Preface

About This Guide

The PayPal Virtual Terminal User’s Guide describes how to set up and use Virtual Terminal to process credit and debit card transactions online. It includes information about:

- capturing, voiding, refunding, and creating new transactions.
- withdrawing funds from your PayPal account.
- security features to prevent credit card fraud.
- errors encountered while using the Virtual Terminal.
- canceling Virtual Terminal account.
- reactivating Virtual Terminal account.

Intended Audience

This guide is for merchants that receive orders offline by phone, fax, or by post and want to use Virtual Terminal to process credit and debit cards.

Documentation Feedback

Help us improve this guide by sending feedback to:

documentationfeedback@paypal.com
# Contents

## Preface
- About This Guide .................................................. 3
- Intended Audience .................................................. 3
- Documentation Feedback ........................................... 3

## Chapter 1 Getting Started with Virtual Terminal .... 7
- What is Virtual Terminal ............................................ 7
- Features and Benefits ............................................... 7

## Chapter 2 Security Features ............................ 9
- Card Security Code .................................................. 9
- Address Verification System ................................. 9

## Chapter 3 Setting Up Your Account Before Using Virtual Terminal .... 11
- Adding a Bank Account ............................................ 11
- Confirming Contact Information ............................... 12
- Verifying an Extended Credit Card Name .................. 12
- Granting Secondary Access to Virtual Terminal ........ 13
- Revoking Secondary Access to Virtual Terminal ........ 13

## Chapter 4 Performing Transactions Using Virtual Terminal .... 15
- Accessing Virtual Terminal ...................................... 15
- Processing a Virtual Terminal Transaction .................. 15
  - Enter your order page ........................................ 16
  - Review your order page ..................................... 19
  - Transaction confirmation page ............................ 20

## Chapter 5 Performing Secondary Tasks Using Existing Transactions .... 23
- Capturing an Authorisation ..................................... 23
- Voiding an Authorisation ....................................... 24
Processing a Refund ................................. 24
Creating a New Transaction Using Data from a Previous Transaction ........................ 25

Chapter 6  Withdrawing Funds ......................... 27
Requesting an Electronic Funds Transfer ............................... 27
Withdrawing Funds by Cheque ............................... 27

Chapter 7  Virtual Terminal Response Codes and Messages  .... 29
System Response Codes ........................................ 29
Card Security Code Responses .................................... 42
Address Verification System Responses .............................. 43

Chapter 8  Canceling or Reactivating Your Virtual Terminal Service .... 45
Canceling Your Virtual Terminal Service .............................. 45
Reactivating Your Virtual Terminal Service ............................ 45
1 Getting Started with Virtual Terminal

What is Virtual Terminal

PayPal’s Virtual Terminal is a web-based application that allows you access through your PayPal account to accept credit or debit card payments. It provides your business with the functionality similar to a stand-alone credit or debit card-processing terminal. Virtual Terminal is ideal for merchants that receive offline orders by phone, fax, or by post and want to accept credit or debit cards.

You can use Virtual Terminal on any computer with an internet connection and a web browser.

**NOTE:** For best performance, use Internet Explorer 6.0, Netscape Navigator 7.0, or FireFox 1.0.

Features and Benefits

Here are the features and benefits of Virtual Terminal:

- **Grow your business** - Accept orders and process payments for major credit or debit cards. Extend your reach to customers who prefer not to pay online, including customers who do not have a PayPal account.

- **Use PayPal as a one-stop payment solution** - Process your customers’ orders through a PayPal-hosted online payment form. You do not need a separate merchant account.

- **Keep costs low** - Pay the same low processing rate for all card types.

**NOTE:** PayPal’s Seller Protection Policy does not apply to transactions processed using Virtual Terminal.
Security Features

When you process an order with Virtual Terminal, PayPal verifies the customer’s credit or debit card and billing address to prevent credit or debit card fraud.

This chapter discusses the security features PayPal uses to verify this information:

- Card Security Code
- Address Verification System

Card Security Code

Card security code (CSC) is an anti-fraud security feature. It helps to protect against fraud by helping to ensure that a person cannot use credit or debit card details to make a transaction without being in possession of the actual card itself.

When you process an order using the Virtual Terminal, you enter the credit or debit card’s CSC on the Enter your order page. For Visa, Visa Electron, MasterCard, Solo, and Maestro, the three-digit CSC is printed on the back of the card immediately next to the card’s account number.

When you finish entering an order in Virtual Terminal, the CSC you entered is checked by PayPal and a CSC response code is displayed. This code tells you about the status of the CSC check. For details about what the codes mean, see “Card Security Code Responses” on page 42.

Address Verification System

Address Verification System (AVS) matches the number portion of the customer’s billing address that is on file at the cardholder’s issuing bank against the billing address you enter in Virtual Terminal. If the information does not match, the transaction is declined.

**Note:** AVS is primarily available for US-based cards, with limited international support.

When you finish entering an order in Virtual Terminal, PayPal performs the AVS match and an AVS response code is displayed. The code tells you what part of the entered customer’s billing address was matched by AVS. If you want to only accept AVS positive transactions, then you should process Authorisation and Capture transactions based on the response. For details about what the codes mean, see “Address Verification System Responses” on page 43.
Before you start processing transactions using the Virtual Terminal, PayPal recommends you make some changes to your account settings.

This chapter contains information about tasks you should perform before using Virtual Terminal. The tasks are:

- Adding a Bank Account
- Confirming Contact Information
- Verifying an Extended Credit Card Name
- Granting Secondary Access to Virtual Terminal
- Revoking Secondary Access to Virtual Terminal

## Adding a Bank Account

To add a bank account to your PayPal account:

1. Log in to your PayPal account at [https://www.paypal.com](https://www.paypal.com).
2. Click the **Add a bank** link in the **Next Steps** box.
3. On the **Link your bank account** page, complete the fields, and click **Continue**.

   **NOTE:** You must confirm your bank account before you can add funds to your PayPal account. PayPal automatically sends two deposits to bank account you have added. The amount of each deposit is between 0.01 and 0.99 and usually appears in your account in 2-3 business days.

4. Once you have received the two deposits, log in to your PayPal account, and then click the **Confirm Bank Account** link in the **Next Page** box.
5. Enter the deposit amounts on the **Confirm Bank Account** page, and then click **Submit**.

Once you have confirmed your bank account, you can access your funds by requesting an electronic funds transfer or a cheque.
Confirming Contact Information

Before you start processing transactions using the Virtual Terminal, verify that your business contact information is correct and complete under the Profile tab. Accurate information ensures that customers can contact you about their purchases and that PayPal can contact you regarding your account, if needed.

To verify and update your business contact information:

2. Click the Profile tab.
3. In the Account Information column, click Business Information.
4. On the Review your information page, verify the contact information.
5. If you need to make modifications, click Edit and enter your updated information. Make sure that the following information is accurate:
   - Customer Service email - This email address is included in emails from PayPal to your customers. Customers may use this email to contact you.
   - Customer Service phone - This phone number is printed on customers’ credit or debit card statements. Customers may use this number to contact you.
6. Click Save.

Verifying an Extended Credit Card Name

The extended credit card name is the business name that appears on your customers’ credit card statements along with the amount of the Virtual Terminal transaction.

The name can be up to 19 characters long, including spaces, and should include alpha and numeric characters only. The name is printed in all caps on credit card statements and might be truncated by some card processors.

To set up your extended credit card name:

2. Click the Profile subtab.
3. In the Security and Risk Settings column, click the Payment Receiving Preferences link.
4. In the Extended Credit Card Statement Name field, enter your business name as you want it to appear on your customers’ credit card statements.
5. Click Save.
Granting Secondary Access to Virtual Terminal

By default, Virtual Terminal is set up so that a single user can process transactions. However, you can provide multiple users (such as employees) with the ability to process transactions using Virtual Terminal. To do this, add them to your account as secondary users and then grant them permission to use Virtual Terminal through PayPal’s Multi-User Access feature.

Multi-User Access enables you to grant multiple secondary users various levels of access to a single PayPal account. You can add up to 200 secondary users to your PayPal account.

**NOTE:** The account owner is the only user on the account that can change the secondary users’ access privileges. The secondary users do not have full access to all features of your PayPal account, they only have access to the features you grant them access to.

