

TECHNICAL SPECIFICATIONS

Batch File



Euronet Merchant Services Payment Institution Single Member S.A.
1 Sachtouri & Poseidonos Ave., 176 74 Kallithea, Athens, Greece
Authorised as a Payment Institution by the Bank of Greece under Law 4537/2018

www.epayworldwide.gr
Tel.: +30 210 38 98 954



History of Changes

Date	Version	Changes
29/10/2013	1.0	Initial version
28/04/2014	1.0.1	Support of Discover Cards
22/01/2016	1.0.2	Addition of new currencies and new logo
08/02/2021	1.0.3	Annex 1: Addition of 2 new values of error code
16/03/2022	2.0.1	Service rebranding to epay eCommerce



Contents

1. Introduction	3
2. Batch File Dispatch / Processing Procedure	4
3. Request File Format	8
4. Response Files Format / Processing	16
5. Advice	24
6. Implementation Check List	25
Annex 1	26
Annex 2	31



1. Introduction

The "**Batch File**" solution of Euronet Merchant Services epay eCommerce service is used to debit cards through a batch payment file. This solution is more commonly used by merchants that wish to repeatedly charge cards (e.g. standing orders).

The card details required to perform the debit is the card number and its expiration date. In some cases, it is possible that not even the expiration date is required. The data are contained in a file with specific format, which must be encrypted using a PGP protocol and sent to Euronet Merchant Services electronic payment system (epay eCommerce). epay eCommerce performs transactions and generates relevant response files, which are also encrypted using PGP protocol. The merchant will have to decrypt the files and process them so as to be informed of the result of the transactions.

The cards supported by epay eCommerce through the "Batch File" service are the following:

- Visa and MasterCard credit cards of all banks
- Visa and MasterCard debit cards of all banks
- Visa and MasterCard prepaid cards of all banks

Moreover, if the cooperation with the merchant includes Diners/Discover and/or American Express cards, then these cards shall also be supported.



Attention!

In order to support Diners/Discover or American Express cards, the merchant should contact Euronet Merchant Services so as to be informed of the required trade procedure.

In the following sections, there is detailed information on the following:

- **Section 2 → Batch File Dispatch / Processing procedure:**
Description of the overall procedure to be performed in order for transactions to be sent through the "Batch File" service.
- **Section 3 → Request File Format:**
Description of the Request File format.
- **Section 4 → Response Files Format / Processing:**
Description of the response files format; the algorithm to be applied so as to perform the processing of response files correctly.
- **Section 5 → Advice:**
Advice and observations for points to be taken into account.
- **Section 6 → Implementation Check List:**
List of actions to be performed by the technical manager in charge so as to complete the cooperation with the merchant.



2. Batch File Dispatch / Processing Procedure

The steps to be followed by the merchant in order to send transactions through the "Batch File" service are indicated in the following diagram.

