



API Specifications

Global Processors

Version 1.2 Rev 1 | April 2024

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Introduction

The purpose of this document is to provide a detailed description of the payments processing requirements of the various partner payments processors available through Shift4 Payments Platform.

If specified, the operations and specifications listed in this document override the ones listed in the *Shift4 Payment API Specification* document.

Useful Documents / References

The following documents may also be useful in understanding the American Express processor API specification:

- **Shift4 Payment API Specification**— an in-depth description of the Shift4 Gateway specifications
- **Shift4 Data Transfer Interface** - an in-depth description of the Data Transfer Interface and the available reports' format specifications

These documents can be found on the [Shift4 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 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

Please honour a TTL of at least 60 seconds for each single session per HTTPS request.

Publisher Information

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GLOBAL PROCESSORS



American Express

American Express is both a card scheme and the acquirer of its payments.

Connecting to American Express enables you to process American Express transactions through a single connection to Shift4.

General Information

| Item | Value |
|-----------------------------|--|
| Region | Worldwide |
| Supported card scheme | American Express |
| Supported Operations | 1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16,23,24,28,29,32,33,102 |
| Onboarding Merchant | Worldwide |
| Supported Currencies | Refer to Appendix A – Supported Currencies |
| Permitted Refund Percentage | 100% |
| Supported Features | Card Not Present only: CVV2, AVS, Dynamic Descriptor, Card Validation, , 3D Secure |
| Min. Transaction Amount | 0.01 |
| Max. Transaction Amount | 999,999,999,999.99 |
| Blocked BIN Countries | None |

Shift4 API Exceptions

The following table describes the API exceptions for AMEX transactions.

| Name | Description | Type | Length | Required | Comments |
|------|---------------------------|-----------|--------|----------|--|
| c2 | Cardholder's phone number | [0-9\-\.] | 5,15 | o | For AMEX transactions the length of this parameter is restricted to (5,15) as opposed to a length of (5,32) allowed for other types of transactions. |
| c22 | Cardholder's first name | [A-Za-z] | 1,50 | o | For AMEX transactions use the optional c22 and c23 parameters and not the optional c1 parameter (which is the cardholder's full name). c1 will be ignored. |
| c23 | Cardholder's last name | [A-Za-z] | 1,50 | o | For AMEX transactions use the optional c22 and c23 parameters and not the optional c1 parameter (which is the cardholder's full name). c1 will be ignored. |

| Name | Description | Type | Length | Required | Comments |
|------|-----------------------------|-----------|--------|----------|--|
| h8 | Sub-Merchant's phone number | [0-9\-\.] | 5,32 | m | For AMEX transactions PFs must send a sub merchant phone number for all basic operation codes. |
| h9 | Merchant reference number | Text | 1,12 | o | If you want your reference number to appear on the AMEX processor report, limit its length to 12 characters. |

Specific Processor Requirements

Dynamic Descriptor

The billing descriptor appears on the cardholder's statement and contains the name of the business (frequently referred to as "Doing Business As" or DBA) and the relevant transaction information (such as the merchant's location, or product name). The billing descriptor enables the cardholder to identify specific purchases related to the transaction's record on the cardholder's statement. Clear and recognisable billing descriptors help the shopper to recognise purchases and reduce chargebacks.

This service supports two types of billing descriptors:

- o A Static billing descriptor, which is defined once by the merchant and subsequently used for all transactions.
- o A Dynamic billing descriptor that enables changing the billing information per transaction.

If you wish to use dynamic descriptors, keep in mind:

- o Approval is required from Shift4 prior to using dynamic descriptors.
- o A dynamic descriptor can be used for card not present transactions only.
- o Use the i2 parameter, which is optional for all operation codes.

| Name | Description | Type | Length |
|------|-------------|------|--------|
|------|-------------|------|--------|

| Name | Description | Type | Length |
|------|---|------|--------|
| i2 | <p>Billing descriptor that appears on the cardholder's statement.</p> <p>The descriptor must be given in the following format:</p> <p>"Merchant DBA Name" + "*" + "City/Customer support number"</p> <p>The descriptor is a concatenation of the following:</p> <ol style="list-style-type: none"> 1) Merchant DBA Name (up to 22 characters). This must be provided in English letters only, otherwise the value is taken from the American Express Direct system. Note that this part of the billing descriptor can be changed between transactions; 2) asterisk (*); 3) City/Customer support number (up to 13 characters): A description of the product or service, or other descriptive information. We recommend listing the merchant city or support phone number. Note that this part of the billing descriptor can be changed between transactions. | text | 1,39 |

Additional Request Parameters

The following parameters can be used to support specific business scenarios, according to your preferences or the industry you operate in.

Travel

The Travel parameters enable the merchant to provide more ticket information on the transaction itself, enabling cardholders to properly identify non-ticket related passenger transport service charges, leading to reduced transaction disputes and chargebacks.

Travel parameters are relevant only for Travel Agency and Airlines MCCs.

| Name | Description | Type | Length | Required | Comments | Relevant Operation Codes |
|------|----------------|----------|--------|-----------|--|------------------------------------|
| ota3 | Passenger name | [a-zA-Z] | 1,23 | mandatory | For AMEX transactions the length of this parameter is restricted to (1,23) as opposed to a length of (1,64) allowed for other types of transactions. | 2,28,12,32,10,3,29,13,33,5,15,6,46 |

| Name | Description | Type | Length | Required | Comments | Relevant Operation Codes |
|-------|--|--------------|--------|--|----------|------------------------------------|
| ota23 | Number of passengers for whom the ticket was issued | [0-9] | 1,3 | conditional (required only for ticket purchases and ticket exchanges) | | 2,28,12,32,10,3,29,13,33,5,15,6,46 |
| ota24 | IATA numeric code for the airline | [0-9] string | 1,8 | conditional (required only for IATA members that have been issued this code) | | 3,29,13,33,5,15,6,46 |
| ota25 | Airline carrier name that generated the ticket | [a-zA-Z] | 1,25 | mandatory | | 3,29,13,33,5,15,6,46 |
| ota26 | Airline document type code that specifies the purpose of the transaction. Possible values are listed in the airline document type code section . | [0-9] string | 2,2 | mandatory | | 3,29,13,33,5,15,6,46 |
| ota27 | Indication of whether an electronic ticket was issued. | [YN] | 1,1 | conditional (required only for ticket purchases and ticket exchanges) | | 3,29,13,33,5,15,6,46 |
| ota28 | Original ticket number when the transaction is for a replacement ticket. | [a-zA-Z0-9] | 1,14 | optional | | 3,29,13,33,5,15,6,46 |
| ota29 | Airline process identifier - IATA code which is used to process extended payment airline ticket | [0-9] string | 1,3 | mandatory | | 3,29,13,33,5,15,6,46 |
| ota30 | Type of purchase. Possible values EXC: Exchange ticket MSC: Miscellaneous | [EXCMS] | 1,3 | optional | | 3,29,13,33,5,15,6,46 |
| ota31 | City in which the transaction occurred | [a-zA-Z] | 1,18 | mandatory | | 3,29,13,33,5,15,6,46 |

| Name | Description | Type | Length | Required | Comments | Relevant Operation Codes |
|-------|----------------------------------|-------------|--------|---|--|--------------------------|
| ota32 | Ticket/Document number | [a-zA-Z0-9] | 1,14 | conditional (required only for ticket purchases and ticket exchanges) | If you are not sending a ticket/document number and need to send a Booking Reference Number, send the Booking Reference Number in this field | 3,29,13,33,5,15,6,46 |
| ota33 | Booking Reference Number | [a-zA-Z0-9] | 1,14 | optional | Use this field to send the Booking Reference Number only if you need to send both a ticket/document number and a Booking Reference Number | 3,29,13,33,5,15,6,46 |
| ota34 | Invoice date. Format: YYYY-MM-DD | [0-9-] | 10,10 | optional | | 3,29,13,33,5,15,6,46 |

| Name | Description | Type | Length | Required | Comments | Relevant Operation Codes | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---------------------------|---|-----------------|--------|----------|---------------------|------------------------------------|------|---------------|-------------|-----|----------------|-------------|-----|----------------|-------------|-----|----------------------|-------------|-----|--------------------|-------------|-----|------------------|-------------|------|---------------|-------------|-----|---------------------------|-------------|-----|---------------|-------------|------|-----------------|------|---|---|------------------------------------|
| fl1 | <p>First flight information. This field contains the following flight information, delimited by “.”.</p> <table border="1"> <thead> <tr> <th>Field</th> <th>Type</th> <th>Length</th> </tr> </thead> <tbody> <tr> <td>Travel Date</td> <td>YYY-MM-DD</td> <td>0,10</td> </tr> <tr> <td>Carrier Code*</td> <td>[a-zA-Z0-9]</td> <td>0,2</td> </tr> <tr> <td>Service Class*</td> <td>[a-zA-Z0-9]</td> <td>0,1</td> </tr> <tr> <td>City of Origin</td> <td>[a-zA-Z0-9]</td> <td>0,3</td> </tr> <tr> <td>Destination Airport*</td> <td>[a-zA-Z0-9]</td> <td>0,5</td> </tr> <tr> <td>Stopover Indicator</td> <td>[a-zA-Z0-9]</td> <td>0,1</td> </tr> <tr> <td>Fare Basis Code*</td> <td>[a-zA-Z0-9]</td> <td>0,24</td> </tr> <tr> <td>Flight Number</td> <td>[a-zA-Z0-9]</td> <td>0,4</td> </tr> <tr> <td>Originating Airport Code*</td> <td>[a-zA-Z0-9]</td> <td>0,5</td> </tr> <tr> <td>Flight's Fare</td> <td>[a-zA-Z0-9]</td> <td>0,12</td> </tr> </tbody> </table> <p>* Merchant should use IATA codes if issued.</p> | Field | Type | Length | Travel Date | YYY-MM-DD | 0,10 | Carrier Code* | [a-zA-Z0-9] | 0,2 | Service Class* | [a-zA-Z0-9] | 0,1 | City of Origin | [a-zA-Z0-9] | 0,3 | Destination Airport* | [a-zA-Z0-9] | 0,5 | Stopover Indicator | [a-zA-Z0-9] | 0,1 | Fare Basis Code* | [a-zA-Z0-9] | 0,24 | Flight Number | [a-zA-Z0-9] | 0,4 | Originating Airport Code* | [a-zA-Z0-9] | 0,5 | Flight's Fare | [a-zA-Z0-9] | 0,12 | [a-zA-Z0-9\:\-] | 9,67 | <p>mandatory</p> <p>For operation codes 2,28,12,32,10: Travel Date, Fare Basis Code and Originating Airport Code are mandatory for fl1.</p> <p>Carrier Code and Destination Airport are mandatory for each flight information parameter (fl1, fl2, fl3, fl4).</p> <p>For operation codes 3,29,13,33,5,15,6,46: Flight's Fare is mandatory for fl1.</p> <p>Travel Date, Carrier Code, Service Class, Destination Airport, Fare Basis, Flight Number and Originating Airport Code are mandatory for fl1 only for ticket purchases and ticket exchanges.</p> | <p>For AMEX the length of Fare Basis Code and Flight Number are different than those allowed for other types of transactions.</p> <p>In addition, the destination field is used for destination airport and not for destination city as in other types of transactions.</p> | 2,28,12,32,10,3,29,13,33,5,15,6,46 |
| Field | Type | Length | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Travel Date | YYY-MM-DD | 0,10 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Carrier Code* | [a-zA-Z0-9] | 0,2 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Service Class* | [a-zA-Z0-9] | 0,1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| City of Origin | [a-zA-Z0-9] | 0,3 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Destination Airport* | [a-zA-Z0-9] | 0,5 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Stopover Indicator | [a-zA-Z0-9] | 0,1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Fare Basis Code* | [a-zA-Z0-9] | 0,24 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Flight Number | [a-zA-Z0-9] | 0,4 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Originating Airport Code* | [a-zA-Z0-9] | 0,5 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Flight's Fare | [a-zA-Z0-9] | 0,12 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| fl2 | Second flight information | [a-zA-Z0-9\:\-] | 9,67 | optional | Same format as fl1. | 2,28,12,32,10,3,29,13,33,5,15,6,46 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| fl3 | Third flight information | [a-zA-Z0-9\:\-] | 9,67 | optional | Same format as fl1. | 2,28,12,32,10,3,29,13,33,5,15,6,46 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| fl4 | Fourth flight information | [a-zA-Z0-9\:\-] | 9,67 | optional | Same format as fl1. | 2,28,12,32,10,3,29,13,33,5,15,6,46 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Airline Document Type Codes

| Code | Description |
|------|--|
| 01 | Passenger ticket |
| 02 | Additional collection |
| 03 | Excess baggage |
| 04 | Miscellaneous charge order (MCO) or prepaid ticket authorisation |
| 05 | Special service ticket |
| 06 | Supported refund |
| 07 | Unsupported refund |
| 08 | Lost ticket application |
| 09 | Tour order voucher |
| 10 | Ticket by mail |
| 11 | Undercharge adjustment |
| 12 | Group ticket |
| 13 | Exchange adjustment |
| 14 | SPD or air freight |
| 15 | In-flight adjustment |
| 16 | Agency passenger ticket |
| 17 | Agency tour order or voucher |
| 18 | Agency miscellaneous charge order (MCO) |
| 19 | Agency exchange order |
| 20 | Agency group ticket |
| 21 | Debit adjustment for duplicate refund or use |
| 22 | In-flight merchandise order |
| 23 | Catalogue merchandise order |
| 24 | In-flight phone charges |
| 25 | Frequent flyer fee or purchase |
| 26 | Kennel charge |
| 27 | Animal transportation charge |
| 28 | Firearms case |
| 29 | Upgrade charge |

| Code | Description |
|------|---|
| 30 | Credit for unused transportation |
| 31 | Credit for class of service adjustment |
| 32 | Credit for denied boarding |
| 33 | Credit for miscellaneous refund |
| 34 | Credit for lost ticket refund |
| 35 | Credit for exchange refund |
| 36 | Credit for overcharge adjustment |
| 37 | Credit for multiple unused tickets |
| 38 | Exchange order |
| 39 | Self-service ticket |
| 41 | In-flight duty-free purchase |
| 42 | Senior citizen discount booklets |
| 43 | Club membership fee |
| 44 | Coupon book |
| 45 | In-flight charges |
| 46 | Tour deposit |
| 47 | Frequent flyer overnight delivery charge |
| 48 | Frequent flyer fulfillment |
| 49 | Small package delivery |
| 50 | Vendor sale |
| 51 | Miscellaneous taxes or fees |
| 52 | Travel agency fee |
| 60 | Vendor refund or credit |
| 64 | Duty free sale |
| 65 | Preferred seat upgrade |
| 66 | Cabin upgrade |
| 67 | Lounge or club access or day pass |
| 68 | Agent assisted reservation or ticketing fee |
| 69 | Ticket change or cancel fee |
| 70 | Trip insurance |

| Code | Description |
|------|---|
| 71 | Unaccompanied minor |
| 72 | Standby fee |
| 73 | Curbside baggage |
| 74 | In-flight medical equipment |
| 75 | Ticket or pass print fee |
| 76 | Checked sporting or special equipment |
| 77 | Dry ice fee |
| 78 | Mail or postage fee |
| 79 | Club membership fee or temporary trial |
| 80 | Frequent flyer activation or reinstatement |
| 81 | Gift certificate |
| 82 | Onboard or in-flight prepaid voucher |
| 83 | Optional services fee |
| 84 | Advance purchase for excess baggage |
| 85 | Advance purchase for preferred seat upgrade |
| 86 | Advance purchase for cabin upgrade |
| 87 | Advance purchase for optional services |
| 88 | WiFi |
| 89 | Packages |
| 90 | In-flight entertainment or internet access |
| 91 | Overweight bag fee |
| 92 | Sleep sets |
| 93 | Special purchase fee |
| 79 | Club membership fee or temporary trial |
| 80 | Frequent flyer activation or reinstatement |
| 81 | Gift certificate |
| 82 | Onboard or in-flight prepaid voucher |
| 83 | Optional services fee |
| 84 | Advance purchase for excess baggage |
| 85 | Advance purchase for preferred seat upgrade |

| Code | Description |
|------|--|
| 86 | Advance purchase for cabin upgrade |
| 87 | Advance purchase for optional services |
| 88 | WiFi |
| 89 | Packages |
| 90 | In-flight entertainment or internet access |
| 91 | Overweight bag fee |
| 92 | Sleep sets |
| 93 | Special purchase fee |

UATP

Universal Air Travel Plan is a card scheme.

Shift4's connection to Universal Air Travel Plan enables you to process Universal Air Travel Plan transactions through a single connection to Shift4.

Specifications

| Item | Value |
|-----------------------------|---|
| Region | Worldwide |
| Supported card scheme | Universal Air Travel Plan |
| Supported Operations | 1, 2, 3, 5, 6, 8, 9, 11, 12, 13, 15, 23, 24, 28, 29, 32, 33, 46 |
| Onboarding Merchant | Worldwide |
| Supported Currencies | Refer to Appendix A – Supported Currencies |
| Permitted Refund Percentage | 100% |
| Supported Features | Card Not Present only: CVV2, AVS, Card Validation |
| Min. Transaction Amount | 0.01 |
| Max. Transaction Amount | 999,999,999,999.99 |
| Blocked BIN Countries | None |

Shift4 API Exceptions

The following table describes the API exceptions for UATP transactions.

| Name | Description | Type | Length | Required | Relevant Operation Codes |
|------|-------------------------------------|-----------|--------|----------|--|
| M | Shift4 assigned gateway merchant ID | [A-Z0-9_] | 3,8 | m | <ul style="list-style-type: none"> Authorization (2, 28, 12, 32) Capture (3, 29, 13, 33) Sale (1, 11, 23, 24) Referral Credit (5, 15) Independent Credit (6) Void (8, 9) |

| Name | Description | Type | Length | Required | Relevant Operation Codes |
|------|--|------------------|--------|----------|---|
| a4 | Requested billing amount | [0-9] | 1,12 | m | <ul style="list-style-type: none"> • Authorization (2, 28, 12, 32) • Capture (3, 29, 13, 33) • Sale (1, 11, 23, 24) • Referral Credit (5, 15) • Independent Credit (6) |
| a5 | Transaction currency | [A-Z] | 3,3 | m | <ul style="list-style-type: none"> • Authorization (2, 28, 12, 32) • Sale (1, 11, 23, 24) • Referral Credit (5, 15) • Independent Credit (6) |
| b1 | PAN – Primary Account Number | [0-9] | 15,15 | m | <ul style="list-style-type: none"> • Authorization (2, 28, 12, 32) • Sale (1, 11, 23, 24) • Independent Credit (6) |
| b3 | Card expiration month | [0-9] | 2,2 | m | <ul style="list-style-type: none"> • Authorization (2, 28, 12, 32) • Sale (1, 11, 23, 24) • Independent Credit (6) |
| b4 | Card expiration year | [0-9] | 2,2 | m | <ul style="list-style-type: none"> • Authorization (2, 28, 12, 32) • Sale (1, 11, 23, 24) • Independent Credit (6) |
| c10 | Cardholder Billing Address Postal/ZIP Code | [a-zA-Z0-9\ \-] | | m | <ul style="list-style-type: none"> • Authorization (2, 28, 12, 32) • Sale (1, 11, 23, 24) • Independent Credit (6) |
| c22 | Cardholder's first name | [A-Za-z] | 1,50 | m | <ul style="list-style-type: none"> • Authorization (2, 28, 12, 32) • Sale (1, 11, 23, 24) • Independent Credit (6) |
| c23 | Cardholder's last name | [A-Za-z] | 1,50 | m | <ul style="list-style-type: none"> • Authorization (2, 28, 12, 32) • Sale (1, 11, 23, 24) • Independent Credit (6) |
| c3 | Cardholder's email address | Email | 7,64 | m | <ul style="list-style-type: none"> • Authorization (2, 28, 12, 32) • Sale (1, 11, 23, 24) • Independent Credit (6) |
| c5 | Cardholder Billing Address street name | [a-zA-Z0-9\ \-] | 4,50 | m | <ul style="list-style-type: none"> • Authorization (2, 28, 12, 32) • Sale (1, 11, 23, 24) • Independent Credit (6) |

| Name | Description | Type | Length | Required | Relevant Operation Codes |
|------|---|--------------|--------|----------|--|
| c7 | Cardholder Billing Address city name | [a-zA-Z\ \-] | 3,30 | m | <ul style="list-style-type: none"> • Authorization (2, 28, 12, 32) • Sale (1, 11, 23, 24) • Independent Credit (6) |
| c8 | Cardholder Billing Address Territory Code | [a-zA-Z0-9] | 1,3 | m | <ul style="list-style-type: none"> • Authorization (2, 28, 12, 32) • Sale (1, 11, 23, 24) • Independent Credit (6) |
| c9 | Cardholder Billing Address Country Code | [A-Z] | 2,2 | m | <ul style="list-style-type: none"> • Authorization (2, 28, 12, 32) • Sale (1, 11, 23, 24) • Independent Credit (6) |
| g2 | Response ID | [a-zA-Z0-9] | 1,32 | m | <ul style="list-style-type: none"> • Referral Credit (5, 15) • Void (8, 9) |
| h9 | Merchant reference number | Text | 1,32 | m | <ul style="list-style-type: none"> • Capture (3, 29, 13, 33) • Sale (1, 11, 23, 24) • Referral Credit (5, 15) • Independent Credit (6) |

EUROPE



Credorax Bank

Credorax is a fully licensed bank and a principal member of VISA® Europe and MASTERCARD® worldwide.

Specifications

| Item | Details |
|---------------------------------|---|
| Supported card schemes | Visa MasterCard Maestro |
| Merchant Registration Countries | Alderney France Italy Portugal Andorra Finland Jersey Romania Austria Germany Latvia San Marino Belgium Guernsey Liechtenstein Slovakia Bulgaria Gibraltar Lithuania Slovenia Croatia Greece Luxembourg Spain Cyprus Hungary Malta Sweden Czech Republic Iceland Monaco Switzerland Denmark Ireland Norway Netherlands Estonia Isle of Man Poland United Kingdom |
| Supported operations | All <i>Shift4</i> operation codes are supported by Credorax Bank |
| Maximum refund | 100% of original transaction amount |
| Supported currencies | See Appendix A: Supported Currencies |
| Supported features | Address Verification System, Card-Not-Present, Card-Present, Card- Only Validation, CVV/CVV2 Check, Dynamic Descriptor, Multi Capture, Pre-Authorisation, PF immediate setup, 3D Secure Note: Some features may require registration. Contact your Shift4 Account Manager for more details |
| Min. Transaction Amnt | EUR 0.01 |
| Max. Transaction Amnt | EUR 80,000 |
| Blocked BIN Countries | Cuba, Iran, Sudan, North Korea (DPRK), Syrian Arab Republic |

Referral Operations

A referral transaction is sent with respect to a previous transaction.

