PayPal™

Virtual Terminal User's Guide

For Professional Use Only
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A usage Professional Uniquement
Disponible en Anglais uniquement pour l'instant.

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P   Preface

About This Guide

The *PayPal Virtual Terminal User's Guide* describes how to set up and use Virtual Terminal to process credit 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 by phone, fax, card reader, or by mail and want to use Virtual Terminal to process credit cards.

Documentation Feedback

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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 card payments. It provides your business with the functionality similar to a stand-alone credit card-processing terminal. Virtual Terminal is ideal for merchants that receive orders by phone, fax, card reader, or by mail and want to accept credit 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 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.

2 Security Features

When you process an order with Virtual Terminal, PayPal verifies the customer's credit card and billing address to prevent credit 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 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 card's CSC on the **Enter your order** page.

- For Visa, MasterCard, and Discover, three-digit CSC is printed on the back of the card immediately next to the card's account number.
- For American Express, the four-digit CSC is printed on the front of the card above 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 Authorization and Capture transactions based on the response. For details about what the codes mean, see "Address Verification System Responses" on page 43.

3 Setting Up Your Account Before Using Virtual Terminal

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.

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 check.

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:

1. Log in to your PayPal account at https://www.paypal.com.

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 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:

1. Log in to your PayPal account at https://www.paypal.com.

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.

N O T E : 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.

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.

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.

4 Performing Transactions Using Virtual Terminal

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 Authorization, 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.

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 shipping charges and taxes.
   – **Shipping**- Enter the shipping charges for the transaction. If you want to apply taxes to the shipping amount, select the **Apply tax to shipping** checkbox.
   – **Tax rate**- Enter the sales tax rate for the transaction.
   – **Tax amount-** The tax 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 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.

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

2. Select a transaction type and enter the credit card information for the transaction.

– **Transaction type** - Select Sale, Credit (if applicable), or Authorization 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.

Authorization - 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, Authorization, sends a request to verify that the credit 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 Authorization" 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.

– **Expiration 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, MasterCard, and Discover, this three-digit number appears on the back of the card after the credit card number. For American Express, this four-digit number appears on the front of the card above 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 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.

– **State -** Select the state of the billing address from the drop-down menu.

– **Zip**- Enter the zip code of the billing address.

– **Phone** - Enter the phone number of the billing contact.

– **Email** -Enter the email address of the billing contact.

4. Select one of the following shipping options:

– **No shipping address required** if you are not shipping anything for this transaction.

– **Shipping address is the same as billing address** if the billing and shipping addresses are the same.

– **Enter a different shipping 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.

F*IGURE* *4.2* *Review your order page*

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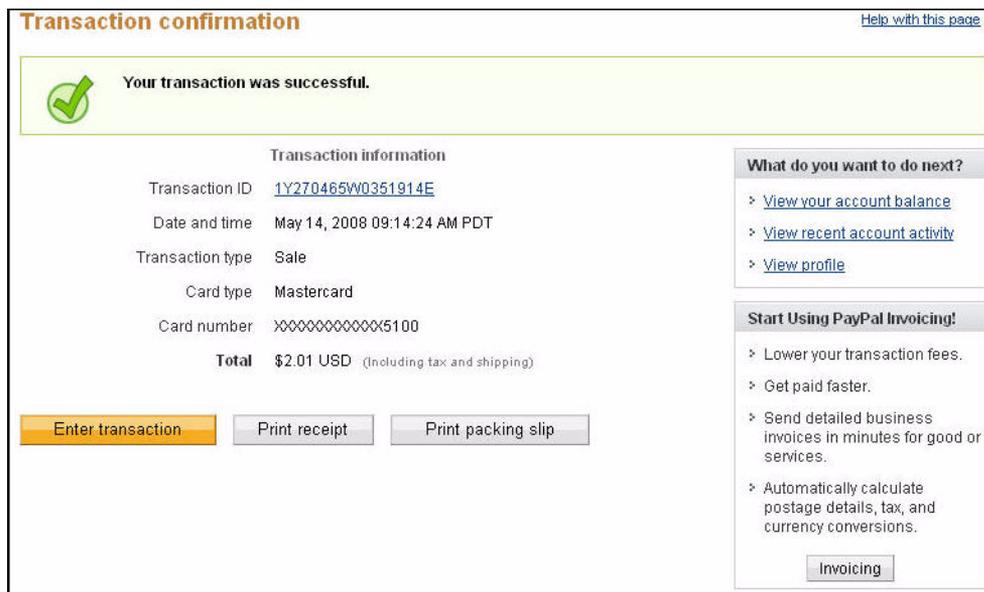
If the transaction is not successful, you are returned to the **Enter your order** page instead. There you can review the error messages and make the appropriate modifications to process the transaction again.

