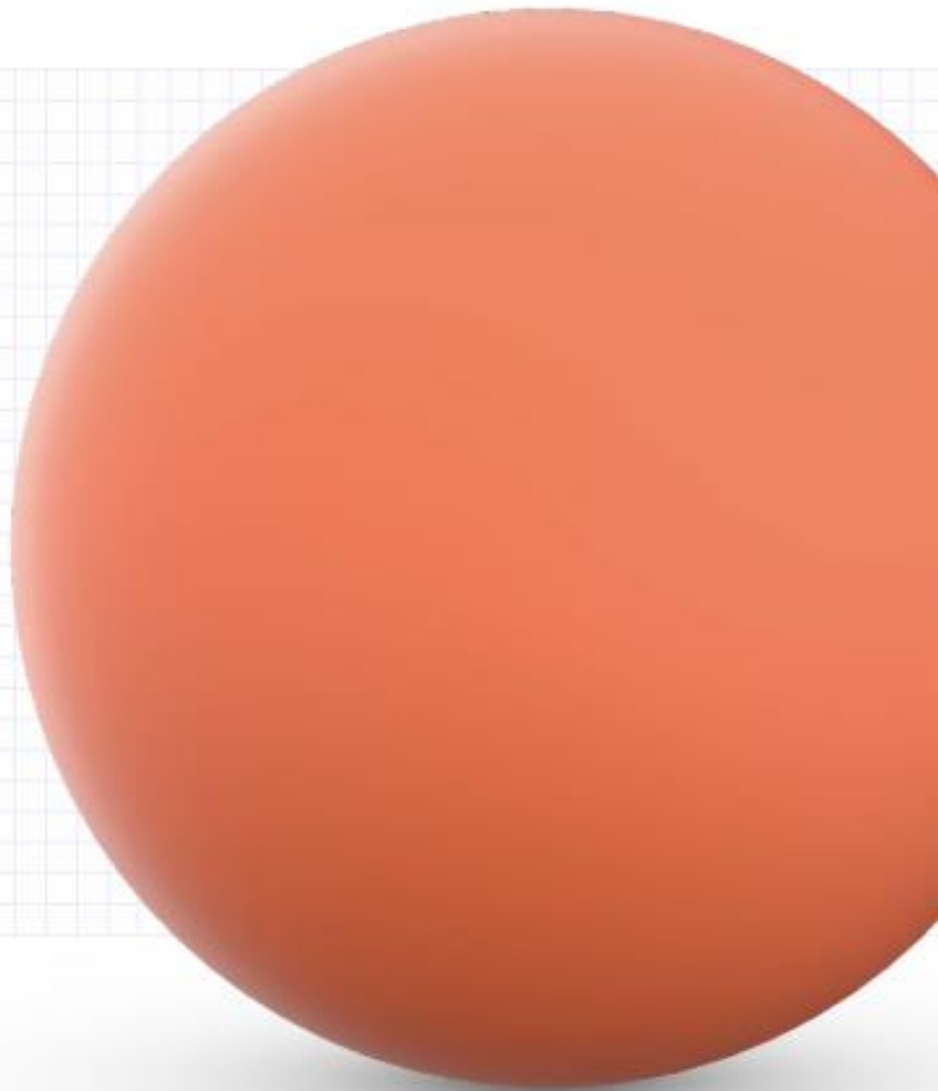


# Finaro Data

## Report Specification



Version 6.0 rev 3

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Credorax Bank Ltd is a credit institution established in Malta, operating under the trading name Finaro. Registered address Palazzo Homedes, 80 Strait St. Valletta VLT 1436, Malta. Number of registration C46342. Credorax Bank Ltd. is authorised and regulated by the Malta Financial Services Authority and the UK Prudential Regulatory Authority and Financial Conduct Authority with reference number: 710757. LEI code: 213800191YORJFDJF94.



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## About this Guide

The purpose of this document is to provide an in-depth description of the reporting suite provided by Credorax. The document includes details on how to connect to the data transfer interface and the format of each type of report.



# Data Transfer Interface

## Introduction

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The Data Transfer Interface is Credorax's batch service for sending and receiving files over the internet via SFTP (Secure File Transfer Protocol). Data Transfer Interface users can use an SFTP client to securely collect or deliver files at their convenience.

## Address

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datax.credorax.com port 22

## Security/Authentication

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The source IP of the SFTP client server must be white-listed on the Data Transfer Interface.

To connect to the SFTP you need a username and a password. Credentials are provided by the Credorax Support team.

## SFTP Directory Structure

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Your SFTP account has a default directory `\client\`. The Data Transfer Interface supports both incoming and outgoing files, each of which has a separate folder location as follows:

- Incoming files (files sent to the Data Transfer Interface):  
`\client\incoming\`
- Outgoing files (files collected from the Data Transfer Interface):  
`\client\outgoing\`

- NOTE:**
- Incoming files can be uploaded to the `\incoming\` folder at any time.
  - Report files are made available in the `\outgoing\` folder **by 4PM UTC** Monday-Friday.
  - Monday's reports include Friday-Sunday data in separate files for each day.
  - Reports are provided only if they have records. Empty reports are not distributed.
  - Files older than 7 days are automatically deleted from both folders.



# Credorax Reporting Suite

## Available Reports

The reports are in CSV format, with each record appearing on a separate line.

Report	File name
Authorisation Activity	AA_YYYYMMDD_contract#.csv
Processing Activity	PA_YYYYMMDD_contract#.csv
Daily Account Activity	DA_YYYYMMDD_contract#.csv
Chargeback Activity	CA_YYYYMMDD_contract#.csv
TC40 data	TF_YYYYMMDD_contract#.csv
SAFE data	SF_YYYYMMDD_contract#.csv
Monthly Merchant Balance	Monthly_Balance_YYYYMMDD_contract#.csv
Merchant Payment Conversion Breakdown	Merchant_Payment_Conversion_Breakdown_YYYYMMDD_contract#.csv
Source Gateway Transactions	Source_Gateway_Transactions_YYYYMMDD.csv
Source Transaction Fee Breakdown	Source_Transaction_Fee_Breakdown_YYYYMMDD.csv
Source Invoice Data	Source_Invoice_Data_YYYYMMDD.csv
APM Settlement Data	APM_Settlement_Data_YYYYMMDD.csv

**Note:** The file name in a report configuration that includes multiple contracts, ends with the suffix '\_m'.



# Authorisation Activity

The Authorisation Activity report contains all authorisation requests received by Credorax.

**Table 1: Authorisation Activity Report Specifications**

Field #	Field Name	Type/Length	Description
1	merchant_name	Varchar (255)	The legal entity of the company.
2	contract_id	Varchar (255)	The identifier for the merchant's acquiring contract.
3	mid	Varchar (32)	The merchant ID.
4	descriptor	Varchar (255)	The merchant's descriptor to be displayed on the cardholder's statement. This is usually the merchant name/website and city/phone number.
5	auth_date	Timestamp (dd/mm/yy hh:mm:ss)	The authorisation date and time (UTC) of the transaction.
6	status_desc	Varchar (32)	The transaction status description.
7	transaction_type	Varchar (255)	The transaction type. Possible values: <ul style="list-style-type: none"> <li>• Purchase</li> <li>• Auth</li> <li>• Purchase Reversal</li> <li>• Auth Reversal</li> <li>• CFT</li> <li>• CFT Reversal</li> <li>• Account Funding Transaction</li> <li>• Account Funding Transaction Reversal</li> </ul>
8	transaction_currency	Varchar (3)	The transaction currency in ISO 4217 alpha-3 format.
9	transaction_amount	Decimal (23,5)	The transaction amount, expressed in the transaction currency.



