



Source Processors:

First Data

API Specification



Version 1.0

September 2020

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Introduction

This document provides an in-depth description of the operations available for the First Data processor through the Credorax *Source* Gateway.

The specifications in this document are applicable to transactions processed with First Data, and override the specifications listed in the [Credorax Source Payment API Specifications](#), or any other of Credorax's processor specification documents.

Useful Documents / References

The following documents may also be useful in understanding the First Data processor API Specifications:

- **Credorax Source Payment API Specifications** – an in-depth description of the *Source* Gateway API specifications
- **Credorax Payment Page Service Specifications** – an in-depth description of the API for a hosted payment-page service.
- **Credorax Data Transfer Specifications** – an in-depth description of the Data Transfer Interface reporting suite and the data-retrieval specifications.

These documents can be found on the [Credorax Developer Portal](#).

API Version Control

The information provided in this document is accurate and reliable for standard processing as of its publication date. New implementations should thus avoid using previous versions of the API specifications.

The API version number is a sequence-based identifier. Changes in the first part indicate major specification updates, while changes to the second part indicate minor updates.

The revision number reflects smaller specification changes, the correction of typing errors or corrections that do not affect the API protocol.

Publisher Information

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General

First Data (Fiserv) is a US processor, enabling domestic processing in the US. First Data is connected to two acquiring banks: Wells Fargo and Metabank, and supports the following card schemes: Visa, Mastercard, American Express, Discover, JCB and Diners.

Specifications

Item	Details
Region	United States
Supported Card Scheme(s)	Visa, Mastercard, American Express, Diners, Discover, JCB
Supported Operations	1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 23, 24, 28, 29, 32, 33, 46
Onboarding Merchant	USA
Supported Currencies	USD
Supported Features	Card Not Present, Multi Capture, Card Validation, 3D Secure, Apple Pay, Google Pay
Min. Transaction Amount	0.00
Max. Transaction Amount	USD 1,000,000
Blocked BIN Countries	No blocked countries

Source Payment API Exceptions

We highly recommend including the following parameters. Transactions that do not include these parameters might be rejected by First Data.

Name	Description	Type	Length	Note																
a9	Transaction type	[0-9]	1,2	The a9 parameter must be sent for a first recurring/COF transaction (with a value of either 1,8 or 9) and for subsequent recurring/COF transactions (with a value of 2)																
	<table border="1"> <thead> <tr> <th>Value</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>First recurring</td> </tr> <tr> <td>2</td> <td>Subsequent recurring</td> </tr> <tr> <td>5</td> <td>Card-Only Validation</td> </tr> <tr> <td>6</td> <td>Straight Operation</td> </tr> <tr> <td>8</td> <td>Unscheduled Card-on-File transactions initiated by the merchant</td> </tr> <tr> <td>9</td> <td>Unscheduled Card-on-File transactions initiated by the cardholder</td> </tr> <tr> <td>10</td> <td>Card validations for an unscheduled Card-on-File</td> </tr> </tbody> </table>	Value	Description	1	First recurring	2	Subsequent recurring	5	Card-Only Validation	6	Straight Operation	8	Unscheduled Card-on-File transactions initiated by the merchant	9	Unscheduled Card-on-File transactions initiated by the cardholder	10	Card validations for an unscheduled Card-on-File			
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a13	Final capture indication	[0-9]	1,1	In multiple-capture scenarios, use this parameter to indicate whether this capture is the final capture																
	<table border="1"> <thead> <tr> <th>Value</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Final capture</td> </tr> <tr> <td>0</td> <td>Not final capture</td> </tr> </tbody> </table>	Value	Description	1	Final capture	0	Not final capture													
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1	Final capture																			
0	Not final capture																			

HTTP Specification

Please honour a TTL of at least 30 seconds for each single session per HTTPS request.

Appendix

First Data Processor Response Codes

This appendix lists all the possible processor response codes that can be returned in the z41 parameter, and their corresponding descriptions.