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, Authorization.

- **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.

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Performing Secondary Tasks Using Existing Transactions

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

Capturing an Authorization

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

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

To capture an Authorization transaction:

1. Log in to your PayPal account at 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 Authorization 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.

Voiding an Authorization

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

NOTE: Voiding an authorization cancels the entire open amount.

You can initiate a void if:

- the authorization is pending.

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

To void an Authorization transaction:

1. Log in to your PayPal account at https://www.paypal.com.

2. Click the **History** tab.

3. Click the **Details** button associated with the authorization you want to void.

4. On the **Transaction Details** page, click on the **Void** button associated with the authorization.

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 authorization 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.

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.

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 you r 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.

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:

– **Keep existing** - If you want to use the credit card used for the original transaction. The last four digits of the credit 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 card for this transaction, but keep all the customer information associated with the previous transaction. Enter the credit 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 Check

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.

2. Click the **My Account** tab.

3. Click the **Withdraw** subtab.

4. Click **Withdraw funds to your bank account** 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 Check

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

To withdraw funds by check:

1. Log in to your PayPal account at https://www.paypal.com.

2. Click the **My Account** tab.

3. Click the **Withdraw** subtab.

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

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

6. Click the **Continue** button.

NOTE: Please allow 1-2 weeks to receive your check. If you have not received your check after 14 business days, contact PayPal Customer Service.

7 Virtual TerminalResponse Codes and Messages

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

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

TABLE 7.1 Virtual Terminal Response Codes

Error Code	Short Message	Long Message	Corrective Action
10432	Invalid argument	Invoice ID value exceeds maximum allowable length.	Ensure that the Invoice ID value does not exceed the maximum allowable length.
10500	Invalid configuration	We can't process this transaction because you have not accepted your billing agreement.	Occurs when you have not agreed to the billing agreement.
10501	Invalid configuration	We can't process this transaction because your billing agreement is disabled or inactive.	Occurs when the billing agreement is disabled or inactive.
10502	Invalid data	This card has expired. Enter a valid date.	The credit card used has expired.
10504	Invalid data	The CSC is invalid. Enter a valid 3 digit code.	The CSC provided is invalid. The CSC is between 3 digit long.
10505	Gateway decline	AVS returned a response value of N. Your merchant account provider doesn't accept this value. Contact them for a list of accepted codes.	The transaction was refused because the AVS response returned the value of N, and the merchant account is not able to accept such transactions.
10507	Invalid configuration	We can't process this transaction. Contact PayPal Customer Service.	Your PayPal account is restricted - contact PayPal Customer Service for more information.
10508	Invalid data	This card expiration date is invalid. Enter a valid 2-digit month and a 4-digit year (MM/YYYY).	The expiration date must be a two-digit month and four-digit year.
10509	Invalid data	You must submit a buyer IP with each API call.	You must submit an IP address of the buyer with each API call.
10510	Invalid data	We don't support this card. Select another one.	The credit card type entered is not currently supported by PayPal.
10511	Invalid data	You selected an unsupported value field.	The merchant selected an value for the PaymentAction field that is not supported.
10512	Invalid data	Enter the buyer's first name.	The first name of the buyer is required for this merchant.
10513	Invalid data	Enter the buyer's last name.	The last name of the buyer is required for this merchant.

