



Source Processors:

# Israeli Acquiring

API Specification



Version 1.0 Rev 3

February 2022

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# Introduction

The purpose of this document is to provide an in-depth description of the Israeli acquiring payment processor available through the Credorax Source Gateway.

The specifications in this document override those listed in the [Credorax Source Payment Gateway API Specifications](#) document.

## Useful Documents / References

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The following documents may also be useful in understanding the Israeli acquiring 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

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The information provided in this document is accurate and reliable for standard processing as of its publication date. New implementations should 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.

## HTTP Specification

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

## Publisher Information

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# Israeli Acquiring General Information

The Israeli acquiring service enables transaction processing with a local Israeli payment processor such as Cal, Isracard and Max.

## Specifications

Item	Value
Region	Israel
Supported card schemes	Visa, Mastercard, Maestro, American Express, Isracard
Supported operations	1,2,3,5,6,7,8,9,10,11,12,13,15,23,24,28,29,32,33,46
Onboarding merchant	Israel
Supported currencies	USD, EUR, GBP, ILS
Permitted refund percentage	100%
Supported features	Card Validation, Card Not Present (CNP)
Min. transaction amount	0.01 ILS
Max. transaction amount	999,999,999 ILS
Blocked BIN countries	None

## Specific Processor Requirements

We highly recommend including the following parameters for the listed operation codes. Transactions that do not include these parameters might be rejected by the Israeli switch (SHVA):

Name	Description	Type	Length	Operation Codes
c1	Cardholder's full name	[\a-zA-Z]	5,50	1,2,6,10,23,28
c18	Cardholder's ID / Passport number	[a-zA-Z0-9]	1,32	1,2,5,6,10,11,12,15,23,24,28,32

The following parameters can be used only for Israeli acquiring:

Name	Description	Type	Length	Operation Codes
a21	Partial capture indicator. Accepted values: <ul style="list-style-type: none"><li>true</li><li>false</li></ul>	[a-z]	4,5	2, 12, 28, 32

# Appendix A – Processor Original Response Codes returned in z41

The following table lists all possible processor response reason codes that may be returned in the z41 parameter, and their description.

Code	Description
0	Approved
1	Card blocked
2	Stolen, pick up card
3	Contact the credit card company
4	Transaction not approved
5	Counterfeit card, pick up
6	Decline transaction: invalid CVV2
7	Decline transaction: invalid CAVV/UCAF
8	Decline transaction: invalid AVS
9	Transaction technical error
10	Partial approval
11	Decline transaction: insufficient points/stars/miles/other benefit
12	Card not authorised for terminal
13	Decline request: balance code invalid
14	Declined. Card not associated with branch
15	Decline transaction: card expired
16	Declined - unauthorised currency type
17	Declined - unauthorised credit type
26	Decline transaction - invalid ID
41	Transaction technical error
42	Transaction technical error
51	Transaction technical error
52	Transaction technical error
53	Transaction technical error
55	Transaction technical error
56	Transaction technical error
57	Transaction technical error
58	Transaction technical error

Code	Description
59	Transaction technical error
60	Transaction technical error
61	Transaction technical error
62	Transaction technical error
63	Transaction technical error
64	Transaction technical error
65	Transaction technical error
66	Transaction technical error
67	Transaction technical error
68	Transaction technical error
69	Transaction technical error
70	Transaction technical error
71	Transaction technical error
73	Transaction technical error
74	Transaction technical error
75	Transaction technical error
76	Transaction technical error
77	Transaction technical error
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81	Transaction technical error
82	Transaction technical error
83	Transaction technical error
84	Transaction technical error
85	Transaction technical error
86	Transaction technical error
87	Transaction technical error
88	Transaction technical error
89	Transaction technical error
101	Transaction technical error
103	Transaction technical error
104	Transaction technical error
106	Transaction technical error
107	Transaction technical error



Code	Description
108	Transaction technical error
110	Transaction technical error
111	Transaction technical error
112	Transaction technical error
113	Transaction technical error
114	Transaction technical error
116	Transaction technical error
117	Transaction technical error
118	Transaction technical error
119	Transaction technical error
120	Transaction technical error
121	Transaction technical error
122	Transaction technical error
123	Transaction technical error
141	Transaction technical error
142	Transaction technical error
143	Transaction technical error
144	Transaction technical error
145	Transaction technical error
146	Transaction technical error
147	Transaction technical error
148	Transaction technical error
149	Transaction technical error
150	Transaction technical error
151	Transaction technical error
152	Transaction technical error
182	Transaction technical error
183	Transaction technical error
186	Transaction technical error
187	Transaction technical error
188	Transaction technical error
190	Transaction technical error
191	Transaction technical error
192	Transaction technical error
193	Transaction technical error