Code	Description
00	Transaction has been approved
01	Refer to issuer
03	Invalid merchant
05	The credit card being used for the transaction has been rejected by the issuer
12	Invalid transaction
13	Invalid amount
14	Invalid card number
25	Invalid terminal
28	Please retry
51	Declined
54	Wrong expiration/expired card
55	Incorrect PIN
57	Invalid txn for card
60	Declined
61	Exceeds withdrawal limit
63	Service not allowed
69	Host key error
75	PIN try exceeded
89	Invalid Terminal ID
91	System error
94	Duplicate transaction
100	Internal error
2303	Invalid credit card number
5002	The merchant does not have a service entry for the credit card brand within the transaction request
5004	The order does not include an authorized preauth
5005	Blocked due to fraud prevention setting

Code	Description
5006	Transaction to be voided was not found
5007	Amount within void transaction is invalid - please omit or correct
5009	No transaction found in order which can be returned
5017	Voiding of returned transactions is not supported
5018	No transaction found for void
5019	The transaction to be voided is not voidable
5022	The preauth is not voidable as long as there is a captured postauth - please void the postauth before
5100	Invalid 3D Secure response value combination
5101	Transaction declined. 3D Secure authentication failed.
5102	Transaction failed. ECI-7 transactions are not supported by merchant.
5108	Transaction failed. MOTO transaction are not supported in Connect.
5111	Transaction failed. ECI1 and ECI6 transactions are not supported by merchant.
5112	Transaction failed. Debit card not authenticated.
5115	Transaction failed
5433	Merchant setup incorrectly
5993	The transaction has been cancelled by the user.
5995	Order too old to be referenced
5996	Brand / card type is invalid or not supported
5998	Other transaction with same order id currently being processed
7778	Transaction timed out and has not been processed, please retry
10421	The merchant is not setup to support split shipment
10422	No further PostAuth possible for this Order ID
10423	No final shipment settled yet
10424	No further PostAuth possible for this Order ID
10425	Missing mandatory split shipment information
10426	Split shipment not allowed since the previous postauth is non split shipment
10501	PostAuth already performed
10503	Invalid amount or currency
10504	This return is not voidable
12000	Card security code is mandatory
13532	Invalid card type
20429	The merchant is not setup to support cashback
20430	Transaction type not supported for cashback
20431	Payment type not supported for cashback

Code	Description
21281	The merchant is not setup to support airline
22812	Different currencies in the order
22813	Currency is not allowed, because approved transactions on the same order have another currency
23032	Transaction origin type MOTO/RETAIL not supported for MCC7995 payment of gaming winnings
28319	RuPay authentication error
30050	Transaction timed out
30051	Communication Error
30052	Transaction timed out
30053	Transaction timed out
30054	Transaction timed out
30062	Transaction timed out
30157	The merchant is not setup to support the requested service
30158	Missing approval code for offline transaction
30159	This transaction was received as declined from point of sale
31218	The merchant is not setup to support the requested service
31319	The merchant is not setup to support contract ID for insurance service.
42217	Invalid MCC configured for hotel lodging merchant, MCC must be 3501-3999 or 7011
42218	The merchant is not setup to support hotel lodging
42317	invalid MCC configured for car rental merchant, MCC must be 3351-3500, 7512, 7513 or 7519
42318	The merchant is not setup to support car rental
42741	Invalid IBAN or Credit card number
42744	Internal error
42745	Internal error
42754	Only Ecommerce sale or refunds are supported
50293	Wrong currency sent
50294	Wrong card information sent
50295	The preauth is not voidable as long as there is an authorised incremental preauth - please void the incremental preauth before
50305	Referenced transaction is not in the correct transaction state
50308	Wrong transaction state
50655	Unable to verify card enrollment
50656	Declined by Fraud Detect

Code	Description
50666	Account owner name not provided
50677	Unable to convert to VOID transaction
50678	Payer authentication error
50681	Missing data in payer authentication response
50682	Missing merchant data in payer authentication response
50683	Missing secure 3D data
50687	Split Authentication transactions not supported
50688	Store doesn't support MPI via API
50690	Declined by Fraud Detect
50698	The transaction type of the referenced transaction is incompatible with the current transaction
59365	Unable to save emv response data into database
59366	Reference number missing
62086	Setup Error
63096	Setup Error

Change History

Version	Subject/Date	Description
1.0	September 2020	First Release

Need Support?

Contact the Credorax Client Relation Centre 24/7 for any information request or technical issue.

US: +1.617.715.1977

UK: +44.20.3608.1288

EU: +356.2778.0876

Email: support@credorax.com