XML Transaction Response Details

The **CmdResponse** section of a transaction response indicates the source of the response, whether the transaction was approved or denied, and a text respone that qualifies the comand status. The tables below provide details on each *TextResponse* value.

CmdResponse: "Approved" Text Responses

TextResponse Value	Description
AP	**Credit response**: transaction approved by processor
APPROVED	**Debit and Prepaid response**: transaction approved by processor
PARTIAL AP	**Credit card branded Pre-paid Debit or Gift cards response:** • The response is based on the use of <PartialAuth> ALLOW</PartialAuth> in the request; • it may require a split tender and a balance-due prompt; • always confirm <Authorize> amount approved.
AP NEW INFO	**Credit response:** optional message; account information is updated—this is often the address or expiration date
AP* (Reports as AP DUPE)	Indicates that **duplicate logic is enabled** and has detected the same card, the same amount, and the same invoice number in a second transaction in the same batch; it is paired with <CmdStatus>Approved</CmdStatus> and assures that the cardholder is charged only once.
APPROVED STANDIN	**Mercury Stand-in Credit, Debit, EBT, and Check response**: Transactions approved by Mercury's Stand-in servers during a back-end network outage; it is always accompanied with a MERCXX authorization code.
AP – NOT CAPTURED	**Credit, Debit, EBT and Check response**: Transactions are being sent to the back-end processing networks but are not being captured or logged with the issuing bank. Typically this only occurs prior to a back-end network outage. It requires the transaction to be resent for authorization.
REVERSED	**Credit reversal response**: The transaction was acknowledged as reversed by the card-issuing bank when sending a reversal (VoidSale + AcqRefData + ProcessData).

CmdResponse: "Declined" Text Responses

Declined values vary according to the source of the message and whether the decline was due to an issuer-level response or if there was an error in the processing of the transaction. Below is a condensed list:

TextResponse Value	Description
DECLINE	Authorization was declined based on issuing bank response. Card brand regulations stipulate that declines should not be re-attempted but should be followed-up with a request for a second form of payment.
CALL xxx Referrals	Issuer has placed a notice on the card and requests the merchant to call for a Voice Authorization. xxx = " ND," " AE," or " Discover".
PIC UP	Authorization Declined; authorization network requests picking up the card and reporting. See card brand regulations for details and appropriate action.
DECLINED-CV2 FAIL	Card brand response for CVV2 mismatch. (AMEX uses INVLD CID)
INVALID EXP DATE	Expiration date entered is incorrect, invalid or no longer current.
INVALID PIN	Incorrect PIN entered on Debit or EBT transaction.
UNAUTH USER	Merchant setting does not allow debit (may also be seen with EBT).
"NO TRAN FOUND"	Failed Reversal attempt.
"INV ITEM NUMBER"	Typically triggered by an invalid RefNo used in *VoidSales* or an *Adjust*.

MERCURY

TranResponse

The **TranResponse** section of a transacation response provides details about the submitted transaction.

Tag	Description
MerchantID	is returned without the "=" sign and "Nick Name".
AcctNo,ExpDate and AuthCode	For PA-DSS validated applications, this data may be stored with strong encryption until batch close in order to support a possible *VoidSale*, *Adjust*, or *PreAuthCapture*.
CardType and TranCode	indicate the card type entered and the transaction code submitted .
AuthCode	When used in conjunction with a *Reversal*, *VoidSale* or *PreAuthCapture* is always returned in the **<TranInfo>** section, typically with AcqRefData and *ProcessData*.
Capture Status	will inform the POS if the transaction was **Captured** or **NotCaptured**.
RefNo and InvoiceNo	The *Refno* returned in the TranResponse is the actual, *true* transaction reference number returned for any approved transaction in the current open batch. For any subsequent transactions such as *VoidSale* or *Adjusts*, this *true* <RefNo> must be used in place of the filler value. The *InvoiceNo* is passed back directly from the original request.
Amount, Purchase and Authorize	always return both the original purchase amount and the actual authorized amount. Additional amount values vary based on the transaction and TranCode used, such as in *Gratuity*, *CashBack* and *Balance*.
AcqRefData and ProcessData	contain multiple subfield strings of card association required identifiers, market data and transaction routing references Allow Min/Max length values from 1-200 alpha-numeric characters for *AcqRefData* and 12-40 alpha-numeric characters for *ProcessData* for each. *AcqRefData* is required to be submitted with all *PreAuthCapture* requests and both fields are required to be submitted with all reversal requests and *ReverseFSASale*. When submitted these fields are always included in the *TranInfo* data node.