Field #	Field Name	Type/Length	Description
10	transaction_region	Varchar (32)	<p>The classification of the transaction area, based on the registered location of the merchant and of the cardholder.</p> <p>Possible values:</p> <ul style="list-style-type: none"> <li>• Domestic</li> <li>• Interregional</li> <li>• Intraregional</li> </ul> <p>This field is only populated when:</p> <p>status_desc = Posted</p> <p>and</p> <p>transaction_type = Purchase</p>
11	card_scheme	Varchar (255)	<p>The payment network used for processing.</p> <p>Possible values: Visa, Mastercard</p>
12	card_type	Varchar (255)	<p>The payment card type.</p> <p>Possible values: Debit, Credit</p>
13	card_brand	Varchar (255)	<p>The card brand as described in the Card Scheme's BIN tables.</p>
14	card_product	Varchar (32)	<p>Possible values: Corporate, Consumer</p>
15	card_number	Varchar (255)	<p>Masked Card Number.</p> <p>Format (#####...####), where the first 6/8 and last 4 digits are shown.</p>
16	expiry_date	Varchar (4)	<p>The expiry date of the card in MMY format.</p>
17	card_holder_country	Varchar (3)	<p>The card holder country in ISO 3166-1 alpha-3 format.</p>
18	request_id	Varchar (32)	<p>The request ID as received by the Credorax ePower Payment API<sup>1</sup> (parameter a1).</p>

<sup>1</sup> Any transactions that were successfully processed by Credorax but received a Payment API Operation Result Code [z2] of -7 (not successful) may be reversed by Credorax. Any such reversals will include the original transaction Request ID [a1] parameter, preceded by 'REV'





Field #	Field Name	Type/Length	Description
19	searchable_code	Varchar (32)	The Merchant Reference Number as received by the Credorax ePower Payment API (parameter h9).
20	submerchant_id	Varchar (32)	The Sub-merchant Identification as received by the Credorax ePower Payment API (parameter h3).
21	authorization_code	Varchar (32)	The Authorisation Code generated by the Card Issuing Bank.
22	auth_response_code	Varchar (32)	The processing response result code.
23	auth_response_desc	Varchar (255)	The processing response result description.
24	rrn	Varchar (32)	The Retrieval Reference Number. Credorax's assigned transaction identifier.
25	payment_channel	Varchar (32)	Possible values: eNet, moto, pos.
26	avs_result	Varchar (4)	The result of the Address Verification Service. See <a href="#">Appendix B: Address Verification Service (AVS) Response Codes Definitions</a> for the full list.
27	cvv_result	Varchar (4)	The Card Verification Value result. See <a href="#">Appendix C: Card Verification Value (CVV2) Response Codes Definitions</a> for the full list.
29	3D_SECURE_VERSION	Varchar (3,5)	Applicable as of September 2019  Indicates whether the 3D Secure protocol version is 1.0 or 2.0  Note: when using 3D Secure 2.0 the version number can have different variation such as 2.01, 2.02 and other.



Field #	Field Name	Type/Length	Description
28	3Ds_status	Varchar (32)	<p>3D Secure Status. Displays the result of the 3D Secure authentication. Possible values:</p> <p>3D Secure 1.0</p> <ul style="list-style-type: none"> <li>secure_code</li> <li>secure_attempt</li> <li>no_secure</li> </ul> <p>3D Secure 2.0 (applicable as of September 2019)</p> <ul style="list-style-type: none"> <li>A – Authentication attempted: Not successful</li> <li>Y – Authentication successful</li> <li>N – Not authenticated; Transaction denied</li> <li>R – Authentication rejected; issuer is rejecting authentication and requests that authentication not be attempted</li> <li>U – Authentication could not be performed due to a technical problem</li> <li>C – Challenge Required; 3DS process not completed</li> </ul>
29	payment_id	Varchar (32)	Credorax assigned payment ID
30	REQUESTED_AMOUN T_ORG	Decimal (23,5)	The original amount requested for the transaction. Relevant for cases of partial amount approval.



# Processing Activity

The Processing Activity Report displays all transaction clearing requests received by Credorax.

**Note** If you are processing with multiple processors, some of the fields may not be populated depending on the information received from each processor.

**Table 2: Processing Activity Report Specifications**

Field #	Field Name	Type/Length	Description
1	merchant_name	Varchar (255)	The legal entity of the company.
2	contract_id	Varchar (255)	The identifier for the merchant’s acquiring contract.
3	mid	Varchar (32)	The merchant ID
4	descriptor	Varchar (255)	The merchant’s descriptor to be displayed on the cardholder’s statement. This is usually the merchant name/website and city/phone number.
5	merchant_country	Varchar (3)	The merchant’s country as displayed in the cleared transaction in ISO 3166-1 alpha-3 format.
6	transaction_date	Timestamp (dd/mm/yy hh:mm:ss)	The transaction date and time (UTC) supplied by the submitter of the transaction.
7	posting_date	Date	The clearing date of the transaction.



Field #	Field Name	Type/Length	Description
8	transaction_type	Varchar (255)	The transaction type. Possible values: <ul style="list-style-type: none"> <li>• Purchase</li> <li>• Auth</li> <li>• Purchase Reversal</li> <li>• Auth Reversal</li> <li>• CFT</li> <li>• CFT Reversal</li> <li>• Refund and Refund Reversal</li> <li>• Account Funding Transaction</li> <li>• Account Funding Transaction Reversal</li> </ul>
9	orig_transaction_currency	Varchar (3)	The transaction currency in ISO 4217 alpha-3 format.
10	orig_transaction_amount	Decimal (23,5)	The transaction amount, expressed in the transaction currency.
11	transaction_region	Varchar (32)	The classification of the transaction area, based on the registered location of the merchant and of the cardholder.  Possible values: Domestic, Interregional, Intraregional
12	card_scheme	Varchar (255)	The payment network used for processing.  Possible values: Visa, Mastercard
13	card_type	Varchar (255)	The payment card type.  Possible values: Debit, Credit
14	card_brand	Varchar (255)	The card brand as described in the Card Scheme's BIN tables.
15	card_product	Varchar (32)	Possible values: Corporate, Consumer
16	card_number	Varchar (255)	Masked Card Number.  Format (#####...####), where the first 6/8 and last 4 digits are shown.
17	expiry_date	Varchar (4)	The expiry date of the card in MMY format.



Field #	Field Name	Type/Length	Description
18	card_holder_country	Varchar (3)	Card Holder Country in ISO 3166-1 alpha-3 format.
19	request_id	Varchar (32)	The request ID as received by the Credorax ePower Payment API <sup>2</sup> (parameter a1).
20	searchable_code	Varchar (32)	The Merchant Reference Number as received by the Credorax ePower Payment API (parameter h9).
21	submerchant_id	Varchar (32)	The Sub-merchant Identification as received by the Credorax ePower Payment API (parameter h3).
22	authorization_code	Varchar (32)	The Authorisation Code generated by the Card Issuing Bank.
23	rrn	Varchar (32)	The Retrieval Reference Number. Credorax's assigned transaction identifier.
24	arn	Varchar (32)	The Acquirer Reference Number, which is the Card Scheme's transaction reference number.
25	payment_channel	Varchar (32)	Possible values: eNet, moto, pos.
26	settlement_currency	Varchar (3)	The scheme's settlement currency in ISO 4217 alpha-3 format.
27	gross_transaction_amount	Decimal (23,5)	The gross amount of the transaction.
28	merchant_fixed_transaction_fee	Decimal (28,10)	The fixed transaction fee.
29	merchant_interchange_amount	Decimal (28,10)	The interchange amount. For merchants with IC++ pricing model.
30	merchant_card_scheme_fees	Decimal (28,10)	Fees charged by the card schemes. For merchants with IC++ pricing model.
31	merchant_acquiring_fee	Decimal (28,10)	Fees charged by Credorax. For merchants with IC++ pricing model.
32	merchant_discount_rate	Decimal (28,10)	The percentage-based transaction fee. For merchants with MDR pricing model.

