



Virtual Terminal User Guide

For Professional Use Only
Currently only available in English.

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

PayPal Virtual Terminal User Guide

© 2006 PayPal Inc. All rights reserved. PayPal and the PayPal logo are registered trademarks of PayPal Inc. Other trademarks and brands are the property of their respective owners.

The information in this document belongs to PayPal Inc. It may not be used, reproduced or disclosed without the written approval of PayPal Inc.

PayPal (Europe) Ltd. is authorised and regulated by the Financial Services Authority in the United Kingdom as an electronic money institution.

PayPal FSA Register Number: 226056.

Notice of non-liability:

PayPal Inc. is providing the information in this document to you "AS-IS" with all faults. PayPal Inc. makes no warranties of any kind (whether express, implied or statutory) with respect to the information contained herein. PayPal Inc. assumes no liability for damages (whether direct or indirect), caused by errors or omissions, or resulting from the use of this document or the information contained in this document or resulting from the application or use of the product or service described herein. PayPal Inc. reserves the right to make changes to any information herein without further notice.

PayPal Inc. does not guarantee that the features described in this document will be announced or made available to anyone in the future.



Contents

| | |
|--|-----------|
| This Document | 5 |
| Intended Audience | 5 |
| Notational Conventions | 5 |
| Documentation Problems | 6 |
| Revision History | 6 |
| Chapter 1 Applying For Virtual Terminal | 7 |
| Virtual Terminal Application Form | 7 |
| Applying for a Business Account. | 7 |
| Upgrading to a Business Account | 9 |
| Discontinuing Virtual Terminal | 10 |
| Chapter 2 Setting Up Virtual Terminal | 11 |
| Confirming Contact Information | 11 |
| Adding an Extended Credit Card Name | 12 |
| Enabling the Optional Buyer Email Receipt | 13 |
| Granting Secondary Access to Virtual Terminal | 14 |
| Revoking Access to Virtual Terminal. | 15 |
| Chapter 3 Using Virtual Terminal. | 17 |
| Accessing Virtual Terminal. | 17 |
| How Virtual Terminal Enforces Your Security | 17 |
| Card Verification Value. | 17 |
| Address Verification System. | 17 |
| Processing a Virtual Terminal Order | 18 |
| Entering Order Details | 18 |
| Entering Billing Information | 19 |
| Creating and Printing a Packing Slip | 20 |
| Handling Problems. | 21 |
| Card Verification Value Responses | 21 |
| Address Verification System Responses | 22 |

| | | |
|------------------|--|------------|
| Chapter 4 | Capturing, Voiding, and Refunding on www.paypal.com | .29 |
| | Capturing A Single Authorization | 29 |
| | Batch Capturing Multiple Authorizations | 29 |
| | Voiding an Authorization | 31 |
| | Processing a Refund | 31 |
| Chapter 5 | Withdrawing Funds | .33 |
| | Adding a Bank Account | 33 |
| | Requesting an Electronic Funds Transfer | 34 |
| | Withdrawing Funds by Check | 35 |
| Chapter 6 | Troubleshooting | .37 |
| | Solutions to Problems Accessing Virtual Terminal | 37 |
| | Solutions to Problems with Transactionsl | 37 |
| | Direct Payment API Errors | 41 |



Preface

This Document

This release of Virtual Terminal User Guide, a document that describes Virtual Terminal, a PayPal-hosted online payment form that enables merchants to accept phone, fax, mail, and in-person orders for all major credit cards, replaces the version published in November, 2005.

Intended Audience

This document is written for U.S. merchants who have a PayPal Business account.

Notational Conventions

This document uses typefaces to identify the characteristics of text. These typefaces and the characteristics they imply are described below:

TABLE P.1

| Typeface | How Used |
|--------------|---|
| Serif italic | A term being discussed or defined. For example: A file is a readable or writable stream of characters ... |
| Serif bold | User interface names, such as window names or menu selections. For example: On the Profile page, click Email to confirm your email address. |

To convey additional information, this document may also apply color and underlining to words or phrases that use the typefaces described above. Such use is described below:

TABLE P.2

| Text attribute | How Used |
|----------------------|---|
| link | Hypertext link to a page in the current document or to another document in the set. |

Documentation Problems

If you discover any errors in or have any problems with this documentation, please email us by following the instructions below. Describe the error or problem as completely as possible and give us the document title, the date of the document (located at the foot of every page), and the page number or page range.

To contact Customer Service about documentation problems:

1. Go to <https://www.paypal.com/>.
2. Click **Help** in the upper left corner of the page.
3. Click **Contact Us** in the lower left of the page.
4. Choose **Help by Email**.
5. Complete the form.

Revision History

Revision history for *PayPal Virtual Terminal User Guide*.

TABLE P.3 Revision History

| Date | Description |
|---------------|--|
| July 2005 | Updated for multiple currency support. |
| December 2005 | Removed erroneous description of a non-existent description field on the Virtual Terminal order form entry page. |

1

Applying For Virtual Terminal

PayPal's Virtual Terminal provides your business with the same functionality as a stand-alone credit card-processing terminal. With a computer and an internet connection, you can use Virtual Terminal to accept phone, fax, mail, and in-person orders for all major credit cards. You can use Virtual Terminal on any computer with an internet connection and a web browser. For best performance, use Internet Explorer 6.0, Netscape Navigator 7.0, or FireFox 1.0.

NOTE: Virtual Terminal supports payments only in US dollars (USD) at this time.

PayPal's Seller Protection Policy does not apply to transactions processed using Virtual Terminal.

Virtual Terminal Application Form

To use Virtual Terminal, you must have a PayPal Business account.

If you already have a Business account, complete the online Virtual Terminal application at the following location:

<https://www.paypal.com/vt>

You'll receive an email confirmation within two to three business days. Once you review and approve the online Billing Agreement, you'll be able to access Virtual Terminal.