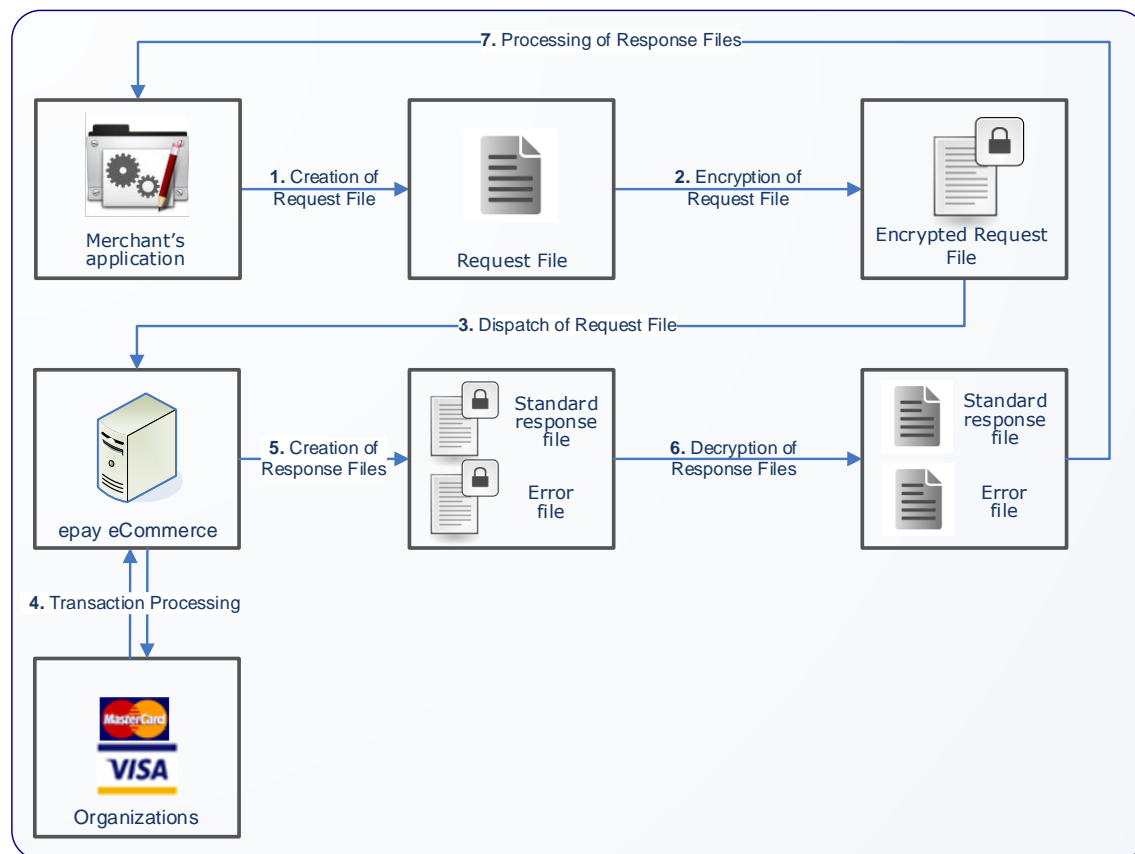


Diagram 1: Transactions dispatch procedure via "Batch File"

The steps of the procedure are the following:

1. Creation of a Request File

The merchant must create a text file with the transactions to be executed. The file name must be **unique** and shall have the following format:

Name of the unencrypted request file:
<filename>.txt

The file format is described in section 3, while a sample entitled "TestFile.txt" is attached.

2. Encryption of a Request File

The merchant will have to encrypt the file with a PGP protocol, using the Euronet Merchant Services public key. This is given at the beginning of the cooperation from Euronet Merchant Services. The file name must be **unique** and shall have the following format:

Name of the encrypted request file:

<filename>.txt.pgp



Attention!

The file must not be digitally signed.

3. Dispatch of Request file to epay eCommerce

The merchant sends the encrypted file to epay eCommerce in order to perform the transactions. There are two ways to send the file:

1) File upload via the epay eCommerce AdminTool

Authorized persons of the merchant, who have access with Administrator rights to the transaction management tool entitled "epay eCommerce AdminTool", can upload batch payment files through a special screen ("Batch Files Admin" menu). This feature is provided as a default option for all merchants who use the "Batch File" service.

2) File dispatch via the secure FTP server

Alternatively, merchants who wish to automate the procedure can send the files to a secure FTP server. In this case, the merchant is given special access to an FTP Server folder, which contains two sub-folders:

- "IN" Folder: This is where the merchant places the request files
- "OUT" Folder: This is where the merchant shall receive the response files



Attention!

If the merchant is interested in using the FTP server, he/she must inform Euronet Merchant Services and send the following details:

- Identity details of the technical manager who will be in charge of the technical connection to the FTP server (name, e-mail, telephone number)
- IP address of the merchant's server which shall be linked to FTP server
- Email where the merchant will receive updates every time a response file is sent from epay eCommerce

4. Transaction processing from epay eCommerce

epay eCommerce processes the transactions of the request file and sends it to the organizations (Visa/MasterCard).

5. Creation of response files

Once the processing of transactions is completed, epay eCommerce creates two encrypted response files:

1) Standard response file:

Contains information on the processing result of the transactions. The file name has the following format:

Name of the encrypted standard response file:

<filename>_response.txt.pgp

The format of the decrypted file is described in section 4.

2) Error file:

Contains detailed information regarding technical problems which emerged in transactions that were ultimately not executed. The file name has the following format:

Name of encrypted error file:

<filename>_errors.txt.pgp

The format of the decrypted file is described in section 4.

The response files are available at the "epay eCommerce AdminTool" for 7 days, while if the request file has been sent via the FTP Server, the response files are additionally available via the FTP Server in the "OUT" folder, again for 7 days.

Both files have been encrypted with PGP, using the public key of the merchant that is given to Euronet Merchant Services at the beginning of the cooperation.

In case there is any problem, and the processing of the request file (e.g. wrong merchant id, wrong format, etc.) was not performed, then the above files are not created and the merchant is informed of the problem in the following ways:

- At the "epay eCommerce AdminTool", on the "Batch Files Admin" screen, the details indicate a description of the problem encountered.
- If the merchant sends the file via the FTP server, then an unencrypted text file which contains information on the problem that occurred is generated and sent to the FTP Server ("OUT" folder). The file name has the following format:

Name of the processing failure file for the file request:

<filename>.txt_failure.txt

The file format is described in section 4, while a sample entitled "TestFile.txt_failure.txt" is attached.

6. Decryption of response files by the merchant

The merchant must decrypt the response files using its own private key. The resulting files have the following format in their names:

Name of the unencrypted standard response file:

<filename>_response.txt

Name of the unencrypted error file:

<filename>_errors.txt

Samples of these files entitled "TestFile_response.txt" and "TestFile_errors.txt" are attached.

7. Processing of response files

The system of the merchant processes the response files so as to be informed of the result of the transactions.



