SHIFT4™

API Specifications

Global Processors

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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.

IP Whitelisting

To ensure reliable communication with Shift4 services, we recommend that you add the IP address ranges used by our services to your system's allowlist. These IP ranges are used for both the Integration environment and Production, and we will notify you when they are updated from time to time.

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:

- 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 billing information per transaction.

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

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

Name	Description	Type	Length
i2	Billing descriptor that appears on the cardholder's statement. The descriptor must be given in the following format: "Merchant DBA Name" + "*" + "City/Customer support number" The descriptor is a concatenation of the following: 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

<table>
<tr><th>Name</th><th>Description</th><th>Type</th><th>Length</th><th>Required</th><th>Comments</th><th>Relevant Operation Codes</th></tr>
<tr><td>fl1</td><td>First flight information. This field contains the following flight information, delimited by ":".
<table>
<tr><th>Field</th><th>Type</th><th>Length</th></tr>
<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>
</table>
* Merchant should use IATA codes if issued.</td><td>[a-zA-Z0-9\:\-]</td><td>9,67</td><td>mandatory

For operation codes 2,28,12,32,10:
Travel Date, Fare Basis Code and Originating Airport Code are mandatory for fl1.
Carrier Code and Destination Airport are mandatory for each flight information parameter (fl1, fl2, fl3, fl4).

For operation codes 3,29,13,33,5,15,6,46:
Flight's Fare is mandatory for fl1.
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.</td><td>For AMEX the length of Fare Basis Code and Flight Number are different than those allowed for other types of transactions.
In addition, the destination field is used for destination airport and not for destination city as in other types of transactions.</td><td>2,28,12,32,10, 3,29,13,33,5,15,6,46</td></tr>
<tr><td>fl2</td><td>Second flight information</td><td>[a-zA-Z0-9\:\-]</td><td>9,67</td><td>optional</td><td>Same format as fl1.</td><td>2,28,12,32,10, 3,29,13,33,5,15,6,46</td></tr>
<tr><td>fl3</td><td>Third flight information</td><td>[a-zA-Z0-9\:\-]</td><td>9,67</td><td>optional</td><td>Same format as fl1.</td><td>2,28,12,32,10, 3,29,13,33,5,15,6,46</td></tr>
<tr><td>fl4</td><td>Fourth flight information</td><td>[a-zA-Z0-9\:\-]</td><td>9,67</td><td>optional</td><td>Same format as fl1.</td><td>2,28,12,32,10, 3,29,13,33,5,15,6,46</td></tr>
</table>

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	• 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	• 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	• 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	• Authorization (2, 28, 12, 32) • Sale (1, 11, 23, 24) • Independent Credit (6)
b3	Card expiration month	[0-9]	2,2	m	• Authorization (2, 28, 12, 32) • Sale (1, 11, 23, 24) • Independent Credit (6)
b4	Card expiration year	[0-9]	2,2	m	• 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	• Authorization (2, 28, 12, 32) • Sale (1, 11, 23, 24) • Independent Credit (6)
c22	Cardholder's first name	[A-Za-z]	1,50	m	• Authorization (2, 28, 12, 32) • Sale (1, 11, 23, 24) • Independent Credit (6)
c23	Cardholder's last name	[A-Za-z]	1,50	m	• Authorization (2, 28, 12, 32) • Sale (1, 11, 23, 24) • Independent Credit (6)
c3	Cardholder's email address	Email	7,64	m	• 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	• 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	• 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	• Authorization (2, 28, 12, 32) • Sale (1, 11, 23, 24) • Independent Credit (6)
c9	Cardholder Billing Address Country Code	[A-Z]	2,2	m	• Authorization (2, 28, 12, 32) • Sale (1, 11, 23, 24) • Independent Credit (6)
g2	Response ID	[a-zA-Z0-9]	1,32	m	• Referral Credit (5, 15) • Void (8, 9)
h9	Merchant reference number	Text	1,32	m	• Capture (3, 29, 13, 33) • Sale (1, 11, 23, 24) • Referral Credit (5, 15) • Independent Credit (6)

EUROPE

Shift4 (EU, EEA, UK)

Shift4 is a payment institution and a principal member of VISA® Europe and MASTERCARD® worldwide.