Applying for a Business Account

To apply for a Business account:

1. Click the Sign Up link at the top of any PayPal page.

2. Select the Business radio button.



Business Account

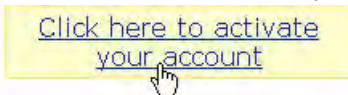
The right choice for your online business. Accept all payment types for [low fees](#). Do business under a company or group name. [Learn More](#)

Select the country in which you live:

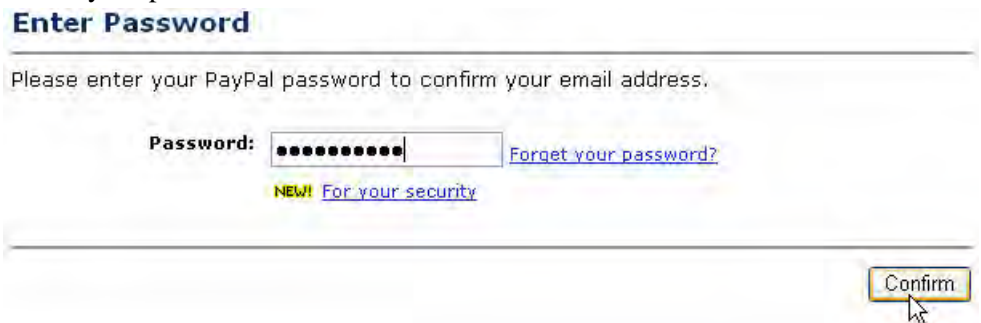
United States

Continue

3. Click Continue.
4. Enter your business information, and then click Continue.
5. Check your email inbox for PayPal's confirmation email.
6. Click the link to activate your account.



7. Enter your password and click Confirm.



Enter Password

Please enter your PayPal password to confirm your email address.

Password: [Forget your password?](#)

NEW! [For your security](#)

Confirm

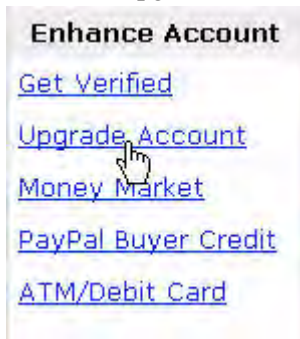
8. To add a bank account to your PayPal account, click Continue and follow the on-screen instructions. Otherwise, click Skip.
9. Enter your business information and then click Submit, or click Go To My Account.
10. Apply for Virtual Terminal at <https://www.paypal.com/vt>.

Upgrading to a Business Account

If you do not have a Business account, you need to upgrade your account before applying to Virtual Terminal.

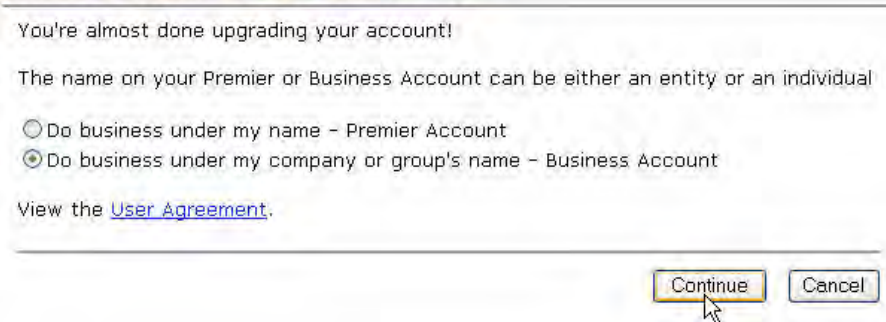
To upgrade to a Business account:

1. Log in to your PayPal account at <https://www.paypal.com>.
2. Click the My Account tab.
3. Click the Upgrade Account link in the Enhance Account box.



4. On the Upgrade Your Account page, click Upgrade Now.
5. On the Choose a Name to Do Business As page, select Business Account, and then click Continue.

Choose a Name to Do Business As

A screenshot of the 'Choose a Name to Do Business As' form. The form has a title bar and a header section. The main content area contains the following text: 'You're almost done upgrading your account!', 'The name on your Premier or Business Account can be either an entity or an individual', and two radio button options: 'Do business under my name - Premier Account' (unselected) and 'Do business under my company or group's name - Business Account' (selected). Below the options is a link to 'View the User Agreement'. At the bottom right of the form are two buttons: 'Continue' and 'Cancel'. A mouse cursor is pointing at the 'Continue' button.

6. On the Upgrade to a Business Account page, fill in your business information and then click Save.
7. Apply for Virtual Terminal at <https://www.paypal.com/vt>.

Discontinuing Virtual Terminal

To disable Virtual Terminal, you must cancel your Merchant Services Billing Agreement. If you cancel your Billing Agreement, your access to the Direct Payment API and Risk Controls are also disabled.

To cancel your Merchant Services Billing Agreement and disable 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 subtab.
3. In the Financial Information column, click the PayPal Monthly Billing link.
4. Click Cancel Agreement.
5. Click Cancel Agreement again.

2

Setting Up Virtual Terminal

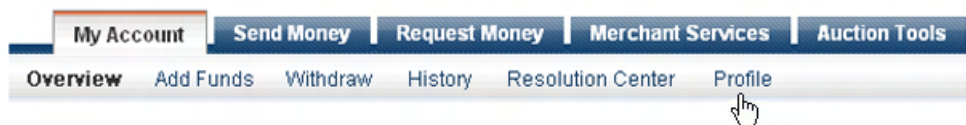
Depending on how you plan to use Virtual Terminal, you may want to make a few changes before you begin processing payments.

Confirming Contact Information

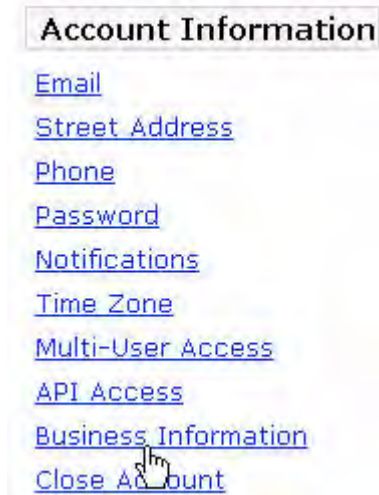
Before you start using Virtual Terminal, verify that your business contact information is correct and complete. Correct information in your Profile ensures that customers can contact you about their purchases and that PayPal can contact you if necessary.

To verify your business information:

1. Log in to your PayPal account at <https://www.paypal.com>.
2. Click the Profile subtab



3. In the Account Information column, click the Business Information link.



4. Click Edit.
5. Enter your updated information. Make sure that at least the following information is correct:

Setting Up Virtual Terminal

Adding an Extended Credit Card Name

- Your Customer Service email address. It is included in email from PayPal to your customers.
 - Your Customer Service phone number. It is printed on customers' credit card statements.
6. Click Save.

Adding 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.

IMPORTANT: *One major cause of customer disputes and chargebacks is a confusing name on their credit card statements. Adding an extended credit card name to your PayPal account reduces chargebacks and customer confusion.*

The name can be up to 19 characters long, including spaces, and cannot contain special characters such as &, #, or _. The name is printed in ALL CAPS on statements and might be truncated by some credit 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 Selling Preferences column, click the Payment Receiving Preferences link.