3. Request File Format

The unencrypted request file that the merchant must create shall have a **unique** name and the following format:

Name of the unencrypted request file:

<filename>.txt

The merchant will have to encrypt this file with a PGP protocol, using the Euronet Merchant Services public key. The name of the encrypted file must also be **unique** and corresponding to the name of the unencrypted file with the following format:

Name of the encrypted request file:

<filename>.txt.pgp



Attention!


The file must not be digitally signed.


The format of the (unencrypted) request file is described below:

Parameter	From	To	Number of characters	Description
HEADER ROW				
Merchant id	1	11	11	Code of the merchant. Provided by Euronet Merchant Services.
Field separator	12	12	1	One space
Number of transactions	13	22	10	Total number of transactions in the file.
Field separator	23	23	2	One space
Total value of transactions	24	34	11	The total amount of transactions. It is an integer where the last 2 digits represent the fractional part (e.g. the value "10025" represents the amount of 100,25).
Field separator	35	35	1	One space
File name	36	45	10	Unique name of the file.

Field separator	46	46	1	One space
File dispatch date	47	56	10	The date on which the file was sent (i.e. the current date) in the following format: "YYYY-MM-DD".
DETAIL ROW (Each row corresponds to a transaction)				
Terminal id	1	9	9	The number of the terminal through which the processing of the transaction will be performed. Provided by Euronet Merchant Services.
Field separator	10	10	1	One space
Transaction type	11	12	2	<p>The type of transaction, having the following as possible values:</p> <ul style="list-style-type: none"> ▪ 00: Preauthorization → The amount is simply committed and the preauthorization must be settled later on (either through the AdminTool or by calling the "Web Service" or through a transaction in a Batch file), in order for it to be settled. ▪ 01: Preauthorization settlement → Involves the completion of a preauthorization in order to settle the transaction in the current batch. ▪ 02: Sale → A transaction which will be immediately settled in the current batch. ▪ 03: Cancel transaction / refund → Cancellation/refund for a completed sale or preauthorization. <div style="background-color: #ffffcc; padding: 5px; margin-top: 10px;"> <p>⚠ Attention! The refund may be performed up to 365 days after the date of the corresponding sale.</p> </div>
Field separator	13	13	1	One space
Reference transaction id	14	23	10	<p>The transaction id to which the current transaction relates. Used only when the type of the transaction is 01 (preauthorization settlement) or 03 (refund):</p> <ul style="list-style-type: none"> ▪ Where the transaction type is = 01: the preauthorization transaction number is included. ▪ Where the transaction type is = 03: the transaction number, for which a refund is requested, is included.

Field separator	24	24	1	One space
Amount	25	37	13	The amount of the transaction. It is an integer where the last 2 digits represent the fractional part (e.g. the value "10025" represents the amount of 100,25).
Field separator	38	38	1	One space
Currency code	39	42	4	The numerical transaction currency code (e.g. 978 for a transaction in Euros). The codes of all supported currencies are listed in <u>Annex 2</u> .
Field separator	43	43	1	One space
Number of installments	44	45	2	The number of installments of the transaction. For transactions without installments the value 0 or spaces must be sent.
Field separator	46	46	1	One space
Merchant Reference	47	66	20	<p>Transaction reference code. Generated by the merchant's system, this code <u>uniquely</u> identifies each successful transaction (e.g. order number, contract number, etc.).</p> <ul style="list-style-type: none"> Does not support Greek characters. The use of spaces is not allowed. <div style="background-color: #ffffcc; padding: 10px; margin-top: 10px;"> <p>⚠ Attention!</p> <ul style="list-style-type: none"> If a sale/preauthorization transaction is not successful, the transaction may be resent with the same "MerchantReference". If a sale or preauthorization transaction is approved, even if cancelled/ reversed, it is not possible to use the "MerchantReference" of this transaction for a subsequent transaction. It is not allowed to use the same "MerchantReference" value for more than one transaction within the same request file. </div>
Field separator	67	67	1	One space
Card number	68	83	16	The transaction card number.
Field separator	84	84	1	One space

Card expiration month	85	86	2	The expiration month of the card (01-12).
Field separator	87	87	1	One space
Card expiration year	88	91	4	The expiration year of the card (4 digits).
Field separator	92	92	1	One space
Private field	93	95	3	For future use. Spaces must be sent.
Field separator	96	96	1	One space
Card type	97	97	1	<p>The type of card, which displays the following options:</p> <ul style="list-style-type: none"> ▪ 1: VISA ▪ 2: MasterCard ▪ 4: American Express ▪ 5: DinersClub or Discover <div style="background-color: #ffffcc; padding: 10px; margin-top: 10px;"> <p> Note:</p> <ul style="list-style-type: none"> ▪ In order to support Diners/Discover or American Express cards, the merchant should contact Euronet Merchant Services so as to be informed of the required business procedure. ▪ Transactions with a Diners/Discover or American Express card use a different merchant id compared to Visa/MasterCard transactions (thus a different batch file is required). There is however the option to send a file which shall include transactions with all types of cards, if the necessary technical arrangements by Euronet Merchant Services have preceded, so that eventually any transactions with Diners and/or American Express cards are being executed with the correct merchant id. </div>
Field separator	98	98	1	One space
Preauthorization expiration date	99	108	10	Only for preauthorization transactions (transaction type = 00), otherwise spaces must be sent. It is the date by which the preauthorization can be completed, in