Code	Description
250	Auth not found
255	General error in credit card company, retry later
300	Unauthorised transaction type - acquirer authorisation
301	Unauthorised currency type - acquirer authorisation
303	No acquirer authorisation to perform card-not-present transaction
304	No credit authorisation - acquirer authorisation
308	No linkage authorisation - acquirer authorisation
309	No acquirer authorisation for credit at fixed date
310	No authorisation for entering confirmation number in advance
311	No authorisation for performing transactions
312	No acquirer authorisation for deferred credit
313	No acquirer authorisation for benefits
314	No acquirer authorisation for special offers
315	No acquirer authorisation for specific special offer
316	No acquirer authorisation for a reload transaction
317	No acquirer authorisation for reloading/unloading using the form-of-payment code combined with currency code (Question)
318	No acquirer authorisation for currency in this type of credit
319	No acquirer authorisation for tip
341	Unauthorised transaction - issuer authorisation
342	Unauthorised currency - issuer authorisation
343	No issuer authorisation to perform card-not-present transaction
344	No credit authorisation - issuer authorisation
348	No authorisation to perform approval of request initiated by a retailer
349	No authorisation for executing request for approval without J5 transaction
350	No issuer authorisation for benefits
351	No issuer authorisation for deferred credit
352	No issuer authorisation for a reloading transaction
353	No issuer authorisation for reloading/unloading with the form-of-payment code
354	No issuer authorisation for currency in this type of credit
381	Unauthorised to perform a contactless transaction exceeding the maximum amount
382	Only self-service transactions can be performed on a self-service terminal
384	Terminal is defined as multi-supplier/beneficiary - missing supplier/beneficiary number
385	ECI must be supplied in a terminal defined as an electronic trade terminal
400	The sum of the items does not match the billable amount

Code	Description
401	Must enter first or last name
402	Must enter transaction description
403	Transaction amount is less than minimum payable amount field value!!!
404	Transaction technical error
405	Transaction technical error
406	Transaction technical error
408	Transaction technical error
410	Declined due to dcode reason
414	A date later than a year from transaction execution was entered in a transaction with a fixed billing date
415	Transaction technical error
416	Invalid expiry date format
417	Invalid terminal number
418	Transaction technical error
419	Transaction technical error
420	Invalid card number
421	Transaction technical error
422	Transaction technical error
424	Transaction technical error
425	Duplicate record (Question)
426	The amount was enlarged after verifications were executed
428	Transaction technical error
429	Card invalid according to valid cards file
431	General error
439	Credit type unauthorised for transaction type
440	Tourist card unauthorised for credit type
441	Transaction technical error
442	Do not perform Stand-in for approval verification for this acquirer
443	Cancellation transaction not possible - card not found in transactions file on terminal
445	Only immediate debit credit can be performed on an instant issue debit card
447	Invalid card number
448	Client address (zip code, house number and city) must be entered
449	Zip code must be entered
450	Special offer code is out of range, should be between 1-12
451	Error in transaction record creation
452	Form of payment code must be entered in a reloading/unloading/balance inquiry transaction

Code	Description
453	An Unload transaction 7.9.3 cannot be cancelled
455	Forced debit transaction cannot be executed
456	Card appearing in transactions file with response code 'pick up card'
457	A cancel/refund/regular debit transaction is allowed on an immediate debit card
458	Club code out of range
480	Transaction technical error
481	Transaction technical error
482	A reload/unload/balance inquiry/cancel/refund/regular debit transaction is allowed on a prepaid card
494	Different terminal number
495	No fallback authorisation
496	Cannot apply a credit other than the payments/credit credit
497	Cannot link to dollar/index of a currency other than NIS
498	Transaction technical error
500	Transaction was terminated by user
504	Mismatch between card data source field and card number field
505	Invalid value in transaction type field
506	Invalid value in ECI field
507	Actual transaction amount higher than approved amount
509	Error when writing to transactions file
512	Approval received by voice mail cannot be entered for this transaction
551	Reply message not compatible with request message
552	Error in field 55
553	Received an error
554	Transaction technical error
555	Transaction technical error
556	Transaction technical error
557	Transaction technical error
558	Transaction technical error
559	Transaction technical error
560	Transaction technical error
561	Transaction technical error
562	Transaction technical error
563	Transaction technical error
564	Transaction technical error
565	Transaction technical error

Code	Description
566	Transaction technical error
567	Transaction technical error
598	Transaction technical error
599	General error
600	Approved. Received transaction details
700	Approval without charge
701	Transaction technical error
702	Com port error
726	Transaction technical error
730	Device approved transaction in contrary
731	Card not inserted
777	OK, continue
800	Approved. Debit postponed
901	Terminal not authorised to work in this mode
902	Verification error
903	Exceeded the number of payments set in the terminal
990	Card details not fully read, please insert card again
996	Terminal not authorised to use a token
997	Invalid token
998	Approved. Transaction cancelled
999	Communication error

## Appendix B: Operation Result Codes

The following list includes the possible result codes that may be return in the z2 code for the Israeli acquiring processor:

Code	Description
-80	Partial capture for debit card: Sale: {{Successful Sale transaction response description}}, Authorization Void: {{Rejected Authorization Void transaction response description}}
-81	Partial capture for debit card: Sale: {{Rejected Sale transaction response description}}, Authorization Void: {{Successful Authorization Void transaction response description}}
-82	Partial capture for debit card: Sale: {{Rejected Sale transaction response description}}, Authorization Void: {{Rejected Authorization Void transaction response description}}

## Change History

Version	Subject/Date	Description
1.0 rev 3	February 2022	Added request parameter a21 (partial capture indicator), response codes -80, -81, -82
1.0 rev 2	March 2020	Added processor requirements, HTTP specifications and response codes
1.0	January 2020	First Release

## Support Information

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