4. Enter your business name, as you want it to appear on your customers' credit card statements, in the Extended Credit Card Statement Name text field.

Credit Card Statement Name : FANCY SHOES (11 Character Maximum)
Extended Credit Card Statement Name : FANCY SHOE SHOP (19 Character Maximum)

Save Cancel

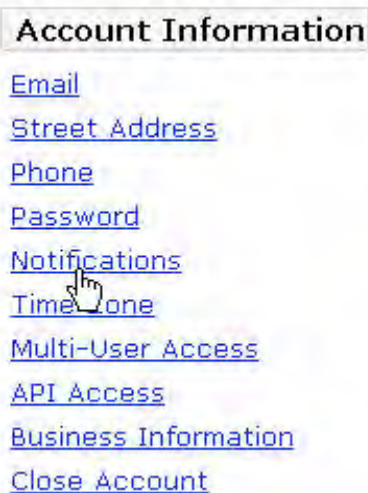
NOTE: The first credit card statement name shown above (FANCY SHOES) is the business name that appears on customers' credit card statements for PayPal transactions in which the customers pay online, either on eBay or on your own site. This 11 character credit card statement name is prepended with the word PAYPAL (PAYPAL*FANCY SHOES).

Enabling the Optional Buyer Email Receipt

If you want to send your buyers an email receipt, you need to include a valid customer email address in the optional Email Address field on the Virtual Terminal Order Entry Form.

To automatically send your buyers an email receipt each time you process a Virtual Terminal transaction:

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 Notifications link.



Setting Up Virtual Terminal

Granting Secondary Access to Virtual Terminal

4. In the Buyer Notifications section, select I process a successful Virtual Terminal transaction, and then click Save.

Buyer Notifications

Send my buyers an email receipt when:

- I process a successful Virtual Terminal transaction†

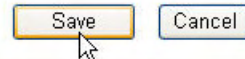
Notification Format

I would like to receive:

- Emails in HTML format

*PayPal reserves the right to contact our users regarding important product or policy announcements.

†Orders processed through Virtual Terminal do not show up in the buyer's account history.



Granting Secondary Access to Virtual Terminal

By default, Virtual Terminal is set up to process transactions initiated by a single user. If you want to provide your employees the ability to process transactions using Virtual Terminal, you need to 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.

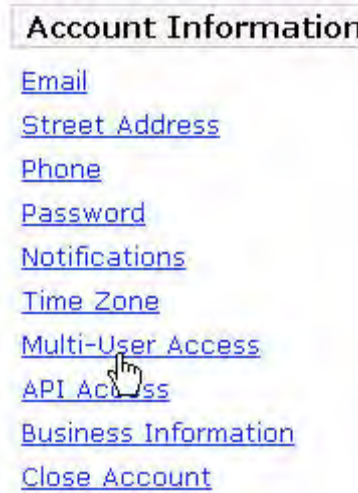
NOTE: Secondary users do not have full access to all features of your PayPal account. The account owner is the only member on the account that can change the secondary users' access privileges.

You can add up to 200 secondary users to your PayPal account.

To grant an employee 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 Multi-User Access link.



4. On the Multi-User Access - Current Users page, select an administrative email address. If your PayPal account only has one email address, click the Add an Email Address link to add an administrative email address.

NOTE: If you add a new email address, you need to confirm it before selecting it.

5. After selecting an administrative email address, click Continue.



NOTE: All email notifications regarding secondary users' access to the account are sent to the administrative email address. PayPal recommends that you select an administrative email address that is not used to receive payments.

6. On the Multi-User Access - Current Users page, click Add Users.
7. On the Add Users page, enter the user's name, user ID, and password in the appropriate fields.
8. Select the Virtual Terminal checkbox at the bottom of the page and then click Save.

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

Revoking Access to Virtual Terminal

You might need to revoke an employee's access to Virtual Terminal for security reasons.



Setting Up Virtual Terminal

Revoking Access to Virtual Terminal

To revoke 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 Multi-User Access link.
4. Select the user whose access you wish to revoke, and then click Edit.
5. On the Change Multi-User Access page, deselect Virtual Terminal, and then click Save.

The selected user's access to Virtual Terminal is revoked.

3

Using Virtual Terminal

Accessing Virtual Terminal

After you've been approved for Virtual Terminal, you can access Virtual Terminal at the following location:

<https://www.paypal.com/vt>

If Virtual Terminal has been inactive for 10 minutes, you are automatically logged out. A reminder appears after 5 minutes of inactivity. If you want to continue using Virtual Terminal, click Yes.

How Virtual Terminal Enforces Your Security

When you process an order with Virtual Terminal, PayPal verifies the customer credit card and billing address to ensure your payment by attempting to prevent credit card fraud. PayPal uses two important mechanisms to verify the information: CVV and AVS.

Card Verification Value

CVV, or Card Verification Value, is an anti-fraud security feature to help verify that the person using the credit card physically possesses the card. When you process an order in Virtual Terminal, you enter the card's CVV:

- For Visa and MasterCard, the three-digit CVN is printed on the back of the card immediately after the card's account number.
- For American Express, the four-digit CVV is printed on the front of the card above the card's account number.

When you finish entering an order in Virtual Terminal, the CVV you entered is checked behind the scene. Virtual Terminal displays a CVV response code to you. The code tells you about the success of the CVV check. For details about what the codes mean, see "[Card Verification Value Responses](#)" on page 21.

Address Verification System

AVS is the Address Verification System, used primarily in the U.S. and Canada, with some limited use in other countries. AVS matches the number portions of the customer's known billing address 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.

When you finish entering an order in Virtual Terminal, AVS matching happens behind the scenes. Virtual Terminal displays an AVS response code to you. The code tells you what part of the entered customer's billing address was matched by AVS. For details about what the codes mean, see [“Address Verification System Responses”](#) on page 22.

Processing a Virtual Terminal Order

This section details how to use Virtual Terminal to process an order and how to handle possible errors.

Your account settings determine which fields are required and which are optional. This section might not reflect your exact account settings, because those settings can vary from account to account.

Entering Order Details

To complete the Order Details section of the order entry form:

1. Select the currency of the transaction. The default selection is U.S. Dollars.
2. Enter the amount of the item, before shipping and tax, in the Net Order Amount field.
3. Enter the shipping amount in the Shipping field. If you want to include shipping in your taxable amount, select the Apply tax to shipping checkbox.
4. Enter the tax rate for the transaction in the Tax Rate field.