To grant a secondary user access to Virtual Terminal:

1. Log in to your PayPal account at [https://www.paypal.com](https://www.paypal.com).
2. Click the **Profile** tab.
3. In the **Account Information** column, click the **Manager Users** link to view all your current users.
4. On the **Manager Users** page, click **Add User** to add secondary users.
5. On the **Add Users** page, enter the user’s name, user ID, and password in the appropriate fields.
6. Select the **Virtual Terminal** checkbox.
7. Click **Save**.

The user is added to your account as a secondary user with permission to use Virtual Terminal.

Revoking Secondary Access to Virtual Terminal

For security reasons, you may need to revoke a user’s access to Virtual Terminal.

To revoke a user’s access to Virtual Terminal:

1. Log in to your PayPal account at [https://www.paypal.com](https://www.paypal.com).
2. Click the **Profile** tab.
3. In the **Account Information** column, click the **Manager Users** link.
4. Select the user whose access you wish to revoke, and click **Edit**.
5. On the **Edit User Access** page, deselect **Virtual Terminal**.
6. Click **Save**.
Once you revoke the privileges, the selected user is no longer be able to access Virtual Terminal or process Virtual Terminal transactions.
This chapter provides detailed instructions for performing transactions using the Virtual Terminal. It contains the following information:

- Accessing Virtual Terminal
- Processing a Virtual Terminal Transaction

Accessing Virtual Terminal

After setting up your account to use Virtual Terminal, you are ready to process transactions. You can access the Virtual Terminal by logging into your PayPal account at:

https://www.paypal.com

Processing a Virtual Terminal Transaction

This section explains how to perform a Sale, an Authorisation, or a Credit (if applicable) transaction using the Virtual Terminal.

Processing an order using the Virtual Terminal is a three-step process:

1. Enter the transaction information on the Enter your order page.
2. Verify the information and submit the transaction on the Review your order page.
3. If the transaction is successful, view the transaction details on the Transaction confirmation page.
Performing Transactions Using Virtual Terminal

Processing a Virtual Terminal Transaction

Enter your order page

Perform the following steps on the Enter your order page to process a transaction.

**Figure 4.1 Enter your order page**

1. Complete the fields in the payment details section:
   - **Currency** - Select the currency type of the transaction from the drop-down menu.
   - **Net amount** - Enter the payment amount for the item, without postage charges and VAT.
   - **Postage** - Enter the postage charges for the transaction. If you want to apply VAT to the postage amount, select the **Apply VAT to shipping** checkbox.
   - **VAT rate** - Enter the VAT rate for the transaction.
   - **VAT amount** - The VAT amount is automatically calculated based on the numbers you entered in the fields above.
   - **Total** - The total amount that the customer will be charged for the transaction is automatically calculated based on the numbers you entered in the fields above.
   - **Description** - Provide details about this transaction for future reference. You can use this information to search for the transaction at a later time.

**Note:** This information does not appear on your credit or debit card statement.

- **Invoice ID** - Enter a unique (non-repeated) alpha, numeric, or alpha-numeric value to prevent accidental payments (by blocking duplicate invoice IDs). The Block Accidental Payments setting can be modified under **Profile > Security and Risk Settings > Payment Receiving Preferences > Block Accidental Payments**. The default is set to **Yes**. If reset, it can be used for any information without any unique, or alpha, numeric requirements.
Performing Transactions Using Virtual Terminal
Processing a Virtual Terminal Transaction

**NOTE:** Regardless of the setting, this information does not appear on your credit or debit card statement. Also, this field does not appear if you are performing a Credit transaction.

2. Select a transaction type and enter the credit or debit card information for the transaction.
   - **Transaction type** - Select Sale, Credit (if applicable), or Authorisation from the drop-down menu.
     - **Sale** - Instantly charges the specified amount against the account and marks the transaction for immediate funds transfer (capture) during the next settlement period. Use this option if you plan to ship or deliver items within 24 hours. This option is commonly used by small and medium sized merchants.
     - **Credit** - Returns a specific amount to a transaction or credit card that was not originally processed through your PayPal Virtual Terminal account. If you want to credit a transaction that was processed using your PayPal Virtual Terminal account, refer to “Processing a Refund” on page 24. Depending on your account, you may not have access to this option. Contact PayPal Customer Service for additional information, or to see if your account is eligible for Credit transactions.
     - **Authorisation** - Initiates the transaction but collects the payment later. It is the first part of a two-step process primarily used by large merchants who require greater flexibility when processing payments. The first step, Authorisation, sends a request to verify that the credit or debit card has sufficient funds and reserves the requested amount. If sufficient funds are available, the second step is to manually capture the funds. You can capture a transaction amount that differs slightly from the amount that was originally authorized. This process enables the merchant to modify the order amount to reflect changes (such as taxes, shipping, or item availability) that occur after the initial order is placed. To learn more, see “Capturing an Authorisation” on page 23
   - **Card type** - Select a card type from the drop-down menu. Only the cards listed in the drop-down menu are supported.
   - **Card number** - Enter the card number without any spaces or dashes.
   - **Expiry date** - Enter the card expiration date in the following format: mm/yyyy.
   - **CSC** - Enter the credit card’s card security code to verify that the customer is in possession of the actual credit card. For Visa, Visa Electron, MasterCard, Solo, and Maestro, this three-digit number appears on the back of the card after the credit card number. For complete details, refer to “Card Security Code” on page 9.

3. Complete the billing information section.

**IMPORTANT:** This is the address where the customer receives their credit or debit card statements.
   - **First name** - Enter the billing contact’s first name.
   - **Last name** - Enter the billing contact’s last name.
   - **Country** - Select the billing contact’s country of residence from the drop-down menu.
   - **Billing address** - Enter the street number and name of the billing address.
   - **City** - Enter the city of the billing address.
   - **Postcode** - Enter the postcode of the billing address.
Performing Transactions Using Virtual Terminal

Processing a Virtual Terminal Transaction

- **Phone** - Enter the phone number of the billing contact.
- **Email** - Enter the email address of the billing contact.

4. Select one of the following postal options:

- **No postal address required** if you are not shipping anything for this transaction.
- **Postal address is the same as billing address** if the billing and shipping addresses are the same.
- **Enter a different postal address** if your billing and shipping addresses are different. This option displays the fields of the shipping address where you enter the shipping address information. Refer to the billing information above for details regarding the fields.

**NOTE:** The shipping options section does not appear if you are performing a Credit transaction.

5. Click **Review** to proceed to the **Review your order** page to verify the information you entered.

**NOTE:** If the information is incorrectly entered in the fields, you will see the corresponding error messages on the **Enter your order** page when you click **Review**. Correct these errors using the suggestions in the error messages and click **Review** again.
**Review your order page**

The **Review your order** page displays the information you input on the **Enter your order** page.

**FIGURE 4.2 Review your order page**

- **Payment Information**
  - Net amount: £2.00 GBP
  - Postage: £2.00 GBP
  - VAT amount: £0.04 GBP
  - Total: £4.04 GBP (including VAT and postage)

- **Transaction Information**
  - Transaction type: Sale
  - Card type: Mastercard
  - Card number: [redacted]
  - Expiry date: 12/2012

- **Billing information**
  - First name: Bill
  - Last name: Smith
  - Address: 123 Main St, United Kingdom

Verify the information on this page. Click **Edit** to return to the previous page to make modifications or click **Submit** to process the transaction.
**Transaction confirmation page**

The Transaction confirmation page appears when your transaction is successfully submitted.

*FIGURE 4.3 Transaction confirmation page*

If the transaction is not successful, you are returned to the Enter your order page instead. There you can review the error messages and make the appropriate modifications to process the transaction again.

The Transaction confirmation page contains the following information:

- **Transaction ID** - Identification number that PayPal assigns to each transaction. Click on the Transaction ID to access the Transaction Details page for more information about the transaction. On the Transaction Details page, you can perform secondary tasks such as Void, Capture, Refund or create a new transaction based on the information provided for this transaction.

- **Date and time** - Date and time of the transaction (in PST).

- **Transaction type** - Type of transaction performed. For example, Authorisation.

- **Card type** - Type of credit card used for the transaction. For example, MasterCard.

- **Card number** - Number of the credit card used for the transaction. For security reasons, only the last four digits are identifiable.

- **Total** - Monetary amount of the transaction including any shipping charges and/or taxes, if applicable.

You can also perform the following tasks on this page:

- **Enter transaction** - Return to the Enter your order page to perform a new transaction.

