

Payliance

Card API Reference

v1

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Overview

Endpoints

- The Payliance API accepts HTTP POST requests in either JSON or XML format.
 - JSON Content-Type: application/json
 - XML Content-Type: text/xml
- HTTP Request Method: POST
- The Payliance API has two Endpoint URLs:
 - Staging API Endpoint: <https://staging.api.payliance.com/<request path>>
 - Production API Endpoint: <https://api.payliance.com/<request path>>

Authentication

The Payliance API authentication uses a Bearer Authentication header.

Authorization: Bearer <SecretKey>

An Authentication key will be provided for each configured merchant location. Separate keys will be provided for Staging and Production environments.

Whitelisting

- The Staging API Endpoint uses geofencing to restrict access to the United States and Canada. To access the Staging endpoint from locations outside the United States or Canada, contact your Sales or Implementations representative to whitelist your IP address.
- The Production API Endpoint uses IP address whitelisting to restrict access. Contact your Sales or Implementations representative to whitelist your IP address prior to your production go-live.
- Attempting to access the API from a restricted location will result in a HTTP 403 (Forbidden) response.

Card API Functions

Function	Description	Request Path
Fund	Send funds to a customer's card.	api/v1/card/fund api/v1/card/tokenizedfund
Sale	Request funds from a customer's card account.	api/v1/card/sale api/v1/card/tokenizedsale
Void	Void a SALE transaction that has not yet settled.	api/v1/card/void
Refund	Refund or partially refund a SALE transaction that has been successfully settled.	api/v1/card/refund
Retrieve	Return status details for a Fund or Sale transaction that was previously submitted.	api/v1/card/retrieve
Verify	Verify a customer's card by running AVS.	api/v1/card/verify api/v1/card/tokenizedverify
Tokenize	Convert a customer's card details into a payment token that can be submitted in Fund, Sale and Verify requests.	api/v1/card/tokenize
QueryTransactions	Returns paged transaction activity data for the requested date range.	api/v1/card/querytransactions
QuerySettlements	Returns paged settlement activity data for the requested date range.	api/v1/card/querysettlements
QueryChargebacks	Returns paged chargeback activity data for the requested date range.	api/v1/card/querychargebacks
QueryPrefundedBalance	Returns the current day prefunded account activity.	api/v1/card/queryprefundedbalance

FUND:

Use the FUND function to push funds out to a customer's card.

There are two ways to call the FUND function:

Request Method	Description	API
Fund	Send funds to a customer's account using the customer's information and card details.	api/v1/card/fund
Tokenized Fund	Send funds to a customer's account using a payment token received from the TOKENIZE function.	api/v1/card/tokenizedfund

Fund Request

Endpoint: api/v1/card/fund

FUND request using the customer's information and card details.

Element	Description	Format
uniqueRef	Required Merchant-defined unique transaction reference.	String, up to 20 characters.
cardNumber	Required Customer's card number.	Numeric string, 13-19 digits.
expirationDate	Required Customer's card expiration date.	Numeric string, MMY format.
securityCode	Customer's card security code. (CVV)	Numeric string, 3-4 digits.
firstName	Required. First name shown on customer's card.	String, up to 50 characters.
lastName	Required. Last name shown on customer's card.	String, up to 50 characters.
address1	Customer's billing street address.	String, up to 50 characters.
address2	Customer's billing street address, line 2.	String, up to 50 characters.
city	Customer's billing city.	String, up to 50 characters.
state	Customer's billing state code.	String, 2 letter USPS state code. Example: OH USPS State Codes
zipCode	Customer's billing zip code.	String, 5 or 9 digits.
phone	Customer's phone number associated with the card account.	String, 10 digits.
amount	Required. Dollar amount of the transaction. This is the total amount to be paid to the customer by the merchant.	Decimal. Do not include currency symbols or commas.
memo	Merchant-defined additional information related to the transaction.	String, up to 50 characters.
convenienceFee	Used to indicate whether to process the transaction with a convenience fee. <i>Note: Additional merchant configuration is required for convenience fee processing.</i>	Boolean.

Tokenized Fund Request

Endpoint: `api/v1/card/tokenizedfund`

This version of the FUND function can be used after the TOKENIZE function has been called to generate a payment token with the customer's information and card details.

Element	Description	Format
uniqueRef	Required Merchant-defined unique transaction reference.	String, up to 20 characters.
cardId	Required. Payment token for the customer's card. The cardId is provided in the response of the TOKENIZE function.	GUID String, 36 characters.
securityCode	Customer's card security code. (CVV)	Numeric string, 3-4 digits.
amount	Required. Dollar amount of the transaction. This is the total amount to be paid to the customer by the merchant.	Decimal. Do not include currency symbols or commas.
memo	Merchant-defined additional information related to the transaction.	String, up to 50 characters.
convenienceFee	Used to indicate whether to process the transaction with a convenience fee. <i>Note: Additional merchant configuration is required for convenience fee processing.</i>	Boolean.

FUND Response

There is a [common response format](#) for FUND, SALE, VOID, REFUND and RETRIEVE function.