Capture

- The timeframe for a Capture transaction depends on the authorisation type:
 - Final authorisation can be captured up to 7 days after the original authorisation
 - Pre-authorisation can be captured up to 30 days after the original authorization

Note:

While Shift4 technically allows an authorization request to remain open for up to 30 days, many issuers will only keep an authorization request open for 7 days. The issuer may reject a capture request sent more than 7 days after the authorization request

- A Capture request can be sent for an amount that is smaller than or equal to the original Authorisation amount.
- By default, only one capture is allowed per authorisation, unless you had set the original transaction to be multi-capture, using parameter a11 (refer to Shift4 Payment Gateway API Specification).

Void

- A final Authorisation request which is not captured must be voided within 7 days of the initial authorisation request.
- On pre authorisation request, if you capture a lower amount than you originally authorised, you must void the rest of the authorised amount within 24 hours of the capture

Refund

- A Referral Refund can be sent within 180 days of the original transaction's Sale or Capture request.
- You can make multiple referral refunds against one capture, but the accumulated refund amount must not exceed 100% of the original captured amount.
- Void of a Sale/Capture/Refund can be done until midnight UTC on the day of the original transaction.

Specifications for Gambling Merchants (MCC 7995)

- Mastercard Corporate Cards are not permitted for Gambling Payment transactions
- All transactions must include a CVV / CVV2C
- All pay-outs must be made via operation [34] or operation [35]. Gambling merchants may not use operation [6].
- A Gambling Payment Transaction of type CFT (Credit Fund Transfer) or OCT (Original Credit Transaction), must be sent to the same account number used by the Cardholder in the initial purchase.

- For Mastercard cards, the maximum accumulated amount for a single recipient within a 30 days period should not exceed €50,000.
- The maximum transaction amounts allowed are listed in the table below (higher transaction values will be declined):

| | Visa | Mastercard |
|---------------|----------|------------|
| Europe | €50,000 | €50,000 |
| International | \$50,000 | €50,000 |

Additional gambling Mastercard and Visa restrictions

- Merchants must be registered with Mastercard SecureCode and Mastercard Identity Check (3D Secure service) and must complete a cardholder authentication process during the Authorisation of the Mastercard transaction in which the bet is placed (refer to Shift4 Payment API Specifications for how to send 3D secure transactions).
- A Gambling Payment Transaction (CFT/OCT) may only be processed by Mastercard cards issued in the following countries:
- Andorra, Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, France, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Luxembourg, Malta, Monaco, Netherlands, Norway, Romania, San Marino, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey, United Kingdom
- A Gambling Payment Transaction (CFT/OCT) may only be processed by Visa cards issued in the following countries:
Austria, Bulgaria, Canada, Croatia, Cyprus, Czechia, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, New Zealand, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, Switzerland, United Kingdom
- A Gambling Payment Transaction (CFT/OCT) to be processed by Visa cards issued in Canada, should indicate the cardholder billing address using parameters c4, c5, c7, c8, and c9 (refer to Shift4 Payment API Specifications)
- A non-domestic Gambling Payment Transaction (CFT/OCT) to be processed by Mastercard cards must indicate the cardholder first name and last name using parameters j5 and j13 (refer to Shift4 Payment API Specifications)



Note:

Certain countries may have local regulations which are not mentioned in this document

Specifications for Video Game Arcades / Social Gaming Establishments (MCC 7994)

The following requirements apply to credit transactions carried out by Social Gaming merchants (MCC 7994).

- Credit transactions should be initiated by using the **Referral CFT** [Operation 34] or by using an **Independent CFT** [Operation 35].
- The standard gaming limits apply to all Referral Credit and Referral CFT transactions for merchants with an MCC of 7994 (higher transaction values will be declined):

| | Visa | Mastercard |
|---------------|----------|------------|
| Europe | €50,000 | €50,000 |
| International | \$50,000 | €50,000 |

Specifications for UK Merchants operating under MCC 6012

The following requirements apply to all transaction types processed by UK-domiciled merchants operating under MCC 6012.

You must include data about the Primary Account Recipient with each transaction you process.

You may also carry out payments associated with an account that belongs to the cardholder or to a recipient that is associated with another account.

The following parameters are mandatory for all transactions if the merchant's domicile is the UK and its MCC is 6012:

| Name | Description | Type | Length |
|------|--|-----------------|--------|
| j1 | Primary Account Recipient's Date of Birth | YYYYMMDD | 8,8 |
| j2 | Masked PAN or account number from merchant systems This should contain either the first 6 or last 4 digits of the Primary Account Recipient's PAN, or another account identifier utilized by the merchant. May contain asterisks. | [a-zA-Z0-9*] | 8,8 |
| j3 | Primary Account Recipient's Postal Code | [a-zA-Z0-9 /-/] | 2,6 |
| j4 | Primary Account Recipient's Partial Surname | [a-zA-Z*] | 2,6 |



Note:

If you are processing Payday Loans, you must follow the regulations listed below set by the FSA:

- Upon the loan's approval, the merchant must transmit a card-only validation transaction using either Operation [10] – create token, or

Operation [28] – create token – authorization, with an a9 value of 5 (card-only validation)

- o The amount transmitted via the a4 parameter (transaction amount) should be set to zero (0).

The merchant must send the additional data (parameters j1 to j4) with the card-only validation request.

Specifications for Payment Facilitators

The following requirements apply to all transaction types processed by Payment Facilitators.

- o You must send the Sub-Merchant ID parameter h3 as part of every transaction. Transactions without a valid h3 value will be rejected.
- o In card-on-file operations (tokens), the token will be associated with a single sub-merchant. You must use the same Sub-Merchant ID h3 value for all transactions processed using that token, otherwise the transaction will be rejected.

Specifications for Security Brokers/Dealers (MCC 6211)

The following requirements apply to credit (payment) transactions carried out by Security brokers/Dealers, often referred to as Forex merchants (MCC 6211).

- o All credit transactions should be initiated by processing a **Referral CFT** (Operation [34]) or by processing an **Independent CFT** (Operation [35]).
- o Parameters j5 and j13 are mandatory when using Operation [35], Operation [37], Operation [38], Operation [2] and Operation [34].
- o The standard limits apply to all Referral Credit and Referral CFT transactions for Merchants with an MCC of 6211 (higher transaction values will be declined):

| | Visa | Mastercard |
|---------------|----------|------------|
| Europe | €50,000 | €50,000 |
| International | \$50,000 | €50,000 |

Dynamic Descriptor

The Billing Descriptor appears on the cardholder’s statement and contains the name of the business (frequently referred to as “Doing Business As” or DBA) and the relevant transaction information (such as the merchant’s location or product name). The Billing Descriptor enables the cardholder to identify specific purchases related to the transaction’s record in her or his statement. Providing clear

and intelligible billing descriptors can help the shopper to identify the transaction and reduce chargebacks.

Shift4 supports two types of Billing Descriptors:

- A **Static Billing Descriptor**, which is defined once by the merchant and used for all subsequent transactions
- A **Dynamic Billing Descriptor** that permits changes in the billing descriptor information included in each transaction.
 - To use a Dynamic Descriptor you must get Shift4's prior approval.
 - Use the i2 parameter to employ the dynamic descriptor according to the details in the following table.

| Name | Description | Length |
|------|--|--------|
| i2 | <p>Billing descriptor</p> <p>The descriptor must be in the following format: "Merchant DBA Name" + "*" + "City/Customer support number"</p> <p>(1) Merchant DBA Name: up to 22 characters, must not include any asterisks (2) asterisk (*); (3) City/Customer support number: up to 13 characters (must not include any asterisks). This part of the descriptor can include descriptive information such as a description of the product, service or other descriptive information such as merchant city or support phone number.</p> <p>The transaction will be rejected if the billing descriptor does not comply with the requirements listed above.</p> <p>In addition, the following points should be noted in regard to Dynamic Descriptors:</p> <ul style="list-style-type: none"> • Only the 'City' part can be changed between transactions. The 'Merchant DBA Name' part must always be the same and match the static descriptor. • If the merchant is not configured for dynamic descriptors, the value in the 'City' part must match the static descriptor, otherwise the transaction will be rejected. | 1,39 |



Note:

The dynamic descriptor can be used for card-not-present transaction only.

Pre-Authorisation

Pre-authorisation allows you to capture an amount different from the original authorised amount, and in some cases also provides more time to capture the transaction. This allows for greater flexibility in processing transactions.

In pre-authorisation transactions, if you capture a lower amount than you originally authorised in the pre-authorisation, you must void the rest of the authorised amount within 24 hours of the capture. If you do not send the void on time, you may be subject to non-compliance assessment which can incur fines.



Note:

For more information refer to the description of the a10 parameter in the Shift4 Payment API specifications on our [Developer Portal](#)

Mastercard

Mastercard enables all merchants to submit a pre-authorisation, extending the transaction timeframe from 7 days for a final authorisation, to 30 days for a pre-authorisation.

Mastercard Maestro

Mastercard Pre-authorisation guidelines include the following restrictions on using Pre-authorisation with Mastercard's Maestro cards:

- Pre-Authorisation is allowed only for Card-Not-Present transactions.
- The corresponding capture should be sent no more than seven calendar days later and must contain an amount equal to the amount presented in the Authorisation messages.
- Unattended vending machines in Switzerland are allowed to send pre-Authorisation requests pertaining to Swiss Maestro cards with an MCC of 5499.

Visa

For Visa, Card-Not-Present transactions in industries other than those specified in the table below can submit a pre-authorisation and capture the transaction within 7 calendar days. For Card-Present transactions, pre-authorisation is allowed only under the conditions specified in the table below.

For the following industries, the time to capture a pre-authorised transaction (whether Card-Present or Card-Not-Present), is as follows:

| Transaction Type | Industry | Timeframe for Capture |
|---|---|---|
| Transaction initiated with a Pre- Authorisation Request | Aircraft rental, Bicycle rental, Boat rental, Equipment rental, Motor home rental, Motorcycle rental, Trailer parks and campgrounds | No later than 7 calendar days from the date of the Approval Response |
| | Cruise line, lodging, vehicle rental | No later than 31 calendar days from the date of the Approval Response |

| Transaction Type | Industry | Timeframe for Capture |
|---|--|--|
| Transaction initiated with a Pre-Authorisation Request at a turnstile, fare gate, or point of access Excluding a Mobility and Transport Transaction* | Local and Suburban Commuter Passenger Transportation, Including Ferries, Passenger Railways, Bus Lines | No later than 7 calendar days from the date of the Approval Response In the US Region, the Approval Response is valid for 3 calendar days |

* A Mobility and Transport Transaction is a Contactless Transaction at an Unattended Cardholder-Activated Terminal at the turnstile, fare gate, or point of access to an Urban Mobility Merchant's service that uses the data derived from one or more taps of a Contactless Payment Device during a Travel Period to calculate the Transaction amount.

Pre-authorisation is not permitted for Mobility and Transport Transactions.

BNP Paribas (France)

BNP Paribas is a payment processing company. By connecting to BNP Paribas you can process Cartes Bancaires transactions as domestic transactions, thereby reducing costs and improving your transaction approval rate.

General Information

| Item | Value |
|---------------------------------|--|
| Region | France |
| Supported card schemes | Cartes Bancaires |
| Merchant Registration Countries | Europe: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Lithuania, Luxemburg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, Switzerland, United Kingdom |
| Supported operations | 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 23, 24, 28, 29, 32, 33, 46 |
| Supported currencies | Euro |
| Supported features | Card Not Present, Card Only Validation |
| Min. Transaction Amount | 0.01 euro |
| Max. Transaction Amount | 500,000 euro |
| Blocked BIN Countries | None |

z41 (processor response code) values

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

| z41 | Description |
|------|----------------------|
| 0000 | Success |
| 0001 | Message format error |
| 0003 | Message format error |
| 0004 | Message format error |
| 0005 | Message format error |
| 0006 | Message format error |
| 0009 | Message format error |

| z41 | Description |
|------|--|
| 0011 | Message format error |
| 0013 | Message format error |
| 0015 | Message format error |
| 0016 | Message format error |
| 0017 | Message format error |
| 0018 | Message format error |
| 0019 | Message format error |
| 0032 | Message format error |
| 0035 | Message format error |
| 0036 | Message format error |
| 0044 | The Parameter MAC caused a problem. |
| 0045 | Overload of the merchant account. |
| 0046 | No terminal ID available for incoming transaction. |
| 0047 | Message format error |
| 0048 | The merchant number with the acquiring bank was missing. |
| 0050 | The gateway or backend systems transmitted a system error. |
| 0051 | Processing error due to timeout. |
| 0052 | Processing error due to communication problems. |
| 0054 | The reversal of a transaction caused an error. |
| 0056 | The individual timeout between gateway and merchant system was exceeded (NVAG). |
| 0060 | The transmitted transaction type was not activated for the merchant account, please contact Credorax support. |
| 0061 | The payment could not be found due to an erroneous PAYID. |
| 0063 | The transaction was not allowed. |
| 0064 | The gateway was carrying out an authorisation after a partial capture and could therefore not process the requested transaction. |
| 0065 | The gateway was carrying out a capture transaction and could therefore not process the requested transaction. |
| 0066 | The gateway was carrying out a credit (refund) transaction and could therefore not process the requested transaction. |
| 0068 | The payment has already been authorised. |

| z41 | Description |
|------|--|
| 0069 | The capture was not processed due to a lacking prior authorisation. |
| 0070 | The capture was not processed due to an amount lower than the minimum value (for individual minvalues, please contact Credorax support). |
| 0071 | The requested function was deactivated, e.g. captures during the test phase. |
| 0072 | The capture has already been carried out and could not be repeated. |
| 0074 | The capture amount was higher than the admitted amount which was linked to the prior authorisation. |
| 0075 | Authorisation missing. |
| 0077 | The requested payment type was not activated for the merchant account, please contact Credorax support. |
| 0078 | The requested payment type was not supported for the payment method. |
| 0080 | The requested payment type was not supported for the payment method. |
| 0081 | The requested payment type was not supported for the payment method. |
| 0082 | The requested payment type was not supported for the payment method. |
| 0083 | System error. |
| 0094 | Card expired. |
| 0096 | Customer's credit card number was not activated for Verified by Visa or MasterCard SecureCode. |
| 0100 | The issuing bank refused the payment. |
| 0102 | Invalid card number. |
| 0103 | Issuer refused payment, please call the issuer. |
| 0104 | The transmitted credit or debit card was listed in the merchant blacklist and was therefore rejected. |
| 0110 | Card expired. |
| 0118 | Transaction failed, Revocation of Authorisation Order. |
| 0119 | Transaction failed, Revocation of All Authorisation Order. |
| 0120 | Pick up the used invalid card (POS). |
| 0121 | Issuing bank was temporarily unavailable. |
| 0304 | Card not allowed |
| 0312 | Transaction invalid |
| 0330 | Wrong format |
| 0331 | Issuer invalid/not allowed. |
| 0333 | Expiry date of the card ran out. |

| z41 | Description |
|------|---|
| 0343 | Card stolen, pick up card. |
| 0349 | Wrong currency transmitted to API. |
| 0350 | There has been a double authorisation. |
| 0355 | The used PIN is invalid. |
| 0356 | The used card is invalid/not allowed. |
| 0357 | Initial transaction could not be found |
| 0358 | internal error |
| 0361 | The transmitted credit or debit card was listed in the merchant blacklist and was therefore rejected. |
| 0362 | The transmitted credit or debit card was listed in the merchant blacklist and was therefore rejected. |
| 0364 | The capture amount was higher than the admitted amount which was linked to the prior authorisation. |
| 0385 | Payment rejected by issuing bank. |
| 0391 | Issuing bank was temporarily unavailable. |
| 0901 | Message format error |
| 0904 | Invalid value |
| 0922 | Issuing bank was temporarily unavailable. |
| 0927 | Message format error |
| 0928 | Parameter TxID was missing. |
| 0942 | Message format error |
| 1107 | Card expired. |
| 1112 | Message format error |
| 1867 | The Parameter TransactionID caused a problem. |
| 1933 | The Parameter AccVerify caused a problem. |
| 1946 | Transaction failed |

Checkout.com

Checkout.com is an international financial technology company with local acquiring capabilities in various countries. Shift4's connection to Checkout.com enables you to process transactions in Europe through the Shift4 Payments Processing platform.

General Information

| Item | Value |
|---------------------------------|---|
| Region | Europe |
| Supported card schemes | Visa, Mastercard |
| Merchant Registration Countries | All countries |
| Supported operations | 1, 2, 3, 4, 5, 11, 12, 13, 15, 23, 24, 28, 29, 32, 33, 35, 37, 38 |
| Supported currencies | See Appendix A: Supported Currencies |
| Supported features | Card Not Present Only: CVV/CVV2 Check, Dynamic Descriptor, Card Validation, 3D Secure, AFT, CFT, Token, Network Token |
| Min. Transaction Amount | 0.01 |
| Max. Transaction Amount | 999,999,999,999.99 |

Shift4 API Exceptions

The following field is mandatory by Checkout.com in CFT Transactions:

| Name | Description | Type | Length | Required | Comments | Relevant Operation Codes |
|------------|---|-------------|--------|----------|---|--------------------------|
| account_id | The identifier of the bank account from which the funds will be taken | [a-zA-Z0-9] | [1-29] | m | <ul style="list-style-type: none"> The account should be established with checkout.com upon onboarding. Each payout currency should have a different account. | CFT (34,35,37,38) |

Processor Response Codes

This section lists the possible processor response codes that can be returned for Checkout.com

| Parameter | Response Code | Description |
|-----------|---------------|--|
| z2 | 16 | 'Pending. Notification will be sent at the end of the transaction processing.' |
| z6 | 98 | 'Pending. Notification will be sent at the end of the transaction processing.' |

Note: CFT transactions sent through Checkout.com will get a ‘pending’ response code once initial validation is passed on the processor side. Final transaction status will be sent in a webhook notification when the transaction is completed.

ECP

ECP is a European acquiring bank processing transactions worldwide. Once you connect to ECP through the Shift4 Gateway you can process various credit cards throughout Europe.

| Item | Value |
|---------------------------------|--|
| Region | Europe |
| Supported card schemes | Visa, Mastercard, Maestro |
| Merchant Registration Countries | Europe |
| Supported operations | 1, 2, 3, 4, 5, 7, 8, 9, 10, 11, 12, 13, 14, 15, 23, 24, 28, 29, 32, 33, 34 |
| Supported currencies | See Appendix A – Supported Currencies |
| Supported features | Card Not Present, Card Only Validation, 3DS, Dynamic Descriptor |
| Min. Transaction Amount | 0.01 euro |
| Max. Transaction Amount | 1,000,000 euro |
| Blocked BIN Countries | None |

Dynamic Descriptor

The billing descriptor appears on the cardholder’s statement and contains the name of the business (frequently referred to as “Doing Business As” or DBA) and the relevant transaction information (such as the merchant’s location, or product name). The billing descriptor enables the cardholder to identify specific purchases related to the transaction’s record on his statement. Providing clear and recognisable billing descriptors helps the shopper to recognise purchases and reduces chargebacks.