- **Print receipt** - View and print a receipt of the transaction.
• **Print packing slip** - Print a packing slip to include with the shipment. This is the same as the receipt, however, it does not include the monetary amount of the transaction. If you included information such as invoice ID and description during the transaction, it is displayed on the packing slip.
After submitting a successful transaction, you can perform several secondary tasks on that transaction. This chapter provides information about the following secondary tasks:

- Capturing an Authorisation
- Voiding an Authorisation
- Processing a Refund
- Creating a New Transaction Using Data from a Previous Transaction

Capturing an Authorisation

If you have performed an Authorisation transaction, you must capture the funds in order to receive payment.

**NOTE:** PayPal recommends that you capture payments within three days of the original authorisation.

To capture an Authorisation transaction:

1. Log in to your PayPal account at [https://www.paypal.com](https://www.paypal.com).
2. Click the **History** tab.
3. Click the **Capture** button associated with the transaction you want to capture.
4. Review the information on the **Capture Funds** page, input the amount to capture, and click **Continue**.
5. On the **Confirm Capture of Funds** page, click **Capture Funds**.

The funds are transferred to your PayPal account.

**NOTE:** After performing an Authorisation transaction using the Virtual Terminal, you can immediately perform a capture by clicking the Transaction ID on the **Transaction confirmation** page. Follow step 2 above to capture the transaction.
Performing Secondary Tasks Using Existing Transactions

Voiding an Authorisation

If you initiated an authorisation, and now want to refund the customer, you must void the authorisation. Voids are available on Authorisation transaction types only. After you void an Authorisation transaction, you cannot capture any funds associated with that transaction, and the funds are returned to the customer.

**NOTE:** Voiding an authorisation cancels the entire open amount.

You can initiate a void if:

- the authorisation is pending.
- the authorized amount was captured at less than 100%.

To void an Authorisation transaction:

1. Log in to your PayPal account at [https://www.paypal.com](https://www.paypal.com).
2. Click the **History** tab.
3. Click the **Details** button associated with the authorisation you want to void.
4. On the **Transaction Details** page, click on the **Void** button associated with the authorisation.
5. Verify the void details on the **Void Authorization** section. Optionally add a note to the buyer explaining the void, and click **Continue**.
6. On the **Confirm Void** page, click **Void**.

**NOTE:** After performing an authorisation using the Virtual Terminal, you can immediately perform a void action by clicking the Transaction ID on the **Transaction confirmation** page. Follow the step 3 above to void the transaction.

Processing a Refund

If you want to refund a customer for a successful Sale transaction you previously processed, you must process a refund. You can send your customer a refund within 60 days after receiving the original payment by clicking the **Issue Refund** link on the **Transaction Details** page. After 60 days of receiving the payment, you need use the **Send Money** tab to send the refund.

To send a refund within 60 days of receiving the original payment:

1. Log in to your PayPal account at [https://www.paypal.com](https://www.paypal.com).
2. Click the **History** tab.
3. Find the payment you would like to refund and click **Details** to open the **Transaction Details** page.
4. On the **Transaction Details** page, click **Issue Refund**.

5. Enter the full or a partial refund amount and an optional message to the customer, and click **Continue**. Be sure that the refund amount does not exceed the original amount.

6. On the **Review and process refund** page, verify the refund amount and click **Issue Refund**.

The original transaction fee is credited back to you when you perform a refund within 60 days of receiving payment. If you perform a partial refund, a portion of the transaction fee will be credited back to you.

To send a refund after 60 days of receiving payment:

1. Log in to your PayPal account at [https://www.paypal.com](https://www.paypal.com).

2. Click the **Send Money** tab.

3. Enter the required information and click **Continue**.

4. Review the information on the confirmation page and click **Send Money** to complete your transaction.

---

### Creating a New Transaction Using Data from a Previous Transaction

PayPal enables you to use information stored from a previous transaction to quickly create a new transaction. The transaction data from a previous transaction of your choice is automatically transferred to populate the fields of the order page in Virtual Terminal for a new transaction.

**NOTE:** Depending on your account, you may not have access to this option. Contact PayPal Customer Service for additional information, or to see if your account is eligible for such transactions.

To create a new transaction using information provided for a previously submitted transaction:

1. Log in to your PayPal account at [https://www.paypal.com](https://www.paypal.com).

2. Click the **History** tab.

3. Find the transaction you want to use to create a new transaction and click the corresponding **Details** button to open the **Transaction Details** page of that transaction.

4. Click the **Create a Transaction** link. The **Create a New Order** page appears. Some of the fields are pre-populated with information from the original transaction, although you can change them.

5. Refer to the field descriptions in the **Processing a Virtual Terminal Transaction** section to complete the order form. For the credit card field on the **Create a New Order** page, select one of the following options:
Performing Secondary Tasks Using Existing Transactions
Creating a New Transaction Using Data from a Previous Transaction

- **Keep existing** - If you want to use the credit or debit card used for the original transaction. The last four digits of the credit or debit card number and the expiration date are displayed. You can modify the expiration date.

- **Enter a new credit card** - If you want to use a different credit or debit card for this transaction, but keep all the customer information associated with the previous transaction. Enter the credit or debit card number, expiration date, and CSC for that card.

6. Review the information, and submit the transaction.

You have successfully created and submitted a new transaction using the data of an existing transaction.
6 Withdrawing Funds

This chapter discusses two methods for withdrawing funds associated with your Virtual Terminal transactions.

In order to withdraw funds, you must have a bank account associated with your PayPal account. You can do this by following the instructions in the Adding a Bank Account section. If you already have a bank account associated with your PayPal account, you can withdraw funds using one of the following options:

- Requesting an Electronic Funds Transfer
- Withdrawing Funds by Cheque

---

### Requesting an Electronic Funds Transfer

If you have a confirmed bank account associated with your PayPal account, you can withdraw funds from your PayPal account by requesting an electronic funds transfer.

To request an electronic funds transfer:

1. Log in to your PayPal account at [https://www.paypal.com](https://www.paypal.com).
2. Click the My Account tab.
3. Click the Withdraw subtab.
4. Click [Withdraw funds to your bank account](https://www.paypal.com) link.
5. Choose the bank account to which you would like to withdraw the funds to, enter the amount, and then click Continue.
6. Review the details of your transaction, and then click Submit.

The funds should appear in your bank account balance in 3-4 business days.

---

### Withdrawing Funds by Cheque

If you have a confirmed bank account associated with your PayPal account, you can withdraw funds from your PayPal account by requesting a cheque.

To withdraw funds by cheque:

1. Log in to your PayPal account at [https://www.paypal.com](https://www.paypal.com).
2. Click the My Account tab.
3. Click the **Withdraw** subtab.

4. Click the **Request a cheque from PayPal** link.

5. Enter the requested information on the **Withdraw Funds by Cheque** page.

6. Click the **Continue** button.

**NOTE:** Please allow 1-2 weeks to receive your cheque. If you have not received your cheque after 14 business days, contact PayPal Customer Service.
This chapter contains the Virtual Terminal response codes that may appear on the Virtual Terminal pages. They are arranged in the following categories:

- System Response Codes
- Card Security Code Responses
- Address Verification System Responses

## System Response Codes

This section contains the system response codes and their corresponding messages.