Specifications

Item	Details
Supported card schemes	Visa MasterCard Maestro
Merchant Registration Countries	Alderney, Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, France, Finland, Germany, Guernsey, Gibraltar, Greece, Hungary, Iceland, Ireland, Isle of Man, Italy, Jersey, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Norway, Poland, Portugal, Romania, San Marino, Slovakia, Slovenia, Spain, Sweden, Switzerland, Netherlands, United Kingdom
Supported operations	All *Shift4* operation codes are supported
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)
- 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.

- You must send the Sub-Merchant ID parameter h3 as part of every transaction. Transactions without a valid h3 value will be rejected.
- 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).

- All credit transactions should be initiated by processing a **Referral CFT** (Operation [34]) or by processing an **Independent CFT** (Operation [35]).
- Parameters j5 and j13 are mandatory when using Operation [35], Operation [37], Operation [38], Operation [2] and Operation [34].
- 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	Billing descriptor The descriptor must be in the following format: "Merchant DBA Name" + "*" + "City" (1) Merchant DBA Name: up to 22 characters, must not include any asterisks (2) asterisk (*); (3) Valid City Name The transaction will be rejected if the billing descriptor does not comply with the requirements listed above. In addition, the following points should be noted in regard to Dynamic Descriptors: • Only the 'City' part can be changed between transactions. The 'Merchant DBA Name' part must always be the same and match the static descriptor. • The i2 parameter will be ignored if the processor does not support Dynamic Descriptors.	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, Slovania, 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 Shift4 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 Shift4 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 Shift4 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	• The account should be established with checkout.com upon onboarding. • Each payout currency should have a different account.	CFT (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.

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
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

Code	Description
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
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

Code	Description
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
R3	Revocation of all Authorisations Order

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

Item	Value
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
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	1,2,3,4,5,6,7,8,10,11,12,13,14,15,16,20,23,24,28,29,32,33,92,98,101
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.
Min. Transaction Amount	0.01
Max. Transaction Amount	999,999,999,999.99
Blocked BIN Countries	None

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

Code	Processor Description (Spanish)
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
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

Code	Processor Description (Spanish)
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
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

Code	Processor Description (Spanish)
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
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

Code	Processor Description (Spanish)
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
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

Code	Processor Description (Spanish)
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
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.

Code	Processor Description (Spanish)
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
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 perdico los datos de la sesión

Code	Processor Description (Spanish)
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
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

Code	Processor Description (Spanish)
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_DateFrecuency no válido
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_DateFrecuency 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

Code	Processor Description (Spanish)
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 dias 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
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

Code	Processor Description (Spanish)
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
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

Code	Processor Description (Spanish)
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 codigo 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
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

Code	Processor Description (Spanish)
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
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 comerci
SIS0256	El comercio no permite operativa de preautorizacion
SIS0257	La tarjeta no permite operativa de preautorizacion

Code	Processor Description (Spanish)
SIS0258	No se tiene el IDETRA emisor necesario para realizar la confirmación
SIS0259	No existe la operacion original para notificar o consultar
SIS0260	Entrada incorrecta al SIS
SIS0261	Restricciones superadas
SIS0262	Moneda no permitida para operación de transferencia o domiciliacion
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 Codigo Cuenta Cliente
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

Code	Processor Description (Spanish)
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
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

Code	Processor Description (Spanish)
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
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

Code	Processor Description (Spanish)
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
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

Code	Processor Description (Spanish)
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
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

Code	Processor Description (Spanish)
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
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 yyyyMMddHHmmss.
SIS0380	Error en formato Scf_Ticket_Num_Passengers. Longitud máxima 1.