<sup>2</sup> Any transactions that were successfully processed by Credorax but received a Payment API Operation Result Code [z2] of -7 (not successful) may be reversed by Credorax. Any such reversals will include the original transaction Request ID [a1] parameter, preceded by 'REV'



Field #	Field Name	Type/Length	Description
33	net_settlement_amount	Decimal (28,10)	The net amount of the transaction.
34	payment_id	Varchar (32)	Credorax assigned payment ID
35	B20	Varchar(32)	Payment Account Reference
36	response_id	Varchar(32)	The response ID as received from the Credorax Payment Gateway API as part of the transaction (parameter z1).



# Daily Account Activity

The Daily Account Activity report displays a daily accumulated view of all activities on your merchant account, grouped by transaction type. It provides information about the transactions and activities going on in the account on a given date.

**Table 3: Daily Account Activity Report Specifications**

Field #	Field Name	Type/Length	Description
1	merchant_name	Varchar (255)	The legal entity of the company.
2	contract_id	Varchar (255)	The identifier for the merchant’s acquiring contract.
3	posting_date	Date	The date on which the activity was recorded on the Credorax system.
4	category	Varchar (255)	<p>The activity category.</p> <p>Possible values:</p> <ul style="list-style-type: none"> <li>• Adjustments</li> <li>• Chargeback Activity</li> <li>• Chargeback Fees</li> <li>• Merchant Payment</li> <li>• Processing Activity</li> <li>• Processing Fees</li> <li>• Reserves</li> <li>• Service fees</li> </ul>



Field #	Field Name	Type/Length	Description
5	transaction_type	Varchar (255)	<p>The type of account record, depending on the activity.</p> <p>Examples of possible values:</p> <ul style="list-style-type: none"> <li>• Chargeback fee</li> <li>• Merchant payment</li> <li>• Purchase</li> <li>• Refund</li> <li>• Card scheme fees</li> <li>• Interchange fee</li> <li>• Account Funding Transaction</li> </ul>
6	currency	Varchar (3)	The account activity currency, in ISO 4217 alpha-3 format.
7	amount	Decimal (23,5)	The accumulated amount of all activity for the specified transaction type
8	count	Varchar (255)	The number of times the transaction type occurred on the specified date





# Chargeback Activity

The Chargeback Activity Report shows chargeback notifications for transactions in dispute.

**Table 4: Chargeback Activity Report Specifications**

Field #	Field Name	Type/Length	Description
1	merchant_name	Varchar (255)	The legal entity of the company.
2	mid	Varchar (32)	The merchant ID.
3	transaction_type	Timestamp	<p>The type of chargeback transaction.</p> <p>Possible values:</p> <ul style="list-style-type: none"> <li>• 1st Chargeback</li> <li>• 1st Chargeback reversal</li> <li>• Re-presentment</li> <li>• 2nd Chargeback</li> <li>• Retrieval request</li> <li>• RePresentment reversal</li> <li>• Retrieval request reversal</li> <li>• 1st Chargeback Allocation</li> <li>• Resolved chargeback</li> <li>• Resolved chargeback reversal</li> </ul>
4	posting_date	Date	The chargeback posting date sent by the issuer.
5	orig_transaction_date	Date	The transaction date of the original presentment.
6	orig_transaction_currency	Varchar (3)	The currency of the original presentment in ISO 4217 alpha-3 format.
7	orig_transaction_amount	Decimal (23,5)	The transaction amount of the original presentment.
8	cbk_currency	Varchar (3)	The currency in which the chargeback was raised (issuer currency).



Field #	Field Name	Type/Length	Description
9	cbk_amount	Varchar (32)	The amount for which the chargeback was raised (issuer amount).
10	orig_request_id	Varchar (32)	The original request ID as received by the Credorax ePower Payment API (parameter a1).
11	orig_searchable_code	Varchar (32)	The original Merchant Reference Number as received by the Credorax ePower Payment API (parameter h9).
12	submerchant_id	Varchar (32)	The Sub-merchant Identification as received by the Credorax ePower Payment API (parameter h3).
13	rrn	Varchar (32)	The Retrieval Reference Number. Credorax's assigned transaction identifier.
14	arn	Varchar (32)	The Acquirer Reference Number. The Card Scheme's transaction reference number which is identical for all transactions in the chargeback life cycle.
15	card_number	Varchar (255)	Masked Card Number. Format (#####...####), where the first 6/8 and last 4 digits are shown.
16	reason_code	Varchar (4)	The chargeback reason code. See <a href="#">Appendix A- Chargeback Reason Codes</a> for the full list.
17	reason_desc	Varchar (255)	The chargeback reason description. Note that this field may be empty for some transaction types.
18	work_by_date	Date	The date, in YYYY-MM-DD format, by which the case must be actioned by the merchant.



Field #	Field Name	Type/Length	Description
19	partial_ind	Varchar (3)	An indication of whether the Chargeback amount is partial (not the full transaction amount).  Possible values: yes (if partial), no (if not)
20	payment_id	Varchar (32)	Credorax assigned payment ID
21	card_scheme	Varchar(255)	The payment network used for processing.  Possible values: Visa, Mastercard



# TC40 Data

The TC40 data report provides a list of Visa transactions processed on your account, which were reported by the issuer as fraudulent.

**Table 5: TC40 Data Report Specifications**

Field #	Field Name	Type/Length	Description
1	descriptor	Varchar (255)	The merchant's descriptor to be displayed on the cardholder's statement. This is usually the merchant name/website and city/phone number.
2	country_code	Varchar (255)	The state/province/country.
3	trans_mcc	Varchar (4)	The designated Merchant Category Code describing the Merchant's business.
4	fraud_type	Varchar (32)	The code specifying the type of fraudulent activity reported by the FRS (Fraud Reporting System).
5	amount	Decimal (23,5)	The amount.
6	issuer_bin	Varchar (8)	The Issuer Bank Identification Number.
7	trans_date	Timestamp	The purchase date (Transaction Date).
8	card_number	Varchar (20)	The masked card number.  Format (#####...####), where the first 6/8 and last 4 digits are shown.
9	arn	Varchar (32)	The Acquirer Reference Number, which is the Card Scheme's transaction reference number.
10	payment_channel	Varchar (32)	Possible values: eNet, moto, pos.
11	request_id	Varchar (32)	The request ID as received by the Credorax ePower Payment API (parameter a1).
12	searchable_code	Varchar (32)	The Merchant Reference Number as received by the Credorax ePower Payment API (parameter h9).



Field #	Field Name	Type/Length	Description
13	target_country_code	Varchar (3)	The card holder country as received by the Credorax ePower Payment API (parameter c9), in ISO 3166-1 alpha-2 format.
14	status_code	Varchar (4)	The status of the record. Possible values: <ul style="list-style-type: none"> <li>• 1 = Insert</li> <li>• 2 = Update</li> <li>• 3 = Delete</li> </ul>
15	payment_id	Varchar (32)	Credorax assigned payment ID
16	Report_Date	Varchar(10)	The date when the fraud was reported to Visa.



# SAFE Data

The SAFE data report provides a list of Mastercard transactions processed on your account, which were reported by the issuer as fraudulent.