The tax amount and total are automatically calculated as shown below.

The screenshot shows a form titled "Order Details" with the following fields and values:

| | | |
|--------------------|--------------|--|
| *Currency: | U.S. Dollars | <input type="checkbox"/> |
| *Net Order Amount: | \$100 | |
| *Shipping: | \$8.35 | <input type="checkbox"/> Apply tax to shipping |
| *Tax Rate: | 6.000 | % |
| Tax Amount: | \$6.00 | |

5. Select either Sale or Auth from the Transaction Type menu.

The screenshot shows the "Transaction Type" dropdown menu with the following options:

- Sale (selected)
- Auth

- Sale is a straightforward request to process a credit card payment instantly. This option is commonly used by small and medium-size merchants.

- Auth is the first part of a two-step settlement solution primarily used by large merchants who require greater flexibility in obtaining payments from their buyers. The first step, authorization, sends a request to verify that the credit card has sufficient funds. If sufficient funds are available, the second step is to manually capture the funds. This process allows you to modify the order amount to reflect changes that occur after the initial order is placed, such as taxes, shipping, or item availability. Use this option if you wish to initiate the transaction now but collect the payment a later time. To learn more about this option, see [“Capturing A Single Authorization” on page 29](#).
6. If you want to provide more details about the transaction for future reference, enter the appropriate information in the optional Item Name/Service and Order Number, as shown below.

IMPORTANT: *The Order Number must be unique. PayPal rejects a transaction if the order number has already been recorded for you from a different transaction.*

| | |
|---|--|
| Item Name/Service: (optional) | <input type="text" value="Tod's Shoes"/> |
| Order Number: (optional) | <input type="text" value="132453"/> |

Entering Billing Information

Be sure to inform your customers that the billing information they provide must exactly match the billing information on their credit card statement.

To complete the Billing Information section of the order entry form:

1. (Optional) Select the country from the Country menu if the card was not issued in the U.S.
2. Enter the cardholder's first and last name in the associated fields.
3. Select the card type from the menu.



NOTE: Virtual Terminal accepts Visa, MasterCard, Discover, and American Express cards.

4. Select the expiration date.
5. Enter the Card Verification Number.

NOTE: For Visa, MasterCard, and Discover, this three-digit number is printed on the back of the card after the card number. For American Express, this four-digit number is printed on the front of the card above the card number.

6. Enter the cardholder's address, city, state, and ZIP code in the appropriate fields.
7. If you've enabled the buyer email receipt and want to send the customer an email receipt, enter the customer's email address in the optional Email Address field. To learn more, see ["Enabling the Optional Buyer Email Receipt"](#) on page 13.
8. If you want to ship to an address that is different from the billing address, select the Enter a separate shipping address radio button.

Shipping Address

Use the above billing address as the shipping address

Enter a separate shipping address

9. Enter the shipping address, city, state, and ZIP code in the appropriate fields.
10. Once you've completed the form, click Review Transaction.

The Review Transaction page appears.

11. Review the order details, credit card details, and shipping information.
12. If the information is incorrect, click Edit and make the necessary changes. If the information is correct, click Process Transaction.

When the transaction is successful, PayPal displays the Transaction Details.

If the transaction is not successful, PayPal displays an error message. For information about handling possible errors, see ["Handling Problems."](#)

Creating and Printing a Packing Slip

Once you've successfully processed a sale, you can generate and print a packing slip to enclose with the shipment.

To create and print a packing slip:

1. At the bottom of the Transaction Details page, click Create Printable Packing Slip.
2. Verify that all the information on the packing slip is correct. If you need to make changes, click Edit.
3. When you're done making any changes, click Print.

Handling Problems

If a transaction is unsuccessful, PayPal displays an error message, which can include an AVS response code and a reference number for PayPal Customer Service. The following is an example of a reference number:

FIGURE 3.1 Example of Problem Reference Number During Order Processing

The screenshot shows a PayPal interface. At the top, there is a navigation bar with links: My Account, Send Money, Request Money, Merchant Services, Auction Tools, and Products. Below this is a yellow error message box with a warning icon. The message reads: "The transaction could not be completed. Please try again. AVS: X - Address and Whole Zip Match. CVV: M - Pass. Reference # EF74AF3B5B40EV4160". The reference number "EF74AF3B5B40EV4160" is circled in blue. Below the error message is the "Virtual Terminal - Order Entry Form" section, which includes a "Secure Transaction" icon and instructions to enter information and click "Review Transaction" or "View Product Details". Under "Order Details", the "Net Order Amount" is shown as \$12.00.

Card Verification Value Responses

One possible problem in processing a transaction is that the Card Verification Value fails to match. In this case, PayPal displays the CVV response “N”, and the transaction fails. If the response is other than “N,” PayPal does not reject the transaction.

TABLE 3.4 CVV Response Codes

| CVV Code | Meaning | Matched Details |
|----------|-----------------------|-------------------|
| M | Match | CVV number itself |
| N | No match | None |
| P | Not Processed | Not applicable |
| S | Service not Supported | Not applicable |
| U | Unavailable | Not applicable |

TABLE 3.4 CVV Response Codes

| CVV Code | Meaning | Matched Details |
|------------|-------------|-----------------|
| X | No response | Not applicable |
| All others | Error | Not applicable |

Address Verification System Responses

If you encounter an AVS error while processing a phone order, you might ask the customer if their billing address has changed recently and then process the order using their previous billing address. Some credit card companies can take up to six months to update billing addresses in their database.

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

TABLE 3.5 AVS Responses

| 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 |



TABLE 3.5 AVS Responses

| AVS Code | Meaning | Matched Details |
|-----------------|----------------|----------------------------------|
| 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 |





4

Capturing, Voiding, and Refunding on www.paypal.com

This chapter describes how to use <https://www.paypal.com> to capture an authorization, how to void an authorization, and how to refund a transaction. You can do these functions by way of your transaction history.

To view your transaction history:

1. Log in to your PayPal account at <https://www.paypal.com>.
2. Click the History subtab.



Capturing A Single Authorization

If you have authorized a transaction, you need to capture the funds in order to receive payment.

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

To initiate a capture:

1. Go to the History of your account on <https://www.paypal.com>.
2. Click the Capture button associated with the transaction.
3. Review the information on the Capture Funds page, input the amount to capture, and then click Capture Funds.

The funds are transferred to your account.

