

# Advanced Integration Method (AIM) Implementation Guide Card-Not-Present Transactions

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## Advanced Integration Method (AIM)

### AIM Implementation

To implement AIM, a developer would design a script that does the following:

1. Securely obtains all of the information needed to process a transaction.
2. Initiates a secure HTTPS post from their server to  
**https://secure.gotobilling.com/gateway/transact.php.**
3. Receives the response from the gateway and processes the response to display the appropriate result to the end user.

### Minimum Requirements for AIM

The following is the minimum set of NAME/VALUE pairs that should be submitted to the gateway when using AIM for a credit card transaction.

FIELD NAME	FIELD VALUE
x_version	3.1
x_delim_data	True
x_relay_response	False
x_login	API login ID for the payment gateway account
x_tran_key	Transaction key
x_amount	Amount of purchase inclusive of tax
x_card_num	Customer's card number
x_exp_date	Customer's card expiration date
x_type	Type of transaction (AUTH_CAPTURE, AUTH_ONLY, CAPTURE_ONLY, CREDIT, VOID, PRIOR_AUTH_CAPTURE)

The following is the minimum set of NAME/VALUE pairs that should be submitted to the gateway when using AIM for an eCheck transaction.

FIELD NAME	FIELD VALUE
x_version	3.1
x_delim_data	True
x_relay_response	False
x_login	API login ID for the payment gateway account
x_tran_key	Transaction key obtained from the Merchant Interface
x_amount	Amount of purchase inclusive of tax
x_bank_aba_code	ABA routing number
x_bank_acct_num	Bank Account Number
x_bank_acct_type	Type of Account – Checking, Business Checking or Savings
x_bank_name	Name of bank at which account is maintained
x_bank_acct_name	Name under which the account is maintained at the bank
x_type	Type of transaction (AUTH_CAPTURE, CREDIT)

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x_echeck_type	<i>Type of eCheck transaction (ARC, PPD, TEL, WEB)</i>
x_bank_check_number	<i>The check number (required only for ARC eCheck transaction types)</i>

## Standard Transaction Submission API for AIM

The Standard Transaction Submission API defines the information that can be submitted to the gateway for real-time transaction processing. The API consists of a set of fields that are required for each transaction, and a set of fields that are optional. Under the API, the gateway accepts a NAME/ VALUE pair. The NAME is the field name and indicates to the gateway what information is being submitted. VALUE contains the content of the field.

The following tables contain the data fields that may be submitted to the system with any transaction. The fields are grouped logically in the tables, based on the information submitted. Each table contains the following information:

- *Field* – Name of the parameter that may be submitted on a transaction.
- *Required* – Indicates whether the field is required on a transaction. If *Conditional*, indicates that the field is required based on the existence or value of another field. In cases where a dependency exists, an explanation is provided.
- *Value* – Lists the possible values that may be submitted for the field. In cases where a format is validated, an explanation is provided.
- *Max Length* – Indicates the maximum number of characters that may be supplied for each field.
- *Description* – Provides additional details on how the field is used.

### Merchant Account Information

The following fields in the API allow the system to identify the merchant submitting the transaction and the state of the merchant's account on the gateway.

FIELD	REQUIRED	VALUE	MAX LENGTH	DESCRIPTION
x_login	Required	Varies by merchant	20	Pass the API Login ID for the payment gateway account.
x_tran_key	Required	Varies by merchant	16	Pass the transaction key obtained from the merchant interface.
x_test_request	Optional	TRUE, FALSE	5	Indicates whether the transaction should be processed as a test transaction. Please refer to Appendix G for further information on this field.

## Gateway Response Configuration

The following fields determine how a transaction response will be returned once a transaction is submitted to the system.

FIELD	REQUIRED	VALUE	MAX LENGTH	DESCRIPTION
x_delim_data	Required	TRUE	5	In order to receive a delimited response from the gateway, this field has to be submitted with a value of TRUE or the merchant has to configure a delimited response through the Merchant Interface.
x_relay_response	Required	FALSE	N/A	Indicates whether a relay response is desired. As all AIM transactions are direct response, a value of FALSE is required.

## Customer Name and Billing Address

The customer billing address fields listed below contain information on the customer billing address associated with each transaction.