**Table 6: SAFE Data Report Specifications**

Field #	Field Name	Type/Length	Description
1	Acquirer	Integer	The acquirer BIN.
2	Issuer	Bigint	The issuer BIN.
3	Routing Number	Varchar (20)	The routing number.
4	Transaction Date	Date	The transaction date.
5	Fraud Type	Integer	Fraud Type - The code identifying the reason why the issuer added the transaction to SAFE.
6	Fraud Subtype	Varchar (1)	The reason why the issuer added the transaction to SAFE.
7	Account Number	Varchar (20)	The card number used in the transaction.
8	Card Type Code	Varchar (3)	The type of card used in the transaction.
9	Post Date	Date	The date the transaction was posted as fraudulent at the issuer's site.
10	Amount USD	Decimal (25,2)	The transaction amount in US dollars.
11	Amount Local	Decimal (25,2)	The transaction amount in the local transaction currency.
12	Local Currency Code	Integer	Currency Code - The code identifying the currency of the local transaction amount.
13	Local Currency Exponent	Integer	Currency Exponent - The number indicating the decimal point location in the local amount.
14	Date Settled	n/a	As of 18th March 2019, no data is provided in this field.



Field #	Field Name	Type/Length	Description
15	Billing Amount	n/a	As of 18th March 2019, no data is provided in this field.
16	Billing Currency Code	n/a	As of 18th March 2019, no data is provided in this field.
17	Billing Currency Exponent	n/a	As of 18th March 2019, no data is provided in this field.
18	Merchant Name	Varchar (50)	The merchant name.
19	Merchant City	Varchar (50)	The city in which the merchant is located.
20	Merchant State	Varchar (50)	The state in which the merchant is located.
21	Merchant Province	Varchar (50)	The province in which the merchant is located.
22	Merchant Country	Varchar (50)	The country in which the merchant is located.
23	Merchant Post Code	Varchar (50)	The postal code at which the merchant is located.
24	Merchant ID	Varchar (15)	The merchant Identification Number.
25	Merchant MCC	Integer	The merchant Category Code. The designated Merchant Category Code describing the Merchant's business.
26	Auth Response Code	n/a	As of 18th March 2019, no data is provided in this field.
27	POS Entry Mode	Varchar (2)	The Point of Sale Entry Mode.
28	POS Approval Code	n/a	As of 18th March 2019, no data is provided in this field.
29	Terminal ID	Varchar (10)	The terminal ID of the POS terminal at the merchant location.
30	Chargeback Y/N	n/a	As of 18th March 2019, no data is provided in this field.
31	Security Bulletin No	n/a	As of 18th March 2019, no data is provided in this field.
32	ARN	Decimal (25,0)	The Acquirer Reference Number, which is the Card Scheme's transaction reference number.



Field #	Field Name	Type/Length	Description
33	Serial ID	Decimal (25,0)	For PIN-based transactions, the unique number assigned by the Single Message System.
34	Trace ID	Decimal (25,0)	For PIN-based transactions, the unique number assigned to the transaction by the acquirer.
35	Terminal Attendance Code	Varchar (20)	The Terminal Attended Code indicating whether the card acceptor is attending the terminal.
36	Cardholder Present Code	Varchar (20)	The Cardholder Presence Code indicating whether the cardholder is present at the point of service, and explaining the conditions if the cardholder is not present.
37	Cardholder Activated POS Level	Varchar (10)	Cardholder Activated Terminal Level Indicator
38	Terminal Capabilities Code	Varchar (10)	The Terminal Capability Code which indicates the terminal capabilities for transferring data from the card to the terminal.
39	Electronic Commerce Security Level	Varchar (10)	The Electronic Commerce Security Level Indicator and UCAF (Universal Cardholder Authentication Field) Collection Indicator, indicating the electronic commerce security level.
40	CVC Code	n/a	As of 18th March 2019, no data is provided in this field.
41	Report Date	Varchar (10)	The date when the fraud was reported to Mastercard.
42	Account Closed	n/a	As of 18th March 2019, no data is provided in this field.
43	Account Opened Date	n/a	As of 18th March 2019, no data is provided in this field.
44	Cardholder Postal Code	n/a	As of 18th March 2019, no data is provided in this field.
45	Cardholder Spending Limit	n/a	As of 18th March 2019, no data is provided in this field.
46	Acct Stat CD	n/a	As of 18th March 2019, no data is provided in this field.





Field #	Field Name	Type/Length	Description
47	Cardholder Spending Limit Currency	n/a	As of 18th March 2019, no data is provided in this field.
48	Chargeback Notified	n/a	As of 18th March 2019, no data is provided in this field.
49	Safe Chargeback Code	Varchar (1)	The SAFE Chargeback Code - The code entered by the issuer or by SAFE to indicate the chargeback status of the transaction.
50	Safe Entered Date	Date	The date the transaction was entered into SAFE.
51	Cashback Amount USD	n/a	As of 18th March 2019, no data is provided in this field.
52	Cashback Amount Local	Decimal (25,2)	The amount of funds in local currency requested by and given to the cardholder as part of the transaction.
53	Cashback Currency Code	Integer	The currency code of the local transaction.
54	Cashback Currency Exponent	Integer	The exponent of the cash back amount.
55	Card Issue Number	n/a	As of 18th March 2019, no data is provided in this field.
56	Account Device Type	Varchar (100)	Indicator as to whether the account uses a magnetic stripe, chip, pin, PayPass, or any combination thereof.
57	Secure Code	Varchar (5)	The Universal Cardholder Authentication Field Collection Indicator.
58	AVS Response Code	Varchar (5)	The Address Verification Service response code. See <a href="#">Appendix B: Address Verification Service (AVS) Response Codes Definitions</a> for the full list.
59	Card was Present	Varchar (5)	Indicates whether the card was present at the point of service.
60	Terminal Operation Environment	Varchar (5)	Indicates if and where the terminal used was located.



Field #	Field Name	Type/Length	Description
61	RequestID a1	Varchar (32)	The request ID as received by the Credorax ePower Payment API (parameter a1).
62	Searchable Codes h9	Varchar (32)	The Merchant Reference Number as received by the Credorax ePower Payment API (parameter h9).
63	Card Holder Country c9	Varchar (3)	The card holder country as received by the Credorax ePower Payment API (parameter c9), in ISO 3166-1 alpha-2 format.
64	payment_id	Varchar (32)	Credorax assigned payment ID



# Monthly Merchant Balance

The monthly merchant balance report provides a monthly view of the financial activity on your merchant account. It provides information on the opening/closing balance and all the activity taking place throughout the month: transactions, fees, chargebacks, adjustments, payments and reserves.

**Table 7: Monthly Merchant Balance Report Specifications**

Field #	Field Name	Type/Length	Description
1	MERCHANT_NAME	Varchar (255)	The legal entity of the company.
2	CREDORAX_PLATFORM	Varchar (255)	Credorax ePower version.
3	CONTRACT_ID	Varchar (255)	The identifier for the merchant's acquiring contract.
4	REPORT_MONTH	Varchar (6)	Month and year for which the report was generated.
5	CURRENCY	Varchar (3)	Settlement currency.
6	OPENING_BALANCE	Decimal (25,2)	The amount of the opening balance on the 1st day of the month (for the month listed in the 'REPORT_MONTH' field).
7	PURCHASES	Decimal (25,2)	The total gross purchase transactions amount.
8	REFUNDS	Decimal (25,2)	The total gross refund transactions amount.
9	CFT	Decimal (25,2)	The total gross CFT transactions amount.
10	Account Funding Transaction	Decimal (25,2)	The total gross AFT transactions amount.
11	TRANSACTION_RATE_FEE	Decimal (25,2)	The MDR charged per transaction.
12	TRANSACTION_FIXED_FEE	Decimal (25,2)	The total fixed fee charged per transaction.
13	CHARGEBACKS_ACTIVITY	Decimal (25,2)	The total amount of chargeback activity (calculated as a total amount of chargebacks, representments, resolved chargebacks and any reversals of these activities).
14	CHARGEBACKS_FEES	Decimal (25,2)	The total amount of chargeback fees.