Code	Processor Description (Spanish)
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)
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

Code	Processor Description (Spanish)
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)
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

Code	Processor Description (Spanish)
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 comecio incorrecto
SIS0424	No se ha encontrado el establecimiento
SIS0425	No se ha encontrado la tarjeta
SIS0426	Enrrutamiento 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

Code	Processor Description (Spanish)
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
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"

Code	Processor Description (Spanish)
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 métoco de pago "Pago Amex"
SIS0455	El comercio no tiene el método de pago "Tarjetas Propias"
SIS0456	El comercio no tiene cnfigurado 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 metodo de pago No seguro
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

Code	Processor Description (Spanish)
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.
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

Code	Processor Description (Spanish)
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
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

Code	Processor Description (Spanish)
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
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

Code	Processor Description (Spanish)
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
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

Code	Processor Description (Spanish)
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 autenticacion PARes = 'U'
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 autenticacion 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

Code	Processor Description (Spanish)
SIS0560	ERROR al enviar la notificacion de autenticacion al comercio
SIS0561	ERROR el idOperación de la respuesta de una confirmacion separada OK es nulo o no coincide con el idOp. de la Confirmacion.
SIS0562	ERROR la respuesta de la petición de confirmacion separada de PPII es nula.
SIS0563	ERROR tratando la respuesta de la confirmacion 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	Operacion de Inicia Petición rechazada, tipo de transacción erróneo
SIS0569	Operacion de Inicia Petición rechazada, no se ha informado la tarjeta
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

Code	Processor Description (Spanish)
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
SIS0587	Operacion de autenticacion EMV3DS rechazada, MD no indicado
SIS0588	Operacion de autenticacion EMV3DS rechazada, la versión no coincide entre los mensajes AuthenticationData y ChallengeResponse
SIS0589	Operacion de autenticacion EMV3DS rechazada, respuesta sin CRes
SIS0590	Operacion de autenticacion EMV3DS rechazada, error al desmontar la respuesta CRes
SIS0591	Operacion de autenticacion EMV3DS rechazada, error la respuesta CRes viene sin threeDSServerTransID
SIS0592	Error en la operacion de autenticacion EMV3DS
SIS0593	Error en la operacion de autenticacion EMV3DS,el transStatus de la consulta final de la operación no está definido.

Code	Processor Description (Spanish)
SIS0594	Operacion de autenticacion 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 autenticacion EMV3DS, no se permite hacer fallback a 3DSecure v1.
SIS0599	Error en la operacion de autenticacion EMV3DS
SIS0600	Error en el proceso de autenticación 3DSecure v2 - Respuesta Areq N
SIS0601	Error en el proceso de autenticación 3DSecure v2 - Respuesta Areq R
SIS0602	Error en el proceso de autenticación 3DSecure v2 - Respuesta Areq U
SIS0644	Error en el proceso de autenticación 3DSecure v2 - Se envían datos de la entrada IniciaPetición a la entrada TrataPetición
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

Code	Processor Description (Spanish)
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 authenticacionValue 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
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

Code	Processor Description (Spanish)
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 confirmacion separada sobre la que se desea anular no está autorizada
SIS0633	La fecha de Anulación no puede superar en los días configurados a la confirmacion separada.
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

Code	Processor Description (Spanish)
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 mensajeria 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
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

Code	Processor Description (Spanish)
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.
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

Code	Processor Description (Spanish)
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
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.

Code	Processor Description (Spanish)
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
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)

Code	Processor Description (Spanish)
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
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

Item	Value
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, Apple Pay, Google Pay
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 Herzgovina
Supported Currencies	BAM
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

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 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

Item	Value
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	Billing descriptor that appears on the cardholder's statement. The descriptor must be given in the following format: • The statement can contain a maximum of two lines. • To break the statement into multiple lines use ';' (semicolon). The first line can contain up to 22 characters and the second up to 13 characters. Lines exceeding the maximum lengths will be truncated.	[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
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

Code	Description
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)
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

Code	Description
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
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

Code	Description
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
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

Code	Description
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
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
c3	Cardholder's email address
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- • Request • Request is missing
0002	One of the following- • Customer cancelled the payment. • Request is invalid
0003	One of the following- • Transaction was not authorized. • Parameter cannot be null
0004	One of the following- • Payment is pending • Invalid format for parameter
0005	One of the following- • Suspected fraud. Amount or currency customer paid not same as request. • Invalid API version
0006	One of the following- • Merchant void the payment • Invalid Signature
0007	One of the following- • 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, AVS
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	• 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	• 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	Transaction currency Indicates the currency that should be used in the transaction (every currency used must be preconfigured on the Shift4 platform). Refer to ISO 4217-alpha-3 for further information.	[A-Z]	3,3	m	• CFT (34,35,37,38)

