on a card

- Authorization – authorizes an amount on a card

Card transactions are protected by three security options: AVS (address verification system), a negative database check, and CVD (card verification data).

You can implement the following Direct Debit transactions:

- Presentment/Charge – credits an amount to a merchant account

- Credit – credits an amount to a bank account

This chapter may document some features to which you do not have access. Access to such functionality is allotted on a merchant-by-merchant basis. If you have any questions, contact your account manager.

Virtual Terminal features

Click the Virtual Terminal tab at the top of any back-office page to open the Virtual Terminal. You can toggle between Credit Card and Direct Debit tabs, depending on the type of transaction you want to process.

Card or Direct Debit transactions

The Virtual Terminal allows you to process transactions using credit/debit cards or Direct Debit, depending on how your merchant accounts are configured. Both the Credit Card and Direct Debit pages share the same basic consumer information fields, but the Payment Information section for each differs.

The Payment Information fields for the Credit Card option are those required for processing cards.

The Payment Information fields for the Direct Debit option are those required for processing Direct Debit transactions.

Printing receipts

The Virtual Terminal allows you to print a receipt for each transaction you process. The receipt contains useful merchant and customer information, as well as a summary of transaction data (e.g., transaction date/time and transaction amount).

To print a receipt:

1.   When you process a transaction, click the View Receipt button on the resulting page.

2.   On the resulting transaction receipt page, click the Print button to print it.

Card transactions

Purchase

A Purchase request both authorizes and settles the requested amount against the card indicated.
Through Authorization, the Purchase request confirms that the card exists and that funds are available

at the time of Authorization to cover the Purchase amount. The funds are not settled at this time but the Authorization reduces the available credit limit for that card, so in a sense the funds are "reserved" for the Purchase. Through Settlement, the Purchase request completes the transaction – the issuing financial institution credits the merchant's account with the funds for the transaction and updates the card holder's statement.

To process a Purchase transaction:

1. Open the Virtual Terminal.

2. Select the Credit Card radio button in the Payment Method section.

3. Complete the fields required for the Purchase transaction. See Table 2-1: *Purchase Transaction Fields* on page 2-4 for more information.

4. Click the Process button. The Transaction Information page opens, notifying you of the status of your transaction request (see *Purchase results* on page 2-5).

Table 2-1: Purchase Transaction Fields

Field	Description
Consumer Information	
First Name	Enter the customer's first name.
Last Name	Enter the customer's last name.
Phone Number	Enter the customer's phone number.
Email	Enter the customer's email address.
Recurring Indicator	This indicates whether the transaction is an initial or a repeat transaction for a specific customer for whom you will be processing subsequent transactions. Possible values are: • Initial • Subsequent
Address	Enter the first line of the customer's street address.
Address (cont'd)	Enter the second line of the customer's street address, if required.
City	Enter the city associated with the customer's card.
Country	Select the country associated with the customer's card from the drop-down list.

Table 2-1: Purchase Transaction Fields (Continued)

Field	Description
Province/State	Select the province or state associated with the customer's card.
Postal/Zip Code	Enter the postal or zip code associated with the customer's card.
Payment Information	
Account	Select a merchant account number from the Account drop-down list.
Transaction Mode	For a Purchase, select Purchase from the drop-down list. For an Authorization, select Authorization from the drop-down list.
Merchant Trans. ID	Enter a unique ID number you want to associate with each request. Maximum length = 25 characters (no special characters)
Amount	Enter the amount for the transaction requested. Maximum length = 12 digits
Card Brand	Choose the type of card used for the transaction from the drop-down list.
Card Number	Enter the card number to use for the transaction requested.
Card Expiry	Enter the expiry date. Format = mm/yy
CVD	Enter the 3- or 4-digit security code that appears on the card following the card number itself. This code does not appear on imprints.

Purchase results

The fields displayed on the transaction results page may vary depending on the information included with the transaction request.

When the Purchase is processed successfully with Paysafe, the following transaction information page opens:

The fields are described in the following table:

Table 2-2: Purchase Results

Field	Description
Txn ID	This is the transaction ID the processor assigned to the transaction request and returned in response to the request.
Account	This is the merchant account through which the transaction was processed.
Merchant Trans. ID	This is the ID the merchant assigned to the transaction when it was submitted.
Date	This is the date and time the transaction was processed.
Auth. Conf. No.	This is the authorization confirmation number assigned to this request by the processor.
Amount	This is the amount of the transaction.
Remaining to Settle	Where applicable, this is the amount of the original Authorization that remains to be settled.
Card Details	This is the brand, partial number, and expiry date of the card used.
Frequency	Possible values are: • Recurring Billing – The transaction came via recurring billing. • Initial – The Recurring Indicator value in either the Virtual Terminal or the API was set to Initial. • Subsequent – The Recurring Indicator value in either the Virtual Terminal or the API was set to Subsequent. • One-Time – No Recurring Indicator value was provided.
Auth Code	This is the Authorization code that was returned.
Auth Mode	This is the transaction type submitted.
AVS Response	This is the AVS code associated with the transaction (see *Address verification system codes* on page 4-3).
CVD Response	This is the CVD code that is returned. See *CVD codes* on page 4-4 for more information.
Pay Proc Response	This is the transaction processor's response.
ECI Code	Where applicable, this is the E-Commerce Indicator returned if an Enrollment Lookup request was made before processing the card transaction.
User Name	This is the user name of the person using the Virtual Terminal to process the transaction.
3DS Version	
Direct Server Txn ID	

Authorization

In a card Authorization, the transaction information is sent to the card processor, which in turn sends the information to the card holder's issuing bank. An Authorization is not a guarantee of payment. It only confirms that the card exists and that funds are available at the time of Authorization to cover the Purchase amount. The funds are not credited at this time but the Authorization reduces the available credit limit for that card, so in a sense the funds are "reserved" for the Purchase. In most cases, it is safe to assume that an Authorization will remain valid for a period of seven days. Many merchants try to limit the time between Authorization and Settlement to seven days, in order to minimize Settlement problems.

To process an Authorization transaction:

1. Open the Virtual Terminal.

2. Select the Credit Card radio button in the Payment Method section.

3. Complete the fields required for the Authorization transaction. See Table 2-1: *Purchase Transaction Fields* on page 2-4 for more information.

4. Click the Process button. The Transaction Information page opens, notifying you of the status of your transaction request (see *Authorization results* on page 2-7).

Authorization results

The Transaction Information page returned in response to an Authorization request is the same as that returned for a Purchase request. See *Purchase results* on page 2-5 for details.

Direct Debit transactions

Presentment/Charge

The Presentment/Charge transaction allows you to transfer money from a customer's bank account to a merchant account. This transaction is completed in real time, though the banking network typically takes 3–5 days to transfer the funds.

To process a Presentment/Charge transaction:

1. Open the Virtual Terminal.

2. Select the Direct Debit radio button in the Payment Method section.

3. Complete the fields required for the Presentment/Charge transaction. See Table 2-3: *Present-ment/Charge Transaction Fields* on page 2-8 for more information.

4. Click the Process button. The Transaction Information page opens, notifying you of the status of your transaction request (see *Presentment/Charge results* on page 2-9).

Table 2-3: Presentment/Charge Transaction Fields

Field	Description
Consumer Information	
First Name	Enter the customer's first name.
Last Name	Enter the customer's last name.
Phone Number	Enter the customer's phone number.
Email	Enter the customer's email address.
Address	Enter the first line of the customer's street address.
Address (cont'd)	Enter the second line of the customer's street address, if required.
City	Enter the customer's city.
Country	Select the customer's country from the drop-down list.
Province/State	Select the customer's province or state from the drop-down list.
Postal/Zip Code	Enter the customer's postal or zip code.
Payment Information	

Table 2-3: Presentment/Charge Transaction Fields (Continued)

Field	Description
Account	Select a merchant account number from the drop-down list. **NOTE:** The currency of the transaction is inferred from the Account specified. The currency of each account is assigned when it is created by Paysafe.
Transaction Mode	• For a purchase transaction, select Presentment/Charge from the drop-down list. • For a credit transaction, select Credit from the drop-down list.
Merchant Trans. ID	Enter a unique ID number you want to associate with each request. Maximum length = 25 characters (no special characters)
Amount	Enter the amount for the transaction requested. Maximum length = 12 digits
Payment Type	Choose the type of payment for the transaction from the drop-down list. Possible values are: • WEB (Personal Check Only) – use when an Authorization is obtained through the Internet. • TEL (Personal Check Only) – use when a verbal Authorization is obtained via telephone. • CCD (Business Check Only) – use when a transaction takes place between two corporate entities ("business-to-business"). • PPD (Personal Check Only) – use to submit prearranged credit and debit transactions (e.g., periodic bill payments)
Check Type	Choose the type of check for the transaction from the drop-down list. Possible values are: • BC – Business Checking • BL – Business Loan • BS – Business Saving • PC – Personal Checking • PL – Personal Loan • PS – Personal Saving
Check Number	This is the check number associated with this Direct Debit transaction. Use numeric values only. The Check Number is included for tracking purposes, and appears in the transaction detail screen of the Activity Report (see *Viewing individual transaction details* on page 4-13 for more information).
Bank Name	This is the name of the bank at which the customer holds their account.
Bank Country	This is the country of the bank with which consumer's bank account is registered. This field is required/displayed for certain account configurations only.
Bank Account Number	This is the bank account number associated with this Direct Debit transaction. Do not include spaces or dashes. For example, if the bank account number is "8888-8888", you must enter "88888888".
Routing Number	This is the 9-digit transit routing number of the customer's U.S. bank. Do not include spaces or dashes. For example, if the routing number is "12345-6789", you must enter "123456789".
Sort Code	This is the 6-digit identification number of the customer's UK bank or building society branch. Do not include spaces or dashes. For example, if the sort code is "123-456", you must enter "123456".
Transit Number/ Institution ID	The transit number is the 5-digit identification number of the customer's Canadian bank branch. Do not include spaces or dashes. For example, if the transit number is "123-45", you must enter "12345". The institution ID is the 3-digit identification number of the customer's Canadian bank.
Mandate Reference	This is the mandate reference that allows a U.K. bank account to be charged.

Presentment/Charge results

The Transaction Information page displays Presentment/Charge transaction details:

The fields are described in the following table:

The fields displayed on the Transaction Information page may vary depending on the information included with the transaction request.

Table 2-4: Presentment/Charge Results

Field	Description
Confirmation No.	This is the confirmation number the processor assigned to the transaction request and returned in response to the request.
Account	This is the merchant account for which this transaction was processed.
Merchant Trans. ID	This is the transaction ID the merchant submitted with the transaction.
Date	This is the date the transaction was processed.
Amount	This is the amount, in cents, of the transaction.
User Name	This is the user name of the person using the Virtual Terminal to process the transaction.
Bank Name	This is the bank name submitted with the transaction.
Bank Account Number	This is the last 4 digits of the bank account number used.
Routing Number Inst. ID/Transit No. Sort Code	This is the routing number, transit number/institution ID, or sort code – depending on the customer's bank account – submitted with the transaction (see Table 2-3: *Presentment/Charge Transaction Fields* on page 2-8).
Check Number	This is the check number submitted with the transaction.

Credit

The Credit transaction allows you to transfer money from a merchant account directly to a customer's bank account. The Credit transaction is completed in real time, though the banking network takes from three to five days to transfer the funds from the merchant account into the customer's bank account.

To process a Credit transaction:

1. Open the Virtual Terminal.

2. Select the Direct Debit radio button in the Payment Method section.

3. Complete the fields required for the Credit transaction. See Table 2-3: *Presentment/Charge Trans-action Fields* on page 2-8 for more information.

4. Click the Process button. The Transaction Information page opens, notifying you of the status of your transaction request (see *Credit results* on page 2-11).

Credit results

The Transaction Information page displays Credit transaction details. The fields are the same as those displayed for Presentment/Charge transactions. See Table 2-4: *Presentment/Charge Results* on page 2-10 for details.

Transaction errors

If the transaction cannot be processed due to some error, the resulting page displays the error that occurred along with an explanation.

If the type of error that occurred allows you to retry the transaction, the Retry Transaction button is activated in the top right corner of the page.

Batch Upload Tool

Overview

The batch upload tool allows you to process credit card, Direct Debit, and recurring billing transactions with Paysafe by using our back-office interface to upload CSV and XML files containing your transaction requests. The process is simple.

1. Create a file containing your transactions.

2. Log in to the Paysafe back office and use the batch upload tool to submit the file.

3. Paysafe typically begins processing your file within five minutes.

4. You can download a response file that contains detailed information on each record contained in the original batch file you uploaded. See *Viewing batch upload results* on page 3-22 for details.

You use the back-office reporting tools to view the results of the individual transactions contained in your credit card or Direct Debit file upload. See Generating activity reports *on page 4-9* for details.

You can also upload files to Paysafe via SFTP. See *Using SFTP to upload batch files* on page 3-35 for more information.

This chapter may document some features to which you do not have access. Access to such functionality is allotted on a merchant-by-merchant basis. If you have any questions, contact your account manager.

Creating your transaction files

Transaction types supported

Paysafe supports the following transaction types through the Batch Upload tool:

• Direct Debit – see *Direct Debit transactions* on page 2-7 for more details

• Credit card – see *Card transactions* on page 2-3 for more details

• Recurring billing – see Chapter 6: *Customer Profiles* for more details

Table 3-1: Batch Upload Transaction Types

Transaction Type	File Type Supported	Operations Supported	Upload Methods
Credit Card	• CSV • XML	• Purchase • Authorization • Authorization Reversal • Settlement • Credit • Stored Data	• Batch Upload Tool • SFTP
Direct Debit	• CSV • XML	• charge • credit	• Batch Upload Tool • SFTP

Table 3-1: Batch Upload Transaction Types (Continued)

Transaction Type	File Type Supported	Operations Supported	Upload Methods
Recurring Billing	• CSV • XML	• create • update (via XML file only) • load (via XML only)	• Batch Upload Tool • SFTP

Formatting your files

File restrictions

• The maximum file size for the Batch Upload tool is 10 MB. Larger files will be rejected.

• The maximum file name length is 175 characters, plus extension.

• A batch file can contain a maximum of 50,000 records. Files with more than 50,000 records will be rejected.

• You cannot upload any file that has already been uploaded within the previous 24 hours.

• Your file name must consist of alphanumeric characters only. Do not use special characters (e.g., dashes, spaces, quotation marks, etc.) when naming your file.

CSV files

Your CSV file must have the following format:

• It must have no spaces embedded between the values.

• Each line (record) in the file can contain the data for one transaction only.

• If any of your values contains a comma, that value must be enclosed in double quotes. For example, if the value for the Last Name parameter were *Johnson, III*, you would include it as "*Johnson, III*".

• If you are omitting the value for an optional field, you must still include the place for that field, offset with commas (e.g., *value,value, ,value*).

• If a CSV file contains improperly formatted records, the file will still be processed, but the improperly formatted records will fail.

⚠️ *The fields in your transaction requests must be in the same order as given in the tables and examples below. If not, the transaction requests will fail.*

XML files

An example of each type of XML file you can upload with the Batch Upload tool is provided below:

• For Direct Debit transactions, see *Direct Debit XML file example* on page 3-5.

• For credit card transactions, see *Credit card XML file example* on page 3-12.

• For recurring billing records, see *Recurring Billing XML UploadRequestV1 file example* on page 3-19.

• For recurring billing consumer profile downloads, see *Recurring Billing XML ConsumerProfileRequestV1 file example* on page 3-21.

Consult the following documents for complete details on the contents and format of your Batch Upload XML files:

⚠️
- For Direct Debit and credit card transactions – *API Reference Guide for Web Services*
- For Recurring Billing records – *Recurring Billing API Guide*

> *An improperly formatted XML file will not be processed and will not appear in any subsequent report (see* **Viewing batch upload results** *on page 3-22). Ensure your file is validly formatted before uploading it.*

Direct Debit files

Direct Debit CSV files

Consult the following table to determine the values to include for each record of your Direct Debit transaction file.

💡 *Field Names marked with an asterisk are mandatory.*

Table 3-2: Direct Debit Transaction File Values

Field	Field Name	Data Type	Description
1	Transaction Code*	a2	This value indicates the transaction type. Possible values are: • DD – Use to process a Presentment - Charge • DC – Use to process a Credit
2	Payment Type*	a3	This value indicates the payment type. Possible values are: • CCD – Use to submit credit and debit transactions between two business entities • PPD – Use to submit prearranged credit and debit transactions (e.g., periodic bill payments) • TEL – Use to submit transactions with authorization obtained from the customer via telephone • WEB – Use to submit transactions with authorization obtained from the customer via the Internet
3	Last Name*	an..40	This is the customer's last name.
4	First Name*	an..40	This is the customer's first name.
5	Bank Name*	an..40	This is the name of customer's bank, to which this transaction is posted.
6	Routing Number*	n..15	For U.S. dollar accounts, this is the 9-digit routing number of the customer's bank. For Canadian dollar accounts, this is a combination of the 3-digit institution ID and the 5-digit transit number of the customer's bank branch. Do not include spaces or dashes. For British pound accounts, this is the 6-digit sort code of the customer's bank.
7	Bank Account*	an..30	This is the customer's bank account number.

Table 3-2: Direct Debit Transaction File Values (Continued)

Field	Field Name	Data Type	Description
8	Account Type*	an..10	This value indicates whether the transaction is posted against a personal or business account. Possible values are: • PC – Personal Checking • BC – Business Checking
9	Amount*	n..13	This is the amount for the transaction requested. Decimals are optional (e.g., "10" would be $10.00, "10.5" would be $10.50).
10	Reference Code*	an..40	This is a unique transaction ID provided by the merchant, used to identify this transaction throughout its life cycle.
11	Telephone*	an..40	This is the customer's telephone number, including area code. Do not include spaces or hyphens.
12	Address 1*	an..50	This is the first line of the customer's street address.
13	Address 2	an..50	This is the second line of the customer's street address.
14	City*	an..40	This is the city in which the customer resides.
15	State/ Province	a2	This is the state or province in which the customer resides. See Appendix C: *Geographical Codes* for the valid state/province codes to use.
16	Zip/Postal Code	an..10	This is the customer's ZIP code if Country is U.S.; otherwise, this is the customer's postal code.
17	Country*	a2	This is the country in which the customer resides. See Appendix C: *Geographical Codes* for the valid country codes to use.
18	Check Number*	n..8	This is the check serial number.
19	Transaction Date	n14	This is the date and time of the transaction. Format = YYYYMMDDHHMMSS
20	Target Date	N/A	Not applicable. Leave blank.
21	Payee	an..81	This is the descriptor that will appear on the customer's bank statement. • If you **do** provide a value for this field, this value will be used as the statement descriptor. • If you **do not** provide a value for this field, a default value configured for the merchant account will be used as the statement descriptor.
22	Fee Amount	N/A	Not applicable. Leave blank.
23	Recurring Transaction	N/A	Not applicable. Leave blank.
24	ID Type	an..10	This is the type of ID used to identify the owner of the checking account. Possible values are: • DL – Driver's License • SS – Government ID • MI – Military ID • GN – Generic ID
25	ID Country	a2	This is the country in which the ID was issued. Possible values are: • CA – Canada • US – United States
26	ID State	a2	This is the code that identifies the state or province in which the ID was issued. See Appendix C: *Geographical Codes* for the valid state/province codes to use.

Table 3-2: Direct Debit Transaction File Values (Continued)

Field	Field Name	Data Type	Description
27	ID Number	an..20	This is the number of the ID provided for the ID Type.
28	ID Expiration	n8	This is the date that the ID expires. Format = YYYYMMDD
29	Account Num-ber*	n..10	This is your merchant account number.
30	Mandate Reference	an..35	This is the mandate reference number.

Direct Debit CSV file example

The following is an example of a valid transaction file to perform two Direct Debit *charge* transactions:

```
DD,TEL,Anderson,Andrew,MD Bank,123456789,12345678,PC,18,ID 1,7858888888,1 Main
Street,,Laurel,MD,54321,US,123,20050510123445,,,,,DL,US,MD,55,20051210,1000038204
DD,WEB,Anderson,Andrew,MD Bank,123456789,12345678,PC,15,ID 2,7858888888,1 Main
Street,,Laurel,MD,54321,US,124,20050510123445,,,,,DL,US,MD,55,20051210,1000038204
```

Direct Debit XML files

The XML file you create to upload Direct Debit transactions must contain a *ddBatchRequestV2* request. The *ddBatchRequestV2* contains:

• A *merchantRefNum* element, which identifies the batch file

• One of the following operations:

   • charges

   • credits

In turn, each operation contains one or more instances of a *ddCheckRequestV1*, with the appropriate elements included. For example, if you had five Direct Debit charges to process, you would create a *ddBatchRequestV2* with a *charges* operation that contained five instances of a *ddCheckRequestV1*.

> *For complete details on the elements and data required for a ddCheckRequestV1 request, see the* API Reference Guide for Web Services.

Direct Debit XML file example

The following is an example of a properly formatted *ddBatchRequestV2* XML request to process one charge and one credit:

```
<ddBatchRequestV2
xmlns="http://www.optimalpayments.com/directdebit/xmlschema/v1">
<merchantRefNum>REF10192007_REQ</merchantRefNum>
<charges>
<ddCheckRequestV1
xmlns="http://www.optimalpayments.com/directdebit/xmlschema/v1">
        <merchantAccount>
            <accountNum>12345678</accountNum>
            <storeID>myStoreID</storeID>
            <storePwd>myStorePWD</storePwd>
        </merchantAccount>
```

```
        <merchantRefNum>Ref-12345</merchantRefNum>
        <amount>10.00</amount>
        <check>
            <accountType>PC</accountType>
            <bankName>Chase</bankName>
            <checkNum>12</checkNum>
            <accountNum>987654321</accountNum>
            <routingNum>123456789</routingNum>
        </check>
        <billingDetails>
            <checkPayMethod>WEB</checkPayMethod>
            <firstName>Jane</firstName>
            <lastName>Jones</lastName>
            <street>123 Main Street</street>
            <city>LA</city>
            <state>CA</state>
            <country>US</country>
            <zip>90210</zip>
            <phone>555-555-5555</phone>
            <email>janejones@emailserver.com</email>
        </billingDetails>
        <sdk>
            <version>1.0</version>
            <platform>http</platform>
            <provider>Merchant</provider>
        </sdk>
</ddCheckRequestV1>
</charges>
<credits>
<ddCheckRequestV1>
        <merchantAccount>
            <accountNum>12345678</accountNum>
            <storeID>myStoreID</storeID>
            <storePwd>myStorePWD</storePwd>
        </merchantAccount>
        <merchantRefNum>CR_11212007_0</merchantRefNum>
        <amount>15.00</amount>
        <check>
            <accountType>PC</accountType>
            <bankName>Chase</bankName>
            <checkNum>13</checkNum>
            <accountNum>987654321</accountNum>
            <routingNum>123456789</routingNum>
        </check>
        <billingDetails>
            <checkPayMethod>PPD</checkPayMethod>
            <firstName>Jane</firstName>
            <lastName>Jones</lastName>
            <street>123 Main Street</street>
            <city>LA</city>
            <state>CA</state>
            <country>US</country>
            <zip>90210</zip>
            <phone>555-555-5555</phone>
            <email>janejones@emailserver.com</email>
        </billingDetails>
</ddCheckRequestV1>
</credits>
</ddBatchRequestV2>
```

Credit card files

Credit card Authorization/Purchase CSV files

Consult the following table to determine the values to include for each Authorization or Purchase record of your credit card transaction file.

Field Names marked with an asterisk are mandatory.

Table 3-3: Authorization/Purchase Transaction File Values

Field	Field Name	Data Type	Description
1	Card Number*	n..20	This is the card number you are charging for this transaction.
2	Card Brand*	a2	Use one of the following two-character abbreviations for the card brand: • AM = American Express • DC = Diners Club • DI = Discover • JC = JCB • LA = Laser • MC = MasterCard • MD = Maestro • SF = Swiff • SO = Solo • SW = Switch • VD = Visa Debit • VE = Visa Electron • VI = Visa
3	CVV*	n..4	This is the 3- or 4-digit security code that appears on a credit card following the credit card number. This code does not appear on imprints. NOTE: This field is not required when the Card Brand is set to MD, SO, or SW, which do not have CVV values.
4	Expiry Date*	an5	This is the expiry date for the card against which the Purchase will be made. Format must be "MM/YY" (e.g., September 2008 = 09/08)
5	Amount*	n..13	This is the amount for the Purchase requested. Decimals are optional (e.g., "10" would be $10.00, "10.5" would be $10.50).
6	Transaction Type*	a1	Set this value to: • **A** for Authorization • **P** for Purchase
7	Account Number*	n..10	This is your merchant account number.
8	Merchant Transaction ID*	an..40	This is your unique ID number associated with each Purchase request. You create this value and submit it with the transaction.
9	First Name*	an..40	This is the customer's first name.
10	Last Name*	an..40	This is the customer's last name.
11	Address 1*	an..50	This is the first line of the customer's street address.

Table 3-3: Authorization/Purchase Transaction File Values (Continued)

Field	Field Name	Data Type	Description
12	Address 2	an..50	This is the second line of the customer's street address.
13	Phone Number*	an..40	This is the customer's phone number.
14	Email Address*	an..100	This is the customer's email address.
15	City*	an..40	This is the city associated with the customer's card.
16	State/Province*	a2	This is the 2-character abbreviation for the province or state associated with the customer's card. See Appendix C: *Geographical Codes* for the correct abbreviations.
17	Zip/Postal Code*	an..10	This is the postal or zip code associated with the customer's card.
18	Country*	a2	This is the 2-character abbreviation for the country associated with the customer's card. See *Country codes* on page C-3 for the correct abbreviations.
19	Previous Customer	a1	This indicates whether the customer has previously shopped online with you. Possible values are: • Y = Yes • N = No
20	Issue Number	n..4	This is the 1- or 2-digit number located on the front of the card, following the card number. This element can be used only when the Card Brand Code is MD (Maestro), SO (Solo), or SW (Switch).
21	Financing Type	A1	This is the type of financing offered. Possible values are: • D – Deferred payment financing • E – Equal payment financing
22	Plan Number	n..3	This is the plan number for this financing transaction.
23	Grace Period	n..2	This is the grace period, in months, associated with deferred payment transactions.
24	Term	n..2	This is the number of payments, in months, for equal payment transactions.

Credit card Settlement CSV files

Consult the following table to determine the values to include for each Settlement record of your credit card transaction file.

Field Names marked with an asterisk are mandatory.

Paysafe:

Table 3-4: Settlement Transaction File Values

Field	Field Name	Data Type	Description
1	Transaction ID*	an..20	This is the ID that Paysafe assigned to the original Authorization transaction. You can use one of the following values: • The Transaction Number returned via the Direct Payment Component API • The Confirmation Number returned via the Web Services API or the Batch Upload tool • The Transaction ID or Confirmation Number from the Transaction Detail page of the Activity Report
2	Blank Field*		This field is used for internal purposes only. It must be left blank, and enclosed by double quotes ("").
3	Original Merchant Transaction ID	an..255	This is the Merchant Transaction ID of the original Authorization transaction that is now being settled. This value is one of the following: • The *merchantTxn* value submitted with the original transaction when using the Direct Payment Component. • The *merchantRefNum* submitted with the original transaction when using the Web Services API • The *Merchant Transaction ID* value submitted with the original transaction when using the Virtual Terminal or the Batch Upload Tool
4	Amount	n..13	This is the amount for the transaction requested. Decimals are optional (e.g., "10" would be $10.00, "10.5" would be $10.50). NOTE: If you do not include the *Amount* value, the entire amount of the original Authorization transaction will be settled by default. If you want to settle only part of the original transaction, enter that amount here.
5	Merchant Transaction ID*	an..40	This is your unique ID number associated with this Settlement request. You create this value and submit it with the transaction.
6	Transaction Type*	a1	Set this value to **S** for Settlement.
7	Account Number*	n..10	This is your merchant account number.

Credit card Authorization Reversal CSV file

Consult the following table to determine the values to include for each Authorization Reversal record of your credit card transaction file.

Field Names marked with an asterisk are mandatory.

Table 3-5: Authorization Reversal Transaction File Values

Field	Field Name	Data Type	Description
1	Transaction ID*	an..20	This is the ID that Paysafe assigned to the original Authorization transaction. You can use one of the following values: • The Confirmation Number returned via the Web Services API or the Batch Upload tool • The Transaction ID or Confirmation Number from the Transaction Detail page of the Activity Report

Table 3-5: Authorization Reversal Transaction File Values (Continued)

Field	Field Name	Data Type	Description
2	Reversal Amount*	n..13	This is the amount of the Authorization that you want to reverse. Decimals are optional (e.g., "10" would be $10.00, "10.5" would be $10.50).
3	Reference Code*	an..40	This is a unique transaction ID provided by the merchant, used to identify this transaction throughout its life cycle.
4	Account Number*	n..10	This is your merchant account number.
5	Transaction Type*	a1	Set this value to **AR** for Authorization Reversal.

Credit card Stored Data CSV file

Stored Data requests allow you to perform credit card Authorizations and Purchases by providing a Transaction ID or Confirmation Number from a previous successful Authorization or Purchase. This ID/number allows Paysafe to access from its database most of the data required for the transaction.

The maximum age of a valid transaction ID or confirmation number from a successful purchase/authorization is 24 months.

Consult the following table to determine the values to include for each Stored Data record of your credit card transaction file.

Field Names marked with an asterisk are mandatory.

Table 3-6: Stored Data Transaction File Values

Field	Field Name	Data Type	Description
1	Transaction ID*	an..20	This is the ID that Paysafe assigned to the original successful Authorization or Purchase transaction. You can use one of the following values: • The Confirmation Number returned via the Web Services API or the Batch Upload tool • The Txn ID or Confirmation Number from the Transaction Detail page of the activity report **NOTE:** This value can be a maximum of 24 months old.
2	Amount*	n..13	This is the amount for the transaction requested. Decimals are optional (e.g., "10" would be $10.00, "10.5" would be $10.50).
3	Reference Code*	an..40	This is a unique transaction ID provided by the merchant, used to identify this transaction throughout its life cycle.
4	Account Number*	n..10	This is your merchant account number.
5	Expiry Date	String Format = mm/yy	This is the expiry date of the credit card used for the transaction.
6	Transaction Type*	a3	Set this value to: • **SDA** for a Stored Data Authorization • **SDP** for Stored Data Purchase

Credit card Credit CSV files

Consult the following table to determine the values to include for each Credit record of your credit card transaction file.

Field Names marked with an asterisk are mandatory.

Table 3-7: Credit Transaction File Values

Field	Field Name	Data Type	Description
1	Transaction ID*	an..20	This is the ID that Paysafe assigned to the original Settlement transaction. You can use one of the following values: • The Transaction Number returned via the Direct Payment Component API • The Confirmation Number returned via the Web Services API or the Batch Upload tool • The Transaction ID or Confirmation Number from the Transaction Detail page of the Activity Report
2	Settlement Number	an..20	• This is the *settleNumber* value returned by Paysafe when the original transaction was settled using the Direct Payment Component. • This is the *confirmationNumber* value returned by Paysafe when the original transaction was settled using the Web Services API. **NOTE**: This value is returned only if partial settlements were made on the Authorization.
3	Original Merchant Transaction ID	an..255	This is the Merchant Transaction ID of the original transaction that is now being credited. This value is one of the following: • The *merchantTxn* value submitted with the original transaction when using the Direct Payment Component. • The *merchantRefNum* submitted with the original transaction when using the Web Services API • The *Merchant Transaction ID* value submitted with the original transaction when using the Virtual Terminal or the Batch Upload Tool
4	Amount	n..13	This is the amount for the transaction requested. Decimals are optional (e.g., "10" would be $10.00, "10.5" would be $10.50). NOTE: If you do not include the *Amount* value, the entire amount of the original transaction will be credited by default. If you want to credit only part of the original transaction, enter that amount here.
5	Merchant Transaction ID*	an..40	This is your unique ID number associated with this Credit request. You create this value and submit it with the transaction.
6	Transaction Type*	a2	Set this value to **CR** for Credit.
7	Account Number*	n..10	This is your merchant account number.

Credit card CSV file example

The following is an example of a valid transaction file to perform two credit card *Purchase* transactions:

```
4520000000007800,VI,455,08/12,1100,P,1000038204,20,Andrew,Anderson,1 Main
Street,,7858888888,aanderson@email.com,Laurel,MD,54321,US,Y,
4520000000007801,VI,456,08/06,1800,P,1000038204,21,Angela,Anderson,1 Main
Street,,7858888888,aanderson@email.com,Laurel,MD,54321,US,Y,
```

Credit card XML files

The XML file you create to upload credit card transactions must contain a *ccBatchRequestV1* request. The *ccBatchRequestV1* contains:

- A *merchantRefNum* element, which identifies the batch file
- One of the operations:
  - purchases
  - authorizations
  - settlements
  - authorizationReversals
  - credits
  - storedDataAuthorizations/storedDataPurchases

In turn:

- Each *purchases* or *authorizations* operation contains one or more instances of a *ccAuthRequestV1*, each with the appropriate elements included.
- Each *settlements* or *credits* operation contains one or more instances of a *ccPostAuthRequestV1*, each with the appropriate elements included.
- Each instance of an *authorizationReversals* operation contains one or more instances of a *ccAuthReversalRequestV1*, each with the appropriate elements included.
- Each instance of a *storedDataAuthorizations* or *storedDataPurchases* operation contains one or more instances of a *ccStoredDataRequestV1*, each with the appropriate elements included.

For example:

- If you had five credit card purchases to process, you would create a *ccBatchRequestV1* with a *purchases* operation that contained five instances of a *ccAuthRequestV1*.
- If you had five credit card settlements to process, you would create a *ccBatchRequestV1* with a *settlements* operation that contained five instances of a *ccPostAuthRequestV1*.

> *For complete details on the elements and data required for credit card transactions, see the* API Reference Guide for Web Services.

Credit card XML file example

The following is an example of a properly formatted *ccAuthRequestV1* XML request to process one purchase and one authorization:

```
<ccBatchRequestV1 xmlns="http://www.optimalpayments.com/creditcard/xmlschema/v1">
<merchantRefNum>3452</merchantRefNum>
<purchases>
<ccAuthRequestV1>
      <merchantAccount>
          <accountNum>12345678</accountNum>
          <storeID>myStoreID</storeID>
          <storePwd>myStorePWD</storePwd>
      </merchantAccount>
      <merchantRefNum>1</merchantRefNum>
      <amount>20.00</amount>
      <card>
```

```
            <cardNum>4520000000007800</cardNum>
            <cardExpiry>
                <month>12</month>
                <year>2008</year>
            </cardExpiry>
            <cardType>VI</cardType>
            <cvdIndicator>1</cvdIndicator>
            <cvd>342</cvd>
        </card>
        <billingDetails>
            <cardPayMethod>WEB</cardPayMethod>
            <firstName>Jane</firstName>
            <lastName>Jones</lastName>
            <street>123 Main Street</street>
            <city>LA</city>
            <state>CA</state>
            <country>US</country>
            <zip>90210</zip>
            <phone>555-555-5555</phone>
            <email>janejones@emailserver.com</email>
        </billingDetails>
        <previousCustomer>true</previousCustomer>
        <dupeCheck>true</dupeCheck>
</ccAuthRequestV1>
</purchases>
<authorizations>
<ccAuthRequestV1>
        <merchantAccount>
            <accountNum>12345678</accountNum>
            <storeID>myStoreID</storeID>
            <storePwd>myStorePWD</storePwd>
        </merchantAccount>
        <merchantRefNum>1</merchantRefNum>
        <amount>30.00</amount>
        <card>
            <cardNum>4520000000007800</cardNum>
            <cardExpiry>
                <month>12</month>
                <year>2008</year>
            </cardExpiry>
            <cardType>VI</cardType>
            <cvdIndicator>1</cvdIndicator>
            <cvd>342</cvd>
        </card>
        <billingDetails>
            <cardPayMethod>WEB</cardPayMethod>
            <firstName>Jane</firstName>
            <lastName>Jones</lastName>
            <street>123 Main Street</street>
            <city>LA</city>
            <state>CA</state>
            <country>US</country>
            <zip>90210</zip>
            <phone>555-555-5555</phone>
            <email>janejones@emailserver.com</email>
        </billingDetails>
        <previousCustomer>true</previousCustomer>
        <dupeCheck>true</dupeCheck>
</ccAuthRequestV1>
```

```
</authorizations>
</ccBatchRequestV1>
```

Recurring billing files

You can upload two batch file types containing recurring billing record requests:

- CSV files
    - Create new recurring billing records only
- XML files
    - Create new recurring billing records
    - Modify existing recurring billing records
    - Download consumer profiles

Recurring billing CSV files

In order to upload recurring billing records in a CSV file, you must first create the CSV file containing one or more recurring billing records. There is no limit to the number of records your CSV file can contain.