SALE:

Use the SALE function to request payment from a customer's card.

There are two ways to call the SALE function:

Request Method	Description	API
Sale	Request payment from a customer's account using the customer's information and card details.	api/v1/card/sale
Tokenized Sale	Request payment from a customer's account using a payment token received from the TOKENIZE function.	api/v1/card/tokenizedsale

Sale Request

Endpoint: `api/v1/card/sale`

SALE request using the customer's information and card details.

Element	Description	Format
uniqueRef	Required Merchant-defined unique transaction reference.	String, up to 20 characters.
cardNumber	Required Customer's card number.	Numeric string, 13-19 digits.
expirationDate	Required Customer's card expiration date.	Numeric string, MMY format.
securityCode	Customer's card security code. (CVV)	Numeric string, 3-4 digits.
firstName	Required. First name shown on customer's card.	String, up to 50 characters.
lastName	Required. Last name shown on customer's card.	String, up to 50 characters.
address1	Customer's billing street address.	String, up to 50 characters.
address2	Customer's billing street address, line 2.	String, up to 50 characters.
city	Customer's billing city.	String, up to 50 characters.
state	Customer's billing state code.	String, 2 letter USPS state code. Example: OH USPS State Codes
zipCode	Customer's billing zip code.	String, 5 or 9 digits.
phone	Customer's phone number associated with the card account.	String, 10 digits.
amount	Required. Dollar amount of the transaction. This is the total amount to be paid to the merchant by the customer.	Decimal. Do not include currency symbols or commas.
memo	Merchant-defined additional information related to the transaction.	String, up to 50 characters.
convenienceFee	Used to indicate whether to process the transaction with a convenience fee. <i>Note: Additional merchant configuration is required for convenience fee processing.</i>	Boolean.

Tokenized Sale Request

Endpoint: `api/v1/card/tokenizedsale`

This version of the SALE function can be used after the TOKENIZE function has been called to generate a payment token with the customer's information and card details.

Element	Description	Format
uniqueRef	Required Merchant-defined unique transaction reference.	String, up to 20 characters.
cardId	Required. Payment token for the customer's card. The cardId is provided in the response of the TOKENIZE function.	GUID String, 36 characters.
securityCode	Customer's card security code. (CVV)	Numeric string, 3-4 digits.
amount	Required. Dollar amount of the transaction. This is the total amount to be paid to the customer by the merchant.	Decimal. Do not include currency symbols or commas.
memo	Merchant-defined additional information related to the transaction.	String, up to 50 characters.
convenienceFee	Used to indicate whether to process the transaction with a convenience fee. <i>Note: Additional merchant configuration is required for convenience fee processing.</i>	Boolean.

SALE Response

There is a [common response format](#) for FUND, SALE, VOID, REFUND and RETRIEVE function.

VOID:

Use the VOID function to cancel a SALE transaction on the same day the transaction is submitted. FUND transactions and transactions that have settled cannot be voided. See the Refund function for information on cancelling a SALE transaction that has settled.

Void Request

Endpoint: `api/v1/card/void`

VOID request to cancel a previously submitted SALE transaction. A Void request must include one of the two elements – either `uniqueRef` or `transactionId` – and must be submitted before the original transaction settles.

Element	Description	Format
<code>uniqueRef</code>	Merchant-defined unique transaction reference for the transaction being voided.	String, up to 20 characters.
<code>transactionId</code>	The identification number assigned by Payliance for the transaction being voided. The <code>transactionId</code> is provided in the response of the SALE function.	GUID String, 36 characters.

Void Response

There is a [common response format](#) for FUND, SALE, VOID, REFUND and RETRIEVE function.

REFUND:

Use the REFUND function to refund a customer for a SALE transaction after the original transaction has settled. FUND transactions and transactions that have not settled cannot be refunded. See the VOID function for information on cancelling a SALE transaction that has not settled.

Refund Request

Endpoint: `api/v1/card/refund`

Refund a customer for a previously submitted SALE transaction. A Refund request must include one of either `uniqueRef` or `transactionId` and must be submitted after the original transaction settles.

Element	Description	Format
<code>uniqueRef</code>	Merchant-defined unique transaction reference for the transaction being refunded.	String, up to 20 characters.
<code>transactionId</code>	The identification number assigned by Payliance for the transaction being refunded. The <code>transactionId</code> is provided in the response of the SALE function.	GUID String, 36 characters.
<code>amount</code>	To issue a partial refund, submit the amount to be refunded.	Decimal. Do not include currency symbols or commas.

Refund Response

There is a [common response format](#) for FUND, SALE, VOID, REFUND and RETRIEVE function.

RETRIEVE:

Use the RETRIEVE function to get information on a specific transaction's status.

Retrieve Request

Endpoint: `api/v1/card/retrieve`

RETRIEVE a previously submitted FUND or SALE transaction's response data. A Retrieve request must include one of the two elements – either `uniqueRef` or `transactionId`. If a FUND or SALE response does not include the `transactionId`, it is recommended to wait a few minutes and then call RETRIEVE using the `uniqueRef` to check for an updated transaction response.