Name	Description	Type	Length	Required	Relevant Operation Codes
a67	Full timestamp	Text in format: yyyy-mm-ddThh:mm:ss.nnn-hh:mm	29,29	m	• 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	• CFT (34,35,37,38)
b3	Card expiration month Two-digit number (*mm* format)	[0-9]	2,2	m	• CFT (34,35,37,38)
b4	Card expiration year Two-digit number (*yy* format)	[0-9]	2,2	m	• 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		• 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	• 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	• CFT (34,35,37,38)
c23	Cardholder last name	[-''A-Za-z]	1,30	m	• 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)	• 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	• 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	• 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	• 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	• Authorization (2, 28, 12, 20, 32) • Sale (1, 11, 23, 24)
ota36	Passenger Name Record (PNR)	[a-zA-Z0-9\\-]	1,64	m	• Authorization (2, 28, 12, 20, 32) • Sale (1, 11, 23, 24)
fl1	First flight information. This field contains the following flight information, delimited by ":". **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	• Authorization (2, 28, 12, 20, 32) • Sale (1, 11, 23, 24)

Name	Description	Type	Length	Required	Relevant Operation Codes
fl2	Second flight information. Same format as fl1	[a-zA-Z0-9\:\-]	9,77	m	• 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	• 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	• Authorization (2, 28, 12, 20, 32) • Sale (1, 11, 23, 24)
tk1	First ticket information. This field contains the following flight information, delimited by ":". **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	• Authorization (2, 28, 12, 20, 32) • Sale (1, 11, 23, 24)
tk2	Second ticket information. Same format as tk1.	[a-zA-Z0-9\\:\\-]	5,194	m	• 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	• 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	• 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	• 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	• 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	• 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	• 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	• 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)	• 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)	• 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)	• 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)	• 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	Shift4 (EU,EEA,UK)	Checkout.com	AMEX	UATP	RedSYS	Worldpay
AED	United Arab Emirates	Dirhams	Y	Y	Y	Y	Y	Y
AFN	Afghanistan	Afghanis	Y	Y	N	Y	Y	Y
ALL	Albania	Leke	Y	Y	N	N	N	N
AMD	Armenia	Drams	Y	Y	N	N	N	N
ANG	Netherlands Antilles	Guilders (also called Florins)	Y	Y	N	N	Y	Y
AOA	Angola	Kwanza	Y	Y	N	N	Y	Y
ARS	Argentina	Pesos	Y	Y	Y	Y	N	N
AUD	Australia	Dollars	Y	Y	Y	Y	Y	Y
AWG	Aruba	Guilders (also called Florins)	Y	Y	N	N	Y	Y
AZN	Azerbaijan	New Manats	Y	Y	N	N	Y	Y
BAM	Bosnia and Herzegovina	Convertible Marka	Y	Y	N	N	Y	Y
BBD	Barbados	Dollars	Y	Y	N	Y	Y	Y
BDT	Bangladesh	Taka	Y	Y	N	Y	Y	Y
BHD	Bahrain	Dinars	Y	Y	Y	Y	Y	Y
BIF	Burundi	Francs	Y	Y	N	N	Y	Y
BMD	Bermuda	Dollars	Y	Y	N	Y	Y	Y
BND	Brunei Darussalam	Dollars	Y	Y	N	Y	Y	Y
BOB	Bolivia	Bolivianos	Y	Y	N	N	Y	Y
BRL	Brazil	Brazil Real	Y	Y	N	Y	Y	Y
BSD	Bahamas	Dollars	Y	Y	N	Y	Y	Y
BTN	Bhutan	Ngultrum	Y	Y	N	N	Y	Y
BWP	Botswana	Pulas	Y	Y	N	N	Y	Y
BYN	Belarus	Rubles	Y	Y	N	N	Y	Y
BZD	Belize	Dollars	Y	Y	N	N	Y	Y

