

# BANKS/GATEWAYS

Below is a list of Gateway organizations that are known to work with Credit Card/400. The list is provided as a convenience to the Administrator. If a desired gateway organization is not on the list, contact BDS.

Paymentech  
1401 South 52<sup>nd</sup> Street  
Tempe, AZ 85281  
800 619 1982 x7445

Vital  
8320 S. Hardy Dr.  
Tempe, AZ 85284  
480-333-7600  
Developers  
480-333-7878  
labwork@vitalps.com

## *Information Request Form*

The following form will assist you in retrieving the needed merchant information from the Bank. Example values are provided to assist the bank's personnel. Copy/paste the following information into an E-mail or fax it to your bank.

<b><u>Field</u></b>	<b><u>Example value</u></b>
Acquirer BIN	476197
Agent Bank Num	000000
Agent Chain Num	000000
Merchant Number	421218135885
Store Number	0001
Terminal Number	0001
Terminal ID Number (Vital Number)	04579470
Merchant Category Code	5999
Merchant Location Num	1

## *Vital™ Gateway Information*

The following information is needed to connect to Vital Corp's processing center:

## CREDIT CARD/400™

<u>Field</u>	<u>Value</u>
Host type:	VITALSSL
Address Type:	HOSTNAME
Rmt Host Name:	SSL.PGS.WCOM.NET
Auth Port Num:	443
Setl Port Num:	443
SSL Link:	Y

Below are Authorization Responses that can come back from the Gateway. To test, enter the amount shown on an authorization. The shown response RC and Response text should be received from the Gateway.

<u>Amount</u>	<u>RC</u>	<u>Response Text</u>
\$0.00	13	Amount Error
\$0.01	01	Call
\$0.02	02	Call
\$0.03	28	No Reply
\$0.04	91	No Reply
\$0.05	04	Hold - Call
\$0.06	07	Hold - Call
\$0.07	41	Hold - Call
\$0.08	43	Hold - Call
\$0.09	EA	Account Length Error
\$0.10	79	Already Reversed
\$0.11	13	Amount Error
\$0.12	83	Can't Verify PIN
\$0.13	86	Can't Verify PIN
\$0.14	14	Card No Error
\$0.15	82	Cashback Not APP
\$0.16	N3	Cashback Not Avl
\$0.17	EB	Check Digit Error
\$0.18	EC	CID Format Error
\$0.19	80	Date Error
\$0.20	05	Decline
\$0.21	51	Decline
\$0.22	N4	Decline
\$0.23	61	Decline
\$0.24	62	Decline
\$0.25	65	Decline
\$0.26	93	Decline
\$0.27	81	Encryption Error
\$0.28	06	Error XXXX

(For \$0.28, be sure to default IID/RIID values to "9999" to provoke Direct Check Service error response. A production IID/RIID will provoke a response of Error 06 "Check Response Text".)

## BANKS/GATEWAYS

\$0.29	54	Expired Card
\$0.30	92	Invalid Routing
\$0.31	12	Invalid Trans
\$0.32	78	No Account
\$0.33	21	No action taken
\$0.34	76	No action taken
\$0.35	77	No action taken
\$0.36	52	No Check Account
\$0.37	39	No Credit Acct
\$0.38	53	No Save Acct
\$0.39	15	No Such Issuer
\$0.40	75	PIN Exceeded
\$0.41	19	RE-ENTER
\$0.42	63	SEC Violation
\$0.43	57	Serv Not Allowed
\$0.44	58	Serv Not Allowed
\$0.45	96	System Error
\$0.46	03	Term ID Error
\$0.47	55	Wrong PIN
\$0.48	N7	CVV Mismatch
\$0.49	85	Card OK

Below are Card Verification Value Test Responses (CVV2) that can come back from the Gateway. To test, enter the amount shown on an authorization. The shown response RC and Response text should be received from the Gateway.

<u>CVV2 Request Value</u>	<u>RC</u>	<u>Response Text</u>
11 998 (MasterCard)	M	Vital X (approval)
11 xxx	N7	CVC2 MISMATCH
109997 (AMEX)	(no response)	Vital X (approval)
10xxxx (AMEX)	EC	CID FORMAT ERROR
11 999 (VISA)	M	VITAL X (approval)
10 999 (VISA)	(no response)	VITAL X (approval)
11 xxx(VISA)	N7	CVV MISMATCH
10 xxx	N7	CVV MISMATCH
01 xxx	P	VITAL X (approval)
21 xxx	P	VITAL X (approval)
91 xxx	S	VITAL X (approval)
00 xxx	(no response)	VITAL X (approval)
20 xxx	(no response)	VITAL X (approval)
90 xxx	(no response)	VITAL X (approval)