Batch Capturing Multiple Authorizations

On <https://www.paypal.com>, you can initiate the capture an entire group of authorized transactions at the same time. This feature is known as *batch capture*.

To capture a batch of authorized transactions:

1. Go to the History of your account on <https://www.paypal.com>.

- Click the **Capture** button associated with any transaction.

Recent Activity | [All Activity](#)

Your Recent Activity displays the last day of account activity.

| File | Type | To/From | Name/Email/Phone | Date | Status | Details | Action | Amount (\$) | Fee |
|--------------------------|---------------|---------|------------------|---------------|---------|-------------------------|--|-------------|-----|
| <input type="checkbox"/> | Authorization | From | Joseph Evans | Aug. 27, 2010 | Pending | Details | <input type="button" value="Capture"/> | \$10.00 USD | ... |
| <input type="checkbox"/> | Authorization | From | Joseph Evans | Aug. 27, 2010 | Pending | Details | <input type="button" value="Capture"/> | \$10.00 USD | ... |

- On the displayed page, click **Batch Capture** in the introductory paragraph.

Capture Funds

Enter the capture details below to move funds from your buyer's account to your account. To capture multiple transactions at once, use [Batch Capture](#) tool.

Authorization ID: 86705136G28309319

- On the displayed page, either use the pull-down menu to choose a defined date or date range, or enter a specific date range in the provided fields.

Batch Capture

Specify a date range and click Search to view transactions that can be captured. View your completed captures in [Batch Capture Reports](#).

Show Transactions: **Period:** Show All

From: / / **To:** / /

Month Day Year Month Day Year

- On the displayed page, check the authorizations you want to capture, set their capture amount, choose whether you will make an additional capture later, and optionally enter a note to the buyer.

Pending Authorizations from Aug. 27, 2010 to Aug. 27, 2010

| <input checked="" type="checkbox"/> | Date | Authorization ID / Buyer Name | Authorization Amount Remaining | Capture Amount | Additional capture | Note to Buyer |
|-------------------------------------|---------------|---|--------------------------------|------------------------------------|---|----------------------|
| <input checked="" type="checkbox"/> | Aug. 27, 2010 | 86705136G28309319 Joseph Evans | \$10.00 USD | <input type="text" value="8.25"/> | <input type="button" value="Yes"/> | <input type="text"/> |
| <input checked="" type="checkbox"/> | Aug. 27, 2010 | 8LJ552685A333620B Joseph Evans | \$10.00 USD | <input type="text" value="10.00"/> | <input type="button" value="Yes"/> <input type="button" value="No"/> | <input type="text"/> |
| <input checked="" type="checkbox"/> | Aug. 27, 2010 | 6UG76354LN348310V Joseph Evans | \$10.00 USD | <input type="text" value="10.00"/> | <input type="button" value="No"/> | <input type="text"/> |
| <input checked="" type="checkbox"/> | Aug. 27, 2010 | 1WT84122XW167811S Joseph Evans | \$10.00 USD | <input type="text" value="10.00"/> | <input type="button" value="No"/> | <input type="text"/> |
| <input checked="" type="checkbox"/> | Aug. 27, 2010 | 0MG93653R9520720D Joseph Evans | \$10.00 USD | <input type="text" value="10.00"/> | <input type="button" value="No"/> | <input type="text"/> |
| <input checked="" type="checkbox"/> | Aug. 27, 2010 | 3WP42389AH094101E Joseph Evans | \$10.00 USD | <input type="text" value="10.00"/> | <input type="button" value="No"/> | <input type="text"/> |

[check all](#) - [clear all](#)

- Review the capture transactions, make any desired changes, and submit them for processing.

Voiding an Authorization

If you initiated an authorization, and now want to refund the customer, you need to void the authorization. Once you void an authorization, you cannot capture any funds associated with the authorization, and the funds are returned to the customer.

NOTE: Voiding an authorization cancels the entire open amount.

You can initiate a void in the following cases:

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

To void an authorization:

1. Click on the Void button associated with the authorization.
2. Confirm the void details on the Void Authorization page, and then click Void.

NOTE: PayPal recommends that you explain any unique circumstances to your buyer in the Note field.

PayPal sends your customer an email with the details of the void.

Processing a Refund

If initiated a sale and now want to refund your customer, you need to process a refund. You can send your customer a refund within 60 days after receiving payment by clicking the Refund Payment link on the Transaction Details page. If it has been more than 60 days since you received the payment, you need use the Send Money tab to send the refund.

To send a refund within 60 days of receiving payment:

1. Log in to your PayPal account at <https://www.paypal.com>.
2. Click the History subtab.
3. Find the payment you would like to refund.
4. Click Details to open the Transaction Details page.
5. Click Refund Payment on the Transaction Details page.
6. Enter the refund amount and click Submit.
7. Confirm the refund amount and click Submit.

NOTE: 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.
4. Click Continue.
5. Review the information on the confirmation page and click Send Money to complete your transaction.

5

Withdrawing Funds

There are two methods for withdrawing the funds associated with your Virtual Terminal transactions:

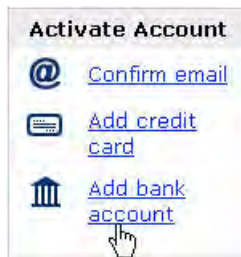
- [Requesting an Electronic Funds Transfer](#)
- [Withdrawing Funds by Check](#)

Each of these methods require that you have a bank account associated with your PayPal account.

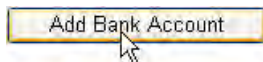
Adding a Bank Account

To add a bank account:

1. Log in to your PayPal account at <https://www.paypal.com>.
2. Click the Add bank account link in the Activate Account box.



3. Fill out the Add Bank Account form, and then click Add Bank Account.

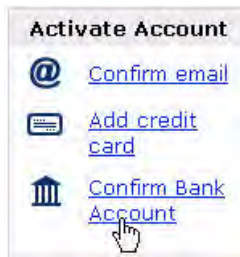


NOTE: You must confirm your bank account before you can add funds to your PayPal account. PayPal automatically sends two deposits to bank account you've added. The amount of each deposit is between \$0.01 USD and \$0.99 USD and usually appears in your account in 2-3 business days.

Withdrawing Funds

Requesting an Electronic Funds Transfer

- Once you have received the two deposits, log in to your PayPal account, and then click the Confirm Bank Account link in the Activate Account box.



- Enter the deposit amounts on the Confirm Bank Account page, and then click Submit.