Currency Code	Country	Currency Name	Shift4 (EU,EEA,UK)	Checkout.com	AMEX	UATP	RedSYS	Worldpay
CAD	Canada	Dollars	Y	Y	Y	Y	Y	Y
CDF	Congo/Kinshasa	Congolese Francs	Y	Y	N	N	Y	Y
CHF	Switzerland	Francs	Y	Y	Y	Y	Y	Y
CLP	Chile	Pesos	Y	Y	N	Y	Y	Y
CNY	China	Yuan Renminbi	Y	Y	Y	Y	Y	Y
COP	Colombia	Pesos	Y	Y	N	Y	Y	Y
CRC	Costa Rica	Colones	Y	Y	N	Y	Y	Y
CUP	Cuba	Pesos	Y	Y	N	N	Y	Y
CVE	Cape Verde	Escudos	Y	Y	N	N	Y	Y
CYP	Cyprus	Pounds	N	N	N	Y	N	N
CZK	Czech Republic	Koruny	Y	Y	Y	Y	Y	Y
DJF	Djibouti	Francs	Y	Y	N	N	Y	Y
DKK	Denmark	Kroner	Y	Y	Y	Y	Y	Y
DOP	Dominican Republic	Pesos	Y	Y	Y	Y	Y	Y
DZD	Algeria	Algeria Dinars	Y	Y	Y	Y	Y	Y
EEK	Estonia	Krooni	Y	Y	N	Y	N	N
EGP	Egypt	Pounds	Y	Y	Y	Y	Y	Y
ERN	Eritrea	Nakfa	Y	Y	N	N	Y	Y
ETB	Ethiopia	Birr	Y	Y	N	N	Y	Y
EUR	Euro Member Countries	Euro	Y	Y	Y	Y	Y	Y
FJD	Fiji	Dollars	Y	Y	Y	N	Y	Y
FKP	Falkland Islands (Malvinas)	Pounds	Y	Y	N	Y	Y	Y
GBP	United Kingdom	Pounds	Y	Y	Y	Y	Y	Y
GEL	Georgia	Lari	Y	Y	N	N	Y	Y

Currency Code	Country	Currency Name	Shift4 (EU,EEA,UK)	Checkout.com	AMEX	UATP	RedSYS	Worldpay
GHS	Ghana	Cedis	Y	Y	N	N	Y	Y
GIP	Gibraltar	Pounds	Y	Y	N	N	Y	Y
GMD	Gambia	Dalasi	Y	Y	N	N	Y	Y
GNF	Guinea	Francs	Y	Y	N	N	Y	Y
GTQ	Guatemala	Quetzales	Y	Y	N	Y	Y	Y
GYD	Guyana	Dollars	Y	Y	N	N	Y	Y
HKD	Hong Kong	Dollars	Y	Y	Y	Y	Y	Y
HNL	Honduras	Lempiras	Y	Y	N	Y	Y	Y
HRK	Croatia	Kuna	Y	Y	Y	Y	Y	Y
HTG	Haiti	Gourdes	Y	Y	N	N	Y	Y
HUF	Hungary	Forint	Y	Y	Y	Y	Y	Y
IDR	Indonesia	Rupiahs	Y	Y	Y	Y	Y	Y
ILS	Israel	New Shekels	Y	Y	Y	N	Y	Y
INR	India	Rupees	Y	Y	Y	Y	Y	Y
IQD	Iraq	Dinars	Y	Y	N	N	Y	Y
IRR	Iran	Rials	Y	Y	N	N	Y	Y
ISK	Iceland	Kronur	Y	Y	Y	Y	Y	Y
JEP	Jersey	Pounds	N	N	N	N	N	N
JMD	Jamaica	Dollars	Y	Y	N	Y	Y	Y
JOD	Jordan	Dinars	Y	Y	Y	Y	Y	Y
JPY	Japan	Yen	Y	Y	Y	Y	Y	Y
KES	Kenya	Shillings	Y	Y	Y	N	N	N
KGS	Kyrgyzstan	Soms	Y	Y	N	N	Y	Y
KHR	Cambodia	Riels	Y	Y	N	N	Y	Y
KMF	Comoros	Francs	Y	Y	N	N	Y	Y
KPW	Korea (North)	Won	Y	Y	N	N	Y	Y
KRW	Korea (South)	Won	Y	Y	Y	Y	Y	Y
KWD	Kuwait	Dinars	Y	Y	Y	Y	Y	Y
KYD	Cayman Islands	Dollars	Y	Y	N	N	Y	Y