				"YYYY-MM-DD" format. <u>Maximum value: Up to 30 days after the current date.</u>
Field separator	109	109	1	One space
RecurringInd	110	111	2	<p>Used if the transaction is a recurring payment, i.e. when there is an agreement between the cardholder and the business for recurring charges (e.g. standing order). Possible values are:</p> <ul style="list-style-type: none"> ▪ R: When it is a recurring transaction with a fixed frequency. ▪ C: When it is a recurring transaction that does not take place with a fixed frequency. <div style="background-color: #ffffcc; padding: 5px; margin-top: 10px;"> <p>Attention!</p> <p> A price is sent to the parameter only for Visa & Mastercard transactions.</p> </div>
Field separator	112	112	1	One space
TraceID	113	162	50	<p>Used only in recurring payments (see also instructions and specifications for Recurring Transactions here) and in particular:</p> <ol style="list-style-type: none"> 1. If the order for the recurring payment has been given by the cardholder in an online manner and therefore the first payment has been made through a transaction on the site of the business where the 3D Secure process was used, then the value of the TraceID parameter that was returned in this first payment (which will have been made through Redirection or Web Service) is included here. In all iterations of the recurring payment, the TraceID value of this first iteration in which the 3D Secure procedure was used shall be included. 2. If the order for the recurring payment has been given by the cardholder with the physical presence of the cardholder in the business and the signing of a contract where the customer is identified, then the following values should be included: <ul style="list-style-type: none"> ▪ Visa: «887001863998888» ▪ Mastercard: Companies operating in the travel and hospitality sectors (airlines, ferry and cruise companies, travel agencies, hotels, rental

				<p>accommodation, car rental companies, railway companies) must send the value «MCC9999981231 ».</p> <p>The remaining companies must send the value «MCC9999991231 ».</p> <p>Attention! There is no mistake. There are 2 spaces at the end.</p> <div> <p>Note:</p> <p>It is recommended to contact Euronet Merchant Services to confirm the use of the correct value.</p> </div>
--	--	--	--	--

The following table displays the various parameters of the request Batch File to be used in any kind of transaction.

REQUEST FILE PARAMETERS	SALE	PREAUTHORIZATION	PREAUTHORIZATION SETTLEMENT	SALE CANCELTION/ REFUND
All parameters of the header row	Mandatory for every request file			
Terminal id	✓	✓	✓	✓
Transaction type	✓	✓	✓	✓
Reference transaction id	✗	✗	✓	✓
Amount	✓	✓	✓	✓
Currency code	✓	✓	✓	✓
Number of installments	(1)	(1)	✗	✗
Merchant Reference	✓	✓	✗	✗
Card number	✓	✓	✗	✗
Card expiration month	(0)	(0)	✗	✗
Card expiration year	(0)	(0)	✗	✗
Private field	Always spaces	Always spaces	Always spaces	Always spaces
Card type	✓	✓	✗	✗
Preauthorization expiration date	✗	✓	✗	✗
RecurringInd	(2)	(2)	✗	✗
TraceID	(2)	(2)	✗	✗

EXPLANATION OF SYMBOLS	
Symbol	Explanation
✓	A value must be sent
✗	No value must be sent
(0)	Optional parameter
(1)	A value is sent if the transaction shall be paid in installments, otherwise a space or the value 0 is sent.



4. Response Files Format / Processing

The format of the response files received by the merchant through the Batch File service is described below.

Standard response file

Contains information about the processing result of the transactions. The file is encrypted using the public key of the merchant and its name has the following format:

Name of the encrypted standard response file:

<filename>_response.txt.pgp

After the decryption, the file has the following name:

Name of the unencrypted standard response file:

<filename>_response.txt

The standard response file contains the rows of the request file (except that the card number has been masked and the expiration date has been replaced by spaces – see below) and after that there are a few columns with information about the result of the transaction processing.


There are the following cases:

- If there was a technical issue and the transaction was not executed, no information is added about the result on this row, but rather spaces appear. Further information about the problem which occurred is included in the error file (see below).
- If there was no technical problem and the transaction was executed, then extra columns with information shall be included regarding the authorization or decline of the transaction by the issuing bank.