You can only create recurring billing records with a CSV file. If you want to modify them once they are created, you must use either the merchant back office (see Modifying customer profiles *on page 6-21) or upload an XML file (see* Recurring Billing XML files *on page 3-19).*

When creating your recurring billing records in a CSV file, please note the following:

- All recurring billing parameters must be provided for each record, and in the order they are given in Table 3-8: *Recurring Billing CSV File Parameters* on page 3-15. Otherwise, the record will fail.
- Shipping address parameters are Conditional. If your shipping address is the same as your billing address, leave the shipping address values blank. If your shipping address differs from your billing address, provide these parameters. However, if you are providing shipping address parameters, then they all become Required, except for *Shipping Address 2*, which remains Optional.
- DD (Direct Debit) and CC (credit card) parameters are Conditional. For each record in your file, you can provide either DD or CC parameters, but not both. So if you provide Direct Debit information, all the DD parameters become Required, and you must leave the CC parameters empty. If you provide credit card information, all the CC parameters become Required, and you must leave the DD parameters empty.
- You must provide either the *State/Province* or the *Region* parameter for the billing and shipping addresses, but not both.

Consult the following table to determine the values to include for each record of your recurring billing file.

Field Names marked with an asterisk are mandatory.
Fields Names marked with two asterisks (**) are conditional fields.

Table 3-8: Recurring Billing CSV File Parameters

Field	Field Name	Data Type	Description
1	Merchant Account ID*	n..10	This is your merchant account number.
2	Store ID*	an..80	This is your store identifier, used to authenticate the request. It is provided by Paysafe as part of your integration process.
3	Store Password*	an..20	This is your store password, used to authenticate the request. It is provided by Paysafe as part of your integration process.
4	First Name*	an..40	This is the first name of the consumer.
5	Last Name*	an..40	This is the last name of the consumer.
6	Merchant Reference Number	an..40	This is a consumer ID for your own internal reference purposes.
7	Title	a2	This is the title of the consumer. Possible values are: • MR • MS If you do not provide a value for *Title*, it will default to MR. NOTE: These values are case sensitive.
8	Billing Address 1*	an..50	This is the street and number for the billing address.
9	Billing Address 2	an..50	This is further information for the billing address (e.g., apartment #).
10	Billing City*	an..40	This is the city for the billing address.
11	Billing State/ Province**	a2	This is the state/province of the billing address. See Appendix C: *Geographical Codes* for the correct codes to use. Include *Billing State/Province* or *Billing Region*, but not both. NOTE: These values are case sensitive.
12	Billing Region**	an..40	This is the region of the billing address, if not a state or province. Include *Billing Region* or *Billing State/Province*, but not both.
13	Billing Zip/Postal Code*	an..10	This is the ZIP code of the billing address if in the U.S.; otherwise, this is the postal code.
14	Billing Country*	a2	This is the country of the billing address. See *Country codes* on page C-3 for the correct codes to use. NOTE: These values are case sensitive.
15	Shipping Address 1**	an..50	This is the street and number of the shipping address.
16	Shipping Address 2	an..50	This is further information for the shipping address (e.g., apartment #).
17	Shipping City**	an..40	This is the city for the shipping address.
18	Shipping State/ Province**	a2	This is the state/province of the shipping address. See Appendix C: *Geographical Codes* for the correct codes to use. Include *Shipping State/Province* or *Shipping Region*, but not both. NOTE: These values are case sensitive.
19	Shipping Region**	an..40	This is the region of the shipping address, if not a state or province. Include *Shipping Region* or *Shipping State/Province*, but not both.
20	Shipping Zip/Postal Code**	an..10	This is the ZIP code of the shipping address if in the U.S.; otherwise, this is the postal code.

Table 3-8: Recurring Billing CSV File Parameters (Continued)

Field	Field Name	Data Type	Description
21	Shipping Country**	a2	This is the country of the shipping address. See *Country codes* on page C-3 for the correct codes to use. NOTE: These values are case sensitive.
22	Phone Number	an..100	This is the telephone number of the consumer.
23	Email Address	an..100	This is the email address of the consumer.
24	Cell Phone Number	an..100	This is the cell phone number of the consumer.
25	Payment Method Reference Number	an..40	This is a payment method consumer ID for your own internal reference purposes.
26	CC Holder Name**	an..100	This is the name of the card holder.
27	CC Card Number**	an..20	This is the credit card number.
28	CC Brand Code**	a2	This is the credit card brand. Possible values are: • AM = American Express • DC = Diners Club • DI = Discover • JC = JCB • LA = Laser • MC = MasterCard • MD = Maestro • SF = Swiff • SO = Solo • SW = Switch • VD = Visa Debit • VE = Visa Electron • VI = Visa NOTE: These values are case sensitive.
29	CC Expiry Date**	Format = mm-yyyy.	This is the month and year the card expires.
30	CC Issue Number**	n..4	This is the 1- or 2-digit number located on the front of the card, following the card number. NOTE: This element can be used only when the *CC Brand Code* is MD (Maestro), SO (Solo), or SW (Switch).
31	DD Bank Name**	an..40	This is the name of the consumer's bank.
32	DD Bank Account Number**	an..17	This is the consumer's bank account number.
33	DD Bank Routing Number**	an..9	For USD accounts, this is the 9-digit routing number of the customer's bank. For British pound accounts, this is the 6-digit sort code of the customer's bank. For Canadian dollar accounts, this is a combination of the 3-digit institution ID and the 5-digit transit number of the customer's bank branch. Do not include spaces or dashes.

Table 3-8: Recurring Billing CSV File Parameters (Continued)

Field	Field Name	Data Type	Description
34	DD Account Type**	a2	This is the type of the consumer's checking account. Possible values are: • PC (Personal Checking) • PS (Personal Savings) • PL (Personal Loan) • BC (Business Checking) • BS (Business Savings) • BL (Business Loan) NOTE: These values are case sensitive.
35	DD Check Number**	n..8	This is the check serial number, provided at the time of the transaction request. Paysafe will automatically increment this number with each recurring payment.
36	Billing Schedule Reference Number	an..40	This is a billing schedule consumer ID for your own internal reference purposes.
37	Payment Interval*	an..10	This specifies how often the recurring billing transaction is made. Possible values are: • DAYS • WEEKLY • BIWEEKLY • MONTHLY • ANNUALLY • QUARTERLY • SANNUALLY • 1STAND15TH NOTE: These values are case sensitive.
38	Service Name	an..240	This designates the type of billing record (e.g., monthly subscription).
39	Amount*	n..13	This is the amount of the recurring billing transaction. Max=999999999.99 NOTE: Do not include currency symbol.

Table 3-8: Recurring Billing CSV File Parameters (Continued)

Field	Field Name	Data Type	Description
40	Start Date*	Format = mm-dd-yyyy	This is the date on which the recurring payment will begin. The resulting behaviour of the recurring payment depends on the *Payment Interval* you have set: • 1STAND15TH – Transaction will be made on this date and then subsequently on the 1st and 15th of each month. • ANNUALLY – Transaction will be made this day each year. • BIWEEKLY – Transaction will be made this day of the week every two weeks. • DAYS – Transaction will be made this day, and then on every *nth* day, depending on the value set for the *Number of Days* parameter. • MONTHLY – Transaction will be made this day each month (e.g, the 15th). If *Last Day of the Month* is set to Y, the first recurring payment is made on the day of the month you specify, but all subsequent monthly payments will be made on the last day of each month. • QUARTERLY – Transaction will be made on this day every 3 months. • SANNUALLY – Transaction will be made on this day twice a year (e.g., if you select January 1, the second payment will be made on July 1). • WEEKLY – Transaction will be made this day of the week every week. NOTE: These values are case sensitive.
41	End Date	Format = mm-dd-yyyy	This is the date on which the recurring payment will end. After the last payment date defined here, the billing record is automatically disabled. If no end date is specified, the recurring payment continues indefinitely.
42	Last Day of the Month	a1	If the *Payment Interval* is set to MONTHLY, you can set this element to Y (yes). If you do so, the first recurring payment is made on the day of the month you specified, but all subsequent monthly payments will be made on the last day of each month. Possible values are: • Y • N If you do not provide a value, it will default to N. NOTE: These values are case sensitive.
43	Status Code	a..8	This is the status of the billing record. Possible values are: • ACTIVE • DISABLED • SPD_MERC (suspended by merchant) If you do not provide a value, it will default to ACTIVE. NOTE: These values are case sensitive.
44	Transaction Mode	a..10	This value specifies whether the recurring transaction is a debit or a credit to your consumer. Possible values are: • CCPURCHASE – debits your consumer's credit card • CCPAYMENT – credits your consumer's credit card • DDCHARGE – debits your consumer's bank account • DDCREDIT – credits your consumer's bank account **NOTE:** If this parameter is not specified, it will default to either CCPURCHASE or DDCHARGE, depending on whether you provided values for a credit card payment method or a Direct Debit payment method.

Table 3-8: Recurring Billing CSV File Parameters (Continued)

Field	Field Name	Data Type	Description
45	Number of Days	a.. 365	This value specifies the number of days between recurring transactions. **NOTE:** Provide this value **only if** the *Payment Interval* parameter is set to DAYS.

Recurring Billing CSV file example

The following is an example of a valid transaction file to create two recurring billing records:

```
1000011111,Online Store,Password1234,John,Johnson,JJ555,MR,15 Elm Street,,
Oakdale,California,,90210,US,,,,,,,,555-555-5555,johnjohnson@email.com,555-999-
9999,JJPM555,John Johnson,4111411141114111, VI,12-01-2010,,,,,,,
JJBS555,MONTHLY,Cable,$89.99,10-24-2008,,N,ACTIVE,CCPURCHASE,
1000011111,Online Store,Password1234,Jane,Johnson,JJ444,MS,15 Elm Street,,
Oakdale,California,,90210,US,,,,,,,,555-555-5555,janejohnson@email.com,555-888-
8888,JJPM444,Jane Johnson,4222422242224222,VI,11-01-2011,,,,,,,
JJBS444,MONTHLY,Membership,$129.99,09-15-2008,,N,ACTIVE,CCPAYMENT,
```

> *Note that the DD fields, for example, are blank, since these are credit card billing records, but their places are still held by commas.*

Recurring Billing XML files

In order to upload recurring billing records in an XML file, you must first create an *UploadRequestV1* or a *ConsumerProfileRequestV1* XML request containing the required parameters.

UploadRequestV1

Within the *UploadRequestV1* request, you can have multiple *paymentInstruction* segments (each with its mandatory elements). Each *paymentInstruction* element will contain either the *CREATION* action or the *UPDATE* action to create or update a billing record, respectively.

> *For complete details on the elements and data required for an* UploadRequestV1 *recurring billing request, see the Recurring Billing API Guide document.*

Recurring Billing XML UploadRequestV1 file example

The following is an example of a properly formatted *UploadRequestV1* XML request to create one recurring billing record:

```xml
<UploadRequestV1 xmlns="http://www.optimalpayments.com/billing/xmlschema/v1">
<paymentInstruction>
     <action>CREATION</action>
     <merchantAccount>
        <accountNum>12345678</accountNum>
        <storeID>myStoreID</storeID>
        <storePwd>myStorePWD</storePwd>
     </merchantAccount>
     <consumerInfo>
        <merchantRefNum>REF-1234</merchantRefNum>
        <firstName>Jane</firstName>
        <lastName>Jones</lastName>
```

```
            <title>MS</title>
        </consumerInfo>
        <billingAddress>
            <street>123 Main Street</street>
            <city>LA</city>
            <state>CA</state>
            <country>US</country>
            <zip>90210</zip>
        </billingAddress>
        <contactMethods>
            <contactMethod>
                <type>PHN_HOME</type>
                <value>(111)111-1111</value>
            </contactMethod>
            <contactMethod>
                <type>EMAIL</type>
                <value>janejones@emailserver.com</value>
            </contactMethod>
            <contactMethod>
                <type>PHN_CELL</type>
                <value>(123)123-1234</value>
            </contactMethod>
        </contactMethods>
        <paymentMethod>
            <merchantRefNum>6212</merchantRefNum>
            <ccHolderName>Jane Jones</ccHolderName>
            <card>
                <cardNum>1111111111111111</cardNum>
                <cardExpiry>
                    <month>11</month>
                    <year>2011</year>
                </cardExpiry>
                <cardType>VI</cardType>
                <cvdIndicator>1</cvdIndicator>
                <cvd>111</cvd>
            </card>
        </paymentMethod>
        <billingSchedule>
            <merchantRefNum>6211</merchantRefNum>
            <intervalCode>WEEKLY</intervalCode>
            <startDate>2008-05-01</startDate>
            <endDate>2008-10-28</endDate>
            <serviceName>BELL</serviceName>
            <amount>14.99</amount>
            <lastDayOfTheMonth>N</lastDayOfTheMonth>
        </billingSchedule>
    </paymentInstruction>
</UploadRequestV1>
```

ConsumerProfileRequestV1

The XML file you create to download recurring billing consumer profiles must contain a *ConsumerProfil-eRequestV1* request. For complete details on the elements and data required for a *ConsumerProfileReq-uestV1* recurring billing request, see the *Recurring Billing API Guide* document.

Recurring Billing XML ConsumerProfileRequestV1 file example

The following is an example of a properly formatted *ConsumerProfileRequestV1* XML request to download four consumer profiles:

```
<ConsumerProfileRequestV1
xmlns="http://www.optimalpayments.com/billing/xmlschema/v1">
<merchantRefNum>us3199</merchantRefNum>
<merchantAccount>
        <accountNum>12345678</accountNum>
        <storeID>myStoreID</storeID>
        <storePwd>myStorePwd</storePwd>
</merchantAccount>
<consumerId>864</consumerId>
<consumerId>863</consumerId>
<consumerId>863</consumerId>
<consumerId>99999</consumerId>
</ConsumerProfileRequestV1>
```

Uploading your transaction file

Once you have created your transaction files, you can upload them in the Paysafe merchant back office.

To upload a transaction file:

1. Click the Batch Upload tab in the merchant back office. The Batch Upload tool opens.
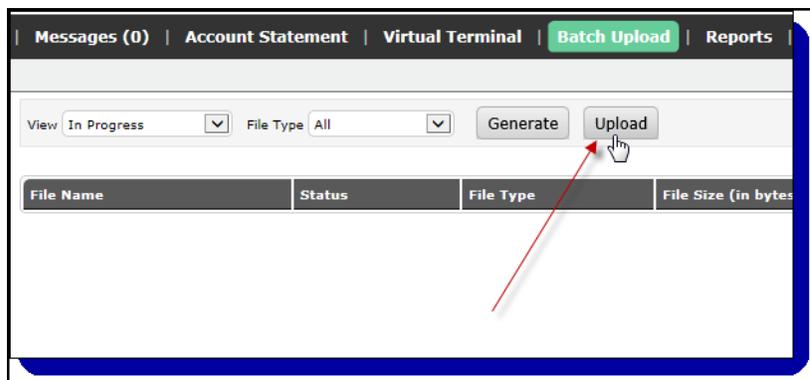
2. Click the Upload button. The Upload a File window opens.
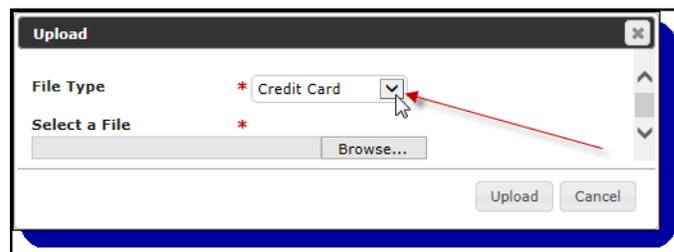
3. Make a selection from the File Type drop-down list:

    • Direct Debit – to upload a file containing Direct Debit transactions (see *Direct Debit files* on page 3-3)

- Credit Card – to upload a file containing credit card transactions (see *Credit card files* on page 3-7)

- Recurring Billing – to upload a file containing Recurring Billing requests (see *Recurring billing files* on page 3-14)

If you are uploading an XML file, you cannot combine request types. It must contain either an UploadRequestV1 ***or a*** ConsumerProfileRequestV1 ***or a*** ccAuthRequestV1 ***or a*** ddCheckRequestV1.

4. Browse to the file you want to upload.

5. Click the Upload button.

Viewing batch upload results

Once you have uploaded a file, Paysafe normally begins processing the records within five minutes. Once the file is complete, you can run a report to view the results.

The length of time it takes to process a file depends on the size of that file. If you cannot see some records from your file when you run a report, those records are probably still being processed.

You can select one the following batch file statuses for your report:

- In Progress– The batch file is currently being processed. A batch file is in this status for a very brief time only.

- In Error – The batch file could not be processed at all. If you have files with this status, contact Technical Support.

- Completed – The batch file was processed successfully. This does not mean, however, that all records in the file were successful, as errors in individual records can occur (e.g., a record is missing a mandatory value). The resulting report shows the number and percentage of records that were processed successfully.

- Manual Intervention – The batch file could not be processed fully. Corrections or adjustments must be done manually by Technical Support. A batch file is typically in this status for less than twenty-four hours.

If you run a report on batch files you have uploaded and no results are returned using any of the possible statuses, an internal error occurred. Contact Technical Support to determine the cause.

To view batch upload results:

1. Click the Batch Upload tab in the merchant back office.
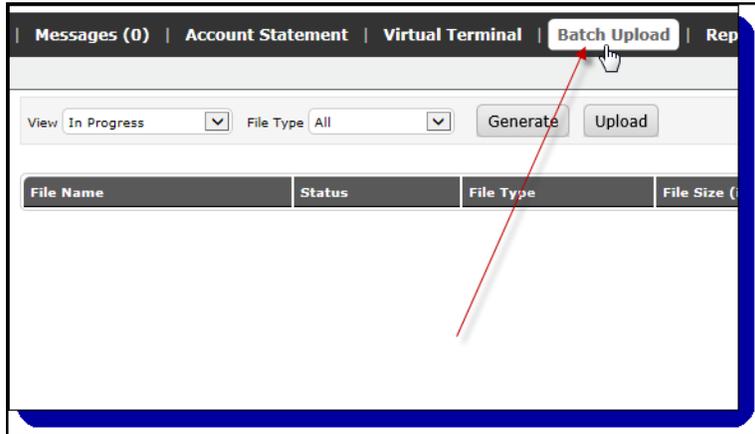
2. Select a status from the View drop-down list.

    •   In Progress

    •   In Error

    •   Completed

    •   Manual Intervention
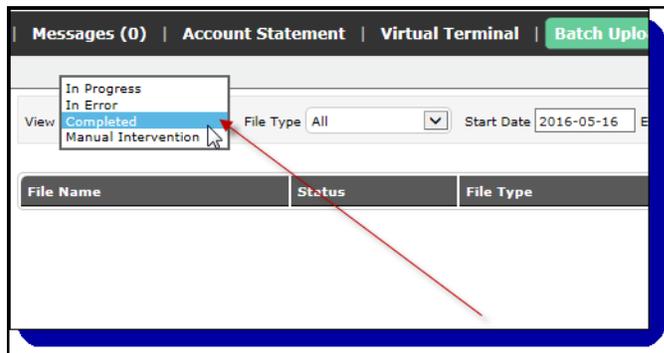
3. Make a selection from the File Type drop-down list.

    •   Credit Card

    •   Direct Debit

    •   Recurring Billing
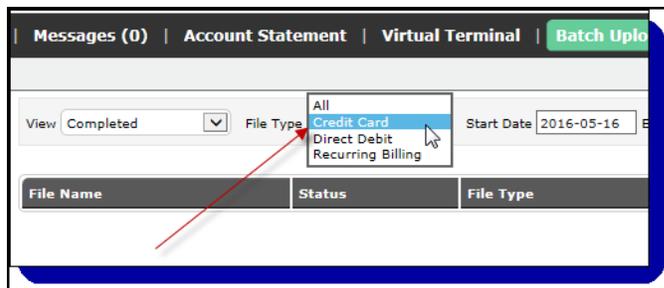
4. Use the calendar icons to select a date range.
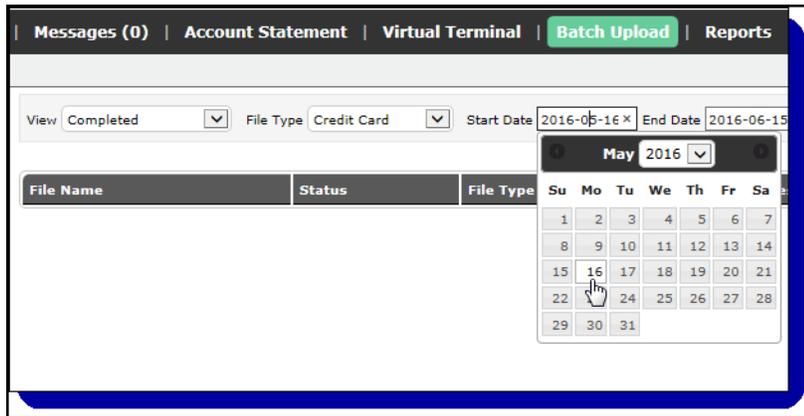
5. Click the Generate button. The Batch Upload tool displays all the files that match your search criteria.
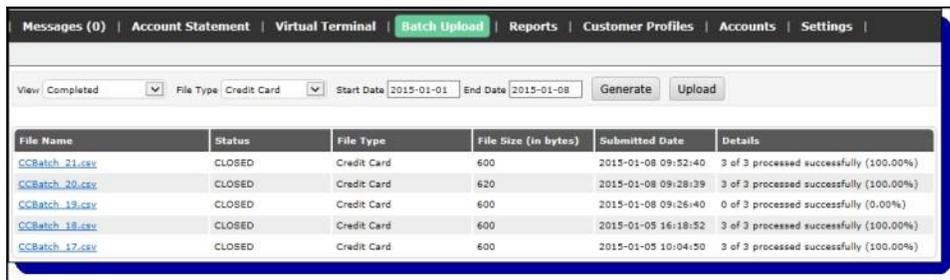
The following information is displayed:

Table 3-9: Batch Upload Results

Field	Description
File Name	This is the name of the file you uploaded.
Status	This is the status of the file you uploaded. Possible values are: • New – The file has not been read by Paysafe yet. • Open – The file has been read by Paysafe but not processed. • Closed – The file has been processed. • Error – The file could not be processed. • MI – The file has been read and requires manual intervention by Paysafe.
File Type	This is the type of file you uploaded (e.g., Recurring Billing or Direct Debit).
File Size	This is the size (in bytes) of the file you uploaded. E.g., a file size of 2000 means the file was approximately 2K in size.
Submitted Date	This is the date you uploaded the file.
Details	This field indicates how many of the records in your file were processed, and the success rate (as a percentage).

Viewing transaction details

Once you have successfully uploaded a file containing credit card or Direct Debit transactions, you can also run an activity report to view the results of the transactions in your file. See *Generating activity reports* on page 4-9 for more information.

Downloading files

Once your file has been processed by Paysafe, you can download three types of file via the Batch Upload tool:

•   The original file you uploaded

•   A detailed acknowledgement file from Paysafe. See *Acknowledgement file contents* on page 3-26 for details.

•   A detailed response file from Paysafe. There is one response file available for each file you uploaded successfully (i.e., with the status of Completed). See *Response file contents* on page 3-27 for details.

File download is enabled only for those batch files with the status of Completed *or* In Error*.*

To download a file:

1.   Run a report to view the results of a file batch upload with the status of Completed (see *Viewing batch upload results* on page 3-22).

2.   On the results page, click on a link in the File Name column.

3.   In the Download pop-up, select the radio button for the type of file you want to download:

•   Source – to download the original file you uploaded

•   Acknowledge – to download an file acknowledging the receipt of your batch file

•   Response – to download a response file detailing your upload results
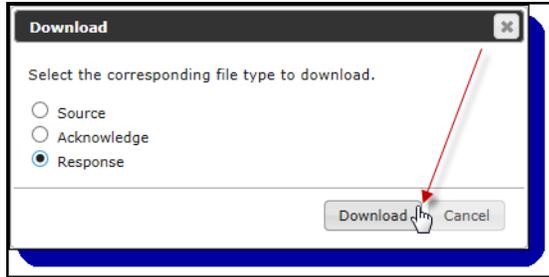
4. Click the Download button and browse to your preferred location to save the file.

Acknowledgement file contents

The name of the acknowledgement file is the same as the file you uploaded, except with the prefix "acknowledge." added. For example, if you uploaded a file named *CCBatch_29.csv*, the acknowledge-ment file would be named *acknowledge.CCBatch_29.csv*.

The maximum file name length for the acknowledgement file is 150 characters, plus extension.

The acknowledgement file contains information on the status of the file you uploaded, including a deci-sion parameter that informs you whether or not the file was processed.

The following is an example of an acknowledgement file for an XML file of credit card transactions, which was processed successfully.

```
<?xml version="1.0" encoding="UTF-8" ?>
<AckResponseV1 xmlns="http://www.optimalpayments.com/billing/xmlschema/v1">
        <merchantRefNum>qaRBUpd_01.xml</merchantRefNum>
        <decision>ACCEPTED</decision>
        <code>0</code>
        <description>No Error</description>
</AckResponseV1>
```

The following is an example of a response file for an CSV file of credit card transactions, which was pro-cessed successfully.

```
qaRB.csv,ACCEPTED,0,No Error
```

Each entry contains the following elements:

Table 3-10: Batch Upload Acknowledgement File Elements

Element	Description
merchantRefNum	• For recurring billing XML files, this is the name of the file uploaded. • For Direct Debit and credit card XML files, this is the *merchantRefNum* you defined to identify the batch file. • For CSV files, this is the name of the file uploaded.
decision	This is the status of the transaction. • Accepted • Error
code	This is a numeric code that categorizes the response. See Appendix B: *Web Ser-vices Response Codes* for more information.
description	This is a human readable description of the *code* element.

Response file contents

The name of the response file is the same as the file you uploaded, except with the prefix "response." added. For example, if you uploaded a file named *CCBatch_29.csv*, the response file would be named *response.CCBatch_29.csv*.

The maximum file name length for the response file is 150 characters, plus extension.

The response file contains detailed information on each record contained in the original batch file you uploaded. If your batch file contained 50 records, there would be 50 responses in the response file.

Sample credit card XML response

The following is an example of a response file for an XML credit card file that contained a purchase and an authorization that were processed successfully.

```
<ccBatchResponseV1 xmlns:xs="http://www.w3.org/2001/XMLSchema"
xmlns="http://www.optimalpayments.com/creditcard/xmlschema/v1">
<merchantRefNum>3452</merchantRefNum>
<purchases acceptedCount="1" acceptedTotal="5.95" declinedCount="0"
declinedTotal="0.0" errorCount="0" errorTotal="0.0">
<ccTxnResponseV1>
        <requestId>310579</requestId>
        <confirmationNumber>115138221</confirmationNumber>
        <decision>ACCEPTED</decision>
        <code>0</code>
        <description>No Error</description>
        <authCode>102548</authCode>
        <avsResponse>Y</avsResponse>
        <detail>
            <tag>InternalResponseCode</tag>
            <value>0</value>
        </detail>
         <txnTime>2009-06-03T11:00:27.000-00:00</txnTime>
        <duplicateFound>false</duplicateFound>
</ccTxnResponseV1>
</purchases>
<authorizations acceptedCount="1" acceptedTotal="9.95" declinedCount="0"
declinedTotal="0.0" errorCount="0" errorTotal="0.0">
<ccTxnResponseV1>
        <requestId>310578</requestId>
        <confirmationNumber>115138220</confirmationNumber>
        <decision>ACCEPTED</decision>
        <code>0</code>
        <description>No Error</description>
        <authCode>102547</authCode>
        <avsResponse>Y</avsResponse>
        <cvdResponse>M</cvdResponse>
        <detail>
            <tag>InternalResponseCode</tag>
            <value>0</value>
        </detail>
        <txnTime>2009-06-03T10:59:41.072-04:00</txnTime>
        <duplicateFound>false</duplicateFound>
</ccTxnResponseV1>
</authorizations>
</ccBatchResponseV1>
```

Each entry can contain the following elements:

Table 3-11: Batch Upload Credit Card XML Response File Elements

Element	Description
merchantRefNum	This is the *merchantRefNum* you defined to identify the batch file.
acceptedCount, acceptedTotal	This is the number and currency value of the transactions in the batch file that were processed successfully.
declinedCount, declinedTotal	This is the number and currency value of the transactions in the batch file that were declined.
errorCount, errorTotal	This is the number and currency value of the transactions in the batch file that returned an error.
requestId	This is a unique ID for this record, stored in the Paysafe data base.
confirmationNumber	This is the confirmation number Paysafe assigned to this record.
decision	This is the status of the transaction. • Accepted • Error
code	This is a numeric code that categorizes the response. See Appendix B: *Web Services Response Codes* for more information.
actionCode	This is the action code, which defines the action to take in case of a transaction error. See *Return codes* on page B-21 for more information.
description	This is a human readable description of the *code* element.
authCode	This is the Authorization code assigned by the issuing bank and returned by Paysafe.
avsResponse	This is the AVS response from the card issuer.
detail	
	tag	This is the classification of the *detail* element.
	value	This is the description of the *detail* element.
txnTime	This is the date and time the record was processed.
duplicateFound	This indicates if this transaction is a duplicate transaction.

Sample credit card CSV response

The following is an example of a response file for a CSV credit card file that contained two purchases that were processed successfully.

```
CCBatch_8.csv,0,0.0,0,0.0,0,0.0,0,0.0,0,0.0,0,0.0,2,36.7,0,0.0,0,0.0,0,0.0,0,0.0,
0,0.0
24,310589,115140168,ACCEPTED,0,No Error,102783,false,2009-06-08T11:22:06.344-
04:00
25,310590,115140169,ACCEPTED,0,No Error,102784,false,2009-06-08T11:22:07.926-
04:00
```

Each record in the file can contain the following fields:

Table 3-12: Batch Upload Credit Card CSV Response File Elements

Element	Description
First Row	

Table 3-12: Batch Upload Credit Card CSV Response File Elements (Continued)

Element	Description
Name of File Uploaded	This is the name of the CSV file you uploaded.
Authorizations	This is the Accepted count/total; Declined count/total; and Error count/total for Authorizations.
Settlements	This is the Accepted count/total; Declined count/total; and Error count/total for Settlements.
Purchases	This is the Accepted count/total; Declined count/total; and Error count/total for Purchases.
Credits	This is the Accepted count/total; Declined count/total; and Error count/total for Credits.
Authorization Reversal	This is the Accepted count/total; Declined count/total; and Error count/total for Authorization Reversals.
Stored Data Authorization	This is the Accepted count/total; Declined count/total; and Error count/total for Stored Data Authorizations.
Stored Data Purchase	This is the Accepted count/total; Declined count/total; and Error count/total for Stored Data Purchases.
Subsequent Rows	
Merchant Transaction ID	This is the merchant transaction ID provided in the CSV file uploaded.
Request ID	This is a unique ID for this record, stored in the Paysafe data base.
Confirmation Number	This is the transaction ID or confirmation number Paysafe assigned to this record.
Decision	This is the status of the transaction. Possible values are: • ACCEPTED • ERROR
Code	This is a numeric code that categorizes the response. See Appendix B: *Web Services Response Codes* for more information.
Description	This is a human readable description of the *code* element.
Auth Code	This is the Authorization code assigned by the issuing bank and returned by Paysafe. **NOTE:** This value will be blank if the response for this record is an error, since no authorization code will be returned.
Duplicate Found	This indicates if this transaction is a duplicate transaction.
Transaction Time	This is the date and time the record was processed.
Action Code	In the case of a transaction error, any error details are appended to the end of the record. See *Return codes* on page B-21 for more information. **NOTE:** The number of Action Code columns depends on how many and what type of errors, if any, are returned in the response.

Sample Direct Debit XML response

The following is an example of a response file for an XML Direct Debit file that contained a charge and a credit that were processed successfully.

```
<ddBatchResponseV2 xmlns:xs="http://www.w3.org/2001/XMLSchema"
xmlns="http://www.optimalpayments.com/directdebit/xmlschema/v1">
<merchantRefNum>DD123</merchantRefNum>
<charges acceptedCount="1" acceptedTotal="3.75" declinedCount="0"
declinedTotal="0.0" errorCount="0" errorTotal="0.0">
<ddCheckResponseV1>
        <requestId>310586</requestId>
```

```
        <confirmationNumber>1200966</confirmationNumber>
        <decision>ACCEPTED</decision>
        <code>0</code>
        <description>Approved</description>
        <detail>
            <tag>InternalResponseCode</tag>
            <value>0</value>
        </detail>
        <txnTime>2009-06-05T15:08:05.068-04:00</txnTime>
    </ddCheckResponseV1>
    </charges>
    <credits acceptedCount="1" acceptedTotal="3.45" declinedCount="0"
    declinedTotal="0.0" errorCount="0" errorTotal="0.0">
    <ddCheckResponseV1>
        <requestId>310587</requestId>
        <confirmationNumber>1200965</confirmationNumber>
        <decision>ACCEPTED</decision>
        <code>0</code>
        <description>Approved</description>
        <detail>
            <tag>InternalResponseCode</tag>
            <value>0</value>
        </detail>
        <txnTime>2009-06-05T15:08:04.878-04:00</txnTime>
    </ddCheckResponseV1>
    </credits>
    </ddBatchResponseV2>
```

Each entry can contain the following elements:

Table 3-13: Batch Upload Direct Debit XML Response File Elements

Element	Description
merchantRefNum	This is the *merchantRefNum* you defined to identify the batch file.
acceptedCount, acceptedTotal	This is the number and currency value of the transactions in the batch file that were processed successfully.
declinedCount, declinedTotal	This is the number and currency value of the transactions in the batch file that were declined.
errorCount, errorTotal	This is the number and currency value of the transactions in the batch file that returned an error.
requestId	This is a unique ID for this record, stored in the Paysafe data base.
confirmationNumber	This is the confirmation number Paysafe assigned to this record.
decision	This is the status of the transaction. • Accepted • Error
code	This is a numeric code that categorizes the response. See Appendix B: *Web Services Response Codes* for more information.
actionCode	This is the action code, which defines the action to take in case of a transaction error. See *Return codes* on page B-21 for more information.
description	This is a human readable description of the *code* element.

Table 3-13: Batch Upload Direct Debit XML Response File Elements (Continued)

Element		Description
detail		
	tag	This is the classification of the *detail* element.
	value	This is the description of the *detail* element.
txnTime		This is the date and time the record was processed.