Currency Code	Country	Currency Name	Shift4 (EU,EEA,UK)	Checkout.com	AMEX	UATP	RedSYS	Worldpay
KZT	Kazakhstan	Tenge	Y	Y	Y	N	Y	Y
LAK	Laos	Kips	Y	Y	N	N	Y	Y
LBP	Lebanon	Pounds	Y	Y	Y	N	Y	Y
LKR	Sri Lanka	Rupees	Y	Y	Y	Y	Y	Y
LRD	Liberia	Dollars	Y	Y	N	N	Y	Y
LSL	Lesotho	Maloti	Y	Y	N	N	Y	Y
LTL	Lithuania	Lithuanian Litas	Y	Y	N	Y	Y	Y
LYD	Libya	Dinars	Y	Y	N	Y	Y	Y
MAD	Morocco	Dirhams	Y	Y	Y	Y	Y	Y
MDL	Moldova	Lei	Y	Y	N	N	Y	Y
MGA	Madagascar	Ariary	Y	Y	N	N	Y	Y
MKD	Macedonia	Denars	Y	Y	N	N	Y	Y
MMK	Myanmar (Burma)	Kyats	Y	Y	N	N	Y	Y
MNT	Mongolia	Tugriks	Y	Y	N	N	Y	Y
MOP	Macau	Patacas	Y	Y	N	N	Y	Y
MRO	Mauritania	Ouguiya	Y	Y	N	N	Y	Y
MRU	Mauritania	Ouguiyas	Y	Y	N	N	N	N
MUR	Mauritius	Rupees	Y	Y	Y	Y	Y	Y
MVR	Maldives (Maldive Islands)	Rufiyaa	Y	Y	Y	Y	Y	Y
MWK	Malawi	Malawi Kwachas	Y	Y	N	N	Y	Y
MXN	Mexico	Pesos	Y	Y	Y	Y	Y	Y
MYR	Malaysia	Ringgits	Y	Y	Y	Y	Y	Y
MZN	Mozambique	Meticais [newer unit	Y	Y	Y	N	Y	Y
NAD	Namibia	Dollars	Y	Y	Y	Y	Y	Y
NGN	Nigeria	NairasNIO	Y	Y	Y	N	Y	Y

Currency Code	Country	Currency Name	Shift4 (EU,EEA,UK)	Checkout.com	AMEX	UATP	RedSYS	Worldpay
NIO	Nicaragua	Cordoba Oro	Y	Y	N	N	Y	Y
NOK	Norway	Krone	Y	Y	Y	Y	Y	Y
NPR	Nepal	Nepal Rupees	Y	Y	Y	N	Y	Y
NZD	New Zealand	Dollars	Y	Y	Y	Y	Y	Y
OMR	Oman	Rials	Y	Y	Y	Y	Y	Y
PAB	Panama	Balboa	Y	Y	N	N	Y	Y
PEN	Peru	Soles	Y	Y	N	N	Y	Y
PGK	Papua New Guinea	Kina	Y	Y	Y	N	Y	Y
PHP	Philippines	Pesos	Y	Y	Y	N	Y	Y
PKR	Pakistan	Rupees	Y	Y	Y	Y	Y	Y
PLN	Poland	Zlotych	Y	Y	Y	Y	Y	Y
PYG	Paraguay	Guarani	Y	Y	N	N	Y	Y
QAR	Qatar	Rials	Y	Y	Y	Y	Y	Y
RON	Romania	New Lei	Y	Y	Y	Y	Y	Y
RSD	Serbia	Dinars	Y	Y	Y	N	Y	Y
RUB	Russia	Rubles	Y	Y	Y	Y	Y	Y
RWF	Rwanda	Rwanda Francs	Y	Y	N	N	Y	Y
SAR	Saudi Arabia	Riyals	Y	Y	Y	Y	Y	Y
SBD	Solomon Islands	Dollars	Y	Y	N	N	Y	Y
SCR	Seychelles	Rupees	Y	Y	N	N	Y	Y
SDG	Sudan	Pounds	Y	Y	N	N	N	N
SEK	Sweden	Kronor	Y	Y	Y	Y	Y	Y
SGD	Singapore	Dollars	Y	Y	Y	Y	Y	Y
SHP	Saint Helena	Pounds	Y	Y	N	N	Y	Y
SLL	Sierra Leone	Leones	Y	Y	N	N	Y	Y
SOS	Somalia	Shillings	Y	Y	N	N	Y	Y
SRD	Suriname	Dollars	Y	Y	N	N	Y	Y