FIELD	REQUIRED	VALUE	MAX LENGTH	DESCRIPTION
x_first_name	Optional	Any string	50	Contains the first name of the customer associated with the billing address for the transaction.
x_last_name	Optional	Any string	50	Contains the last name of the customer associated with the billing address for the transaction.
x_company	Optional	Any string	50	Contains the company name associated with the billing address for the transaction.
x_address	Optional	Any string	60	Contains the address of the customer associated with the billing address for the transaction.
x_city	Optional	Any string	40	Contains the city of the customer associated with the billing address for the transaction.
x_state	Optional If passed, the value will be verified.	Any valid two-digit state code or full state name	40	Contains the state of the customer associated with the billing address for the transaction.
x_zip	Optional	Any string	20	Contains the zip of the customer associated with the billing address for the transaction.
x_country	Optional If passed, the value will be verified.	Any valid two-digit country code or full country name (spelled in English)	60	Contains the country of the customer associated with the billing address for the transaction.
x_phone	Optional	Any string Recommended format is 3334445555	25	Contains the phone number of the customer associated with the billing address for the transaction.
x_fax	Optional	Any string Recommended format is 3334445555	25	Contains the fax number of the customer associated with the billing address for the transaction.

## Additional Customer Data

Merchants may provide additional customer information with a transaction, based on their respective requirements.

FIELD	REQUIRED	VALUE	MAX LENGTH	DESCRIPTION
x_cust_id	Optional	Any string	20	Unique identifier to represent the customer associated with the transaction.
x_customer_ip	Optional	Required format is 255.255.255.255. If this value is not passed, it will default to 255.255.255.255	15	IP address of the customer initiating the transaction.
x_customer_tax_id	Optional	9 digits/numbers only	9	Tax ID or SSN of the customer initiating the transaction.

## Email Settings

The following fields describe how and when emails will be sent when transactions are processed by the system.

FIELD	REQUIRED	VALUE	MAX LENGTH	DESCRIPTION
x_email	Optional	Any valid email address	255	Email address to which the customer's copy of the confirmation email is sent. No email will be sent to the customer if the email address does not meet standard email format checks.
x_email_customer	Optional	TRUE, FALSE If no value is submitted, system will default to the value configured in the Merchant Interface.	5	Indicates whether a confirmation email should be sent to the customer.
x_merchant_email	Optional	Any valid address	255	Email address to which the merchant's copy of the customer confirmation email should be sent. If a value is submitted, an email will be sent to this address as well as the address(es) configured in the Merchant Interface.

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## Invoice Information

Based on their respective requirements, merchants may submit invoice information with a transaction. Two invoice fields are provided in the gateway API.

FIELD	REQUIRED	VALUE	MAX LENGTH	DESCRIPTION
x_invoice_num	Optional	Any string	20	Merchant-assigned invoice number.
x_description	Optional	Any string	255	Description of the transaction.

## Transaction Data

The following fields contain transaction-specific information such as amount, payment method, and transaction type.

FIELD	REQUIRED	VALUE	MAX LENGTH	DESCRIPTION
x_amount	Required	Any amount	15	Total value to be charged or credited inclusive of tax.
x_currency_code	Optional	Valid code	3	Currency of the transaction amount. If left blank, this value will default to the value specified in the Merchant Interface. See Appendix I for other values.
x_method	Required	CC, ECHECK	N/A	Indicates the method of payment for the transaction being sent to the system. If left blank, this value will default to CC.
x_type	Required	AUTH_CAPTURE, AUTH_ONLY, CAPTURE_ONLY, CREDIT, VOID, PRIOR_AUTH_CAPTURE	N/A	Indicates the type of transaction. If the value in the field does not match any of the values stated, the transaction will be rejected. If no value is submitted in this field, the gateway will process the transaction as an AUTH_CAPTURE
x_bank_aba_code	Conditional Required if x_method = ECHECK	Valid routing number	9	Routing number of a bank for eCheck transactions.
x_bank_acct_num	Conditional Required if x_method = ECHECK	Valid account number	20	Checking or savings account number.
x_bank_acct_type	Conditional Required if x_method = ECHECK	CHECKING, BUSINESSCHECKING, SAVINGS		Describes the type of bank account; if no value is provided, default is set to CHECKING.

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x_bank_name	Conditional Required if x_method= ECHECK	Valid bank name	50	Contains the name of the customer's financial institution.
x_bank_acct_name	Conditional Required if x_method = ECHECK	Name on the customer's bank account		Is the customer's name as it appears on their bank account.
x_echeck_type	Conditional Required if x_method = ECHECK	ARC,PPD,TEL, WEB		Indicates the type of eCheck payment request.
x_bank_check_number	Conditional Required if x_echeck_type = ARC or BOC	The check number on the customer's paper check Numbers and/or letters	15 Required	only when submitting ARC or BOC eCheck transaction types. See Appendix B for details on eCheck types.
x_card_num	Conditional Required if x_method = CC	Numeric credit card number	22	Contains the credit card number.
x_exp_date	Conditional Required if x_method = CC	MMYY	N/A	Contains the date on which the credit card expires.
x_card_code	Optional	Valid CVV2, CVC2 or CID value	4 Three-	or four-digit number on the back of a credit card (on front for American Express).
x_trans_id	Conditional Required if x_type = CREDIT, VOID, or PRIOR_AUTH_CA PTURE	Valid transaction ID	10	ID of a transaction previously authorized by the gateway.
x_auth_code	Conditional	Valid	6	Authorization code for a