### Table 7.1 Virtual Terminal Response Codes

<table>
<thead>
<tr>
<th>Error Code</th>
<th>Short Message</th>
<th>Long Message</th>
<th>Corrective Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>10102</td>
<td>PaymentAction of Order Temporarily Unavailable</td>
<td>PaymentAction of Order is temporarily unavailable. Please try later or use other PaymentAction.</td>
<td>Use another PaymentAction or try again after some time.</td>
</tr>
<tr>
<td>10401</td>
<td>Transaction refused because of an invalid argument. See additional error messages for details.</td>
<td>Order total is missing.</td>
<td>Enter an order total.</td>
</tr>
<tr>
<td>10418</td>
<td>Transaction refused because of an invalid argument. See additional error messages for details.</td>
<td>The currencies of the shopping cart amounts must be the same.</td>
<td>Use the same currency for the shopping cart.</td>
</tr>
<tr>
<td>10426</td>
<td>Transaction refused because of an invalid argument. See additional error messages for details.</td>
<td>Item total is invalid.</td>
<td>Enter a valid number of items.</td>
</tr>
<tr>
<td>10427</td>
<td>Transaction refused because of an invalid argument. See additional error messages for details.</td>
<td>Shipping total is invalid.</td>
<td>Enter a valid number for shipping total.</td>
</tr>
<tr>
<td>10428</td>
<td>Transaction refused because of an invalid argument. See additional error messages for details.</td>
<td>Handling total is invalid.</td>
<td>Enter a valid number for handling total.</td>
</tr>
<tr>
<td>10429</td>
<td>Transaction refused because of an invalid argument. See additional error messages for details.</td>
<td>Tax total is invalid.</td>
<td>Enter a valid number for tax total.</td>
</tr>
</tbody>
</table>
## TABLE 7.1 Virtual Terminal Response Codes

<table>
<thead>
<tr>
<th>Error Code</th>
<th>Short Message</th>
<th>Long Message</th>
<th>Corrective Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>10432</td>
<td>Invalid argument</td>
<td>Invoice ID value exceeds maximum allowable length.</td>
<td>Ensure that the Invoice ID value does not exceed the maximum allowable length.</td>
</tr>
<tr>
<td>10500</td>
<td>Invalid configuration</td>
<td>We can’t process this transaction because you have not accepted your billing agreement.</td>
<td>Occurs when you have not agreed to the billing agreement.</td>
</tr>
<tr>
<td>10501</td>
<td>Invalid configuration</td>
<td>We can’t process this transaction because your billing agreement is disabled or inactive.</td>
<td>Occurs when the billing agreement is disabled or inactive.</td>
</tr>
<tr>
<td>10502</td>
<td>Invalid data</td>
<td>This card has expired. Enter a valid date.</td>
<td>The credit or debit card used has expired.</td>
</tr>
<tr>
<td>10504</td>
<td>Invalid data</td>
<td>The CSC is invalid. Enter a valid 3 digit code.</td>
<td>The CSC provided is invalid. The CSC is between 3 digit long.</td>
</tr>
<tr>
<td>10505</td>
<td>Gateway decline</td>
<td>AVS returned a response value of N. Your merchant account provider doesn’t accept this value. Contact them for a list of accepted codes.</td>
<td>The transaction was refused because the AVS response returned the value of N, and the merchant account is not able to accept such transactions.</td>
</tr>
<tr>
<td>10507</td>
<td>Invalid configuration</td>
<td>We can’t process this transaction. Contact PayPal Customer Service.</td>
<td>Your PayPal account is restricted - contact PayPal Customer Service for more information.</td>
</tr>
<tr>
<td>10508</td>
<td>Invalid data</td>
<td>The card expiry date is invalid.</td>
<td>The expiration date must be a two-digit month and four-digit year.</td>
</tr>
<tr>
<td>10509</td>
<td>Invalid data</td>
<td>You must submit a buyer IP with each API call.</td>
<td>You must submit an IP address of the buyer with each API call.</td>
</tr>
<tr>
<td>10510</td>
<td>Invalid data</td>
<td>We don’t support this card. Select another one.</td>
<td>The credit or debit card type entered is not currently supported by PayPal.</td>
</tr>
<tr>
<td>10511</td>
<td>Invalid data</td>
<td>You selected an unsupported value field.</td>
<td>The merchant selected an value for the PaymentAction field that is not supported.</td>
</tr>
<tr>
<td>10512</td>
<td>Invalid data</td>
<td>Enter the buyer’s first name.</td>
<td>The first name of the buyer is required for this merchant.</td>
</tr>
<tr>
<td>10513</td>
<td>Invalid data</td>
<td>Enter the buyer’s last name.</td>
<td>The last name of the buyer is required for this merchant.</td>
</tr>
</tbody>
</table>
## Table 7.1 Virtual Terminal Response Codes

<table>
<thead>
<tr>
<th>Error Code</th>
<th>Short Message</th>
<th>Long Message</th>
<th>Corrective Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>10514</td>
<td>Billing address is missing.</td>
<td>Billing address is missing. Enter the correct information.</td>
<td>Enter a correct billing address.</td>
</tr>
<tr>
<td>10515</td>
<td>The city in the billing address is missing.</td>
<td>The city in the billing address is missing. Enter the correct information.</td>
<td>Enter the city of the billing address.</td>
</tr>
<tr>
<td>10516</td>
<td>The county in the billing address is missing.</td>
<td>The county in the billing address is missing. Enter the correct information.</td>
<td>Enter the correct county information.</td>
</tr>
<tr>
<td>10517</td>
<td>The country in the billing address is missing.</td>
<td>The country in the billing address is missing. Enter the correct information.</td>
<td>Enter the country of the billing address.</td>
</tr>
<tr>
<td>10518</td>
<td>The postcode in the billing address is missing.</td>
<td>The postcode in the billing address is missing. Enter the correct information.</td>
<td>Enter the postcode of the billing address.</td>
</tr>
<tr>
<td>10519</td>
<td>Invalid data</td>
<td>The card field is empty. Enter a valid card number.</td>
<td>The credit or debit card field was blank.</td>
</tr>
<tr>
<td>10520</td>
<td>Invalid data</td>
<td>The total and item amounts don’t match. Re-enter the information.</td>
<td>The total amount and item amounts do not match.</td>
</tr>
<tr>
<td>10521</td>
<td>Invalid data</td>
<td>The card number is invalid. Enter a valid 14 digit number without dashes or spaces.</td>
<td>Enter a complete credit or debit card number.</td>
</tr>
<tr>
<td>10522</td>
<td>Invalid card number</td>
<td>The card number is invalid. Enter a valid 14 digit number without dashes or spaces.</td>
<td>Enter a complete credit or debit card number.</td>
</tr>
<tr>
<td>10523</td>
<td>Internal data</td>
<td>We can’t process your transaction right now. Try again later.</td>
<td>None - this is a PayPal internal error.</td>
</tr>
<tr>
<td>10525</td>
<td>Invalid data</td>
<td>You entered an amount of zero. Enter a valid amount.</td>
<td>The merchant entered a amount of zero.</td>
</tr>
<tr>
<td>10526</td>
<td>Invalid data</td>
<td>We don’t support this currency code. Re-enter the correct information.</td>
<td>The currency code entered is not supported. Re-enter the correct information.</td>
</tr>
<tr>
<td>10527</td>
<td>Invalid data</td>
<td>The card type or card number is invalid. Re-enter the correct information.</td>
<td>The credit or debit card entered is invalid. Re-enter the correct information.</td>
</tr>
</tbody>
</table>
### Table 7.1 Virtual Terminal Response Codes

<table>
<thead>
<tr>
<th>Error Code</th>
<th>Short Message</th>
<th>Long Message</th>
<th>Corrective Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>10528</td>
<td>Unable to make this transaction.</td>
<td>We’re unable to complete this transaction because the amount exceeds the payer’s spending limit.</td>
<td>Enter the correct amount.</td>
</tr>
<tr>
<td>10529</td>
<td>Shipping address is missing.</td>
<td>Shipping address is missing. Enter the correct information.</td>
<td>Enter the correct shipping address.</td>
</tr>
<tr>
<td>10530</td>
<td>The city in the shipping address is missing.</td>
<td>The city in the shipping address is missing. Enter the correct information.</td>
<td>Enter the correct city for the shipping address.</td>
</tr>
<tr>
<td>10531</td>
<td>The county in the shipping address is missing.</td>
<td>The county in the shipping address is missing. Enter the correct information.</td>
<td>Enter the correct county.</td>
</tr>
<tr>
<td>10532</td>
<td>The country in the shipping address is missing.</td>
<td>The country in the shipping address is missing. Enter the correct information.</td>
<td>Enter the country of the shipping address.</td>
</tr>
<tr>
<td>10533</td>
<td>The postcode in the shipping address is missing.</td>
<td>The postcode in the shipping address is missing. Enter the correct information.</td>
<td>Enter the postcode for the shipping address.</td>
</tr>
<tr>
<td>10534</td>
<td>Gateway decline</td>
<td>The card is restricted. Contact PayPal Customer Service.</td>
<td>The credit or debit card entered is currently restricted by PayPal. Contact PayPal Customer Service for more information.</td>
</tr>
<tr>
<td>10535</td>
<td>Gateway decline</td>
<td>The card type or card number is invalid. Re-enter the information.</td>
<td>The credit or debit card entered is invalid.</td>
</tr>
<tr>
<td>10536</td>
<td>Invalid data</td>
<td>You already tied this invoice ID to another transaction. By default, invoice IDs are unique. To change this setting, log in to PayPal and go to Payment receiving preferences on the Profile page or contact Customer Service for more information.</td>
<td>The merchant entered an invoice ID that is already associated with a transaction by the same merchant. By default, the invoice ID must be unique for all transactions. To change this setting, log into PayPal or contact PayPal Customer Service.</td>
</tr>
<tr>
<td>10537</td>
<td>Filter decline</td>
<td>Your country filter declined this transaction. Log in to PayPal and change your risk settings.</td>
<td>The transaction was declined by the country filter managed by the merchant. To accept this transaction, change your risk settings on PayPal.</td>
</tr>
</tbody>
</table>
### Virtual Terminal Response Codes