TABLE 7.1 Virtual Terminal Response Codes

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

TABLE 7.1 Virtual Terminal Response Codes

Error Code	Short Message	Long Message	Corrective Action
10528	Unable to make this transaction.	We're unable to complete this transaction because the amount exceeds the payer's spending limit.	Enter the correct amount.
10529	Shipping address is missing.	Shipping address is missing. Enter the correct information.	Enter the correct shipping address.
10530	The city in the shipping address is missing.	The city in the shipping address is missing. Enter the correct information.	Enter the correct city for the shipping address.
10531	The state in the shipping address is missing.	The state in missing. Enter the correct information.	Enter the correct state.
10532	The country in the shipping address is missing.	The country in the shipping address is missing. Enter the correct information.	Enter the country of the shipping address.
10533	The zip code in the shipping address is missing.	The zip code in the shipping address is missing. Enter the correct information.	Enter the zip code for the shipping address.
10534	Gateway decline	The card is restricted. Contact PayPal Customer Service.	The credit card entered is currently restricted by PayPal. Contact PayPal Customer Service for more information.
10535	Gateway decline	The card type or card number is invalid. Re-enter the information.	The credit card entered is invalid.
10536	Invalid data	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.	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.
10537	Filter decline	Your country filter declined this transaction. Log in to PayPal and change your risk settings.	The transaction was declined by the country filter managed by the merchant. To accept this transaction, change your risk settings on PayPal.

TABLE 7.1 Virtual Terminal Response Codes

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

TABLE 7.1 Virtual Terminal Response Codes

Error Code	Short Message	Long Message	Corrective Action
10548	Invalid configuration	You need a PayPal Business account for this transaction. Log in to PayPal and check your account settings or apply for a Business account.	The merchant account attempting the transaction is not a business account at PayPal. Check your account settings.
10549	Invalid configuration	You aren't set up for Direct Payment transactions. Contact Customer Service for more information.	The merchant account attempting the transaction is not able to process Direct Payment transactions. Contact PayPal Customer Service for more information.
10550	Invalid configuration	Direct Payment is disabled on your account. Contact Customer Service for more information.	Access to Direct Payment was disabled for your account. Contact PayPal Customer Service for more information.
10552	Invalid configuration	Your email address is unconfirmed. Log in to PayPal and check your account settings.	The merchant account attempting the transaction does not have a confirmed email address with PayPal. Check your account settings.
10553	Gateway decline	This transaction exceeds your account's upper limit. Contact Customer Service for more information.	The merchant attempted a transaction where the amount exceeded the upper limit for that merchant.
10554	Filter decline	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.	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).
10555	Filter decline	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.	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.
10556	Filter decline	Your AVS risk filter is set to decline transactions when AVS is unsupported. Log in to PayPal and check your risk filter settings.	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.

TABLE* 7.1 *Virtual Terminal Response Codes

Error Code	Short Message	Long Message	Corrective Action
10557	Profile preference setting	A profile preference has automatically declined this transaction. To change this setting, log in to PayPal and go to the **Profile** page.	Change your settings on the **Profile** page.
10558	Unsupported currency for card type	The card you selected doesn't support this currency. Try a different card or currency.	Select a different card or currency.
10561	Invalid data	The billing address is incomplete. Enter the correct information.	Enter the complete billing address.
10562	Invalid expiration year	The card expiration date is invalid. Enter a valid 4-digit year (MM/YYYY).	Enter a valid credit card expiration year.
10563	Invalid expiration date	The card expiration date is invalid. Enter a valid 2-digit month.	Enter a valid credit card expiration month.
10564	Gateway decline	We've declined this transaction. Contact Customer Service for more information.	There was a problem processing this transaction.
10565	Merchant country not supported	We don't support the country where your address is located. Contact Customer Service for more information.	Select a country that is supported by the merchant.
10566	Credit card type unsupported	We don't support the card type. Re-enter the correct information.	Select a credit card type that is supported.
10570	Authorization is not supported for this funding source.	Authorization is not support for this funding source.	Authorization is not support for this funding source.
10571	Transaction approved, but with invalid Card security code (CSC) format.	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.	If you want to require valid CSC values, change the risk control settings in your account profile.
10701	Invalid data	You entered an invalid billing address. Re-enter the information.	Enter a valid billing address.