The format of the (unencrypted) standard response file is described below:

Parameter	From	To	Number of characters	Description
HEADER ROW				
Merchant id	1	11	11	The merchant code as sent in the request file.
Field separator	12	12	1	One space
Number of transactions	13	22	10	The total number of transactions in the file as sent in the request file.
Field separator	23	23	2	One space
Total value of transactions	24	34	11	The total amount of transactions as sent in the request file.
Field separator	35	35	1	One space
File name	36	45	10	The file name as sent in the request file.
Field separator	46	46	1	One space
File dispatch date	47	56	10	The dispatch date of the file as sent in the request file.
DETAIL ROW (Each row corresponds to a transaction)				
Terminal id	1	9	9	The terminal number as sent in the request file.
Field separator	10	10	1	One space
Transaction type	11	12	2	The type of the transaction as sent in the request file.
Field separator	13	13	1	One space
Reference transaction id	14	23	10	The transaction id to which the current transaction relates, as it was sent in the request file.
Field separator	24	24	1	One space
Amount	25	37	13	The amount of the transaction as sent in the request file.

Field separator	38	38	1	One space
Currency code	39	42	4	The numerical transaction currency code as sent in the request file.
Field separator	43	43	1	One space
Number of installments	44	45	2	The number of installments of the transaction as sent in the request file.
Field separator	46	46	1	One space
Merchant Reference	47	66	20	The reference code of the transaction as sent in the request file.
Field separator	67	67	1	One space
Card number	68	83	16	The transaction card number in masked format , namely indicating only the first 6 and last 4 digits, while the other digits have been replaced with asterisks. Namely if the card number in the request file is 4111111111111111 , then the standard response file value will include the value 411111*****1111 .
Field separator	84	84	1	One space
Card expiration month	85	86	2	The expiration month of the card has been replaced by spaces in the standard response file.
Field separator	87	87	1	One space
Card expiration year	88	91	4	The expiration year of the card has been replaced by spaces in the standard response file.
Field separator	92	92	1	One space
Private field	93	95	3	For future use, including spaces as in the request file.
Field separator	96	96	1	One space
Card type	97	97	1	The card type as sent in the request file.
Field separator	98	98	1	One space
Preauthorization expiration date	99	108	10	The expiration date of the preauthorization as sent in the request file.

Field separator	109	109	1	One space
RecurringInd	110	111	2	The value of RecurringInd as sent in the request file.
Field separator	112	112	1	One space
TraceID	113	162	50	The value of TraceID as sent in the request file.
[From here on the columns include information on the result of the transaction processing]				
Field separator	163	163	1	One space
Transaction id	164	173	10	The unique number which corresponds to the transaction and is provided by Euronet Merchant Services.
Field separator	174	174	1	One space
Transaction processing date	175	184	10	The date on which the transaction was performed in the following format: "YYYY-MM-DD".
Field separator	185	185	1	One space
Transaction processing time	186	193	8	The time the transaction was performed in the following format: "HH-MM-SS".
Field separator	194	194	1	One space
Approval id	195	204	10	The transaction approval code which is provided by the issuing bank. <u>Available only for successful transactions.</u>
Field separator	205	205	1	One space
Response code	206	207	2	The transaction response code <u>Successful transactions are the ones having 00, 08, 10 or 16 as response codes.</u>  Note: The most frequent values for the "Response code" are listed in <u>Annex 1.</u>
Field separator	208	208	1	One space
TraceID	209	258	50	Transaction reference code generated by the Organizations (Visa/Mastercard) and recommended to be stored by the company's system.

**Attention!**

A transaction is considered as successful if the response code is 00, 08, 10 or 16.

Error file

If there is a technical problem in one of the transactions of the request file and no transaction is ultimately performed, the columns of the standard response file which contain information about the result only display spaces on this row. Information on the technical problem which emerged is included in the error file.

The error file is encrypted using the public key of the merchant and its name has the following format:

Name of the encrypted standard response file:

<filename>_errors.txt.pgp

After the decryption, the file has the following name:

Name of the unencrypted standard response file:

<filename>_errors.txt


The error file contains the rows of the request file with the following differences (as applicable for the standard response file):

- The card number is displayed in masked format, namely only the first 6 and last 4 digits appear, while the other digits have been replaced with asterisks (e.g. 411111*****1111).
- In the expiration date columns there are spaces.

In those transactions where there was a technical problem, the error file displays the error code, as well as a description of the problem. In the remaining transactions, these columns contain spaces.

Therefore, the format of the (unencrypted) error file, for those rows/transactions where there was a technical problem, shall be the following:

Parameter	From	To	Number of characters	Description
HEADER ROW				
All columns of the header row are the same as the ones of the standard response file				

DETAIL ROW (Each row corresponds to a transaction)				
<i>Columns 1 – 162 are the same as the ones of the standard response file</i>				
Field separator	163	163	1	One space
Error code	164	167	4	The error code which corresponds to the problem that emerged.
				 Note: The most frequent values for the "Error code" are listed in Annex 1 .
Field separator	168	168	1	One space
Error description	169	368	200	Description of the problem which emerged.

For those transactions where there was no technical problem, columns 163-368 contain spaces.