Shift4 supports two types of billing descriptors:

- o A **Static billing descriptor**, which is defined once by the merchant and subsequently used for all transactions
- o A **Dynamic billing descriptor** that enables changing the included information per transaction

Not all processors support Dynamic descriptors, but ECP does. If you wish to use Dynamic descriptors when processing with ECP:

1. Obtain approval from Shift4 for using dynamic descriptor data.
2. Use the i2 parameter, described below, to provide the dynamic descriptor data.

| Name | Description | Type | Length |
|------|--|------------|--------|
| i2 | Billing descriptor. The descriptor must be in the following format: <ul style="list-style-type: none"> • "Merchant DBA Name" + "*" + "City/Customer support number" • Merchant DBA Name: up to 22 characters, must not include any asterisks • asterisk (*) • City/Customer support number: up to 13 characters | [A-Z0-9 ;] | 1,39 |

Shift4 API Exceptions

General Exceptions

The following table describes the general API exceptions for ECP transactions.

| Name | Description | Type | Length | Required | Comments |
|------|---|-----------------|--------|----------|--|
| a9 | Transaction type | [0-9] | 1,2 | C | Transaction type must be sent with Card On File or recurring transaction |
| c1 | Cardholder's full name | [\A-Za-z] | 5,50 | C | Cardholder's name must be sent for ECP transactions. You can send it in c1 or in c22+c23 |
| c2 | Cardholder's phone number | [0-9\-\.] | 1,32 | M | |
| c4 | Cardholder Billing Address street number | [0-9] | 1,16 | M | |
| c5 | Cardholder Billing Address street name | [a-zA-Z0-9\ \-] | 4,50 | M | |
| c7 | Cardholder Billing Address city name | [a-zA-Z\ \-] | 3,30 | M | |
| c8 | Cardholder Billing Address Territory Code | [a-zA-Z0-9] | 1,3 | C | Cardholder's State code should be sent if the cardholder country is USA or Canada. |

| Name | Description | Type | Length | Required | Comments |
|------|--|-----------------|--------|----------|--|
| c9 | Cardholder Billing Address Country Code | [A-Z] | 2,2 | M | |
| c10 | Cardholder Billing Address Postal/ZIP Code | [a-zA-Z0-9\ \-] | 1,9 | M | |
| c18 | ID / Passport number | [a-zA-Z0-9] | 1,32 | C | In some cases, c18 must be sent for ECP transactions. See Cardholder ID for the list of countries for which c18 must be sent, and the ID type. |
| c22 | Cardholder's first name | [A-Za-z] | 1,50 | C | Cardholder's name must be sent for ECP transactions. You can send it in c1 or in c22+c23 |
| c23 | Cardholder's last name | [A-Za-z] | 1,50 | C | Cardholder's name must be sent for ECP transactions. You can send it in c1 or in c22+c23 |
| j1 | Primary Account Recipient's date of birth | YYYYMMDD | | C | For ECP transactions, j1 is mandatory for MCCs 6010, 6011 and 6012 |

Specific Industries Exceptions

For some industries, some additional mandatory parameters must be included in the request when processing ECP transactions. The industries include:

| Industries | | MCC |
|-----------------------|--|-------------|
| Airlines Air Carriers | Airlines, Air Carriers | 4511 |
| | Airlines | 3000 - 3299 |
| Event Management | Consulting, Public Relations | 7392 |
| | Miscellaneous General Services | 7299 |
| | Theatrical Ticket Agencies | 7922 |
| | Direct Marketing – Other | 5969 |
| Furniture | Furniture, Home Furnishings, and Equipment Stores, Except Appliances | 5712 |

| Industries | | MCC |
|--------------------------------|--|-------------|
| | Office and Commercial Furniture | 5021 |
| Hotels and Real estate Rentals | Hotels/Motels/Inns/Resorts | 3501 - 3790 |
| | Real Estate Agents and Managers - Rentals | 6513 |
| | Lodging – Hotels, Motels, Resorts, Central Reservation Services (not elsewhere classified) | 7011 |
| | Timeshares | 7012 |
| Car, Plane and Boat rentals | Car Rental | 3351 - 3441 |
| | Taxicabs and Limousines | 4121 |
| | Bus Lines, Including Charters, Tour Buses | 4131 |
| | Boat Rentals and Leases | 4457 |
| | Transportation Services (not elsewhere classified) | 4789 |
| | Car Rental Companies | 7512 |
| | Truck and Utility Trailer Rentals | 7513 |
| | Motor Home and Recreational Vehicle Rentals | 7519 |
| Cruise Lines | Cruise Lines | 4411 |
| Travel Agencies | Travel Agencies | 4722 |
| | Package Tour Operators (for use in Germany only) | 4723 |
| | Direct Marketing – Travel-related Arrangement Services | 5962 |

The following table lists the specific parameters, and the business categories for which they are required.

| Name | Description | Type | Length | Required for Industries |
|------|-------------------------------------|-------------|--------|--------------------------------|
| cr1 | The name of the supplier/contractor | [a-zA-Z0-9] | 1,50 | Car, Airplane and Boat rentals |

| Name | Description | Type | Length | Required for Industries | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--------------------|---|-------------|--------|--|-------------|------------|---|--------------|-------------|---|---------------|-------------|---|----------------|-------------|---|------------------|-------------|---|--------------------|-------------|---|-----------------|-------------|---|---------------|-------------|---|-----------------|------|--|
| ev1 | Event start date. For example: date of order/check-in date/date when cruise begins, etc. | YYYYMMDD | 10,10 | <ul style="list-style-type: none"> Event Management Furniture Hotels and Real estate Rentals Car, Airplane and Boat rentals Cruise Lines Travel Agencies | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| ev2 | Event end date. For example: date of expected delivery/check-out date/date where cruise ends, etc. | YYYYMMDD | 10,10 | <ul style="list-style-type: none"> Event Management Furniture Hotels and Real estate Rentals Car, Airplane and Boat rentals Cruise Lines Travel Agencies | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| ev3 | Event organizer ID | [a-zA-Z0-9] | 1,50 | Event Management | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| ev4 | Event ID | [a-zA-Z0-9] | 1,50 | Event Management | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| fl1 | <p>First flight information. This field contains the following flight information, delimited by “:”:</p> <table border="1" data-bbox="272 1308 788 1765"> <thead> <tr> <th>Field</th> <th>Type</th> <th>min</th> </tr> </thead> <tbody> <tr> <td>Travel Date</td> <td>YYYY-MM-DD</td> <td>0</td> </tr> <tr> <td>Carrier Code</td> <td>[a-zA-Z0-9]</td> <td>0</td> </tr> <tr> <td>Service Class</td> <td>[a-zA-Z0-9]</td> <td>0</td> </tr> <tr> <td>City of Origin</td> <td>[a-zA-Z0-9]</td> <td>0</td> </tr> <tr> <td>Destination City</td> <td>[a-zA-Z0-9]</td> <td>0</td> </tr> <tr> <td>Stopover Indicator</td> <td>[a-zA-Z0-9]</td> <td>0</td> </tr> <tr> <td>Fare Basis Code</td> <td>[a-zA-Z0-9]</td> <td>0</td> </tr> <tr> <td>Flight Number</td> <td>[a-zA-Z0-9]</td> <td>0</td> </tr> </tbody> </table> <p>Only Carrier Code, City of Origin, Destination City and Flight Number are mandatory</p> | Field | Type | min | Travel Date | YYYY-MM-DD | 0 | Carrier Code | [a-zA-Z0-9] | 0 | Service Class | [a-zA-Z0-9] | 0 | City of Origin | [a-zA-Z0-9] | 0 | Destination City | [a-zA-Z0-9] | 0 | Stopover Indicator | [a-zA-Z0-9] | 0 | Fare Basis Code | [a-zA-Z0-9] | 0 | Flight Number | [a-zA-Z0-9] | 0 | [a-zA-Z0-9\:\-] | 8,38 | <ul style="list-style-type: none"> Airlines Air Carriers Travel Agencies |
| Field | Type | min | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Travel Date | YYYY-MM-DD | 0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Carrier Code | [a-zA-Z0-9] | 0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Service Class | [a-zA-Z0-9] | 0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| City of Origin | [a-zA-Z0-9] | 0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Destination City | [a-zA-Z0-9] | 0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Stopover Indicator | [a-zA-Z0-9] | 0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Fare Basis Code | [a-zA-Z0-9] | 0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Flight Number | [a-zA-Z0-9] | 0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| fl5 | Flight departure date | YYYYMMDD | 10,10 | <ul style="list-style-type: none"> Airlines Air Carriers Travel Agencies | | | | | | | | | | | | | | | | | | | | | | | | | | | |

| Name | Description | Type | Length | Required for Industries |
|-------|--------------------------------|-------------|--------|---|
| fl6 | Flight arrival date | YYYYMMDD | 10,10 | <ul style="list-style-type: none"> Airlines Air Carriers Travel Agencies |
| fu1 | Name of the furniture supplier | [a-zA-Z0-9] | 1,50 | Furniture |
| ota1 | Ticket number | [a-zA-Z0-9] | 1,64 | <ul style="list-style-type: none"> Airlines Air Carriers Travel Agencies |
| ota5 | Travel agency | [a-zA-Z0-9] | 1,64 | <ul style="list-style-type: none"> Hotels and Real estate Rentals Travel Agencies |
| ota7 | Airline name | [a-zA-Z0-9] | 1,64 | Airlines Air Carriers |
| ota20 | The airline code | [a-zA-Z0-9] | 1,6 | Airlines Air Carriers |
| ota21 | The contractor name | [a-zA-Z0-9] | 1,50 | Travel Agencies |
| ota22 | ATOL certificate number | [a-zA-Z0-9] | 1,255 | Travel Agencies |

Processor Response Codes and Front End Errors

This section lists all the possible processor response codes and front-end errors that can be returned in the z41 parameter, and their corresponding descriptions.

Processing response codes

| Code | Description |
|------|------------------------------------|
| 00 | Approved or completed successfully |
| 02 | Refer to card issuer |
| 03 | Invalid merchant |
| 04 | Pickup card |
| 05 | Do not honour |
| 06 | Invalid Transaction for Terminal |
| 07 | Honour with ID |
| 08 | Time-Out |
| 09 | No Original |

| Code | Description |
|------|--|
| 10 | Unable to Reverse |
| 11 | Partial Approval |
| 12 | Invalid transaction card / issuer / acquirer |
| 13 | Invalid amount |
| 14 | Invalid card number |
| 17 | Invalid Capture date, terminal business date |
| 19 | System Error, Re-enter transaction |
| 20 | No From Account |
| 21 | No To Account |
| 22 | No Checking Account |
| 23 | No Saving Account |
| 24 | No Credit Account |
| 30 | Format error |
| 34 | Implausible card data |
| 39 | Transaction Not Allowed |
| 41 | Pick-up card |
| 42 | Special Pickup |
| 43 | Hot Card, Pickup if possible |
| 44 | Pickup Card |
| 45 | Transaction Back Off |
| 51 | Insufficient funds |
| 54 | Expired card |
| 55 | Incorrect PIN, Re-enter |
| 57 | Not permitted on card |
| 58 | Txn Not Permitted On Term |
| 61 | Exceeds amount limit |
| 62 | Restricted card |
| 63 | MAC Key Error |
| 65 | Exceeds frequency limit |
| 66 | Exceeds Acquirer Limit |

| Code | Description |
|------|--|
| 67 | Retain Card, no reason specified |
| 68 | Response received too late |
| 75 | Exceeds PIN Retry |
| 76 | Invalid Account |
| 77 | Issuer Does Not Participate In The Service |
| 78 | Function Not Available |
| 79 | Key Validation Error |
| 80 | Approval for Purchase Amount Only |
| 81 | Unable to Verify PIN |
| 82 | Invalid Card Verification Value |
| 83 | Not declined, AVS Only |
| 84 | Invalid Life Cycle of transaction |
| 85 | No Keys To Use |
| 86 | K M E Sync Error |
| 87 | PIN Key Error |
| 88 | MAC sync Error |
| 89 | Security Violation |
| 91 | Issuer not available |
| 92 | Invalid Issuer |
| 93 | Transaction cannot be completed |
| 94 | Invalid originator |
| 96 | System malfunction |
| 97 | No Funds Transfer |
| 98 | Duplicate Reversal |
| 99 | Duplicate Transaction |
| N3 | Cash Service Not Available |
| N4 | Cash Back Request Exceeds Issuer Limit |
| N7 | CVV2 Failure |
| R0 | Stop Payment Order |
| R1 | Revocation of Authorisation Order |

| Code | Description |
|------|--|
| R3 | Revocation of all Authorisations Order |

ECP front-end errors

| Code | Name | Description |
|------|-----------------------------|---|
| 100 | SystemError | A general system error occurred |
| 101 | MaintenanceError | System is undergoing maintenance, request could not be handled. |
| 110 | AuthenticationError | Login failed. Check your API credentials. |
| 120 | ConfigurationError | Configuration error occurred, e.g. terminal not configured properly. Check terminal settings. |
| 200 | CommunicationError | Communication with issuer failed, please contact support. |
| 210 | ConnectionError | Connection to issuer could not be established, please contact support. |
| 220 | AccountError | Issuer account data invalid, please contact support. |
| 230 | TimeoutError | Issuer does not respond within given timeframe - please reconcile |
| 240 | ResponseError | Issuer returned invalid response - please reconcile and contact support |
| 250 | ParsingError | Issuer response could not be parsed - please reconcile and contact support. |
| 300 | InputDataError | Invalid data sent to the API. |
| 310 | InvalidTransactionTypeError | Invalid transaction type was passed to API. See transaction types. |
| 320 | InputDataMissingError | Required argument is missing. Check parameters. |
| 330 | InputDataFormatError | Argument passed in invalid format. Check parameters. |
| 340 | InputDataInvalidError | Argument passed in valid format but makes no sense (e.g. incorrect country code or currency). Check parameters. |
| 350 | InvalidXmlError | The input XML could not be parsed due to invalid code. Please check XML data. |
| 360 | InvalidContentTypeError | Missing or invalid content type: should be text/xml! |

| Code | Name | Description |
|------|-------------------------------|---|
| 400 | WorkflowError | A transaction was triggered that is not possible at this time in the workflow, e.g. a refund on a declined transaction. |
| 410 | ReferenceNotFoundError | Reference transaction was not found. |
| 420 | ReferenceWorkflowError | Wrong Workflow specified. |
| 430 | ReferenceInvalidatedError | Reference transaction already invalidated! |
| 440 | ReferenceMismatchError | Data mismatch with reference, e.g. amount exceeds reference |
| 450 | DoubletTransactionError | Transaction doublet was detected, transaction was blocked. This happens if several transactions with same amount, cardholder, cc number, cvv and expiry date are sent within 5 minutes. |
| 460 | TransactionNotFoundError | The referenced transaction could not be found. |
| 470 | ChargebackNotFoundError | Chargeback not found! |
| 480 | RetrievalRequestNotFoundError | Retrieval Request not found! |
| 490 | FraudReportNotFoundError | Fraud Report not found! |
| 500 | ProcessingError | Transaction declined by issuer |
| 510 | InvalidCardError | Transaction declined, Credit card number is invalid. |
| 511 | IssuerOctNotEnabledError | OCT not enabled error. |
| 520 | ExpiredCardError | Transaction declined, expiration date not in the future or date invalid. |
| 530 | TransactionPendingError | Transaction pending. |
| 540 | CreditExceededError | Amount exceeds credit card limit. |
| 551 | ScaRequiredError | SCA required! |
| 600 | RiskError | Transaction declined by risk management |
| 601 | InterchangeRejectError | Interchange reject received for transaction! |
| 609 | BinCountryCheckError | Card BIN does not match billing country |
| 610 | CardBlacklistError | Card is blacklisted |
| 611 | BinBlacklistError | BIN blacklisted. |
| 612 | CountryBlacklistError | Country blacklisted. |
| 613 | IpBlacklistError | IP address blacklisted. |

| Code | Name | Description |
|------|-------------------------------|---|
| 614 | BlacklistError | Value from payment transaction or risk params is blacklisted. |
| 615 | CardWhitelistError | PAN Whitelist Filter blocked the transaction. This filter - like the above one - uses the PAN blacklist (BL) to perform CC number checks against the BL in the DB. This filter however will reject transactions from a CC with a number which is not whitelisted. |
| 620 | CardLimitExceededError | Card limit exceeded configured limits. |
| 621 | TerminalLimitExceededError | Terminal limits exceeded. |
| 622 | ContractLimitExceededError | MID limits exceeded. |
| 623 | CardVelocityExceededError | Velocity by unknown card exceeded! |
| 624 | CardTicketSizeExceededError | Ticketsize by unknown card exceeded! |
| 625 | UserLimitExceededError | User limit exceeded configured limits. |
| 626 | MultipleFailureDetectionError | Found user transaction declined by issuer. Try again later! |
| 627 | CSDetectionError | The CrossSellingFilter blocks duplicated transactions when an approved transaction has been found on another MID. That is, if the transaction has already been processed successfully on a different MID and within the specified time frame, context entity / scope and possibly within the issuer scope (or not), it will be rejected in order to prevent duplicates. |
| 628 | RecurringLimitExceededError | Amount/count by recurring subscription exceeded. |
| 629 | IrisFilterDeclinedError | Transaction declined by risk management. |
| 630 | IrisFilterOnHoldError | Transaction on hold, a manual review will be done |
| 690 | AvsError | Address Verification failed. |
| 691 | MaxMindRiskError | If a transaction is considered high risk by MaxMind minFraud service, a MaxMindRiskError is raised. |
| 692 | ThreatMetrixRiskError | Transaction declined by ThreatMatrix risk module. |
| 693 | IpNotWhitelistedError | Transaction declined by risk management, IP is NOT whitelisted! |
| 694 | DomainBlacklistedError | Transaction declined by risk management, domain is blacklisted! |
| 695 | FraudError | Risk Error: Please contact the risk team! |

| Code | Name | Description |
|------|--|--|
| 696 | IbanBlacklistError | Transaction declined by risk management, IBAN blacklisted! |
| 701 | ConsumerUniquenessError | Consumer with this consumer_id, email combination already exists! |
| 702 | InvalidConsumerError | Consumer not found! |
| 703 | DisabledConsumerError | Consumer is disabled! |
| 700 | TokenizationError | General tokenization error. |
| 710 | TokenizationNotEnabledError | Tokenization is not enabled for the merchant or the terminal! Contact support. |
| 720 | InvalidTokenTypeError | Unsupported token type! |
| 730 | InvalidTokenError | Invalid token! |
| 740 | DetokenizeForbiddenError | Detokenize action is forbidden! |
| 800 | KycServiceError | General KYC Service Error |
| 801 | DocumentMimeTypeUnsupportedError | Uploaded document MIME type is not supported by KYC provider |
| 802 | InvalidRequestAttributesError | Passed attributes are invalid! |
| 803 | KycServiceNotConfiguredError | KYC Services not configured for Merchant! |
| 804 | KycServiceProviderError | KYC Service provider Error! |
| 805 | KycServiceNotificationError | Notification already received |
| 806 | KycServiceUnacceptableMerchantStateError | Merchant state does not allow using KYC Service API! |
| 900 | RemoteError | Some error occurred on the issuer. Contact support. |
| 910 | RemoteSystemError | Some error occurred on the issuer |
| 920 | RemoteConfigurationError | Issuer configuration error |
| 930 | RemoteDataError | Some passed data caused an error on the issuer |
| 940 | RemoteWorkflowError | Remote workflow error |
| 950 | RemoteTimeoutError | Issuer has timeout with clearing network |

Cardholder ID

Cardholder ID is the consumer's personal identification, which differs from country to country. For ECP transactions, the cardholder ID (described below) must be sent if the cardholder is from one the following countries.

| Country | Description | Length |
|---------|-------------|--------|
|---------|-------------|--------|

| Country | Description | Length |
|-----------|---|--------|
| Argentina | Consumer's Argentinian Identification Number (DNI or CUIT) | 7,11 |
| Brazil | Consumer's Brazilian Identification Number (CPF or CNPJ). Must have full CPF validation | 11,14 |
| Chile | Consumer's Chilean Identification Number (CI/RUT) | 8,9 |
| Colombia | Consumer's Colombian Identification Number (CC) | 6,10 |
| India | Consumer's Indian PAN | 10,10 |
| Mexico | Consumer's Mexican Identification Number (CURP) | 10,18 |
| Paraguay | Consumer's Paraguayan Identification Number (CI) | 5,20 |
| Peru | Consumer's Peruvian Identification Number (DNI) | 8,9 |
| Turkey | Consumer's Turkish Identification Number (T.C. Kimlik No.) | 5,20 |
| Uruguay | Consumer's Uruguayan Identification Number (CI) | 6,8 |

MAIB - Moldova

MAIB is a Moldovan payment processor. Shift4's connection to MAIB enables you to process local transactions in Moldova through the Shift4 Payments Processing platform.

Specifications

| Item | Value |
|-----------------------------|--|
| Region | Moldova |
| Supported card scheme | Visa, Mastercard, Maestro, American Express |
| Supported Operations | 1, 2, 3, 5, 11, 12, 13, 15, 23, 24, 28, 29, 32, 33 |
| Onboarding Merchant | Moldova |
| Supported Currencies | MDL, EUR |
| Permitted Refund Percentage | 100% |
| Supported Features | Card Not Present only; CVV2, Card Validation |
| Min. Transaction Amount | 0.01 |
| Max. Transaction Amount | 999,999,999,999.99 |
| Blocked BIN Countries | None |

Unique Requirements for MAIB

Refund and Void

When processing transaction with MAIB, the refund functionality also functions as transaction void. When you want to cancel a transaction use the Refund transaction type [O=5] whether the transaction was cleared or not.

3D Secure

MAIB only supports their own 3D secure functionality and apply a challenge flow on every transaction. To support the MAIB 3D Secure functionality, you should rely on the Shift4 3D Secure API specifications, with the changes specified in the table below. Refer to the *Shift4 Payment Platform API* for a full description of the Shift4 3D Secure functionality.

| Name | Description | Type | min | max | m/o/c |
|-------------|--|-------|-----|-----|-------|
| 3ds_initate | Indicates whether to initiate the Shift4 3D Secure Authentication process. | [0-3] | 2 | 2 | o |

| Name | Description | Type | min | max | m/o/c |
|---------------------|---|-------------|-----|------|-------|
| 3ds_redirect_url | Contains the merchant URL to which the browser should be redirected after the challenge session | [a-zA-Z0-9] | 0 | 2018 | m |
| 3ds_recurringexpiry | Date after which no further authorisations shall be performed. This field is limited to 8 characters, and the accepted format is YYYYMMDD. NOTE: For MAIB implementations this field is mandatory only if a9=1 or a9=2 | [0-9] | 8 | 8 | c |

**Note:**

- The 3D Secure requirements listed above are applicable to all implementations even if you usually do not use Shift4's 3D Secure service
 - MAIB does not support exemption requests. All transaction must go through a 3D Secure challenge flow.
 - Although most of Shift4's 3D Secure service parameters are not required for processing 3D Secure with MAIB, we recommend you include them with every transaction to ensure compatibility to other processors in case of routing of the transaction to a different processor
-

RedSys (Spain)

Redsys is the Spanish payment processing switch. Shift4's connection to Redsys enables you to process local transactions in Spain through a single connection to Shift4.