FIELD	REQUIRED	VALUE	MAX LENGTH	DESCRIPTION
	Required if x_type = CAPTURE_ONLY	authorization code		previous transaction not authorized on the gateway that is being submitted for capture.
x_authentication_indicator	Optional Required only for AUTH_ONLY and AUTH_CAPTURE transactions processed through cardholder authentication programs. When submitted with other transaction types,	Valid ECI or UCAF indicator value (obtained by the merchant after the authentication process).	N/A The	commerce indicator (ECI) value for a Visa transaction; or the universal cardholder authentication field indicator (UCAF for a MasterCard transaction. This field is currently supported through FDC Nashville and Vital. This field is also supported

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	this value is ignored.			by Wells Fargo SecureSource for Visa transactions only.
x_cardholder_authentication_value	Optional Required only for AUTH_ONLY and AUTH_CAPTURE transactions processed through cardholder authentication programs. When submitted with other transaction types, this value is ignored.	Valid CAVV, AVV, or UCAF value (obtained by the merchant after the authentication process).	N/A The cardh	older authentication verification value (CAVV) for a Visa transaction; or accountholder authentication value (AVV)/ universal cardholder authentication field (UCAF) for a MasterCard transaction. This field is currently supported through FDC Nashville and Vital. This field is also supported by Wells Fargo SecureSource for Visa transactions only.

**Level 2 Data**

The system supports Level 2 transaction data by providing the following fields as part of the transaction submission API. The tax, freight, and duty fields allow a delimited string for submitting extended information.

FIELD	REQUIRED	VALUE	MAX LENGTH	DESCRIPTION
x_po_num	Optional	Any string	25	Contains the purchase order number.
x_tax	Optional	Any valid tax amount	N/A	Contains the sales tax amount OR delimited tax information including the sales tax name, description, and amount. The dollar sign (\$) is not allowed when submitting delimited information.

## Gateway Response API

This section describes the response returned by the gateway when a merchant server submits a transaction for processing. The response is a set of fields that give merchants information about the status of a transaction. The fields will be comma delimited by default or delimited by the character specified by the merchant. The merchant server can parse this data and determine the message to display to the customer.

### Fields in the Gateway Response

The following table indicates the order of the fields returned in the AIM response from the gateway to the merchant server.

POSITION IN RESPONSE	FIELD NAME OF VALUE IN RESPONSE	DESCRIPTION
1	Response Code	Indicates the result of the transaction: 1 = Approved 2 = Declined 3 = Error
2	Response Subcode	A code used by the system for internal transaction tracking.
3	Response Reason Code	A code representing more details about the result of the transaction.
4	Response Reason Text	Brief description of the result, which corresponds with the Response Reason Code.
5	Approval Code	The six-digit alphanumeric authorization or approval code.
6	AVS Result Code	Indicates the result of Address Verification System (AVS) checks: A = Address (Street) matches, ZIP does not B = Address information not provided for AVS check E = AVS error G = Non-U.S. Card Issuing Bank N = No Match on Address (Street) or ZIP P = AVS not applicable for this transaction R = Retry – System unavailable or timed out S = Service not supported by issuer U = Address information is unavailable W = 9 digit ZIP matches, Address (Street) does not X = Address (Street) and 9 digit ZIP match Y = Address (Street) and 5 digit ZIP match Z = 5 digit ZIP matches, Address (Street) does not
7	Transaction ID	This number identifies the transaction in the system and can be used to submit a modification of this transaction at a later time, such as voiding, crediting or capturing the transaction.
8	Invoice Number	Echoed from input value for x_invoice_num.
9	Description	Echoed from input value for x_description.
10	Amount	Echoed from input value for x_amount.
11	Method	Echoed from input value for x_method.
12	Transaction Type	Echoed from input value for x_type.
13	Customer ID	Echoed from input value for x_cust_id.