Element	Description	Format
<code>uniqueRef</code>	Merchant-defined unique transaction reference.	String, up to 20 characters.
<code>transactionId</code>	The identification number assigned by Payliance for the transaction. The <code>transactionId</code> is provided in the response of the FUND and SALE functions.	GUID String, 36 characters.

Retrieve Response

There is a [common response format](#) for FUND, SALE, VOID, REFUND and RETRIEVE function.

Common Response: FUND, SALE, VOID, REFUND, RETRIEVE

The following response format is used for FUND, SALE, VOID, REFUND and RETRIEVE functions.

Element	Description	Format
transactionId	<p>The identification number assigned by Payliance for the transaction.</p> <p>The transactionId can be used to retrieve status details for the transaction using the RETRIEVE function.</p> <p>VERIFY does not return transactionId.</p>	GUID String, 36 characters.
Network	The name of the card network that is processing the transaction.	String. Networks
networkResponse	The response code received from the network for this transaction.	String, 2-3 characters. Network Response Codes
transactionStatus	The overall status of the transaction.	String. Transaction Status Codes
approvalCode	The card issuer's approval code for the transaction.	String, 6 characters.
avsResponse	The Address Verification Service (AVS) response code.	String, 1 character. AVS Response Codes
securityResponse	The security code verification (CVV) response code.	String, 1 character. Security Response Codes
successful	Indicates whether the transaction request was submitted successfully. This does not indicate the status of the transaction.	Boolean.
message	Provides a descriptive error message and error code if successful is false.	String.

VERIFY:

The VERIFY function returns the card type, the card's eligibility for Fund and Sale transactions, and validates AVS and the card's Security Code. The VERIFY function performs a zero-dollar authorization.

There are two ways to call the VERIFY function:

Request Method	Description	API
Verify	Verify a card using the customer's information and card details.	api/v1/card/verify
Tokenized Verify	Verify a customer's card using a payment token received from the TOKENIZE function.	api/v1/card/tokenizedverify

Verify Request

Endpoint: api/v1/card/verify

VERIFY request using the customer's information and card details.

Element	Description	Format
cardNumber	Required Customer's card number.	Numeric string, 13-19 digits.
expirationDate	Required Customer's card expiration date.	Numeric string, MMY format.
securityCode	Customer's card security code. (CVV)	Numeric string, 3-4 digits.
firstName	Required. First name shown on customer's card.	String, up to 50 characters.
lastName	Required. Last name shown on customer's card.	String, up to 50 characters.
address1	Customer's billing street address.	String, up to 50 characters.
address2	Customer's billing street address, line 2.	String, up to 50 characters.
city	Customer's billing city.	String, up to 50 characters.
state	Customer's billing state code.	String, 2 letter USPS state code. Example: OH USPS State Codes
zipCode	Required. Customer's billing zip code.	String, 5 or 9 digits.
phone	Customer's phone number associated with the card account.	String, 10 digits.
memo	Merchant-defined additional information related to the customer.	String, up to 50 characters.

Tokenized Verify Request

Endpoint: `api/v1/card/tokenizedverify`

This version of the VERIFY function can be used after the TOKENIZE function has been called to generate a payment token with the customer's information and card details.

Element	Description	Format
cardId	Required. Payment token for the customer's card. The cardId is provided in the response of the TOKENIZE function.	GUID String, 36 characters.
securityCode	Customer's card security code. (CVV)	Numeric string, 3-4 digits.
memo	Merchant-defined additional information related to the customer.	String, up to 50 characters.

VERIFY Response

Element	Description	Format
network	The name of the card network that is processing the transaction.	String. Networks
networkResponse	The response code received from the network for this transaction.	String, 2-3 characters. Network Response Codes
transactionStatus	The overall status of the transaction.	String. Transaction Status Codes
approvalCode	The card issuer's approval code for the transaction.	String, 6 characters.
avsResponse	The Address Verification Service (AVS) response code.	String, 1 character. AVS Response Codes
securityResponse	The security code verification (CVV) response code.	String, 1 character. Security Response Codes
issuer	The name of the bank that issued the card.	String.
verifyType	The type of card. Cards that return the type "Credit" cannot be used to process FUND and SALE transactions.	String. Values returned are: "Debit", "PrePaid", "Credit".
verifyFund	Indicates whether the card is eligible for FUND transactions. Responses other than "Not Enabled" indicate how quickly funds sent to the card will be available.	String. Values returned are: "Not Enabled", "Immediate", "Next Business Day", "Few Business Days".
verifySale	Indicates whether the card is eligible for SALE transactions.	String. Values returned are: "Not Enabled", "Enabled".
category	Describes the category level of the card.	String. Category Values
country	The two-character ISO country code of the issuer.	String. ISO Country Code Reference
blocked	Indicates whether a block exists for the merchant and card number that will prevent transaction processing.	String. Blocked Reason Values
successful	Indicates whether the transaction request was submitted successfully. This does not indicate the status of the transaction.	Boolean.
message	Provides a descriptive error message and error code if successful is false.	String.