Field #	Field Name	Type/Length	Description
15	SERVICE_FEES	Decimal (25,2)	The amount of service fees the merchant was charged during the calendar month.
16	ADJUSTMENTS	Decimal (25,2)	The net amount of adjustments made to the merchant's account during the calendar month.
17	PAYMENTS_CONVERSION	Decimal (25,2)	The payment amount, converted to the relevant currency.
18	PAYMENTS	Decimal (25,2)	The amount of payments paid to the merchant bank account during the month.
19	CLOSING_BALANCE	Decimal (25,2)	The closing balance on the last day of the calendar month (for the month listed in the 'REPORT_MONTH' field).
20	OPEN_CYCLE	Decimal (25,2)	Total funds consisting of transactions, chargebacks, commission, service fees and adjustments accumulated in the currently open cycle.
21	FUNDING_DELAY	Decimal (25,2)	Total funds pending payment on the next payment day.
22	PENDING_PAYMENT	Decimal (25,2)	Held balance. These are payments that should have been paid but did not reach the threshold, or ones that were due on the day the report was issued.
23	TOTAL_RESERVES	Decimal (25,2)	Total reserves held as of the report date.
24	RESERVE_HELD	Decimal (25,2)	The total amount of reserve held by Credorax during the calendar month.
25	RESERVE_RELEASED	Decimal (25,2)	The total amount of reserve released during the calendar month.



# Merchant Payment Conversion Breakdown

The report provides a detailed view of the FX conversions made on your settlement payment.

**Table 8: Merchant Payment Conversion Breakdown Report Specifications**

Field #	Field Name	Type/Length	Description
1	name	Varchar (255)	The legal entity of the company.
2	contract_id	Varchar (255)	The identifier for the merchant's acquiring contract.
3	statement_date	Text	Date of statement.
4	statement_id	Varchar (255)	Statement identifier.
5	payment_date	Text	Date of payment.
6	payment_id	Decimal (25,2)	Payment identifier.
7	type	Text	The type of record. Possible values: <ul style="list-style-type: none"> <li>• Total payment</li> <li>• Payment breakdown</li> </ul>
8	source_currency	Varchar (3)	Settlement currency.
9	source_amount	Decimal (25,2)	Settlement amount before conversion.
10	payment_currency	Varchar (3)	Payment currency.
11	payment_amount	Decimal (25,2)	Payment amount after conversion from settlement amount.
12	conversion_rate	Decimal (25,2)	The rate used in the conversion.
13	conversion_date	Text	Date of conversion.



# Source Gateway Transactions

The Source Gateway Transactions report lists all transaction requests received by the Source Payment Gateway on a given day.

**Table 4: Source Gateway Transactions Report Specifications**

Field #	Field name	Type/Length	Description
1	MERCHANT_NAME	Varchar (255)	The legal entity of the company.
2	CONTRACT_ID	Varchar (255)	The identifier for the merchant's Source contract.
3	PAYMENT_METHOD	Varchar (32)	The transaction payment method (Visa, Mastercard, iDeal, etc.).
4	GATEWAY_MID	Varchar (32)	The merchant ID.
5	OPERATION_TYPE	Varchar (32)	The payment operation used.
6	TRANSACTION_TYPE	Varchar (32)	Identifier of the record: <ul style="list-style-type: none"> <li>• ORIGINAL – This is the original payment record.</li> <li>• UPDATE – This record is an update of another ORIGINAL record.</li> </ul>
7	AUTHORISATION_TYPE	Varchar (8)	Pre/final authorisation description.
8	TRANSACTION_ID	Varchar (128)	The transaction ID. For credit card transactions, this is equivalent to the z1 parameter in the ePower API.
9	REQUEST_ID	Varchar (64)	The merchant unique request ID. a1in the ePower API.
10	PAYMENT_ID	Varchar (128)	The payment ID of the transaction.
11	RRN	Varchar (32)	The Retrieval Reference Number. Credorax's assigned transaction identifier.



Field #	Field name	Type/Length	Description
12	PROCESSOR_TRANSACTION_ID	Varchar (64)	The original transaction ID generated by the payment processor.
13	RESPONSE_CODE	Varchar (3)	The processing response result code.
14	RESPONSE_DESC	Varchar (128)	The processing response result description.
15	PROCESSOR_RESPONSE	Varchar (128)	The payment processor result description.
16	REQUEST_TIME_STAMP	Timestamp	The request timestamp.
17	RESPONSE_TIME_STAMP	Timestamp	The response timestamp, relevant for APMs only.
18	PAYMENT_SOURCE	Varchar (16)	The source of the payment. Possible values: <ul style="list-style-type: none"> <li>• Online order</li> <li>• Telephone order</li> <li>• Mail order</li> </ul>
19	TRANSACTION_CURRENCY	Varchar (3)	The transaction currency, in ISO 4217 alpha-3 format.
20	TRANSACTION_AMOUNT	Decimal (23,5)	The transaction amount, expressed in the transaction currency.
21	TRANSACTION_CURRENCY_EXPONENT	Varchar (1)	The exponent used to calculate the amount.
22	DESCRIPTOR	Varchar (128)	The merchant's descriptor to be displayed on the cardholder's statement. This is usually the merchant name/website and city/phone number.
23	MCC	Varchar (4)	Merchant category code
24	AVS_RESULT	Varchar (4)	The result of the Address Verification Service. See <a href="#">Appendix B: Address Verification Service (AVS) Response Codes Definitions</a> for the full list. Relevant only for credit card transactions.



Field #	Field name	Type/Length	Description
25	CVV_RESULT	Varchar (4)	The Card Verification Value result. See <a href="#">Appendix C: Card Verification Value (CVV2) Response Codes Definitions</a> for the full list. Relevant only for credit card transactions.
26	AUTH_CODE	Varchar (32)	The Authorisation Code generated by the Card Issuing Bank. Relevant only for credit card transactions.
27	CARD_NUMBER	Varchar (255)	Masked card number in (#####...####) format, where the first 6 and last 4 digits are displayed.
28	BIN_COUNTRY	Varchar (32)	The cardholder country, in ISO 3166-1 alpha-3 format.
29	BUYER_COUNTRY	Varchar (3)	The buyer country, in ISO 3166-1 alpha-3 format.
30	TRANSACTION_REGION	Varchar (32)	The classification of the transaction area based on the registered location of the merchant and of the cardholder. Possible values: <ul style="list-style-type: none"> <li>• Domestic</li> <li>• Interregional</li> <li>• Intra regional</li> </ul>
31	TRANSACTION_COMMENT	Varchar (256)	The free field parameter of the transaction. i1 in the ePower API.
32	Transaction Sub Type	Varchar (32)	The indication whether the transaction is an AFT or not. Possible values: <ul style="list-style-type: none"> <li>• Funding</li> </ul>
33	SUB_MERCHANT_ID	Varchar (32)	The Sub-merchant Identification as received by the ePower API (parameter h3).
34	MERCHANT_REFERENCE_NUMBER	Varchar (32)	The Merchant Reference Number as received by the ePower API (parameter h9).