Sample Direct Debit CSV response

The following is an example of a response file for a CSV Direct Debit file that contained three charges that were processed successfully.

```
merchantTxnFile_17.csv,3,56.4,0,0.0,0,0.0,0,0.0,0,0.0,0,0.0,0,0.0,0,0.0,0,0.0
ID 22,310591,1200968,ACCEPTED,0,Approved,2009-06-08T11:52:05.770-04:00
ID 23,310592,1200967,ACCEPTED,0,Approved,2009-06-08T11:52:05.813-04:00
ID 24,310593,1200969,ACCEPTED,0,Approved,2009-06-08T11:52:05.849-04:00
```

Each record in the file can contain the following fields:

Table 3-14: Batch Upload Direct Debit CSV Response File Elements

Element	Description
First Row	
Name of File Uploaded	This is the name of the CSV file you uploaded.
Charge	This is the Accepted count/total; Declined count/total; and Error count/total for Charges.
Credit	This is the Accepted count/total; Declined count/total; and Error count/total for Credits.
Verify	This is the Accepted count/total; Declined count/total; and Error count/total for Verify. **NOTE:** The *verify* request is no longer supported for Direct Debit.
Subsequent Rows	
Merchant Transaction ID	This is the merchant transaction ID provided in the CSV file uploaded.
Request ID	This is a unique ID for this record, stored in the Paysafe data base.
Confirmation Number	This is the confirmation number Paysafe assigned to this record.
Decision	This is the status of the transaction. Possible values are: • ACCEPTED • ERROR
Code	This is a numeric code that categorizes the response. See Appendix B: *Web Services Response Codes* for more information.
Description	This is a human readable description of the *code* element.
Transaction Time	This is the date and time the record was processed.
Action Code	In the case of a transaction error, any error details are appended to the end of the record. See *Return codes* on page B-21 for more information.

Sample Recurring Billing XML response

The following is an example of a response file for an XML recurring billing file that contained two billing records, both of which were created successfully.

```
<UploadResponseV1 acceptedCount="2" acceptedTotal="67.98" errorCount="0"
errorTotal="0.0" xmlns="http://www.optimalpayments.com/billing/xmlschema/v1">
<merchantRefNum>rb_batch_upload_4.xml</merchantRefNum>
<responseItem>
        <requestId>5799</requestId>
        <confirmationNumber>14946</confirmationNumber>
        <decision>ACCEPTED</decision>
        <code>0</code>
        <description>No Error</description>
        <generatedIds>
            <consumerId>14946</consumerId>
            <billingAddressId>19127</billingAddressId>
            <contactMethodIds>
                <contactMethodId>
                    <type>PHN_HOME</type>
                    <id>43422</id>
                </contactMethodId>
                <contactMethodId>
                    <type>EMAIL</type>
                    <id>43423</id>
                </contactMethodId>
                <contactMethodId>
                    <type>PHN_CELL</type>
                    <id>43424</id>
                </contactMethodId>
            </contactMethodIds>
            <paymentMethodId>14969</paymentMethodId>
            <billingScheduleId>14943</billingScheduleId>
        </generatedIds>
        <detail>
            <tag>InternalResponseCode</tag>
            <value>0</value>
        </detail>
        <detail>
            <tag>InternalResponseDescription</tag>
            <value>No Error</value>
        </detail>
        <txnTime>2008-02-12T10:10:19.887-05:00</txnTime>
</responseItem>
<responseItem>
        <requestId>5800</requestId>
        <confirmationNumber>14947</confirmationNumber>
        <decision>ACCEPTED</decision>
        <code>0</code>
        <description>No Error</description>
        <generatedIds>
            <consumerId>14947</consumerId>
            <billingAddressId>19128</billingAddressId>
            <shippingAddressId>19129</shippingAddressId>
            <contactMethodIds>
                <contactMethodId>
                    <type>PHN_HOME</type>
                    <id>43425</id>
                </contactMethodId>
```

```
                    <contactMethodId>
                        <type>EMAIL</type>
                        <id>43426</id>
                    </contactMethodId>
                    <contactMethodId>
                        <type>PHN_CELL</type>
                        <id>43427</id>
                    </contactMethodId>
                </contactMethodIds>
                <paymentMethodId>14970</paymentMethodId>
                <billingScheduleId>14944</billingScheduleId>
            </generatedIds>
            <detail>
                <tag>InternalResponseCode</tag>
                <value>0</value>
            </detail>
            <detail>
                <tag>InternalResponseDescription</tag>
                <value>No Error</value>
            </detail>
            <txnTime>2008-02-12T10:10:20.907-05:00</txnTime>
        </responseItem>
    </UploadResponseV1>
```

Each entry can contain the following elements:

Table 3-15: Batch Upload Recurring Billing XML Response File Elements

Element	Description
acceptedCount, acceptedTotal	This is the number and currency value of the transactions in the batch file that were processed successfully.
errorCount, errorTotal	This is the number and currency value of the transactions in the batch file that returned an error.
merchantRefNum	• For recurring billing XML files, this is the name of the file uploaded. • For Direct Debit and credit card XML files, this is the *merchantRefNum* you defined to identify the batch file. • For CSV files, this is the name of the file uploaded.
requestId	This is a unique ID for this record, stored in the Paysafe data base.
confirmationNumber	This is the confirmation number Paysafe assigned to this record.
decision	This is the status of the transaction. • ACCEPTED • ERROR
code	This is a numeric code that categorizes the response. See Appendix B: *Web Services Response Codes* for more information.
actionCode	This is the action code, which defines the action to take in case of a transaction error. See *Return codes* on page B-21 for more information. **NOTE:** This field is not returned for Recurring Billing uploads.
description	This is a human readable description of the *code* element.

Table 3-15: Batch Upload Recurring Billing XML Response File Elements (Continued)

Element		Description
generateIds		This is a list of unique IDs returned for each of the following recurring billing elements, where applicable: • consumerId • billingAddressId • shippingAddressId • contactMethodId • paymentMethodId • billingScheduleId You can use these IDs to update any of these elements later on with an UPDATE request.
detail		
	tag	This is the classification of the *detail* element.
	value	This is the description of the *detail* element.
txnTime		This is the date and time the record was processed.

Sample Recurring Billing CSV response

The following is an example of a response file for a CSV recurring billing file that contained one billing record that was processed successfully and one billing record that failed.

```
qaRB.csv,1,33.96,1,16.98
5786,14939,ACCEPTED,14939,19116,19117,43402,43403,43404,14964,14938,0,No
Error,2008.02.11-14:15:47PM
5788,-1,ERROR,,,,,,,,,8001,You have submitted an invalid request. Please verify
your parameters and retry.,2008.02.11-14:15:48PM,8096,You have submitted an
invalid transactionMode element. Please verify this parameter and retry the
transaction.
```

The CSV response file does not contain the detail *tag, which contains the error number and description, when the record was processed successfully.*

Each record in the file can contain the following fields:

Table 3-16: Batch Upload Recurring Billing CSV Response File Elements

Element	Description
First Row	
Name of File Uploaded	This is the name of the CSV file you uploaded.
Accepted	This is the Accepted count/total.
Error	This is the Error count/total.
Subsequent Rows	
Request ID	This is a unique ID for this record, stored in the Paysafe data base.
Consumer ID	This is the consumer ID Paysafe assigned to this record.

Table 3-16: Batch Upload Recurring Billing CSV Response File Elements (Continued)

Element	Description
Decision	This is the status of the transaction. Possible values are: • ACCEPTED • ERROR
Generated IDs	This is a list of unique IDs returned for each of the following recurring billing elements, where applicable: • Consumer ID • Billing Address ID • Shipping Address ID • Contact Method ID – phone • Contact Method ID – email • Contact Method ID – cell • Payment Method ID • Billing Schedule ID You can use these IDs to update any of these elements later on with an UPDATE request.
Code	This is a numeric code that categorizes the response. See Appendix B: *Web Services Response Codes* for more information.
Description	This is a human readable description of the *code* element.
Transaction Time	This is the date and time the record was processed.
Action Code	In the case of a transaction error, any error details are appended to the end of the record. See *Return codes* on page B-21 for more information.

Using SFTP to upload batch files

You can use SFTP to upload batch files containing Direct Debit and credit card transactions and recurring billing records to Paysafe, as well as to download results files from Paysafe. To do so, Paysafe must enable your merchant account for SFTP. Contact your account manager for more information. When you are set up for SFTP, Paysafe provides you two programs: *puttygen.exe*, used to generate your security key, and *WinSCP.exe*, used to upload files to and download files from Paysafe.

In order to use SFTP to upload batch files:

• You must create a security key (see the section "Creating your security key" in the document *Using WinSCP*).

• You must upload the security key to Paysafe (see *Uploading your SFTP public key* on page 3-36).

• You must configure WinSCP to communicate with Paysafe (see the section "Configuring WinSCP" in the document *Using WinSCP*).

When you SFTP to Paysafe, you will see a folder labelled *incoming*. The *incoming* folder had three subfolders: *RB*, *CC*, and *DD*. Drop your files in the appropriate folder, depending on the type of file you are uploading. See *Creating your transaction files* on page 3-1 for details on the contents of the batch files.

Paysafe polls the folders every five minutes, and begins processing the records as soon as it detects a new file in one of these folders.

You will also see a folder labelled *outgoing* when you SFTP to Paysafe. The *outgoing* folder contains the results files generated in response to the batch files you uploaded. The results files have the following naming convention to allow you to easily identify them:

YourOriginalFileName.response.xml or **YourOriginalFileName.response.csv**

See Table 3-16: *Batch Upload Recurring Billing CSV Response File Elements* on page 3-34 for details on the contents of the response files.

If you upload batch files via SFTP, you can download results files via either SFTP or the merchant back office (see Downloading files *on page 3-25). However, if you upload batch files via the merchant back office (see* Uploading your transaction file *on page 3-21), you cannot download results files via SFTP.*

Uploading your SFTP public key

The Using WinSCP *document instructs you to email your public key to Paysafe. However, for the purposes of batch file upload, send the public key to Paysafe via the Customer Support tab in the merchant back office.*

To upload your SFTP public key:

1. Generate your security key and copy it to your clipboard.

2. Click the Settings tab in the merchant back office.

3. Click the Manage Keys submenu.
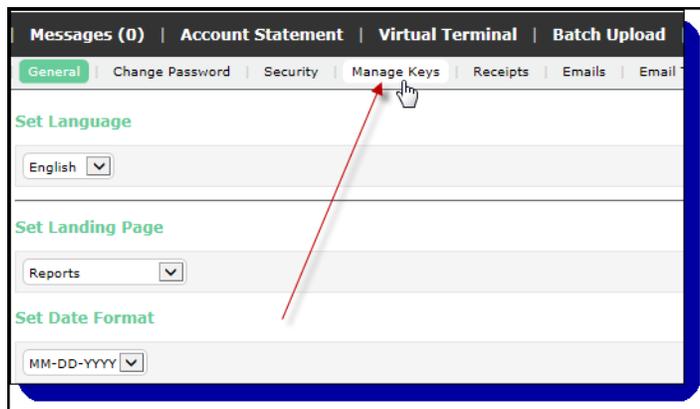
4. Paste your security key into the data field.
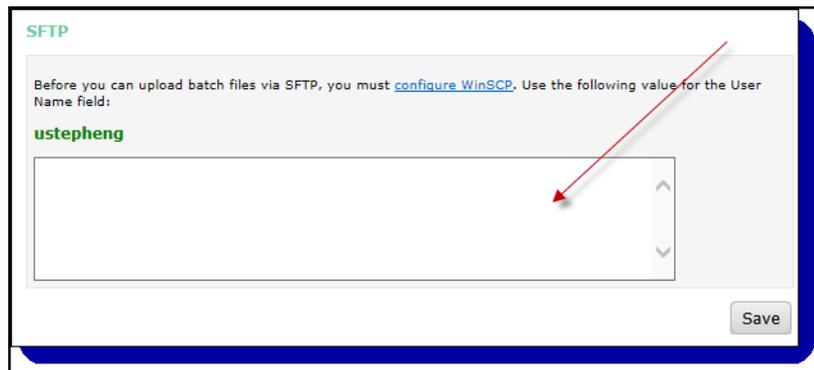

5. Click the Save button.

It takes 24 hours for Paysafe to process your newly uploaded security key. You will have access to your folders at Paysafe within 24 hours.

Reporting Tools

Overview

You can use the versatile back office to generate reports based on several permutations of data. For example, you might want to determine how many transactions were processed during a specified time period for a particular account. See Table 4-1: *Reporting Tasks* on page 4-1 for examples of what you can do with this tool.

Click the Reports tab at the top of the Paysafe back office to reach the report you need.
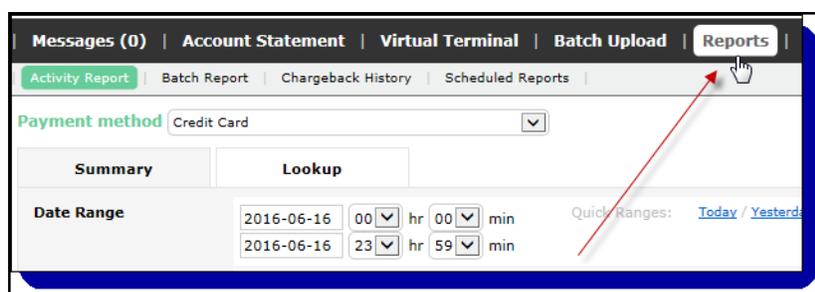
The Reports tab contains the following reports:

• Activity Report – see *Activity reports* on page 4-9

• Transaction Lookup – see *Using the Lookup option in the activity report* on page 4-27

• Batch Report – see *Batch reports* on page 4-29

• Chargeback History – see *Running a Chargeback History report* on page 5-1

• Scheduled Report – see *Scheduled reports* on page 4-32

This chapter may document some features to which you do not have access. Access to such functionality is allotted on a merchant-by-merchant basis. If you have any questions, contact your account manager.

Reporting tasks

The following table lists some of the tasks that you can do with the reporting tools, with a shortcut to instructions on how to do them.

Table 4-1: Reporting Tasks

If You Want To …	Then …
Search for a summary of transactions	See *Generating activity reports* on page 4-9, and specify the criteria you want to include in your transaction search.
Find a specific transaction	See *Using the Lookup option in the activity report* on page 4-27.
View details of a specific transaction	See *Viewing individual transaction details* on page 4-13.

Table 4-1: Reporting Tasks (Continued)

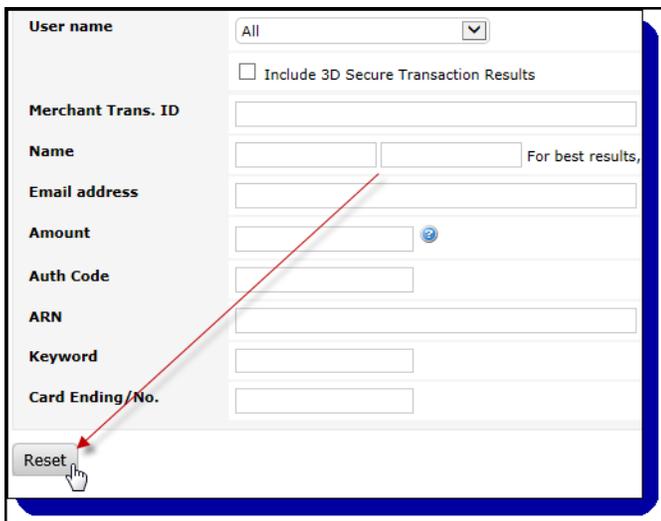| If You Want To …	Then …
Generate a **batch** report	See *Batch reports* on page 4-29.
Credit a settled amount	See *Crediting settled transactions* on page 4-23.
Cancel a Credit	See *Cancelling Credit transactions* on page 4-25.
Settle an authorized amount	See *Settling authorized transactions* on page 4-19.
Reverse an Authorization	See *Reversing Authorization transactions* on page 4-22.
Cancel a Settlement	See *Cancelling Settlement transactions* on page 4-21.
Download a report	See *Downloading reports* on page 4-8.
Schedule a preset report	See *Scheduled reports* on page 4-32.

Before you generate reports

This section describes common procedures and features that will help you generate reports.

Saving activity report search criteria

The Activity Report automatically saves your search criteria when you run reports so you do not have to re-enter the same frequently used parameters repeatedly. No matter where you navigate in the back office (e.g., to use the Virtual Terminal), your search criteria are automatically set when you return to the Activity Report.

If you want to modify the information saved in your report, click the Reset button at the bottom left of the Activity Report window.

Reporting tools features

Table 4-2: Reporting Tools Features

Feature	Name	Description
	Download	This opens the Download CSV File window and then the File Download dialog box. You can open the file from its current location or save the file on your disk. See *Downloading reports* on page 4-8 for details.
	Display	Many reports have a display drop-down that allows you to set how many records will be displayed on each page. For example, with the Activity Report you can display 10, 20, 50, or 100 records.
	Date Range Presets	Instead of using the Date Range drop-down calendars to set the range for your activity report, you can use one of several preset date ranges.
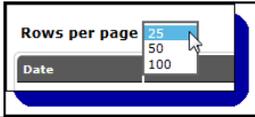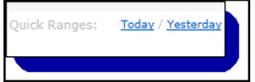
Address verification system codes

The Paysafe transaction processor supports address verification checks (AVS) wherever the issuing bank supports this feature. Each payment method is configured with the acceptable set of AVS return codes. If the bank returns a code that is not acceptable for the payment method, then the request is rejected with an Authorization Failed error. If you get an Authorization Failed error in response to a transaction request, and an Authorization number is returned in the response, then the failure was caused by the AVS check. You can look at the AVS code returned to determine exactly why the AVS check failed. The transaction processor returns the following codes to the merchant application in response to a transaction request, with A, N, and E indicating AVS failure.

Table 4-3: AVS Codes

Code Letter	Explanation
A	Address matches, but zip code does not.
B	AVS not performed for international transaction. Either the postal code has invalid format or address information not provided.
C	For international transaction, either the address or the postal code not verified due to invalid format.
D	For international transaction, address and postal code match.
E	AVS not supported for this industry.
G	For international credit card, address information not available.
I	For international transaction, address information not verified.
M	For international transaction, address and postal code match.
N	No part of the address matches.
P	AVS not applicable for international transaction. Postal code matches but address not verified due to incompatible format.
Q	Unknown response from issuer/banknet switch.
R	Retry. System unable to process.
S	AVS not supported.
U	Address information is unavailable.

Table 4-3: AVS Codes (Continued)

Code Letter	Explanation
W	Nine-digit zip code matches, but address does not.
X	Exact. Nine-digit zip code and address match.
Y	Five-digit zip code and address match.
Z	Five-digit zip code matches, but address does not.

CVD codes

The Paysafe transaction processor supports CVD wherever the issuing banks support this feature. The CVD value is a 3- or 4-digit number printed on the card in addition to the card number itself, but which is not present on the magnetic strip. Therefore, this value is not printed on receipts or statements, reducing the probability of fraud from imprint information. The CVD feature, intended for transactions where a card is not present, is a requirement for Paysafe.

When customers enter their card and card holder information, the CVD value is requested at the same time. Based on the customer's input, one of the following codes is displayed in the CVD Code column.

Table 4-4: CVD Codes

Code Letter	Explanation
M (Match)	The CVD value provided matches the CVD value associated with the card.
N (No Match)	The CVD value provided does not match the CVD value associated with the card.
P (Not Processed)	The CVD value was not processed.
Q (Unknown Response)	No results were received concerning the CVD value.
S (Not Present)	CVD should be on the card. However, the card holder indicated it was not present.
U	Issuer is not certified.

Transaction types

Direct Debit transaction types

The activity report displays the Direct Debit transaction types. The following types are possible:

Table 4-5: Direct Debit Transaction Types

Type	Description
Merchant-Initiated	
Credit	Transfers money from the merchant account directly to a customer's bank account.
Presentment	Transfers money from your customer's bank account to the merchant account.
Returns-Related	
Return	A Presentment transaction has failed, resulting in a debit to the merchant account.
Representment	A Return transaction has been reversed, resulting in a credit to the merchant account.

Table 4-5: Direct Debit Transaction Types (Continued)

Type	Description
Credit Returned	A Credit transaction has been reversed, resulting in a credit back to the merchant account.
Other	
Declined	The transaction was processed by Paysafe but was declined for some reason. You can view the response code for more details (see Appendix B: *Web Services Response Codes*).
Failed	The transaction could not be processed by Paysafe (e.g., an invalid parameter was submitted with the transaction request). You can view the response code for more details (see Appendix B: *Web Services Response Codes*).

Credit/debit card transaction types

The activity report displays the credit/debit card transaction types. The following types are possible:

Table 4-6: Card Transaction Types

Type	Description
Authentication	Allows a card holder to authenticate their card at an issuer providing 3D Secure. The following results can be returned, displayed in the Transaction Status column: • Attempted – Authentication with the card issuer was attempted. • Error – No response was received from the issuer for the Authentication. • Failed – The attempt to authenticate the card for 3D Secure failed. • Successful (Y) – The card was authenticated successfully for 3D Secure. • Successful (I) – The card was successfully validated. Authentication is informational only. • Unavailable – Authentication with the card issuer was unavailable. • Rejected – Authentication was rejected (3D Secure v. 2 only). • Challenge – The Authentication was challenged (3D Secure v. 2 only). • Pending (C) – The Authentication is pending due to a challenge requested by the issuer. • Pending (D) – A decoupled Authentication is being performed.
Authorization	Verifies that funds are available on a customer's card and reserves those funds for a purchase, but does not transfer them to the merchant.
Authorization Reversal	Reverses an Authorization transaction with the status of Pending.
AVS Check	Performs an AVS check on a cardholder's transaction information, but without attempting to authorize and settle an amount on the card number provided, and returns an AVS response code from the clearing network to the merchant in real time.
Credit	Refunds money to a customer's credit/debit card from the merchant account. A Credit is processed against a previous Settlement.
Credit Card Payment	A transaction to credit an amount to a customer's credit card. The Credit Card Payment transaction is not associated with a previously existing authorization, so the amount of the transaction is not restricted in this way.
Enrollment Lookup (3D Secure v. 1 only)	Checks with the card issuer to determine whether a credit card is enrolled in the 3D Secure program. The following results can be returned, displayed in the Transaction Status column: • Enrolled – The card is enrolled in 3D Secure • Error – No response was received from the issuer for the Enrollment Lookup. • Not Enrolled – The card is not enrolled in 3D Secure • Unavailable – It could not be determined whether the card is enrolled in 3D Secure
Purchase	Both authorizes and settles an amount on a customer's credit or debit card in a single transaction.
Return	A transaction by which a customer charges back a Purchase.

Table 4-6: Card Transaction Types (Continued)

Type	Description
Reversal	A transaction that reverses a previously occurring Return.
Settlement	Transfers the funds previously authorized on a customer's credit card to the merchant's account.
Verification	Performs an AVS and/or CVD check on a customer's transaction information, but without processing a charge against that card.

Online banking e-payments transaction types

The activity report displays the online banking e-payments transaction types. The following types are possible:

Table 4-7: Online Banking E-payments Transaction Types

Type	Description
Payment	Transfers money from your customer's online banking instrument to the merchant account.
Refund	Transfers money from the merchant account directly to a customer's online banking instrument.

Transaction statuses

Credit/debit card statuses

The activity report displays the statuses of individual credit/debit card transactions. The following statuses are possible:

Table 4-8: Card Transaction Statuses

Status	Description
Authorized	An amount has been authorized against a card.
Batch Pending	A transaction is at the beginning of a batch process.
Batched	A transaction has been batched to send to the clearing network.
Cancelled	A transaction request has been cancelled before it was completed.
Completed	The clearing network has returned a response to the batched transaction.
Declined	A transaction has been declined by Risk Management due to fraudulent or questionable credit information.
Fully Settled	The entire amount authorized against a card has been settled.
Hold	The transaction has been held by Risk Management for further investigation.
Manual Intervention	A transaction could not be processed fully. Corrections or adjustments must be done manually.
Partially Settled	Part of an amount authorized against a card has been settled.
Pending	A transaction has not yet been sent in a batch to the clearing network.
Reversed	An Authorization transaction in a Pending state has been reversed.

Direct Debit statuses

The activity report displays the statuses of individual Direct Debit transactions. The following statuses are possible:

Table 4-9: Direct Debit Transaction Statuses

Status	Description
Processing	Processing the initial deposit.
Declined	The transaction was processed but was declined.
Cancelled	This transaction was cancelled before being sent to the processor.
Presentment 1	Deposit processing is completed.
Presentment 1 Returned	The initial deposit failed.
Presentment 2	The failed deposit is being represented.
Processing Representment	Processing the deposit representment.
Presentment 3	The failed deposit is being represented again.
Completed Representment	The representment attempt was successful.
Failed	The processing attempt has failed and will not be retried.

Online banking e-payment statuses

The activity report displays the statuses of individual online banking e-payment transactions. The following statuses are possible:

Table 4-10: Online Banking E-payment Transaction Statuses

Status	Description
Cancelled	The transaction request has been cancelled before it was completed.
Cancelled Reversal	A transaction reversal has been cancelled (see Reversed/Refunded below).
Completed	The transaction has been completed.
Completed: Funds Not Available	The transaction has been completed, but the availability of funds has not been confirmed. Paysafe will be notified when the funds are confirmed, at which time the status will be updated to Completed.
Declined	A transaction has been declined by Risk Management due to fraudulent or questionable credit information.
Manual Intervention	A transaction could not be processed fully. Corrections or adjustments must be done manually.
Pending	A transaction has not yet been completed.
Reversed/Refunded	A transaction request has been reversed as a result of a dispute or a merchant refund.
Under Review	A dispute has been opened against a transaction request. Once the review process has been completed, the transaction status will be updated to either Completed or Reversed/Refunded, depending on the outcome of the review.

Downloading reports

You download a CSV (spreadsheet) version of any report you run. The CSV file contains the same information as the report, but in this case you have it for your records. The file name format is:

`transactions_startdate_enddate.csv`

For example, if you want to download a report for all Authorizations that were fully settled for account 999123 between June 15, 2011, and July 1, 2011, the file name would be:

`transactions_061511_070111_000.csv.`

To download a CSV file:

1. Generate the report you need (e.g., an activity report – see *Generating activity reports* on page 4-9 for more information).

2. On the summary page, click the attachment icon ![icon] in the column to the far right.

3. On the Download Report pop-up, you can use Ctrl+click to select fields to include in addition to the report's default fields.
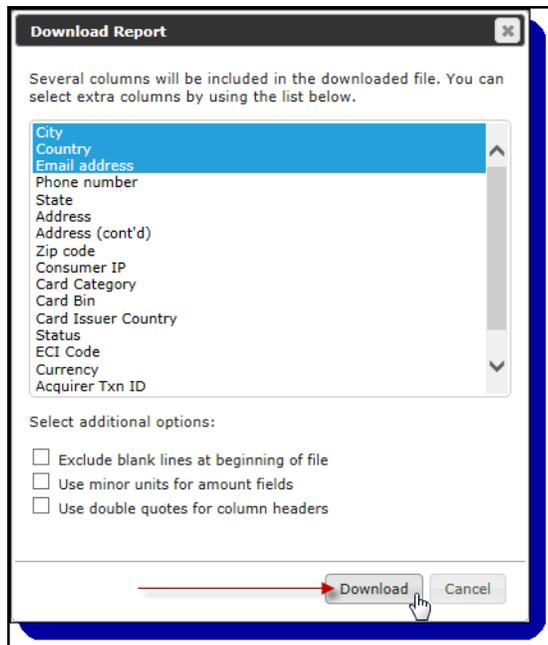
4. Click the Download button and browse to your preferred location to save the file.

If you open the file in Excel, Excel drops leading zeros in the Cardending column (the last 4 digits of the card number). For example, 0037 will be displayed in Excel as 37.

Activity reports

Activity reports are real-time reports that provide detailed information on transactions that have been processed through your merchant account. You can select a variety of search criteria to narrow or broaden the report as required. You can view summaries of transaction types, and you can also drill down to view details on individual transactions.

Activity reports provide two ways to search for transactions:

- Summary – allows you to search over a date range to display a summary of transactions that have been processed through your merchant account(s). Once you have run a Summary report, you can drill down to view individual transaction details.

- Lookup – allows you either to quickly locate a specific transaction or to return a list of transactions on your merchant account(s) that meet the exact criteria you select. See *Using the Lookup option in the activity report* on page 4-27 for more information.

Once you drill down on a transaction you can process several transaction types (e.g., Credits and Settlements). See *Using the Activity Report to process transactions* on page 4-19 and *Using the transaction Lookup to process transactions* on page 4-29.

Generating activity reports
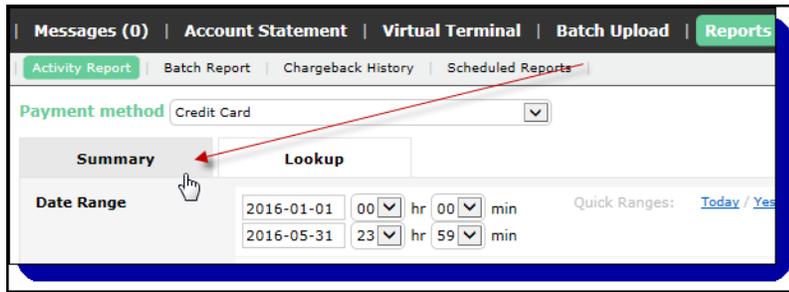
To generate an activity report:

1. Click the Reports tab on any back-office page.
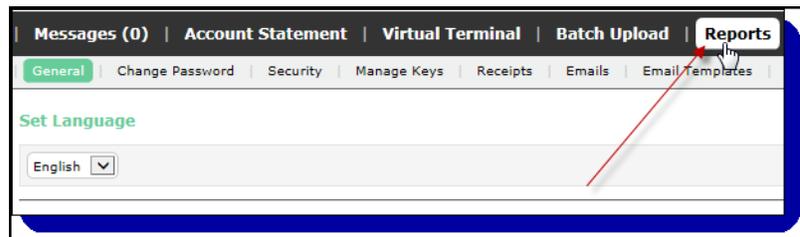
2. Click the Activity Report submenu.
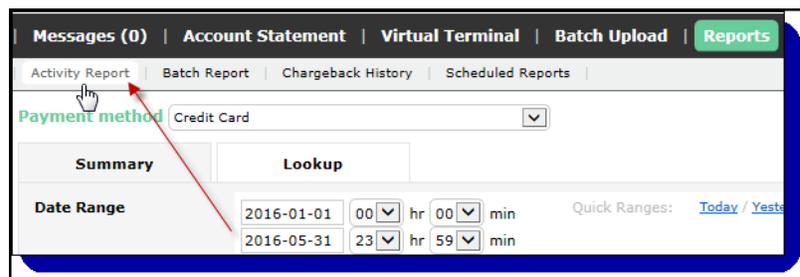
3. For the Report Type, select the Summary tab.

4. Complete the fields you want to include in the search. See Table 4-11: *Activity Report Fields* on page 4-10 for more information.

To show 3D Secure transactions you have to select the Include 3D Secure Transaction Results check box.
If you are searching for a specific transaction, use the Lookup option. See Using the Lookup option in the activity report *on page 4-27.*

5. Click the Generate Summary button. The transaction summary page opens, listing groups of trans-actions that meet the criteria you specified.

Table 4-11: Activity Report Fields

Field	Description
Payment Method	From the drop-down list, select the payment method for which you want to run the report. Possible values are: • Credit Card • Direct Debit • Bill Payments • Checkout API • Online Banking E-payments
Date Range	Use the drop-down lists to specify the range of date and time for which you want to run the report. Maximum range = 6 months
Time Zone	From the drop-down list, select the time zone you want to use for your activity report. See *Setting time zone preferences* on page 1-6 for more information.
Account	Select the merchant account number from the Account(s) list.
Currency	From the drop-down list, select the currency of the accounts you want to run a report on. When you select a currency, only accounts that have that currency are included in the report.

Table 4-11: Activity Report Fields (Continued)

Field	Description
Card Brand	From the drop-down list, select the type of card used for the transaction(s).

Activity reports results

When you generate an activity report, the transaction summary page opens, listing groups of transactions that meet the criteria you specified.

The transaction summary page has three major sections: Valid Requests, Declined Requests, and Invalid Requests. The Declined Requests section appears on the transaction summary page only if you used the Direct Debit tab for your activity report.

•   The Valid Requests section displays a summary of the transaction types and statuses for the selected time period.

•   The Declined Requests section displays a summary of transactions that were processed but that were declined.

•   The Invalid Requests section displays a summary of transactions that could not be processed.

From this page, you can also access detailed information. See *Valid transaction requests* on page 4-12 and *Declined transaction requests* on page 4-18.

The transaction summary page displays the following information:

Table 4-12: Transaction Summary Fields

Field	Description
Date Range	This is the date and time range for which the report was run, displayed at the top right of the page.
Transaction	This is the type of transactions shown in the summary. For a list of types, see *Direct Debit transaction types* on page 4-4 or *Credit/debit card transaction types* on page 4-5.
Status	For a valid card transaction, this is the status of the transactions shown in the summary. For a list of statuses, see *Transaction statuses* on page 4-6. For a valid Direct Debit transaction, possible values are: • Pending • Completed For an invalid transaction, this is the response code. See Appendix A: *Direct Payment Response Codes* and Appendix B: *Web Services Response Codes* for common response codes.
Count	This is the total number of transactions of that type and status for the selected time period.
Amount	This is the total currency value of the transactions.

Table 4-12: Transaction Summary Fields (Continued)

Field	Description
Download Options	See *Downloading reports* on page 4-8 for detailed procedures.

Valid transaction requests

Viewing transactions by type and status

To see a list of transactions of a specific type and status:

1. Define your search criteria in the activity report tool.

2. Click the Generate Summary button. The transaction summary page opens.

3. In the Valid Requests section, click a link in the Status column. The transactions page opens, listing all merchant accounts with transactions of that type and status.

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4. Click the link in the Account column. The transactions page opens, listing all the transactions that match your search criteria for that merchant account.

The Transactions page displays the following information:

💡 *The fields displayed on the Transactions page may vary depending on the criteria you included in your report.*

Table 4-13: Transactions Fields (Valid)

Field	Description
Date	This is the date and time of the transaction.
Txn ID	This is the transaction number assigned to the request and returned in response to the request.
Merchant Trans. ID	This is the identifier the merchant assigned to the original transaction request.
Name	This is the information entered in the First Name and Last Name fields.
Bank Account Number	This is the bank account number used for the Direct Debit transaction.
Card Details	This is the brand and the last four digits of the card number used for the transaction.
Auth Code	This is the Authorization code returned by the transaction processor in response to the request.
AVS	This is the response from AVS. See *Address verification system codes* on page 4-3 for more information.
CVD	This is the CVD code returned. See *CVD codes* on page 4-4 for more information.
Amount	This is the total currency value of the transactions.

Viewing individual transaction details

The Transactions page displays a list of all the transactions that fit the criteria you specified (e.g., all partially settled Authorization requests). For all transaction types in the Valid Requests section, you can also see details for individual transactions.

To view individual transaction details:

1. Generate an activity report (see *Generating activity reports* on page 4-9).

2. Drill down to the transaction page (see *Viewing transactions by type and status* on page 4-12).

3. Click a link in the Txn ID column. The transaction detail page opens.

The transaction detail page can display the following information:

The fields displayed on the transaction detail page will vary depending on the transaction type and the criteria you included in your report.

Table 4-14: Transaction Details

Field	Description
Txn ID	This is the transaction ID assigned to this request and returned in response to this request.
Account	This is the account number on which the report was run.
Consumer Information	
Name	This is the name of the customer.