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POSITION IN RESPONSE	FIELD NAME OF VALUE IN RESPONSE	DESCRIPTION
14	Cardholder First Name	Echoed from input value for x_first_name.
15	Cardholder Last Name	Echoed from input value for x_last_name.
16	Company	Echoed from input value for x_company.
17	Billing Address	Echoed from input value for x_address.
18	City	Echoed from input value for x_city.
19	State	Echoed from input value for x_state.
20	Zip	Echoed from input value for x_zip.
21	Country	Echoed from input value for x_country.
22	Phone	Echoed from input value for x_phone.
23	Fax	Echoed from input value for x_fax.
24	Email	Echoed from input value for x_email.
25	Ship to First Name	Echoed from input value for x_ship_to_first_name.
26	Ship to Last Name	Echoed from input value for x_ship_to_last_name.
27	Ship to Company	Echoed from input value for x_ship_to_company.
28	Ship to Address	Echoed from input value for x_ship_to_address.
29	Ship to City	Echoed from input value for x_ship_to_city.
30	Ship to State	Echoed from input value for x_ship_to_state.
31	Ship to Zip	Echoed from input value for x_ship_to_zip.
32	Ship to Country	Echoed from input value for x_ship_to_country.
33	Tax Amount	Echoed from input value for x_tax.
34	Duty Amount	Echoed from input value for x_duty.
35	Freight Amount	Echoed from input value for x_freight.
36	Tax Exempt Flag	Echoed from input value for x_tax_exempt.
37	PO Number	Echoed from input value for x_po_num.
38	MD5 Hash	System-generated hash that may be validated by the merchant to authenticate a transaction response received from the gateway.
39 Card	Code (CVV2/CVC2/CID) Response Code	Indicates the results of Card Code verification: M = Match N = No Match P = Not Processed S = Should have been present U = Issuer unable to process request
40 Cardholder	Authentication Verification Value (CAVV) Response Code	Indicates the results of cardholder authentication verification: Blank or not present = CAVV not validated 0 = CAVV not validated because erroneous data was submitted 1 = CAVV failed validation 2 = CAVV passed validation 3 = CAVV validation could not be performed; issuer attempt incomplete 4 = CAVV validation could not be performed; issuer system error 5 = Reserved for future use 6 = Reserved for future use 7 = CAVV attempt – failed validation – issuer available (U.S.-issued card/non-U.S acquirer) 8 = CAVV attempt – passed validation – issuer available (U.S.-issued card/non-U.S. acquirer) 9 = CAVV attempt – failed validation – issuer unavailable (U.S.-issued card/non-U.S. acquirer) A = CAVV attempt – passed validation – issuer unavailable (U.S.-issued card/non-U.S. acquirer) B = CAVV passed validation, information only, no liability shift

## Response Codes

RESPONSE	DESCRIPTION
CODE	
1	This transaction has been approved.
2	This transaction has been declined.
3	There has been an error processing this transaction.
4	This transaction is being held for review.

## Response Reason Codes & Response Reason Text

RESPONSE CODE	RESPONSE REASON CODE	RESPONSE REASON TEXT	NOTES
1	1	This transaction has been approved.	
2	2	This transaction has been declined.	
2	3	This transaction has been declined.	
2	4	This transaction has been declined.	The code returned from the processor indicating that the card used needs to be picked up.
3	5	A valid amount is required.	The value submitted in the amount field did not pass validation for a number.
3	6	The credit card number is invalid.	
3	7	The credit card expiration date is invalid.	The format of the date submitted was incorrect.
3	8	The credit card has expired.	
3	9	The ABA code is invalid.	The value submitted in the x_bank_aba_code field did not pass validation or was not for a valid financial institution.
3	10	The account number is invalid.	The value submitted in the x_bank_acct_num field did not pass validation.
3	11	A duplicate transaction has been submitted.	A transaction with identical amount and credit card information was submitted two minutes prior.
3	12	An authorization code is required but not present.	A transaction that required x_auth_code to be present was submitted without a value.
3	13	The merchant API login ID is invalid or the account is inactive.	
3	14	The Referrer or Relay Response URL is invalid.	The Relay Response or Referrer URL does not match the merchant's configured value(s) or is absent. Applicable only to SIM and WebLink APIs.
3	15	The transaction ID is invalid.	The transaction ID value is non-numeric or was not present for a transaction that requires it (i.e.,