TABLE 7.1 Virtual Terminal Response Codes

Error Code	Short Message	Long Message	Corrective Action
10702	Invalid data	Billing address is invalid. Re-enter the correct information.	There was a problem with a particular field in the address. The long error message will tell you what field is invalid.
10703	Invalid data	Billing address is invalid. Re-enter the correct information.	There was a problem with a particular field in the address. The long error message will tell you what field is invalid.
10704	Invalid data	The billing city is invalid. Re-enter the correct information.	There was a problem with a particular field in the address. The long error message will tell you what field is invalid.
10705	Invalid data	The billing state is invalid. Re-enter the correct information.	There was a problem with a particular field in the address. The long error message will tell you what field is invalid.
10706	Invalid data	The billing zip is invalid. Re-enter the correct 5-digit zip code.	There was a problem with a particular field in the address. The long error message will tell you what field is invalid.
10707	Invalid data	The billing country is invalid. Re-enter the correct information.	There was a problem with a particular field in the address. The long error message will tell you what field is invalid.
10708	Invalid data	The billing country is invalid. Re-enter the correct information.	There was a problem with a particular field in the address. The long error message will tell you what field is invalid.
10709	Invalid data	The billing address is invalid. Re-enter the correct information.	There was a problem with a particular field in the address. The long error message will tell you what field is invalid.
10709	Invalid data	The billing address is invalid. Re-enter the correct information.	There was a problem with a particular field in the address. The long error message will tell you what field is invalid.
10710	Invalid data	The billing city is invalid. Re-enter the correct information.	There was a problem with a particular field in the address. The long error message will tell you what field is invalid.

TABLE 7.1 Virtual Terminal Response Codes

Error Code	Short Message	Long Message	Corrective Action
10710	Invalid data	The billing city is invalid. Re-enter the correct information.	There was a problem with a particular field in the address. The long error message will tell you what field is invalid.
10711	Invalid data	The billing state is invalid. Re-enter the correct information.	There was a problem with a particular field in the address. The long error message will tell you what field is invalid.
10712	Invalid data	The billing zip is invalid. Re-enter the correct 5-digit zip code.	There was a problem with a particular field in the address. The long error message will tell you what field is invalid.
10713	Invalid data	The billing country is invalid. Re-enter the correct information.	There was a problem with a particular field in the address. The long error message will tell you what field is invalid.
10714	Invalid data	The billing address is invalid. Re-enter the correct information.	There was a problem with a particular field in the address. The long error message will tell you what field is invalid.
10715	Invalid data	Billing state is invalid. Re-enter the correct information.	There was a problem with a particular field in the address. The long error message will tell you what field is invalid.
10716	Invalid data	The billing zip is invalid. Re-enter the correct information.	There was a problem with a particular field in the address. The long error message will tell you what field is invalid.
10717	Invalid data	The billing zip is invalid. Re-enter the correct 5-digit zip code.	There was a problem with a particular field in the address. The long error message will tell you what field is invalid.
10718	Invalid data	The billing city and state are invalid. Re-enter the correct information.	There was a problem with a particular field in the address. The long error message will tell you what field is invalid.
10719	Invalid data	The shipping address is invalid. Re-enter the correct information.	There was a problem with a particular field in the address. The long error message will tell you what field is invalid.