Deposit Amounts: \$0.02 USD (two digits)
\$0.03 USD (two digits)

This process confirms that you are the owner of this bank account because only you have access to the deposit amounts sent by PayPal.

Once you've confirmed your bank account, you can access your funds by requesting an electronic funds transfer or a 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:

- Log in to your PayPal account at <https://www.paypal.com>.
- Click the Withdraw subtab.



- Click the Transfer funds to your bank account link.

| Options | Processing Time | Cost |
|---|---------------------|------------|
| Transfer funds to your bank account | 3-4 Business Days ? | Free! |
| Request a check from PayPal | 1-2 Weeks | \$1.50 USD |

- Choose the bank account to which you would like to withdraw the funds to, enter the amount, and then click Continue.

5. 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 an check.

NOTE: PayPal charges \$1.50 per check for this service.

1. Log in to your PayPal account at <https://www.paypal.com>.
2. Click the Withdraw subtab.



3. Click the Request a check from PayPal link.

| Options | Processing Time | Cost |
|---|-------------------|------------|
| Transfer funds to your bank account | 3-4 Business Days | Free! |
| Request a check from PayPal | 1-2 Weeks | \$1.50 USD |

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



Withdrawing Funds

Withdrawing Funds by Check

6

Troubleshooting

Solutions to Problems Accessing Virtual Terminal

| Problem | Possible Solution |
|--|--|
| Your account is ineligible to use Virtual Terminal. Please contact customer service. | This error appears if you have an international PayPal account. Virtual Terminal is currently available for U.S. PayPal account holders only. |
| Your account must be a Business account to use Virtual Terminal. Please contact customer service. | This error appears if you attempt to access Virtual Terminal with a Personal account. In order to use Virtual Terminal, you need to upgrade to a Business account. For more information, see “Upgrading to a Business Account.” |
| Your account is restricted and you do not have permission to use Virtual Terminal. Please contact customer service. | This error appears if your account is restricted. Restricted account holders are not eligible for Virtual Terminal. If you have questions about your account status, contact Customer Service at https://www.paypal.com/us/cgi-bin/webscr?cmd=_contact_us |
| No billing agreement found for your account. Log in to PayPal to check your billing agreement or contact customer service. | To use Virtual Terminal, you must first accept the online Billing Agreement at https://www.paypal.com/vt |

Solutions to Problems with Transactions

| Problem | Possible Solution |
|--|---|
| Unable to authorize transaction. Try another card. | This error appears when a credit card is refused. Credit cards are refused for a variety of reasons. If possible, ask the customer if he'd like to pay with different card. |

| Problem | Possible Solution |
|---|--|
| Unable to process transaction because the billing address and the Card Verification Number did not match. Verify the information you entered or try another card. | This error appears when the address in the Billing Information section of the order entry form does not match the Card Verification Number (CVN) on file with the credit card issuer. Check each of these fields, and then try processing the transaction again. For Visa and MasterCard, the three-digit CVN is printed on the panel on the back of the card immediately after the card's account number. For American Express, the four-digit CVN is printed on the front of the card above the card account number. |
| The transaction was refused because your billing agreement is inactive. Log in to PayPal to check your billing agreement or contact customer service. | To use Virtual Terminal, you must accept the online Billing Agreement at https://www.paypal.com/vt |
| The transaction was refused as a result of your Risk Control Country Monitor Setting. | This error appears when you attempt to process a transaction from a customer in a country that has been banned by your Risk Control Country Monitor setting. If you still want to process the transaction, change your Risk Control Country Monitor setting. |
| The transaction was refused as a result of your Risk Control Maximum Amount Setting. | This error appears when you attempt to process a transaction that exceeds the maximum amount identified in your Risk Control Maximum Amount setting. If you still want to process the transaction, change your Risk Control Maximum Amount setting. |
| The transaction failed. Try another card. | This error appears when a credit card transaction fails. Credit cards are refused for a variety of reasons. If possible, ask the customer if he'd like to pay with a different card. |
| The transaction was refused as a result of a duplicate order number supplied. Try another order number. | This error appears when you enter a number that is already associated with a different Virtual Terminal transaction in the Order Number field. Change the order number and try processing the transaction again. |
| The transaction failed because the credit card has expired. Try another card. | This error appears when the credit card number the customer has provided is associated with an expired card. If possible, ask the customer if he'd like to pay with different card. |
| The transaction failed as a result of an invalid credit card number. Check the number or try another card. | This error appears when a credit card number does not match the number on file with credit card issuer. Verify that the number you've entered in the Card Number field is correct. If the number is correct, you may wish to ask the customer if he'd like to pay with different card. |
| The address is invalid. Check the address and try again. | This error appears when the address in the Billing Information section of the order entry form does not match the information on file with the credit card issuer. Verify that the address you've entered in the Billing Information section is correct, and then make another attempt to process the transaction. |
| The transaction could not be completed. Please try again. | This error appears when the transaction could not be completed for technical reasons. If you receive this error, you may want to wait a few minutes and then make another attempt to process the transaction. |

| Problem | Possible Solution |
|---|---|
| The transaction was refused. Try another card. | This error appears when a credit card is refused. Credit cards are refused for a variety of reasons. If possible, ask the customer if he'd like to pay with different card. |
| Transaction failed. Please try again. | There are a variety of possible causes for this error. If possible, ask the customer if he'd like to pay with different card. |
| The transaction was refused as a result of the PayPal Risk Model Setting. | PayPal risk and fraud protection has determined that the transaction could be unsafe for you. If possible, ask the customer if he'd like to pay with different card. |
| The transaction was refused because the amount totals of the order do not match. Review the amount's transaction amount and resubmit. | This error will rarely, if ever, occur. |
| Direct Payment has been disabled on this account. Transaction has not been processed. | Contact PayPal Customer Service at: https://www.paypal.com/us/cgi-bin/webscr?cmd=_contact_us |
| The address is invalid. Check the address and try again. | Double-check that the billing address you entered is correct. If necessary, contact the customer for the correct address. |