			VOID, PRIOR_AUTH_CAPTURE, and CREDIT).
3	16	The transaction was not found.	The transaction ID sent in was properly formatted but the gateway had no record of the transaction.
3	17	The merchant does not accept this type of credit card.	The merchant was not configured to accept the credit card submitted in the transaction.
3	18	ACH transactions are not accepted by this merchant.	The merchant does not accept electronic checks.
3	19	An error occurred during processing. Please try again in 5 minutes.	
3	20	An error occurred during processing. Please try again in 5 minutes.	
3	21	An error occurred during processing. Please try again in 5 minutes.	
3	22	An error occurred during processing. Please try again in 5 minutes.	
3	23	An error occurred during processing. Please try again in 5 minutes.	
3	24	The Nova Bank Number or Terminal ID is incorrect. Call Merchant Service Provider.	
3	25	An error occurred during processing. Please try again in 5 minutes.	
3	26	An error occurred during processing. Please try again in 5 minutes.	
2	27	The transaction resulted in an AVS mismatch. The address provided does not match billing address of cardholder.	
3	28	The merchant does not accept this type of credit card.	The Merchant ID at the processor was not configured to accept this card type.
3	29	The PaymentTech identification numbers are incorrect. Call Merchant Service Provider.	
3	30	The configuration with the processor is invalid. Call Merchant Service Provider.	
3	31	The FDC Merchant ID or Terminal ID is incorrect. Call Merchant Service Provider.	The merchant was incorrectly set up at the processor.
3	32	This reason code is reserved or not applicable to this API.	

3	33	<i>FIELD</i> cannot be left blank.	The word <i>FIELD</i> will be replaced by an actual field name. This error indicates that a field the merchant specified as required was not filled in.
3	34	The VITAL identification numbers are incorrect. Call Merchant Service Provider.	The merchant was incorrectly set up at the processor.
3	35	An error occurred during processing. Call Merchant Service Provider.	The merchant was incorrectly set up at the processor.
3	36	The authorization was approved, but settlement failed.	
3	37	The credit card number is invalid.	
3	38	The Global Payment System identification numbers are incorrect. Call Merchant Service Provider.	The merchant was incorrectly set up at the processor.
3	39	The supplied currency code is either invalid, not supported, not allowed for this merchant or doesn't have an exchange rate.	
3	40	This transaction must be encrypted.	
2	41	This transaction has been declined.	Only merchants set up for the FraudScreen service would receive this decline. This code will be returned if a given transaction's fraud score is higher than the threshold set by the merchant.
3	42	There is missing or invalid information in a required field.	This is applicable only to merchants processing through the Wells Fargo SecureSource product who have requirements for transaction submission that are different from merchants not processing through Wells Fargo.
3	43	The merchant was incorrectly set up at the processor. Call your Merchant Service Provider.	The merchant was incorrectly set up at the processor.
2	44	This transaction has been declined.	The merchant would receive this error if the Card Code filter has been set in the Merchant Interface and the transaction received an error code from the processor that matched the rejection criteria set by the merchant.
2	45	This transaction has been declined.	This error would be returned if the transaction received a code from the processor that matched the rejection criteria set by the merchant for both the AVS and Card Code filters.
3	46	Your session has expired or does not exist. You must log in to continue working.	
3	47	The amount requested for settlement may not be greater than the original amount authorized.	This occurs if the merchant tries to capture funds greater than the amount of the original authorization-only transaction.

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3	48	This processor does not accept partial reversals.	The merchant attempted to settle for less than the originally authorized amount.
3	49	A transaction amount greater than \$[amount] will not be accepted.	The transaction amount submitted was greater than the maximum amount allowed.
3	50	This transaction is awaiting settlement and cannot be refunded.	Credits or refunds may only be performed against settled transactions. The transaction against which the credit/refund was submitted has not been settled, so a credit cannot be issued.
3	51	The sum of all credits against this transaction is greater than the original transaction amount.	
3	52	The transaction was authorized, but the client could not be notified; the transaction will not be settled.	
3	53	The transaction type was invalid for ACH transactions.	If x_method = ECHECK, x_type cannot be set to CAPTURE_ONLY.
3	54	The referenced transaction does not meet the criteria for issuing a credit.	
3	55	The sum of credits against the referenced transaction would exceed the original debit amount.	The transaction is rejected if the sum of this credit and prior credits exceeds the original debit amount.
3	56	This merchant accepts ACH transactions only; no credit card transactions are accepted.	The merchant processes eCheck transactions only and does not accept credit cards.
3	57	An error occurred in processing. Please try again in 5 minutes.	
3	58	An error occurred in processing. Please try again in 5 minutes.	
3	59	An error occurred in processing. Please try again in 5 minutes.	
3	60	An error occurred in processing. Please try again in 5 minutes.	
3	61	An error occurred in processing. Please try again in 5 minutes.	
3	62	An error occurred in processing. Please try again in 5 minutes.	
3	63	An error occurred in processing. Please try again in 5 minutes.	
3	64	The referenced transaction was not approved.	This error is applicable to Wells Fargo SecureSource merchants only. Credits or refunds cannot be issued against transactions that were not authorized.
2	65	This transaction has been declined.	The transaction was declined because the merchant configured their account through the Merchant Interface to reject transactions with certain values for a Card Code mismatch.
3	66	This transaction cannot be accepted for processing.	The transaction did not meet gateway security guidelines.