Table 4-14: Transaction Details (Continued)

Field	Description
Email Address	This is the customer's email address.
Phone Number	This is the customer's telephone number.
IP Address	This is the customer's IP address, if it was included with the transaction request.
Address	This is the full address of the customer.
City	This is the name of the city.
Province/State/Region	This is the name of the province.
Country	This is the name of the country.
Zip Code	This is the postal or zip code.
Transaction Information	
Merchant Trans. ID	This is the merchant transaction ID assigned to this transaction.
Date	This is the date and time of the original transaction.
Auth. Conf. No.	This is the transaction number assigned to the initial request and returned in response to this request.
Amount	This is the amount of the transaction.
Remaining to Settle	This is the amount remaining to settle against the original Authorization.
Card Details	This is the brand, partial number, and expiry date of the card used.
IP Address	If the transaction was processed via API (and not Virtual Terminal), this is the IP address of the merchant's server.
Frequency	This indicates whether the transaction was a regular, one-time transaction or a recurring billing transaction.
Auth Code	This is the Authorization code returned in response to the request.
Auth Mode	This is the Authorization mode of the transaction.
AVS Response	This is the response from AVS. See *Address verification system codes* on page 4-3 for more information.
CVD Response	This is the CVD code returned. See *CVD codes* on page 4-4 for more information.
Pay Proc Response	This is a response from the clearing house.
ECI Code	This is the Electronic Commerce Indicator code, a one-digit value that gets returned by the card issuer indicating whether the cardholder was successfully authenticated.
VeRes	This is the Verify Enrollment Request and Response. (3D Secure v. 1 only)
PaRes	This is the Payer Authentication Request and Response. (3D Secure v. 1 only)
Bank Name	This is the name of the customer's bank.
Bank Account Number	This is the customer's bank account number.
Bank Routing Number Transit No./Inst. ID Sort Code	This is the identifier of the customer's bank. • For USD accounts, this is the routing number. • For CAD accounts, this is the transit number and institution ID. • For GBP accounts, this is the sort code.

Table 4-14: Transaction Details (Continued)

Field	Description
Check Number	This is the check number entered with this transaction.
User Name	If the transaction was processed using the Virtual Terminal, this is the user name of the person using the Virtual Terminal.
Settlements/Credits	
Date	This is the date and time of the Settlement.
Txn ID	This is the transaction number assigned to the original transaction request.
Merchant Trans. ID	This is this is the identifier the merchant assigned to the original transaction request.
Status	This is the status of the transaction (for details see *Transaction statuses* on page 4-6).
Remaining	This is the amount of the transaction available to Settle or Credit.
Amount	This is the amount of the Settlement.
Batch ID	This is the batch ID number.
Batch Date	This is the date the batch was processed.
ARN	This is the Acquirer Reference Number assigned to a chargeback.
Acquirer Txn ID	This is the ID assigned to the transaction by the acquirer, if applicable.
Direct Debit History	
Date	This is the date of this status of the Direct Debit transaction.
Status	This is the status of the Direct Debit transaction. See *Direct Debit statuses* on page 4-7 for more information.
Return Code	This is the return code associated with declined or invalid Direct Debit transactions. See *Return codes* on page B-21 for more details.
Chargeback	
Date	If this record is still in a disputed state, this is the date for the most recent entry for the record.
Record ID	This is a unique ID for the record.
Type	This is the type of record processed. Possible values are: • Retrieval Request • Final Chargeback • Reversal • Bank-Represented • Lost Representment
Amount	This is the amount of the transaction charged back.
Status	This is the status of the chargeback transaction.
Reason Code	This is the reason for the chargeback.
ARN	This is the Acquirer Reference Number assigned to the chargeback.

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Table 4-14: Transaction Details (Continued)

Field	Description
Rapid Dispute Resolution	
Date	This is the date for which RDR posted.
Record ID	This is a unique ID for the record.
Reason Code	This the code for which RDR was raised.
Reason Description	This the description for which RDR was raised.
Amount	This is the amount of the RDR transaction.
Status	This is the status of the RDR transaction.
ARN	This is the Acquirer Reference Number assigned to the RDR.
Brand	This is the card brand for actual settlement.
Original Transaction Currency	This is the currency of RDR.
3DS Details – Enrollment Lookup (3D Secure v. 1 only)	
Enrolled	This indicates whether or not the card holder is enrolled in 3D Secure. Possible values are: • Y – Card holder authentication available • N – Card holder not enrolled in authentication U – Card holder authentication unavailable
VERes URL	This is the Verify Enrollment Response URL.
VERes Account ID	This is the account ID in the Verify Enrollment Response.
3DS Version	This is the 3D Secure protocol version.
3DS Flow	This field indicates the 3D Secure flow. Internal use only.
3DS Details – Authentication	
3D Result	This indicates the outcome of the authentication. Possible values are: • Y – The card holder successfully authenticated with their card issuer. • A – The card holder authentication was attempted. • N – The card holder failed to successfully authenticate with their card issuer. • U – Authentication with the card issuer was unavailable. • C – Challenge Required; additional authentication is required. (3D Secure v. 2 only) • R – Rejected transaction. (3D Secure v. 2 only) E – An error occurred during the authentication process. **NOTE:** This value is visible in the merchant back office only.
Device Fingerprinting ID	This is the UUID used with device fingerprinting.
Merchant URL	This is the fully qualified URL of the merchant's commercial or customer care website.
Status	This is the status of the authentication. Possible values are: • PENDING • COMPLETED FAILED
Directory Server Txn ID	This is the directory server transaction ID required for Mastercard. (3D Secure v. 2 only)

Table 4-14: Transaction Details (Continued)

Field	Description
Authentication Purpose	This is the type of Authentication request. Possible values are: • PAYMENT_TRANSACTION • RECURRING_TRANSACTION • INSTALMENT_TRANSACTION • ADD_CARDMAINTAIN_CARD • EMV_TOKEN_VERIFICATION
Message Category	This is the category of the message for a specific use case. Possible values are: • PAYMENT • NON_PAYMENT
Requestor Challenge Preference	This indicates whether a challenge was requested for this transaction. (3D Secure v. 2 only) Possible values are: • NO_PREFERENCE – no challenge preference • CHALLENGE_REQUESTED – challenge was requested • CHALLENGE_MANDATED – challenge was requested due to a mandate
3DS Version	This is the 3D Secure protocol version.
3DS Flow	This field indicates the 3D Secure flow. Internal use only.
Device Channel	This is the type of channel interface used to initiate the transaction. Possible values are: • BROWSER • APP 3RI
ECI	This is the Electronic Commerce Indicator code, which gets returned by the card issuer indicating whether the card holder was successfully authenticated.
CAVV	This is the Card holder Authentication Verification Value, indicating that the transaction has been authenticated.
XID	This is the transaction identifier returned by the card issuer. (3D Secure v. 1 only)

Declined transaction requests

Viewing transactions by type and response code

To view a list of transactions with the same response code:

1. Define your search criteria in the Activity Report tool.

2. Click the Generate Summary button. The transaction summary page opens.

3. In the Declined Requests section, click a link in the Transaction column. The transactions page opens, grouping all transactions that resulted in the same error.

4. Click a link in the Error Code column. The transactions page opens, listing all the transactions that resulted in that error.

5. Click a link in the Txn ID No. column.

6. The transaction detail page opens with more details about the declined transaction.

See Table 4-14: *Transaction Details* on page 4-14 for a description of the fields on this page.

The fields displayed on the transaction detail page may vary depending on the criteria you included in your report.

Using the Activity Report to process transactions

Settling authorized transactions

A Purchase both authorizes and settles a transaction. The Settlement is batched and processed auto-matically at midnight on the day of the Purchase request. The Settlement process completes the orig-inal Purchase transaction: in a Settlement, the issuing financial institution credits the merchant's bank account with the funds for the transaction and updates the card holder's statement.

An Authorization must be settled in a separate transaction when the good or service is shipped or com-pleted. It is not processed automatically.

To settle an authorized transaction:

1. Run an activity report for credit cards, and drill down to the transaction details page of the Author-ization you want to settle (see *Viewing individual transaction details* on page 4-13).

2. On the transaction details page, click the Apply Settlement button at the top right.

The Process Settlement pop-up opens.

3. Complete the following fields:

Table 4-15: Settlement Fields

Field	Description
Merchant Trans. ID	Enter a merchant transaction ID to assign to this Settlement request. Use alphanumeric characters only.
Amount	Enter an integer amount for which the Settlement is requested. The total currency amount remaining to be settled appears by default. You can modify this amount if necessary. Maximum = 12 digits Multiple Settlements can be requested against the same Authorization, provided the total requested does not exceed the original Authorization. If this value is not specified, the full amount authorized will be settled.

4. Click the Submit button. The transaction details page shows that the Authorization has been set-tled.

You can also settle an Authorization using the Lookup option in the Activity Report. See *Using the Lookup option in the activity report* on page 4-27.

Cancelling Settlement transactions

You can cancel a Settlement transaction as long as it is in a Pending state, which typically is before mid-night of the day that it is requested.

To cancel a Settlement transaction:

1. Run an activity report for credit cards, and drill down to the transaction details page of the pending Settlement you want to cancel (see *Viewing individual transaction details* on page 4-13).

2. On the transaction details page, click the Cancel Settlement icon on the bottom right.

3. On the Confirm pop-up, click the Yes button.

4. The details page now shows that the Settlement has been cancelled.
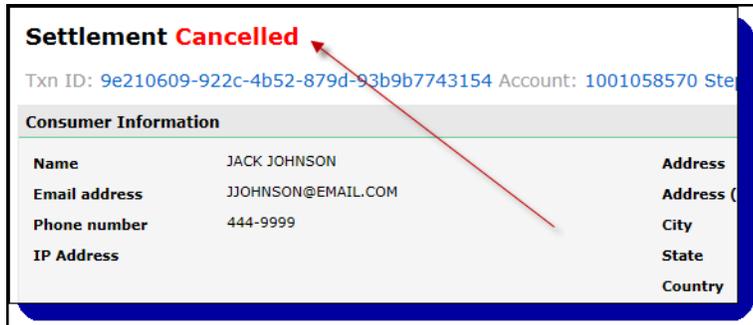
You can also cancel Settlements using the Lookup option in the Activity Report. See *Using the Lookup option in the activity report* on page 4-27.

Reversing Authorization transactions

You can reverse all or part of a credit card Authorization transaction request, provided it has the status of Authorized. An Authorization has this status when no settlements – either full or partial – have been processed against it.

You can reverse an Authorization transaction only – you cannot reverse a Purchase transaction.

To reverse an Authorization transaction:

1. Run an activity report for credit cards, and drill down to the transaction details page of the Authorization you want to reverse (see *Viewing individual transaction details* on page 4-13).

2. On the transaction details page, click the Reverse Authorization button at the top right.

The Process Reversal pop-up opens.

3. Complete the following fields.

Table 4-16: Authorization Reversal Fields

Field	Description
Merchant Trans. ID	Enter a merchant transaction ID to assign to this Authorization Reversal request. Use alphanumeric characters only.
Amount	Enter the amount of the Authorization you want to reverse. The total amount available to reverse appears by default. You can modify this amount if necessary. Maximum = 12 digits This can be at most the amount of the original Authorization. If the amount is not specified, then the full amount available is reversed.

4. Click the Submit button. The details page is displayed, and if you reversed the entire Authorization, you can no longer Settle or Reverse this Authorization.

Not all banks support partial Authorization Reversals. If you have questions, contact your account manager.

You can also reverse an Authorization using the Lookup option in the Activity Report. See *Using the Lookup option in the activity report* on page 4-27.

Crediting settled transactions

You can process Credit transaction requests for credit cards from the transaction detail page.

To process a Credit transaction for Direct Debit, you start directly from the Virtual Terminal. See Credit *on page 2-10 for more information.*

To Credit a settled transaction:

1. Run an activity report for credit cards, and drill down to the transaction details page of the transaction you want to credit (see *Viewing individual transaction details* on page 4-13).

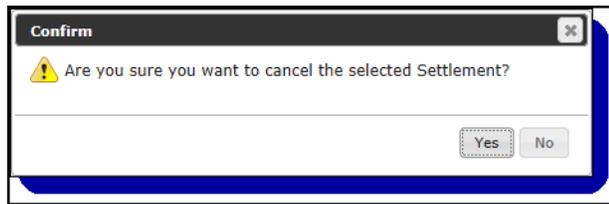2. On the transaction details page, click the Credit icon ![+] on the bottom right.

![Settlement Completed transaction details screen showing Consumer Information, Authorization Information, and Settlements sections]

The Process Credit pop-up opens.

![Process Credit pop-up with Account 1001058570, Txn ID 84c8531d-9b06-4257-bc72-2f9863bb7675, Merchant Trans. ID field, and Amount field showing 2799]

3. Complete the following fields.

Table 4-17: Credit Fields

Field	Description
Merchant Trans. ID	Enter a merchant transaction ID to assign to this Credit request. Use alphanumeric characters only.

Paysafe:

Table 4-17: Credit Fields (Continued)

Field	Description
Amount	Enter an integer amount for which the Credit is requested. The total amount available to be credited appears by default. You can modify this amount if necessary. Maximum = 12 digits This can be at most the amount of the original Purchase. If the amount is not specified, then the full amount settled is credited.

4. Click the Submit button. The Credits section at the bottom of the transaction details page shows the new Credit, with a status of Pending.

Paysafe will not process a Credit transaction if that transaction would cause the merchant account balance to go into the negative. That Credit, along with all remaining unprocessed Credit transactions in the batch, will be assigned the status of Pending, and Paysafe will attempt to process them the following day. All Credits that are pending for more than 7 days will be declined, allowing you to re-issue the Credit.

You can also process Credits using the Lookup option in the Activity Report. See *Using the Lookup option in the activity report*

Cancelling Credit transactions

You can cancel a credit card Credit transaction as long as it is in a Pending state. A Credit is in the Pending state until midnight of the day that it is requested, but this state may also persist for various reasons, so you may find Pending Credits that are slightly older.

You cannot cancel a Credit transaction for Direct Debit.

To cancel a Credit:

1. Run an activity report for credit cards, and drill down to the transaction details page of the Credit you want to cancel (see *Viewing individual transaction details* on page 4-13).

2. On the transaction details page, click the Cancel Credit icon in the Credits section on the bottom right.

3. On the Confirm pop-up, click the Yes button.

4. The details page now shows that the Credit has been cancelled.

You can also cancel Credits using the Lookup option in the Activity Report. See *Using the Lookup option in the activity report* on page 4-27.

Using the Lookup option in the activity report

The Lookup option in the activity report allows you to quickly locate a transaction by searching on very specific details about that transaction. Once you drill down on a transaction, you can process several transaction types (e.g., Credits and Settlements). See *Using the transaction Lookup to process transactions* on page 4-29.

To run a transaction Lookup:

1. Click the Reports tab at the top of any back-office page.
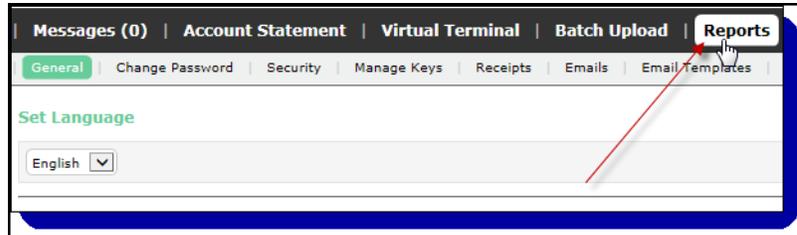
2. Click the Activity Report submenu.
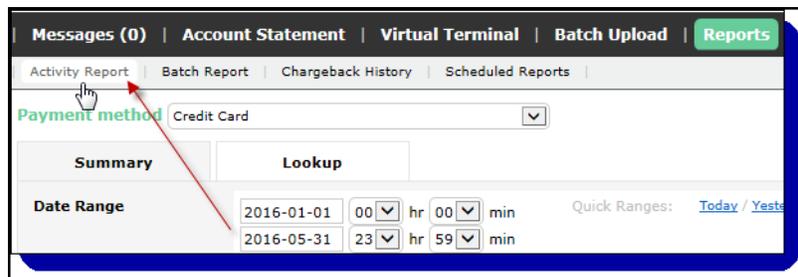
3. Select the Lookup tab.
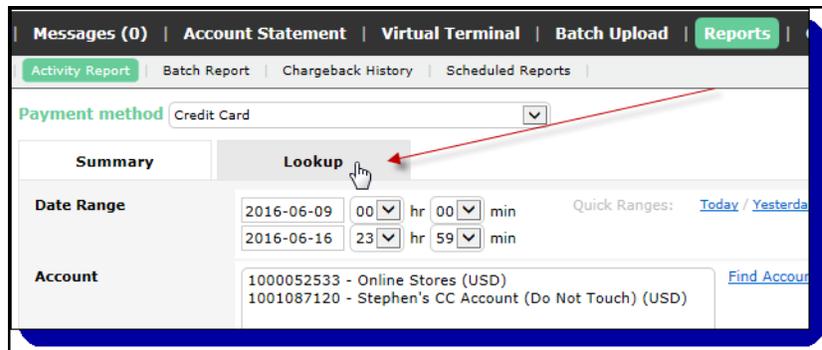
4. Complete the fields you want to include in the search. See *Transaction Lookup fields* on page 4-28 for details.

5. Click the Perform Lookup button.

6. The resulting page displays all the transactions that match your search parameters.

See *Viewing individual transaction details* on page 4-13 for more information on drilling down to details of individual transactions.

Transaction Lookup fields

Table 4-18: Transaction Lookup Fields

Field	Description
Txn ID	Enter the transaction ID the processor assigned to the transaction request and returned in response to the request.
NETBANX Ref. ID	This is a transaction ID used to identify certain legacy transactions.
Date Range	Click these fields to select a date range for your search. Maximum range = 6 months
Account	Select a merchant account number from the list. If you do not specify a merchant account, the lookup will be run on all merchant accounts available to you.
User Name	If the Virtual Terminal was used to process the transaction, use the drop-down to select the user name of the person who processed the transaction.

Table 4-18: Transaction Lookup Fields (Continued)

Field	Description
Merchant Trans. ID	Enter the merchant transaction identifier. This is the number you assigned to the original transaction request.
Name	Enter the complete first and last name used for the transaction you are searching for. The Name fields are not case sensitive.
Email Address	Enter the customer's email address.
Amount	Enter the exact amount of the transaction you want to look up. Maximum length = 12 digits
Txn ID	Enter the transaction number the processor assigned to the transaction request and returned in response to the request.
Auth Code	Enter the Authorization code assigned to the transaction by the issuing bank.
ARN	Enter an Acquirer Reference Number. This field is displayed only if you have selected Settlements, Credits, or Chargebacks from the Type drop-down list.
Keyword	If you included a keyword with your transaction, you can enter it in this field. This field is not case sensitive.
Card Ending/No.	Enter either the last 4 digits of the card number or the complete card number used for the transaction(s). If you enter a complete card number, the Card Brand field is also displayed.

Using the transaction Lookup to process transactions

Once you have used the Lookup option to quickly locate a transaction, you can then process several transaction types when you drill down to the transaction details page.

You can process the following transaction types using the transaction Lookup option:

- Settle Authorizations
- Cancel Settlements
- Reverse Authorizations
- Credit Settlements
- Cancel Credits

See *Using the Activity Report to process transactions* on page 4-19 for complete details.

Batch reports

Batch reports list Settlement and Credit transactions that have been processed in groups (batches). Transaction requests are held until a batch is sent to be processed. Batches are generally run once a day.

Note that batch reports are not the same as reports you run to view the results of batch files you have uploaded to Paysafe using the Batch Upload tool (see *Viewing batch upload results* on page 3-22).

Only credit card transactions are batched. Direct Debit transactions are not batched, so no batch reports are required for Direct Debit.

Generating batch reports for an account

Batch reports allow you to view all Credit or Settlement batch information within a selected date range for an account. You can drill down to select the appropriate level of detail you require for an account.

To generate a batch report:

1. Click the Reports tab on any back-office page, and then click the Batch Report submenu. The batch report opens.
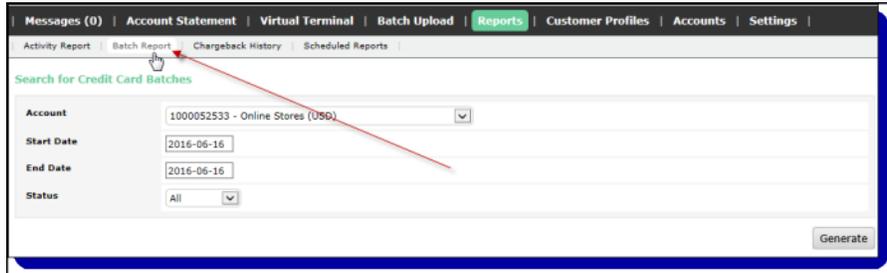
2. Complete the fields you want to include in the search.

Table 4-19: Batch Report Fields

Field	Description
Account	This is the merchant's account number. When you log in, a drop-down list displays merchant account numbers available to you.
Start Date End Date	Use the calendars to specify the date or range of dates that you want to query. Maximum range = 31 days
Status	Choose the status from the drop-down list. Possible values are: • All • Completed – the batch has been processed. • Pending – transactions have been placed in the batch, and the batch is waiting to be processed. • Error – an error occurred while the batch was being processed.

3. Click the Generate button. The Batch Summary page opens, showing the Settlement and Credit transactions batched for the account queried (see Table 4-20: *Batch Summary Results* on page 4-31).
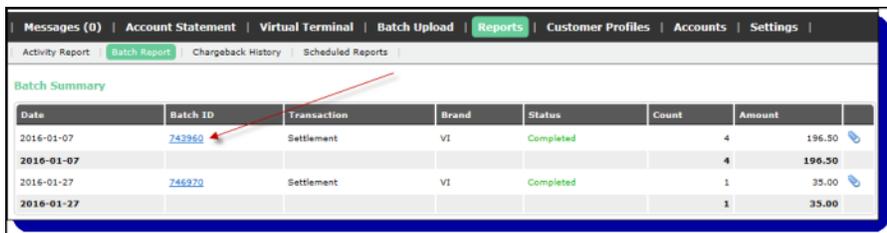
4. Click a link in the Batch ID column to drill down to Settlement or Credit batch details.

The Batch Summary page contains the following information:

Table 4-20: Batch Summary Results

Batch Information	Description
Date	This is the date that the batch was run.
Batch ID	This is the ID that Paysafe assigned to the batch when it was processed.
Transaction	This indicates whether it was a batch of Settlement or Credit transactions.
Brand	This indicates the card brand that was processed in the batch.
Status	This is the status of the batch queried. See *Batch Status* in Table 4-19: *Batch Report Fields* on page 4-30 for descriptions.
Count	This is the number of transactions in the batch.
Amount	This is the total currency amount contained in the batch.

There is a separate batch record for each card brand per date.

Searching by batch ID

If you know the batch ID of a batch you are looking for, you search directly on that ID. You can find the batch ID for a Settlement, for example, on the transaction details page of that transaction. See *Viewing individual transaction details* on page 4-13 for information on viewing the transaction details page.

To search by batch ID:

1. Click the Reports tab on any back-office page, and then click the Batch Report submenu. The batch report opens.

2. Enter the batch ID number in the Batch ID field in the Search for Credit Card Batches by ID section.

3. Click the Generate button. The Batch Summary page opens for that specific batch.

Scheduled   reports

Scheduled reports are preset reports that provide detailed information on a variety of transactions that have been processed through the merchant account(s) to which you have access when you log in to the back office – for example, a report might list daily counts/amounts in your merchant account(s) for Authorizations, Settlements, Credits, Payments, and Failed transactions. You can select an available report and then specify parameters such as the frequency with which you want to receive it and the format you prefer (CSV, Excel, or HTML).

Viewing available scheduled reports

You can view available scheduled reports along with a brief description of each. Reports become available to you when you add them (see Adding a scheduled report on page 45).

To view available scheduled reports:

1. Click the Reports tab at the top of any back-office page, and click the Scheduled Reports submenu.

2. Click the Available Reports button.

3. The Available Reports pop-up opens, displaying the name and a short description of each available report.
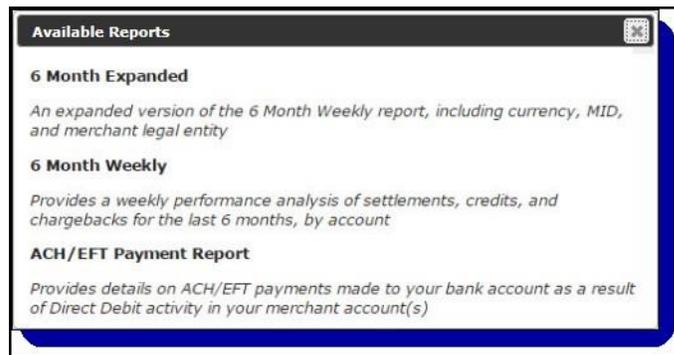
Adding a scheduled report

To add a scheduled report:

1. Click the Reports tab at the top of any back-office page, and click the Scheduled Reports submenu.
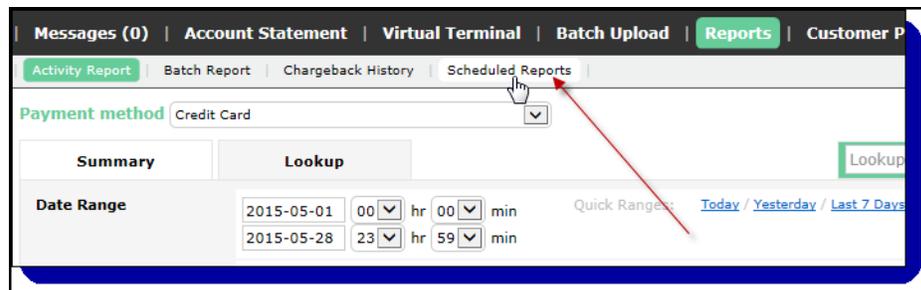
2. Click the Add button.

The Create Schedule page opens.

3. Complete the fields on the Create Schedule page. See *Schedule report fields* on page 4-34.

4. Click the Save button. The newly scheduled report now appears in the list on the Scheduled Reports page.

You can create only one schedule per available report. You cannot assign two different schedules to the same report (e.g., one to run daily and one to run weekly).

Once you have completed a report schedule, you can return at any time to modify any of its parameters (see *Modifying a report schedule* on page 4-35).

Schedule report fields

Table 4-21: Schedule Report Fields

Field	Description
Definition	From the drop-down, select a report to schedule.
Enabled	Use this check box to enable/disable your scheduled report.
Schedule Name	Enter your own label for this report schedule.
Frequency	Use the drop-down to select the frequency with which this report will run. The report can be run: • Daily • Weekly (you must also specify the day of the week) • Monthly (you must also specify the day of the month) **NOTE:** In some instances, the Frequency may be hard coded into the scheduled report. In such cases, the Frequency you select here will be overridden.

Table 4-21: Schedule Report Fields

Field	Description
Period	Use the drop-down to select the period over which you want this report to run. The report can be run for the: • Previous day • Previous week • Previous month **NOTE:** In some instances, the Period may be hard coded into the scheduled report. In such cases, the Period you select here will be overridden.
Language	This is the language of the scheduled report. Possible values are: • English • French
Send Zero Results	Select this check box if you want to receive a scheduled report even if it contains no results for the period you have specified.
Include Headers	Select this check box if you want the scheduled report file to contain headers.
Include Double Quotes	Select this check box if you want each field in the CSV file to be enclosed in double quotes. This would avoid problems reading the file if, for example, a street address or a name contained a comma.
SFTP Delivery	Select the check box and then select a file format (CSV, Excel, or HTML). For more information on using SFTP, see *Using SFTP to upload batch files* on page 3-35.
Enable PGP Encryption	This enables PGP encryption on the report you receive from Paysafe. In order for this to be enabled, you must first upload your PGP public key in the merchant back office. See *Managing keys* on page 1-7 for more information.
Email Destinations	Click the Add button, select a file format (CSV, Excel, or HTML), and enter the email address to which the report will be delivered.

Modifying a report schedule

To modify a report schedule:

1. Click the Reports tab on any back-office page, and then click the Scheduled Reports submenu. The Scheduled Reports page open, showing all report schedules you have configured.
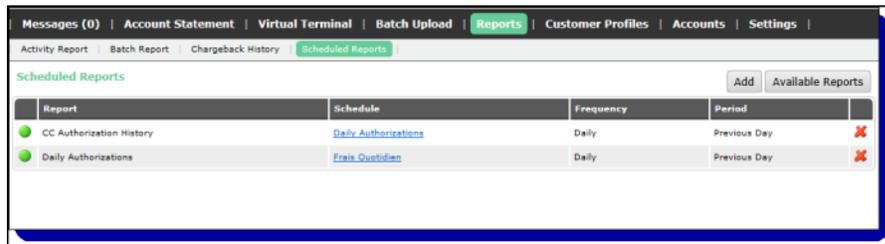
2. Click on a link in the Schedule column. The Edit Schedule window opens.

3. Make any required changes to the schedule. See Table 4-21: *Schedule Report Fields* on page 4-34 for more information.

4. Click the Save button.

Deleting a scheduled report

To delete a scheduled report:

1. Click the Reports tab on any back-office page, and then click the Scheduled Reports submenu. The Scheduled Reports page open, showing all report schedules you have configured.

2. Click the Delete icon to the right of the report schedule you want to delete.

3. On the Confirm pop-up, click the Yes button.
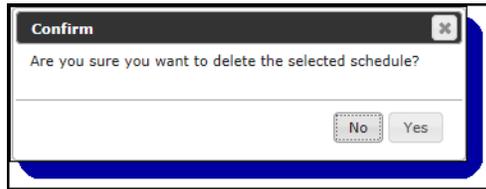
The scheduled report is removed from your list and will no longer be sent to you.

Chargeback History Reports

Overview

The Chargeback History report generates a summary of disputed transactions over a date range you choose, for the merchant account you choose. The report contains various fields, including:

- Credit card number involved in the Chargeback
- Date the Chargeback was posted
- Status of the Chargeback
- Merchant transaction ID of the disputed transaction

This chapter may document some features to which you do not have access. Access to such functionality is allotted on a merchant-by-merchant basis. If you have any questions, contact your account manager.

Running a Chargeback History report

To run a Chargeback History report:

1. Click the Reports tab at the top of any back-office page.
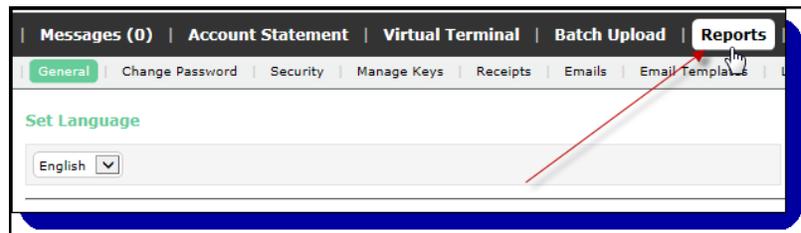
2. Click the Chargeback History submenu.

3. Complete the following fields:

Table 5-1: Chargeback History Report Fields

Field	Description
Account	Select an account number from the drop-down list.
Start Date/End Date	Use the calendars to select the date range you wish to investigate. Maximum date range is 1 year.
Report Type	From the drop-down list, select the type of record you want to generate a report on. Possible record types are: • All Retrieval Requests • All Chargebacks • All Chargeback Reversals • All Disputed Chargebacks • All Disputed Chargebacks - Open • All Disputed Chargebacks - Won • All Disputed Chargebacks - Lost • All Rapid Dispute Resolutions

4. Click the Download button.

5. Follow the onscreen instructions to save the file to your PC.

The Chargeback History report contains the following fields:

Table 5-2: Chargeback History Details

Field	Description
Credit Card Number	This is the card number involved in the transaction.
Transaction Date	This is the Settlement date of the original transaction against which a dispute record was entered.
Posting Date	This is the date the Chargeback acquirer posted the record to the card association network.
CB Posting Amount	This is the amount of the dispute record that was processed.
Original Transaction Amount	This is the amount of the original Settlement transaction.
Original Transaction Currency	This is the currency of the original Settlement transaction.
Transaction ID	This is the transaction number assigned to the original Settlement request and returned in response to the request.
Name	This is the name of the consumer who initiated the original Settlement transaction.

Table 5-2: Chargeback History Details (Continued)

Field	Description
Reason Code	This is the reason code for the dispute record, supplied by the acquiring bank.
Reason Description	This is the description of the reason code.
ARN	This is the acquirer's reference number that was entered for the request.
Control Number	This is the bank's control number, which allows the acquirer to track records.
Status	This is the status of the transaction. See Table 5-3: *Chargeback History Statuses* on page 5-3 for more details.
Record ID	This is the unique ID for the record. A single ARN may have multiple records associated with it (e.g., a Chargeback and a Reversal), and each of these records has its own, unique ID.
Merchant Transaction ID	This is the transaction ID assigned by the merchant to the original Settlement transaction.
Brand	This is the card brand used in the transaction that was charged back.

Chargeback history statuses

The following table lists the Status that could appear in the Chargeback History report, as well as a brief description of the case in which it would be returned.

Table 5-3: Chargeback History Statuses

Status	Returned for Chargeback Type
Retrieval	• All Retrieval Requests
Initial	• First Chargeback • First Reversal on a transaction
Subsequent	• Subsequent Reversal on a transaction
2nd CB/Pre-arb	• Subsequent Chargeback (Second chargeback or pre-arbitration)
Initial - Expired	• Initial Chargeback record expiring automatically (after 10 days from Posting Date)
2nd CB/Pre-arb - Expired	• Second Chargeback/pre-arbitration expiring automatically (after 5 days from Posting Date)
Disputed - Open	• Disputed Chargeback with no result but no more than 45 days after disputing
Disputed - Lost	• Disputed Chargeback with no result but more than 45 days after disputing • Lost Representment
Disputed - Won	• All Disputed Chargebacks that have been reversed
Disputed - Closed	• Rapid Dispute Resolution (RDR) is a self-resolved transaction, and a refund is auto issued

Customer Profiles

Overview

The Paysafe Customer Profiles tool allows you to create customer profiles, which in turn can contain recurring billing records that will ensure regular, trouble-free payments from your customers for goods or services you provide on a regular basis. Customer profiles are easy to set up and edit. All you have to do is enter some basic information in the Customer Profiles tool in the back office. See *Creating a customer profile* on page 6-6 for complete details on creating profiles.

Once you set up a customer profile with a recurring billing record, Paysafe does the rest, processing the recurring transactions for the amount, at the frequency, and over the time period that you specify. The Customer Profiles tool also allows you to search for customer profiles to view their status and/or modify them at any time.

You can also create profiles by uploading batch files. See *Uploading your transaction file* on page 3-21 for more information.

This chapter may document some features to which you do not have access. Access to such functionality is allotted on a merchant-by-merchant basis. If you have any questions, contact your account manager.
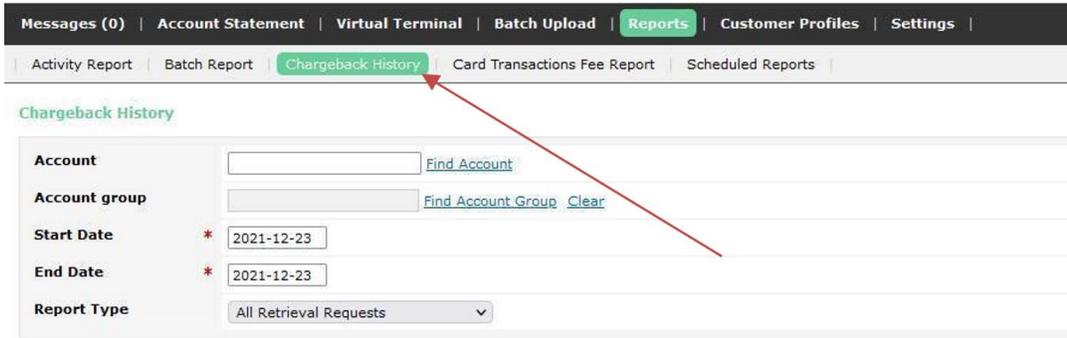
Customer profile status

You can view the status of a profile through the Customer Profiles tab. There, you can disable, suspend, and re-enable billing records (see *Adding a billing record* on page 6-13).