Specifications

| Item | Value |
|-----------------------------|--|
| Region | Spain |
| Supported card scheme | Visa, Mastercard, American Express, Diners |
| Supported Operations | 1,2,3,4,5,6,7,8,10,11,12,13,14,15,16,20,23,24,28,29,32,33,101 |
| Onboarding Merchant | Worldwide |
| Supported Currencies | See Appendix A – Supported Currencies |
| Permitted Refund Percentage | 100% |
| Supported Features | Card Not Present only: CVV2, Card Validation, 3D Secure. |
| Unsupported features | Authorization which is not a Pre-Authorization, Partial capture, Multiple Capture, Partial Authorization |
| Min. Transaction Amount | 0.01 |
| Max. Transaction Amount | 999,999,999,999.99 |
| Blocked BIN Countries | None |

Shift4 API Exceptions

The following table describes the API exceptions for Redsys transactions.

| Name | Description | Type | Length | Required | Comments | Relevant Operation Codes |
|------|---|-------|--------|----------|--|--------------------------------------|
| a10 | Authorisation Type: 1 Final Authorisation (default value) 2 Pre-Authorisation Transactions referring to Pre-Authorisations must include an a4 parameter. | [1-2] | 1,1 | m | Redsys supports only Pre-Authorization (i.e must be sent with a10=2) | Authorization (2, 10, 12 20, 28, 32) |

Processor Response Codes

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

| Code | Processor Description (Spanish) |
|--------------|--|
| 0000 to 0099 | Transacción autorizada para pagos y preautorizaciones |
| 0900 | Transacción autorizada para devoluciones y confirmaciones |
| 0400 | Transacción autorizada para anulaciones |
| 0101 | Tarjeta caducada |
| 0102 | Tarjeta en excepción transitoria o bajo sospecha de fraude |
| 0106 | Intentos de PIN excedidos |
| 0125 | Tarjeta no efectiva |
| 0129 | Código de seguridad (CVV2/CVC2) incorrecto |
| 0180 | Tarjeta ajena al servicio |
| 0184 | Error en la autenticación del titular |
| 0190 | Denegación del emisor sin especificar motive |
| 0191 | Fecha de caducidad errónea |
| 0195 | Requiere autenticación SCA |
| 0202 | Tarjeta en excepción transitoria o bajo sospecha de fraude con retirada de tarjeta |
| 0904 | Comercio no registrado en FUC |
| 0909 | Error de Sistema |

| Code | Processor Description (Spanish) |
|-----------|---|
| 913 | Pedido repetido |
| 944 | Sesión Incorrecta |
| 950 | Operación de devolución no permitida |
| 9912/0912 | Emisor no disponible |
| 9064 | Número de posiciones de la tarjeta incorrecto |
| 9078 | Tipo de operación no permitida para esa tarjeta |
| 9093 | Tarjeta no existente |
| 9094 | Rechazo servidores internacionales |
| 9104 | Comercio con "titular seguro" y titular sin clave de compra segura |
| 9218 | El comercio no permite op. seguras por entrada /operaciones |
| 9253 | Tarjeta no cumple el check-digit |
| 9256 | El comercio no puede realizar preautorizaciones |
| 9257 | Esta tarjeta no permite operativa de preautorizaciones |
| 9261 | Operación detenida por superar el control de restricciones en la entrada al SIS |
| 9915 | A petición del usuario se ha cancelado el pago |
| SIS0001 | Error genérico. Consulte con Soporte |
| SIS0002 | Error genérico. Consulte con Soporte |

| Code | Processor Description (Spanish) |
|---------|---|
| SIS0003 | Error genérico. Consulte con Soporte |
| SIS0004 | Error genérico. Consulte con Soporte |
| SIS0005 | Error genérico. Consulte con Soporte |
| SIS0006 | Error genérico. Consulte con Soporte |
| SIS0007 | El mensaje enviado por el comercio no es correcto |
| SIS0008 | falta Ds_Merchant_MerchantCode |
| SIS0009 | Error de formato en Ds_Merchant_MerchantCode |
| SIS0010 | Error falta Ds_Merchant_Terminal |
| SIS0011 | Error de formato en Ds_Merchant_Terminal |
| SIS0012 | Error genérico. Consulte con Soporte |
| SIS0013 | Error genérico. Consulte con Soporte |
| SIS0014 | Error de formato en Ds_Merchant_Order |
| SIS0015 | Falta Ds_Merchant_Currency |
| SIS0016 | Error de formato en Ds_Merchant_Currency |
| SIS0018 | Falta Ds_Merchant_Amount |
| SIS0019 | Falta Ds_Merchant_Amount |
| SIS0020 | Falta Ds_Merchant_MerchantSignature |

| Code | Processor Description (Spanish) |
|---------|--|
| SIS0021 | Ds_Merchant_MerchantSignature viene vacía |
| SIS0022 | Error de formato en Ds_Merchant_TransactionType |
| SIS0023 | Ds_Merchant_TransactionType desconocido |
| SIS0024 | Error Ds_Merchant_ConsumerLanguage tiene mas de 3 posiciones |
| SIS0025 | Error de formato en Ds_Merchant_ConsumerLanguage |
| SIS0026 | No existe el comercio / terminal enviado |
| SIS0027 | Error Moneda enviada por el comercio |
| SIS0028 | Comercio / terminal está dado de baja |
| SIS0029 | Error genérico. Consulte con Soporte |
| SIS0030 | tipo de operación errónea |
| SIS0031 | método de pago erróneo |
| SIS0032 | Error al montar el mensaje para una devolución |
| SIS0033 | tipo de operación es erróneo |
| SIS0034 | Error en el acceso a la BBDD |
| SIS0035 | Error genérico. Consulte con Soporte |
| SIS0037 | El número de teléfono no es válido |
| SIS0038 | Error genérico. Consulte con Soporte |

| Code | Processor Description (Spanish) |
|---------|--|
| SIS0039 | Error genérico. Consulte con Soporte |
| SIS0040 | El comercio / terminal no tiene ningún método de pago asignado |
| SIS0041 | Error en el cálculo de la firma |
| SIS0042 | Error en el cálculo de la firma |
| SIS0043 | Error genérico. Consulte con Soporte |
| SIS0044 | Error genérico. Consulte con Soporte |
| SIS0046 | El bin de la tarjeta no está dado de alta en FINANET |
| SIS0047 | Error genérico. Consulte con Soporte |
| SIS0048 | Error genérico. Consulte con Soporte |
| SIS0049 | Error genérico. Consulte con Soporte |
| SIS0050 | Error genérico. Consulte con Soporte |
| SIS0051 | Número de pedido repetido |
| SIS0052 | Error genérico. Consulte con Soporte |
| SIS0053 | Error genérico. Consulte con Soporte |
| SIS0054 | No existe operación sobre la que realizar la devolución |
| SIS0055 | existe más de un pago con el mismo número de pedido |
| SIS0056 | La operación sobre la que se desea devolver no está autorizada |

| Code | Processor Description (Spanish) |
|---------|---|
| SIS0057 | El importe a devolver supera el permitido |
| SIS0058 | Los datos de la validación son erróneos |
| SIS0059 | No existe operación sobre la que realizar la confirmación |
| SIS0060 | Ya existe una confirmación asociada a la preautorización |
| SIS0061 | La preautorización sobre la que se desea confirmar no está autorizada |
| SIS0062 | El importe a confirmar supera el permitido |
| SIS0063 | Número de tarjeta no valido. |
| SIS0064 | Número de posiciones de la tarjeta incorrecto |
| SIS0065 | El número de tarjeta no es numérico |
| SIS0066 | Error en el mes de caducidad |
| SIS0067 | El mes de la caducidad no es numérico |
| SIS0068 | El mes de la caducidad no es válido |
| SIS0069 | Año de caducidad no valido |
| SIS0070 | El Año de la caducidad no es numérico |
| SIS0071 | Tarjeta caducada |
| SIS0072 | Operación no anulable |
| SIS0073 | Error en la anulación |

| Code | Processor Description (Spanish) |
|---------|--|
| SIS0074 | Falta Ds_Merchant_Order (Pedido) |
| SIS0075 | El "Ds_Merchant_Order" tiene menos de 4 o más de 12 posiciones . |
| SIS0077 | Error de formato en Ds_Merchant_Order |
| SIS0078 | Tipo de operación no permitida para esa tarjeta |
| SIS0079 | Error genérico. Consulte con Soporte |
| SIS0080 | Error genérico. Consulte con Soporte |
| SIS0081 | Se han perdido los datos de la sesión |
| SIS0082 | Error genérico. Consulte con Soporte |
| SIS0083 | Error genérico. Consulte con Soporte |
| SIS0084 | El valor de Ds_Merchant_Conciliation es nulo |
| SIS0085 | El valor de Ds_Merchant_Conciliation no es numérico |
| SIS0086 | El valor de Ds_Merchant_Conciliation no ocupa 6 posiciones |
| SIS0087 | El valor de Ds_Merchant_Session es nulo |
| SIS0088 | El valor de Ds_Merchant_Session no es numérico |
| SIS0089 | El valor de caducidad no ocupa 4 posiciones |
| SIS0090 | Error genérico. Consulte con Soporte |
| SIS0091 | Error genérico. Consulte con Soporte |

| Code | Processor Description (Spanish) |
|---------|---|
| SIS0092 | El valor de caducidad es nulo |
| SIS0093 | Denegación emisor |
| SIS0094 | Denegación emisor |
| SIS0095 | Denegación emisor |
| SIS0097 | Valor del campo Ds_Merchant_CComercio no válido |
| SIS0098 | Valor del campo Ds_Merchant_CVentana no válido |
| SIS0099 | Error genérico. Consulte con Soporte |
| SIS0103 | Error genérico. Consulte con Soporte |
| SIS0104 | Comercio con "titular seguro" y titular sin clave de compra segura |
| SIS0112 | El tipo de transacción especificado en Ds_Merchant_Transaction_Type no esta permitido |
| SIS0113 | Error genérico. Consulte con Soporte |
| SIS0114 | Se está realizando la llamada por GET, la tiene que realizar por POST |
| SIS0115 | No existe operación sobre la que realizar el pago de la cuota |
| SIS0116 | La operación sobre la que se desea pagar una cuota no es una operación válida |
| SIS0117 | La operación sobre la que se desea pagar una cuota no está autorizada |
| SIS0118 | Se ha excedido el importe total de las cuotas |
| SIS0119 | Valor del campo Ds_Merchant_DateFrequency no válido |

| Code | Processor Description (Spanish) |
|---------|---|
| SIS0120 | Valor del campo Ds_Merchant_ChargeExpiryDate no válido |
| SIS0121 | Valor del campo Ds_Merchant_SumTotal no válido |
| SIS0122 | Formato incorrecto del campo Ds_Merchant_DateFrequency o Ds_Merchant_SumTotal |
| SIS0123 | Se ha excedido la fecha tope para realiza la Transacción |
| SIS0124 | No ha transcurrido la frecuencia mínima en un pago recurrente sucesivo |
| SIS0125 | Error genérico. Consulte con Soporte |
| SIS0126 | Operación Duplicada |
| SIS0127 | Error genérico. Consulte con Soporte |
| SIS0128 | Error genérico. Consulte con Soporte |
| SIS0130 | Error genérico. Consulte con Soporte |
| SIS0131 | Error genérico. Consulte con Soporte |
| SIS0132 | La fecha de Confirmación de Autorización no puede superar en mas de 7 días a la de Preautorización. |
| SIS0133 | La fecha de Confirmación de Autenticación no puede superar en mas de 45 días a la de Autenticacion Previa |
| SIS0134 | El valor del Ds_MerchantCiers enviado no es válido |
| SIS0139 | El pago recurrente inicial está duplicado |
| SIS0140 | Error genérico. Consulte con Soporte |
| SIS0142 | Tiempo excecido para el pago |

| Code | Processor Description (Spanish) |
|---------|---|
| SIS0151 | Error genérico. Consulte con Soporte |
| SIS0169 | Valor PUCE Ds_Merchant_MatchingData no válido |
| SIS0170 | Valor PUCE Ds_Acquirer_Identifier no válido |
| SIS0171 | Valor PUCE Ds_Merchant_Csb no válido |
| SIS0172 | El valor del campo PUCE Ds_Merchant_MerchantCode no es válido |
| SIS0173 | El valor del campo PUCE Ds_Merchant_UrlOK no válido |
| SIS0174 | Error genérico. Consulte con Soporte |
| SIS0175 | Error genérico. Consulte con Soporte |
| SIS0181 | Error genérico. Consulte con Soporte |
| SIS0182 | Error genérico. Consulte con Soporte |
| SIS0183 | Error genérico. Consulte con Soporte |
| SIS0184 | Error genérico. Consulte con Soporte |
| SIS0186 | Faltan datos para operación |
| SIS0187 | Error genérico. Consulte con Soporte |
| SIS0197 | Error al obtener los datos de cesta de la compra |
| SIS0214 | El comercio no permite devoluciones. Se requiere usar firma ampliada. |
| SIS0216 | El CVV2 tiene mas de 3 posiciones |

| Code | Processor Description (Spanish) |
|---------|--|
| SIS0217 | Error de formato en el CVV2 |
| SIS0218 | El comercio solo permite operaciones seguras y se está mandando una operación NO SEGURA por entradas Host to Host |
| SIS0219 | El número de operaciones de la tarjeta supera el límite permitido para el comercio |
| SIS0220 | El importe acumulado de la tarjeta supera el límite permitido para el comercio |
| SIS0221 | El CVV2 es obligatorio |
| SIS0222 | Ya existe una anulación asociada a la preautorización |
| SIS0223 | La preautorización que se desea anular no está autorizada |
| SIS0224 | El comercio no permite anulaciones por no tener firma ampliada |
| SIS0225 | No existe operación sobre la que realizar la anulación |
| SIS0226 | Error en en los datos de la anulación |
| SIS0227 | Valor del campo Ds_Merchant_TransactionDate no válido |
| SIS0228 | Sólo se puede hacer pago aplazado con tarjeta de crédito On-us |
| SIS0229 | No existe el código de pago aplazado solicitado |
| SIS0230 | El comercio no está configurado para aceptar pago fraccionado o el código de fraccionamiento que nos envía no está dado de alta. |
| SIS0231 | No hay forma de pago aplicable |
| SIS0232 | Forma de pago no disponible |
| SIS0233 | Forma de pago desconocida |

| Code | Processor Description (Spanish) |
|---------|--|
| SIS0234 | Nombre del titular de la cuenta no disponible |
| SIS0235 | Campo Sis_Numero_Entidad no disponible |
| SIS0236 | El valor del campo Sis_Numero_Entidad no tiene la longitud requerida |
| SIS0237 | El valor del campo Sis_Numero_Entidad no es numérico |
| SIS0238 | El valor del Campo Sis_Numero_Oficina no está disponible |
| SIS0239 | El valor del campo Sis_Numero_Oficina no tiene la longitud requerida |
| SIS0240 | El Valor del campo Sis_Numero_Oficina no es numérico |
| SIS0241 | Campo Sis_Numero_DC no disponible |
| SIS0242 | El valor del campo Sis_Numero_DC no tiene la longitud requerida |
| SIS0243 | El Valor del campo Sis_Numero_DC no es numérico |
| SIS0244 | Campo Sis_Numero_Cuenta no disponible |
| SIS0245 | El Valor del campo Sis_Numero_Cuenta no tiene la longitud requerida |
| SIS0246 | El Valor del campo Sis_Numero_Cuenta no es numérico |
| SIS0247 | Dígito de Control de Cuenta Cliente no válido |
| SIS0248 | El comercio no permite pago por domiciliación |
| SIS0249 | Error genérico. Consulte con Soporte |
| SIS0250 | Error genérico. Consulte con Soporte |

| Code | Processor Description (Spanish) |
|---------|--|
| SIS0251 | El comercio no permite pago por transferencia |
| SIS0252 | Por su configuración no puede enviar la tarjeta |
| SIS0253 | Tarjeta no cumple check digit |
| SIS0254 | El número de operaciones de la IP supera el límite permitido por el comercio |
| SIS0255 | El importe acumulado por la IP supera el límite permitido por el comercio |
| SIS0256 | El comercio no permite operativa de preautorización |
| SIS0257 | La tarjeta no permite operativa de preautorización |
| SIS0258 | No se tiene el IDETRA emisor necesario para realizar la confirmación |
| SIS0259 | No existe la operación original para notificar o consultar |
| SIS0260 | Entrada incorrecta al SIS |
| SIS0261 | Restricciones superadas |
| SIS0262 | Moneda no permitida para operación de transferencia o domiciliación |
| SIS0263 | Error calculando datos para procesar operación |
| SIS0264 | Error procesando datos de respuesta recibidos |
| SIS0265 | Error de firma en los datos recibidos |
| SIS0266 | No se pueden recuperar los datos de la operación recibida |
| SIS0267 | La operación no se puede procesar por no existir Código Cuenta Cliente |

| Code | Processor Description (Spanish) |
|---------|---|
| SIS0268 | La devolución no se puede procesar por Webservice |
| SIS0269 | No se pueden realizar devoluciones de operaciones de domiciliacion no descargadas |
| SIS0270 | El comercio no puede realizar preautorizaciones en diferido |
| SIS0274 | Tipo de operación desconocida o no permitida por esta entrada al SIS |
| SIS0275 | Premio sin IdPremio |
| SIS0276 | Unidades del Premio no numericas. |
| SIS0277 | Error genérico. Consulte con Soporte |
| SIS0278 | Error en el proceso de consulta de premios |
| SIS0279 | El comercio no tiene activada la operativa de fidelización |
| SIS0280 | Bloqueo por control de Seguridad |
| SIS0281 | Bloqueo por control de Seguridad |
| SIS0282 | Bloqueo por control de Seguridad |
| SIS0283 | Bloqueo por control de Seguridad |
| SIS0284 | No existe operacion sobre la que realizar el Pago Adicional |
| SIS0285 | No existe operacion sobre la que realizar el Pago Adicional |
| SIS0286 | La operación sobre la que se quiere hacer la operación adicional no esta Aceptada |
| SIS0287 | la Operacion ha sobrepasado el importe para el Pago Adicional |

| Code | Processor Description (Spanish) |
|---------|---|
| SIS0288 | No se puede realizar otro pago Adicional. se ha superado el numero de pagos |
| SIS0289 | El importe del pago Adicional supera el maximo días permitido |
| SIS0290 | Bloqueo por control de Seguridad |
| SIS0291 | Bloqueo por control de Seguridad |
| SIS0292 | Bloqueo por control de Seguridad |
| SIS0293 | Bloqueo por control de Seguridad |
| SIS0294 | La tarjeta no es Privada |
| SIS0295 | Error de duplicidad de operación. Se puede intentar de nuevo |
| SIS0296 | No se encuentra la operación Tarjeta en Archivo inicial |
| SIS0297 | Número de operaciones sucesivas de Tarjeta en Archivo superado |
| SIS0298 | El comercio no permite realizar operaciones de Tarjeta en Archivo |
| SIS0299 | Error en pago con PayPal |
| SIS0300 | Error en pago con PayPal |
| SIS0301 | Error en pago con PayPal |
| SIS0302 | Moneda no válida para pago con PayPal |
| SIS0304 | No se permite pago fraccionado si la tarjeta no es de FINCONSUM |
| SIS0305 | No se permite pago fraccionado FINCONSUM en moneda diferente de euro |

| Code | Processor Description (Spanish) |
|---------|--|
| SIS0306 | Valor del campo Ds_Merchant_PrepaidCard no válido |
| SIS0307 | Operativa de tarjeta regalo no permitida |
| SIS0308 | Tiempo límite para recarga de tarjeta regalo superado |
| SIS0309 | Faltan datos adicionales para realizar la recarga de tarjeta prepago |
| SIS0310 | Valor del campo Ds_Merchant_Prepaid_Expiry no válido |
| SIS0311 | Error genérico. Consulte con Soporte |
| SIS0319 | El comercio no pertenece al grupo enviado en Ds_Merchant_Group |
| SIS0320 | Error generando la referencia |
| SIS0321 | El identificador indicado en Ds_Merchant_Identifier no está asociado al comercio |
| SIS0322 | Error de formato en Ds_Merchant_Group |
| SIS0323 | Es necesario el campo Ds_Merchant_Customer_Mobile o Ds_Merchant_Customer_Mail |
| SIS0324 | Imposible enviar link al titular |
| SIS0326 | Se han enviado datos de tarjeta en fase primera de un pago con dos fases |
| SIS0327 | No se ha enviado ni móvil ni email en fase primera de un pago con dos fases |
| SIS0328 | Token de pago en dos fases inválido |
| SIS0329 | No se puede recuperar el Token de pago en dos fases |
| SIS0330 | Fechas incorrectas de pago dos fases |

| Code | Processor Description (Spanish) |
|---------|--|
| SIS0331 | La operación no tiene un estado válido o no existe. |
| SIS0332 | El importe de la operación original y de la devolución debe ser idéntico |
| SIS0333 | Error en una petición a MasterPass Wallet |
| SIS0334 | Bloqueo por control de Seguridad |
| SIS0334 | Bloqueo por control de Seguridad |
| SIS0335 | El valor del campo Ds_Merchant_Recharge_Commission no es válido |
| SIS0336 | Error genérico. Consulte con Soporte |
| SIS0337 | Error genérico. Consulte con Soporte |
| SIS0338 | No se encuentra la operación iUPAY |
| SIS0339 | El comercio no dispone de pago iUPAY |
| SIS0340 | Respuesta recibida desde iUPAY no válida |
| SIS0341 | Error genérico. Consulte con Soporte |
| SIS0342 | El comercio no permite realizar operaciones de pago de tributos |
| SIS0343 | Falta o es incorrecto el parámetro Ds_Merchant_Tax_Reference |
| SIS0344 | No se han aceptado las condiciones de las cuotas |
| SIS0345 | Se ha elegido un número de plazos incorrecto |
| SIS0346 | Error en el formato del campo DS_MERCHANT_PAY_TYPE |

| Code | Processor Description (Spanish) |
|---------|--|
| SIS0347 | El comercio no está configurado para realizar la consulta de BIN. |
| SIS0348 | El BIN indicado en la consulta no se reconoce |
| SIS0349 | Los datos de importe y DCC enviados no coinciden con los registrados en SIS |
| SIS0350 | No hay datos DCC registrados en SIS para este número de pedido |
| SIS0351 | Autenticación prepago incorrecta |
| SIS0352 | El tipo de firma del comercio no permite esta operativa |
| SIS0353 | El comercio no tiene definida una clave 3DES válida |
| SIS0354 | Error descifrando petición |
| SIS0355 | El comercio-terminal enviado en los datos cifrados no coincide con el enviado en la petición |
| SIS0356 | Existen datos de entrada para control de fraude y el comercio no tiene activo control de fraude |
| SIS0357 | El comercio tiene activo control de fraude y no existe campo ds_merchant_merchantscf |
| SIS0358 | La entidad no dispone de pago iUPAY |
| SIS0359 | El comercio solamente permite pago de tributos y no se está informando el campo Ds_Merchant_TaxReference |
| SIS0370 | Error en formato Scf_Merchant_Nif. Longitud máxima 16 |
| SIS0371 | Error en formato Scf_Merchant_Name. Longitud máxima 30 |
| SIS0372 | Error en formato Scf_Merchant_First_Name. Longitud máxima 30 |
| SIS0373 | Error en formato Scf_Merchant_Last_Name. Longitud máxima 30 |