3	67	The given transaction type is not supported for this merchant.	This error code is applicable to merchants using the Wells Fargo SecureSource product only. This product does not allow transactions of type CAPTURE_ONLY.
3	68	The version parameter is invalid.	The value submitted in x_version was invalid.
3	69	The transaction type is invalid.	The value submitted in x_type was invalid.
3	70	The transaction method is invalid.	The value submitted in x_method was invalid.
3	71	The bank account type is invalid.	The value submitted in x_bank_acct_type was invalid.
3	72	The authorization code is invalid.	The value submitted in x_auth_code was more than six characters in length.
3	73	The driver's license date of birth is invalid.	The format of the value submitted in x_drivers_license_num was invalid.
3	74	The duty amount is invalid.	The value submitted in x_duty failed format validation.
3	75	The freight amount is invalid.	The value submitted in x_freight failed format validation.
3	76	The tax amount is invalid.	The value submitted in x_tax failed format validation.
3	77	The SSN or tax ID is invalid.	The value submitted in x_customer_tax_id failed validation.
3	78	The Card Code (CVV2/CVC2/CID) is invalid.	The value submitted in x_card_code failed format validation.
3	79	The driver's license number is invalid.	The value submitted in x_drivers_license_num failed format validation.
3	80	The driver's license state is invalid.	The value submitted in x_drivers_license_state failed format validation.
3	81	The requested form type is invalid.	The merchant requested an integration method not compatible with the AIM API.
3	82	Scripts are only supported in version 2.5.	The system no longer supports version 2.5; requests cannot be posted to scripts.
3	83	The requested script is either invalid or no longer supported.	The system no longer supports version 2.5; requests cannot be posted to scripts.
3	84	This reason code is reserved or not applicable to this API.	
3	85	This reason code is reserved or not applicable to this API.	
3	86	This reason code is reserved or not applicable to this API.	
3	87	This reason code is reserved or not applicable to this API.	
3	88	This reason code is reserved or not applicable to this API.	
3	89	This reason code is reserved or not applicable to this API.	
3	90	This reason code is reserved or not applicable to this API.	
3	91	Version 2.5 is no longer supported.	

3	92	The gateway no longer supports the requested method of integration.	
3	93	A valid country is required.	This code is applicable to Wells Fargo SecureSource merchants only. Country is a required field and must contain the value of a supported country.
3	94	The shipping state or country is invalid.	This code is applicable to Wells Fargo SecureSource merchants only.
3	95	A valid state is required.	This code is applicable to Wells Fargo SecureSource merchants only.
3	96	This country is not authorized for buyers.	This code is applicable to Wells Fargo SecureSource merchants only. Country is a required field and must contain the value of a supported country.
3	97	This transaction cannot be accepted.	Applicable only to SIM API. Fingerprints are only valid for a short period of time. This code indicates that the transaction fingerprint has expired.
3	98	This transaction cannot be accepted.	Applicable only to SIM API. The transaction fingerprint has already been used.
3	99	This transaction cannot be accepted.	Applicable only to SIM API. The server-generated fingerprint does not match the merchant-specified fingerprint in the x_fp_hash field.
3	100	The eCheck type is invalid.	Applicable only to eCheck. The value specified in the x_echeck_type field is invalid.
3	101	The given name on the account and/or the account type does not match the actual account.	Applicable only to eCheck. The specified name on the account and/or the account type do not match the NOC record for this account.
3	102	This request cannot be accepted.	A password or transaction key was submitted with this WebLink request. This is a high security risk.
3	103	This transaction cannot be accepted.	A valid fingerprint, transaction key, or password is required for this transaction.
3	104	This transaction is currently under review.	Applicable only to eCheck. The value submitted for country failed validation.
3	105	This transaction is currently under review.	Applicable only to eCheck. The values submitted for city and country failed validation.
3	106	This transaction is currently under review.	Applicable only to eCheck. The value submitted for company failed validation.
3	107	This transaction is currently under review.	Applicable only to eCheck. The value submitted for bank account name failed validation.
3	108	This transaction is currently under review.	Applicable only to eCheck. The values submitted for first name and last name failed validation.
3	109	This transaction is currently under review.	Applicable only to eCheck. The values submitted for first name and last name failed validation.
3	110	This transaction is currently	Applicable only to eCheck. The value submitted