Failure to process the request file

In case there is any problem, and the processing of the request file (e.g. wrong merchant id, use of a name that has been sent in the past, etc.) was not performed, then the above files are not created and the merchant is informed of the problem in the following ways:

- At the "epay eCommerce AdminTool", on the "Batch Files Admin" screen, the details indicate a description of the problem encountered.
- If the merchant sends the file via the FTP server, then an unencrypted text file which contains information about the problem that occurred is generated and sent to the FTP Server ("OUT" folder). The file name has the following format:

Name of the processing failure file for the file request:

<filename>.txt_failure.txt

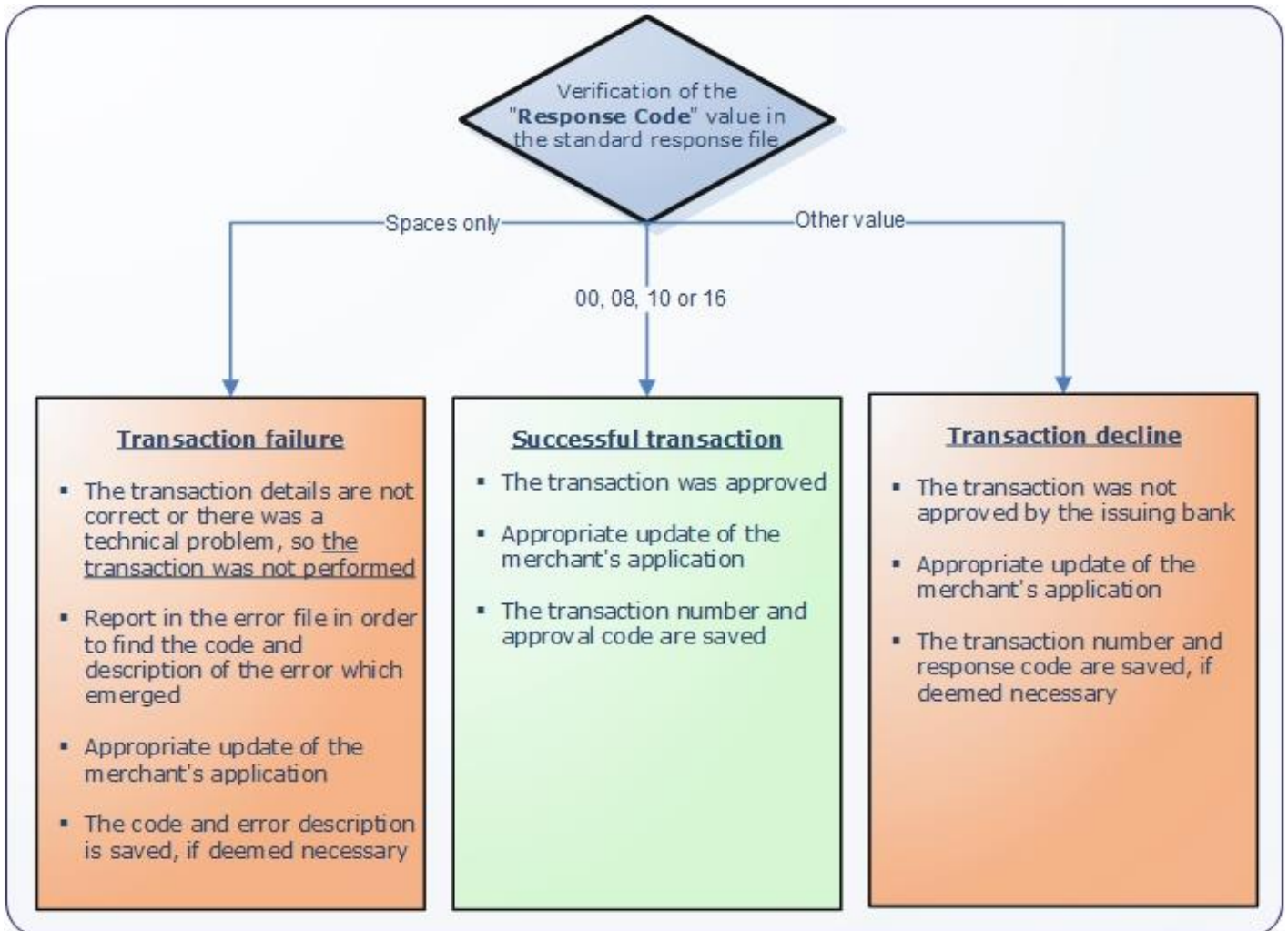
This file contains a single row with the following information which is separated by tabs:

- Support Reference ID:**
Unique reference id of the problem which emerged. It can be used when contacting Euronet Merchant Services.
- Error code:**
The error code which corresponds to the problem that emerged.

- **Error description:**
Description of the problem which emerged.