A

Direct Payment API Error Codes, Short Message, and Long Messages

Direct Payment API Errors

TABLE A.1 Direct Payment API Errors

| Error Code | Short Message | Long Message | Corrective Action |
|-------------------|-----------------------|---|---|
| 10500 | Invalid Configuration | This transaction cannot be processed due to an invalid merchant configuration. | Occurs when you have not agreed to the billing agreement |
| 10501 | Invalid Configuration | This transaction cannot be processed due to an invalid merchant configuration. | Occurs when the billing agreement is disabled or inactive. |
| 10502 | Invalid Data | This transaction cannot be processed. Please use a valid credit card. | The credit card used is expired |
| 10504 | Invalid Data | This transaction cannot be processed. Please enter a valid Credit Card Verification Number. | The CVV provide is invalid. The CVV is between 3-4 digits long |
| 10505 | Gateway Decline | This transaction cannot be processed. | 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 | This transaction cannot be processed. Please contact PayPal Customer Service. | Your PayPal account is restricted - contact PayPal for more information |
| 10508 | Invalid Data | This transaction cannot be processed. Please enter a valid credit card expiration date. | The expiration date must be a two-digit month and four-digit year. |
| 10509 | Invalid Data | This transaction cannot be processed. | You must submit an IP address of the buyer with each API call |
| 10510 | Invalid Data | The credit card type is not supported. Try another card type. | The credit card type entered is not currently supported by PayPal |
| 10511 | Invalid Data | This transaction cannot be processed. | The merchant selected an value for the PaymentAction field that is not supported |

TABLE A.1 Direct Payment API Errors

| Error Code | Short Message | Long Message | Corrective Action |
|-------------------|----------------------|---|--|
| 10512 | Invalid Data | This transaction cannot be processed. Please enter a first name. | The first name of the buyer is required for this merchant |
| 10513 | Invalid Data | This transaction cannot be processed. Please enter a last name. | The last name of the buyer is required for this merchant |
| 10519 | Invalid Data | Please enter a credit card. | The credit card field was blank |
| 10520 | Invalid Data | This transaction cannot be processed. | The total amount and item amounts do not match |
| 10521 | Invalid Data | This transaction cannot be processed. Please enter a valid credit card. | The credit card entered is invalid |
| 10523 | Internal Error | This transaction cannot be processed. | None - this is a PayPal internal error |
| 10525 | Invalid Data | This transaction cannot be processed. The amount to be charged is zero. | The merchant entered a amount of zero |
| 10526 | Invalid Data | This transaction cannot be processed. The currency is not supported at this time. | The currency code entered is not supported |
| 10527 | Invalid Data | This transaction cannot be processed. Please enter a valid credit card number and type. | The credit card entered is invalid |
| 10534 | Gateway Decline | This transaction cannot be processed. Please enter a valid credit card number and type. | The credit card entered is currently restricted by PayPal. Contact PayPal for more information |
| 10535 | Gateway Decline | This transaction cannot be processed. Please enter a valid credit card number and type. | The credit card entered is invalid |
| 10536 | Invalid Data | This transaction cannot be processed. | 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 customer service |
| 10537 | Filter Decline | This transaction cannot be processed. | The transaction was declined by the country filter managed by the merchant. To accept this transaction, change your risk settings on PayPal. |

TABLE A.1 Direct Payment API Errors

| Error Code | Short Message | Long Message | Corrective Action |
|-------------------|-----------------------|---|---|
| 10538 | Filter Decline | This transaction cannot be processed. | 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 | This transaction cannot be processed. | The transaction was declined by PayPal. Contact PayPal for more information |
| 10540 | Invalid Data | The transaction cannot be processed due to an invalid address. | The transaction was declined by PayPal because of an invalid address. |
| 10541 | Gateway Decline | This transaction cannot be processed. Please enter a valid credit card number and type. | The credit card entered is currently restricted by PayPal. Contact PayPal for more information |
| 10542 | Invalid Data | This transaction cannot be processed. Please enter a valid email address. | The email address provided by the buyer is in an invalid format |
| 10544 | Gateway Decline | This transaction cannot be processed. | The transaction was declined by PayPal. Contact PayPal for more information |
| 10545 | Gateway Decline | This transaction cannot be processed. | The transaction was declined by PayPal because of possible fraudulent activity. Contact PayPal for more information |
| 10546 | Gateway Decline | This transaction cannot be processed. | The transaction was declined by PayPal because of possible fraudulent activity on the IP address. Contact PayPal for more information |
| 10547 | Internal Error | This transaction cannot be processed. | None - this is a PayPal internal error |
| 10548 | Invalid Configuration | This transaction cannot be processed. The merchant's account is not able to process transactions. | The merchant account attempting the transaction is not a business account at PayPal. Check your account settings |
| 10549 | Invalid Configuration | This transaction cannot be processed. The merchant's account is not able to process transactions. | The merchant account attempting the transaction is not able to process Direct Payment transactions. Contact PayPal for more information. |
| 10550 | Invalid Configuration | This transaction cannot be processed. | Access to Direct Payment was disabled for your account. Contact PayPal for more information. |
| 10552 | Invalid Configuration | This transaction cannot be processed. | The merchant account attempting the transaction does not have a confirmed email address with PayPal. Check your account settings |

TABLE A.1 Direct Payment API Errors

| Error Code | Short Message | Long Message | Corrective Action |
|-------------------|----------------------|--|--|
| 10553 | Gateway Decline | This transaction cannot be processed. | The merchant attempted a transaction where the amount exceeded the upper limit for that merchant |
| 10554 | Filter Decline | This transaction cannot be processed. | 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 | This transaction cannot be processed. | 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 | This transaction cannot be processed. | 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 |
| 10701 | Invalid Data | There's an error with this transaction. Please enter a valid billing address. | The billing address entered is invalid. |
| 10702 | Invalid Data | There's an error with this transaction. Please enter a valid address1 in the billing address. | 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 | There's an error with this transaction. Please enter a valid address2 in the billing address. | 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 | There's an error with this transaction. Please enter a valid city in the billing address. | 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 | There's an error with this transaction. Please enter a valid state in the billing address. | 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 | There's an error with this transaction. Please enter your five digit postal code in the billing address. | 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 | There's an error with this transaction. Please enter a valid country in the billing address. | 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 | There's an error with this transaction. Please enter a complete billing address. | There was a problem with a particular field in the address. The long error message will tell you what field is invalid |

TABLE A.1 Direct Payment API Errors

| Error Code | Short Message | Long Message | Corrective Action |
|-------------------|----------------------|--|--|
| 10709 | Invalid Data | There's an error with this transaction. Please enter an address1 in the billing address. | 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 | There's an error with this transaction. Please enter an address1 in the billing address. | 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 | There's an error with this transaction. Please enter a city in the billing address. | 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 | There's an error with this transaction. Please enter a city in the billing address. | 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 | There's an error with this transaction. Please enter your state in the billing address. | 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 | There's an error with this transaction. Please enter your five digit postal code in the billing address. | 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 | There's an error with this transaction. Please enter a country in the billing address. | 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 | There's an error with this transaction. Please enter a country in the billing address. | 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 | There's an error with this transaction. Please enter a valid billing address. | 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 | There's an error with this transaction. Please enter a valid state in the billing address. | 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 | There's an error with this transaction. Please enter your five digit postal code in the billing address. | 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 | There's an error with this transaction. Please enter your five digit postal code in the billing address. | There was a problem with a particular field in the address. The long error message will tell you what field is invalid |