<table>
<thead>
<tr>
<th>Error Code</th>
<th>Short Message</th>
<th>Long Message</th>
<th>Corrective Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>10538</td>
<td>Filter decline</td>
<td>Your maximum amount filter declined this transaction. Log in to PayPal and change your risk settings.</td>
<td>The transaction was declined by the maximum amount filter managed by the merchant. To accept this transaction, change your risk settings on PayPal.</td>
</tr>
<tr>
<td>10539</td>
<td>Filter decline</td>
<td>We’ve declined this transaction. Contact Customer Service for more information.</td>
<td>The transaction was declined by PayPal. Contact PayPal Customer Service for more information.</td>
</tr>
<tr>
<td>10540</td>
<td>Invalid data</td>
<td>You entered an invalid address. Re-enter the information.</td>
<td>The transaction was declined by PayPal because of an invalid address.</td>
</tr>
<tr>
<td>10541</td>
<td>Gateway decline</td>
<td>The card is restricted. Contact PayPal Customer Service.</td>
<td>The credit or debit card entered is currently restricted by PayPal. Contact PayPal Customer Service for more information.</td>
</tr>
<tr>
<td>10542</td>
<td>Invalid data</td>
<td>You entered an invalid email address. Re-enter the information.</td>
<td>The email address provided by the buyer is in an invalid format.</td>
</tr>
<tr>
<td>10543</td>
<td>Card authorization failed</td>
<td>We couldn’t authorize this card. Try another card.</td>
<td>The card couldn’t be authorized. Use another card.</td>
</tr>
<tr>
<td>10544</td>
<td>Gateway decline</td>
<td>We’ve declined this transaction. Contact Customer Service for more information.</td>
<td>The transaction was declined by PayPal. Contact PayPal Customer Service for more information.</td>
</tr>
<tr>
<td>10545</td>
<td>Gateway decline</td>
<td>We’ve declined this transaction. Contact Customer Service for more information.</td>
<td>The transaction was declined by PayPal because of possible fraudulent activity. Contact PayPal Customer Service for more information.</td>
</tr>
<tr>
<td>10546</td>
<td>Gateway decline</td>
<td>We’ve declined this transaction. Contact Customer Service for more information.</td>
<td>The transaction was declined by PayPal because of possible fraudulent activity on the IP address. Contact PayPal Customer Service for more information.</td>
</tr>
<tr>
<td>10547</td>
<td>Internal error</td>
<td>We can’t process your transaction right now. Try again later.</td>
<td>None - this is a PayPal internal error.</td>
</tr>
</tbody>
</table>
### Table 7.1 Virtual Terminal Response Codes

<table>
<thead>
<tr>
<th>Error Code</th>
<th>Short Message</th>
<th>Long Message</th>
<th>Corrective Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>10548</td>
<td>Invalid configuration</td>
<td>You need a PayPal Business account for this transaction. Log in to PayPal and check your account settings or apply for a Business account.</td>
<td>The merchant account attempting the transaction is not a business account at PayPal. Check your account settings.</td>
</tr>
<tr>
<td>10549</td>
<td>Invalid configuration</td>
<td>You aren’t set up for Direct Payment transactions. Contact Customer Service for more information.</td>
<td>The merchant account attempting the transaction is not able to process Direct Payment transactions. Contact PayPal Customer Service for more information.</td>
</tr>
<tr>
<td>10550</td>
<td>Invalid configuration</td>
<td>Direct Payment is disabled on your account. Contact Customer Service for more information.</td>
<td>Access to Direct Payment was disabled for your account. Contact PayPal Customer Service for more information.</td>
</tr>
<tr>
<td>10552</td>
<td>Invalid configuration</td>
<td>Your email address is unconfirmed. Log in to PayPal and check your account settings.</td>
<td>The merchant account attempting the transaction does not have a confirmed email address with PayPal. Check your account settings.</td>
</tr>
<tr>
<td>10553</td>
<td>Gateway decline</td>
<td>This transaction exceeds your account’s upper limit. Contact Customer Service for more information.</td>
<td>The merchant attempted a transaction where the amount exceeded the upper limit for that merchant.</td>
</tr>
<tr>
<td>10554</td>
<td>Filter decline</td>
<td>Your AVS risk filter is set to decline transactions when AVS returns a no match code. Log in to PayPal and check your risk filter settings.</td>
<td>The transaction was declined because of a merchant risk filter for AVS. Specifically, the merchant has set to decline transaction when the AVS returned a no match (AVS = N).</td>
</tr>
<tr>
<td>10555</td>
<td>Filter decline</td>
<td>Your AVS risk filter is set to decline transactions when AVS returns a partial match code. Log in to PayPal and check your risk filter settings.</td>
<td>The transaction was declined because of a merchant risk filter for AVS. Specifically, the merchant has set to decline transaction when the AVS returned a partial match.</td>
</tr>
<tr>
<td>10556</td>
<td>Filter decline</td>
<td>Your AVS risk filter is set to decline transactions when AVS is unsupported. Log in to PayPal and check your risk filter settings.</td>
<td>The transaction was declined because of a merchant risk filter for AVS. Specifically, the merchant has set to decline transaction when the AVS was unsupported.</td>
</tr>
<tr>
<td>Error Code</td>
<td>Short Message</td>
<td>Long Message</td>
<td>Corrective Action</td>
</tr>
<tr>
<td>------------</td>
<td>---------------</td>
<td>--------------</td>
<td>-------------------</td>
</tr>
<tr>
<td>10557</td>
<td>Profile preference setting</td>
<td>A profile preference has automatically declined this transaction. To change this setting, log in to PayPal and go to the Profile page.</td>
<td>Change your settings on the Profile page.</td>
</tr>
<tr>
<td>10558</td>
<td>Unsupported currency for card type</td>
<td>The card you selected doesn’t support this currency. Try a different card or currency.</td>
<td>Select a different card or currency.</td>
</tr>
<tr>
<td>10559</td>
<td>Invalid card start date</td>
<td>You entered an invalid start date. Re-enter the correct information.</td>
<td>Enter the valid start date.</td>
</tr>
<tr>
<td>10560</td>
<td>Invalid card issue number.</td>
<td>You entered an invalid issue number. Re-enter the correct information.</td>
<td>Enter a valid issue number.</td>
</tr>
<tr>
<td>10561</td>
<td>Invalid data</td>
<td>The billing address is incomplete. Enter the correct information.</td>
<td>Enter the complete billing address.</td>
</tr>
<tr>
<td>10562</td>
<td>Invalid expiry year</td>
<td>The card expiry date is invalid.</td>
<td>Enter a valid credit or debit card expiration year.</td>
</tr>
<tr>
<td>10563</td>
<td>Invalid expiry date</td>
<td>The card expiry date is invalid.</td>
<td>Enter a valid credit or debit card expiration month.</td>
</tr>
<tr>
<td>10564</td>
<td>Gateway decline</td>
<td>We’ve declined this transaction. Contact Customer Service for more information.</td>
<td>There was a problem processing this transaction.</td>
</tr>
<tr>
<td>10565</td>
<td>Merchant country not supported</td>
<td>We don’t support the country where your address is located. Contact Customer Service for more information.</td>
<td>Select a country that is supported by the merchant.</td>
</tr>
<tr>
<td>10566</td>
<td>Credit card type unsupported</td>
<td>We don’t support the card type. Re-enter the correct information.</td>
<td>Select a credit or debit card type that is supported.</td>
</tr>
<tr>
<td>10567</td>
<td>Start date or issue number missing</td>
<td>The start date or issue number is missing. Enter the correct information.</td>
<td>Enter a valid credit or debit card number and type.</td>
</tr>
<tr>
<td>10568</td>
<td>Invalid card start year</td>
<td>You entered an invalid start year. Re-enter the correct information.</td>
<td>Enter the correct card start year.</td>
</tr>
<tr>
<td>10569</td>
<td>Invalid card start month</td>
<td>You entered an invalid start month. Re-enter the correct information.</td>
<td>Enter the correct start month.</td>
</tr>
</tbody>
</table>
**TABLE 7.1 Virtual Terminal Response Codes**