Field #	Field name	Type/Length	Description
35	RISK_SCORE	Varchar (32)	The transaction's risk score
36	FRAUD_SERVICES_RESPONSE	Varchar (32)	The result of the fraud protection service analysis.
37	SELLER_PROTECTION	Varchar (32)	Relevant only for PayPal transactions. Indicates whether the transaction is eligible for the seller protection program.
38	REQUESTED_PROCESSOR	Varchar (32)	The requested processor on the transaction. r1 in the ePower API.
39	REQUESTED_PROCESSOR_MID	Varchar (32)	The chosen processor target MID. r2 in the ePower API.
40	ROUTING_METHOD	Varchar (32)	The chosen routing method as determined by the rules governing request priority.)  Possible values:  1: Ad hoc routing using parameter r1 (requested processor)  2: Ad hoc routing using parameter r2 (requested processor MID)  3: Predefined rules  4: Predefined processor priority
41	CHOSEN_PROCESSOR	Varchar (32)	The processor that processed the transaction.
42	BIC	Varchar (32)	The BIC (Band Identifier Code) used to initiate the payment. Relevant for a bank transfer payment. Masked.
43	IBAN	Varchar (32)	The IBAN (International Bank Account Number) used to initiate the payment. Relevant for a bank transfer payment. Masked.
44	SHOPPER_PERSONAL_ID	Varchar (32)	The shopper personal ID, masked.
45	BANK_NAME	Varchar (32)	The bank name used to initiate the payment. Relevant for a bank transfer payment. Masked.



Field #	Field name	Type/Length	Description
46	ACCOUNT_HOLDER	Varchar (32)	The account holder name used to initiate the payment. Relevant for a bank transfer payment. Masked.
47	3D_SECURE_STATUS	Varchar (1)	<p>The result of the 3D Secure authentication process.</p> <p>Possible values:</p> <ul style="list-style-type: none"> <li>• A – Attempts processing performed; Not authenticated /verified, but a proof of attempted authentication/verification is provided</li> <li>• Y – Authentication/ account verification successful</li> <li>• N – Not authenticated / account not verified; Transaction denied</li> <li>• R – Authentication / account verification rejected; issuer is rejecting authentication/ verification and requests that authentication not be attempted</li> <li>• U – Authentication/ account verification could not be performed; technical or other problem</li> <li>• C – Challenge Required; 3DS process not completed</li> </ul>
48	3D_SECURE_VERSION	Varchar (3,5)	Indicates whether the 3D Secure protocol version is 1.0 or 2.0
49	3D_SECURE_TRANSACTION_ID	Varchar (36)	Universally unique transaction identifier to identify a single 3D Secure transaction
50	3D_SECURE_TRANSACTION_SOURCE	Varchar (3,6)	<p>Indicates the type of channel interface being used to initiate the transaction. Possible values:</p> <p>01: App based (APP)</p> <p>02: Browser (BRW)</p> <p>03: 3DS Requestor initiated (3RI)</p>
51	3D_SECURE_COMPLETION_INDICATOR	Varchar (1)	<p>This input will be received only as part of a transaction that was initiated in a Browser channel (<a href="#">3D_SECURE_TRANSACTION_SOURCE</a> = 2; otherwise, this field will be null</p>



Field #	Field name	Type/Length	Description
52	ECI	Varchar (2)	Electronic Commerce Indicator (ECI) is a value returned by Directory Servers (namely Visa, MasterCard, JCB, and American Express) indicating the outcome of authentication attempted on transactions enforced by 3D Secure
53	3D_SECURE ADVISER RECOMMENDATION	Varchar (32)	<p>Adviser recommendation. Possible values:</p> <ul style="list-style-type: none"> <li>• 3DS – recommend issuing a payment transaction with 3D Secure</li> <li>• Payment without 3DS – recommend issuing a payment without 3D Secure</li> </ul>
54	TOTAL_SOURCE_TRANSACTION_FEE	Varchar (32)	<p>The cumulative projected fees that will be charged for this transaction.</p> <p>Note: In any case of mismatch between the value in this report and the value in the <a href="#">Source Invoice Data</a> report, the Source Invoice Data value is the correct value.</p> <p>To see the Breakdown of the fees, please use the <a href="#">Source Transaction Fee Breakdown</a> report</p>
55	REQUESTED_AMOUNT_ORG	Decimal (23,5)	The original amount requested for the transaction. Relevant for cases of partial amount approval.
56	RECONCILIATION_ID	Varchar (100)	Reconciliation reference number on responses sent by the processor (parameter z46)



# Source Transaction Fee Breakdown

The breakdown of the projected fees reported in the [Source Gateway Transactions](#) report.

Field #	Field name	Type/Length	Description
1	MERCHANT_NAME	Varchar (255)	The legal entity of the company.
2	TRANSACTION_ID	Varchar (255)	The transaction ID of the transaction
3	FEE_NAME	Varchar (255)	The fee type which will be deducted for the transaction. Note that more than one fee can be deducted
4	FEE_AMOUNT	Varchar (32)	The amount of the deducted fee  Note that if multiple fees are deducted for a certain transaction, a separate record is given for each fee, thus the transaction appears multiple times to list all the fees charged for it.
5	FEE_CURRENCY	Varchar (3)	The currency in which the fee will be deducted.



# Source Invoice Data

The Source Invoice Data Report lists the invoice breakdown for your Source activity. This report accompanies your monthly invoice.

**Table 1: Source Invoice Data report specifications for credit and debit movements**

Field #	Field name	Type/Length	Description
1	INVOICE_ISSUE_DATE	Date (MM/DD/YYYY)	Date of issuing the invoice
2	INVOICE_PERIOD_START	Date (MM/DD/YYYY)	Invoice period start date
3	INVOICE_PERIOD_FINISH	Date (MM/DD/YYYY)	Invoice period end date
4	INTERNAL_INVOICE_NUMBER	Varchar (12)	An internal unique invoice ID by Credorax
5	INVOICE_NUMBER	Varchar (12)	The invoice unique ID number
6	INVOICE_CURRENCY	Varchar (3)	The currency in which all the invoiced fees are presented in the report
7	CLIENT_NAME	Varchar (255)	The merchant's legal entity name  Note: for partners this field shows the partner's name
8	CLIENT_ID	Varchar (18)	Your Credorax client ID
9	MERCHANT_NAME	Varchar (255)	Merchant name as listed in Credorax systems.
10	MERCHANT_ID	Varchar (18)	Merchant ID as listed in Credorax systems.
11	CLIENT_TYPE	Varchar (255)	Your internal Credorax client classification.
12	BILLING_ID	Varchar (12)	Your client billing ID



Field #	Field name	Type/Length	Description								
13	INVOICE_LINE_DESC	Varchar (40)	Description of the service provided by the Credorax payment gateway platform								
14	INVOICE_LINE_UNIT_RATE	Decimal (2,2)	The fee charged for the service listed in INVOICE_LINE_DESC								
15	TRANSACTION_DATE	Timestamp	Original transaction timestamp								
16	TRANSACTION_CURRENCY	Varchar (18)	The currency of the original transaction								
17	TRANSACTION_AMOUNT	Decimal (18,2)	The original transaction amount expressed in the transaction currency								
18	REQUEST_ID_A1	Varchar (32)	<p>Unique transaction reference values.</p> <p>Possible values:</p> <table border="1"> <tr> <td>Service</td> <td>value</td> </tr> <tr> <td>Transaction</td> <td>Request id (a1)</td> </tr> <tr> <td>Token Account Updater</td> <td>Token id</td> </tr> <tr> <td>Account Updater on Demand</td> <td>Request id</td> </tr> </table>	Service	value	Transaction	Request id (a1)	Token Account Updater	Token id	Account Updater on Demand	Request id
Service	value										
Transaction	Request id (a1)										
Token Account Updater	Token id										
Account Updater on Demand	Request id										
19	MERCHANT_REF_NUM_H9	Varchar (32)	Merchant Reference Number. Displayed only if you provided it as part of the original transaction.								
20	AUTHORIZATION_CODE	Varchar (10)	The Authorisation Code generated by the Card Issuing Bank								
21	RRN	Varchar (32)	The transaction Retrieval Reference Number (RRN) provided by some processors as an additional transaction identifier. Displayed only if provided by the processor as part of the original transaction response.								
22	TERMINAL/TARGET_MID	Varchar (32)	Merchant terminal ID								
23	ROUTED_PROCESSOR	Varchar (32)	The name of the transaction processor								
24	TRANSACTION_TYPE	Varchar (32)	The original transaction type								