You can also see the status of any billing record when you perform a billing records search (see *Searching by billing record* on page 6-19). A status icon is displayed in the left-most column of the search results.

The following table describes billing record statuses.

Table 6-1: Billing Record Statuses

Icon	Meaning
	Active – The billing record is active. Billing records can be enabled manually on the Billing Records page (see *Adding a billing record* on page 6-13). Only Active billing records are processed.
	Disabled – The billing record has been disabled. A disabled billing record will not be processed. Billing records can be disabled manually on the Billing Records page (see *Adding a billing record* on page 6-13).
	Suspended – The billing record has been suspended. A suspended billing record will not be processed. Billing records can be suspended four ways: • By Error = An internal error occurred. Paysafe will rectify the problem to ensure the billing record is processed, and then will automatically change the status to Active. • By Failure = A standard error occurred when the billing record was processed (e.g., the credit card used has expired). You should rectify the error in the billing record and then change the status to Active. • By Merchant = Use this option to suspend the billing record temporarily, and then reactivate it later. • By Return = When the billing record was processed, either a Chargeback (for credit cards) or a Return (for Direct Debit) occurred. You should contact the consumer to rectify the error and then change the status to Active. See *Adding a billing record* on page 6-13 for more information on modifying billing record statuses.
	Batched – The billing record has been batched. Typically this occurs at about midnight of the day the billing record is scheduled to be processed, and lasts for a short time only. When a billing record has a batched status, you cannot modify it. If a billing record persists in the Batched state, contact Technical Support.
	Cascading – The billing record failed due to insufficient funds and is being retried until either it is successful or the billing record is set to a status of Suspended by Failure.

You cannot manually change the status of a billing record to Batched, Suspended (By Error), Suspended (By Failure), or Suspended (By Return). The Recurring Billing system applies these statuses. You can, however, manually change Disabled and Suspended statuses back to Active.

Consumer confirmation emails

The Consumer Profiles tool can automatically send an email to your consumer on your behalf each time a recurring transaction is processed. It includes relevant information such as your store name, credit card details for the transaction, the amount of the transaction, and a transaction ID.

Sending confirmation emails

To send confirmation emails:

1. Click the Settings tab.
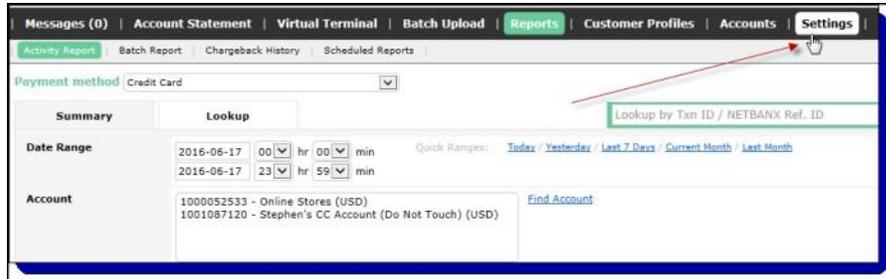
2. Click the Emails submenu.
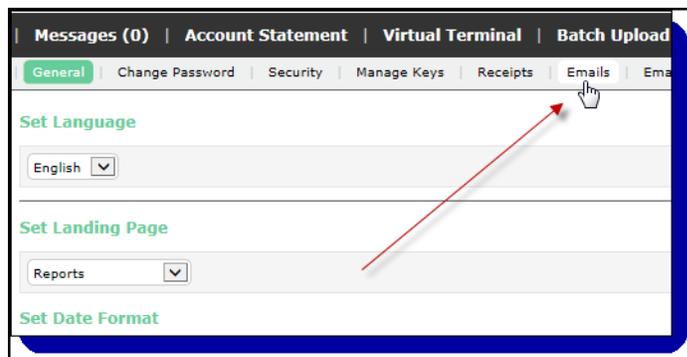
3. On the Emails page, select the check box in the Send Email column beside the merchant account number for which you want to send confirmation emails for recurring transactions.
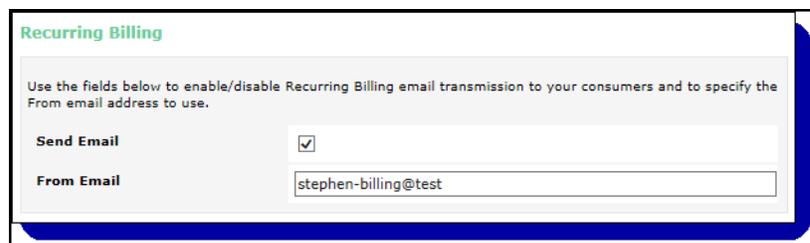
4. In the From Email field, enter the email address from which you want the confirmation email to be sent for that account.

5. Repeat this procedure for each account for which you want to send confirmation emails.

6. Click the Save button.

There are two cases in which Paysafe does not send a confirmation email:

• If you do not complete the From Email field (above), which is the return address entered for the confirmation email

• If you leave the Email field blank when you create your customer profile (see *Creating a customer profile* on page 6-6)

Confirmation email templates

Paysafe sends a default confirmation email to your consumers each time a recurring transaction is processed. If you wish, you can create your own email template, which will then be used.

To create a confirmation email template:

1. On the Settings page, click the Email Templates submenu.
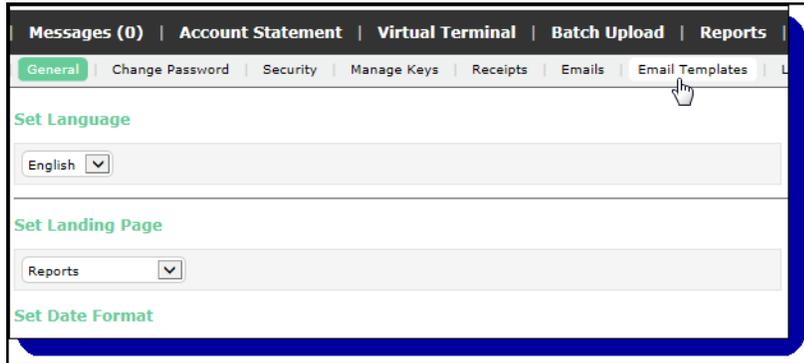
2. On the Email Templates page, click the Add button.
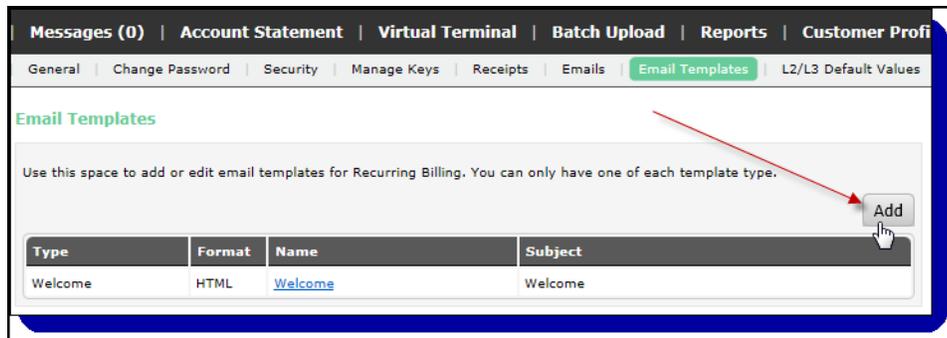
3. Complete the fields on the Add Email Template page. See Table 6-2: *Email Template Fields* on page 6-5 for details. You can click the Preview button to see how the confirmation email will appear to your consumers.

4. Click the Save button.

Table 6-2: Email Template Fields

Field	Description
Type	Select a Confirmation template from the drop-down list. Possible values are: • Confirmation (Credit) • Confirmation (Debit) • Welcome
Format	Select either HTML or Text as the format of your email template.
Name	This is the name of this template, for your identification.
Subject	This is the text that will appear in the Subject field of the email the consumer receives.
Text Field	This is the text for the body of the consumer email.
Variables	You can use the variables available on the right side of the Add Email Template window to automate the text content of your email template.

Merchant files

Paysafe can provide you with two automated updates associated with recurring billing functions.

•   Paysafe can provide you with daily confirmations indicating all recurring transactions that were processed for the day. The confirmation summary lists successful and failed transactions, as well as transactions that resulted in an error. In addition, the confirmation email has an attached CSV file containing transaction information. See *Confirmation file contents* on page 6-28 for details.

•   Paysafe can notify you of billing records that contain either an expired credit card or a credit card that will expire within the next thirty days. This notification email allows you to contact the consumer affected in order to rectify the problem (e.g., get a new credit card number) before their next recurring billing transaction fails. See also *Searching by expired credit card* on page 6-20.

For more information on receiving the merchant files, see *Scheduled reports* on page 4-32.

Running activity reports

You can use the Billing ID of a billing record (see *Adding a billing record* on page 6-13) to run an activity report on recurring transactions. When you enter the Billing ID in the Merchant Trans. ID field of an activity report, the report will return all recurring billing transactions for that billing record over the date range you specify.

See *Generating activity reports* on page 4-9 for complete details on running activity reports.

Creating a customer profile

You cannot delete a customer profile once it has been created. You can only disable it.

To create a customer profile:

1.   Click the Customer Profiles tab at the to of any back-office page.

2. Click the Create button. The Create Consumer window opens.
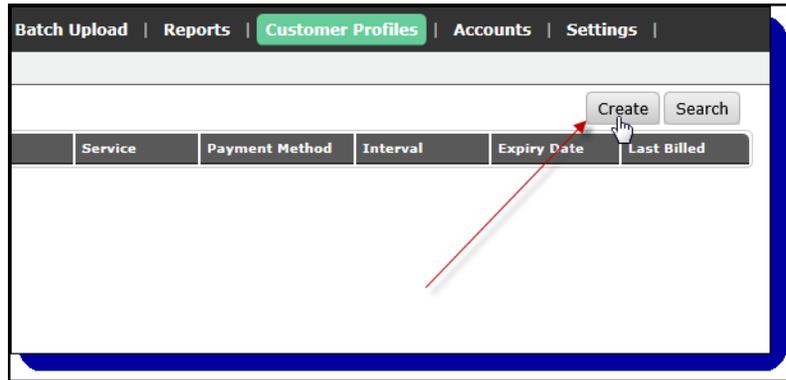
3. On the Create Consumer page, complete the fields required, including contact and billing address information. See Table 6-3: *Create Consumer Fields* on page 6-8 for details.
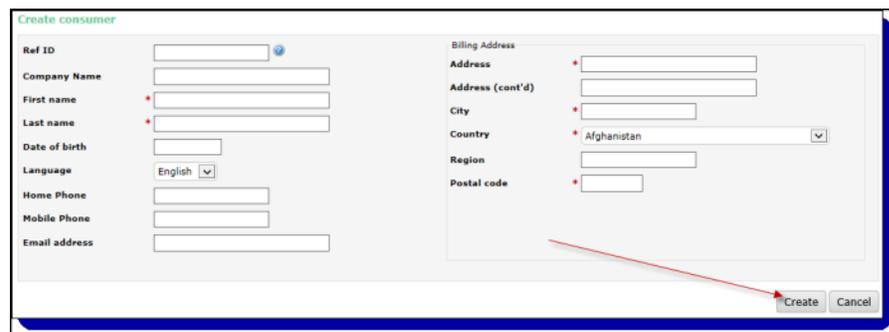
4. Click the Create button.
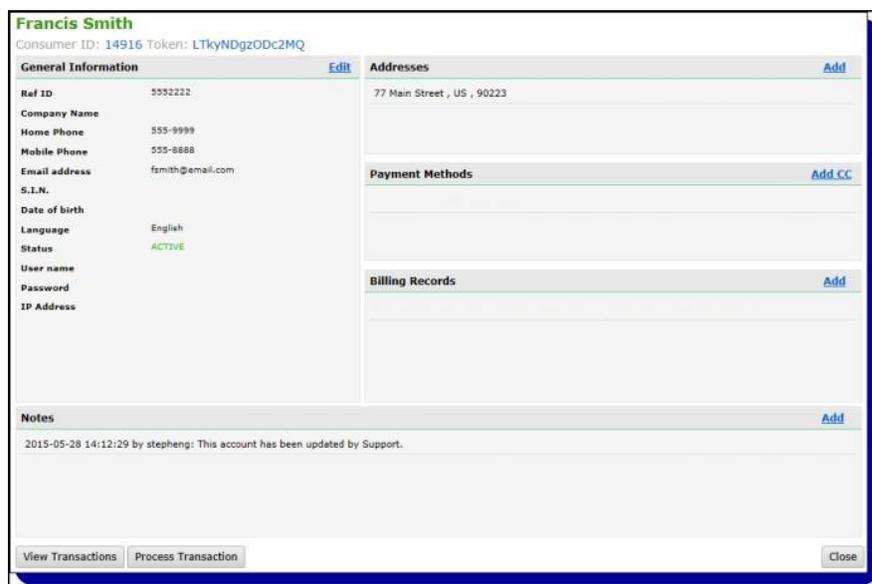
5. The consumer has been created, and you can add payment methods (e.g., a credit card number) and billing records (e.g., a scheduled, recurring payment for a subscription or service) at any time.

    •   See *Adding an address* on page 6-9

    •   See *Adding a payment method* on page 6-10

    •   See *Adding a billing record* on page 6-13

Once you have completed a customer profile, you can return at any time to modify any of its information. You cannot, however, modify existing notes – you can only add further notes.

Create Consumer fields

Table 6-3: Create Consumer Fields

Field	Description
Ref ID	This is a consumer ID you provide for your own reference purposes.
Company Name	This is the company the consumer is associated with.
Token	This is a read-only ID created by Paysafe. **NOTE:** The Token field is not enabled when you created a customer profile. However, it is visible when you return to edit that record.
First Name	Enter the first name of the consumer.
Last Name	Enter the last name of the consumer.
Date of Birth	Enter the consumer's date of birth.
Language	From the drop-down list, select the language of the correspondence to be used with the consumer.
S.I.N.	Enter the Social Insurance Number of the consumer, if Canadian. The S.I.N. will be masked once you save the customer profile. **NOTE:** The S.I.N. field is not enabled when you created a customer profile. However, it is visible when you return to edit that profile.
Status	From the drop-down list, select a consumer status. Possible values are: • Active – The consumer is active. • Disabled – The consumer is disabled. If you select Disabled, you must also select a reason from an additional drop-down list. If you select Manual as a reason, you must also provide a reason in the field provided. • Initial – The consumer has been created, but is not yet active. **NOTE:** The Status field is not enabled when you create a customer profile. However, it is enabled when you return to edit that profile. This Status field does not affect the validity of the Status field in the Billing Record section in any way (see *Adding a billing record* on page 6-13).
Home Phone	Enter the home telephone number of the consumer.
Mobile Phone	Enter the mobile phone number of the consumer.
Email Address	Enter the email address of the consumer.
Billing Address	
Address	Enter the street and number for the billing/shipping address.
Address (cont'd)	Enter further information for the billing/shipping address (e.g., apartment #).

Table 6-3: Create Consumer Fields (Continued)

Field	Description
City	Enter the city for the billing/shipping address.
Country	From the drop-down list, select the country for the billing/shipping address.
Prov-ince/State/Region	From the drop-down list, select the province, state, or region for the billing/shipping address.
Postal/Zip Code	Enter the postal or zip code for the billing/shipping address.
Months at Address	This is the number of months the consumer has lived at this address. **NOTE:** This field is visible only when editing a customer profile (and not for creating a customer profile).

Adding an address

Once a customer profile is created, you can add or edit two types of addresses:

• Billing address

• Shipping address

You can add a shipping address, for example, if this address will be different from the billing address.

To add a Shipping Address:

1. In the Addresses section of the consumer you have created, click the Add link.

2. On the Addresses pop-up window, select Shipping from the Type drop-down list and complete the rest of the fields (see Table 6-3: *Create Consumer Fields* on page 6-8).
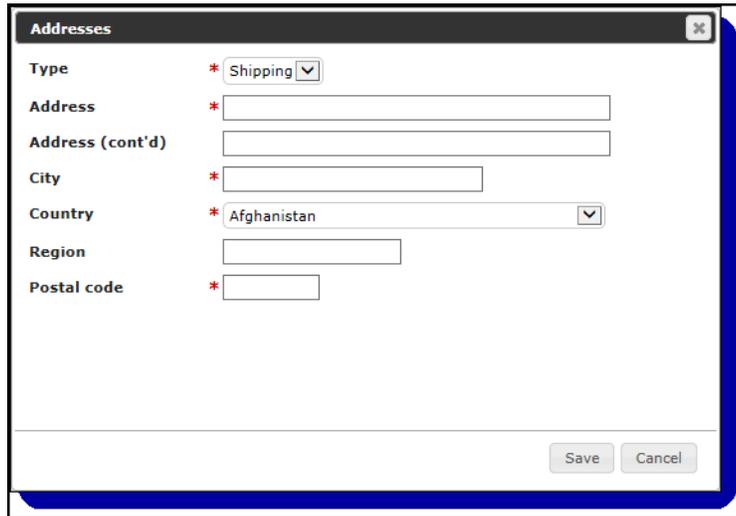
3. Click the Save button.

Adding a payment method

Once a customer profile is created, you can add or edit payment methods for the consumer. A payment method is the consumer's credit card or Direct Debit bank account designated to be the payment vehicle for the profile. You can add multiple payment methods for a single consumer. For example, you might have a credit card and a bank account on record for the consumer, or you could have multiple credit cards on record for the same consumer, and use them for different billing records (see *Adding a billing record* on page 6-13).

To add a payment method:

1. In the Payment Methods section of the consumer you have created, click the Add CC link to add a credit card or click the Add DD link to add a Direct Debit bank account.

2. On the Payment Methods page, complete the fields required (see Table 6-4: *Payment Methods Fields* on page 6-12).

3. Click the Save button.

Payment methods fields

Table 6-4: Payment Methods Fields

Field	Description
Ref ID	This is a payment ID you can set for your own internal reference purposes.
Billing Address	If you have multiple billing addresses set for the consumer profile, select one from the drop-down list. If there is only one billing address, it will be selected by default.
Shipping Address	If you have multiple shipping addresses set for the consumer profile, select one from the drop-down list. If there is only one shipping address, it will be selected by default.
If Payment Type = Credit Card	
Set as Default Card	If you have multiple credit card payment methods configured, this indicates that this card will be used by default when you create a billing record.
Card Holder	Enter the name of the cardholder. This typically is the same as the consumer name for your customer profile (see *Creating a customer profile* on page 6-6).
Card Brand	Select the card brand from the drop-down list.
Card Number	Enter the card number. Do not include any spaces or dashes.
Card Expiry	From the drop-down lists, select the expiry date of the card.
Status	This is the status of the credit card payment method. Possible values are: • Active • Inactive
If Payment Type = Direct Debit	
Routing Number	Enter the consumer's bank routing number. If it is a Canadian bank account, this is a combination of the Transit Number and Institution ID. If it is a U.K. bank account, this is the Sort Code.
Bank Account Number	Enter the consumer's bank account number.
Bank Name	Enter the name of the consumer's bank.
Account Type	This is the type of Direct Debit bank account. Possible values are: • Checking • Loan • Savings
Account Holder Name	This is the name of the Direct Debit bank account holder.
Check Number	Enter an initial check number. Paysafe will automatically increment this number with each subsequent recurring payment. However, you can modify this value manually at any time.
Check Type	Select the account type from the drop-down list. Possible values are: • Business Checking • Business Loan • Business Saving • Personal Checking • Personal Loan • Personal Checking

To edit a payment method, click an entry in the left pane to be able to modify the payment method fields in the right pane.

Adding a billing record

Once a customer profile is created, you can add or edit billing records for the consumer. A billing record is a recurring payment that you schedule, e.g., for a monthly bill payment, using an existing payment method for the consumer. You can have multiple billing records for a single consumer. For example, if you supply a variety of subscription services to a single consumer, you might have a billing record for that consumer for each subscription, with differing amounts and payment intervals.

To add a billing record:

1. In the Billing Records section of the consumer you have created, click the Add link.

2. On the Billing Records page, complete the fields required (see Table 6-5: *Billing Record Fields* on page 6-14).

3. Click the Save button.

Billing record fields

Table 6-5: Billing Record Fields

Field	Description
Ref ID	This is a billing ID you can set for your own internal reference purposes.
Service	Enter a service to designate the billing record (e.g., monthly subscription). If you have created services for other billing records, this field will auto-complete for you when you begin completing the field.
Keywords	Enter the keyword you have associated with the consumer, if applicable.
Status	Select the status of the billing record from the drop-down list. Available options are: • Active • Batched • Cascading • Disabled • Suspended (By Error) • Suspended (By Failure) • Suspended (By Merchant) • Suspended (By Return) • Suspended (Mandate) See *Customer profile status* on page 6-1 for more information on statuses.

Table 6-5: Billing Record Fields (Continued)

Field	Description
Interval	Select a payment interval from the drop-down list. This specifies how often the recurring billing transaction is made. Available options are: • 1st/15th of month • Annually • Bi-Weekly • Days • Monthly • Quarterly • Semi-annually • Weekly
Number of Days	Enter the number of days you want as the interval between payments. For example, if you set this to 10, the recurring billing transaction would be processed every 10 days. **NOTE:** This field is only visible if you select *Days* for the *Interval* parameter above.
Start Date	Use the calendar icon to select the date on which this recurring payment should begin. The resulting behavior of the recurring payment depends on the Interval you have set: • 1st/15th of month – The recurring payment will be made on this date and then subsequently on the 1st and 15th of each month. • Annually – The recurring payment will be made this day each year (e.g., September 15). • Bi-Weekly – The recurring payment will be made this day of the week every two weeks (e.g, Wednesday). • Monthly – The recurring payment will be made this day each month (e.g, the 15th). For the Monthly interval, you can also select the "Last day of month" check box. If you select this check box, the first recurring payment is made on the day of the month you specified, but all subsequent monthly payments will be made on the last day of each month. • Quarterly – The recurring payment will be made on this day every 3 months (e.g., the 15th). • Semi-annually – The recurring payment will be on this day twice a year (e.g., if you select January 1, the second payment will be made on July 1). • Weekly – The recurring payment will be made this day of the week every week (e.g., Wednesday).
End Date	Use the calendar icon to select the date at which this recurring payment will end. After the last payment date defined here, the billing record is automatically set to Disabled. If you do not select an end date, the recurring payment will continue indefinitely.
Payment Method	If you created more than one payment method for this billing record (see *Adding a payment method* on page 6-10), select one from the drop-down list. If you have only one payment method for this billing record, it will be selected by default.
Account	If you have multiple merchant accounts, select one from the drop-down list. If you have only one merchant account, it will be selected by default.
Transaction Mode	Use the drop-down menu to specify whether the recurring transaction is a debit or a credit to your consumer. If the payment method is a credit card: • Perform a Purchase operation – debits your consumer's credit card • Perform a Payment operation – credits your consumer's credit card If the payment method is Direct Debit, select one of the following options: • Perform a Charge operation – debits your consumer's bank account • Perform a Credit operation – credits your consumer's bank account
Amount	Enter the amount of the recurring payment for this billing record.

Adding notes

You can add notes when you create the customer profile, or any time after. For example, you might include a note when you create the profile, and then add a note each time you modify the profile to help you remember the reason for the modification.

To add a note:

1. In the Billing Records section of the consumer you have created, click the Add link.

2. In the Add Note pop-up, enter the text of your note.

3. Click the Add button.

All notes for a consumer are displayed in the Notes window, where you can see the date, the user who entered the note, and the summary of the note.

Searching for customer profiles

You search for profiles using a variety of criteria:

- Billing Record
- Consumer
- Expired Credit Card

Table 6-6: Search Types

Search By ...	To ...
Billing Record	Display customer profiles sortable by, e.g., merchant account, consumer name, payment amount, and the date the profile was last billed. See *Searching by billing record* on page 6-19 for more details.
Consumer	Display customer profiles sortable by, e.g., name, email address, and phone number. See *Searching by consumer* on page 6-20 for more details.
Expired Credit Card	Display all customer profiles containing either expired credit cards or credit cards that will expire within 30 days, sortable by, e.g., consumer name, service, and card expiry date. You can use this search to identify consumers for whom you need to obtain a new credit card number, thereby avoiding failed transactions. See *Searching by expired credit card* on page 6-20 for more details.

Once you have run a search, you can drill down on any resulting profile to view complete details.

To perform a search:

1. Click the Customer Profiles tab at the top of any back-office page.
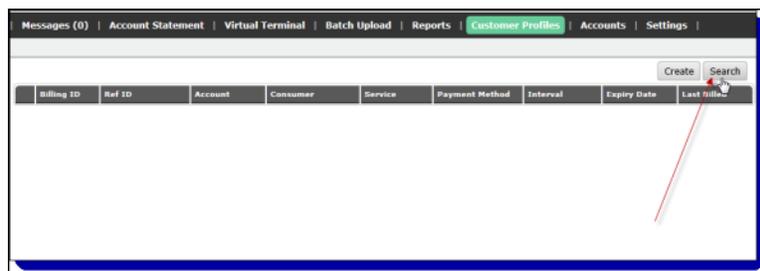
2. Click the Search button. The Search window opens.

3. On the Perform a Search pop-up, select a button for a search option:

- By Billing Records – search for profiles based on billing information.
- By Consumers – search for profiles based on consumer information.
- For Expired Credit Cards – search for profiles containing either expired credit cards or credit cards that will expire within 30 days

4. Complete the fields in the Perform a Search window. The more information you provide, the more precise your search will be.

Search fields are not case-sensitive.

5. Click the Search button. The results window displays all the profiles that match your search criteria.

Paysafe:

6. Double-click on any profile to view and/or modify its details. See *Modifying customer profiles* on page 6-21 for more information.

Searching by billing record

Select the By Billing Records search option and complete the following fields:

Table 6-7: Billing Record Search Criteria

Field	Description
Account	If you have multiple merchant accounts, select one from the drop-down list to narrow your search. If you do not select a merchant account, the search will be made across all available accounts.
ID	This is a read-only billing ID assigned by Paysafe.
Ref ID	This is a billing ID that you set for your own internal reference purposes.
Next Billing	This is the date on which this customer profile is scheduled to be billed next.
Service	If you have Services created as part of your customer profile criteria (see Table 6-5: *Billing Record Fields* on page 6-14), you can select one from the drop-down list to narrow your search.
Billing Status	Select the status of the profile from the drop-down list. Available options are: • Active • Batched • Disabled • Suspended (By Error) • Suspended (By Failure) • Suspended (By Merchant) • Suspended (By Return) • Suspended (Mandate) See *Customer profile status* on page 6-1 for more information on statuses.

Table 6-7: Billing Record Search Criteria (Continued)

Field	Description
Amount	From the drop-down list, select one of the following options: • = (equal to) – selected by default • < (less than) • > (greater than) Enter an amount you want to search on.
Keyword	Enter the keyword you have associated with the consumer, if applicable.
Payment Type	Select Credit Card or Direct Debit from the drop-down list to narrow your search.

Searching by consumer

Select the By Consumers search option and complete the following fields:

Table 6-8: Consumer Search Criteria

Field	Description
ID	This is a read-only consumer ID assigned by Paysafe.
Ref. ID	This is a consumer ID you set for your own internal reference purposes.
Token	This is an internal identifier assigned by Paysafe, viewable on the General Information page.
Company Name	This is the company name for the consumer you are searching for, if you included one when you created the profile.
First or Last Name	Enter either the first or last name of the consumer you are searching for. You can enter partial strings as well. For example, if you entered "jo", the search would return both "Ken Johnson" and "Joan Smith".
Address	Enter any part of Address field for the consumer you are searching for (see Table 6-3: *Create Consumer Fields* on page 6-8). You can enter partial strings as well. For example, if you entered "ma", the search would return consumers with either "Main Street" or "Maple Avenue" as their street address.
Email Address	Enter the complete email address of the consumer you are searching for. This field does not accept partial strings.
Home Phone	Enter the home telephone number of the consumer you are searching for. You can enter partial strings as well.
Mobile Phone	Enter the cell phone number of the consumer you are searching for. You can enter partial strings as well.
User Name	Enter the user name you have assigned to the consumer, if applicable.

Searching by expired credit card

Select the For Expired Credit Cards search option from the drop-down list. Your search results will look like this:

The expired credit card search results have the following fields:

Table 6-9: Expired Credit Card Search Results Fields

Field	Description
Billing ID	This is a read-only billing ID assigned by Paysafe.
Ref ID	This is a billing ID you set for your own internal reference purposes.
Account	This is your merchant account number.
Consumer	This is the name of the consumer.
Service	This is the name of the service, set in the customer profile (see *Adding a billing record* on page 6-13).
Payment Method	This shows the last 4 digits of the credit card number.
Interval	This is the payment interval set for the customer profile (see *Adding a billing record* on page 6-13).
Expiry Date	This is the expiry date of the credit card.
Last Billed	This is the last date at which a recurring payment was processed.

Modifying customer profiles

Once a customer profile has been created, you can easily access it and modify it at any time.

- You can change the address or contact information for a consumer.

- You can add a payment method to a customer profile. For example, you can add Direct Debit to a customer profile that already has a credit card set up.

- You can modify an existing payment method. For example, you can change a credit card expiry date.

- You can change the frequency or amount of a recurring transaction. For example, you can change the amount of a billing record if your own costs increase.

- You can change the status of a billing record. For example, if you suspended a billing record because of a chargeback and then later resolved the situation, you can change the status back to Active to resume the billing activity.

Modifying a customer profile

To modify a customer profile:

1. Run a search for customer profiles (see *Searching for customer profiles* on page 6-16).

2. Click the link in the Billing ID column for the record you want to modify.

3. On the resulting page, click the Edit link to modify general information, or click on an existing entry in the Addresses, Payment Methods, or Billing Records sections to modify the relevant information.

•   See *Create Consumer fields* on page 6-8 for a description of the general information and address fields.

•   See *Payment methods fields* on page 6-12 for a description of payment method fields.

•   See *Billing record fields* on page 6-14 for a description of billing record fields.

4. After you are finished with your changes in the pop-up for the section you are modifying, click the Save button.

Processing transactions from a customer profile

You can use a customer profile to process a transaction for that customer, using the credit card data stored in the profile. By using the customer profile to process a transaction, you do not have to provide any additional customer or card information.

💡 *You cannot process Direct Debit transactions from a customer profile.*

To process a transaction from a customer profile:

1. Run a search for customer profiles (see *Searching for customer profiles* on page 6-16).

2. Click the ID link for the profile for which you want to process a transaction.

3. On the record details window, click the Process Transaction button.

4. Complete the fields in the Process Transaction pop-up and click the Process button. The Card Number drop-down will be populated with any cards you have set up for this customer profile.

5. The transaction details page shows the transaction was processed successfully.
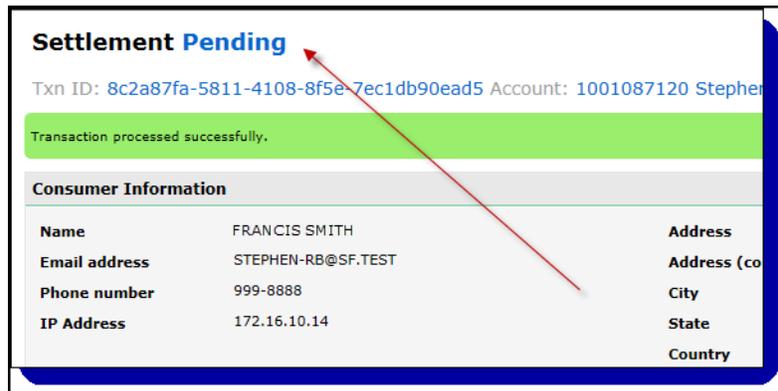
6. Click the Process Another Transaction button to return to the Customer Profiles tool.
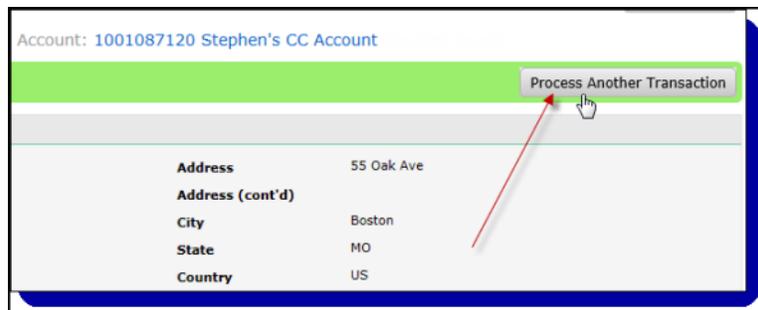
Viewing recurring transactions

With the Customer Profiles tool, once you have run a search on a customer profile, you can drill down on that profile to view processed transactions, over the date range you specify. You can view the following transaction types:

• Transaction History – view a list of transactions that were processed through your merchant account (the results are similar to what you would view in an Activity Report – see *Running activity reports* on page 6-6 for details).

• Billing History – view a list of recurring billing requests that were successfully sent.

To view transactions associated with a customer profile:

1. Drill down to the details screen of a customer profile. See *Searching for customer profiles* on page 6-16 for details.

2. Click the View Transactions button.

3. On the View Transactions page, select your search criteria:

    •   From the Search Type drop-down, select Transaction History or Billing History.

    •   Select a payment method from the Payment Methods drop-down list.

    •   Use the From Date/To Date fields to select a date range (maximum 1 month).

4. Click the Search button.

- For Transaction History, the View Transactions page displays a list of transactions that match your search criteria.

- For Billing History, the View Transactions page displays a list of billing processes that match your search criteria.

The View Transactions page displays the following fields:

Table 6-10: Billing History Search Results

Field	Description
Transaction History	
Date	This is the date the billing transaction was scheduled to take place.
Account	This is the merchant account for which the transaction was processed.
Status	This is the status of the billing transaction.
Conf. No.	This is the confirmation number assigned by Paysafe to the transaction when it was processed.
Merchant Trans. ID	This is the transaction number assigned by the merchant to the transaction when it was processed.
Name	This is the name of the consumer for whom the transaction was processed.
Keywords	This is the keyword you have associated with the consumer, if applicable.
Amount	This is the amount of the billing transaction.
Billing History	
Billing Date	This is the date the transaction was processed through your merchant account.
Execution Date	This is the date the billing request was generated.
Conf. No.	This is the confirmation number the processor assigned to the transaction request and returned in response to the request.
Status	This is the status of the billing request.
Description	If the billing request failed, this provides details about the transaction.
Amount	This is the amount of the billing request.

Confirmation file contents

Each record in the confirmation file contains nine fields.

Table 6-11: Recurring Billing Confirmation File Details

Field	Name	Data	Description
1	Consumer ID	String Max = 20	This is a consumer ID assigned by Paysafe. • In the Recurring Billing API, this is the *consumerId* returned in the UploadResponseV1. • In the Customer Profiles tool in the merchant back office, this is the *Consumer ID* on the General Information page.
2	Billing Schedule ID	String Max = 20	This is billing schedule ID assigned by Paysafe. • In the Recurring Billing API, this is the *billingScheduleId* returned in the UploadResponseV1. • In the Customer Profiles tool in the merchant back office, this is the *Billing ID* on the Billing Records page.
3	Confirmation Number	String Max = 20	This is the confirmation number for the individual transaction (e.g., a credit card purchase) that was processed by Paysafe. • In the Web Services API, this is the *confirmationNumber* returned in the ccTxnResponseV1 or the ddCheckResponseV1. • In the Activity Report in the merchant back office, this is the Confirmation Number on the Transaction Details page.
4	Billing Record Status	Enumeration	This is the status of the consumer's billing record. Possible values are: • ACTIVE • BATCH • DISABLED • SPD_ERR (suspended due to error) • SPD_FLR (suspended due to failure) • SPD_MERC (suspended by merchant) • SPD_RET (suspended due to a return or chargeback)
5	Transaction Status	Enumeration	This is the status of the transaction when it was processed. Possible values are: • SUCCESS – the transaction was processed successfully • ERROR – the transaction could not be processed (e.g., the card type provided did not match the card number) • FAILED – the transaction was processed but failed (The bank returned a decline response for the transaction)
6	Transaction Date	dateTime	This is the date and time the transaction was processed.
7	Transaction Amount	String Max = 999999999.99	This is the amount of the transaction processed.
8	Transaction Description	String Max = 1024	If the Transaction Status was ERROR, this is text describes why the transaction failed.
9	Billing Schedule Reference ID	String Max = 40	This is billing schedule ID you assigned for your own internal reference purposes. • In the Recurring Billing API, this is the *merchantRefNum* you provided in the UploadRequestV1. • In the Customer Profiles tool in the merchant back office, this is the *Ref ID* on the Billing Records window.