| Code | Processor Description (Spanish) |
|---------|--|
| SIS0374 | Error en formato Scf_Merchant_User. Longitud máxima 45 |
| SIS0375 | Error en formato Scf_Affinity_Card. Valores posibles 'S' o 'N'. Longitud máxima 1 |
| SIS0376 | Error en formato Scf_Payment_Financed. Valores posibles 'S' o 'N'. Longitud máxima 1 |
| SIS0377 | Error en formato Scf_Ticket_Departure_Point. Longitud máxima 30 |
| SIS0378 | Error en formato Scf_Ticket_Destination. Longitud máxima 30 |
| SIS0379 | Error en formato Scf_Ticket_Departure_Date. Debe tener formato yyyyMMddHHmss. |
| SIS0380 | Error en formato Scf_Ticket_Num_Passengers. Longitud máxima 1. |
| SIS0381 | Error en formato Scf_Passenger_Dni. Longitud máxima 16. |
| SIS0382 | Error en formato Scf_Passenger_Name. Longitud máxima 30. |
| SIS0383 | Error en formato Scf_Passenger_First_Name. Longitud máxima 30. |
| SIS0384 | Error en formato Scf_Passenger_Last_Name. Longitud máxima 30. |
| SIS0385 | Error en formato Scf_Passenger_Check_Luggage. Valores posibles 'S' o 'N'. Longitud máxima 1. |
| SIS0386 | Error en formato Scf_Passenger_Special_luggage. Valores posibles 'S' o 'N'. Longitud máxima 1. |
| SIS0387 | Error en formato Scf_Passenger_Insurance_Trip. Valores posibles 'S' o 'N'. Longitud máxima 1. |
| SIS0388 | Error en formato Scf_Passenger_Type_Trip. Valores posibles 'N' o 'I'. Longitud máxima 1. |
| SIS0389 | Error en formato Scf_Passenger_Pet. Valores posibles 'S' o 'N'. Longitud máxima 1. |
| SIS0390 | Error en formato Scf_Order_Channel. Valores posibles 'M'(móvil), 'P'(PC) o 'T'(Tablet) |

| Code | Processor Description (Spanish) |
|---------|--|
| SIS0391 | Error en formato Scf_Order_Total_Products. Debe tener formato numérico y longitud máxima de 3. |
| SIS0392 | Error en formato Scf_Order_Different_Products. Debe tener formato numérico y longitud máxima de 3. |
| SIS0393 | Error en formato Scf_Order_Amount. Debe tener formato numérico y longitud máxima de 19. |
| SIS0394 | Error en formato Scf_Order_Max_Amount. Debe tener formato numérico y longitud máxima de 19. |
| SIS0395 | Error en formato Scf_Order_Coupon. Valores posibles 'S' o 'N' |
| SIS0396 | Error en formato Scf_Order_Show_Type. Debe longitud máxima de 30. |
| SIS0397 | Error en formato Scf_Wallet_Identifier |
| SIS0398 | Error en formato Scf_Wallet_Client_Identifier |
| SIS0399 | Error en formato Scf_Merchant_Ip_Address |
| SIS0400 | Error en formato Scf_Merchant_Proxy |
| SIS0401 | Error en formato Ds_Merchant_Mail_Phone_Number. Debe ser numérico y de longitud máxima 19 |
| SIS0402 | Error en llamada a SafetyPay para solicitar token url |
| SIS0403 | Error en proceso de solicitud de token url a SafetyPay |
| SIS0404 | Error en una petición a SafetyPay |
| SIS0405 | Solicitud de token url denegada SAFETYPAY |
| SIS0406 | El sector del comercio no está permitido para realizar un pago de premio de apuesta (Gambling) |
| SIS0407 | El importe de la operación supera el máximo permitido para realizar un pago de premio de apuesta(Gambling) |

| Code | Processor Description (Spanish) |
|---------|--|
| SIS0408 | La tarjeta debe de haber operado durante el último año para poder realizar un pago de premio de apuesta (Gambling) |
| SIS0409 | La tarjeta debe ser una Visa o MasterCard nacional para realizar un pago de premio de apuesta (Gambling) |
| SIS0410 | Bloqueo por Operación con Tarjeta Privada del Cajamar, en comercio que no es de Cajamar |
| SIS0411 | No existe el comercio en la tabla de datos adicionales de RSI Directo |
| SIS0412 | La firma enviada no es correcta |
| SIS0413 | La operación ha sido denegada por Lynx |
| SIS0414 | El plan de ventas no es correcto |
| SIS0415 | El tipo de producto no es correcto |
| SIS0416 | Importe no permitido en devolucion |
| SIS0417 | Fecha de devolucion no permitida |
| SIS0418 | No existe plan de ventas vigente |
| SIS0419 | Tipo de cuenta no permitida |
| SIS0420 | El comercio no dispone de formas de pago para esta operación |
| SIS0421 | Tarjeta no permitida. No es producto Agro |
| SIS0422 | Faltan datos para operacion Agro |
| SIS0423 | CNPJ del comercio incorrecto |
| SIS0424 | No se ha encontrado el establecimiento |

| Code | Processor Description (Spanish) |
|---------|---|
| SIS0425 | No se ha encontrado la tarjeta |
| SIS0426 | Enrutamiento no valido para el comercio |
| SIS0427 | La conexion con CECA no ha sido posible |
| SIS0428 | Operacion debito no segura |
| SIS0429 | Error en la versión (Ds_SignatureVersion) |
| SIS0430 | Error al decodificar el parámetro Ds_MerchantParameters |
| SIS0431 | Error del objeto JSON que se envía codificado en el parámetro Ds_MerchantParameters |
| SIS0432 | FUC del comercio erróneo |
| SIS0433 | Terminal del comercio erróneo |
| SIS0434 | Formato de pedido no válido |
| SIS0435 | Error genérico. Consulte con Soporte |
| SIS0436 | Error en la construcción del elemento <REQUEST> |
| SIS0437 | Error en la construcción del elemento <DS_SIGNATUREVERSION> |
| SIS0438 | Error en la construcción del elemento <DATOSENTRADA> |
| SIS0439 | Error en la construcción del elemento <DS_SIGNATURE> |
| SIS0440 | Error genérico. Consulte con Soporte |
| SIS0442 | Error genérico. Consulte con Soporte |

| Code | Processor Description (Spanish) |
|---------|---|
| SIS0443 | No se permite pago en terminales ONEY con tarjetas ajenas |
| SIS0444 | Se está intentando acceder usando firmas antiguas y el comercio está configurado como HMAC SHA256 |
| SIS0445 | Error genérico. Consulte con Soporte |
| SIS0446 | Para terminales Oney es obligatorio indicar la forma de pago |
| SIS0448 | El comercio no tiene el método de Pago Diners |
| SIS0449 | El comercio tiene configurado "Prohibir Pago A" |
| SIS0450 | El comercio tiene configurado Prohibir Pago A AMEX" |
| SIS0451 | El comercio tiene el método de pago "Prohibir Pago A" |
| SIS0453 | El comercio no tiene configurado método de pago "Pago JCB" |
| SIS0454 | El comercio no tiene configurado método de pago "Pago Amex" |
| SIS0455 | El comercio no tiene el método de pago "Tarjetas Propias" |
| SIS0456 | El comercio no tiene configurado Segundo Intento |
| SIS0459 | El comercio no tiene configurado el método de pago "Pago JCB" |
| SIS0460 | El comercio no tiene el método de pago "Pago AMEX" |
| SIS0461 | El comercio no tiene el método de pago "Pago AMEX" |
| SIS0462 | Método de pago Seguro no disponible por la entrada Host to Host |
| SIS0463 | El comercio está intentando realizar una operación no segura sin método de pago No seguro |

| Code | Processor Description (Spanish) |
|---------|--|
| SIS0464 | El comercio no tiene el método de pago "MasterCard Comercial" |
| SIS0465 | El comercio no tiene el método de pago "Tradicional Mundial" |
| SIS0466 | La referencia que se está utilizando no existe. |
| SIS0467 | La referencia que se está utilizando está dada de baja |
| SIS0468 | Se está utilizando una referencia que se generó con un adquirente distinto al adquirente que la utiliza. |
| SIS0469 | No se ha superado el proceso de fraude MR |
| SIS0470 | La solicitud del primer factor ha fallado.SDK |
| SIS0471 | Error en la URL de redirección de solicitud del primer factor.PPII |
| SIS0472 | Error al montar la petición de Autenticación de PPII |
| SIS0473 | la respuesta de la petición de Autenticación de PPII es nula. |
| SIS0474 | El statusCode de la respuesta de la petición de Autenticación de PPII es nulo |
| SIS0475 | El idOperación de la respuesta de la petición de Autenticación de PPII es nulo |
| SIS0476 | Error tratando la respuesta de la Autenticación de PPII |
| SIS0477 | Se ha superado el tiempo definido entre el paso 1 y 2 de PPI |
| SIS0478 | Error tratando la respuesta de la Autorización de PPII |
| SIS0479 | La respuesta de la petición de Autorización de PPII es nula |
| SIS0480 | El statusCode de la respuesta de la petición de Autorización de PPII es nulo. |

| Code | Processor Description (Spanish) |
|---------|--|
| SIS0481 | El comercio no es Payment Facilitator |
| SIS0482 | El idOperación de la respuesta de una Autorización OK es nulo o no coincide con el idOp. de la Auth. |
| SIS0483 | La respuesta de la petición de devolución de PPII es nula. |
| SIS0484 | El statusCode o el idPetición de la respuesta de la petición de Devolución de PPII es nulo. |
| SIS0485 | BIZUM ha devuelto un KO en la devolución |
| SIS0486 | La respuesta a la consulta PPII es nula |
| SIS0487 | El comercio no tiene habilitado el método de pago Paygold |
| SIS0488 | El comercio no tiene el método de pago "Pago MOTO/Manual" |
| SIS0489 | Operacion MPI Externo no permitida |
| SIS0490 | Se reciben parametros MPI Soporte en operacion MPI Externo |
| SIS0491 | SecLevel no permitido en operacion MPI Externo |
| SIS0492 | Se reciben parametros MPI Externo en operacion MPI Soporte |
| SIS0493 | Se reciben parametros de MPI en operacion no segura |
| SIS0494 | Firma Obsoleta |
| SIS0495 | Configuración incorrecta ApplePay o AndroidPay |
| SIS0496 | No tiene dado de alta el método de pago AndroidPay |
| SIS0497 | No tiene dado de alta el método de pago ApplePay |

| Code | Processor Description (Spanish) |
|---------|--|
| SIS0498 | moneda / importe de la operación de ApplePay no coinciden |
| SIS0499 | Error obteniendo claves del comercio en Google/Apple Pay |
| SIS0500 | Error en el DCC Dinámico, se ha modificado la tarjeta. |
| SIS0501 | Error en La validación de datos enviados para genera el Id operación |
| SIS0502 | Error al validar Id Oper |
| SIS0503 | Error al validar el pedido |
| SIS0504 | Error al validar tipo de transacción |
| SIS0505 | Error al validar moneda |
| SIS0506 | Error al validar el importe |
| SIS0507 | Id Oper no tiene vigencia |
| SIS0508 | Error al validar Id Oper |
| SIS0510 | No se permite el envío de datos de tarjeta si se envía ID de operación |
| SIS0511 | Error en la respuesta de consulta de BINES |
| SIS0515 | El comercio tiene activado pago Amex en Perfil. |
| SIS0516 | Error al montar el mensaje de China Union Pay |
| SIS0517 | Error al establecer la clave para China Union Pay |
| SIS0518 | Error al grabar los datos para pago China Union Pay |

| Code | Processor Description (Spanish) |
|---------|--|
| SIS0519 | Mensaje de autenticación erróneo |
| SIS0520 | El mensaje SecurePlus de sesión está vacío |
| SIS0521 | El xml de respuesta viene vacío |
| SIS0522 | No se han recibido parametros en datosentrada |
| SIS0523 | La firma calculada no coincide con la recibida en la respuesta |
| SIS0524 | el resultado de la autenticación 3DSecure MasterCard es PAREs="A" o VERes="N" y no recibimos CAVV del emisor |
| SIS0525 | No se puede utilizar la tarjeta privada en este comercio |
| SIS0526 | La tarjeta no es china |
| SIS0527 | Falta el parametro obligatorio DS_MERCHANT_BUYERID |
| SIS0528 | Formato erróneo del parametro DS_MERCHANT_BUYERID en operación Sodexo Brasil |
| SIS0529 | No se permite operación recurrente en pagos con tarjeta Voucher |
| SIS0530 | La fecha de Anulación no puede superar en mas de 7 dias a la de Preautorización. |
| SIS0531 | La fecha de Anulación no puede superar en mas de 72 horas a la de Preautorización diferida |
| SIS0532 | La moneda de la petición no coincide con la devuelta |
| SIS0533 | El importe de la petición no coincide con el devuelto |
| SIS0534 | No se recibe recaudación emisora o referencia del recibo/tributo |
| SIS0535 | Pago de recibo/tributo fuera de plazo |

| Code | Processor Description (Spanish) |
|---------|--|
| SIS0536 | Recibo/tributo ya pagado |
| SIS0537 | Pago de recibo/tributo denegado por la entidad |
| SIS0538 | Rechazo en el pago de recibo/tributo |
| SIS0539 | Error en el envío de SMS |
| SIS0540 | El móvil enviado es demasiado largo (más de 12 posiciones) |
| SIS0541 | La referencia enviada es demasiada larga (más de 40 posiciones) |
| SIS0542 | Error genérico. Consulte con Soporte |
| SIS0543 | Error, la tarjeta de la operación es DINERS y el comercio no tiene el método de pago "Pago DINERS" o "Pago Discover No Seguro" |
| SIS0544 | Error, la tarjeta de la operación es DINERS y el comercio no tiene el método de pago "Pago Discover No Seguro" |
| SIS0545 | Error DISCOVER |
| SIS0546 | Error DISCOVER |
| SIS0547 | Error DISCOVER |
| SIS0548 | Error DISCOVER |
| SIS0549 | Error DISCOVER |
| SIS0550 | ERROR en el gestor de envío de los SMS. Consulte con Soporte |
| SIS0551 | ERROR en el proceso de autenticación. |
| SIS0552 | ERROR el resultado de la autenticación PAREs = 'U' |

| Code | Processor Description (Spanish) |
|---------|---|
| SIS0553 | ERROR se ha intentado hacer un pago con el método de pago UPI y la tarjeta no es china |
| SIS0554 | ERROR el resultado de la autenticación para UPI es PAREs = 'U' y el comercio no tiene métodos de pago no seguros UPI EXPRESSPAY |
| SIS0555 | ERROR la IP de conexión del módulo de administración no esta entre las permitidas. |
| SIS0556 | Se envía pago Tradicional y el comercio no tiene pago Tradicional mundial ni Tradicional UE. |
| SIS0557 | Se envía pago Tarjeta en Archivo y el comercio no tiene pago Tradicional mundial ni Tradicional UE. |
| SIS0558 | ERROR, el formato de la fecha dsMerchantP2FExpiryDate es incorrecto |
| SIS0559 | ERROR el id Operacion de la respuesta en la autenticación PPII es nulo o no se ha obtenido de la autenticación final |
| SIS0560 | ERROR al enviar la notificación de autenticación al comercio |
| SIS0561 | ERROR el idOperación de la respuesta de una confirmación separada OK es nulo o no coincide con el idOp. de la Confirmación. |
| SIS0562 | ERROR la respuesta de la petición de confirmación separada de PPII es nula. |
| SIS0563 | ERROR tratando la respuesta de la confirmación separada de PPII. |
| SIS0564 | ERROR En la operación de DCC |
| SIS0565 | Formato del importe del campo Ds_Merchant_Amount excede del límite permitido. |
| SIS0566 | Error de acceso al nuevo Servidor Criptográfico. |
| SIS0567 | ERROR se ha intentado hacer un pago con una tarjeta china UPI y el comercio no tiene método de pago UPI |
| SIS0568 | Operación de Inicia Petición rechazada, tipo de transacción erróneo |
| SIS0569 | Operación de Inicia Petición rechazada, no se ha informado la tarjeta |

| Code | Processor Description (Spanish) |
|---------|--|
| SIS0570 | Operacion de Inicia Petición rechazada, se ha enviado tarjeta y referencia |
| SIS0571 | Operacion de autenticacion EMV3DS rechazada, protocolVersion no indicado |
| SIS0572 | Operacion de autenticacion EMV3DS rechazada, protocolVersion no reconocido |
| SIS0573 | Operacion de autenticacion EMV3DS rechazada, browserAcceptHeader no indicado |
| SIS0574 | Operacion de autenticacion EMV3DS rechazada, browserUserAgent no indicado |
| SIS0575 | Operacion de autenticacion EMV3DS rechazada, browserJavaEnabled no indicado |
| SIS0576 | Operacion de autenticacion EMV3DS rechazada, browserLanguage no indicado |
| SIS0577 | Operacion de autenticacion EMV3DS rechazada, browserColorDepth no indicado |
| SIS0578 | Operacion de autenticacion EMV3DS rechazada, browserScreenHeight no indicado |
| SIS0579 | Operacion de autenticacion EMV3DS rechazada, browserScreenWidth no indicado |
| SIS0580 | Operacion de autenticacion EMV3DS rechazada, browserTZ no indicado |
| SIS0581 | Operacion de autenticacion EMV3DS rechazada, datos DS_MERCHANT_EMV3DS no está indicado o es demasiado grande y no se puede convertir en JSON |
| SIS0582 | Operacion de autenticacion EMV3DS rechazada, threeDSserverTransID no indicado |
| SIS0583 | Operacion de autenticacion EMV3DS rechazada, threeDSCompInd no indicado |
| SIS0584 | Operacion de autenticacion EMV3DS rechazada, notificationURL no indicado |
| SIS0585 | Operacion de autenticacion EMV3DS rechazada |
| SIS0586 | Operacion de autenticacion EMV3DS rechazada, PARES no indicado |

| Code | Processor Description (Spanish) |
|---------|---|
| SIS0587 | Operacion de autentificacion EMV3DS rechazada, MD no indicado |
| SIS0588 | Operacion de autentificacion EMV3DS rechazada, la versión no coincide entre los mensajes AuthenticationData y ChallengeResponse |
| SIS0589 | Operacion de autentificacion EMV3DS rechazada, respuesta sin CRes |
| SIS0590 | Operacion de autentificacion EMV3DS rechazada, error al desmontar la respuesta CRes |
| SIS0591 | Operacion de autentificacion EMV3DS rechazada, error la respuesta CRes viene sin threeDSServerTransID |
| SIS0592 | Error en la operacion de autentificacion EMV3DS |
| SIS0593 | Error en la operacion de autentificacion EMV3DS,el transStatus de la consulta final de la operación no está definido. |
| SIS0594 | Operacion de autentificacion EMV3DS rechazada, CRes no indicado |
| SIS0595 | El comercio indicado no tiene métodos de pago seguros permitidos en EMV3DS V2 |
| SIS0596 | Operacion de inicia petición rechazada,moneda errónea |
| SIS0597 | Operacion de inicia petición rechazada,importe erróneo |
| SIS0598 | Error en la operacion de autentificacion EMV3DS, no se permite hacer fallback a 3DSecure v1. |
| SIS0599 | Error en la operacion de autentificacion EMV3DS |
| SIS0600 | Error en el proceso de autentificación 3DSecure v2 - Respuesta Areq N |
| SIS0601 | Error en el proceso de autentificación 3DSecure v2 - Respuesta Areq R |
| SIS0602 | Error en el proceso de autentificación 3DSecure v2 - Respuesta Areq U |
| SIS0644 | Error en el proceso de autentificación 3DSecure v2 - Se envían datos de la entrada IniciaPetición a la entrada TrataPetición |

| Code | Processor Description (Spanish) |
|---------|---|
| SIS0603 | Error en el parámetro DS_MERCHANT_DCC de DCC enviado en operacion H2H (REST y SOAP) |
| SIS0604 | Error en los datos de DCC enviados en el parámetro DS_MERCHANT_DCC en operacion H2H (REST y SOAP) |
| SIS0605 | Error en el parámetro DS_MERCHANT_MPIEXTERNAL enviado en operacion H2H (REST y SOAP) |
| SIS0606 | Error en los datos de MPI enviados en el parámetro DS_MERCHANT_MPIEXTERNAL en operacion H2H (REST y SOAP) |
| SIS0607 | Error del parámetro TXID de MPI enviado en el parámetro DS_MERCHANT_MPIEXTERNAL en operacion H2H (REST y SOAP) es erróneo |
| SIS0608 | Error del parámetro CAVV de MPI enviado en el parámetro DS_MERCHANT_MPIEXTERNAL en operacion H2H (REST y SOAP) es erróneo |
| SIS0609 | Error del parámetro ECI de MPI enviado en el parámetro DS_MERCHANT_MPIEXTERNAL en operacion H2H (REST y SOAP) es erróneo |
| SIS0610 | Error del parámetro threeDSserverTransID de MPI enviado en el parámetro DS_MERCHANT_MPIEXTERNAL en operacion H2H (REST y SOAP) es erróneo |
| SIS0611 | Error del parámetro dsTransID de MPI enviado en el parámetro DS_MERCHANT_MPIEXTERNAL en operacion H2H (REST y SOAP) es erróneo |
| SIS0612 | Error del parámetro authenticationValue de MPI enviado en el parámetro DS_MERCHANT_MPIEXTERNAL en operacion H2H (REST y SOAP) es erróneo |
| SIS0613 | Error del parámetro protocolVersion de MPI enviado en el parámetro DS_MERCHANT_MPIEXTERNAL en operacion H2H (REST y SOAP) es erróneo |
| SIS0614 | Error del parámetro Eci de MPI enviado en el parámetro DS_MERCHANT_MPIEXTERNAL en operacion H2H (REST y SOAP) es erróneo |
| SIS0615 | Error en MPI Externo, marca de tarjeta no permitida |
| SIS0616 | Error del parámetro DS_MERCHANT_EXCEP_SCA tiene un valor erróneo |