***TABLE* 7.1 Virtual Terminal Response Codes**

Error Code	Short Message	Long Message	Corrective Action
10720	Invalid data	The shipping address is invalid. Re-enter the correct information.	There was a problem with a particular field in the address. The long error message will tell you what field is invalid.
10721	Invalid data	The shipping address is invalid. Re-enter the correct information.	There was a problem with a particular field in the address. The long error message will tell you what field is invalid.
10722	Invalid data	The shipping city is invalid. Re-enter the correct information.	There was a problem with a particular field in the address. The long error message will tell you what field is invalid.
10723	Invalid data	The shipping state is invalid. Re-enter the correct information.	There was a problem with a particular field in the address. The long error message will tell you what field is invalid.
10724	Invalid data	The shipping zip is invalid. Re-enter the correct 5-digit zip.	There was a problem with a particular field in the address. The long error message will tell you what field is invalid.
10725	Invalid data	The shipping country is invalid. Re-enter the correct information.	There was a problem with a particular field in the address. The long error message will tell you what field is invalid.
10726	Invalid data	The shipping address is invalid. Re-enter the correct information.	There was a problem with a particular field in the address. The long error message will tell you what field is invalid.
10727	Invalid data	The shipping address is invalid. Re-enter the correct information.	There was a problem with a particular field in the address. The long error message will tell you what field is invalid.
10728	Invalid data	The shipping city is invalid. Re-enter the correct information.	There was a problem with a particular field in the address. The long error message will tell you what field is invalid.
10729	Invalid data	The shipping state is invalid. Re-enter the correct information.	There was a problem with a particular field in the address. The long error message will tell you what field is invalid.

TABLE *7.1 Virtual Terminal Response Codes*

Error Code	Short Message	Long Message	Corrective Action
10730	Invalid data	The shipping zip is invalid. Re-enter the correct 5-digit zip code.	There was a problem with a particular field in the address. The long error message will tell you what field is invalid.
10731	Invalid data	The shipping zip is invalid. Re-enter the correct 5-digit zip code.	There was a problem with a particular field in the address. The long error message will tell you what field is invalid.
10732	Invalid data	The shipping address is invalid. Re-enter the correct information.	There was a problem with a particular field in the address. The long error message will tell you what field is invalid.
10733	Invalid data	The shipping state is invalid.	There was a problem with a particular field in the address. The long error message will tell you what field is invalid.
10734	Invalid data	The shipping zip is invalid. Re-enter the correct 5-digit zip code.	There was a problem with a particular field in the address. The long error message will tell you what field is invalid.
10735	Invalid data	The shipping zip is invalid. Re-enter the correct 5-digit zip code.	There was a problem with a particular field in the address. The long error message will tell you what field is invalid.
10736	Invalid data	The shipping city and stateare invalid. Re-enter the correct information.	There was a problem with a particular field in the address. The long error message will tell you what field is invalid.
10744	Invalid data	The shipping country code is invalid. Re-enter the correct information.	There was a problem with a particular field in the address. The long error message will tell you what field is invalid.
10745	Invalid data	The shipping country code is invalid. Re-enter the correct information.	There was a problem with a particular field in the address. The long error message will tell you what field is invalid.
10746	Invalid data	The billing country is invalid. Re-enter the correct information.	There was a problem with a particular field in the address. The long error message will tell you what field is invalid.

TABLE 7.1 Virtual Terminal Response Codes

Error Code	Short Message	Long Message	Corrective Action
10747	Invalid data	You entered the IP address in an invalid format. Enter it as 123.456.123.456	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.
10748	Invalid data	Your settings require a CSC code. Re-enter or provide the correct 3 digit code. Contact Customer Service to change your settings.	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.
10750	The field shipping address state is invalid.	The field shipping address state is invalid.	There was a problem with a particular field in the address. The long error message will tell you what field is invalid.
10751	Invalid data	The billing state is invalid. Re-enter the correct information.	The merchant provided an address either in the United States or Canada, but the state provided is not a valid state in either country.
10752	Gateway decline	Your card issuer, not PayPal, declined this transaction. Try another card.	The transaction was declined by the issuing bank, not PayPal. The merchant should attempt another card.
10754	Gateway decline	We've declined this transaction. Contact PayPal Customer Service.	The transaction was declined by PayPal. Contact PayPal Customer Service for more information.
10755	Invalid data	We don't support this currency code. Re-enter the correct information.	The currency code entered by the merchant is not supported.
10756	Gateway decline	The country and billing address associated with this card don't match. Re-enter the correct information.	None - this is a PayPal internal error.
10758	Invalid configuration	The API username and/or password are invalid. Re-enter the correct information.	The API username or password is incorrect for this merchant.