TOKENIZE:

Use the TOKENIZE function to generate a reusable payment token with the customer's information and card details. A payment token can be used in tokenizedfund, tokenizedsale and tokenizedverify requests.

Tokenize Request

Endpoint: `api/v1/card/tokenize`

TOKENIZE request using the customer's information and card details.

Element	Description	Format
cardNumber	Required Customer's card number.	Numeric string, 13-19 digits.
expirationDate	Required Customer's card expiration date.	Numeric string, MMY format.
firstName	Required. First name shown on customer's card.	String, up to 50 characters.
lastName	Required. Last name shown on customer's card.	String, up to 50 characters.
address1	Customer's billing street address.	String, up to 50 characters.
address2	Customer's billing street address, line 2.	String, up to 50 characters.
city	Customer's billing city.	String, up to 50 characters.
state	Customer's billing state code.	String, 2 letter USPS state code. Example: OH USPS State Codes
zipCode	Customer's billing zip code.	String, 5 or 9 digits. Do not include non-numeric values.
phone	Customer's phone number associated with the card account.	String, 10 digits.
email	Customer's email address.	String, up to 250 characters.

Tokenize Response

Element	Description	Format
cardId	Required. Payment token for the customer's card. The cardId is used by the tokenizedfund, tokenizedsale and tokenizedverify requests.	GUID String, 36 characters.
successful	Indicates whether the transaction request was submitted successfully.	Boolean.
message	Provides a descriptive error message and error code if successful is false.	String.

QUERY TRANSACTIONS:

The transactions query takes a date range and returns all payment, fund, void and refund transactions received within the date range.

In the Production environment, results are paged with a maximum 1000 results returned per page. In the Staging environment, results are paged with a maximum 20 results returned per page.

Query Transactions Request

Endpoint: `api/v1/card/querytransactions`

Request transaction activity for a date range.

Element	Description	Format
startDate	Required Request transaction activity where the Transaction Date is within the period beginning with this date.	DateTime. mm-dd-yyyy hh:ss If not provided, time is defaulted to 00:00.
endDate	Required Request transaction activity where the Transaction Date is within the period ending with this date.	DateTime. mm-dd-yyyy hh:ss If not provided, time is defaulted to 00:00. To query for a single day, set the start and end dates to the same month, day, year and set the end date time to 23:59. Alternately, set the end date to one day greater than the start date and use 00:00 for both start and end time.
pageId	Optional If a pageId is not submitted, the first page of data is returned. Passing back the pageId returned by a previous request will return the next page of data.	String.

Query Transactions Response

Element	Description	Format
Transactions	Contains the following set of data for each transaction record in the date range.	Array.
uniqueRef	Merchant-defined unique transaction reference submitted for the transaction.	String.
transactionId	The unique identification assigned by Payliance and returned in the transaction response.	GUID String.
cardId	Payment token for the customer's card. The cardId is returned in the response of the TOKENIZE function.	GUID String.
cardNumber	The masked card number.	String. Format: 123456***1234
firstName	First name of the cardholder submitted for the transaction.	String.
lastName	Last name of the cardholder submitted for the transaction.	String.
memo	Merchant-defined additional information submitted for the transaction.	String.
transactionDate	Date of the transaction.	Date/Time, in Eastern Standard Time.
transactionAmount	Amount of the transaction.	Decimal.
transactionType	The type of the transaction.	String. Values returned are: "Payment", "Fund", "Void", "Refund"
network	The name of the card network that processed the transaction.	String. Networks
networkResponse	The response code received from the network for this transaction.	String, 2-3 characters. Network Response Codes
transactionStatus	The overall status of the transaction.	String. Transaction Status Codes
approvalCode	The card issuer's approval code for the transaction.	String, 6 characters.
avsResponse	The Address Verification Service (AVS) response code.	String, 1 character. AVS Response Codes
securityResponse	The security code verification (CVV) response code.	String, 1 character. Security Response Codes
errorMessage	A declined transaction will include a descriptive error message with the reason for the decline.	String.
batchDate	The date of the settlement batch the transaction belongs to.	Date.

successful	Indicates whether the query request was submitted successfully.	Boolean.
message	Provides a descriptive error message if successful is false.	String.
pageId	If a pageId is returned, there are additional pages of data in the result set. If a pageId is not returned, the result set is complete. The pageId can be unique and should not be stored for reuse.	String.

QUERY SETTLEMENTS:

The settlements query takes a date range and returns the settlement detail for batches closed within the date range. Settlement data includes both primary settlements – the settlement of funds for approved payment transactions – and secondary settlements – debits for daily interchange fees, chargebacks received and refunds processed, and crediting of funds for successful representments.

In the Production environment, results are paged with a maximum 1000 results returned per page. In the Staging environment, results are paged with a maximum 20 results returned per page.

Query Settlements Request

Endpoint: `api/v1/card/querySettlements`

Request settlement detail for a date range.