| Code | Processor Description (Spanish) |
|---------|--|
| SIS0617 | Error del parámetro DS_MERCHANT_EXCEP_SCA es de tipo MIT y no vienen datos de COF o de pago por referencia |
| SIS0618 | Error la exención enviada no está permitida y el comercio no está preparado para autenticar |
| SIS0619 | El comercio no tiene el método de pago Amazon |
| SIS0620 | Error DCC por importe más alto del permitido |
| SIS0621 | El amazonOrderReferenceId no es válido |
| SIS0622 | Error al realizar los cálculos de DCC en la operación |
| SIS0623 | Error al realizar los cálculos de DCC en la operación |
| SIS0624 | Error al realizar los cálculos de DCC en la operación |
| SIS0625 | Error en la anulación del pago, porque ya existe una devolución asociada a ese pago |
| SIS0626 | Error en la devolución del pago, ya existe una anulación de la operación que se desea devolver |
| SIS0627 | El número de referencia o solicitud enviada por CRTM no válida. |
| SIS0628 | Error la operación de viene con datos de 3DSecure y viene por la entrada SERMEPA |
| SIS0629 | Error no existe la operación de confirmación separada sobre la que realizar la anulación |
| SIS0630 | Error en la anulación de confirmación separada, ya existe una devolución asociada a la confirmación separada |
| SIS0631 | Error en la anulación de confirmación separada, ya existe una anulación asociada a la confirmación separada |
| SIS0632 | Error la confirmación separada sobre la que se desea anular no está autorizada |
| SIS0633 | La fecha de Anulación no puede superar en los días configurados a la confirmación separada. |

| Code | Processor Description (Spanish) |
|---------|---|
| SIS0634 | Error no existe la operación de pago sobre la que realizar la anulación |
| SIS0635 | Error en la anulación del pago, ya existe una anulación asociada al pago |
| SIS0636 | Error el pago que se desea anular no está autorizado |
| SIS0637 | La fecha de Anulación no puede superar en los días configurados al pago. |
| SIS0638 | Error existe más de una devolución que se quiere anular y no se ha especificado cual. |
| SIS0639 | Error no existe la operación de devolución sobre la que realizar la anulación |
| SIS0640 | Error la confirmacion separada sobre la que se desea anular no está autorizada o ya está anulada |
| SIS0641 | La fecha de Anulación no puede superar en los días configurados a la devolución. |
| SIS0642 | La fecha de la preautorización que se desea reemplazar no puede superar los 30 días de antigüedad |
| SIS0643 | Error al obtener la personalización del comercio |
| SIS0650 | Error, la MAC no es correcta en la mensajería de pago de tributos |
| SIS0651 | Se exige SCA y el comercio no está preparado para autenticar. |
| SIS0652 | Error la exención y la configuración del comercio exigen no SCA y el comercio no está configurado para autorizar con dicha marca de tarjeta |
| SIS0653 | Operacion de autenticacion rechazada, browserJavascriptEnabled no indicado |
| SIS0654 | Error, solo se permite usar Ds_MerchantOTA |
| SIS0655 | Error, se indican datos de 3RI-Recurring y la versión que se envía en el trataPetición no es 2.2 |
| SIS0656 | Error, se indican datos de 3RI-Recurring y el campo threeDSRequestorPriorAuthenticationInfo en el trataPetición es vacío |

| Code | Processor Description (Spanish) |
|---------|---|
| SIS0657 | Error, se indican datos de 3RI-OTA y la versión que se envía en el trataPetición no es 2.2 |
| SIS0658 | Error, se indican datos de 3RI-OTA y el campo threeDSRequestorPriorAuthenticationInfo en el trataPetición es vacío |
| SIS0659 | Error, se indican datos de 3RI-OTA para Master y el campo threeDSReqPriorRef del campo threeDSRequestorPriorAuthenticationInfo en el trataPetición es vacío |
| SIS0660 | Error, se indican datos de 3RI-OTA para Master y el campo authenticationValue en el trataPetición es vacío |
| SIS0661 | Error, se indican datos de 3RI-OTA para Master y el campo Eci en el trataPetición es vacío |
| SIS0662 | Error, el comercio no está entre los permitidos para realizar confirmaciones parciales. |
| SIS0663 | No existe datos de Inicia Petición que concuerden con los enviados por el comercio en el mensaje Trata Petición |
| SIS0664 | No se envía el elemento Id Transaccion 3DS Server en el mensaje Trata Petición y dicho elemento existe en el mensaje Inicia Petición |
| SIS0665 | La moneda indicada por el comercio en el mensaje Trata Petición no corresponde con la enviada en el mensaje Inicia Petición |
| SIS0666 | El importe indicado por el comercio en el mensaje Trata Petición no corresponde con el enviado en el mensaje Inicia Petición |
| SIS0667 | El tipo de operación indicado por el comercio en el mensaje Trata Petición no corresponde con el enviado en el mensaje Inicia Petición |
| SIS0668 | La referencia indicada por el comercio en el mensaje Trata Petición no corresponde con la enviada en el mensaje Inicia Petición |
| SIS0669 | El Id Oper Insite indicado por el comercio en el mensaje Trata Petición no corresponde con el enviado en el mensaje Inicia Petición |
| SIS0670 | La tarjeta indicada por el comercio en el mensaje Trata Petición no corresponde con la enviada en el mensaje Inicia Petición |
| SIS0671 | Denegación por TRA Lynx |
| SIS0672 | Fallo en la autenticación. Bloqueo tras tres intentos. |
| SIS0673 | Operación cancelada. El usuario no desea seguir. |

| Code | Processor Description (Spanish) |
|---------|---|
| SIS0674 | Abono rechazado por beneficiario. |
| SIS0675 | Cargo rechazado por ordenante. |
| SIS0676 | El procesador rechaza la operación. |
| SIS0677 | Saldo disponible insuficiente. |
| SIS0678 | La versión de 3DSecure indicada en el Trata Petición es errónea o es superior a la devuelva en el inicia petición |
| SIS0681 | Error al insertar los datos de autenticación en una operación con MPI Externo |
| SIS0682 | Consulta TRA. El parámetro Ds_Merchant_TRA_Data es erróneo |
| SIS0683 | Consulta TRA. Falta el parámetro Ds_Merchant_TRA_Type |
| SIS0684 | Consulta TRA. El parámetro Ds_Merchant_TRA_Type tiene un valor no permitido |
| SIS0685 | Consulta TRA. El perfil del comercio no le permite exención TRA |
| SIS0686 | Consulta TRA. La configuración del comercio no le permite usar el TRA de Redsys |
| SIS0687 | Actualización resultado TRA. Falta el parámetro Ds_Merchant_TRA_ResultAuth |
| SIS0688 | Actualización resultado TRA. El parámetro Ds_Merchant_TRA_ResultAuth tiene un valor no permitido |
| SIS0689 | Actualización resultado TRA. La operación es de tipo actualización de resultado y no se localiza la operación de consulta previa. |
| SIS0690 | Actualización resultado TRA. Error en la actualización del resultado |
| SIS0692 | Petición entrada PSP para un terminal que no está asociado a un PSP |
| 101 | Tarjeta caducada |

| Code | Processor Description (Spanish) |
|------|---|
| 106 | Tarjeta bloqueada, exceso de pin erróneo |
| 129 | CVV Incorrecto |
| 180 | Tarjeta no válida o (LinX) |
| 184 | el cliente no se ha autenticado |
| 190 | Denegación emisor |
| 904 | Problema con la configuración del comercio |
| 915 | El titular ha cancelado la operación de pago. |
| 8102 | Operación que ha sido redirigida al emisor a autenticar EMV3DS V1 (para H2H) |
| 8210 | Operación que ha sido redirigida al emisor a autenticar EMV3DS V2 (para H2H) |
| 9700 | PayPal a devuelto un KO |
| 9801 | Denegada por iUPAY |
| 9850 | Error en operación realizada con Amazon Pay |
| 9860 | Error en operación realizada con Amazon Pay. Se puede reintentar la operación |
| 9899 | Los datos en Ds_Merchant_Data y no estaban correctamente firmados |
| 9900 | SafetyPay ha devuelto un KO |
| 9909 | Error genérico. Consulte con Soporte |
| 9912 | La operación ha tenido algún problema y se ha de generar una anulación automática |

| Code | Processor Description (Spanish) |
|------|---|
| 9913 | Error en el envío notificación SOAP |
| 9914 | Respuesta KO po el comercio en la notificación SOAP |
| 9915 | A petición del usuario se cancela el pago |
| 9928 | A petición del usuario se cancela la preautorización |
| 9929 | El titular ha cancelado la operación |
| 9930 | La transferencia está pendiente |
| 9931 | Denegada (LINX) |
| 9932 | Denegada (LINX) |
| 9933 | Denegada (LINX) |
| 9934 | Denegada (LINX) |
| 9935 | Denegada (LINX) |
| 9966 | BIZUM ha devuelto un KO en la autorización |
| 9992 | Solicitud de PAE |
| 9994 | No se ha seleccionado ninguna tarjeta de la cartera. |
| 9995 | Recarga de prepago denegada |
| 9996 | No permite la recarga de tarjeta prepago |
| 9997 | Se está procesando otra transacción en SIS con la misma tarjeta |

| Code | Processor Description (Spanish) |
|------|---|
| 9998 | Operación en proceso de solicitud de datos de tarjeta |
| 9999 | Operación que ha sido redirigida al emisor a autenticar |

Raiffeisen

Raiffeisen is a European bank and payment processors operating in central and Eastern Europe. Shift4's connection to Raiffeisen enables you to process local transactions in several locations through the Shift4 Payments Processing platform.

Raiffeisen Albania Specifications

| Item | Value |
|-------------------------|--|
| Region | Albania |
| Supported card schemes | Visa, Mastercard |
| Supported operations | 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 23, 24, 28, 29, 32, 33, 102 |
| Onboarding Merchant | Albania |
| Supported currencies | EUR, Albania Lek (Currency Code: ALL) |
| Supported features | Card Not Present Only: CVV/CVV2 Check, AVS, Dynamic Descriptor, Card Validation, 3D Secure |
| Min. Transaction Amount | 0.01 |
| Max. Transaction Amount | 999999999999 |

Raiffeisen Bosnia and Herzegovina Specifications

| Item | Value |
|------------------------|--|
| Region | Bosnia and Herzegovina |
| Supported card schemes | Visa, Mastercard |
| Supported operations | 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 23, 24, 28, 29, 32, 33, 102 |
| Onboarding Merchant | Bosnia and Herzegovina |
| Supported Currencies | BAM |

| Item | Value |
|-------------------------|--|
| Supported features | Card Not Present Only: CVV/CVV2 Check, AVS, Dynamic Descriptor, Card Validation, 3D Secure |
| Min. Transaction Amount | 0.01 |
| Max. Transaction Amount | 999999999999 |

Raiffeisen Serbia Specifications

| Item | Value |
|-------------------------|--|
| Region | Serbia |
| Supported card schemes | Visa, Mastercard |
| Supported operations | 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 23, 24, 28, 29, 32, 33, 102 |
| Onboarding Merchant | Serbia |
| Supported Currencies | RSD |
| Supported features | Card Not Present Only: CVV/CVV2 Check, AVS, Dynamic Descriptor, Card Validation, 3D Secure |
| Min. Transaction Amount | 0.01 |
| Max. Transaction Amount | 999999999999 |

Raiffeisen Ukraine Specifications

| Item | Value |
|-------------------------|--|
| Region | Ukraine |
| Supported card schemes | Visa, Mastercard |
| Supported operations | 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 23, 24, 28, 29, 32, 33, 102 |
| Onboarding Merchant | Ukraine |
| Supported Currencies | UAH |
| Supported features | Card Not Present Only: CVV/CVV2 Check, AVS, Dynamic Descriptor, Card Validation, 3D Secure |
| Min. Transaction Amount | 0.01 |
| Max. Transaction Amount | 999999999999 |

Worldpay (UK)

Worldpay is a payment processing company that can act either as an acquirer, or as a gateway, or both.

Once you connect to Worldpay you can process various credit cards in various countries as detailed below:

Specifications

| Item | Value |
|---------------------------------|--|
| Region | United-Kingdom |
| Supported card schemes | American Express, Visa, Mastercard, Cartes Bancaires, Discover, JCB |
| Merchant Registration Countries | Worldwide |
| Supported operations | 1, 2, 3, 4, 5, 7, 8, 9, 10, 11, 12, 13, 14, 15, 23, 24, 28, 29, 32, 33 |
| Supported currencies | See Appendix A – Supported Currencies |
| Supported features | Address Verification System, Card Not Present, Card Only Validation, CVV/CVV2 Check, Dynamic Descriptor, 3D Secure |
| Min. Transaction Amount | 0 |
| Max. Transaction Amount | 2,147,483,647 euro |

Specific Processor Requirements

Referral Operations

A referral transaction is sent with respect to a previous transaction.

Referral transaction responses include:

- Sync response: This is sent in response to each referral transaction, indicating the status of the referral operation. The response format is detailed in the Shift4 Payment Gateway API Specifications. For a full list of the possible processor response codes and their descriptions, [see the Processor Response Codes section](#).
- Webhook notification: In the rare cases where a referral transaction is rejected, a webhook notification with the updated status is sent to a predefined URL. Registering to this webhook service is recommended but not mandatory. For more details about the Shift4 notification engine, refer to the Data Open API Specifications - Notification Engine.

Dynamic Descriptor

The billing descriptor appears on the cardholder's statement and contains the name of the business (frequently referred to as "Doing Business As" or DBA) and the relevant transaction information (such as the merchant's location, or product name). The billing descriptor enables the cardholder to identify specific purchases related to the transaction's record on his statement. Providing clear and recognisable billing descriptors helps the shopper to recognise purchases and reduces chargebacks.

Shift4 supports two types of billing descriptors:

- A **Static billing descriptor**, which is defined once by the merchant and subsequently used for all transactions
- A **Dynamic billing descriptor** that enables changing the included information per transaction

Not all processors support Dynamic descriptors, but Worldpay does. If you wish to use Dynamic descriptors when processing with Worldpay:

1. Obtain approval from Shift4 for using dynamic descriptor data.
2. Use the i2 parameter, described below, to provide the dynamic descriptor data.

| Name | Description | Type | Length |
|------|---|------------|--------|
| i2 | <p>Billing descriptor that appears on the cardholder's statement. The descriptor must be given in the following format:</p> <ul style="list-style-type: none"> • The statement can contain a maximum of two lines. • To break the statement into multiple lines use ';' (semicolon). <p>The first line can contain up to 22 characters and the second up to 13 characters. Lines exceeding the maximum lengths will be truncated.</p> | [A-Z0-9 ;] | 1,39 |

Shift4 API Exceptions

When processing Worldpay transactions, the following parameters are mandatory for operation codes: 1, 2, 10, 11, 12, 23, 24, 28, 32:

| Name | Description | Type | Length |
|------|--|----------|--------|
| a4 | Requested billing amount | [0-9] | 1,7 |
| c1 | Cardholder's full name | [a-zA-Z] | 5,50 |
| c3 | Cardholder's email address | email | 7,64 |
| c9 | Cardholder billing address country code. Please refer to ISO 3166-1-alpha-2 for a list | [A-Z] | 2,2 |

| Name | Description | Type | Length |
|------|--|-----------------|--------|
| c10 | Cardholder billing address Postal/ZIP Code | [a-zA-Z0-9\-\-] | 1,9 |

Processor Response Codes

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

| Code | Description |
|------|---|
| 0 | Approved |
| 1 | Refer to card issuer OR Referred, Call Authorisation Centre |
| 2 | Refer to card issuer, special condition |
| 3 | Invalid merchant OR Invalid merchant or service provider |
| 5 | Do not honour OR Declined |
| 6 | Error |
| 7 | Pickup card, special condition |
| 10 | Partial Approval |
| 12 | Invalid transaction |
| 13 | Invalid amount OR Invalid amount (currency conversion overflow) |
| 14 | Invalid card number OR Invalid account number (no such number) |
| 30 | Format error OR ERROR |
| 41 | Lost card OR Pickup card (lost card) |
| 43 | Stolen card OR Pickup card (stolen card) |
| 51 | Insufficient funds OR Insufficient funds/over credit limit |
| 52 | No checking account |
| 53 | No savings account |
| 54 | Expired card OR Declined, Expired Card |
| 55 | Invalid PIN OR ERROR |
| 57 | Transaction not permitted to issuer/cardholder |
| 58 | Transaction not permitted to acquirer/terminal |
| 61 | Exceeds withdrawal amount limit |
| 62 | Restricted card OR Restricted card (in Country Exclusion table) |

| Code | Description |
|------|---|
| 65 | Exceeds withdrawal count limit OR Authentication requested |
| 68 | Time out |
| 70 | Contact Card Issuer |
| 75 | Allowable number of PIN tries exceeded |
| 79 | Already reversed |
| 80 | Visa transactions: credit issuer unavailable. |
| 84 | Invalid Authorization Life Cycle |
| 85 | Not declined. Valid for AVS only, balance Inq OR No reason to decline a request |
| 86 | Cannot Verify PIN |
| 89 | Unacceptable PIN - Transaction Declined - Retry OR Ineligible to receive |
| 91 | Authorization System or issuer system inoperative OR Authorization System or issuer system inop |
| 92 | Unable to route transaction OR Destination cannot be found for routing |
| 96 | System error OR Unable to authorise |
| 98 | ERROR |
| 99 | ERROR |
| 579 | PIN is incorrect |
| 583 | The card is maxed out for the day. (insufficient funds) |
| 584 | The amount exceeds the limit for the day. (insufficient funds) |
| 586 | The card is invalid. (MOD 10 check failed) |
| 587 | The card is invalid (lost/stolen). |
| 588 | The card is invalid. (MOD 10 check failed) |
| 589 | Message element "Primary Account Number" value is invalid (MOD 10 check failed) |
| 590 | Message element "Merchant Type" value is invalid |
| 591 | Message element "Transaction Amount" value is invalid |
| 592 | Message element "Tax and Postage" value is invalid |
| 593 | Bonus Count value is invalid |
| 594 | Bonus Month value is invalid |
| 595 | Bonus Amount value is invalid |
| 596 | First Payment Month value is invalid |
| 597 | Instalment Count value is invalid |

| Code | Description |
|------|--|
| 598 | Instalment Amount value is invalid |
| 599 | First Payment Amount value is invalid |
| 600 | Message elements "Service Code", "Business Code" and "Message Code" value is invalid |
| 601 | Message element "Payment Division" value is invalid |
| 602 | Message element "Inquiry Division" value is invalid |
| 603 | Message element "Cancel Division" value is invalid |
| 604 | Message element "Original Payment Division" value is invalid |
| 605 | The card is expired. |
| 606 | The card is not applicable to the service. |
| 608 | The invalid card (lost/stolen) has an error. |
| 622 | Message element "Service Code" setting error |
| 623 | Message element "Business Code" setting error |
| 624 | Message element "Message Code" setting error |
| 625 | Message element "Processor Code" setting error |
| 626 | Message element "Merchant Code" setting error |
| 627 | Message element "Transaction Identifier" setting error |
| 628 | Message element "Processor Transaction Date-Time" setting error |
| 629 | Message element "Card Acceptor Terminal Identification" setting error |
| 630 | Message element "Encryption Method Code" setting error |
| 631 | Message element "Key Encryption Key Index in Use" setting error |
| 632 | Message element "Processor Authentication Key Index" setting error |
| 633 | Message element "Message Encryption Key" setting error |
| 634 | Message element "Message Authentication Code" setting error |
| 635 | Message element "Acquirer Institution Identification Code" setting error |
| 636 | Message element "Primary Account Number" setting error |
| 637 | Message element "Expiration Date" setting error |
| 638 | Message element "Track-2 Data" setting error |
| 639 | Message element "PIN Data" setting error |
| 640 | Message element "Merchant Type" setting error |
| 641 | Message element "Transaction Amount" setting error |

| Code | Description |
|------|--|
| 642 | Message element "Tax and Postage" setting error |
| 643 | Message element "Point of Service Data Code" setting error |
| 644 | Message element "Payment Division" setting error |
| 645 | Message element "Cancel Division" setting error |
| 646 | Message element "Original Terminal Processing Serial Number" setting error |
| 647 | Message element "Original Payment Division" setting error |
| 658 | Message element "Original Processor Transaction Date-Time" setting error |
| 659 | Message element "Original Transaction Identifier" setting error |
| 660 | Message element "Free Field" setting error |
| 661 | Message element "Terminal Processing Serial Number" setting error |
| 662 | Message element "Security Code" setting error |
| 663 | Message element "Electronic Commerce Indicator" setting error |
| 664 | Message element "XID" setting error |
| 665 | Message element "Accountholder Authentication Value" setting error |
| 666 | Message element "Transaction Status" setting error |
| 667 | Message element "Message Version Number" setting error |
| 668 | Message element "CAVV Algorithm" setting error |
| 669 | Message element "Recurring Flag" setting error |
| 670 | Element Block (e.g. "General Transaction Info" setting error) |
| 671 | Combination of message elements "Service Code" and "Message Code" setting is incorrect |
| 672 | Message element "Processor Authentication Key Index" setting error |
| 972 | Stop Payment Order |
| 973 | Revocation of Authorization Order |
| 975 | Revocation of All Authorizations Order |
| 1044 | Approval, keep first check |

MIDDLE EAST & AFRICA

Israeli Acquiring

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 |

Processor-Specific Requirements

Some operations may be processed more successfully if the following parameters are included in the transaction. We strongly recommend including them to minimize rejections by the Israeli payment 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 | Required | Operation Codes |
|------|--|-------|--------|---|-----------------|
| a15 | Number of instalment payments that can be selected by the cardholder | [0-9] | 1,2 | c (mandatory for instalment payment transactions) | 2, 12, 28 |

| Name | Description | Type | Length | Required | Operation Codes |
|------|---|-------|--------|--|-----------------|
| a16 | Instalments payment type. Accepted values: 1 - Regular 2 – Credit Note: to use Credit type, you must be authorized to execute a credit transaction. | [0-9] | 1,1 | o | 2, 12, 28 |
| a17 | The amount of the first payment. Indicates if the first payment's amount is different than the others | [0-9] | 1,12 | o | 2, 12, 28 |
| a21 | Partial capture indicator. Accepted values: true false | [a-z] | 4,5 | c (mandatory for authorization transaction that is eligible for partial capture) | 2, 12, 28 |

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 |

| Code | Description |
|------|---|
| 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 |
| 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 |

| Code | Description |
|------|-----------------------------|
| 74 | Transaction technical error |
| 75 | Transaction technical error |
| 76 | Transaction technical error |
| 77 | Transaction technical error |
| 78 | Transaction technical error |
| 79 | Transaction technical error |
| 80 | Transaction technical error |
| 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 |
| 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 |

| Code | Description |
|------|--|
| 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 |
| 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 |

| Code | Description |
|------|---|
| 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 |

| Code | Description |
|------|--|
| 400 | The sum of the items does not match the billable amount |
| 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 |

| Code | Description |
|------|--|
| 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 |
| 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 |

| Code | Description |
|------|---|
| 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 |
| 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 |

| Code | Description |
|------|--|
| 996 | Terminal not authorised to use a token |
| 997 | Invalid token |
| 998 | Approved. Transaction cancelled |
| 999 | Communication error |

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}} |

Flocash (Africa)

Flocash is a leading provider of payment services in Africa, supporting a variety of payment methods across several countries.