Currency Code	Country	Currency Name	Shift4 (EU,EEA,UK)	Checkout.com	AMEX	UATP	RedSYS	Worldpay
SSP	South Sudanese	Pound	Y	Y	N	N	N	N
STD	Sao Tome and Principe	Dobra	Y	Y	N	N	Y	Y
STN	São Tome and Principe	Dobras	Y	Y	N	N	N	N
SVC	El Salvador	Colones	Y	Y	N	N	Y	Y
SYP	Syria	Pounds	Y	Y	Y	Y	Y	Y
SZL	Swaziland	Emalangeni	Y	Y	N	N	Y	Y
THB	Thailand	Baht	Y	Y	Y	Y	Y	Y
TJS	Tajikistan	Somoni	Y	Y	N	N	Y	Y
TMT	Turkmenistan	Manat	Y	Y	N	N	Y	Y
TND	Tunisia	Dinars	Y	Y	Y	Y	Y	Y
TOP	Tonga	Pa'anga	Y	Y	Y	N	Y	Y
TRY	Turkey	New Lira	Y	Y	Y	Y	Y	Y
TTD	Trinidad and Tobago	Dollars	Y	Y	N	Y	Y	Y
TWD	Taiwan	New Dollars	Y	Y	Y	Y	Y	Y
TZS	Tanzania	Shillings	Y	Y	Y	N	Y	Y
UAH	Ukraine	Hryvnia	Y	Y	N	N	Y	Y
UGX	Uganda	Shillings	Y	Y	N	N	Y	Y
USD	United States of America	Dollars	Y	Y	Y	Y	Y	Y
UYU	Uruguay	Pesos	Y	Y	N	N	Y	Y
UZS	Uzbekistan	Sums	Y	Y	N	N	Y	Y
VEF	Venezuela	Venezuelan Bolívar Fuerte	Y	Y	N	N	Y	Y
VES	Venezuela	Bolivares	N	N	N	N	N	N
VND	Viet Nam	Dong	Y	Y	Y	N	Y	Y
VUV	Vanuatu	Vatu	Y	Y	N	N	Y	Y
WST	Samoa	Tala	Y	Y	Y	N	Y	Y

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XAF	Communauté Financière Africaine BEAC	Francs	Y	Y	Y	Y	Y	Y
XCD	East Caribbean Dollars		Y	Y	N	N	Y	Y
XDR	International Monetary Fund (IMF)		N	N	N	N	N	N
XOF	Communauté Financière Africaine BCEAO	Francs	Y	Y	Y	Y	Y	Y
XPF	Comptoirs Français du Pacifique Francs		Y	Y	N	Y	Y	Y
YER	Yemen	Rials	Y	Y	N	N	Y	Y
ZAR	South Africa	Rand	Y	Y	Y	Y	Y	Y
ZMW	Zambia	Kwacha	Y	Y	N	N	Y	Y
ZWL	Zimbabwe	Fourth Zimbabwe Dollar	Y	Y	N	N	N	N
ZWR	Zimbabwe	Third Zimbabwe Dollar	Y	Y	N	N	N	N

Revision History

Version	Subject/Date	Description
1.2 rev 5	August 2026	• Added Apple Pay and Google Pay to the supported features of the Raiffeisen Albania processor
1.2 rev 3	December 2025	• ECP was decommissioned • Updated parameter i2 format to include only DBA + City in Shift4 processor • Updated Redsys opcodes and supported features • Added IP whitelist information • Remove BGN currency from Appendix A (supported currencies) • Added "AVS" to the supported features list
1.2 rev 2	November 2024	Updating Credorax Bank processor to Shift4 (EU, EEA, UK)
1.2 rev 1	April 2024	New Processor: Checkout.com
1.2	April 2024	New Processors: • Windcave (Fiji) • XACBank (Mongolia) • Global Payment International - GPN (Apac) • Raiffeisien: o Albania o Bosnia & Herzgovina o Serbia o Ukraine Other changes: • 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	New processors: • Flocash (Africa)
1.0	November 2023	Combined version of all processors specs – rebranded to Shift4

Need Support?

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