The CSV confirmation file does not contain a header row.

Account Statement

Overview

On Demand statement

The Account Statement tool provides you with immediate, current information on your account with Paysafe. Your account is actually subdivided into three sub-accounts, which you can view at any time:

- **Current Account**
  This is the account into which Settlements are made when your clients purchase goods/services from your site. Here you will also see such debit items as fees you were charged for transaction processing, amounts held for rolling reserve, etcetera. For a complete list of transaction types, see *Transaction descriptions* on page 7-11. Most of your activity occurs in your Current Account.

- **Security Account**
  This account shows you the amount held by Paysafe as a security deposit, as per your agreement with us. You will probably see little or no activity in your Security Account.

- **Reserve Account**
  This is the account in which we hold your rolling reserve. Here you can see all your rolling reserve debit and credit transactions, which are entered daily, as well as your rolling reserve balance at any given time.

Monthly Statement

The Account Statement tab also has the Monthly Statement sub-menu. The Monthly Statement provides a monthly report (from the first to the last day of previous months) on activity in your merchant account. Each report includes a summary of total sales, total credits, discount fees, transaction fees, and other monthly fees – all grouped by card brand. The report is provided in PDF format. See *Viewing your Monthly Statement* on page 7-10 for instructions on downloading the Monthly Statement report.

This chapter may document some features to which you do not have access. Access to such functionality is allotted on a merchant-by-merchant basis. If you have any questions, contact your account manager.

Running an Account Statement report

To view your merchant account activity:

1. Click the Account Statement tab at the top of any back-office page.
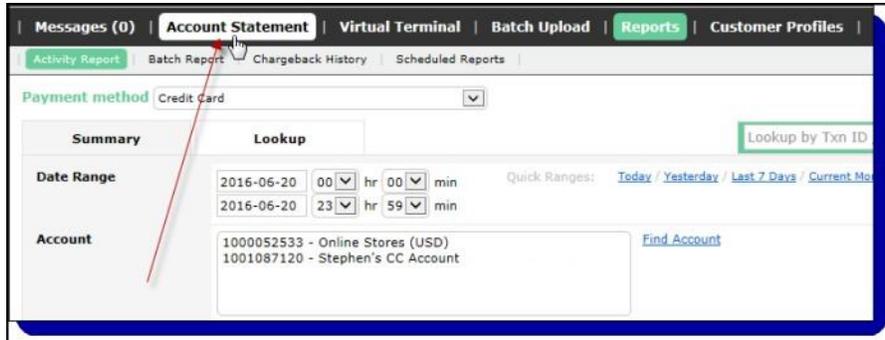
2. Click the On Demand sub-menu.
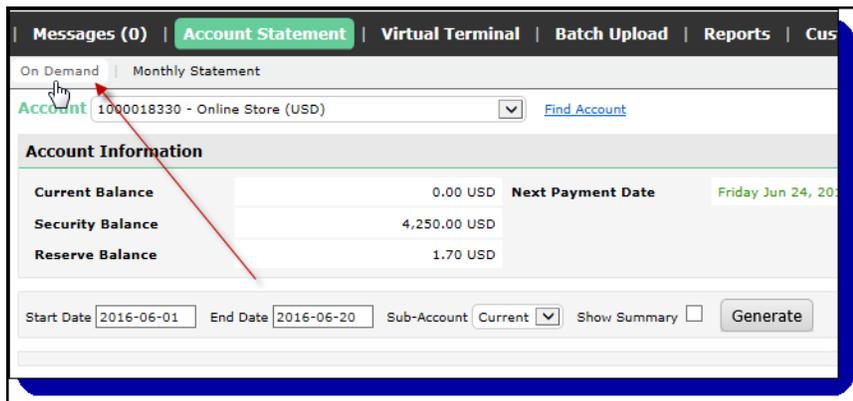
3. Choose an account from the Account drop-down list.
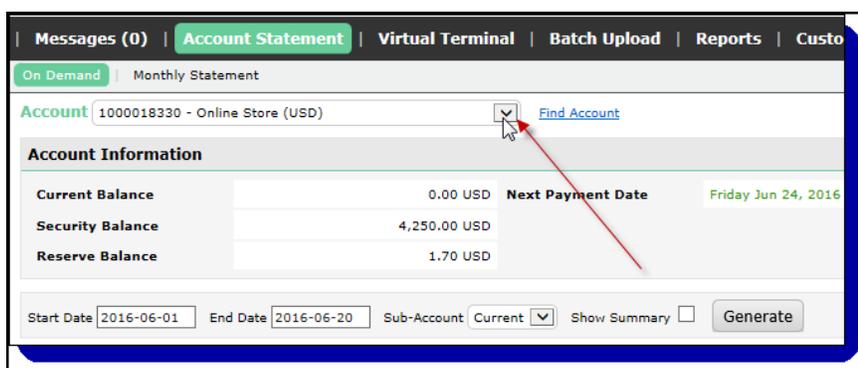
4. Click in the Start Date and End Date fields to select a date range for your account statement. The maximum range is 12 months.
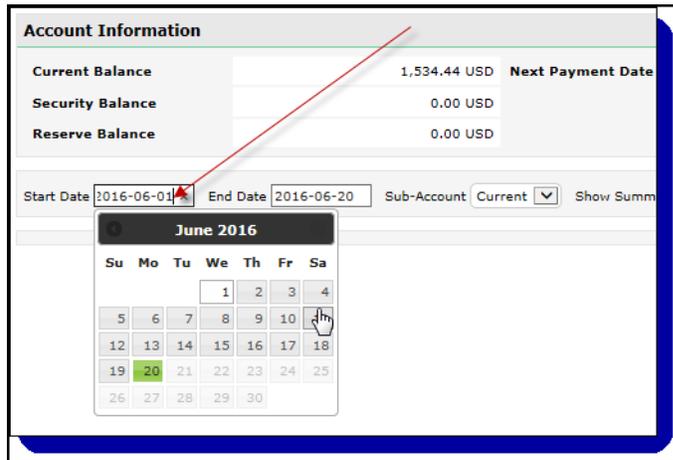
5. Choose a sub-account (Current, Security, or Reserve) from the Sub-Account drop-down list.
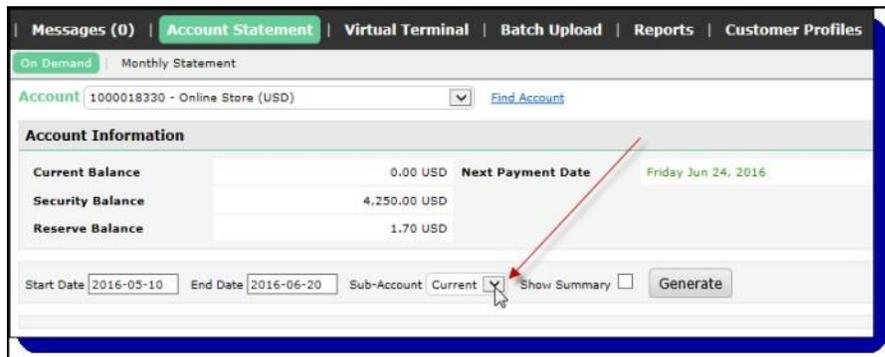
6. Select the Show Summary check box to display a statement summary along with statement details.
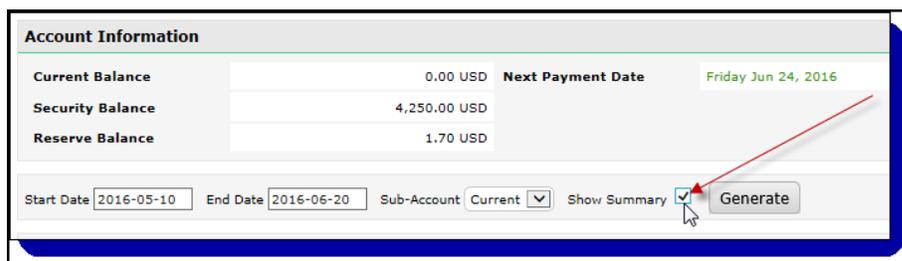
7. Click the Generate button.
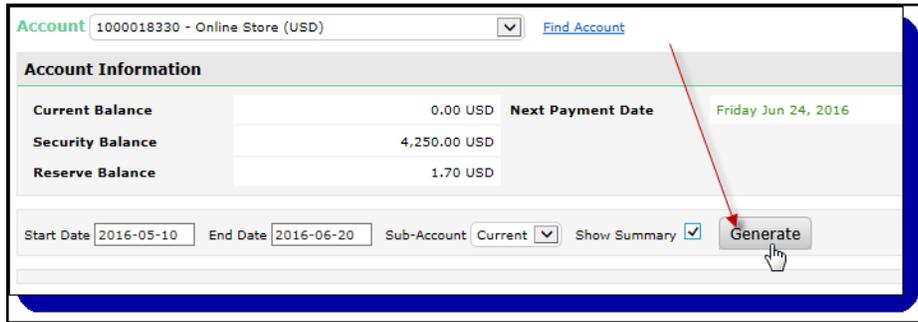
8. The resulting page displays activity in the account and for the date range you selected.

Account Statement results

The Account Statement results page displays a variety of information, depending on the type of sub-account you ran the report on.

Current Account results

Table 7-1: Account Statement Results

Field	Description
Summary	
Description	This is a description of the transaction. This helps you identify credits to and debits from your account balance. For complete definitions of the entries in this column, see *Transaction descriptions* on page 7-11.
Count	This is the number of this type of transaction that have occurred over the date range you selected. The total number of transactions is displayed at the bottom.
Debit/Credit	This indicates the total amount debited from/credited to your account balance for each transaction type over the date range you selected. The total debit/credit amount is displayed at the bottom.
Details	
Date	This is the date and time of the transaction listed.

Table 7-1: Account Statement Results (Continued)

Field	Description
Transaction Number	This is a transaction ID that helps us to identify the transaction for future reference.
Description	This is a description of the transaction. This helps you identify credits to and debits from your account balance. For complete definitions of the entries in this column, see *Transaction descriptions* on page 7-11.
Debit/Credit	This indicates that the amount is debited from/credited to your account balance.
Balance	This is your balance as of the date and time shown in the Transaction Date column.
File	For certain transaction types, back-up documentation is provided. If so, you see a download icon . See *Downloading a file attachment* on page 7-7 for more information.

You can download your Current Account information. See Downloading account information *on page 7-7.*

Security Account results

The results page for the Security Account does not have a Summary section.

The Details section has the same fields as for the results page for the Current Account.

Reserve Account results

The results page for the Reserve Account does not have a Summary section. However, it does have a Reserve Buckets section, which displays the monthly totals held in rolling reserve for your merchant account.

The Details section has the same fields as for the results page for the Current Account.

Viewing transaction details

When you run an Account Statement report, in the Details section there are entries in the Debit and Credit columns that you can drill down on to view details.

To view transaction details:

1. Run an Account Statement report on the account and sub-account of your choice (see *Running an Account Statement report* on page 7-2).

2. In the Details section of the account details page, click the link in the Debit or Credit column of the item for which you want to view details.

3. The resulting page contains a Transaction Details section.

The Transaction Details section may display the following fields, depending on the transaction type:

Table 7-2: Transaction Details Fields

Field	Description
Date	This is the date the transaction was processed.
Batch ID	For credit card transactions, this identifies the batch in which the transaction was processed.
Txn ID	This is the ID Paysafe assigned to the transaction.
Merch. Txn ID	This is the ID the merchant assigned to the transaction.
Name	This is the name of the consumer.
Card Details	For credit card transactions, this is the card brand and the last four digits of the card number.
Amount	This is the amount of the transaction.

Downloading account information

Downloading your Account Statement

You can download your Account Statement report in either CSV or PDF format. The downloaded file will contain exactly the same information as is displayed on screen.

To download your Account Statement report:

1. Select the parameters for your Account Statement report, with or without the summary (see *Running an Account Statement report* on page 7-2).

2. Click the Generate button if you want to view the report results before you download it.

3. Click the Download button.

4. On the Download Statement pop-up, select the format for your report (CSV or PDF).

5. Click the Download button and browse to your preferred location to save the file.

Downloading a file attachment

For some Account Statement entries, you will notice a download icon in the far right column of the Details section. If this occurs, you can download a CSV file containing details about that entry.

To download a file attachment:

1. Run an Account Statement report. See *Running an Account Statement report* on page 7-2 for details.

2. In the details section of the report, click the download icon [icon] in the File column.

3. Browse to your preferred location to save the file.

Viewing your credit ratio

According to Visa regulations, merchants in certain industries are not permitted to have a monthly Visa Credit Ratio (i.e., a Credits-to-Settlements ratio) that exceeds 5.00%. (For example, if you had 100 Settlements and 3 Credits on Visa for a given month, your Visa Credit Ratio would be 3.00%.) In light of this regulation and for merchants affected, Paysafe evaluates each Credit issued against a Settlement on a Visa card before that Credit is processed. Credits are processed in chronological order, from older to newer, so any previously existing Credits with the status of Pending are evaluated and processed before new Credits.

At the beginning of each month, your Visa Credit Ratio is reset to 0.00%. During the daily transaction clearing process, this ratio is then recalculated for each Credit attempt, using the count of your monthly Visa Credits divided by the count of your monthly Visa Settlements. If a Credit causes the calculated ratio to exceed 5.00%, then the following occurs:

•   The Credit that caused the ratio to exceed 5.00% is set to Pending, as are all other Credits from that day that have not yet been processed.

•   Your Visa Credit Ratio is set back to the value just prior to calculating the Credit that caused that ratio to exceed the 5.00% limit.

•   All Credits with the status of Pending are then assessed during the next day's transaction clearing process.

Pending Credits older than 7 calendar days are given the status Declined. You must resubmit such a Credit if you want to process it.

If a Credit does not cause the Visa Credit Ratio to exceed 5.00%, then the following occurs:

•   The Credit is processed.

•   The Visa Credit Ratio is recalculated to include this successful Credit.

•   The next Credit in the daily transaction clearing process is assessed using this newly calculated Visa Credit Ratio.

To view your Visa Credit Ratio:

1. Open the Account Statement tool and select a merchant account. See *Running an Account Statement report* on page 7-2 for details.

2. If the merchant account is subject to this regulation, then the Visa Credit Ratio is displayed in the Account Information section.
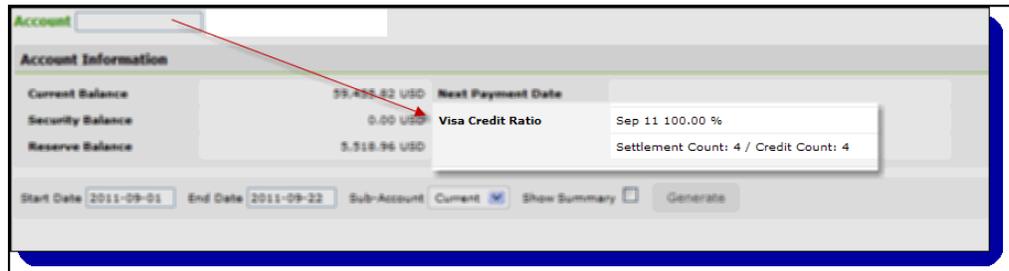
You can also determine your Visa Credit Ratio for a given month by running an activity report for that month, and calculating the ratio of completed Credits to completed Settlements for the Visa card brand. See *Activity reports* on page 4-9 for more information.

Viewing your next payment date

Merchants are paid according to the payment schedule set up in their merchant agreement with Paysafe. Consequently, the date of your next payment depends on that payment schedule.

You can use the Account Statement tool to view your Next Payment Date. The date displayed there is the date that the Paysafe system will next initiate your payment calculation process. If you are set up to be paid by EFT, you will receive your payment within 1 business day of the Next Payment Date. If you are set up to be paid by BACS or Wire, you will receive your payment within 2–10 business days of the Next Payment Date, depending on the banking relationships involved.

⚠️ *Your payment from Paysafe depends on several variables, including your merchant account balance. As such, the Next Payment Date does not guarantee that you will receive a payment. It indicates only that the payment process calculation will be initiated on that day.*

To view your next payment date:

1. Open the Account Statement tool (see *Running an Account Statement report* on page 7-2).

2. Select a merchant account from the Account drop-down list.

3. The Next Payment Date field is displayed to the right of the Current Balance field (which is your Current Account balance).

This field displays the date you are due for your next payment from Paysafe.

Viewing your Monthly Statement

To view your Monthly Statement:

1. Click the Account Statement tab at the top of any back-office page.

2. Click the Monthly Statement sub-menu.

3. Select a merchant account from the Account drop-down list.

4. Click the Download Statement button and browse to your preferred location to save the file.
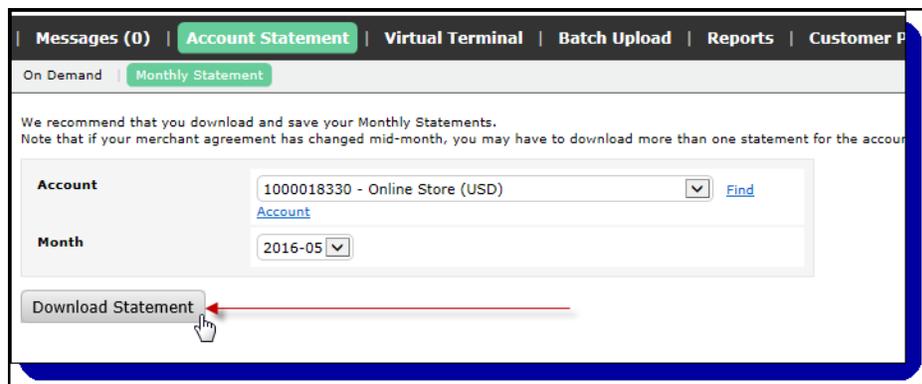
If there are no monthly statement for the account and month you select, this will be displayed to you on the Monthly Statement page.
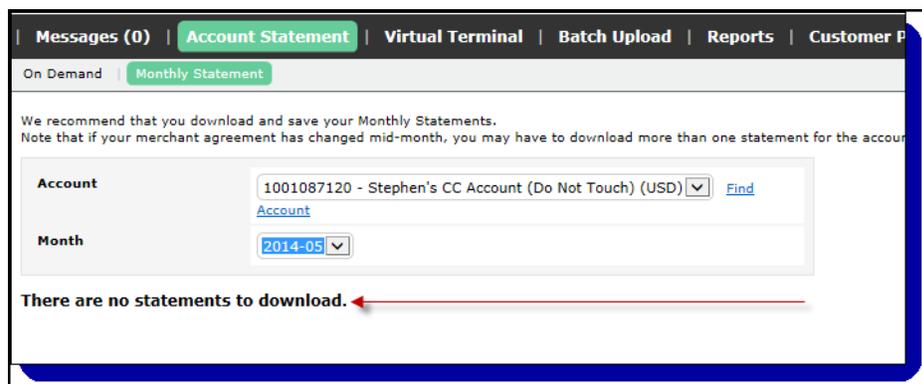
Transaction descriptions

In the Description column on the Details page, many transaction types are listed. The description provided there will be clear and self-explanatory. Consult the following table for an alphabetical list of the most commonly occurring transaction types and a description of each.

Table 7-3: Transaction Descriptions

Transaction Name	Credit Card/ Direct Debit	Debit/ Credit	Description
ACH Debit	DD	Credit	This is a credit from the merchant's bank account into the merchant's Current Account.
ACH Debit Reversal	DD	Debit	This is a debit from the merchant's Current Account as a result of a failed ACH Debit from the merchant's bank account.
ACH Fee	DD	Debit	This is the fee that is charged for the ACH Sent transaction.
ACH Fee Reversal	DD	Credit	This is a reversal of the ACH Fee, when an ACH Sent transaction is not completed.
ACH Return Fee	DD	Debit	This is the fee that is charged when the ACH Sent transaction is rejected at the bank.
ACH Sent	DD	Debit	This is the payment made from the merchant's Current Account to the merchant's bank account.
ACH Sent Reversal	DD	Credit	This is the reversal of the ACH Sent transaction, due to rejection by the bank.
Adjusted Discount Fees	CC	Debit	These are the daily discount fees charged to your Current Account for Settlement transactions that are subject to Mid-Qualified or Non-Qualified rates. It is usually a percentage of the transaction amount.
Adjusted Transaction Fees	CC	Debit	These are daily transaction fees charged to your Current Account for transactions that are subject to Mid-Qualified or Non-Qualified rates.
APF Fee		Debit	This is a Visa Acquirer Processing Fee, levied on each authorization acquired in the U.S.
BACS Debit		Credit	This is a credit from the merchant's bank account into the merchant's Current Account.
BACS Debit Reversal		Debit	This is a debit from the merchant's Current Account as a result of a failed BACS Debit from the merchant's bank account.
BACS Fee		Debit	This is the fee that is charged for the BACS Sent transaction.
BACS Fee Reversal		Credit	This is a reversal of the BACS Fee, when a BACS Sent transaction is not completed.
BACS Sent		Debit	This is the payment made from the merchant's Current Account to the merchant's bank account.
BACS Sent Reversal		Credit	This is the reversal of the BACS Sent transaction, due to rejection by the bank.
Bank Debit Monthly Flat Fee	DD	Credit	This is a credit to the merchant's Current Account from their bank account in order to cover the Monthly Flat Fee.
Bank Debit Monthly Minimum	DD	Credit	This is a credit to the merchant's Current Account from their bank account in order to cover the Monthly Minimum.
Bank Debit Monthly Minimum Discount Fee	DD	Credit	This is a credit to the merchant's Current Account from their bank account in order to cover the Monthly Minimum Discount Fee.

Table 7-3: Transaction Descriptions (Continued)

Transaction Name	Credit Card/ Direct Debit	Debit/ Credit	Description
CCPayment	CC	Debit	This is a credit made from you Current Account to a consumer's credit card. The Credit Card Payment transaction is different from the standard Credit transaction in that it is not associated with a previously existing authorization.
Chargeback Fee	CC	Debit	These are Chargeback fees that are charged to you, based on Chargeback debits in your Current Account.
Chargebacks	CC	Credit/ Debit	This is an entry for Chargebacks, resulting in a debit to your Current Account, or a credit to your Current Account when a Chargeback is reversed.
Consolidated Payment From/To	Credit	Credit/ Debit	This is a consolidation of funds between a master Current Account and its children Current Accounts in order to facilitate payments from the master Current Account to the merchant's bank account.
Credits	CC/DD	Debit	This is a refund made from your Current Account back to a consumer's credit card or bank account.
Credit Adjustment	CC	Credit	This is an adjustment to your balance for a Credit reversal. (The Credit would have previously have been recorded as a Debit.)
Credit Rejection	DD	Debit	This is a failure of the Bank Debit Monthly Flat Fee transaction.
Credit Rejection Fee		Debit	This is a fee charged for the Credit Rejection transaction.
Credit Returns	DD	Credit	This is the reversal of a Credit transaction to a consumer, resulting in a credit to your Current Account.
Current Account	CC/DD	Credit	This is a transfer to your Security Account or your Reserve Account from your Current Account
Discount Fees	CC/DD	Debit	A Discount Fee is the amount charged to a merchant by the acquiring bank for processing an online transaction. It is usually a percentage of the transaction amount.
Dues and Assessments Fee	CC	Debit	This is a fee based on a percentage of your total settlement amount, passed on by the card associations.
EFT Debit	DD	Debit	This is a credit from the merchant's bank account into the merchant's Current Account.
EFT Debit Reversal	DD	Credit	This is a debit from the merchant's Current Account as a result of a failed EFT Debit from the merchant's bank account.
EFT Fee	DD	Debit	This is the fee that is charged for the EFT Sent transaction.
EFT Fee Reversal	DD	Credit	This is a reversal of the EFT Fee, when a EFT Sent transaction is not completed.
EFT Sent	DD	Debit	This is the payment made from the merchant's Current Account to the merchant's bank account.
EFT Sent Reversal	DD	Credit	This is the reversal of the EFT Sent transaction, due to rejection by the bank.
Failed Wire Return Fee		Debit	This is a fee charged to the merchant as a result of a failed Wire Sent transaction due to rejection at the bank.

Table 7-3: Transaction Descriptions (Continued)

Transaction Name	Credit Card/ Direct Debit	Debit/ Credit	Description
GST (*xx.xx%*) [Reg#*xxxxxx*]	CC/DD	Debit	This is GST (Canadian federal sales tax) charged on taxable fees, where *xx.xx%* is the rate and #*xxxxxx* is the GST registration number.
HST (*xx.xx%*) [Reg#*xxxxxx*]	CC/DD	Debit	This is HST (Canadian harmonized sales tax) charged on taxable fees, where *xx.xx%* is the rate and #*xxxxxx* is the HST registration number.
Interchange Fee	CC	Debit	An Interchange Fee is the cost charged to a merchant by the acquiring bank for a transaction. This cost varies according to the card program.
International Assessment	CC	Debit	This is a debit assessed by acquirers when a credit card is used from a country other than the country where the merchant account is acquired.
Lost Representments	CC	Debit	This is a "debit" of 0.00 to your Current Account, representing a failed attempt to dispute a Chargeback.
Misuse of Authorization Fee	CC	Debit	This is a fee applied to Visa authorizations that are not either settled or reversed within certain time frames specified by Visa.
Monthly Flat Fee	CC/DD	Debit	This is a monthly fee charged for the merchant account.
Monthly Minimum	CC/DD	Debit	This is a fee charged to the merchant account as a result of not processing the monthly minimum established for the account.
Monthly Minimum Discount Fee		Debit	This is a fee charged to the merchant account as a result of not processing the monthly minimum established for the account.
NABU Fee	CC	Debit	This is a MasterCard Network Access Brand Usage Fee, levied on each authorization acquired in the U.S.
Overdraft EFT Funding	DD	Credit	This is a credit to your Current Account from your bank account, made to offset an overdraft balance in your Current Account, should one occur.
Payment Debit	CC	Credit	This is a credit from the merchant's bank account into the merchant's Current Account.
Payment Debit Reversal	CC	Debit	This is a debit from the merchant's Current Account as a result of a failed Payment Debit from the merchant's bank account.
Payment Fee Reversal	CC	Credit	This is a reversal of the Payment Fee, when a Payment Sent transaction is not completed.
Payment Sent	CC	Debit	This is the payment made from the merchant's Current Account to the merchant's bank account.
Payment Sent Reversal	CC	Credit	This is the reversal of the Payment Sent transaction, due to rejection by the bank.
PCI Non-Compliance Monthly Fee	CC	Debit	This is a fee charged to the merchant's account as a result of not being PCI Compliant.
PCI Non-Compliance Monthly Fee Credit	CC	Credit	This is a reversal of the PCI Non-Compliance Monthly Fee.

Table 7-3: Transaction Descriptions (Continued)

Transaction Name	Credit Card/ Direct Debit	Debit/ Credit	Description
Presentments	DD	Credit	This is a transfer from your customer's bank account to your merchant account.
Processing Integrity Fee	CC	Debit	This is a fee applied to MasterCard authorizations that are not either settled or reversed within certain time frames specified by MasterCard.
Rapid Dispute Resolution	CC	Debit	Rapid Dispute Resolution (RDR) is a new feature of Verifi's RESOLVE solution, also part the Chargeback Dispute Resolution Network. Merchants who are enrolled for this service provide Verifi with a set of rules regarding the types of disputes they would always prefer to accept and refund.
Rapid Dispute Resolution Handling Fee	CC	Debit	These are RDR Handling fee that are charged to you to manage the RDR entries registered for your account.
Rapid Dispute Resolution Reseller Fee	CC	Debit	These are RDR Reseller fee that are charged to you, if you are registered with Paysafe RDR processing model
QST (*xx.xx%)* [Reg#*xxxxxx*]	CC/DD	Debit	This is QST (Quebec provincial sales tax) charged on taxable fees, where *xx.xx%* is the rate and *#xxxxxx* is the QST registration number.
Representments	DD	Credit	This is a credit to your Current Account resulting from a Direct Debit Return transaction being reversed.
Representment Fees	DD	Debit	For Direct Debit, this is an entry for a Representment transaction, resulting in a debit to your Current Account.
Reserve Account	CC/DD	Debit or Credit	In your Current Account, this is either: • A transfer to your Reserve Account from your Current Account, which is a debit • A transfer from your Reserve Account to your Current Account, which is a credit
Retrieval Requests	CC	Debit	This is a "debit" of 0.00 to your Current Account, representing the entry of a retrieval request, which is a request for information about a card holder's transaction.
Retrieval Request Fee	CC	Debit	This is the fee charged to your Current Account for a Retrieval Request transaction.
Returns	DD	Debit	For Direct Debit, this is an entry for a failed Presentment transaction, resulting in a debit to your Current Account.
Return Fees	CC/DD	Debit	For Direct Debits, these are fees charged to the merchant for failed Presentment transactions.
Reversals	CC	Credit	This is an entry for a Reversal of a previous Chargeback, resulting in a credit to the Current Account.
Reversal Fees	CC	Debit	These are Reversal fees that are charged to the merchant, based on Reversal credits in the Current Account.
Security Account	CC/DD	Debit or Credit	In your Current Account, this is either: • A transfer to your Security Account from your Current Account, which is a debit • A transfer from your Security Account to your Current Account, which is a credit
Settlements	CC	Credit	These are daily Settlements made to your Current Account.

Settlements Adjustment	CC	Debit	This is an adjustment to your balance for a Settlement reversal. (The Settlement would previously have been recorded as a Credit.)
Tax (*xx.xx%)* [Reg#*xxxxxx*]	CC/DD	Debit	This is a tax charged on taxable fees, where *xx.xx%* is the rate and *#xxxxxx* is the tax registration number.
Transaction Fees	CC/DD	Debit	These are daily transaction fees charged to your Current Account for various transaction types.
Wire Fees	CC/DD	Debit	These are wire fees deducted for the wiring of funds to you.

Paysafe:

Table 7-3: Transaction Descriptions (Continued)

Transaction Name	Credit Card/ Direct Debit	Debit/ Credit	Description
Wire Fee Reversal	CC/DD	Credit	This is a reversal of the Wire Fees debit.
Wire Sent	CC/DD	Debit	This is the payment made from the merchant's Current Account to the merchant's bank account.
Wire Sent Reversal	CC/DD	Credit	This is the reversal of the Wire Sent transaction, due to rejection by the bank.
Won Representments	CC	Credit	This is a credit to your Current Account as a result of a successful dispute of a Chargeback.

Some adjustments have an attachment providing more information included in the File column of the Account Details page.

Direct Payment Response Codes

Responding to an error message

💡 *This is only a partial list of possible response codes, though it does cover those you are most likely to encounter. For a complete list of response codes, see our error troubleshooting documentation, available from the Help section in the merchant back office.*

On occasion, you may encounter an error while using the Paysafe transaction processing service. In order to determine the nature of the error, you can run a report, using the back-office reporting tools, and drill down to the Transaction Detail page to see the details of the transaction.

Every transaction error has an Error Code.   **Some transaction errors have a Sub Error Code.**

> **Purchase Failed Error Code 3008 / Sub Error Code 0**
> Txn ID: 111347610 Account: 1000018330 Online Store
>
> You submitted a card type for which the merchant account is not configured.
>
> *You attempted a transaction with a credit card type for which your account is not configured. For example, you may be submitted a transaction for American Express. Validate the transaction request, ensuring that an acceptable card type is want to add new card types to your account.*
>
> **Consumer Information**

In this screen, you can locate the response code, which is probably one of those in Table A-1: *Response Codes and Descriptions* on page A-1, and a sub-response code, if applicable. The table contains each response code and a description. A more thorough description of each error is provided below the table, and – more importantly – you will find hints on what you can do to avoid them in the future.

Response codes

Table A-1: Response Codes and Descriptions

Response Code	Description
Error 2	No response from process within timeout settings. Please do a Transaction Lookup to determine the transaction status.
Error 3	Payment service is currently restarting. Retry later. If the problem persists, please contact Technical Support.
Error 32	Request not accepted. Please verify request parameters.
Error 34	Authorization refused.
Error 58	Invalid CVD value. Please verify request parameters.
Error 91	Invalid payment information. Please verify request parameters.

Table A-1: Response Codes and Descriptions (Continued)

Response Code	Description
Error 93	Invalid card type. Please verify request parameters.
Error 117/119/121	Could not assign zip/email/merchantTxn. Please verify request parameters.
Error 178	Transaction already fully settled.
Error 209	Payment brand not in store list.
Error 212	Authorization refused – AVS did not match. **Important:** Do not retry this transaction before verifying that the zip code matches the zip code on file at the issuing bank.
Error 221	Authorization failed.
Error 321	Not authorized to make request. Please verify request parameters.
Error 334	Credit refused because credit card did not pass negative database check.
Error 345	Requested credit exceeds remaining funds settled.
Error 348	No settled funds available for credit.

Error 2

No response from process within timeout settings. Please do a Transaction Lookup to determine the transaction status.

Cause

After the transaction was sent to the transaction processor, no response was received, because the transaction was never processed. The clearing network could be down.

Resolution

You must complete a Transaction Lookup transaction to determine the status of the initial transaction.

Error 3

Payment service is currently restarting. Retry later. If the problem persists, please contact Technical Support.

Cause

The transaction processor's gateway process connecting to a clearing house is temporarily down, probably due to a restart because of connectivity problems with the clearing house.

Resolution

Retry the transaction after the restart.

Error 32

Request not accepted. Please verify request parameters.

Cause

This error occurs if the transaction request was not properly formatted – one of the required parameters is missing or is not entered correctly.

Resolution

Verify that all required parameters are included in the transaction request, and that they are entered correctly.

Error 34

Authorization refused.

This is a common error message returned by the transaction processor, but it originates from the bank, stating that this transaction was declined. Sub-response codes associated with this error provide further details on why it occurred.

Sub-response code 1005

Cause

•   There is a bank policy regarding online transactions. For example, some banks regard Internet transactions as "high risk" and may have a policy against them.

•   There is a bank security policy that has declined the transaction based on a preset anti-fraud algorithm.

Resolution

Due to one or more of the causes mentioned above, this transaction was declined. This is not an error or failure on the part of the transaction processor, but rather a bank policy issue that has declined the transaction. There is no action to take on your part.

Sub-response code 1007

Cause

This error occurs when a credit card associated with the transaction matches an entry in the negative database, which is used to protect merchants from fraudulent transactions. This database contains fraudulent and historically problematic card numbers.

Resolution

Since the credit card number used in the failed transaction is in our database of fraudulent cards, there is no further action to take. If more information is required, contact the Paysafe Risk Management department.

Sub-response code 4000

Cause

The transaction was declined by the Risk Management team, in order to avert potentially fraudulent transactions.

Resolution

There is no resolution for transactions declined by Risk Management.

Error 58

Invalid CVD value. Please verify request parameters.

Cause

This error occurs when an invalid value is included for the *cvdValue* parameter for a transaction request. Valid values must be 3 or 4 digits only. If alphabetical characters, no characters, fewer than 3 characters, or more than 4 characters are submitted for this parameter, error 58 is returned.