Specifications

| Item | Value |
|-----------------------------|---|
| Region | Africa |
| Supported card scheme | Visa, Mastercard, Verve (Nigeria), EBS (Sudan) |
| Supported Operations | 1,2,3,4,5 |
| Supported Merchant Country | Sierra Leone (SL), Gabon (GA), Niger (NE), Guinea (GN), Republic of the Congo (CG), Central African Republic (CF), Burundi (BI) |
| Supported Currencies | XAF, XOF, SLL, GNF, XAF |
| Permitted Refund Percentage | 100% |
| Supported Features | Card Not Present only |
| Min. Transaction Amount | 0.01 |
| Max. Transaction Amount | 999,999,999,999.99 |
| Blocked BIN Countries | |

Shift4 API Exceptions

The following parameters are **mandatory** for processing payments with Flocash. Refer to *Shift4 Payments Platform API Specifications* document for the full details of these parameters.

| Name | Description |
|------|---|
| c2 | Cardholder's contact phone number |
| c9 | Cardholder Billing Address Country Code Refer to ISO 3166-1-alpha-2 for a full list of values. |
| c22 | Cardholder's first name |
| c23 | Cardholder's last name |

Processor response codes

| Code | Processor Description |
|------|---|
| 0000 | Payment is successful. |
| 0001 | One of the following- <ul style="list-style-type: none"> Request Request is missing |
| 0002 | One of the following- <ul style="list-style-type: none"> Customer cancelled the payment. Request is invalid |
| 0003 | One of the following- <ul style="list-style-type: none"> Transaction was not authorized. Parameter cannot be null |
| 0004 | One of the following- <ul style="list-style-type: none"> Payment is pending Invalid format for parameter |
| 0005 | One of the following- <ul style="list-style-type: none"> Suspected fraud. Amount or currency customer paid not same as request. Invalid API version |
| 0006 | One of the following- <ul style="list-style-type: none"> Merchant void the payment Invalid Signature |
| 0007 | One of the following- <ul style="list-style-type: none"> Merchant partial refund the payment. Signature missing |
| 0008 | Merchant refund the payment. |
| 0009 | Redirect |
| 0010 | Need more info |
| 0011 | Expired |
| 0012 | Authorized |
| 0013 | Partial-Capture |
| 0101 | Invalid account |
| 0102 | Fee must paid over amount. |
| 0103 | Maximum balance limit is reach |
| 0104 | Maximum daily limit |

| Code | Processor Description |
|------|---|
| 0105 | Maximum daily volume limit |
| 0106 | Account not enough balance |
| 0107 | Maximum per transaction limit is reach |
| 0108 | cannot find deposit |
| 0109 | Deposit has invalid status |
| 0110 | Invalid currency |
| 0201 | Payer is missing or invalid |
| 0202 | Payer's country is missing or invalid |
| 0203 | Payer's country is invalid or not support |
| 0204 | Payer's email is missing or invalid |
| 0205 | Payer's firstname is missing |
| 0206 | Payer's lastname is missing |
| 0207 | Payer's mobile is missing |
| 0208 | Payer's mobile is invalid |
| 0300 | Merchant not yet enroll ecommerce |
| 0301 | Merchant not yet set ecommerce setting |
| 0302 | Merchant info is missing |
| 0303 | Merchant info is invalid. |
| 0304 | Merchant account not verified yet. |
| 0305 | Merchant secret key is not configured |
| 0400 | Order not found |
| 0401 | Order info is missing |
| 0402 | Order info: Amount is missing |
| 0403 | Order info: Currency is missing |
| 0404 | Order info: Order Id is missing |
| 0405 | Order info: Item name is missing |
| 0406 | Order info: Item price is missing |
| 0407 | Order info: Quantity is missing |
| 0408 | Order already processing by other |
| 0409 | Order not valid |

| Code | Processor Description |
|------|--|
| 0410 | Order has invalid status for payment |
| 0411 | Order Info: Order Id is not unique |
| 0412 | Total amount refund is greater original amount |
| 0413 | The order was expired |
| 0500 | Payment Option is missing |
| 0501 | No tariff found for ecom |
| 0502 | No Payment Partner found. |
| 0503 | Payment Option is invalid |
| 0504 | Payment Option is invalid |
| 0600 | Amount is missing or invalid. |
| 0601 | Currency is missing or invalid. |
| 0602 | Statement is missing or invalid. |
| 0603 | Order process with partner not support |
| 0604 | Amount remain not enough. |
| 0605 | No money remain |
| 0606 | Amount refund over order amount |
| 0607 | Amount capture over order amount |
| 0701 | Invalid or missing partner transaction |
| 0702 | Invalid or missing reference |
| 0800 | Card is expired |
| 0801 | Card number is invalid |
| 0802 | Card secure code is invalid |
| 0803 | ver_type paramater is invalid |
| 0804 | ver_token paramater is invalid |
| 0805 | three_ds_xid paramater is invalid |
| 0806 | three_ds_eci paramater is invalid |
| 0807 | three_ds_eci paramater is invalid |
| 0808 | three_ds_status paramater is invalid |
| 0809 | Cardholder name is invalid |
| 9001 | Invalid credential |

| Code | Processor Description |
|------|--|
| 9002 | Access not allowed |
| 9003 | User does not exist |
| 9004 | IP is not authorize |
| 9005 | Too many duplicate to generate unique key. |
| 9006 | Partner payment error. |
| 9999 | Unknow error |

NORTH AMERICA

Shift4 (USA)

Shift4 is a payment processing company that acts as a gateway. The connection to Shift4 (USA) enables you to process locally in the USA.

Specifications

| Item | Value |
|-----------------------------|--|
| Region | US |
| Supported card scheme | Visa, Mastercard, Maestro, American Express, Discover |
| Supported Operations | 1,2,3,4,5,6,7,8,9,11,12,13,14,15,16,20,23,24,28,29,32,33,34, 35, 37, 38, 101 |
| Onboarding Merchant | USA |
| Supported Currencies | USD |
| Permitted Refund Percentage | 100% |
| Supported Features | Card Not Present only: CVV2, Card Validation, 3D Secure |
| Min. Transaction Amount | 0.01 |
| Max. Transaction Amount | 999,999,999,999.99 |
| Blocked BIN Countries | None |

Shift4 API Exceptions

The following table describes the API exceptions for Shift4 transactions.

| Name | Description | Type | Length | Required | Relevant Operation Codes |
|------|---------------------|-------|--------|----------|--|
| a2 | Payment Source Type | [0-9] | 1,2 | m | <ul style="list-style-type: none"> Authorization (2, 28, 12, 20, 32) Capture (3, 29, 13, 33) Sale (1, 11, 23, 24) Referral Credit (5, 15) Independent Credit (6, 46) Void (4, 7, 8, 9, 14) |

| Name | Description | Type | Length | Required | Relevant Operation Codes |
|------|--|-------|--------|----------|---|
| a4 | Requested billing amount | [0-9] | 1,12 | m | <ul style="list-style-type: none"> • Authorization (2, 28, 12, 20, 32) • Capture (3, 29, 13, 33) • Sale (1, 11, 23, 24) • Referral Credit (5, 15) • Independent Credit (6, 46) • Void (4, 7, 8, 9, 14) • CFT (34,35,37,38) |
| a5 | <p>Transaction currency</p> <p>Indicates the currency that should be used in the transaction (every currency used must be preconfigured on the Shift4 platform).</p> <p>Refer to ISO 4217-alpha-3 for further information.</p> | [A-Z] | 3,3 | m | <ul style="list-style-type: none"> • CFT (34,35,37,38) |

| Name | Description | Type | Length | Required | Relevant Operation Codes |
|-------|--|--|--------|----------|---|
| a6+a7 | Full timestamp | Text in format: yyyy-mm-ddThh:mm:ss.nnn-hh:mm | 29,29 | m | <ul style="list-style-type: none"> • Authorization (2, 28, 12, 20, 32) • Capture (3, 29, 13, 33) • Sale (1, 11, 23, 24) • Referral Credit (5, 15) • Independent Credit (6, 46) • Void (4, 7, 8, 9, 14) • CFT (34,35,37,38) |
| b1 | PAN – Primary Account Number | [0-9] | 8,19 | m | <ul style="list-style-type: none"> • CFT (34,35,37,38) |
| b3 | Card expiration month Two-digit number (<i>mm</i> format) | [0-9] | 2,2 | m | <ul style="list-style-type: none"> • CFT (34,35,37,38) |
| b4 | Card expiration year Two-digit number (<i>yy</i> format) | [0-9] | 2,2 | m | <ul style="list-style-type: none"> • CFT (34,35,37,38) |
| c3 | Cardholder's email address This parameter should be transmitted as a valid email address such as joe@bloggs.com A default valid email address should always be transmitted in Card-Present transactions. | email | 7,64 | | <ul style="list-style-type: none"> • CFT (34,35,37,38) |

| Name | Description | Type | Length | Required | Relevant Operation Codes |
|------|--|-------------|--------|---------------|--|
| c10 | Cardholder Billing Address Postal/ZIP Code | [a-zA-Z0-9] | 1,9 | m | <ul style="list-style-type: none"> Authorization (2, 28, 12, 20, 32) Sale (1, 11, 23, 24) CFT (34,35,37,38) |
| c22 | Cardholder first name | [-"A-Za-z] | 1,30 | m | <ul style="list-style-type: none"> CFT (34,35,37,38) |
| c23 | Cardholder last name | [-"A-Za-z] | 1,30 | m | <ul style="list-style-type: none"> CFT (34,35,37,38) |
| d1 | Cardholder IP Address The IP address of the server that is connecting to the Shift4 gateway should always be sent in Card-Present transactions. | [0-9\.] | 7,15 | c (m for CFT) | <ul style="list-style-type: none"> CFT (34,35,37,38) |

Additional Request Parameters

The following parameters can be used to support specific business scenarios, according to your preferences or the industry you operate in.

Travel

The Travel parameters enable the merchant to provide more ticket information on the transaction itself, enabling cardholders to properly identify non-ticket related passenger transport service charges, leading to reduced transaction disputes and chargebacks.

Travel parameters are relevant only for Travel Agency and Airlines MCCs.

| Name | Description | Type | Length | Required | Relevant Operation Codes |
|-------|-----------------------------|-------|--------|----------|---|
| ota14 | Restricted Ticket Indicator | [0-1] | 1,1 | m | <ul style="list-style-type: none"> Authorization (2, 28, 12, 20, 32) Sale (1, 11, 23, 24) |

| Name | Description | Type | Length | Required | Relevant Operation Codes | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---------------------------|--|----------------|--------|----------|---|------------|------|---------------|-------------|-----|----------------|-------------|-----|----------------|-------------|-----|----------------------|-------------|-----|--------------------|-------------|-----|------------------|-------------|------|---------------|-------------|-----|---------------------------|-------------|-----|---------------|-------------|------|--------------|------------|------|-----------------|------|---|---|
| ota17 | Ticket Change Indicator | [CN] | 1,1 | m | <ul style="list-style-type: none"> Authorization (2, 28, 12, 20, 32) Sale (1, 11, 23, 24) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| ota30 | Type of purchase. Possible values: EXC: Exchange ticket MSC: Miscellaneous REF: Refund TKT: Ticket Purchase | [A-N] | 3,3 | m | <ul style="list-style-type: none"> Authorization (2, 28, 12, 20, 32) Sale (1, 11, 23, 24) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| ota35 | Ticket type. Possible values: R: Round Trip O:One Way M: Multi City | [A-Z] | 1,1 | m | <ul style="list-style-type: none"> Authorization (2, 28, 12, 20, 32) Sale (1, 11, 23, 24) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| ota36 | Passenger Name Record (PNR) | [a-zA-Z0-9\-\] | 1,64 | m | <ul style="list-style-type: none"> Authorization (2, 28, 12, 20, 32) Sale (1, 11, 23, 24) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| fl1 | <p>First flight information. This field contains the following flight information, delimited by “:”.</p> <table border="1"> <thead> <tr> <th>Field</th> <th>Type</th> <th>Length</th> </tr> </thead> <tbody> <tr> <td>Travel Date</td> <td>YYYY-MM-DD</td> <td>0,10</td> </tr> <tr> <td>Carrier Code*</td> <td>[a-zA-Z0-9]</td> <td>0,2</td> </tr> <tr> <td>Service Class*</td> <td>[a-zA-Z0-9]</td> <td>0,1</td> </tr> <tr> <td>City of Origin</td> <td>[a-zA-Z0-9]</td> <td>0,3</td> </tr> <tr> <td>Destination Airport*</td> <td>[a-zA-Z0-9]</td> <td>0,5</td> </tr> <tr> <td>Stopover Indicator</td> <td>[a-zA-Z0-9]</td> <td>0,1</td> </tr> <tr> <td>Fare Basis Code*</td> <td>[a-zA-Z0-9]</td> <td>0,24</td> </tr> <tr> <td>Flight Number</td> <td>[a-zA-Z0-9]</td> <td>0,4</td> </tr> <tr> <td>Originating Airport Code*</td> <td>[a-zA-Z0-9]</td> <td>0,5</td> </tr> <tr> <td>Flight's Fare</td> <td>[a-zA-Z0-9]</td> <td>0,12</td> </tr> <tr> <td>Arrival date</td> <td>YYYY-MM-DD</td> <td>0,10</td> </tr> </tbody> </table> | Field | Type | Length | Travel Date | YYYY-MM-DD | 0,10 | Carrier Code* | [a-zA-Z0-9] | 0,2 | Service Class* | [a-zA-Z0-9] | 0,1 | City of Origin | [a-zA-Z0-9] | 0,3 | Destination Airport* | [a-zA-Z0-9] | 0,5 | Stopover Indicator | [a-zA-Z0-9] | 0,1 | Fare Basis Code* | [a-zA-Z0-9] | 0,24 | Flight Number | [a-zA-Z0-9] | 0,4 | Originating Airport Code* | [a-zA-Z0-9] | 0,5 | Flight's Fare | [a-zA-Z0-9] | 0,12 | Arrival date | YYYY-MM-DD | 0,10 | [a-zA-Z0-9\:\-] | 9,77 | m | <ul style="list-style-type: none"> Authorization (2, 28, 12, 20, 32) Sale (1, 11, 23, 24) |
| Field | Type | Length | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Travel Date | YYYY-MM-DD | 0,10 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Carrier Code* | [a-zA-Z0-9] | 0,2 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Service Class* | [a-zA-Z0-9] | 0,1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| City of Origin | [a-zA-Z0-9] | 0,3 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Destination Airport* | [a-zA-Z0-9] | 0,5 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Stopover Indicator | [a-zA-Z0-9] | 0,1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Fare Basis Code* | [a-zA-Z0-9] | 0,24 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Flight Number | [a-zA-Z0-9] | 0,4 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Originating Airport Code* | [a-zA-Z0-9] | 0,5 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Flight's Fare | [a-zA-Z0-9] | 0,12 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Arrival date | YYYY-MM-DD | 0,10 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

| Name | Description | Type | Length | Required | Relevant Operation Codes | | | | | | | | | | | | |
|----------------|---|-----------------|--------|----------|---|-----------------|------|----------------|-----------------|------|------|-----------------|------|-----------------|-------|---|---|
| fl2 | Second flight information. Same format as fl1 | [a-zA-Z0-9\:\-] | 9,77 | m | <ul style="list-style-type: none"> Authorization (2, 28, 12, 20, 32) Sale (1, 11, 23, 24) | | | | | | | | | | | | |
| fl3 | Third flight information. Same format as fl1 | [a-zA-Z0-9\:\-] | 9,77 | m | <ul style="list-style-type: none"> Authorization (2, 28, 12, 20, 32) Sale (1, 11, 23, 24) | | | | | | | | | | | | |
| fl4 | Fourth flight information. Same format as fl1 | [a-zA-Z0-9\:\-] | 9,77 | m | <ul style="list-style-type: none"> Authorization (2, 28, 12, 20, 32) Sale (1, 11, 23, 24) | | | | | | | | | | | | |
| tk1 | <p>First ticket information. This field contains the following flight information, delimited by “:”.</p> <table border="1"> <thead> <tr> <th>Field</th> <th>Type</th> <th>Length</th> </tr> </thead> <tbody> <tr> <td>Ticket Number</td> <td>[a-zA-Z0-9\:\-]</td> <td>1,64</td> </tr> <tr> <td>Passenger Name</td> <td>[a-zA-Z0-9\:\-]</td> <td>1,64</td> </tr> <tr> <td>Fare</td> <td>[a-zA-Z0-9\:\-]</td> <td>1,64</td> </tr> </tbody> </table> | Field | Type | Length | Ticket Number | [a-zA-Z0-9\:\-] | 1,64 | Passenger Name | [a-zA-Z0-9\:\-] | 1,64 | Fare | [a-zA-Z0-9\:\-] | 1,64 | [a-zA-Z0-9\:\-] | 5,194 | m | <ul style="list-style-type: none"> Authorization (2, 28, 12, 20, 32) Sale (1, 11, 23, 24) |
| Field | Type | Length | | | | | | | | | | | | | | | |
| Ticket Number | [a-zA-Z0-9\:\-] | 1,64 | | | | | | | | | | | | | | | |
| Passenger Name | [a-zA-Z0-9\:\-] | 1,64 | | | | | | | | | | | | | | | |
| Fare | [a-zA-Z0-9\:\-] | 1,64 | | | | | | | | | | | | | | | |
| tk2 | Second ticket information. Same format as tk1. | [a-zA-Z0-9\:\-] | 5,194 | m | <ul style="list-style-type: none"> Authorization (2, 28, 12, 20, 32) Sale (1, 11, 23, 24) | | | | | | | | | | | | |
| tk3 | Third ticket information. Same format as tk1. | [a-zA-Z0-9\:\-] | 5,194 | m | <ul style="list-style-type: none"> Authorization (2, 28, 12, 20, 32) Sale (1, 11, 23, 24) | | | | | | | | | | | | |
| tk4 | Fourth ticket information. Same format as tk1. | [a-zA-Z0-9\:\-] | 5,194 | m | <ul style="list-style-type: none"> Authorization (2, 28, 12, 20, 32) Sale (1, 11, 23, 24) | | | | | | | | | | | | |
| tk5 | Fifth ticket information. Same format as tk1. | [a-zA-Z0-9\:\-] | 5,194 | m | <ul style="list-style-type: none"> Authorization (2, 28, 12, 20, 32) Sale (1, 11, 23, 24) | | | | | | | | | | | | |
| tk6 | Sixth ticket information. Same format as tk1. | [a-zA-Z0-9\:\-] | 5,194 | m | <ul style="list-style-type: none"> Authorization (2, 28, 12, 20, 32) Sale (1, 11, 23, 24) | | | | | | | | | | | | |
| tk7 | Seventh ticket information. Same format as tk1. | [a-zA-Z0-9\:\-] | 5,194 | m | <ul style="list-style-type: none"> Authorization (2, 28, 12, 20, 32) Sale (1, 11, 23, 24) | | | | | | | | | | | | |

| Name | Description | Type | Length | Required | Relevant Operation Codes |
|------|--|------------------|--------|---|---|
| tk8 | Eighth ticket information. Same format as tk1. | [a-zA-Z0-9\\:\-] | 5,194 | m | <ul style="list-style-type: none"> Authorization (2, 28, 12, 20, 32) Sale (1, 11, 23, 24) |
| tk9 | Ninth ticket information. Same format as tk1. | [a-zA-Z0-9\\:\-] | 5,194 | m | <ul style="list-style-type: none"> Authorization (2, 28, 12, 20, 32) Sale (1, 11, 23, 24) |
| an1 | First ancillary information | [a-zA-Z0-9\\:\-] | 8, 38 | c (mandatory if ancillary services were charged) | <ul style="list-style-type: none"> Authorization (2, 28, 12, 20, 32) Sale (1, 11, 23, 24) |
| an2 | Second ancillary information. Same format as an1 | [a-zA-Z0-9\\:\-] | 8, 38 | c (mandatory if ancillary services were charged) | <ul style="list-style-type: none"> Authorization (2, 28, 12, 20, 32) Sale (1, 11, 23, 24) |
| an3 | Third ancillary information. Same format as an1 | [a-zA-Z0-9\\:\-] | 8, 38 | c (mandatory if ancillary services were charged) | <ul style="list-style-type: none"> Authorization (2, 28, 12, 20, 32) Sale (1, 11, 23, 24) |
| an4 | Fourth ancillary information. Same format as an1 | [a-zA-Z0-9\\:\-] | 8, 38 | c (mandatory if ancillary services were charged) | <ul style="list-style-type: none"> Authorization (2, 28, 12, 20, 32) Sale (1, 11, 23, 24) |

CENTRAL AMERICA



Banorte (Mexico)

Banorte is one of the largest banks in Mexico. By connecting to Banorte you can process Visa and Mastercard transactions as domestic Mexican transactions, thereby reducing costs and improving your transaction approval rate.