Field #	Field name	Type/Length	Description
25	CASE_ID	Varchar (32)	Unique ID for chargeback prevention case. Relevant only for chargeback prevention product customers.
26	CASE_RECEIVED_DATE	Date (MM/DD/YYYY)	Relevant only for chargeback prevention product customers.
27	SUB_MERCHANT_ID	Varchar (32)	The Sub-merchant unique Identification as received by the Source Payment API (parameter h3).  This value is identical to the “submerchant_id_h3” value in the Statement CSV.



# APM Settlement Data

The APM Settlement Data Report lists all settlement movements initiated by PPRO for your APM activity.

**Table 5: APM Settlement Data Report Specifications**

Field #	Field name	Type/Length	Description
1	MERCHANT_NAME	Varchar (255)	The legal entity of the company.
2	CONTRACT_ID	Varchar (255)	The identifier for the merchant's Source contract.
3	GATEWAY_MID	Varchar (32)	The merchant ID.
4	REQUEST_ID	Varchar (64)	The merchant unique request ID. The request id parameter in the ePower API.
5	OPERATION_TYPE	Varchar (32)	The payment operation used
6	PAYMENT_ID	Varchar (128)	The payment ID of the transaction.
7	TRANSACTION_ID	Varchar (128)	The transaction ID. For credit card transactions, this is equivalent to the z1 parameter in the ePower API.
8	PROCESSOR_TRANSACTION_ID	Varchar (64)	The original transaction ID generated by the payment processor.
9	PAYMENT REFERENCE	Varchar (32)	Public identifier of the transaction.





Field #	Field name	Type/Length	Description
10	TYPE	Varchar (32)	<p>The transaction event that triggered the fund movement:</p> <ul style="list-style-type: none"> <li>INITIALIZED –A transaction that was initialized and billed as such.</li> <li>SUCCEEDED –A transaction in a technical success state.</li> <li>READY –Indicates a payment method that is configured to settle upon funds receipt instead of settling upon reaching a SUCCEEDED state.</li> <li>FUNDSRECEIVED –For schemes without a payment guarantee, indicates that PPRO has secured funds for a payment.</li> <li>FUNDSMISSING – For schemes without a payment guarantee, indicates that funds are not secured for a payment</li> </ul>
11	TIMESTAMP	Date (MM/DD/YYYY Thh:mm:ssZ")	ISO_8601 UTC timestamp of the event.
12	PPRO_CLIENT_ID	Varchar (32)	The PPRO unique contract ID.
13	PAYMENT_METHOD	Varchar (32)	The transaction payment method (Visa, Mastercard, iDeal, etc.)
14	TRANSACTION_AMOUNT	Decimal (23,5)	The transaction amount, expressed in the transaction currency.
15	TRANSACTION_CURRENCY	Varchar (3)	The transaction currency, in ISO 4217 alpha-3 format.
16	BUYER_COUNTRY	Varchar (3)	The buyer country, in ISO 3166-1 alpha-3 format.
17	FEE_FIXED	Decimal (23,5)	The amount of the fixed fee part of the transaction.
18	FEE_PERCENTAGE	Decimal (23,5)	The amount of the percentage fee part of the transaction.
19	FEE_OTHER	Decimal (23,5)	The amount of any other fee that is neither fixed nor a percentage.



Field #	Field name	Type/Length	Description
20	REFERENCE_TRANSACTION_ID	Varchar (32)	The ID of the original transaction. Relevant only for refund transactions.
21	LOADING_DATE	Date (MM/DD/YYYY)	The Creation Date of the report
22	SETTLEMENT_DATE	Date (MM/DD/YYYY)	The date when PPRO submitted funds for disbursement to merchant bank accounts



# Appendix A- Chargeback Reason Codes

## Visa Chargeback Codes in use prior to 14.4.18

30	Services not provided or Merchandise not received
41	Cancelled recurring transaction
53	Not as Described or Defective merchandise
57	Fraudulent multiple transactions
60	Requested copy illegible or Invalid
62	Counterfeit transaction
70	Card Recovery Bulletin or Exception File
71	Declined authorization
72	No authorization obtained
73	Expired card
74	Late presentment
75	Cardholder does not recognize transaction
76	Incorrect Currency or Transaction Code or Domestic
77	Non-matching account number
78	Service Code Violation
79	Requested transaction information not received
80	Incorrect transaction amount or account number
81	Fraudulent transaction (Card present)
82	Duplicate
83	Fraudulent transaction (Card not present)
85	Credit not processed
86	Paid by other means
90	Non-Receipt of Cash or Load Transaction Value at ATM or Load Device
93	Merchant Fraud Performance Program
96	Transaction exceeds limited amount

## Visa Chargeback Codes affective 14.4.18 (VCR)

10.1	EMV-Liability Shift Counterfeit Fraud
10.2	EMV-Liability Shift Counterfeit Non-Fraud
10.3	Other Fraud Card-Present Environment
10.4	Other Fraud Card-Absent Environment
10.5	Visa Fraud Monitoring Program
11.1	Card Recovery Bulletin
11.2	Decline Authorization
11.3	No Authorization
12.1	Late Presentment
12.2	Incorrect Transaction Code
12.3	Incorrect Currency
12.4	Incorrect Account Number
12.5	Incorrect Amount
12.6	Duplicate Processing / Paid by Other Means
12.7	Invalid Data
13.1	Merchandise/Services Not Received
13.2	Cancelled Recurring
13.3	Not as Described or Defective Merchandise/ Service
13.4	Counterfeit Merchandise
13.5	Misrepresentation
13.6	Credit Not Processed
13.7	Cancelled Merchandise/Services
13.8	Original Credit Transaction Not Accepted
13.9	Non-Receipt of Cash or Load Transaction Value



## MasterCard Chargeback Codes

4801	Requested Transaction Information not Received
4802	Requested / Required information illegible or missing
4807	Warning bulletin file
4808	Authorization-Related Chargeback
4812	Account number not on file
4831	Transaction amount differs
4834	Duplicate processing
4835	Card not valid or expired
4837	No cardholder authorization
4840	Fraudulent processing of transaction
4841	Cancelled recurring transaction
4842	Late presentation
4846	Correct transaction currency code not provided
4847	Requested/Required Authorization Not Obtained and Fraudulent Transaction
4849	Questionable merchant activity
4850	Credit posted as a purchase
4853	Cardholder disputes - Services /merchandise defective or not as described
4854	Cardholder disputes - Not classified in other category (US cardholders only)
4855	Non receipt of merchandise
4857	Card activated telephone transactions
4859	Services not rendered
4860	Credit not processed
4862	Counterfeit Transaction – Magnetic stripe POS fraud
4863	Cardholder does not recognize – potential fraud (US Only)
4870	Chip Liability Shift
4871	Chip/PIN Liability Shift
4999	Domestic Chargeback Dispute (Europe Region Only)



### Visa Retrieval Request Codes

- 28 Cardholder Requests Copy Bearing Signature
- 30 Cardholder Dispute - Cardholder Requests Draft
- 33 Legal Process or Fraud Analysis
- 34 Repeat Request for Copy