TABLE A.1 Direct Payment API Errors

| Error Code | Short Message | Long Message | Corrective Action |
|-------------------|----------------------|---|--|
| 10718 | Invalid Data | There's an error with this transaction. Please enter a valid city and state in the billing address. | 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 | There's an error with this transaction. Please enter a valid shipping address. | There was a problem with a particular field in the address. The long error message will tell you what field is invalid |
| 10720 | Invalid Data | There's an error with this transaction. Please enter a valid address1 in the shipping address. | 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 | There's an error with this transaction. Please enter a valid address2 in the shipping address. | 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 | There's an error with this transaction. Please enter a valid city in the shipping address. | 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 | There's an error with this transaction. Please enter a valid state in the shipping address. | 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 | There's an error with this transaction. Please enter your five digit postal code in the shipping address. | 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 | There's an error with this transaction. Please enter a valid country in the shipping address. | 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 | There's an error with this transaction. Please enter a complete shipping address. | 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 | There's an error with this transaction. Please enter a complete shipping address. | 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 | There's an error with this transaction. Please enter an address1 in the shipping address. | 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 | There's an error with this transaction. Please enter an address1 in the shipping address. | There was a problem with a particular field in the address. The long error message will tell you what field is invalid |

TABLE A.1 Direct Payment API Errors

| Error Code | Short Message | Long Message | Corrective Action |
|-------------------|----------------------|---|--|
| 10728 | Invalid Data | There's an error with this transaction. Please enter a city in the shipping address. | 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 | There's an error with this transaction. Please enter a city in the shipping address. | 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 | There's an error with this transaction. Please enter your state in the shipping address. | There was a problem with a particular field in the address. The long error message will tell you what field is invalid |
| 10730 | Invalid Data | There's an error with this transaction. Please enter your five digit postal code in the shipping address. | 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 | There's an error with this transaction. Please enter a country in the shipping address. | 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 | There's an error with this transaction. Please enter a country in the shipping address. | 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 | There's an error with this transaction. Please enter a valid shipping address. | 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 | There's an error with this transaction. Please enter a valid state in the shipping address. | 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 | There's an error with this transaction. Please enter your five digit postal code in the shipping address. | 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 | There's an error with this transaction. Please enter your five digit postal code in the shipping address. | 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 | There's an error with this transaction. Please enter a valid city and state in the shipping address. | There was a problem with a particular field in the address. The long error message will tell you what field is invalid |

TABLE A.1 Direct Payment API Errors

| Error Code | Short Message | Long Message | Corrective Action |
|-------------------|-----------------------|---|---|
| 10744 | Invalid Data | This transaction cannot be processed. Please enter a valid country code in the billing address. | 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 | This transaction cannot be processed. Please enter a valid country code in the shipping address. | 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 | This transaction cannot be processed. Please use a valid country on the billing address. | There was a problem with a particular field in the address. The long error message will tell you what field is invalid |
| 10747 | Invalid Data | This transaction cannot be processed. | The merchant entered an IP address that was in an invalid format. The IP address must be in a format such as 123.456.123.456 |
| 10748 | Invalid Data | This transaction cannot be processed without a Credit Card Verification number. | The merchant's configuration requires a CVV to be entered, but no CVV was provided with this transaction. Contact PayPal if you wish to change this setting |
| 10750 | Invalid Data | There's an error with this transaction. Please enter a valid state in the shipping address. | 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 | There's an error with this transaction. Please enter a valid state in the billing address. | 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 | This transaction cannot be processed. | The transaction was declined by the issuing bank, not PayPal. The merchant should attempt another card |
| 10754 | Gateway Decline | This transaction cannot be processed. | The transaction was declined by PayPal. Contact PayPal for more information |
| 10755 | Invalid Data | This transaction cannot be processed due to an unsupported currency. | The currency code entered by the merchant is not supported |
| 10756 | Gateway Decline | The transaction cannot be processed. The country and billing address associated with this credit card do not match. | None - this is a PayPal internal error |
| 10758 | Invalid Configuration | There's been an error due to invalid API username and/or password. | The API username or password is incorrect for this merchant |

TABLE A.1 Direct Payment API Errors

| Error Code | Short Message | Long Message | Corrective Action |
|-------------------|-----------------------|---|--|
| 10759 | Gateway Decline | This transaction cannot be processed. Please enter a valid credit card number and type. | The transaction was declined by PayPal. Contact PayPal for more information |
| 10760 | Invalid Configuration | This transaction cannot be processed. The country listed for your business address is not currently supported. | The merchant's country of residence listed in their PayPal account is not currently supported to allow Direct Payment transactions |
| 10761 | Gateway Decline | This transaction cannot be processed. Please check the status of your first transaction before placing another 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 | This transaction cannot be processed. | The CVV provide is invalid. The CVV is between 3-4 digits long |
| 10763 | Invalid Data | This transaction cannot be processed. | None - this is a PayPal internal error |
| 15001 | Gateway Decline | This transaction cannot be processed. | The transaction was rejected by PayPal because of excessive failures over a short period of time for this credit card. Contact PayPal for more information |
| 15002 | Gateway Decline | This transaction cannot be processed. | The transaction was declined by PayPal. Contact PayPal for more information |
| 15003 | Invalid Configuration | This transaction cannot be processed. | The transaction was declined because the merchant does not have a valid commercial entity agreement on file with PayPal. Contact PayPal for more information. |
| 15004 | Gateway Decline | This transaction cannot be processed. Please enter a valid Credit Card Verification Number. | The transaction was declined because the CVV entered does not match the credit card. |
| 15005 | Processor Decline | This transaction cannot be processed. | The transaction was declined by the issuing bank, not PayPal. The merchant should attempt another card |
| 15006 | Processor Decline | This transaction cannot be processed. Please enter a valid credit card number and type. | The transaction was declined by the issuing bank, not PayPal. The merchant should attempt another card |
| 15007 | Processor Decline | This transaction cannot be processed. Please use a valid credit card. | The transaction was declined by the issuing bank because of an expired credit card. The merchant should attempt another card |