Element	Description	Format
startDate	Required Request settlement detail where the batch closed within the period beginning with this date.	DateTime. mm-dd-yyyy hh:ss If not provided, time is defaulted to 00:00.
endDate	Required Request settlement detail where the batch closed within the period ending with this date.	DateTime. mm-dd-yyyy hh:ss If not provided, time is defaulted to 00:00. To query for a single day, set the start and end dates to the same month, day, year and set the end date time to 23:59. Alternately, set the end date to one day greater than the start date and use 00:00 for both start and end time.
pageId	Optional If a pageId is not submitted, the first page of data is returned. Passing back the pageId returned by a previous request will return the next page of data.	String.

Query Settlements Response

Element	Description	Format
Settlements	Contains the following set of data for each settlement detail record in the date range.	Array.
uniqueRef	Merchant-defined unique transaction reference submitted for the original transaction.	String.
transactionId	The unique identification assigned by Payliance and returned in the original transaction response.	GUID String.
cardId	Payment token for the customer's card. The cardId is returned in the response of the TOKENIZE function.	GUID String.
cardNumber	The masked card number.	String. Format: 123456***1234
firstName	First name of the cardholder submitted for the original transaction.	String.
lastName	Last name of the cardholder submitted for the original transaction.	String.
memo	Merchant-defined additional information submitted for the original transaction.	String.
transactionDate	Date of the original transaction.	Date/Time, in Eastern Standard Time.
transactionAmount	Amount of the original transaction.	Decimal.
settlementId	The unique identification for the settlement batch of the settlement detail activity record.	GUID String.
settlementActivity	The type of the settlement detail activity.	String. Settlement Activity Values
settlementDate	The date of the settlement detail activity.	Date, in Eastern Standard Time.
settlementAmount	The amount of the settlement detail activity.	Decimal.
settlementType	Indicates whether a debit or credit is being applied to the settlement for this settlement detail activity.	String. Values returned are: "Debit", "Credit"
successful	Indicates whether the query request was submitted successfully.	Boolean.
message	Provides a descriptive error message if successful is false.	String.
pageId	If a pageId is returned, there are additional pages of data in the result set. If a pageId is not returned, the result set is complete. The pageId can be unique and should not be stored for reuse.	String.

QUERY CHARGEBACKS:

The chargebacks query takes a date range and returns all chargeback activity received within the date range.

In the Production environment, results are paged with a maximum 1000 results returned per page. In the Staging environment, results are paged with a maximum 20 results returned per page.

Chargeback activity is loaded as received, 7 days a week. Querying for only the current day could cause subsequent chargeback activity to be missed.

[Query Chargebacks Request](#)

Endpoint: `api/v1/card/querychargebacks`

Request chargeback activity for a date range.

Element	Description	Format
startDate	Required Request chargeback activity where the Exception Date of the activity is within the period beginning with this date.	DateTime. mm-dd-yyyy hh:ss If not provided, time is defaulted to 00:00.
endDate	Required Request chargeback activity where the Exception Date of the activity is within the period ending with this date.	DateTime. mm-dd-yyyy hh:ss If not provided, time is defaulted to 00:00. To query for a single day, set the start and end dates to the same month, day, year and set the end date time to 23:59. Alternately, set the end date to one day greater than the start date and use 00:00 for both start and end time.
pageId	Optional If a pageId is not submitted, the first page of data is returned. Passing back the pageId returned by a previous request will return the next page of data.	String.

Query Chargebacks Response

Element	Description	Format
Chargebacks	Contains the following set of data for each chargeback activity record in the date range.	Array.
uniqueRef	Merchant-defined unique transaction reference submitted for the original transaction.	String.
transactionId	The unique identification assigned by Payliance and returned in the original transaction response.	GUID String.
cardId	Payment token for the customer's card. The cardId is returned in the response of the TOKENIZE function.	GUID String.
cardNumber	The masked card number.	String. Format: 123456***1234
firstName	First name of the cardholder submitted for the original transaction.	String.
lastName	Last name of the cardholder submitted for the original transaction.	String.
memo	Merchant-defined additional information submitted for the original transaction.	String.
transactionDate	Date of the original transaction.	Date/Time, in Eastern Standard Time.
transactionAmount	Amount of the original transaction.	Decimal.
exceptionType	The type of the Chargeback activity.	String. Exception Types
exceptionId	The identification assigned to the chargeback. A new chargeback will have a unique Exception Id. Subsequent chargeback activity for the same transaction will have the same Exception Id.	String.
exceptionDate	Date of the chargeback activity.	Date.
exceptionAmount	The Amount of the chargeback. The sign of the amount will be negative if funds are being debited from the merchant bank account and positive if funds are being credited to the merchant bank account.	Decimal.
chargebackCode	Network reason code for the chargeback.	String.
chargebackReason	Description corresponding to the chargeback code.	String.
chargebackId	Unique Id for the chargeback activity record.	GUID String.
successful	Indicates whether the query request was submitted successfully.	Boolean.
message	Provides a descriptive error message if successful is false.	String.
pageId	If a pageId is returned, there are additional pages of data in the result set. If a pageId is not returned, the result set is complete. The pageId can be unique and should not be stored for reuse.	String.