General Information

| Item | Value |
|-----------------------------|--|
| Region | Mexico |
| Supported card schemes | Visa, Mastercard |
| Supported Operations | 1, 5, 7, 8, 10, 11, 15, 16, 23, 24 |
| Onboarding Merchant | Mexico |
| Supported Currencies | MXN |
| Permitted Refund Percentage | 100% |
| Supported Features | Card Not Present only: CVV2, AVS, Dynamic Descriptor, Card Validation, 3D Secure |
| Min. Transaction Amount | MX\$ 0.01 |
| Max. Transaction Amount | MX\$ 999,999,999,999.99 |

Shift4 API Exceptions

The following table describes the API exceptions for Banorte transactions.

| Name | Description | Type | Length | Required | Comments |
|------|---------------------------|-------------|--------|----------|---|
| c2 | Cardholder's phone number | [0-9\-\.] | 5,15 | O | For Banorte transactions the length of this parameter is restricted to (5,15) as opposed to a length of (5,32) allowed for other types of transactions. |
| c18 | ID / Passport number | [a-zA-Z0-9] | 1,32 | M | It is mandatory to send c18 with Banorte transactions. |
| c22 | Cardholder's first name | [A-Za-z] | 1,50 | M | For Banorte transactions use thec22 and c23 parameters and not the optional c1 parameter (which is the cardholder's full name). c1 will be ignored. |

| Name | Description | Type | Length | Required | Comments |
|------|------------------------|----------|--------|----------|--|
| c23 | Cardholder's last name | [A-Za-z] | 1,50 | M | For Banorte transactions use the c22 and c23 parameters and not the optional c1 parameter (which is the cardholder's full name). c1 will be ignored. |

Specific Processor Requirements

When processing with Banorte:

- Only sale transactions are supported; authorisation and capture transactions are not supported.
- A void request may be sent up to 4 minutes after the successful processing of the original transaction.
- A credit request cannot be processed on the same day as the sale you wish to refund. You must wait until the day after the sale before requesting a refund.

ASIA & PACIFIC



Global Payments International (APAC)

Global Payments International (GPN) is a multinational financial service company, that offers connectors to payments in various countries. Shift4's connection to GPN enables you to process local transactions in several locations (as detailed below) through the Shift4 Payment Processing platform.

General Information

| Item | Value |
|-----------------------------|---|
| Region | APAC |
| Supported card schemes | Visa, Mastercard |
| Supported Operations | 1, 2, 3, 4, 5, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 20, 23, 24, 28, 29, 32, 33, |
| Onboarding Merchant | Australia, Maldives, Singapore |
| Supported Currencies | AED, ANG, ARS, AUD, AWG, BBD, BHD, BMD, BND, BOB, BRL, BSD, CAD, CHF, CNY, COP, CRC, CZK, DKK, DOP, EUR, GBP, GTQ, GYD, HKD, HNL, HRK, HTG, HUF, ILS, INR, IQD, ISK, JMD, JPY, KRW, LKR, MOP, MVR, MXN, MYR, NIO, NOK, NZD, OMR, PAB, PEN, PHP, PLN, PYG, QAR, RON, RUB, SAR, SEK, SGD, SRD, THB, TRY, TTD, TWD, UAH, USD, UYU, VEF, XCD, ZAR |
| Permitted Refund Percentage | 100% |
| Supported Features | Card Not Present Only: CVV/CVV2 Check, AVS, Dynamic Descriptor, Card Validation, 3D Secure |
| Min. Transaction Amount | 0.01 |
| Max. Transaction Amount | 999,999,999,999.99 |

WindCave (Fiji)

Wincave is a payment connector based in Fiji. Shift4's connection to Windcave enables you to process local transactions in Fiji through the Shift4 Payment Processing platform.

General Information

| Item | Value |
|------------------------|---|
| Region | Fiji |
| Supported card schemes | Visa, Mastercard, American Express, JCB, Diners, Discover |
| Supported Operations | 1, 2, 3, 4, 5, 7, 8 |
| Onboarding Merchant | Fiji |

| Item | Value |
|-----------------------------|--|
| Supported Currencies | FJD, USD, AUS, EUR |
| Permitted Refund Percentage | 100% |
| Supported Features | Card Not Present only: CVV2, AVS, Dynamic Descriptor, Card Validation, 3D Secure |
| Min. Transaction Amount | 0.01 |
| Max. Transaction Amount | 999,999,999,999.99 |

Shift4 API Exceptions

The following field is optional in Shift4 Payment Platform API, but mandatory by Windcave in Sale and Authorization transactions.

| Name | Description | Type | Length | Required | Comments |
|------|------------------------|-----------|--------|----------|---|
| c1 | Cardholder's full name | [\A-Za-z] | 5,50 | M | Cardholder's name must be sent for Windcave transactions. |

XACBANK (Mongolia)

XAC is a local Mongolian bank. Shift4's connection to XAC enables you to process local transactions in Mongolia through the Shift4 Payment Processing platform.

General Information

| Item | Value |
|-----------------------------|---|
| Region | Mongolia |
| Supported card schemes | International: Visa, UPI Domestic: Visa, Mastercard, UPI, TCard |
| Supported Operations | 1, 5, 7 |
| Onboarding Merchant | Mongolia |
| Supported Currencies | CNY, MNT |
| Permitted Refund Percentage | 100% |
| Supported Features | Card Not Present only: CVV2, Dynamic Descriptor, Card Validation, 3D Secure 1.0 |
| Min. Transaction Amount | 0.01 |
| Max. Transaction Amount | 999,999,999,999.99 |

APPENDICES



Appendix A: Supported Currencies

This section lists the supported currencies per processor.

| Currency Code | Country | Currency Name | Credorax Bank | Checkout.com | AMEX | UATP | ECP | RedS YS | Worldpay |
|---------------|------------------------|--------------------------------|---------------|--------------|------|------|-----|---------|----------|
| AED | United Arab Emirates | Dirhams | Y | Y | Y | Y | Y | Y | Y |
| AFN | Afghanistan | Afghanis | Y | Y | N | Y | Y | Y | Y |
| ALL | Albania | Leke | Y | Y | N | N | Y | N | N |
| AMD | Armenia | Drams | Y | Y | N | N | Y | N | N |
| ANG | Netherlands Antilles | Guilders (also called Florins) | Y | Y | N | N | Y | Y | Y |
| AOA | Angola | Kwanza | Y | Y | N | N | Y | Y | Y |
| ARS | Argentina | Pesos | Y | Y | Y | Y | Y | N | N |
| AUD | Australia | Dollars | Y | Y | Y | Y | Y | Y | Y |
| AWG | Aruba | Guilders (also called Florins) | Y | Y | N | N | Y | Y | Y |
| AZN | Azerbaijan | New Manats | Y | Y | N | N | Y | Y | Y |
| BAM | Bosnia and Herzegovina | Convertible Marka | Y | Y | N | N | Y | Y | Y |
| BBD | Barbados | Dollars | Y | Y | N | Y | Y | Y | Y |
| BDT | Bangladesh | Taka | Y | Y | N | Y | Y | Y | Y |
| BGN | Bulgaria | Leva | Y | Y | Y | Y | Y | Y | Y |
| BHD | Bahrain | Dinars | Y | Y | Y | Y | Y | Y | Y |
| BIF | Burundi | Francs | Y | Y | N | N | Y | Y | Y |
| BMD | Bermuda | Dollars | Y | Y | N | Y | Y | Y | Y |
| BND | Brunei Darussalam | Dollars | Y | Y | N | Y | Y | Y | Y |
| BOB | Bolivia | Bolivianos | Y | Y | N | N | Y | Y | Y |
| BRL | Brazil | Brazil Real | Y | Y | N | Y | Y | Y | Y |
| BSD | Bahamas | Dollars | Y | Y | N | Y | Y | Y | Y |
| BTN | Bhutan | Ngultrum | Y | Y | N | N | Y | Y | Y |
| BWP | Botswana | Pulas | Y | Y | N | N | Y | Y | Y |
| BYN | Belarus | Rubles | Y | Y | N | N | Y | Y | Y |

| Currency Code | Country | Currency Name | Credorax Bank | Checkout.com | AMEX | UATP | ECP | RedS YS | Worldpay |
|---------------|-----------------------------|------------------|---------------|--------------|------|------|-----|---------|----------|
| BZD | Belize | Dollars | Y | Y | N | N | Y | Y | Y |
| CAD | Canada | Dollars | Y | Y | Y | Y | Y | Y | Y |
| CDF | Congo/Kinshasa | Congolese Francs | Y | Y | N | N | Y | Y | Y |
| CHF | Switzerland | Francs | Y | Y | Y | Y | Y | Y | Y |
| CLP | Chile | Pesos | Y | Y | N | Y | Y | Y | Y |
| CNY | China | Yuan Renminbi | Y | Y | Y | Y | Y | Y | Y |
| COP | Colombia | Pesos | Y | Y | N | Y | Y | Y | Y |
| CRC | Costa Rica | Colones | Y | Y | N | Y | Y | Y | Y |
| CUP | Cuba | Pesos | Y | Y | N | N | Y | Y | Y |
| CVE | Cape Verde | Escudos | Y | Y | N | N | Y | Y | Y |
| CYP | Cyprus | Pounds | N | N | N | Y | Y | N | N |
| CZK | Czech Republic | Koruny | Y | Y | Y | Y | Y | Y | Y |
| DJF | Djibouti | Francs | Y | Y | N | N | Y | Y | Y |
| DKK | Denmark | Kroner | Y | Y | Y | Y | Y | Y | Y |
| DOP | Dominican Republic | Pesos | Y | Y | Y | Y | Y | Y | Y |
| DZD | Algeria | Algeria Dinars | Y | Y | Y | Y | Y | Y | Y |
| EEL | Estonia | Krooni | Y | Y | N | Y | Y | N | N |
| EGP | Egypt | Pounds | Y | Y | Y | Y | Y | Y | Y |
| ERN | Eritrea | Nakfa | Y | Y | N | N | Y | Y | Y |
| ETB | Ethiopia | Birr | Y | Y | N | N | Y | Y | Y |
| EUR | Euro Member Countries | Euro | Y | Y | Y | Y | Y | Y | Y |
| FJD | Fiji | Dollars | Y | Y | Y | N | Y | Y | Y |
| FKP | Falkland Islands (Malvinas) | Pounds | Y | Y | N | Y | Y | Y | Y |
| GBP | United Kingdom | Pounds | Y | Y | Y | Y | Y | Y | Y |

| Currency Code | Country | Currency Name | Credorax Bank | Checkout.com | AMEX | UATP | ECP | RedS YS | Worldpay |
|---------------|---------------|---------------|---------------|--------------|------|------|-----|---------|----------|
| GEL | Georgia | Lari | Y | Y | N | N | Y | Y | Y |
| GHS | Ghana | Cedis | Y | Y | N | N | Y | Y | Y |
| GIP | Gibraltar | Pounds | Y | Y | N | N | Y | Y | Y |
| GMD | Gambia | Dalasi | Y | Y | N | N | Y | Y | Y |
| GNF | Guinea | Francs | Y | Y | N | N | Y | Y | Y |
| GTQ | Guatemala | Quetzales | Y | Y | N | Y | Y | Y | Y |
| GYD | Guyana | Dollars | Y | Y | N | N | Y | Y | Y |
| HKD | Hong Kong | Dollars | Y | Y | Y | Y | Y | Y | Y |
| HNL | Honduras | Lempiras | Y | Y | N | Y | Y | Y | Y |
| HRK | Croatia | Kuna | Y | Y | Y | Y | Y | Y | Y |
| HTG | Haiti | Gourdes | Y | Y | N | N | Y | Y | Y |
| HUF | Hungary | Forint | Y | Y | Y | Y | Y | Y | Y |
| IDR | Indonesia | Rupiahs | Y | Y | Y | Y | Y | Y | Y |
| ILS | Israel | New Shekels | Y | Y | Y | N | Y | Y | Y |
| INR | India | Rupees | Y | Y | Y | Y | Y | Y | Y |
| IQD | Iraq | Dinars | Y | Y | N | N | Y | Y | Y |
| IRR | Iran | Rials | Y | Y | N | N | Y | Y | Y |
| ISK | Iceland | Kronur | Y | Y | Y | Y | Y | Y | Y |
| JEP | Jersey | Pounds | N | N | N | N | Y | N | N |
| JMD | Jamaica | Dollars | Y | Y | N | Y | Y | Y | Y |
| JOD | Jordan | Dinars | Y | Y | Y | Y | Y | Y | Y |
| JPY | Japan | Yen | Y | Y | Y | Y | Y | Y | Y |
| KES | Kenya | Shillings | Y | Y | Y | N | Y | N | N |
| KGS | Kyrgyzstan | Soms | Y | Y | N | N | Y | Y | Y |
| KHR | Cambodia | Riels | Y | Y | N | N | Y | Y | Y |
| KMF | Comoros | Francs | Y | Y | N | N | Y | Y | Y |
| KPW | Korea (North) | Won | Y | Y | N | N | Y | Y | Y |
| KRW | Korea (South) | Won | Y | Y | Y | Y | Y | Y | Y |
| KWD | Kuwait | Dinars | Y | Y | Y | Y | Y | Y | Y |

| Currency Code | Country | Currency Name | Credorax Bank | Checkout.com | AMEX | UATP | ECP | RedS YS | Worldpay |
|---------------|---------------------------|----------------------|---------------|--------------|------|------|-----|---------|----------|
| KYD | Cayman Islands | Dollars | Y | Y | N | N | Y | Y | Y |
| KZT | Kazakhstan | Tenge | Y | Y | Y | N | Y | Y | Y |
| LAK | Laos | Kips | Y | Y | N | N | Y | Y | Y |
| LBP | Lebanon | Pounds | Y | Y | Y | N | Y | Y | Y |
| LKR | Sri Lanka | Rupees | Y | Y | Y | Y | Y | Y | Y |
| LRD | Liberia | Dollars | Y | Y | N | N | Y | Y | Y |
| LSL | Lesotho | Maloti | Y | Y | N | N | Y | Y | Y |
| LTL | Lithuania | Lithuanian Litas | Y | Y | N | Y | N | Y | Y |
| LYD | Libya | Dinars | Y | Y | N | Y | Y | Y | Y |
| MAD | Morocco | Dirhams | Y | Y | Y | Y | Y | Y | Y |
| MDL | Moldova | Lei | Y | Y | N | N | Y | Y | Y |
| MGA | Madagascar | Ariary | Y | Y | N | N | Y | Y | Y |
| MKD | Macedonia | Denars | Y | Y | N | N | Y | Y | Y |
| MMK | Myanmar (Burma) | Kyats | Y | Y | N | N | Y | Y | Y |
| MNT | Mongolia | Tugriks | Y | Y | N | N | Y | Y | Y |
| MOP | Macau | Patacas | Y | Y | N | N | Y | Y | Y |
| MRO | Mauritania | Ouguiya | Y | Y | N | N | N | Y | Y |
| MRU | Mauritania | Ouguiyas | Y | Y | N | N | Y | N | N |
| MUR | Mauritius | Rupees | Y | Y | Y | Y | Y | Y | Y |
| MVR | Maldives (Maldiv Islands) | Rufiyaa | Y | Y | Y | Y | Y | Y | Y |
| MWK | Malawi | Malawi Kwachas | Y | Y | N | N | Y | Y | Y |
| MXN | Mexico | Pesos | Y | Y | Y | Y | Y | Y | Y |
| MYR | Malaysia | Ringgits | Y | Y | Y | Y | Y | Y | Y |
| MZN | Mozambique | Meticais [newer unit | Y | Y | Y | N | Y | Y | Y |

| Currency Code | Country | Currency Name | Credorax Bank | Checkout.com | AMEX | UATP | ECP | RedS YS | Worldpay |
|---------------|------------------|---------------|---------------|--------------|------|------|-----|---------|----------|
| NAD | Namibia | Dollars | Y | Y | Y | Y | Y | Y | Y |
| NGN | Nigeria | NairasNIO | Y | Y | Y | N | Y | Y | Y |
| NIO | Nicaragua | Cordoba Oro | Y | Y | N | N | N | Y | Y |
| NOK | Norway | Krone | Y | Y | Y | Y | Y | Y | Y |
| NPR | Nepal | Nepal Rupees | Y | Y | Y | N | Y | Y | Y |
| NZD | New Zealand | Dollars | Y | Y | Y | Y | Y | Y | Y |
| OMR | Oman | Rials | Y | Y | Y | Y | Y | Y | Y |
| PAB | Panama | Balboa | Y | Y | N | N | Y | Y | Y |
| PEN | Peru | Soles | Y | Y | N | N | Y | Y | Y |
| PGK | Papua New Guinea | Kina | Y | Y | Y | N | Y | Y | Y |
| PHP | Philippines | Pesos | Y | Y | Y | N | Y | Y | Y |
| PKR | Pakistan | Rupees | Y | Y | Y | Y | Y | Y | Y |
| PLN | Poland | Zlotych | Y | Y | Y | Y | Y | Y | Y |
| PYG | Paraguay | Guarani | Y | Y | N | N | Y | Y | Y |
| QAR | Qatar | Rials | Y | Y | Y | Y | Y | Y | Y |
| RON | Romania | New Lei | Y | Y | Y | Y | Y | Y | Y |
| RSD | Serbia | Dinars | Y | Y | Y | N | Y | Y | Y |
| RUB | Russia | Rubles | Y | Y | Y | Y | Y | Y | Y |
| RWF | Rwanda | Rwanda Francs | Y | Y | N | N | Y | Y | Y |
| SAR | Saudi Arabia | Riyals | Y | Y | Y | Y | Y | Y | Y |
| SBD | Solomon Islands | Dollars | Y | Y | N | N | Y | Y | Y |
| SCR | Seychelles | Rupees | Y | Y | N | N | Y | Y | Y |
| SDG | Sudan | Pounds | Y | Y | N | N | Y | N | N |
| SEK | Sweden | Kronor | Y | Y | Y | Y | Y | Y | Y |
| SGD | Singapore | Dollars | Y | Y | Y | Y | Y | Y | Y |
| SHP | Saint Helena | Pounds | Y | Y | N | N | Y | Y | Y |
| SLL | Sierra Leone | Leones | Y | Y | N | N | Y | Y | Y |
| SOS | Somalia | Shillings | Y | Y | N | N | Y | Y | Y |

| Currency Code | Country | Currency Name | Credorax Bank | Checkout.com | AMEX | UATP | ECP | RedS YS | Worldpay |
|---------------|--------------------------|---------------------------|---------------|--------------|------|------|-----|---------|----------|
| SRD | Suriname | Dollars | Y | Y | N | N | Y | Y | Y |
| SSP | South Sudanese | Pound | Y | Y | N | N | Y | N | N |
| STD | Sao Tome and Principe | Dobra | Y | Y | N | N | N | Y | Y |
| STN | São Tome and Principe | Dobras | Y | Y | N | N | Y | N | N |
| SVC | El Salvador | Colones | Y | Y | N | N | Y | Y | Y |
| SYP | Syria | Pounds | Y | Y | Y | Y | Y | Y | Y |
| SZL | Swaziland | Emalangeni | Y | Y | N | N | Y | Y | Y |
| THB | Thailand | Baht | Y | Y | Y | Y | Y | Y | Y |
| TJS | Tajikistan | Somoni | Y | Y | N | N | Y | Y | Y |
| TMT | Turkmenistan | Manat | Y | Y | N | N | N | Y | Y |
| TND | Tunisia | Dinars | Y | Y | Y | Y | Y | Y | Y |
| TOP | Tonga | Pa'anga | Y | Y | Y | N | Y | Y | Y |
| TRY | Turkey | New Lira | Y | Y | Y | Y | Y | Y | Y |
| TTD | Trinidad and Tobago | Dollars | Y | Y | N | Y | Y | Y | Y |
| TWD | Taiwan | New Dollars | Y | Y | Y | Y | Y | Y | Y |
| TZS | Tanzania | Shillings | Y | Y | Y | N | Y | Y | Y |
| UAH | Ukraine | Hryvnia | Y | Y | N | N | Y | Y | Y |
| UGX | Uganda | Shillings | Y | Y | N | N | Y | Y | Y |
| USD | United States of America | Dollars | Y | Y | Y | Y | Y | Y | Y |
| UYU | Uruguay | Pesos | Y | Y | N | N | Y | Y | Y |
| UZS | Uzbekistan | Sums | Y | Y | N | N | Y | Y | Y |
| VEF | Venezuela | Venezuelan Bolívar Fuerte | Y | Y | N | N | N | Y | Y |
| VES | Venezuela | Bolivares | N | N | N | N | Y | N | N |
| VND | Viet Nam | Dong | Y | Y | Y | N | Y | Y | Y |
| VUV | Vanuatu | Vatu | Y | Y | N | N | Y | Y | Y |

| Currency Code | Country | Currency Name | Credorax Bank | Checkout.com | AMEX | UATP | ECP | RedS YS | Worldpay |
|---------------|--|------------------------|---------------|--------------|------|------|-----|---------|----------|
| WST | Samoa | Tala | Y | Y | Y | N | Y | Y | Y |
| XAF | Communauté Financière Africaine BEAC | Francs | Y | Y | Y | Y | Y | Y | Y |
| XCD | East Caribbean Dollars | | Y | Y | N | N | Y | Y | Y |
| XDR | International Monetary Fund (IMF) | | N | N | N | N | Y | N | N |
| XOF | Communauté Financière Africaine BCEAO | Francs | Y | Y | Y | Y | Y | Y | Y |
| XPF | Comptoirs Français du Pacifique Francs | | Y | Y | N | Y | Y | Y | Y |
| YER | Yemen | Rials | Y | Y | N | N | Y | Y | Y |
| ZAR | South Africa | Rand | Y | Y | Y | Y | Y | Y | Y |
| ZMW | Zambia | Kwacha | Y | Y | N | N | N | Y | Y |
| ZWL | Zimbabwe | Fourth Zimbabwe Dollar | Y | Y | N | N | N | N | N |
| ZWR | Zimbabwe | Third Zimbabwe Dollar | Y | Y | N | N | N | N | N |

Revision History

| Version | Subject/Date | Description |
|-----------|---------------|--|
| 1.2 rev 1 | April 2024 | New Processor: Checkout.com |
| 1.2 | April 2024 | <p>New Processors:</p> <ul style="list-style-type: none"> • Windcave (Fiji) • XACBank (Mongolia) • Global Payment International - GPN (Apac) • Raiffeisien: <ul style="list-style-type: none"> ◦ Albania ◦ Bosnia & Herzgovina ◦ Serbia ◦ Ukraine <p>Other changes:</p> <ul style="list-style-type: none"> • Addition of CFT capabilities to Shift4 US – Op codes 34, 35, 37, 38 and new parameters. • Update in MAIB's requirements to enable send of 3D Secure authentication requests. |
| 1.1 | February 2022 | <p>New processors:</p> <ul style="list-style-type: none"> • Flocash (Africa) |
| 1.0 | November 2023 | Combined version of all processors specs – rebranded to Shift4 |

Need Support?

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