Resolution

Verify that the correct values are supplied with the transaction, and resend it.

Error 91

Invalid payment information. Please verify request parameters.

Cause

This response code is returned when an invalid credit card number or expiry date is used for the transaction. For example, some digits were mistyped or omitted altogether, or a Visa card was selected, but a MasterCard number was supplied with it.

Resolution

Retry the transaction, ensuring that the credit card number and expiry date used are valid.

Error 93

Invalid card type. Please verify request parameters.

Cause

This response code is returned when a transaction is attempted with a card type that is not supported.

Resolution

Verify the card type, ensuring that it is one we support.

Error 117/119/121

Could not assign zip/email/merchantTxn. Please verify request parameters.

Cause

A transaction was attempted with the wrong data type entered for the zip, email, and/or merchantTxn parameters.

Resolution

Validate the transaction request, ensuring that the correct data is supplied for these parameters before the transaction is sent.

Paysafe:

Error 178

Transaction already fully settled.

Cause

The merchant attempted to Settle an amount against an Authorization that has already been fully settled.

Resolution

The merchant should verify that the Authorization they are trying to Settle against is the correct one, and retry the transaction. If it was the correct Authorization, no further action is possible, since there is no money left to Settle against it.

Error 209

Payment brand not in store list.

Cause

The transaction request was sent with a credit card type for which the account is not configured.

Resolution

Validate the transaction request, ensuring that an acceptable card type is included in it. Contact your account manager if you want to add new card types to your account.

Error 212

Authorization refused – AVS did not match.

Sub-response code 1000

Cause

This error occurs when AVS fails on a transaction, but the transaction would otherwise have been successful.

For example, a person might be using a corporate credit card, which has the corporation's address information registered with the issuing bank, while entering their own address information at your site. However, the zip code, for example, in the card holder's mailing address **must be** the same as the zip code entered in the corresponding field for the transaction. In this case they would not be identical, resulting in this error.

Resolution

Ensure that the zip code entered for the transaction is the same zip code that the issuing bank has in the mailing address of the card holder. Retry the transaction.

⚠️ *When error 212 occurs, the transaction amount is reserved on the credit card (i.e., it is now considered unavailable for any other transaction), even though the transaction itself fails. Typically, the issuing bank (Visa or MasterCard) reserves that amount for 5–7 days. If, for example, you retried a $100 transaction five times despite receiving error 212, the card holder would have $500 reserved on their credit card, even though none of the transactions were successful. It is important, therefore, when receiving this error for the first time, to ensure that the address information entered for the transaction is the same information as the card holder's mailing address before retrying.*

Error 221

Authorization failed.

This error is similar to error 34 – both error messages indicate a failed authorization. The difference is the reason why it failed. There are several sub-response codes for error 221, which provide further explanation for the transaction failure.

Sub-response code 1001

Cause

The bank returned an unknown response.

Resolution

Retry the transaction – if the error reoccurs, contact the card holder's credit card company for further investigation.

Sub-response code 1002

Cause

The bank requests that you re-enter the transaction.

Resolution

Retry the transaction – if the error reoccurs, contact the card holder's credit card company for further investigation.

Sub-response code 1003

Cause

The bank has requested that you process this transaction manually by calling the card holder's credit card company.

Resolution

Retry the transaction – if the error reoccurs, contact the card holder's credit card company for further investigation.

Sub-response code 1004

Cause

The bank has requested that you retrieve the card from the card holder – it may be a lost or stolen card.

Resolution

There is no resolution for this error.

Sub-response code 1006

Cause

Payment gateway timeout error. The clearing network might be down. Please retry.

Resolution

Retry the transaction – if the error reoccurs, contact Technical Support.

Sub-response code 1008

Cause

Invalid merchant number. This is the merchant number that identifies the Paysafe merchant to the clearing network. This is **not** the same as your *merchantId* parameter, which is your identification number with us.

Resolution

Retry the transaction – if the error reoccurs, contact Technical Support.

Sub-response code 1010

Cause

CVD check failed.

Resolution

Verify the *cvdIndicator* and *cvdValue* parameters and retry the request. Note that if the *cvdIndicator* parameter indicates that the CVD value is provided, then the *cvdValue* is mandatory.
If the error reoccurs, contact Technical Support.

⚠️ *When error 221, sub-response 1010 occurs, the transaction amount is reserved on the credit card even though the transaction fails. It is important, therefore, to ensure that the CVD information entered for the transaction is accurate before retrying.*

Sub-response code 1014

Cause

The card being used either does not have a bank account associated to is cancelled.

Resolution

Request another card from the consumer and retry the transaction.

Sub-response code 1016

Cause

An incorrect credit card expiry date was entered.

Resolution

Enter the correct expiry date and retry the transaction.

Sub-response code 1040

Cause

The customer is trying to use an invalid card.

Resolution

Verify the card number and retry the transaction.

Sub-response code 1059

Cause

The credit card used for the transaction has insufficient funds for the amount of the transaction attempted.

Resolution

You can verify that the amount entered for the transaction you are attempting is correct, and retry the transaction. However, if the error reoccurs, there is no action to take on your part.

Sub-response code 1081

Cause

The credit card is blocked by the issuing bank or clearing network. It is probably in one of their negative databases.

Resolution

Retry the transaction – if the error reoccurs, contact the card holder's credit card company for further investigation.

Sub-response code 1082

Cause

The credit card is listed as stolen by the issuing bank or clearing network. It is probably in one of their negative databases.

Resolution

Retry the transaction – if the error reoccurs, contact the card holder's credit card company for further investigation.

Sub-response code 1083

Cause

The credit card is listed as forged by the issuing bank or clearing network. It is probably in one of their negative databases.

Resolution

Retry the transaction – if the error reoccurs, contact the card holder's credit card company for further investigation.

Sub-response code 1085

Cause

The credit card has expired.

Resolution

There is no resolution for this error.

Sub-response code 1090

Cause

The issuing bank is declining the transaction due to its Risk Management systems. We have no more information on this due to the confidential nature of the error code.

Resolution

There is no resolution for this error.

Sub-response code 1091

Cause

The issuing bank is stating that the card in question can not make a purchase on this specific merchant account. This may be due to the industry of the merchant account or due to the fact it is an online transaction.

Resolution

There is no resolution for this error.

Error 321

Not authorized to make request. Please verify request parameters.

There are four possible causes for this error message – usually some incorrect information is included in a transaction, or there is a problem with your account configuration.

A-

Table A-2: Error 321 Causes

Cause	Solution
The incorrect *account*, *merchantId*, or *merchantPwd* parameter was sent.	Validate the transaction request, ensuring that these parameters are entered correctly.
The transaction originates from an IP address for which the account is not configured.	Verify the IP address of the server from which the transaction originates, and/or contact Technical Support to verify that this is the IP address configured for your account.
The account is not configured for the transaction type that is being attempted.	Verify that your account is set up for the transaction type that you are requesting. Contact your account manager if you wish to have a transaction type enabled.
The account has not been enabled.	Contact Technical Support regarding the disabled status of your account.

Error 334

Credit refused because credit card did not pass negative database check.

Cause

This error occurs when a credit card associated with the transaction matches an entry in the negative database, which is used to protect merchants from fraudulent transactions. This database contains fraudulent and historically problematic card numbers. In this case, the entry to the database was made after the transaction on this card number was originally authorized and settled, thus preventing the credit.

Resolution

Since the credit card used in the failed transaction is in our database of fraudulent cards, there is no further action to take. If more information is required, contact the Paysafe Risk Management department.

Error 345

Requested credit exceeds remaining settled funds.

Cause

The customer tried a credit transaction that exceeded the amount of funds available to credit (i.e., the amount settled for that credit card).

Resolution

Retry the transaction, with an amount equal to or less than the amount available to credit.

Error 348

No settled funds available for credit.

Cause

The customer tried a Credit transaction where there is no balance available to be credited.

Resolution

Verify the credit card for which they are attempting the Credit, and retry the transaction.

Cause

Multiple Settlements have been made against a single Authorization, and the merchant's bank is attempting a real-time Credit (as opposed to a batched Credit) and cannot determine which of the Settlements to Credit.

Resolution

Retry the Credit transaction, providing the *origMerchantTxn* parameter to specify exactly which of the multiple Settlements you want to Credit.

Cause

Multiple Settlements have been made against a single Authorization, and you have included the *origMerchantTxn* parameter to identify which Settlement you are trying to Credit. However, the *origMerchantTxn* parameter is not unique to one Settlement, and the merchant's bank cannot determine which of the Settlements to Credit.

Resolution

Since it is impossible to determine which of multiple Settlements should be credited, there is no further action to take. Do not retry the transaction.

Web Services Response Codes

Responding to an error message

On occasion, you may encounter an error while using the Paysafe transaction processing service. To determine the nature of the error, you can run a report, using the back-office reporting tools, and drill down to the details page to see more information about the transaction.
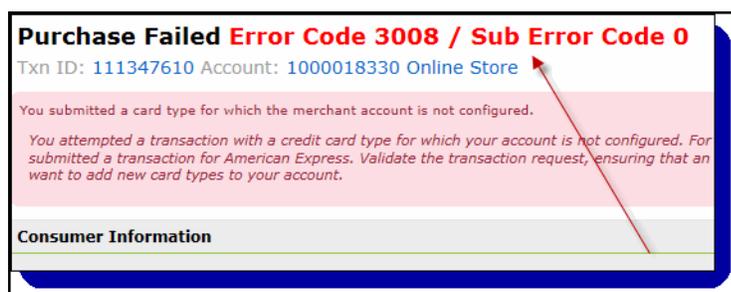
Response codes

The following table describes the response codes that could be returned by Paysafe Web Services.

Table B-1: Response Codes

Response Code	Action	Description
1000	D	An internal error occurred. Please contact Technical Support before retrying the transaction.
1001	R	An error occurred with the external processing gateway. Please retry the transaction.
1002	R	An internal error occurred. Please retry the transaction.
1003	D	An error occurred with the external processing gateway. Do not retry the transaction. Contact Technical Support for more information.
1004	M	Your account is not enabled for this transaction type. Please verify your parameters and retry the transaction.
1006	D	An error occurred with the external processing gateway. Do not retry the transaction. Contact Technical Support for more information.
1007	R	An internal error occurred. Please retry the transaction.
1008	D	An internal error occurred. Do not retry the transaction. Contact Technical Support for more information.
1018	D	The external processing gateway has reported the transaction is unauthorized. Do not retry the transaction. Contact Technical Support for more information.
1028	M	The external processing gateway has reported invalid data. Please verify your parameters and retry the transaction.
1043	D	The external processing gateway has reported the account type is invalid. Do not retry the transaction. Contact Technical Support for more information.

Table B-1: Response Codes (Continued)

Response Code	Action	Description
1060	D	The external processing gateway has reported a limit has been exceeded. Do not retry the transaction.
1078	R	The external processing gateway has reported a system error. Please retry the transaction.
1087	D	The external processing gateway has rejected the transaction. Do not retry the transaction. Contact Technical Support for more information.
1101	M	You submitted an unsupported card/currency combination with your request.
2000	D	The echeck status cannot be found.
2001	C	You submitted a request containing a bank account, amount, and check number already used together in a request within the last 24 hours.
2002	M	The echeck request cannot be found. Please verify your parameters and retry.
2003	M	The payment type you provided conflicts with the bank account type you provided. Please verify your parameters and retry the transaction.
2004	D	The echeck transaction cannot be found.
2005	M	An internal error occurred. Please verify your parameters and retry the transaction.
2006	C	You have submitted a Decline transaction in response to a Settlement attempt.
2007	M	The payment type included with your request cannot be used in Credit transaction mode. Please verify your parameters and retry the request.
2008	C	You have submitted an invalid routing number. Please verify your parameter and retry the transaction.
2009	C	You have submitted an invalid bank account number. Please verify your parameter and retry the transaction.
2010	C	You have submitted an invalid check number. Please verify your parameter and retry the transaction.
2011	M	You have submitted a mandate reference that does not exist. Please verify your parameter and retry the transaction.
2012	M	You have submitted a mandate reference that is not active yet. Please resubmit your request after the mandate becomes active or resubmit your request including the *txnDate* element with a date after: <date>
2013	M	You have submitted an invalid mandate reference. Please verify your parameter and retry the transaction.
2014	M	The mandate reference is already in use for the specified bank account information. Please specify a different mandate reference.
2016	M	The *paymentToken* element cannot be used together with the *check* element or the *billingDetails* element.
2017	M	The payment token bank scheme does not match the merchant account bank scheme.
2100	D	You have attempted to refund a Charge transaction that is not in a completed state. Do not retry the transaction.
2101	R	The requested refund amount exceeds the remaining Charge amount. Please verify your parameters and retry the transaction.
2102	R	You have submitted an invalid bank country in your request. Please verify your parameter and retry the transaction.

Table B-1: Response Codes (Continued)

Response Code	Action	Description
2500	D	A suitable merchant account could not be found for this request. Do not retry the transaction. Contact Technical Support for more information.
2501	D	An internal error occurred. Do not retry the transaction. Contact Technical Support for more information.
2502	M	The authentication failed for your transaction request. Either your credentials were entered incorrectly or your request was tampered with. Please verify your request and retry the transaction.
2503	M	You submitted an invalid shop ID. It must be a numeric value.
2504	M	You submitted a shop ID for which a shop does not exist. Please verify your parameters and retry the transaction.
2505	M	No merchant account could be found for the currency you submitted. Please verify your parameters and retry the transaction.
2506	M	More than one merchant account was found for the currency you submitted. Please provide a merchant account number and retry the request.
2507	M	The merchant account submitted does not correspond to the shop ID you submitted. Please verify your parameters and retry the transaction.
2508	M	You submitted a request that is missing the *encodedMessage* parameter. Please verify your parameters and retry the transaction.
2509	M	You submitted a request that has an invalid *encodedMessage* parameter. The *encodedMessage* could not be Base64 decoded. Please verify your parameters and retry the request.
2510	M	You submitted an invalid XML request. Please verify your request and retry the transaction.
2511	R	An internal error occurred. Please retry the transaction. Contact Technical Support if the error persists.
2512	M	You submitted a request that is missing the *signature* parameter. Please verify your parameters and retry the transaction.
2513	M	You submitted a request that is missing the Shop ID parameter. Please verify your parameters and retry the transaction.
2514	D	An internal error occurred. Your merchant credentials could not be found. Do not retry the transaction. Contact Technical Support for more information.
2515	R	An internal error occurred. Please retry the transaction.
2516	D	An internal error occurred. Do not retry the transaction. Please contact Technical Support.
2517	D	An internal error occurred. Do not retry the transaction. Please contact Technical Support.
2518	R	An internal error occurred. Please retry the transaction. Contact Technical Support if the error persists.
2519	D	You submitted a request for a shop that is disabled. Do not retry the transaction.
2520	M	The *cartItem* and *feeItem* amounts do not equal the *totalAmount*. Please verify your parameters and retry the transaction.
2521	D	An internal error occurred. Your shop is not configured properly. Do not retry the transaction. Contact Technical Support for more information.
2523	R	An internal error occurred. Please retry the transaction. Contact Technical Support if the error persists.

Table B-1: Response Codes (Continued)

Response Code	Action	Description
2524	D	An internal error occurred. The customer profile is not configured properly. Do not retry the transaction. Contact Technical Support for more information.
2525	M	The customer profile associated with the token provided could not be located. Please verify your parameters and retry the transaction.
2526	R	An internal profile management error occurred and your request could not be processed. Please retry the transaction. Contact Technical Support if the error persists.
2527	M	You submitted a request with an unsupported locale. Please verify your parameters and retry the transaction.
2528	M	You submitted a request with a merchant customer ID that is not associated with the customer token provided. Please verify your parameters and retry the transaction.
2529	R	An internal error occurred. Please retry the transaction.
2530	D	An internal error occurred. Do not retry the transaction. Contact Technical Support for more information.
2531	M	A customer profile with the same merchant customer ID already exists. Please verify your parameters and retry the transaction.
2532	D	Your shop is not configured to process any payments. Do not retry the transaction. Contact Technical Support for more information.
2533	D	Your shop is not configured to process the selected payment method. Do not retry the transaction. Contact Technical Support for more information.
2534	M	The customer profile associated with the token you provided is not active. Please verify your parameters and ensure the customer status is active and then retry the transaction.
2535	M	The customer profile associated with the token you provided has a bank account that is not validated. Please verify your parameters or have your customer validate their account and then retry the transaction.
2536	D	The transaction was declined because the maximum number of attempts has been reached. Do not retry the transaction.
2537	D	The bank account validation failed because the maximum number of attempts has been reached. Do not retry the transaction.
2538	D	The customer entered an invalid micro deposit amount.
2539	R	An internal error occurred. Please retry the transaction. Contact Technical Support if the error persists.
2540	M	The merchant reference number already exists. Please verify your parameters and retry the transaction.
2541	R	An internal error occurred when sending the micro deposit transaction. Please retry the transaction. Contact Technical Support if the error persists.
2542	D	The customer profile validation failed the AVS check.
2543	M	The customer has a status that cannot be validated. Please reset the customer status before retrying the transaction.
2544	D	The customer profile does not have the credit card information required for validation.
2445	D	The customer tried to register an EFT bank account that is already used by another customer. Do not retry the transaction.

Table B-1: Response Codes (Continued)

Response Code	Action	Description
2546	D	The customer tried to register a credit card that is already used by another customer. Do not retry the transaction.
2547	M	The customer profile associated with the token you provided does not have a credit card. Please verify your parameters, and retry the transaction.
2548	M	The customer profile used for this transaction has not been created. Please verify your parameters and retry the transaction.
2549	M	Your shop is not configured to register a bank account for the country you submitted. Please verify your parameters and retry the transaction.
2550	M	The customer profile associated with the token you provided does not have a registered bank account. Please verify your parameters and retry the transaction.
2551	M	You submitted a request that contains an invalid payment method. Please verify your parameters and retry the transaction.
2552	M	You submitted a request that contains an invalid shop request ID. Please verify your parameters and retry the transaction.
2553	D	Our system cannot find the successful enrollment response associated with your shop request ID. Do not retry the transaction. Contact Technical Support for more information.
2554	M	The customer profile associated with the token you provided is disabled. Please verify your parameters and ensure the customer status is active, and retry the transaction.
2555	M	The payment token is not associated with the customer profile you provided. Please verify your parameters and retry the transaction.
2556	M	The credit card selected for this transaction is not active. Please verify your parameters and retry the transaction.
2557	M	The confirmation number included in this request could not be found. Please verify this parameter and retry the transaction.
2558	M	The transaction cannot be cancelled. Please verify your parameters and ensure you are attempting to cancel the correct transaction. If the error persists, contact Technical Support.
2701	None	The Equifax validation was accepted with the condition that the customer's request should be verified.
2702	R	An internal error has occurred while processing an Equifax transaction. Retry the transaction. Contact Technical Support if the error persists.
2703	R	Some or all of the Equifax databases are down. Retry the transaction. Contact Technical Support if the error persists.
2704	D	The Equifax validation was rejected. Do not retry the transaction.
2705	R	The Equifax validation was rejected and should be treated manually. The merchant can contact the customer directly.
2706	R	The Equifax validation was rejected due to invalid input. Please verify your parameters and retry the transaction.
2707	R	The Equifax validation was rejected due to an invalid address. Please verify your parameters and retry the transaction.
2708	R	An internal error occurred. The Equifax response codes are missing. Please verify your parameters and retry the transaction.
2709	D	The bank rejected the transaction. It could not process the request.

Table B-1: Response Codes (Continued)

Response Code	Action	Description
2710	M	No email template is set up, so no email could be sent to confirm the transaction.
2711	D	The validation was rejected for the profile update. Do not retry the transaction.
2712	D	The request was rejected because the consumer is in a watch list.
3001	C	You submitted an unsupported card type with your request. Please verify this parameter and retry the transaction.
3002	C	You submitted an invalid card number or brand or combination of card number and brand with your request. Please verify these parameters and retry the transaction.
3003	C	You submitted an incorrect value for the *cvdIndicator* parameter with your request. Please verify this parameter and retry the transaction.
3004	C	You have requested an AVS check. Please ensure that the zip/postal code is provided.
3005	C	You submitted an incorrect value for the *cvd* parameter with your request. Please verify this parameter and retry the transaction.
3006	C	You submitted an expired credit card number with your request. Please verify this parameter and retry the request.
3007	D	Your request has failed the AVS check. Note that the amount may have been reserved on the customer's card and will be released in 3-5 business days. Please ensure the billing address is accurate before retrying the transaction.
3008	D	You submitted a card type for which the merchant account is not configured.
3009	D	Your request has been declined by the issuing bank.
3011	D	Your request has been declined by the issuing bank because the card used is a restricted card. Contact the cardholder's credit card company for further investigation.
3012	D	Your request has been declined by the issuing bank because the credit card expiry date submitted is invalid.
3013	D	Your request has been declined by the issuing bank due to problems with the credit card account.
3014	D	Your request has been declined – the issuing bank has returned an unknown response. Contact the cardholder's credit card company for further investigation.
3015	D	The bank has requested that you process the transaction manually by calling the cardholder's credit card company.
3016	D	The bank has requested that you retrieve the card from the cardholder – it may be a lost or stolen card.
3017	C	You submitted an invalid credit card number with your request. Please verify this parameter and retry the transaction.
3018	R	The bank has requested that you retry the transaction.
3019	C	Your request has failed the CVD check. Please note that the amount may still have been reserved on the customer's card, in which case it will be released in from 3 to 5 business days. Please ensure the CVD value is accurate before retrying the transaction.
3020	R	The bank has requested that you retry the transaction.
3021	M	The confirmation number included in this request could not be found. Please verify this parameter and retry the transaction.
3022	D	The card has been declined due to insufficient funds.

Table B-1: Response Codes (Continued)

Response Code	Action	Description
3023	D	Your request has been declined by the issuing bank due to its proprietary card activity regula-tions.
3024	D	Your request has been declined because the issuing bank does not permit the transaction for this card.
3025	R	The external processing gateway has reported invalid data. Please verify your parameters and retry the transaction.
3026	D	The external processing gateway has reported the account type is invalid. Do not retry the trans-action. Contact Technical Support for more information.
3027	D	The external processing gateway has reported a limit has been exceeded. Do not retry the trans-action.
3028	R	The external processing gateway has reported a system error. Please retry the transaction.
3029	D	The external processing gateway has rejected the transaction. Do not retry the transaction. Con-tact Technical Support for more information.
3030	D	The external processing gateway has reported the transaction is unauthorized. Do not retry the transaction. Contact Technical Support for more information.
3031	M	The confirmation number you submitted with your request references a transaction that is not on hold. Please verify this parameter and retry the transaction.
3032	D	Your request has been declined by the issuing bank or external gateway because the card is prob-ably in one of their negative databases.
3035	D	Your request has been declined due to exceeded PIN attempts.
3036	D	Your request has been declined due to an invalid issuer.
3037	D	Your request has been declined because it is invalid.
3038	D	Your request has been declined due to customer cancellation.
3039	D	Your request has been declined due to an invalid authentication value.
3040	D	Your request has been declined because the request type is not permitted on the card.
3041	D	Your request has been declined due to a timeout.
3042	D	Your request has been declined due to a cryptographic error.
3044	D	You have submitted a duplicate request.
3045	D	You submitted an invalid date format for this request.
3046	D	The transaction was declined because the amount was set to zero.
3047	D	The transaction was declined because the amount exceeds the floor limit.
3048	D	The transaction was declined because the amount is less than the floor limit.
3049	D	The bank has requested that you retrieve the card from the cardholder – the credit card has expired.
3050	D	The bank has requested that you retrieve the card from the cardholder – fraudulent activity is sus-pected.
3051	D	The bank has requested that you retrieve the card from the cardholder – contact the acquirer for more information.

Table B-1: Response Codes (Continued)

Response Code	Action	Description
3052	D	The bank has requested that you retrieve the card from the cardholder – the credit card is restricted.
3053	D	The bank has requested that you retrieve the card from the cardholder – please call the acquirer.
3054	D	The transaction was declined due to suspected fraud.
3200	M	You have submitted an invalidly formatted authorization ID for this settlement. Please verify this parameter and retry the transaction.
3201	M	The authorization ID included in this settlement request could not be found. Please verify this parameter and retry the transaction.
3202	D	You have exceeded the maximum number of settlements allowed. Contact Technical Support for more information.
3203	M	The authorization is either fully settled or cancelled.
3204	M	The requested settlement amount exceeds the remaining authorization amount.
3205	M	The authorization you are attempting to settle has expired.
3206	D	The external processing gateway has rejected the transaction. Do not retry the transaction. Contact Technical Support for more information.
3402	M	The requested credit amount exceeds the remaining settlement amount.
3403	M	You have already processed the maximum number of credits allowed for this settlement.
3404	M	The settlement has already been fully credited.
3405	M	The settlement you are attempting to credit has expired.
3406	M	The settlement you are attempting to credit has not been batched yet. There are no settled funds available to credit.
3407	M	The settlement referred to by the transaction response ID you provided cannot be found. Please verify this parameter and retry the transaction.
3408	M	You have submitted an invalidly formatted response ID for the original purchase or settlement. Please verify this parameter and retry the transaction.
3409	M	The authorization ID included in this credit request could not be found. Please verify this parameter and retry the transaction.
3410	M	The refund request failed.
3411	M	The cancel refund request failed.
3412	M	The Credit transaction you attempted was not permitted because your merchant account is in overdraft.
3413	M	The requested Credit amount exceeds the permissible Visa credit ratio. Please verify this parameter and retry the transaction.
3414	M	The credit referred to by the transaction response ID you provided cannot be found. Please verify this parameter and retry the transaction.
3415	D	You cannot cancel this transaction. It is not in a state that can be cancelled. It may already have been completed and therefore not be in a pending state.
3416	M	The external processing gateway for which your merchant account is configured does not support partial settlements. Ensure that the amount you are trying to settle is identical to the amount in the original authorization and retry the transaction.

Table B-1: Response Codes (Continued)

Response Code	Action	Description
3417	M	There is already another request being processed on the transaction referenced for this request. Please use the confirmation number used for this request to run a report or lookup to determine the results.
3418	M	The external processing gateway for which your merchant account is configured does not support partial credits.
3500	M	The confirmation number included in this request could not be found. Please verify this parameter and retry the transaction.
3501	M	The requested authorization reversal amount exceeds the remaining authorization amount.
3502	D	The authorization has already been settled. You cannot process an authorization reversal transaction against an authorization that has been settled.
3503	M	The authorization reversal transaction is not supported for the card type used for the authorization you are attempting to reverse.
3504	M	The external processing gateway for which your merchant account is configured does not support partial authorization reversals. Ensure that the amount you are trying to reverse is identical to the amount in the original authorization and retry the transaction.
3505	M	The authorization reversal could not be completed.
3506	M	The reversal amount exceeds the remaining amount of the authorization.
3601	D	The 3D Secure authentication of this cardholder by the card issuer failed.
3602	M	The confirmation number included in the 3D Secure authentication request could not be found. The confirmation number must be the one returned by the payment processor in response to the original authorization or purchase.
3603	M	You submitted a request that is not available for 3D Secure authentication.
3604	D	The original authorization or purchase request has expired. The 3D Secure authentication request must be completed within 60 minutes of the original authorization or purchase.
3605	D	The 3D Secure authentication service was not available for the card used in this transaction.
3701	M	The confirmation number included in this request could not be found. Please verify this parameter and retry the transaction.
3702	D	You cannot cancel this payment transaction. It is not in a state that can be cancelled. It may already have been completed and therefore not be in a pending state.
3703	C	The external gateway has reported that you have submitted an invalid amount with your request. Please verify this parameter and retry the transaction.
3704	M	The transaction referred to cannot be found.
3705	M	The transaction referred to uses a different card number.
3706	M	The transaction referred to is not fully authenticated.
3707	D	The transaction referred to is missing responses.
3708	M	The transaction referred to has not been settled.
3800	D	The transaction was declined by the authentication gateway. Do not retry the transaction.
3801	D	The transaction was declined by the payment gateway. Do not retry the transaction.
3802	R	The transaction was not completed successfully. Please retry the transaction.

Table B-1: Response Codes (Continued)

Response Code	Action	Description
3803	D	The transaction attempt failed. Do not retry the transaction. Please contact Technical Support for more information.
3804	M	You have attempted to refund a payment transaction that is not in a completed state. Do not retry the transaction.
3805	M	The attempted refund amount exceeds the amount that remains available for refund. Please verify this parameter and retry the transaction.
3806	D	You have attempted a refund, but no amount could be found that was eligible for refund. Do not retry the transaction.
3807	D	You have attempted a refund, but a simultaneous refund attempt has been detected. Do not retry the transaction.
3808	D	You have attempted a refund, but the transaction was refused by the payment provider. Do not retry the transaction.
3809	D	The payment provider for the transaction you attempted denied you permission. Do not retry the transaction.
3810	D	The payment transaction is pending due to payment provider fraud-management filters. Do not retry the transaction.
3811	D	The request has been cancelled by the customer.
3812	D	The *cartItem* amounts do not equal the *totalAmount*. Do not retry the transaction.
4000	D	The transaction was declined by our Risk Management department.
4001	D	The card number or email address associated with this transaction is in our negative database.
4002	D	The transaction was declined by our Risk Management department.
5000	M	Your merchant account authentication failed. Either your store ID/password are invalid or the IP address from which you are sending the transaction has not been authorized. Please verify these parameters and retry the transaction. Please contact Technical Support if the error persists.
5001	M	You submitted an invalid currency code with your request. Please verify this parameter and retry the transaction.
5002	M	You submitted an invalid payment method with your request. Please verify this parameter and retry the transaction.
5003	C	You submitted an invalid amount with your request. Please verify this parameter and retry the transaction.
5004	M	You submitted an invalid account type with your request. Please verify this parameter and retry the transaction.
5005	M	You submitted an invalid operation type with your request. Please verify this parameter and retry the transaction.
5006	M	You submitted an invalid personal ID type with your request. Please verify this parameter and retry the transaction.
5007	M	You submitted an invalid product type with your request. Please verify this parameter and retry the transaction.
5008	M	You submitted an invalid carrier with your request. Please verify this parameter and retry the transaction.
5009	M	You submitted an invalid ship method with your request. Please verify this parameter and retry the transaction.

Table B-1: Response Codes (Continued)

Response Code	Action	Description
5010	M	You submitted an invalid ID country with your request. Please verify this parameter and retry the transaction.
5011	M	You submitted an invalid order date and time with your request. Please verify this parameter and retry the transaction.
5012	M	You submitted an invalid ship country parameter with your request. Please verify this parameter and retry the transaction.
5013	M	You submitted an invalid ship state parameter with your request. Please verify this parameter and retry the transaction.
5014	M	You submitted an invalid transaction type with your request. Please verify this parameter and retry the transaction.
5015	M	At least one of the parameters in your request exceeds the maximum number of characters allowed. Please verify your parameters and retry the transaction.
5016	M	Either you submitted an invalid merchant account or the merchant account could not be found. Please verify this parameter and retry the transaction. Please contact Technical Support if the error persists.
5017	D	The merchant account submitted with your request is not enabled. Do not retry the transaction. Contact Technical Support for more information.
5018	M	You submitted a request that either is missing a field or contains an invalid field.
5019	D	There is no processor set up for the merchant account submitted with your request. Do not retry the transaction. Contact Technical Support for more information.
5020	M	The currency type included with your request does not match the currency type of your merchant account. Please verify your parameters and retry the request.
5021	D	Your transaction request has been declined. Please verify the transaction details before you attempt this transaction again. Should you require more information, please contact Technical Support.
5022	M	You submitted a request that is missing search criteria. Please verify your parameters and retry the transaction.
5023	M	The request is unparsable.
5024	M	You submitted an invalid ID expiry date for this request. Please verify this parameter and retry the transaction.
5025	M	The search criteria you submitted is currently not supported. Please verify your search criteria and retry.
5026	M	The Web Services API does not currently support credit card transactions. Please verify your parameters and retry your transaction.
5027	M	You submitted an invalid risk service name with your transaction request. Please verify your parameters and retry your transaction.
5028	M	You submitted a batch file with the same file name, file size, and number of entries within the last 24 hours.
5029	M	You submitted an improperly formatted batch file.
5030	M	You submitted a batch file that has exceeded the maximum number of rows allowed.
5031	M	The transaction you have submitted has already been processed.

Table B-1: Response Codes (Continued)

Response Code	Action	Description
5032	C	You submitted an invalid city with your request. Please verify this parameter and retry the transaction.
5033	C	You submitted an invalid country with your request. Please verify this parameter and retry the transaction.
5034	C	You submitted an invalid email address with your request. Please verify this parameter and retry the transaction.
5035	C	You submitted an invalid name with your request. Please verify this parameter and retry the transaction.
5036	C	You submitted an invalid phone number with your request. Please verify this parameter and retry the transaction.
5037	C	You submitted an invalid zip/postal code with your request. Please verify this parameter and retry the transaction.
5038	C	You submitted an invalid state/province with your request. Please verify this parameter and retry the transaction.
5039	C	You submitted an invalid street with your request. Please verify this parameter and retry the transaction.
5040	D	Your merchant account is not configured for the transaction you attempted. Please contact Technical Support for more information.
5041	M	You submitted an invalid *merchantData* parameter. Please verify this parameter and retry the transaction.
5042	M	The merchant reference number is missing or invalid or it exceeds the maximum permissible length. Please verify this parameter and retry the transaction.
5043	M	You submitted an invalid account open date with your request. Please verify this parameter and retry the transaction.
5044	M	You submitted an invalid customer ID with your request. Please verify this parameter and retry the transaction.
5045	M	You submitted an invalid customer IP address with your request. Please verify this parameter and retry the transaction.
5046	M	You submitted an invalid merchant SIC code with your request. Please verify this parameter and retry the transaction.
5047	M	You submitted an invalid value for the previous customer parameter with your request. Please verify this parameter and retry the transaction.
5048	M	You submitted an invalid product code with your request. Please verify this parameter and retry the transaction.
5049	M	You submitted an invalid value for user data with your request. Please verify this parameter and retry the transaction.
5050	D	An error occurred with your merchant account configuration. Please contact Technical Support.
5051	C	You have submitted an invalid confirmation number. Please verify your parameter and retry.
5052	C	You have submitted an invalid Zip/Postal code. Please verify your parameter and retry the transaction.
5053	C	You have submitted invalid personal ID information. Please verify your parameters and retry the transaction.

Table B-1: Response Codes (Continued)

Response Code	Action	Description
5054	M	You cannot submit recurring billing elements with this operation type. Please verify that your request includes the correct operation type and retry the transaction.
5055	M	You submitted an invalid ECI value. Please verify this parameter and retry the transaction.
5056	M	An ECI value must be provided for 3D Secure authentication. Please verify this parameter and retry the transaction.
5057	M	You submitted a credit card brand that does not support 3D Secure authentication. Please verify this parameter and retry the transaction.
5058	M	A CAVV value must be provided for 3D Secure authentication. Please verify this parameter and retry the transaction.
5059	M	You submitted an invalid value for the currency request service.
5060	M	You submitted an invalid *recurringIndicator* parameter with your request. Please verify this parameter and retry the transaction.
5061	M	A security check failed while processing this transaction. Please retry the transaction. If the error persists, contact Technical Support.
5062	M	You have submitted invalid characters as part of your request. Please verify that all parameters contain only characters that can be URL encoded, and retry the transaction.
5063	M	You have submitted an invalid *KEYWORD* with your request. Please verify this parameter and retry the transaction."
5064	M	You have submitted an invalid *NETBANX_REFERENCE* with your request. Please verify this parameter and retry the transaction.
5065	M	You have requested an invalid status change transition.
5066	M	The external processing gateway for which your merchant account is configured does not support Independent Credits.
5067	M	The external processing gateway for which your merchant account is configured does not support Credit Card Payments.
5068	M	Either you submitted a request that is missing a mandatory field or the value of a field does not match the format expected.
5071	M	You submitted a request that has invalid search parameters. Please verify your parameters and retry the transaction.
5074	M	At least one of the parameters in your request is shorter than the minimum number of characters required. Please verify your parameters and retry the transaction.
5075	M	At least one of the parameters in your request contains leading/trailing spaces. Please verify your parameters and retry the transaction.
5502		Either the payment token is invalid or the corresponding profile or bank account is not active.
7000	D	The address you are trying to create already exists.
7001	M	Unable to create address. Try again or contact Technical Support.
7002	M	Unable to update address. Try again or contact Technical Support.
7003	M	Unable to locate the specified address.
7004	M	Unable to load address. Try again or contact Technical Support.