TABLE 7.1 Virtual Terminal Response Codes

Error Code	Short Message	Long Message	Corrective Action
10759	Gateway decline	We declined this transaction because the card number and type don't match. Re-enter the correct information or contact Customer Service.	The transaction was declined by PayPal. Contact PayPal Customer Service for more information.
10760	Invalid configuration	We don't support your business address' country for Direct Payment transactions.	The merchant's country of residence listed in their PayPal account is not currently supported to allow Direct Payment transactions.
10761	Gateway decline	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 anther order.	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.
10762	Gateway decline	The CSC in invalid. Re-enter the correct 3 digit code.	The CSC provide is invalid. The CSC is between 3 digit long.
10763	Invalid data	We can't process your transaction right now. Try again later.	None - this is a PayPal internal error.
15001	Gateway decline	We declined this transaction because this card had too many failures over a short period. Contact Customer Service for more information.	The transaction was rejected by PayPal because of excessive failures over a short period of time for this credit card. Contact PayPal Customer Service for more information.
15002	Gateway decline	We've declined this transaction. Contact Customer Service for more information.	The transaction was declined by PayPal. Contact PayPal Customer Service for more information.
15003	Invalid configuration	We've declined this transaction because you don't have a valid Commercial Entity Agreement on file. Contact Customer Service for more information.	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.

TABLE 7.1 Virtual Terminal Response Codes

Error Code	Short Message	Long Message	Corrective Action
15004	Gateway decline	You entered a CSC that doesn't match this card. Re-enter the correct information.	The transaction was declined because the CSC entered does not match the credit card.
15005	Processor decline	Your card issuer, not PayPal, declined this transaction. Ask your buyer for another card.	The transaction was declined by the issuing bank, not PayPal. The merchant should attempt another card.
15006	Processor decline	Your card issuer, not PayPal, declined this transaction. Ask your buyer for another card.	The transaction was declined by the issuing bank, not PayPal. The merchant should attempt another card.
15007	Processor decline	Your card issuer, not PayPal, declined this transaction because this card has expired. Ask your buyer for another card.	The transaction was declined by the issuing bank because of an expired credit card. The merchant should attempt another card.

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 7.2 CSC Response Codes for Visa, MasterCard, Discover, and American Express

CSC Code	Meaning	Matched Details
M	Match	CSC
N	No match	None
P	Not processed	Not applicable
S	Service not supported	Not applicable
U	Service not available	Not applicable
X	No response	Not applicable

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.

By default, PayPal rejects a transaction if the AVS response is C, E, N, or I. PayPal does not reject the transaction if the customer is international or if the AVS system is unavailable.

TABLE 7.6 AVS Response Codes for Visa, MasterCard, Discover, and American Express

AVS Code	Meaning	Matched Details
A	Address	Address only (no ZIP)
B	International "A"	Address only (no ZIP)
C	International "N"	None **NOTE:** The transaction is declined.
D	International "X"	Address and Postal Code
E	Not allowed for MOTO (Internet/Phone) transactions	Not applicable **NOTE:** The transaction is declined.
F	UK-specific "X"	Address and Postal Code
G	Global Unavailable	Not applicable
I	International Unavailable	Not applicable
N	No	None **NOTE:** The transaction is declined.
P	Postal (International "Z")	Postal Code only (no Address)
R	Retry	Not applicable
S	Service not Supported	Not applicable
U	Unavailable	Not applicable
W	Whole ZIP	Nine-digit ZIP code (no Address)
X	Exact match	Address and nine-digit ZIP code
Y	Yes	Address and five-digit ZIP
Z	ZIP	Five-digit ZIP code (no Address)
All others	Error	Not applicable

8 Canceling or Reactivating Your Virtual Terminal Service

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.

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 Terminaland/or Website Payments Pro and Virtual Terminal:

1. Log in to your PayPal account at 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 **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.

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