### MasterCard Retrieval Request Codes

- 5 Cardholder Does Not Agree with Amount Billed
- 21 Cardholder Inquiry –Does Not Recognize Transaction
- 22 Cardholder Inquiry –Disagrees with Billing
- 23 Cardholder Inquiry – Needs for Personal Records
- 41 Legal/Fraud Signature Verification
- 42 Potential Chargeback or Compliance Documentation
- 43 Legal/Fraud Imprint Verification



## Appendix B: Address Verification Service (AVS) Response Codes Definitions

Code	Value Description
X	Street address and 9-digit ZIP code both match
Y	Street address and 5-digit ZIP code both match
A	Street address matches, but both 5-digit and 9-digit ZIP Code do not match
W	Street address does not match, but 9-digit ZIP code matches
Z	Street address does not match, but 5-digit ZIP code matches
N	Street address, 5-digit ZIP code, and 9-digit ZIP code all do not match
U	Address information unavailable. Returned if non-US. AVS is not available or if the AVS in a U.S. bank is not functioning properly.
R	Retry - Issuer's System Unavailable or Timed Out.
E	AVS data is invalid
S	U.S. issuer does not support AVS
D	Street Address and Postal Code match for International Transaction
M	Street Address and Postal Code match for International Transaction
B	Street Address Match for International Transaction. Postal Code not verified due to incompatible formats
P	Postal Codes match for International Transaction but street address not verified due to incompatible formats
C	Street Address and Postal Code not verified for International Transaction due to incompatible formats
I	Address Information not verified by International issuer
G	Non-US. Issuer does not participate



## Appendix C: Card Verification Value (CVV2) Response Codes Definitions

Code	Value Description
M	CVV2 Match
N	CVV2 No Match
P	Not Processed
S	Issuer indicates that CVV2 data should be present on the card, but the merchant has indicated data is not present on the card
U	Issuer has not certified for CVV2 or Issuer has not provided Visa with the CVV2 encryption keys
Empty	Transaction failed because wrong CVV2 number was entered or no CVV2 number was entered



# Change History

Version	Subject	Description	Date of Change
6.0 rev 3	New columns	<ul style="list-style-type: none"> <li>Source Gateway Transaction report – new column named “RECONCILIATION_ID”</li> <li>TC40 Data- New column named “Report Date”</li> </ul>	July 2023
6.0 rev 2	Updated the fields on Source Invoice report	New columns were added to the Source Invoice CSV	May 2023
6.0 rev 1	New values added to AFT transaction type	<ul style="list-style-type: none"> <li>New possible values on the Transaction_Type field: <ul style="list-style-type: none"> <li>Account Funding Transaction</li> <li>Account Funding Transaction Reversal</li> </ul> </li> </ul> <p>The new values were added to the following reports:</p> <ul style="list-style-type: none"> <li>Authorisation Activity report</li> <li>Processing Activity report</li> </ul>	April 2023
6.0	New transaction type with new column and values. New column and new values	<ul style="list-style-type: none"> <li>Gateway Transaction report: new column named “Transaction Sub Type.</li> <li>New possible value on the Transaction_Type field: Account Funding Transaction. The new value was added in the following reports: <ul style="list-style-type: none"> <li>Processing Activity report</li> <li>Daily account activity report</li> <li>Monthly merchant balance report</li> </ul> </li> </ul>	February 2023
5.9	New columns	<ul style="list-style-type: none"> <li>Chargeback Activity report: New column of card_scheme</li> <li>Processing Activity report: New column of response_id</li> <li>8 digits BIN</li> </ul>	May 2022





Version	Subject	Description	Date of Change
5.8	New values	<ul style="list-style-type: none"> <li>Chargeback Activity Report: new possible values of 'Resolved chargeback' and 'Resolved chargeback reversal'</li> <li>Monthly Balance Report: updated the description of 'chargeback activity' calculated value to include resolved chargeback activity in addition to chargebacks and representations</li> </ul>	May 2021
5.7	New Field	<ul style="list-style-type: none"> <li>New REQUESTED_AMOUNT_ORG field in Authorisation Activity and Source Gateway Transactions reports</li> </ul>	October 2020
5.6	New field	<ul style="list-style-type: none"> <li>New payment_id field in Authorisation Activity, Processing Activity, Chargeback Activity, TC40 Data and SAFE Data reports</li> </ul>	February 23, 2020
5.5	Changes in REQUEST_ID_A1	<ul style="list-style-type: none"> <li>New transaction values</li> </ul>	August 21, 2019
5.4	Changes in Source Gateway Transactions report	<ul style="list-style-type: none"> <li>New fields in Source Gateway Transactions report: 3D secure status fields and total_source_transaction_fee field</li> </ul> <p>New reports:</p> <ul style="list-style-type: none"> <li>Source Transaction Fee Breakdown</li> <li>Source Invoice Data</li> </ul>	April 14, 2019
5.3	Changes in TC40 & SAFE reports New reports	<p>TC40 report:</p> <ul style="list-style-type: none"> <li>New field: status_code</li> </ul> <p>SAFE report:</p> <ul style="list-style-type: none"> <li>Removal of fields</li> <li>Change in "Report Date" field</li> </ul> <p>New reports:</p> <ul style="list-style-type: none"> <li>Source Gateway Transactions</li> <li>PPRO Settlement Data</li> </ul>	March 1, 2019
5.2 Rev3	VCR	<ul style="list-style-type: none"> <li>Chargeback activity report: Added new value '1<sup>st</sup> chargeback allocation'</li> <li>Appendix A: Added new VCR reason codes</li> </ul>	March 8, 2018



Version	Subject	Description	Date of Change
5.2 Rev2	Report file name	New report naming convention	December 25, 2017
	Chargeback Activity report	Added a "Retrieval request reversal" transaction_type	
5.2	Daily Account Activity	New report	June 01, 2017
	Monthly Merchant Balance	New report	
	FX Payment Breakdown	New report	
	Chargeback Activity	Add missing possible value to transaction_type field	
5.1 Rev3	Authorisation Activity report	Added possible values to "request id" field	June 7, 2016
	Processing Activity report	Added possible values to "request id" field	
5.1 Rev2	All reports	Minor changes to fix inconsistencies between the reports and the specs. No change in the reports themselves.	April 24, 2016
	Chargeback Activity report	<ul style="list-style-type: none"> <li>Removed fields that do not appear in the reports (e.g., contract_id)</li> <li>Added a "1<sup>st</sup> Chargeback Reversal" transaction_type</li> </ul>	
	TC40 Data report	<ul style="list-style-type: none"> <li>Changed the possible values for country_code</li> <li>Changed the following field names to match the report: request_id, searchable_codes, target_country_code</li> </ul>	
	SAFE Data report	Refined fields names to match the report	
	Appendix A- Visa Chargeback Codes	Added codes for: <ul style="list-style-type: none"> <li>Requested copy illegible or Invalid</li> <li>Transaction exceeds limited amount</li> </ul>	
	Appendix A- MasterCard Chargeback Codes	Added several MasterCard Chargeback codes	
	Appendix A- Retrieval Request Codes	<ul style="list-style-type: none"> <li>Added new code-table for Visa Retrieval Request codes.</li> <li>Added new code-table for MasterCard Retrieval Request codes</li> </ul>	



Version	Subject	Description	Date of Change
5.1	Chargeback Activity report	<ul style="list-style-type: none"><li>• Added possible values for the transaction_type</li><li>• Fixed the broken link in the description of the reason_code field</li></ul>	July 16, 2015
	Page numbers	Fixed page numbers	



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