Response files processing

If there was no problem and both response records were normally generated (standard response file and error file), the algorithm to be applied in order to determine whether a transaction is successful or not is the following:





5. Advice

Below there are some observations – advice which must be taken into account:

- 💡 The parameter "**MerchantReference**" must be unique for each successful sale or preauthorization transaction. Of course, if a transaction fails, another transaction with the same "MerchantReference" can be resent.
- 💡 It is important that the "**MerchantReference**" parameter contains a value that has a special meaning and is known to the merchant (e.g. order number, contract number, etc.). This value, which uniquely expresses each successful transaction, appears in the "AdminTool" provided by Euronet Merchant Services to merchants so as to monitor their transactions, through which the heads of the merchants have the option to search for transactions, using the "**MerchantReference**" as criterion.
- 💡 If a transaction has been sent with a "**Merchant Reference**" that has already been used for a successful transaction, no new transaction is performed and error 1048 is displayed.
- 💡 Interest-free installments are only supported by some cards of Greek banks (depending on the BIN, i.e. the first 6 digits of the card number).



6. Implementation Check List

S/N	TASK
1.	⇒ CONTRACT SIGNING Cooperation agreement signed for the use of the "Batch File" service between the merchant and Euronet Merchant Services.
2.	⇒ DISPATCH OF GENERAL INFORMATION – EXCHANGE OF PUBLIC KEYS <ul style="list-style-type: none">■ Dispatch of the following information to Euronet Merchant Services:<ul style="list-style-type: none">■ Details of the technical manager in charge (full name, telephone number, e-mail).■ Details of the merchant that will use the "Batch File" service (VAT number, distinctive title).■ E-mail of the merchant in order to receive all e-mails concerning epay eCommerce.■ Public key of the merchant which shall be used to encrypt the response files.■ Receipt of Euronet Merchant Services public key.
3.	⇒ APPLICATION IMPLEMENTATION Implementation of the merchant's application, which shall create and encrypt the request file, and shall decrypt and process the response files.
4.	⇒ EXCHANGE OF TEST FILES <ul style="list-style-type: none">■ Dispatch of an encrypted test file to Euronet Merchant Services.■ Encryption and format control of the test file by Euronet Merchant Services.■ Dispatch by Euronet Merchant Services of encrypted test response files.■ Processing of test response files from the application of the merchant.
4.	⇒ DISPATCH OF LIVE DATA Dispatch of live data to the merchant by Euronet Merchant Services (according to the service/s used).

> Annex 1


The most frequent values of the "Response Code" in the standard response file (i.e. the most frequent responses sent by the issuing banks) and of the "Error Code" in the error file (i.e. the codes of the technical problems that may arise) are presented below.


FREQUENT VALUES OF RESPONSE CODE (IN THE STANDARD RESPONSE FILE)				
Response Code	Response description	Explanation	Action	Transaction approval
00, 08, 10, 16	Approved or completed successfully	Transaction approval	Sale approval	Yes
05	Declined	The transaction was declined by the issuing bank	Contact of the cardholder with the Issuing Bank or use of another card	No
12	Declined	The transaction was declined by the issuing bank	Contact of the cardholder with the Issuing Bank or use of another card	No
51	Declined	The transaction was declined by the issuing bank	Contact of the cardholder with the Issuing Bank or use of another card	No
34 43	Lost card Stolen card, pick-up	The transaction was declined by the issuing bank	Contact of the cardholder with the Issuing Bank or use of another card	No
54	Expired card	The card has expired and has not been renewed	Use of another card	No

62	Restricted Card	The transaction was declined by the issuing bank	Contact of the cardholder with the Issuing Bank or use of another card	No
92	Declined	Trouble contacting the organization (Visa, MasterCard, etc.)	New attempt with a subsequent file	No
12	Installment amount bellow allowed minimum	Concerns a transaction with installments, and the value of each installment is lower than the minimum allowable value	Repeat the transaction with less installments	No

FREQUENT VALUES OF ERROR CODE (IN THE ERROR FILE)			
ResultCode	ResultDescription	Explanation	Action
1	An error occurred. Please check your data or else contact epay eCommerce administrator.	General error message that appears whenever there is a technical problem in epay eCommerce.	New attempt in a subsequent file so that the problem has been restored.
130	Field «x» contains invalid characters	Field «x» contains unacceptable characters.	The technical manager of the merchant must make the necessary corrections so that the correct value is sent in the field «x».
151	Check that field «x» contains data	There is no value in the field «x»	The technical manager of the merchant must make the necessary corrections so that a value is sent in the field «x».