<table>
<thead>
<tr>
<th>Error Code</th>
<th>Short Message</th>
<th>Long Message</th>
<th>Corrective Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>10570</td>
<td>Authorisation is not supported for this funding source.</td>
<td>Authorisation is not support for this funding source.</td>
<td>Authorisation is not support for this funding source.</td>
</tr>
<tr>
<td>10571</td>
<td>Transaction approved, but with invalid Card security code (CSC) format.</td>
<td>This transaction was approved, although the Card security code (CSC) had too few, too many, or invalid characters. Based on your account profile settings, the invalid CSC was not given to the card issuer for its approval process.</td>
<td>If you want to require valid CSC values, change the risk control settings in your account profile.</td>
</tr>
<tr>
<td>10701</td>
<td>Invalid data</td>
<td>You entered an invalid billing address. Re-enter the information.</td>
<td>Enter a valid billing address.</td>
</tr>
<tr>
<td>10702</td>
<td>Invalid data</td>
<td>Billing address is invalid. Re-enter the correct information.</td>
<td>There was a problem with a particular field in the address. The long error message will tell you what field is invalid.</td>
</tr>
<tr>
<td>10703</td>
<td>Invalid data</td>
<td>Billing address is invalid. Re-enter the correct information.</td>
<td>There was a problem with a particular field in the address. The long error message will tell you what field is invalid.</td>
</tr>
<tr>
<td>10704</td>
<td>Invalid data</td>
<td>The billing city is invalid. Re-enter the correct information.</td>
<td>There was a problem with a particular field in the address. The long error message will tell you what field is invalid.</td>
</tr>
<tr>
<td>10705</td>
<td>Invalid data</td>
<td>The billing state is invalid. Re-enter the correct information.</td>
<td>There was a problem with a particular field in the address. The long error message will tell you what field is invalid.</td>
</tr>
<tr>
<td>10706</td>
<td>Invalid data</td>
<td>The billing postcode is invalid. Re-enter the correct 5-digit zip code.</td>
<td>There was a problem with a particular field in the address. The long error message will tell you what field is invalid.</td>
</tr>
<tr>
<td>10707</td>
<td>Invalid data</td>
<td>The billing country is invalid. Re-enter the correct information.</td>
<td>There was a problem with a particular field in the address. The long error message will tell you what field is invalid.</td>
</tr>
<tr>
<td>10708</td>
<td>Invalid data</td>
<td>The billing country is invalid. Re-enter the correct information.</td>
<td>There was a problem with a particular field in the address. The long error message will tell you what field is invalid.</td>
</tr>
</tbody>
</table>
### TABLE 7.1 Virtual Terminal Response Codes

<table>
<thead>
<tr>
<th>Error Code</th>
<th>Short Message</th>
<th>Long Message</th>
<th>Corrective Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>10709</td>
<td>Invalid data</td>
<td>The billing address is invalid. Re-enter the correct information.</td>
<td>There was a problem with a particular field in the address. The long error message will tell you what field is invalid.</td>
</tr>
<tr>
<td>10710</td>
<td>Invalid data</td>
<td>The billing city is invalid. Re-enter the correct information.</td>
<td>There was a problem with a particular field in the address. The long error message will tell you what field is invalid.</td>
</tr>
<tr>
<td>10711</td>
<td>Invalid data</td>
<td>The billing state is invalid. Re-enter the correct information.</td>
<td>There was a problem with a particular field in the address. The long error message will tell you what field is invalid.</td>
</tr>
<tr>
<td>10712</td>
<td>Invalid data</td>
<td>The billing postcode is invalid. Re-enter the correct 5-digit zip code.</td>
<td>There was a problem with a particular field in the address. The long error message will tell you what field is invalid.</td>
</tr>
<tr>
<td>10713</td>
<td>Invalid data</td>
<td>The billing country is invalid. Re-enter the correct information.</td>
<td>There was a problem with a particular field in the address. The long error message will tell you what field is invalid.</td>
</tr>
<tr>
<td>10714</td>
<td>Invalid data</td>
<td>The billing address is invalid. Re-enter the correct information.</td>
<td>There was a problem with a particular field in the address. The long error message will tell you what field is invalid.</td>
</tr>
<tr>
<td>10715</td>
<td>Invalid data</td>
<td>Billing state is invalid. Re-enter the correct information.</td>
<td>There was a problem with a particular field in the address. The long error message will tell you what field is invalid.</td>
</tr>
<tr>
<td>10716</td>
<td>Invalid data</td>
<td>The billing postcode is invalid. Re-enter the correct information.</td>
<td>There was a problem with a particular field in the address. The long error message will tell you what field is invalid.</td>
</tr>
</tbody>
</table>
### Table 7.1 Virtual Terminal Response Codes

<table>
<thead>
<tr>
<th>Error Code</th>
<th>Short Message</th>
<th>Long Message</th>
<th>Corrective Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>10717</td>
<td>Invalid data</td>
<td>The billing postcode is invalid. Re-enter the correct 5-digit zip code.</td>
<td>There was a problem with a particular field in the address. The long error message will tell you what field is invalid.</td>
</tr>
<tr>
<td>10718</td>
<td>Invalid data</td>
<td>The billing city and county are invalid. Re-enter the correct information.</td>
<td>There was a problem with a particular field in the address. The long error message will tell you what field is invalid.</td>
</tr>
<tr>
<td>10719</td>
<td>Invalid data</td>
<td>The shipping address is invalid. Re-enter the correct information.</td>
<td>There was a problem with a particular field in the address. The long error message will tell you what field is invalid.</td>
</tr>
<tr>
<td>10720</td>
<td>Invalid data</td>
<td>The shipping address is invalid. Re-enter the correct information.</td>
<td>There was a problem with a particular field in the address. The long error message will tell you what field is invalid.</td>
</tr>
<tr>
<td>10721</td>
<td>Invalid data</td>
<td>The shipping address is invalid. Re-enter the correct information.</td>
<td>There was a problem with a particular field in the address. The long error message will tell you what field is invalid.</td>
</tr>
<tr>
<td>10722</td>
<td>Invalid data</td>
<td>The shipping city is invalid. Re-enter the correct information.</td>
<td>There was a problem with a particular field in the address. The long error message will tell you what field is invalid.</td>
</tr>
<tr>
<td>10723</td>
<td>Invalid data</td>
<td>The shipping state is invalid. Re-enter the correct information.</td>
<td>There was a problem with a particular field in the address. The long error message will tell you what field is invalid.</td>
</tr>
<tr>
<td>10724</td>
<td>Invalid data</td>
<td>The shipping postcode is invalid. Re-enter the correct 5-digit postcode.</td>
<td>There was a problem with a particular field in the address. The long error message will tell you what field is invalid.</td>
</tr>
<tr>
<td>10725</td>
<td>Invalid data</td>
<td>The shipping country is invalid. Re-enter the correct information.</td>
<td>There was a problem with a particular field in the address. The long error message will tell you what field is invalid.</td>
</tr>
<tr>
<td>10726</td>
<td>Invalid data</td>
<td>The shipping address is invalid. Re-enter the correct information.</td>
<td>There was a problem with a particular field in the address. The long error message will tell you what field is invalid.</td>
</tr>
</tbody>
</table>
### Virtual Terminal Response Codes