QUERY PREFUNDED BALANCE:

The prefunded balance query does not require inputs in the request and returns the current day's prefunded account activity up to the time of the request.

Query Prefunded Balance Request

Endpoint: `api/v1/card/queryprefundedbalance`

Request current day prefunded account activity.

Query Prefunded Balance Response

Element	Description	Format
client	The client Id and client name associated with the prefunded account.	String.
beginningBalance	The balance of the prefunded account recorded at the beginning of the current day.	Decimal.
adjustments		
type	The type of adjustment to the prefunded account balance.	String. Adjustment Type Values
amount	The amount of the adjustments of this type since the beginning of day balance was recorded.	Decimal.
currentBalance	The balance of the prefunded account at the time of this request.	Decimal.
successful	Indicates whether the query request was submitted successfully.	Boolean.
message	Provides a descriptive error message if successful is false.	String.

Reference

Networks

Network Name	
STAR	
Pulse	
NYCE	
CU24	
Accel	
Visa	
MasterCard	
Discover	
Amex	

Network Response Codes

- Common ISO (International Organization for Standardization) Network Response Codes
- Accel Network Response Codes

ISO Network Response Codes

CODE	Description
00	Approved or completed successfully
01	Refer to card issuer
02	Refer to card issuers special conditions
03	Invalid merchant
04	Pick-up
05	Do not honor
06	Error
07	Pick-up card, special conditions
10	Approved for partial amount
11	Approved (VIP)
12	Invalid transaction
13	Invalid amount
14	Invalid card number (no such number)
15	No such issuer
19	Re-enter transaction
21	No action taken
25	Unable to locate record on file
28	File update record locked out
39	No credit account
41	Lost card, pick-up
43	Stolen card, pick-up
46	Closed account
51	Insufficient funds
52	No checking account
53	No savings account
54	Expired card
55	Incorrect PIN
57	Transaction not permitted to cardholder
59	Suspected fraud
61	Exceeds withdrawal amount limit
62	Restricted card
63	Security violation (may also be a chargeback)
64	Original amount incorrect
65	Exceeds withdrawal frequency limit
75	Allowable number of PIN tries exceeded
76	Key synchronization error (FIS)
78	Invalid/nonexistent account specified
79	Invalid digital signature
80	Stale dated transaction (Star SM)
82	Count exceeds limit (VISANet)
85*	Issuer has no reason to decline the transaction (Account Verification)

86	Cannot verify PIN (VISA Net)
89	Card verification value (CVV) verification failed (no pickup)
91	Issuer or switch is inoperative
92	Financial institution or intermediate network unknown for routing
93	Transaction cannot be completed, violation of law
96	System malfunction
N0	Authorization life cycle unacceptable
N3	Non-receipt of requested item, illegible copy
N4	Transaction exceeds floor limit
N5	Declined authorization
N7	Decline for CVV2 failure
Q1*	Card authentication failed
R0	Fraudulent transaction prior to embossed valid date
R1	Credit not received
R3	Approved with overdraft protection
RR*	Unknown Backend Processing Error
ZZ*	Used for Testing only

* Not all Networks may return this Network Response Code.

Accel Network Response Codes

Code	Description
000	Approved
001	Approved with identification
002	Approved for partial amount
003	Approved (VIP)
100, 200	Do not honor
101, 201	Expired card
102, 202	Suspected fraud
103, 203	Card acceptor contact acquirer
104, 204	Restricted card
105, 205	Card acceptor call acquirer's security department
106, 206	Allowable PIN tries exceeded
107	Refer to card issuer
108	Refer to card issuer's special condition
109	Invalid merchant
110	Invalid amount
111	Invalid card number
112	PIN data required
113	Unacceptable fee
114, 214	No account of type requested
115	Requested function not supported (invalid transaction)
116, 216	Insufficient funds
117, 217	Incorrect PIN
118	No card record
119	Transaction not permitted to cardholder
120	Transaction not permitted to terminal
121	Exceeds withdrawal amount limit
122	Security violation
123	Exceeds withdrawal limit frequency

124	Violation of law
126	Invalid PIN block
127	PIN length error
128	PIN key synchronization error (sanity error)
129	Suspected counterfeit card
130	Transaction failed OFAC check
131	Check not acceptable
180	Limit exceeded due to cashback amount
181	Enter lesser amount
182	Institution not supported by switch
183	Balances not available for inquiry
184	Resubmission in violation of network rules
185	Stop payment on check (shared branch only)
207	Special conditions
208	Lost card
209	Stolen card
210	Suspected counterfeit card
907	Card issuer or switch inoperative
908	Transaction destination cannot be found for routing
909	System malfunction
999	Used for Testing only

Transaction Processing Status

An approved transaction will return COMPLETED. A declined transaction will return ERROR.