		under review.	for bank account name does not contain valid characters.
3	111	A valid billing country is required.	This code is applicable to Wells Fargo SecureSource merchants only.
3	112	A valid billing state/province is required.	This code is applicable to Wells Fargo SecureSource merchants only.
3	116	The authentication indicator is invalid.	This code is applicable only to merchants that include the <code>x_authentication_indicator</code> in the transaction request. The ECI value for a Visa transaction; or the UCAF indicator for a MasterCard transaction submitted in the <code>x_authentication_indicator</code> field is invalid.
3	117	The cardholder authentication value is invalid.	This code is applicable only to merchants that include the <code>x_cardholder_authentication_value</code> in the transaction request. The CAVV for a Visa transaction; or the AVV/UCAF for a MasterCard transaction is invalid.
3	118	The combination of authentication indicator and cardholder authentication value is invalid.	This code is applicable only to merchants that include the <code>x_authentication_indicator</code> and <code>x_authentication_value</code> in the transaction request. The combination of authentication indicator and cardholder authentication value for a Visa or MasterCard transaction is invalid.
3	119	Transactions having cardholder authentication values cannot be marked as recurring.	This code is applicable only to merchants that include the <code>x_authentication_indicator</code> and <code>x_recurring_billing</code> in the transaction request. Transactions submitted with a value in <code>x_authentication_indicator</code> AND <code>x_recurring_billing = YES</code> will be rejected.
3	120	An error occurred during processing. Please try again.	The system-generated void for the original timed-out transaction failed. (The original transaction timed out while waiting for a response from the authorizer.)
3	121	An error occurred during processing. Please try again.	The system-generated void for the original errored transaction failed. (The original transaction experienced a database error.)
3	122	An error occurred during processing. Please try again.	The system-generated void for the original errored transaction failed. (The original transaction experienced a processing error.)
3	123	This account has not been given the permission(s) required for this request.	The transaction request must include the API login ID associated with the payment gateway account.
2	127	The transaction resulted in an AVS mismatch. The address provided does not match billing address of cardholder.	The system-generated void for the original AVS-rejected transaction failed.
3	128	This transaction cannot be processed.	The customer's financial institution does not currently allow transactions for this account.
3	130	This payment gateway account has been closed.	IFT: The payment gateway account status is Blacklisted.
3	131	This transaction cannot be	IFT: The payment gateway account status is

		accepted at this time.	Suspended-STA.
3	132	This transaction cannot be accepted at this time.	IFT: The payment gateway account status is Suspended-Blacklist.
2	141	This transaction has been declined.	The system-generated void for the original FraudScreen-rejected transaction failed.
2	145	This transaction has been declined.	The system-generated void for the original card code-rejected and AVS-rejected transaction failed.
2	152	The transaction was authorized, but the client could not be notified; the transaction will not be settled.	The system-generated void for the original transaction failed. The response for the original transaction could not be communicated to the client.
2	165	This transaction has been declined.	The system-generated void for the original card code-rejected transaction failed.
3	170	An error occurred during processing. Please contact the merchant.	Concord EFS – Provisioning at the processor has not been completed.
3	171	An error occurred during processing. Please contact the merchant.	Concord EFS – This request is invalid.
3	172	An error occurred during processing. Please contact the merchant.	Concord EFS – The store ID is invalid.
3	173	An error occurred during processing. Please contact the merchant.	Concord EFS – The store key is invalid.
3	174	The transaction type is invalid. Please contact the merchant.	Concord EFS – This transaction type is not accepted by the processor.
3	175	The processor does not allow voiding of credits.	Concord EFS – This transaction is not allowed. The Concord EFS processing platform does not support voiding credit transactions. Please debit the credit card instead of voiding the credit.
3	180	An error occurred during processing. Please try again.	The processor response format is invalid.
3	181	An error occurred during processing. Please try again.	The system-generated void for the original invalid transaction failed. (The original transaction included an invalid processor response format.)
3	185	This reason code is reserved or not applicable to this API.	
4	193	The transaction is currently under review.	The transaction was placed under review by the risk management system.
2	200	This transaction has been declined.	This error code applies only to merchants on FDC Omaha. The credit card number is invalid.
2	201	This transaction has been declined.	This error code applies only to merchants on FDC Omaha. The expiration date is invalid.
2	202	This transaction has been declined.	This error code applies only to merchants on FDC Omaha. The transaction type is invalid.
2	203	This transaction has been declined.	This error code applies only to merchants on FDC Omaha. The value submitted in the amount