<table>
<thead>
<tr>
<th>Error Code</th>
<th>Short Message</th>
<th>Long Message</th>
<th>Corrective Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>10727</td>
<td>Invalid data</td>
<td>The shipping address is invalid. Re-enter the correct information.</td>
<td>There was a problem with a particular field in the address. The long error message will tell you what field is invalid.</td>
</tr>
<tr>
<td>10728</td>
<td>Invalid data</td>
<td>The shipping city is invalid. Re-enter the correct information.</td>
<td>There was a problem with a particular field in the address. The long error message will tell you what field is invalid.</td>
</tr>
<tr>
<td>10729</td>
<td>Invalid data</td>
<td>The shipping state is invalid. Re-enter the correct information.</td>
<td>There was a problem with a particular field in the address. The long error message will tell you what field is invalid.</td>
</tr>
<tr>
<td>10730</td>
<td>Invalid data</td>
<td>The shipping postcode is invalid. Re-enter the correct information.</td>
<td>There was a problem with a particular field in the address. The long error message will tell you what field is invalid.</td>
</tr>
<tr>
<td>10731</td>
<td>Invalid data</td>
<td>The shipping postcode is invalid. Re-enter the correct information.</td>
<td>There was a problem with a particular field in the address. The long error message will tell you what field is invalid.</td>
</tr>
<tr>
<td>10732</td>
<td>Invalid data</td>
<td>The shipping address is invalid. Re-enter the correct information.</td>
<td>There was a problem with a particular field in the address. The long error message will tell you what field is invalid.</td>
</tr>
<tr>
<td>10733</td>
<td>Invalid data</td>
<td>The shipping state is invalid.</td>
<td>There was a problem with a particular field in the address. The long error message will tell you what field is invalid.</td>
</tr>
<tr>
<td>10734</td>
<td>Invalid data</td>
<td>The shipping postcode is invalid. Re-enter the correct information.</td>
<td>There was a problem with a particular field in the address. The long error message will tell you what field is invalid.</td>
</tr>
<tr>
<td>10735</td>
<td>Invalid data</td>
<td>The shipping postcode is invalid. Re-enter the correct information.</td>
<td>There was a problem with a particular field in the address. The long error message will tell you what field is invalid.</td>
</tr>
<tr>
<td>10736</td>
<td>Invalid data</td>
<td>The shipping address are invalid. Re-enter the correct information.</td>
<td>There was a problem with a particular field in the address. The long error message will tell you what field is invalid.</td>
</tr>
</tbody>
</table>

### TABLE 7.1 Virtual Terminal Response Codes

<table>
<thead>
<tr>
<th>Error Code</th>
<th>Short Message</th>
<th>Long Message</th>
<th>Corrective Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>10727</td>
<td>Invalid data</td>
<td>The shipping address is invalid. Re-enter the correct information.</td>
<td>There was a problem with a particular field in the address. The long error message will tell you what field is invalid.</td>
</tr>
<tr>
<td>10728</td>
<td>Invalid data</td>
<td>The shipping city is invalid. Re-enter the correct information.</td>
<td>There was a problem with a particular field in the address. The long error message will tell you what field is invalid.</td>
</tr>
<tr>
<td>10729</td>
<td>Invalid data</td>
<td>The shipping state is invalid. Re-enter the correct information.</td>
<td>There was a problem with a particular field in the address. The long error message will tell you what field is invalid.</td>
</tr>
<tr>
<td>10730</td>
<td>Invalid data</td>
<td>The shipping postcode is invalid. Re-enter the correct information.</td>
<td>There was a problem with a particular field in the address. The long error message will tell you what field is invalid.</td>
</tr>
<tr>
<td>10731</td>
<td>Invalid data</td>
<td>The shipping postcode is invalid. Re-enter the correct information.</td>
<td>There was a problem with a particular field in the address. The long error message will tell you what field is invalid.</td>
</tr>
<tr>
<td>10732</td>
<td>Invalid data</td>
<td>The shipping address is invalid. Re-enter the correct information.</td>
<td>There was a problem with a particular field in the address. The long error message will tell you what field is invalid.</td>
</tr>
<tr>
<td>10733</td>
<td>Invalid data</td>
<td>The shipping state is invalid.</td>
<td>There was a problem with a particular field in the address. The long error message will tell you what field is invalid.</td>
</tr>
<tr>
<td>10734</td>
<td>Invalid data</td>
<td>The shipping postcode is invalid. Re-enter the correct information.</td>
<td>There was a problem with a particular field in the address. The long error message will tell you what field is invalid.</td>
</tr>
<tr>
<td>10735</td>
<td>Invalid data</td>
<td>The shipping postcode is invalid. Re-enter the correct information.</td>
<td>There was a problem with a particular field in the address. The long error message will tell you what field is invalid.</td>
</tr>
<tr>
<td>10736</td>
<td>Invalid data</td>
<td>The shipping address are invalid. Re-enter the correct information.</td>
<td>There was a problem with a particular field in the address. The long error message will tell you what field is invalid.</td>
</tr>
<tr>
<td>Error Code</td>
<td>Short Message</td>
<td>Long Message</td>
<td>Corrective Action</td>
</tr>
<tr>
<td>------------</td>
<td>----------------------------------------</td>
<td>-------------------------------------------------------------------------------</td>
<td>----------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>10744</td>
<td>Invalid data</td>
<td>The shipping country code is invalid. Re-enter the correct information.</td>
<td>There was a problem with a particular field in the address. The long error message will tell you what field is invalid.</td>
</tr>
<tr>
<td>10745</td>
<td>Invalid data</td>
<td>The shipping country code is invalid. Re-enter the correct information.</td>
<td>There was a problem with a particular field in the address. The long error message will tell you what field is invalid.</td>
</tr>
<tr>
<td>10746</td>
<td>Invalid data</td>
<td>The billing country is invalid. Re-enter the correct information.</td>
<td>There was a problem with a particular field in the address. The long error message will tell you what field is invalid.</td>
</tr>
<tr>
<td>10747</td>
<td>Invalid data</td>
<td>You entered the IP address in an invalid format. Enter it as 123.456.123.456.</td>
<td>The merchant entered an IP address that was in an invalid format. The IP address must be in the following format: 123.456.123.456.</td>
</tr>
<tr>
<td>10748</td>
<td>Invalid data</td>
<td>Your settings require a CSC code. Re-enter or provide the correct 3 digit code. Contact Customer Service to change your settings.</td>
<td>The merchant's configuration requires a CSC to be entered, but no CSC was provided with this transaction. Contact PayPal if you wish to change this setting.</td>
</tr>
<tr>
<td>10750</td>
<td>The field shipping address state is invalid.</td>
<td>The field shipping address state is invalid.</td>
<td>There was a problem with a particular field in the address. The long error message will tell you what field is invalid.</td>
</tr>
<tr>
<td>10751</td>
<td>Invalid data</td>
<td>The billing state is invalid. Re-enter the correct information.</td>
<td>The merchant provided an address either in the United States or Canada, but the state provided is not a valid state in either country.</td>
</tr>
<tr>
<td>10752</td>
<td>Gateway decline</td>
<td>Your card issuer, not PayPal, declined this transaction. Try another card.</td>
<td>The transaction was declined by the issuing bank, not PayPal. The merchant should attempt another card.</td>
</tr>
<tr>
<td>10754</td>
<td>Gateway decline</td>
<td>We’ve declined this transaction. Contact PayPal Customer Service.</td>
<td>The transaction was declined by PayPal. Contact PayPal Customer Service for more information.</td>
</tr>
</tbody>
</table>
### Table 7.1 Virtual Terminal Response Codes

<table>
<thead>
<tr>
<th>Error Code</th>
<th>Short Message</th>
<th>Long Message</th>
<th>Corrective Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>10755</td>
<td>Invalid data</td>
<td>We don’t support this currency code. Re-enter the correct information.</td>
<td>The currency code entered by the merchant is not supported.</td>
</tr>
<tr>
<td>10756</td>
<td>Gateway decline</td>
<td>The country and billing address associated with this card don’t match. Re-enter the correct information.</td>
<td>None - this is a PayPal internal error.</td>
</tr>
<tr>
<td>10758</td>
<td>Invalid configuration</td>
<td>The API username and/or password are invalid. Re-enter the correct information.</td>
<td>The API username or password is incorrect for this merchant.</td>
</tr>
<tr>
<td>10759</td>
<td>Gateway decline</td>
<td>We declined this transaction because the card number and type don’t match. Re-enter the correct information or contact Customer Service.</td>
<td>The transaction was declined by PayPal. Contact PayPal Customer Service for more information.</td>
</tr>
<tr>
<td>10760</td>
<td>Invalid configuration</td>
<td>We don’t support your business address’ country for Direct Payment transactions.</td>
<td>The merchant's country of residence listed in their PayPal account is not currently supported to allow Direct Payment transactions.</td>
</tr>
<tr>
<td>10761</td>
<td>Gateway decline</td>
<td>We declined this transaction because we’re already processing another transaction by the same buyer for the same amount. Check the status of your previous transaction before you place another order.</td>
<td>The transaction was declined because PayPal is currently processing a transaction by the same buyer for the same amount. Can occur when a buyer submits multiple, identical transactions in quick succession.</td>
</tr>
<tr>
<td>10762</td>
<td>Gateway decline</td>
<td>The CSC is invalid. Re-enter the correct 3 digit code.</td>
<td>The CSC provide is invalid. The CSC is between 3 digit long.</td>
</tr>
<tr>
<td>10763</td>
<td>Invalid data</td>
<td>We can’t process your transaction right now. Try again later.</td>
<td>None - this is a PayPal internal error.</td>
</tr>
<tr>
<td>15001</td>
<td>Gateway decline</td>
<td>We declined this transaction because this card had too many failures over a short period. Contact Customer Service for more information.</td>
<td>The transaction was rejected by PayPal because of excessive failures over a short period of time for this credit or debit card. Contact PayPal Customer Service for more information.</td>
</tr>
</tbody>
</table>
### Table 7.1 Virtual Terminal Response Codes