Status	Description
COMPLETED	Transaction completed processing successfully.
ERROR	Transaction processing error. See Network Response Code.
FAILED	Transaction processing failed due to upstream exception.
UNKNOWN	Transaction processing result is unknown. Transaction Status will change to UNKNOWN-FAILED, UNKNOWN-COMPLETE or UNKNOWN-ERROR the next day after the network reconciliation process.
UNKNOWN-FAILED	Transaction status originally returned UNKNOWN and then changed to FAILED after network reconciliation.
UNKNOWN-COMPLETE	Transaction status originally returned UNKNOWN and then changed to COMPLETE after network reconciliation.
UNKNOWN-ERROR	Transaction status originally returned UNKNOWN and then changed to ERROR after network reconciliation.

AVS Response Codes

AVS Response Code	Description
A	Zip Code was not matched; Address was matched.
E	An error occurred.
G	Non-U.S. card issuing bank.
N	Zip Code and Address were not matched.
R	Retry, AVS unavailable.
S	AVS is not supported by card issuer.
U	AVS information is not available.
W	Zip Code was matched; Address was not matched.
X	Zip Code and Address were matched.
Y	Zip Code and Address were matched.
Z	Zip Code was matched; Address was not matched.

Security Response Codes

Security Response Code	Description
M	Security Code was matched.
N	Security Code was not matched.
P	Security Code verification was not processed. Typically, due to a Decline on the authorization.
S	Security Code response unavailable.
U	Security Code response unavailable.

Exception Types

Exception Type	Description	Exception Amount
Chargeback	Transaction has been disputed by the consumer.	The exception amount will be debited from merchant's bank account.
Documentation Received	The merchant has submitted documentation to contest the chargeback.	No money movement.
Representment	The merchant's representment of the chargeback was accepted.	The exception amount will be credited to the merchant's bank account.
Chargeback Reversal	The issuing bank reversed the chargeback.	The exception amount will be credited to the merchant's bank account.
2nd Chargeback	Transaction has been disputed a second time following a representment decided in the merchant's favor.	The exception amount will be debited from merchant's bank account.
Representment - Other	Additional representment activity after an initial representment has been reported. **Typically only seen for chargebacks that enter arbitration.	The exception amount will be credited to the merchant's bank account.
Chargeback - Other	Additional chargeback activity after a 2 nd chargeback has been reported. **Typically only seen for chargebacks that enter arbitration.	The exception amount will be debited from merchant's bank account.
Chargeback Reversal - Other	Additional chargeback reversal activity after a chargeback reversal has been reported.	The exception amount will be credited to the merchant's bank account.

Card Category Values

BUSINESS	STANDARD
B2B	GOLD
RELOADABLE	PLATINUM
HSA	ELECTRON
VPAY	ENHANCED
FLEET	WORLD
PROPRIETARY	INFINITE
GIFT	SIGNATURE
PAYROLL	TITANIUM
VIRTUAL	BLACK
CLASSIC	PERSONAL

Blocked Reason Values

Blocked Reason	Description
prior cat-1 decline	VISA Resubmission Restrictions prevent submission of transactions with this card number by the merchant due to a prior decline with a Category 1 Network Response.

Settlement Activity Values

Settlement Activity	Type	Description
PaymentSettlement	Credit	Settlement of funds for approved payment transactions.
InterchangeSale	Debit	Interchange Fees on payment transactions.
Chargeback	Debit	Reversal of settlement for Chargebacks received.
Refund	Debit	Funding for refund issued.
Return	Credit	An approved Funding transaction was returned / could not be deposited.
Representment	Credit	Returning settlement funds for a chargeback that was successfully represented.
ChargebackReversal	Credit	Returning settlement funds for a chargeback that was reversed by the issuer.
SaleToApproved	Credit	A payment transaction changed to approved status in the daily reconciliation process.
SaleToUnapproved	Debit	A payment transaction changed to declined status in the daily reconciliation process.
FundToApproved	Debit	A funding transaction changed to approved status in the daily reconciliation process.
FundToUnapproved	Credit	A funding transaction changed to declined status in the daily reconciliation process.
InterchangeReversal	Debit	Interchange Fees on a void or refund.
ReversalToApproved	Debit	A void or refund changed to approved status in the daily reconciliation process.
ReversalToUnapproved	Credit	A void or refund changed to declined status in the daily reconciliation process.

Prefunded Adjustment Type Values

Adjustment Type Value	Description
TRANSACTIONS	The sum of transactions that reduce the prefunded account balance.
BANKWIRE	A bank wire received from the merchant adding funds to the prefunded account balance. When multiple bank wires were received, each will be listed individually.
MANUAL	Manual adjustments performed to the prefunded account balance. Manual adjustments will be listed individually.

Test Data

Error Test Data

Error messages can be triggered in Staging using the amount value:

Amount	Network Response Code	Initial Transaction Status	Final Transaction Status	Error Description
0.01	ZZ (or 999)	ERROR	ERROR	Transaction Error
0.02		UNKNOWN	UNKNOWN	Transaction processing status is unknown.
0.03	00 or (000)	COMPLETED	COMPLETED	Transaction Successful, but upstream processing was delayed for 30 seconds.
0.04		UNKNOWN	COMPLETED	Transaction Successful, but upstream processing was delayed for 40 seconds. Initial response will return Unknown. Using Retrieve next day after the network reconciliation process will return Completed.