50x (e.g. 500, 501, etc.)	Communication Error	Communication problem with the transaction processing system.	New attempt in a subsequent file when the problem has been restored.
981	Invalid Card number/Exp Month/Exp Year	Dispatch of erroneous card data (e.g. wrong number, wrong type of card, past expiration date) or card data that is not supported by the system.	The correct card details must be sent properly.
1006	Unknown BIN	Concerns a transaction with installments. The user's card is not participating in the interest-free installment plan.	Use another card or repeat the transaction without installments.
1007	Merchant does not support given bin	Concerns a transaction with installments. The card's bin (i.e. the first 6 digits) cannot be used in a transaction with installments by this merchant.	Use another card or repeat the transaction without installments.
1010	Wrong original transaction	Concerns a settled preauthorization or refund. The request was declined because there is no successful original transaction for which it would be requested to settle the preauthorization or to refund.	Verify the original transaction and send the correct value to the "Reference transaction id".
1012	Original transaction already settled, or being settled.	Concerns the preauthorization settlement transaction. It was requested to settle a preauthorization which has already been completed or is currently under processing for the settlement of the	Verify via the AdminTool whether the preauthorization has actually been completed.

		preauthorization for this transaction.	
1014	Refunding amount cannot exceed remaining amount of the original transaction	Concerns a refund. The refunding amount exceeds the amount of the original debit transaction.	<p>The refund should be repeated with the correct amount.</p> <p> Note: It is allowed to make several partial refunds, provided that the aggregate of all refund amounts does not exceed the amount of the original debit transaction.</p>
1017	Preorder date has expired	Concerns the preauthorization settlement transaction. Settlement is not feasible because the preorder (preauthorization) has expired.	There should be a new preauthorization.
1019	Too many installments asked.	The number of installments used exceeds the maximum installments allowed for this merchant.	Use a smaller number of installments.
1026	Merchant does not support installments	The request includes installments, but they are not supported for this merchant.	Contact Euronet Merchant Services to activate the installments.
1034	Terminal does not support given card type	The transaction was sent with an unsupported card type.	Verify whether the correct type of card was sent and contact Euronet Merchant Services.
1042	Refund maximum allowed period exceeded	An attempt was made for a refund after the allowed period of <u>365 days</u> .	Contact Euronet Merchant Services.
1048	Transaction already processed and completed	There is already a successful transaction with this "Merchant	Send a new transaction with a different "MerchantReference".

		Reference", namely it is an attempt to be charged twice.	
1802	Wrong amount value	Unacceptable value in the amount field, e.g. null.	The technical manager of the merchant must make the necessary corrections so that an acceptable value is sent as the amount.
1900	Maximun retries reached. Transaction Canceled	Communication problem	Transaction should be re-submitted in the next file
7001	<Code of anti-fraud rule triggered>	The transaction was declined due to anti-fraud controls which were carried out.	<p>The user needs to use another card.</p> <div>  Attention! The end user will not be notified that the transaction was declined due to anti-fraud controls. </div>
9045	Could not find response for line number xx (Merchant Reference xxxxxxxx). Please contact Euronet Merchant Services administrator.	Internal error ocurred	Transaction should be re-submitted in the next file.



Note:

It is possible to indicate other values, apart from those listed in the above tables.

Annex 2

Below there is a list of all supported currency codes:

Currency Code	Currency
008	ALBANIAN LEK (ALL)
032	ARGENTINA PESO (ARS)
036	AUSTRALIAN DOLLAR (AUD)
124	CANADIAN DOLLAR (CAD)
152	CHILEAN PESO (CLP)
156	CHINESE YUAN (CNY)
170	COLOMBIAN PESO (COP)
191	CROATIAN KUNA (HRK)
203	CZECH KORUNA (CZK)
208	DANISH KRONE (DKK)
344	HONG KONG DOLLAR (HKD)
348	FIORINT (HUF)
356	INDIAN RUPEE (INR)
360	RUPIAH (IDR)
376	ISRAELI NEW SHEQEL (ILS)
392	YEN (JPY)
398	TENGE (KZT)
410	WON (KRW)
414	KUWAITI DINAR (KWD)
440	LITHUANIAN LITAS (LTL)
446	PATACA (MOP)
458	MALAYSIAN RINGGIT (MYR)
484	MEXICAN PESO (MXN)
504	MORROCAN DIRHAM (MAD)
554	NEW ZEALAND DOLLAR (NZD)
578	NORWEGIAN KRONE (NOK)
604	NUEVO SOL (PEN)
608	PHILIPPINE PESO (PHP)
643	RUSSIAN ROUBLE (RUB)
682	SAUDI RIYAL (SAR)
702	SINGAPORE DOLLAR (SGD)
710	RAND (ZAR)
752	SWEDISH KRONA (SEK)

756	SWISS FRANC (CHF)
764	BAHT (THB)
784	UNITED ARAB EMIRATES DIRHAM (AED)
818	EGYPTIAN POUND (EGP)
826	POUND STERLING (GBP)
840	US DOLLAR (USD)
937	BOLIVAR FUERTE (VEF)
941	SERBIAN DINAR (RSD)
946	ROMANIAN LEU (RON)
949	TURKISH LIRA (TRY)
975	BULGARIAN LEV (BGN)
978	EURO (EUR)
980	UKRAINIAN HRYVNIA (UAH)
985	POLISH ZLOTY (PLN)
986	BRAZILIAN REAL (BRL)
933	BELARUSIAN RUBLE (BYN)