<table>
<thead>
<tr>
<th>Error Code</th>
<th>Short Message</th>
<th>Long Message</th>
<th>Corrective Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>15002</td>
<td>Gateway decline</td>
<td>We’ve declined this transaction. Contact Customer Service for more information.</td>
<td>The transaction was declined by PayPal. Contact PayPal Customer Service for more information.</td>
</tr>
<tr>
<td>15003</td>
<td>Invalid configuration</td>
<td>We’ve declined this transaction because you don’t have a valid Commercial Entity Agreement on file. Contact Customer Service for more information.</td>
<td>The transaction was declined because the merchant does not have a valid Commercial Entity Agreement on file with PayPal. Contact PayPal Customer Service for more information.</td>
</tr>
<tr>
<td>15004</td>
<td>Gateway decline</td>
<td>You entered a CSC that doesn’t match this card. Re-enter the correct information.</td>
<td>The transaction was declined because the CSC entered does not match the credit or debit card.</td>
</tr>
<tr>
<td>15005</td>
<td>Processor decline</td>
<td>Your card issuer, not PayPal, declined this transaction. Ask your buyer for another card.</td>
<td>The transaction was declined by the issuing bank, not PayPal. The merchant should attempt another card.</td>
</tr>
<tr>
<td>15006</td>
<td>Processor decline</td>
<td>Your card issuer, not PayPal, declined this transaction. Ask your buyer for another card.</td>
<td>The transaction was declined by the issuing bank, not PayPal. The merchant should attempt another card.</td>
</tr>
<tr>
<td>15007</td>
<td>Processor decline</td>
<td>Your card issuer, not PayPal, declined this transaction because this card has expired. Ask your buyer for another card.</td>
<td>The transaction was declined by the issuing bank because of an expired credit or debit card. The merchant should attempt another card.</td>
</tr>
</tbody>
</table>

### Card Security Code Responses

If a Card security code match fails, PayPal displays the CSC response “N” and the transaction fails. If the response is other than “N,” PayPal does not reject the transaction.

### Table 7.4 CSC Response Codes for Maestro and Solo

<table>
<thead>
<tr>
<th>CSC Code</th>
<th>Meaning</th>
<th>Matched Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>Matched</td>
<td>CSC</td>
</tr>
<tr>
<td>1</td>
<td>No match</td>
<td>None</td>
</tr>
</tbody>
</table>
Address Verification System Responses

If an AVS error occurs when processing an order, it might be due to out-of-date information in the customer’s credit card company’s database. This can happen if the customer has changed their billing address recently, because some credit card companies can take up to six months to update a billing address in their database.

### Table 7.4 CSC Response Codes for Maestro and Solo

<table>
<thead>
<tr>
<th>AVS Code</th>
<th>Meaning</th>
<th>Matched Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>The merchant has not implemented CSC code handling</td>
<td>Not applicable</td>
</tr>
<tr>
<td>3</td>
<td>Merchant has indicated that CSC is not present on card</td>
<td>Not applicable</td>
</tr>
<tr>
<td>4</td>
<td>Service not available</td>
<td>Not applicable</td>
</tr>
<tr>
<td>All others</td>
<td>Error</td>
<td>Not applicable</td>
</tr>
</tbody>
</table>

### Table 7.9 AVS Response Codes for Switch and Solo

<table>
<thead>
<tr>
<th>AVS Code</th>
<th>Meaning</th>
<th>Matched Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>All the address information matched.</td>
<td>All information matched.</td>
</tr>
<tr>
<td>1</td>
<td>None of the address information matched.</td>
<td>None.</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>NOTE:</strong> The transaction is declined.</td>
</tr>
<tr>
<td>2</td>
<td>Part of the address information matched.</td>
<td>Partial</td>
</tr>
<tr>
<td>3</td>
<td>The merchant did not provide AVS information. Not processed.</td>
<td>Not applicable</td>
</tr>
<tr>
<td>4</td>
<td>Address not checked, or acquired had no response. Service not available.</td>
<td>Not applicable</td>
</tr>
<tr>
<td>Null</td>
<td>No AVS response was obtained. Default value of field.</td>
<td>Not applicable</td>
</tr>
</tbody>
</table>
This chapter contains information about the following topics:

- Canceling Your Virtual Terminal Service
- Reactivating Your Virtual Terminal Service

## Canceling Your Virtual Terminal Service

To cancel Virtual Terminal, you must cancel your Merchant Services Billing Agreement.

If you have Virtual Terminal only, then when you cancel the billing agreement, you will immediately lose access to Virtual Terminal and will not be able to use Virtual Terminal to process credit card payments.

However, if you have Virtual Terminal and Website Payments Pro, you will immediately lose access to both these services when you cancel the billing agreement.

To cancel the Merchant Services Billing Agreement for Virtual Terminal and/or Website Payments Pro and Virtual Terminal:

1. Log in to your PayPal account at [https://www.paypal.com](https://www.paypal.com).
2. Click the My Account tab, and then click the Profile tab.
3. In the Billing column, click the Manage monthly billing link.
4. On the Monthly Billing page, review the services that are being cancelled, and click Cancel billing.
5. Verify the information again as you will lose access to these services, and click Cancel billing again.

The Monthly billing cancelled page confirms that you have cancelled your monthly billing agreement.

## Reactivating Your Virtual Terminal Service

To reactivate your Virtual Terminal service, you must reactivate your Merchant Services Billing Agreement.

If you have Virtual Terminal only, then when you reactivate the billing agreement, you will immediately have access to Virtual Terminal and will be able to use Virtual Terminal to process credit card payments.
If you have Virtual Terminal and Website Payments Pro, you will immediately have access to both these services when you reactivate the billing agreement.

To reactivate the Merchant Services Billing Agreement for Virtual Terminal and/or Website Payments Pro and Virtual Terminal:

2. Click the My Account tab, and then click the Profile tab.
3. In the Billing column, click the Manage monthly billing link.
4. On the Reactivate monthly payment agreement page, click Reactivate.

The Monthly payment agreement reactivated page appears. It lists the services that have been reactivated and the monthly fees associated with each one. You can also reactivate your services through the Next Steps section on the Overview page.
Index

A
Accessing 15
accessing 15
adding extended credit card name 12
address verification system 9
responses 43
authorization 17
capturing 23
voiding 24
AVS 9

B
benefits 7
billing address 17

C
capturing
authorization 23
card number 17
card security code 9, 17
responses 42
card type 17
city 17
confirming
contact information 12
country 17
creating
new transaction 25
credit 17
CSC 9, 17
currency 16

D
date and time 20
description 16

E
e-mail 18
enter your order page 16
errors 29
expiration date 17
expiry date 17

F
features 7
first name 17

G
granting secondary access 13
GST rate 16

I
invoice ID 16

L
last name 17

N
net amount 16
new transaction 25

O
overview 7

P
phone 18
postage 16
postal code 17
postcode 17
Index

print
  packing slip 21
  receipt 20
processing
  refund 24

R
refund 24
responses
  address verification system 43
  card security code 42
review your order page 19
revoking secondary access 13

S
secondary access
  granting 13
  revoking 13
security features 9
  address verification system 9
  card security code 9
setting up account 11
shipping 16

T
total 16
transaction confirmation page 20
transaction ID 20
transaction type 17

V
VAT amount 16
VAT rate 16
Virtual Terminal
  accessing 15
  benefits 7
  enter your order page 16
  errors 29
  features 7
  overview 7
  review your order page 19
  transaction confirmation page 20
voiding