AVS Test Data

AVS responses can be triggered in Staging using the Zip Code, Address and Security Code values.

Use the request combinations specified in the table below to generate the response values specified in the four columns on the right.

Request Data:

Any: Use any Address, Zip Code or Security Code that is not already defined.

None: Do not submit data for this element.

*****: Use Any or None.

Scenario	Request Data	Response			
		Transaction Status	Network Response	AVS Response	Security Response
Zip Code and Address matched.	Zip: Any Address: Any Security Code: None	NOT DECLINED	85	Y	n/a
Zip Code matched.	Zip: Any Address: None Security Code: None	NOT DECLINED	85	Z	n/a
Security Code matched.	Zip: Any Address: * Security Code: Any	Response will vary	Response will vary	Response will vary	M
Security Code not matched.	Zip: Any Address: * Security Code: 999	DECLINE	05	Response will vary	N
Information not available.	Zip: 99990 Address: * Security Code: *	DECLINE	05	U	n/a
AVS unavailable, retry.	Zip: 99991 Address: *	DECLINE	05	R	n/a

	Security Code: *				
Zip Code was not matched but Address matched.	Zip: 99992 Address: Any Security Code: None	DECLINE	05	A	n/a
Zip Code and Address were not matched.	Zip: 99992 Address: None or 999 Bad Security Code: None	DECLINE	05	N	n/a
AVS Request delayed 30 seconds.	Zip: 99993 Address: * Security Code: *	Response will vary	Response will vary	Response will vary	Response will vary
AVS Request timed out.	Zip: 99994 Address: * Security Code: *	UNKNOWN	UNKNOWN	UNKNOWN	UNKNOWN

Void/Refund Test Data

Network Response Codes and Transaction Status combinations can be triggered in Staging for VOID and REFUND requests by setting the amount value on the original SALE transaction.

Both VOID and REFUND methods will attempt to void with the network first and then attempt to refund if the void fails. This results in two Network Response Codes returned. The Transaction Status returned reflects the reversal status based on the second network response code:

- If both Network Response Codes are declines, the Transaction Status will be ERROR.
- If the first Network Response Code is a decline and the second is an approval, the Transaction Status will be COMPLETED.

SALE Transaction Amount	Reversal Response		Error Description
	Network Response Code	Transaction Status	
0.07	ZZ,00	COMPLETED	Void request failed. A refund was completed successfully.
0.08	21,00	COMPLETED	Void request could not be completed due to network cutoff. A refund was completed successfully.
Any other amount	00	COMPLETED	Void was completed successfully.

Test Card Numbers

Test Card Numbers must be used when testing. Never use a *real* Card Number in the Staging Environment. The following Test Card Numbers were randomly created.

The table below indicates the Network and VerifyType (VERIFY only) that will be returned for each test card number.






VerifyFund will return “Not Enabled”, “Immediate”, “Next Business Day”, “Few Business Days” based on the funds availability for the card number entered.

VerifySale will return “Not Enabled” or “Enabled” based on the card number entered.






Test Card – Disabled Card

Network	Card Number	Card Type			FUND	SALE
		Debit	Credit	Prepaid		
	9400100999999993				X Not Enabled	








Test Cards – Debit Cards

Network	Card Number	Card Type			FUND	SALE
		Debit	Credit	Prepaid		
VISA 	4000056655665556	✓			I	✓
	9400112999999998	✓			Next	✓
	4500600000000061	✓			Few	✓
MASTERCARD 	5200828282828210	✓			X	✓
	2223003122003222	✓			I	X
	9950102999999993	✓			Next	X
	9950103999999991	✓			Few	X
STAR 	9010111999999992	✓			I	✓
	9010112999999990	✓			Next	✓
	9010113999999998	✓			Few	✓
PULSE 	9020111999999990	✓			I	✓
	9020112999999998	✓			Next	✓
	9020113999999996	✓			Few	✓
ACCEL 	9080111999999997	✓			I	✓
	9080112999999995	✓			Next	✓
	9080113999999993	✓			Few	✓

Test Cards – Prepaid Cards

Network	Card Number	Card Type			FUND	SALE
		Debit	Credit	Prepaid		
VISA 	4012000077777777			✓		✓
MASTERCARD 	9500310999999997			✓	X	✓
	5105105105105100			✓		X
STAR 	9010311999999998			✓		✓
PULSE 	9020311999999996			✓		✓
ACCEL 	9080311999999993			✓		✓

Test Cards – Credit Cards

Network	Card Number	Card Type			FUND	SALE
		Debit	Credit	Prepaid		
VISA 	4111111111111111		✓			✓
MASTERCARD 	9501310999999996		✓		X	✓
STAR 	9010211999999990		✓			✓
PULSE 	9020211999999998		✓			✓
ACCEL 	9080211999999995		✓			✓
Discover 	9600210999999998		✓		X	✓
Amex 	9301210999999996		✓		X	✓