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			field is invalid.
2	204	This transaction has been declined.	This error code applies only to merchants on FDC Omaha. The department code is invalid.
2	205	This transaction has been declined.	This error code applies only to merchants on FDC Omaha. The value submitted in the merchant number field is invalid.
2	206	This transaction has been declined.	This error code applies only to merchants on FDC Omaha. The merchant is not on file.
2	207	This transaction has been declined.	This error code applies only to merchants on FDC Omaha. The merchant account is closed.
2	208	This transaction has been declined.	This error code applies only to merchants on FDC Omaha. The merchant is not on file.
2	209	This transaction has been declined.	This error code applies only to merchants on FDC Omaha. Communication with the processor could not be established.
2	210	This transaction has been declined.	This error code applies only to merchants on FDC Omaha. The merchant type is incorrect.
2	211	This transaction has been declined.	This error code applies only to merchants on FDC Omaha. The cardholder is not on file.
2	212	This transaction has been declined.	This error code applies only to merchants on FDC Omaha. The bank configuration is not on file
2	213	This transaction has been declined.	This error code applies only to merchants on FDC Omaha. The merchant assessment code is incorrect.
2	214	This transaction has been declined.	This error code applies only to merchants on FDC Omaha. This function is currently unavailable.
2	215	This transaction has been declined.	This error code applies only to merchants on FDC Omaha. The encrypted PIN field format is invalid.
2	216	This transaction has been declined.	This error code applies only to merchants on FDC Omaha. The ATM term ID is invalid.
2	217	This transaction has been declined.	This error code applies only to merchants on FDC Omaha. This transaction experienced a general message format problem.
2	218	This transaction has been declined.	This error code applies only to merchants on FDC Omaha. The PIN block format or PIN availability value is invalid.
2	219	This transaction has been declined.	This error code applies only to merchants on FDC Omaha. The ETC void is unmatched.
2	220	This transaction has been declined.	This error code applies only to merchants on FDC Omaha. The primary CPU is not available.
2	221	This transaction has been declined.	This error code applies only to merchants on FDC Omaha. The SE number is invalid.
2	222	This transaction has been declined.	This error code applies only to merchants on FDC Omaha. Duplicate auth request (from INAS).
2	223	This transaction has been	This error code applies only to merchants on

		declined.	FDC Omaha. This transaction experienced an unspecified error.
2	224	This transaction has been declined.	This error code applies only to merchants on FDC Omaha. Please re-enter the transaction.
3	243	Recurring billing is not allowed for this eCheck type.	The combination of values submitted for x_recurring_billing and x_echeck_type is not allowed.
3	244	This eCheck type is not allowed for this Bank Account Type.	The combination of values submitted for x_bank_acct_type and x_echeck_type is not allowed.
3	245	This eCheck type is not allowed when using the payment gateway hosted payment form.	The value submitted for x_echeck_type is not allowed when using the payment gateway hosted payment form.
3	246	This eCheck type is not allowed.	The merchant's payment gateway account is not enabled to submit the eCheck type.
3	247	This eCheck type is not allowed.	The combination of values submitted for x_type and x_echeck_type is not allowed.
3	248	The check number is invalid.	Invalid check number. Check number can only consist of letters and numbers and not more than 15 characters.
2	250	This transaction has been declined.	This transaction was submitted from a blocked IP address.
2	251	This transaction has been declined.	The transaction was declined as a result of triggering a Fraud Detection Suite filter.
4	252	Your order has been received. Thank you for your business!	The transaction was accepted, but is being held for merchant review. The merchant may customize the customer response in the Merchant Interface.
4	253	Your order has been received. Thank you for your business!	The transaction was accepted and was authorized, but is being held for merchant review. The merchant may customize the customer response in the Merchant Interface.
2	254	Your transaction has been declined.	The transaction was declined after manual review.
3	261	An error occurred during processing. Please try again.	The transaction experienced an error during sensitive data encryption and was not processed. Please try again.
3	270	The line item [item number] is invalid.	A value submitted in x_line_item for the item referenced is invalid.
3	271	The number of line items submitted is not allowed. A maximum of 30 line items can be submitted.	The number of line items submitted in x_line_item exceeds the allowed maximum of 30.

Note: Response code reasons that are not included in numerical order are reserved, or may not be applicable to this API.

### *HTTP Error Codes & Reason Text*

HTTP CODE	RESPONSE REASON TEXT	NOTES
503	Our servers are currently too busy to handle your request. Please wait a minute and resubmit. Thank you.	The payment gateway has momentarily reached transaction queuing capacity.