Table B-1: Response Codes (Continued)

Response Code	Action	Description
7005	M	You have provided an invalid address type.
7006	M	Unable to locate addresses for consumer.
7007	M	Unable to load addresses. Try again or contact Technical Support.
7010	D	The consumer you are trying to create already exists.
7011	M	Unable to create consumer. Try again or contact Technical Support.
7012	M	Unable to update consumer. Try again or contact Technical Support.
7013	M	Unable to locate the specified consumer.
7014	M	Unable to load consumer. Try again or contact Technical Support.
7015	M	You have specified an invalid consumer creation type.
7016	M	You have specified an invalid consumer title.
7020	D	The contact method you are trying to create already exists.
7021	M	Unable to create contact method. Try again or contact Technical Support.
7022	M	Unable to update contact method. Try again or contact Technical Support.
7023	M	Unable to locate the specified contact method.
7024	M	Unable to load contact method. Try again or contact Technical Support.
7025	M	You have provided an invalid contact method type.
7026	M	Unable to locate contact methods for consumer.
7027	M	Unable to load contact methods. Try again or contact Technical Support.
7040	D	The payment method you are trying to create already exists.
7041	M	Unable to create payment method. Try again or contact Technical Support.
7042	M	Unable to update payment method. Try again or contact Technical Support.
7043	M	Unable to locate the specified payment method.
7044	M	Unable to load payment method. Try again or contact Technical Support.
7045	M	You have provided an invalid payment method type.
7046	M	Unable to locate payment methods for consumer.
7047	M	Unable to load payment methods. Try again or contact Technical Support.
7050	D	The billing schedule you are trying to create already exists.
7051	M	Unable to create billing schedule. Try again or contact Technical Support.
7052	M	Unable to update billing schedule. Try again or contact Technical Support.
7053	M	Unable to locate the specified billing schedule.
7054	M	Unable to load billing schedule. Try again or contact Technical Support.
7055	M	You have provided an invalid payment interval type.

Table B-1: Response Codes (Continued)

Response Code	Action	Description
7056	M	Unable to locate billing schedules for consumer.
7057	M	Unable to load billing schedules. Try again or contact Technical Support.
7058	M	Billing amount must be greater than zero.
7059	M	Unable to update billing schedule status. Try again or contact Technical Support.
7070	M	Unable to execute the search operation. Try again or contact Technical Support.
7080	M	Unable to update records. Try again or contact Technical Support.
7090	D	The consumer status you are trying to create already exists.
7091	M	Unable to create consumer status. Try again or contact Technical Support.
7092	M	Unable to update consumer status. Try again or contact Technical Support.
7093	M	Unable to locate the specified consumer status.
7094	M	Unable to load consumer status. Try again or contact Technical Support.
7095	M	Unable to locate the merchant legal entity.
7096	M	Unable to retrieve merchant legal entity. Try again or contact Technical Support.
7097	D	An internal error occurred. Response Detail could not be generated.
7098	M	You have provided an invalid credit card number.
7100	M	The *ddstatus* you are trying to create for the *paymentMethod* already exists.
7101	M	Unable to create the *ddstatus* for the *paymentMethod*. Try again or contact Technical Support.
7102	M	Unable to update the *ddstatus* for the *paymentMethod*. Try again or contact Technical Support.
7103	M	Unable to locate the specified *ddstatus* for the *paymentMethod*.
7104	M	Unable to load the *ddstatus* for the *paymentMethod*. Try again or contact Technical Support.
7107	M	The customer profile was successfully created but we were unable to load the email template.
7108	M	The *ccstatus* you are trying to create for the *paymentMethod* already exists.
7109	M	Unable to create the *ccstatus* for the *paymentMethod*. Try again or contact Technical Support.
7110	M	Unable to update the *ccstatus* for the *paymentMethod*. Try again or contact Technical Support.
7111	M	Unable to load the *ccstatus* for the *paymentMethod*. Try again or contact Technical Support.
8000	M	Unable to perform operation. Try again or contact Technical Support.
8001	M	You have submitted an invalid request. Please verify your parameters and retry.
8002	M	Your request is missing the *consumerInfo* element.
8003	M	Your request is missing a value for the *firstName* element.
8004	M	Your request is missing a value for the *lastName* element.
8005	M	Your request is missing the *billingAddress/shippingAddress* element.

Table B-1: Response Codes (Continued)

Response Code	Action	Description
8006	M	Your request is missing *billingAddress/shippingAddress* information. There is no value for the *street* element.
8007	M	Your request is missing *billingAddress/shippingAddress* information. There is no value for the *city* element.
8008	M	Your request is missing *billingAddress/shippingAddress* information. There is no value for the *zip* element.
8009	M	Your request is missing *billingAddress/shippingAddress* information. There is no value for the *country* element.
8010	M	Your request is missing *billingAddress/shippingAddress* information. There is no value for the *state* or *region* element.
8011	M	Your request is missing the *contactMethod* element.
8012	M	Your request is missing a home telephone number or a cell phone number or an email address for the *type* element.
8013	M	Your request is missing the *paymentMethod* element.
8014	M	Your request is missing a value for the *id* child element of the *billingAddress* element.
8015	M	Your request is missing either the *card* or *check* child element of the *paymentMethod* element.
8016	M	Your request is missing the *card* element.
8017	M	Your request is missing a value for the *cardNum* element.
8018	M	Your request is missing a value for the *cardType* element.
8019	M	Your request is missing the *cardExpiry* element.
8020	M	Your request is missing a value for the *month* element.
8021	M	Your request is missing a value for the *year* element.
8022	M	Your request is missing the *check* element.
8023	M	Your request is missing a value for the *accountNum* element.
8024	M	Your request is missing a value for the *accountType* element.
8025	M	Your request is missing a value for the *routingNum* element.
8026	M	Your request is missing a value for the *bankName* element.
8027	M	Your request is missing a value for the *checkNum* element.
8028	M	Your request is missing the *billingSchedule* element.
8029	M	Your request is missing a value for the *intervalCode* element.
8030	M	Your request is missing a value for the *nextBillingDate* element.
8031	M	Your request is missing a value for the *startDate* element.
8032	M	Your request is missing a value for the *amount* element.
8033	M	Your request is missing the *merchantAccount* element.
8034	M	Your request is missing a value for the *accountNum* element.

Table B-1: Response Codes (Continued)

Response Code	Action	Description
8035	M	Your request is missing a value for the *storeID* element.
8036	M	Your request is missing a value for the *storePwd* element.
8037	M	The credentials supplied with the *merchantAccount* element could not be validated.
8038	M	An internal error occurred. Please retry the request.
8039	M	Your request is missing a value for the *consumerId* element.
8040	M	Your request is missing a value for the *title* element.
8041	M	Your request is missing a value for the *merchantRefNum* child element of the *consumerInfo* element.
8042	M	Your request is missing a value for the *street2* element.
8043	M	You have submitted an invalid *address* id element. It does not match the *consumerId* submitted with the request.
8044	M	You have submitted an invalid *contactMethod* id element. It does not match the *consumerId* submitted with the request.
8045	M	Your request is missing a value for the *paymentMethodId* element.
8046	M	Your request is missing a value for the *ccHolderName* element.
8047	M	Your request is missing a value for the *merchantRefNum* child element of the *paymentMethod* element.
8048	M	Your request is missing a value for the *id* child element of the *billingSchedule* element.
8049	M	Your request is missing a value for the *serviceName* element.
8050	M	Your request is missing a value for the *statusCode* element.
8051	M	Your request is missing a value for the *lastDayOfTheMonth* element.
8052	M	Your request is missing a value for the *merchantRefNum* child element of the *billingSchedule* element.
8053	M	Your request contains two *consumerId* elements that don't match.
8054	M	You attempted an unsupported operation.
8055	M	You have submitted an invalid *endDate* element.
8056	M	You have submitted an invalid *issueNumber* element.
8057	M	You have submitted an invalid *statusCode* element.
8058	M	You have submitted an invalid *intervalCode* element.
8059	M	You have submitted an invalid *title* element.
8060	M	You have submitted an invalid *cardType* element.
8061	M	You have submitted an invalid *accountType* element.
8062	M	You have submitted an invalid *state* element.
8063	M	You have submitted an invalid *country* element.

Table B-1: Response Codes (Continued)

Response Code	Action	Description
8064	M	You have submitted an invalid *startDate* element.
8065	M	You have submitted an invalid *endDate* element.
8066	M	You have submitted an invalid *nextBillingDate* element.
8067	M	The *endDate* cannot be before the *startDate*.
8068	M	The *nextBillingDate* cannot be after the *endDate*.
8069	M	The *nextBillingDate* cannot be before the *startDate*.
8070	M	You have submitted an invalid *cardExpiry* element.
8071	M	You have submitted an invalid paymentMethod *billingAddressId*. Either it does not match the *consumerId* submitted with the request or it is the wrong address type.
8072	M	You have submitted an invalid paymentMethod *shippingAddressId*. Either it does not match the *consumerId* submitted with the request or it is the wrong address type.
8073	M	You have submitted an invalid contactMethod *type* element.
8074	M	You have submitted an invalid paymentMethod *id* element. It does not match the *consumerId* submitted with the request.
8075	M	You have submitted an invalid billingSchedule *id* element. It does not match the *consumerId* submitted with the request.
8076	M	You have submitted an invalid *consumerId* element. The consumer specified is not registered with this merchant.
8077	M	You have submitted an invalid billingSchedule *paymentMethodId* element. The payment method identified is not registered with this consumer.
8078	D	You have submitted a duplicate request within the last 24 hours.
8079	D	You have submitted a file that has already been processed within the last 24 hours.
8080	M	You have submitted an invalid record type. It is missing the *recurringBillingDetails* element.
8081	D	You have submitted an empty file.
8082	M	You have submitted an invalid request.
8083	M	Your request is missing a value for the *cvv* element.
8084	M	You have submitted an invalid *cvv* element.
8085	M	Your request is missing a value for the Merchant Transaction ID element.
8086	M	Your request is missing a value for the Transaction ID element.
8087	M	You have submitted an invalid *accountNum* element.
8088	M	You have submitted a record with an invalid number of fields.
8089	D	You have submitted a file that exceeds the file size limit.
8090	M	You have submitted an invalid Transaction Date element.
8091	M	You have submitted an invalid ID Expiration element.
8092	M	Your have submitted an unsupported transaction type for the Transaction Code element.

Table B-1: Response Codes (Continued)

Response Code	Action	Description
8093	M	You have submitted an invalid *billingSchedule* element. Your request is either missing a *payment-MethodId* or missing a new *paymentMethod* element.
8094	M	You have submitted an invalid *paymentMethod* element. Your request is either missing a *bill-ingAddressId* or missing a new *billingAddress* element.
8095	M	You have submitted a file that exceeds the limit of 1000 records.
8096	M	You have submitted an invalid *transactionMode* element. Please verify this parameter and retry the transaction.
8100	M	Your request is missing a value for the *aggregateAccountNum* element.
8101	M	You have submitted an invalid *aggregateAccountNum* element.
8102	M	You have submitted an invalid *Version* element.
8103	M	You have submitted an invalid *storeID* element.
8104	M	You have submitted an invalid *storePwd* element.
8105	M	You have submitted an *accountNum* element that is not associated with the *aggregateAccount-Num* element.
8106	M	You have submitted an invalid *aggregateAccountNum* element. No aggregated accounts were found.
8107	M	Your request is missing a value for the *intervalValue* element.
8108	M	You have submitted an invalid *intervalValue* element.
8109	M	The *intervalValue* element cannot be provided with the defined *intervalCode*.
8110	M	The value for the *intervalValue* element must be between 1 and 365.
8112	M	You have submitted an invalid *merchantAccount* element. The merchant account number provided is not set up for Recurring Billing.
8119	M	Your request is missing a value for the *userName* element.
8120	M	Your request is missing a value for the *password* element.
8121	M	Your request is missing a value for the *customerIp* element.
8122	M	Your request is missing a value for the *siteUrl* element.
8123	M	Your request is missing a value for the *keyword* element.
8124	M	Your request is missing a value for the *welcomeEmail* element.
8125	M	An internal error occurred. The welcome email could not be generated.
8126	R	You have submitted an invalid bank country in your request. Please verify your parameter and retry the transaction.
8127	M	Your request is missing a value for the *ddMandateReference* child element of the *billingSchedule* element.
8128	M	You have submitted an invalid mandate reference. Please verify your parameter and retry the transaction.
8129	M	You have submitted an invalid *financingType* element. Please verify your parameter and retry the transaction.

Table B-1: Response Codes (Continued)

Response Code	Action	Description
8130	M	You have submitted an invalid *plan* element. Please verify your parameter and retry the transaction.
8131	M	You have submitted an invalid *gracePeriod* element. Please verify your parameter and retry the transaction.
8132	M	You have submitted an invalid *term* element. Please verify your parameter and retry the transaction.
8133	M	Your request is missing a value for the *processingType* element.
8134	M	Your request is missing a value for the *appliedDate* element.
8135	M	Your request is missing a value for the *echeckId* element.
8136	M	The purchase transaction that corresponds with the recurring billing record you are trying to create could not be located. The consumer and the recurring billing record were created but the welcome email could not be sent.
8137	M	Your merchant account is not configured for the transaction you attempted.
8138	M	You submitted an invalid email address with your request.
8139	M	The routing number length for BACS (Sort Code) should be 6 digits.
8140	M	The routing number length for ACH should be 9 digits.
8141	M	The routing number length for EFT (Institution ID/Transit Number) should be 8 digits.
8142	M	The routing number length for NAB (Bank State Branch) should be 6 digits.
8143	M	The routing number length for SEPA (BIC) should not exceed 11 characters.
8144	M	The account number length for BACS should be 8 digits.
8145	M	The account number length for ACH should not exceed 17 digits.
8146	M	The account number length for EFT should not exceed 12 digits.
8147	M	The account number length for NAB (Bank State Branch) should not exceed 9 digits.
8148	M	The account number length for SEPA (IBAN) should not exceed 34 characters.
9000	D	Your transaction request could not be processed because your merchant account has no available child accounts for load balancing.
9001	D	Your transaction request could not be processed because your merchant account has no available child accounts for tier routing.
9002	D	Your transaction request could not be processed because your merchant account has no available child accounts for sticky routing.
9003	D	Your transaction request could not be processed because your merchant account has no available child accounts for bin country routing.
9004	D	Your transaction request could not be processed because your merchant account has no available child accounts for brand routing.
9005	D	Your transaction request could not be processed because your merchant account has no available child accounts for keyword routing.

Action codes

The transaction processor returns an action along with each response code. The meanings for the action codes are as follows:

- C = Consumer Parameter Error. The consumer has provided incorrect information. Ask the customer to correct the information.

- D = Do Not Retry

- M = Merchant Parameter Error. Your application has provided incorrect information. Verify your information.

- R = Retry

Return codes

These are the codes used by the online banking e-payment system for identifying the various reasons a check or payment is returned. These codes are generated by customers' banks (RDFI) to return items.

Table B-2: Return Codes

Code	Description	Bank Scheme
900	Validation Rejection	EFT
901	Not sufficient funds (debits only)	EFT
902	Cannot trace	EFT
903	Payment stopped/recalled	EFT
904	Post dated/stale dated	EFT
905	Account closed	EFT
906	Account transferred	EFT
907	No chequing privileges	EFT
908	Funds not cleared	EFT
909	Currency/Account Mismatch	EFT
910	Payor/payee deceased	EFT
911	Account frozen	EFT
912	Invalid/incorrect account number	EFT
914	Incorrect payor/payee name	EFT
915	Refused by payor/payee	EFT
916	Not in accordance with Agreement - Personal	EFT
917	Agreement Revoked - Personal	EFT
918	No Pre-Notification - Personal	EFT
919	Not in accordance with Agreement - Business	EFT
920	Agreement Revoked - Business	EFT

Table B-2: Return Codes (Continued)

Code	Description	Bank Scheme
921	No Pre-Notification - Business	EFT
922	Customer Initiated Return Credit Only	EFT
990	Institution in Default	EFT
998	No Return Agreement	EFT
4	TRANSACTION TYPE is invalid or blank. See Appendix 3 for a list of CPA Transaction Types.	EFT
5	AMOUNT is blank, or not greater than zero.	EFT
6	DUE DATE is invalid or blank.	EFT
7	INSTITUTION (route and/or transit) is not in the correct format, does not exist or is blank.	EFT
8	ACCOUNT NUMBER is not a valid format for the specified INSTITUTION.	EFT
9	ITEM TRACE NO. is invalid.	EFT
10	STORED TRANSACTION TYPE is invalid or blank.	EFT
11	ORIGINATOR SHORT NAME is blank.	EFT
12	PAYOR/PAYEE NAME is blank.	EFT
13	ORIGINATOR LONG NAME is blank.	EFT
14	Originating Direct Clearer ID is invalid or blank.	EFT
15	CROSS REFERENCE is blank.	EFT
16	INSTITUTION FOR RETURNS (route and/or transit) is invalid or blank. It should specify your credit union.	EFT
19	Original item trace number is invalid or blank.	EFT
21	DATA ELEMENT ID is invalid or blank.	EFT
E	Accepted but errors were noted	EFT
M	Rejected, message authentication code (MAC) failed	EFT
P	Partially accepted, at least one transaction set was rejected	EFT
R	Rejected	EFT
W	Rejected, assurance failed validity tests	EFT
X	Rejected, content after decryption could not be analyzed	EFT
TR	Rejected by 824	EFT
YE	Transaction code unauthorised for originating Account	BACS
0	Refer to Payer	BACS
1	Instruction cancelled by payer	BACS
2	Payer Deceased	BACS

Table B-2: Return Codes (Continued)

Code	Description	Bank Scheme
3	Account Transferred	BACS
4	Advance Notice Disputed	BACS
5	No Account	BACS
6	No Instruction	BACS
7	Amount Differs	BACS
8	Amount not yet due	BACS
9	Presentation Overdue	BACS
A	Service User Differs	BACS
B	Account Closed	BACS
E	Instruction amended	BACS
AE	Originating sort code and/or Account number invalid (bank originated)	BACS
BE	Originating sort code and/or Account number invalid (customer originated)	BACS
CE	Destination sort code and originating sort code and/or Account number invalid (bank originated)	BACS
DE	Destination sort code and originating sort code and/or Account number invalid (customer originated)	BACS
EE	Destination sort code invalid	BACS
FE	Account type and originating sort code and/or Account number invalid (bank originated)	BACS
GE	Account type and originating sort code and/or Account number invalid (customer originated)	BACS
HE	Destination sort code and Account type and originating sort code and/or Account number invalid (bank originated)	BACS
IE	Destination sort code and Account type and originating sort code and/or Account number invalid (customer originated)	BACS
JE	Destination sort code and Account type invalid	BACS
KE	Account type invalid	BACS
LE	Destination Account number and destination Account name and other fields invalid	BACS
ME	Destination Account number and destination Account name invalid	BACS
NE	Contra record was amended	BACS
OE	Reference number was invalid	BACS
PE	Originating Account does not support the file currency	BACS
QE	Automated reversal due to an error	BACS
RE	Reversal of another item (same day)	BACS
SE	Automated recall	BACS

Table B-2: Return Codes (Continued)

Code	Description	Bank Scheme
TE	Originating Account invalid and was substituted with the default main Account details, but this Account does not support the file currency (customer originated)	BACS
UE	Unpaid direct debit reference was in error (bank originated)	BACS
XE	Originator's service user number invalid (bank originated)	BACS
ZE	Unpaid direct debit reference and other fields were in error (bank originated)	BACS
1I	Amount and / or date of Direct Debit differ from Advance Notice	BACS
2I	No Advance Notice received by Payer/or the amount quoted is disputed	BACS
3I	DDI cancelled by paying bank	BACS
4I	Payer has cancelled DDI direct with service user	BACS
5I	AUDDIS service users only - No Instruction held. Payer disputes having given authority	BACS
6I	AUDDIS service users only - Signature on DDI is fraudulent or not in accordance with account authorised signature(s)	BACS
7I	Claim raised at service users request after Direct Debit applied to payers account	BACS
8I	Service user name disputed. Payer does not recognise service user collecting Direct Debit	BACS
CC	Requested by originator	BACS
0C	Invalid details	BACS
2C	Beneficiary deceased	BACS
3C	Account transferred	BACS
5C	No account	BACS
BC	Account closed	BACS
C	Account transferred to a different branch of bank / building society	BACS
D	Advance notice disputed	BACS
F	Invalid account type	BACS
G	Bank will not accept Direct Debits on account	BACS
H	Instruction has expired	BACS
I	Payer reference is not unique	BACS
K	Instruction cancelled by paying bank	BACS
L	Incorrect payer's account details	BACS
M	Transaction code / user status incompatible	BACS
N	Transaction disallowed at payer's branch	BACS
O	Invalid reference	BACS
P	Payer's Name not present	BACS

Table B-2: Return Codes (Continued)

Code	Description	Bank Scheme
Q	Service user's name blank	BACS
R	Instruction re-instated (maximum 2 months from original DDI cancellation date)	BACS
AC01	Account identifier incorrect	SEPA
UPAY	Undue payment	SEPA
AC06	Account blocked	SEPA
AC13	Invalid debtor account type	SEPA
AG01	Direct debit forbidden	SEPA
AG02	Invalid bank operation code	SEPA
AGNT	Incorrect agent	SEPA
AM04	Insufficient funds	SEPA
AM05	Duplication	SEPA
BE04	Missing creditor address	SEPA
BE05	Unrecognized creditor	SEPA
CURR	Incorrect currency	SEPA
CUST	Recall by customer	SEPA
CUTA	Recall due to investigation request	SEPA
DT01	Invalid date	SEPA
DUPL	Duplicate payment	SEPA
ED05	Settlement failed	SEPA
FF01	Invalid file format	SEPA
FF05	Direct debit type incorrect	SEPA
FRAD	Fraud	SEPA
MD01	No valid mandate	SEPA
MD02	Mandate data missing or incorrect	SEPA
MD06	Disputed authorized transaction	SEPA
MD07	Debtor deceased	SEPA
MS02	Refusal by debtor	SEPA
MS03	Reason not specified	SEPA
PY01	Not routable	SEPA
RC01	Bank identifier incorrect	SEPA
RR01	Missing debtor account or identification	SEPA

Table B-2: Return Codes (Continued)

Code	Description	Bank Scheme
RR02	Missing debtor name or address	SEPA
RR03	Missing creditor name or address	SEPA
RR04	Regulatory reason	SEPA
SL01	Specific service offered by debtor agent	SEPA
TECH	Payment in error due to technical problem	SEPA
TM01	Invalid cut off time	SEPA
AC04	Account closed	SEPA
RT not found		ACH
CONFIG	Client configuration problem	ACH
LIMIT	The maximum amount per check was exceeded.	ACH
INVACCT	Invalid account type.	ACH
INVDIR	Invalid direction.	ACH
NOPOP	Merchant not configured or not allowed to run POP transactions - Electronic Check Conversion.	ACH
PAPER	Paper draft and can't send paper.	ACH
PARSE	Parsing problem	ACH
THOMSON	Reject due to Thomson database.	ACH
UNKMER	Unknown merchant.	ACH
DEMO	Demonstration transaction/ or merchant.	ACH
R90	Invalid MOD digit	ACH
R91	Invalid ABA. Not nine (9) characters or numeric	ACH
R92	ABA not active	ACH
R93	Invalid Tran Code SEC combo	ACH
R94	Invalid amount for pre-note Tran Code	ACH
R95	Amount is zero (0)	ACH
R96	Not a valid Tran code	ACH
R97	Not a valid SEC code	ACH
R98	Account decryption error	ACH
R99	OFAC possible match	ACH
R37	Source Document Presented for Payment	ACH
R38	Stop Payment on Source Document	ACH
R39	Improper Source Document	ACH

Paysafe:

Table B-2: Return Codes (Continued)

Code	Description	Bank Scheme
R53	Item and ACH Entry Presented for Payment	ACH
R75	Original Return not a Duplicate	ACH
R76	No Errors Found	ACH
R83	Foreign Receiving DFI Unable to Settle	ACH
R84	Entry Not Processed by OGO	ACH
R01	Insufficient funds	ACH
R02	Account closed	ACH
R03	No account/unable to locate	ACH
R04	Invalid account number	ACH
R05	Reserved	ACH
R06	Return requested by ODFI	ACH
R07	Authorization revoked Note 2	ACH
R08	Stop payment	ACH
R09	Uncollected funds	ACH
R10	Not authorizedNote 2	ACH
R11	Check truncation entry return	ACH
R12	Branch sold to another DFI	ACH
R13	RDFI not qualified to participate/or invalid route	ACH
R14	Payee deceased	ACH
R15	Beneficiary deceased	ACH
R16	Account frozen	ACH
R17	File record edit criteria	ACH
R18	Improper effective entry date	ACH
R19	Amount field error	ACH
R20	Non transaction account	ACH
R21	Invalid company ident.	ACH
R22	Invalid individual ID number	ACH
R23	Credit entry refused by receiver	ACH
R24	Duplicate entry	ACH
R25	Addenda error	ACH
R26	Mandatory field error	ACH

Table B-2: Return Codes (Continued)

Code	Description	Bank Scheme
R27	Trace number error	ACH
R28	Routing # check digit error	ACH
R29	Corp cust. adviser not auth.	ACH
R30	RDFI non-part truncation prob	ACH
R31	Permissible return entry	ACH
R32	RDFI non-settlement	ACH
R33	Return of XCK entry	ACH
R34	Limited participation DFI	ACH
R35	Return of improper debit entry	ACH
R36	Return of improper credit entry	ACH
R40	Return of ENR entry by Fed. Gov.	ACH
R41	Invalid transaction code	ACH
R42	Routing #/check digit error	ACH
R43	Inv. DFI acct. number	ACH
R44	Inv. Individual ED number	ACH
R45	Inv. individual name/company name	ACH
R46	Inv. rep. payee indicator	ACH
R47	Duplicate enrollment	ACH
R50	State Law affecting RCK acceptance	ACH
R51	Item is ineligible (RCK)	ACH
R52	Stop payment on item (RCK)	ACH
R61	Dishonor	ACH
R62	Dishonor	ACH
R63	Dishonor	ACH
R64	Dishonor	ACH
R65	Dishonor	ACH
R66	Dishonor	ACH
R67	Dishonor	ACH
R68	Dishonor	ACH
R69	Dishonor	ACH
R70	Dishonor	ACH
R71	ContestedNote 4	ACH

Paysafe:

Table B-2: Return Codes (Continued)

Code	Description	Bank Scheme
R72	ContestedNote 4	ACH
R73	ContestedNote 4	ACH
R74	ContestedNote 4	ACH
R80	Cross- border payment coding error	ACH
R81	Non-participant in cross-border pgm.	ACH
R82	Invalid foreign RDFI ID	ACH

*An initially cleared item can be returned as "Unauthorized", "Authorized", or "Authorization Revoked" for up to 60 days following the date of Presentment.

Geographical Codes

Province codes

Table C-1: Province Codes

Province	Code
Alberta	AB
British Columbia	BC
Manitoba	MB
New Brunswick	NB
Newfoundland	NL
Nova Scotia	NS
Northwest Territories	NT
Nunavut	NU
Ontario	ON
Prince Edward Island	PE
Quebec	QC
Saskatchewan	SK
Yukon	YT

State codes

Table C-2: State Codes

State	Code	State	Code
Alabama	AL	Alaska	AK
Arizona	AZ	Arkansas	AR
California	CA	Colorado	CO
Connecticut	CT	Delaware	DE
District of Columbia	DC	Florida	FL
Georgia	GA	Hawaii	HI
Idaho	ID	Illinois	IL
Indiana	IN	Iowa	IA
Kansas	KS	Kentucky	KY
Louisiana	LA	Maine	ME
Maryland	MD	Massachusetts	MA
Michigan	MI	Minnesota	MN
Mississippi	MS	Missouri	MO
Montana	MT	Nebraska	NE
Nevada	NV	New Hampshire	NH
New Jersey	NJ	New Mexico	NM
New York	NY	North Carolina	NC
North Dakota	ND	Ohio	OH
Oklahoma	OK	Oregon	OR
Pennsylvania	PA	Rhode Island	RI
South Carolina	SC	South Dakota	SD
Tennessee	TN	Texas	TX
Utah	UT	Vermont	VT
Virginia	VA	Washington	WA
West Virginia	WV	Wisconsin	WI
Wyoming	WY	United States Federal	US
International	IT	Puerto Rico	PR
U.S. Virgin Islands	VI	Northern Mariana Is.	MP
Guam	GU	American Samoa	AS
Palau	PW	Armed Forces Americas	AA

Table C-2: State Codes (Continued)

State	Code	State	Code
Armed Forces Europe	AE	Armed Forces Pacific	AP

Country codes

Table C-3: Country Codes

Country	Code	Country	Code
Afghanistan	AF	Åland Islands	AX
Albania	AL	Algeria	DZ
American Samoa	AS	Andorra	AD
Angola	AO	Anguilla	AI
Antarctica	AQ	Antigua and Barbuda	AG
Argentina	AR	Armenia	AM
Aruba	AW	Australia	AU
Austria	AT	Azerbaijan	AZ
Bahamas	BS	Bahrain	BH
Bangladesh	BD	Barbados	BB
Belarus	BY	Belgium	BE
Belize	BZ	Benin	BJ
Bermuda	BM	Bhutan	BT
Bolivia	BO	Bonaire, Sint Eustatius and Saba	BQ
Bosnia and Herzegovina	BA	Botswana	BW
Bouvet Island	BV	Brazil	BR
British Indian Ocean Territory	IO	Brunei Darussalam	BN
Bulgaria	BG	Burkina Faso	BF
Burundi	BI	Cambodia	KH
Cameroon	CM	Canada	CA
Cape Verde	CV	Cayman Islands	KY
Central African Republic	CF	Chad	TD
Chile	CL	China	CN
Christmas Island	CX	Cocos (Keeling) Islands	CC
Colombia	CO	Comoros	KM
Congo	CG	Congo, Democratic Republic of	CD

Table C-3: Country Codes (Continued)

Country	Code	Country	Code
Cook Islands	CK	Costa Rica	CR
Côte D'Ivoire	CI	Croatia	HR
Cuba	CU	Curaçao	CW
Cyprus	CY	Czech Republic	CZ
Denmark	DK	Djibouti	DJ
Dominica	DM	Dominican Republic	DO
Ecuador	EC	Egypt	EG
El Salvador	SV	Equatorial Guinea	GQ
Eritrea	ER	Estonia	EE
Ethiopia	ET	Falkland Islands	FK
Faroe Islands	FO	Fiji	FJ
Finland	FI	France	FR
French Guiana	GF	French Polynesia	PF
French Southern Territories	TF	Gabon	GA
Gambia	GM	Georgia	GE
Germany	DE	Ghana	GH
Gibraltar	GI	Greece	GR
Greenland	GL	Grenada	GD
Guadeloupe	GP	Guam	GU
Guatemala	GT	Guernsey	GG
Guinea	GN	Guinea-Bissau	GW
Guyana	GY	Haiti	HT
Heard and McDonald Islands	HM	Honduras	HN
Hong Kong	HK	Hungary	HU
Iceland	IS	India	IN
Indonesia	ID	Iran (Islamic Republic of)	IR
Iraq	IQ	Ireland	IE
Isle of Man	IM	Israel	IL
Italy	IT	Jamaica	JM
Japan	JP	Jersey	JE
Jordan	JO	Kazakhstan	KZ
Kenya	KE	Kiribati	KI

Table C-3: Country Codes (Continued)

Country	Code	Country	Code
Korea, Democratic People's Republic	KP	Korea, Republic of	KR
Kuwait	KW	Kyrgyzstan	KG
Lao People's Democratic Republic	LA	Latvia	LV
Lebanon	LB	Lesotho	LS
Liberia	LR	Libyan Arab Jamahiriya	LY
Liechtenstein	LI	Lithuania	LT
Luxembourg	LU	Macau	MO
Macedonia	MK	Madagascar	MG
Malawi	MW	Malaysia	MY
Maldives	MV	Mali	ML
Malta	MT	Marshall Islands	MH
Martinique	MQ	Mauritania	MR
Mauritius	MU	Mayotte	YT
Mexico	MX	Micronesia, Federated States of	FM
Moldova, Republic of	MD	Monaco	MC
Mongolia	MN	Montenegro	ME
Montserrat	MS	Morocco	MA
Mozambique	MZ	Myanmar	MM
Namibia	NA	Nauru	NR
Nepal	NP	The Netherlands	NL
New Caledonia	NC	New Zealand	NZ
Nicaragua	NI	Niger	NE
Nigeria	NG	Niue	NU
Norfolk Island	NF	Northern Mariana Islands	MP
Norway	NO	Oman	OM
Pakistan	PK	Palau	PW
Palestinian Territory, Occupied	PS	Panama	PA
Papua New Guinea	PG	Paraguay	PY
Peru	PE	Philippines	PH
Pitcairn	PN	Poland	PL
Portugal	PT	Puerto Rico	PR

Table C-3: Country Codes (Continued)

Country	Code	Country	Code
Qatar	QA	Reunion	RE
Romania	RO	Russian Federation	RU
Rwanda	RW	Saint Barthélemy	BL
Saint Helena	SH	Saint Kitts and Nevis	KN
Saint Lucia	LC	Saint Martin	MF
Saint Vincent and the Grenadines	VC	Samoa	WS
San Marino	SM	Sao Tome and Principe	ST
Saudi Arabia	SA	Senegal	SN
Serbia	RS	Seychelles	SC
Sierra Leone	SL	Singapore	SG
Sint Maarten	SX	Slovakia (Slovak Republic)	SK
Slovenia	SI	Solomon Islands	SB
Somalia	SO	South Africa	ZA
South Georgia and the South Sandwich Islands	GS	South Sudan	SS
Spain	ES	Sri Lanka	LK
St. Pierre and Miquelon	PM	Sudan	SD
Suriname	SR	Svalbard and Jan Mayen Islands	SJ
Swaziland	SZ	Sweden	SE
Switzerland	CH	Syrian Arab Republic	SY
Taiwan	TW	Tajikistan	TJ
Tanzania, United Republic of	TZ	Timor-Leste	TL
Thailand	TH	Togo	TG
Tokelau	TK	Tonga	TO
Trinidad and Tobago	TT	Tunisia	TN
Turkey	TR	Turkmenistan	TM
Turks and Caicos Islands	TC	Tuvalu	TV
Uganda	UG	Ukraine	UA
United Arab Emirates	AE	United Kingdom	GB
United States	US	United States Minor Outlying Islands	UM
Uruguay	UY	Uzbekistan	UZ
Vanuatu	VU	Vatican City State (Holy See)	VA
Venezuela	VE	Vietnam	VN

Table C-3: Country Codes (Continued)

Country	Code	Country	Code
Virgin Islands (British)	VG	Virgin Islands (U.S.)	VI
Wallis and Futuna Islands	WF	Western Sahara	EH
Yemen	YE	Zambia	ZM
Zimbabwe	ZW		

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