



AVS match parameters

Integration Guide – Appendix

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Document history

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AVS MATCH PARAMETERS

Address Verification can be performed on a number of card schemes, subject to Issuer and Acquirer support. The result is returned as a code within the parameter Match. Following tables explain the meaning of the result values from different Acquirers.

Following AVS parameters are returned for American Express via CAPN:

Code for „Match“	Description
Y	Address and ZIP matches
N	Address and ZIP both did not match
A	only address matches
Z	only ZIP matches
U	Information not available
S	SE not allowed for AAV function
R	Retry, system unavailable
L	Name and ZIP match
M	Name, address and ZIP match
O	Name and address match
K	Name match
D	Name does not match and ZIP matches
E:	Name does not match, address and ZIP match
F	Name does not match, address matches
W	Name, address and ZIP does not match

Following AVS parameters are returned for VISA cards via **Global Payments (Omnipay)**:

Code for „Match“	Description
A	Address matches ZIP does not
B	Street address matches, ZIP not verified
C	Street address not verified, ZIP not verified
D	Street and ZIP match
F	Street and ZIP match (UK customer)
G	AVS unavailable for this card/issuer
I	Address information not verified
M	Street and ZIP match
N	No match
P	ZIP code matches, street address details erroneous
R	AVS system unavailable
S	AVS unavailable for this card/issuer
U	AVS unavailable for this card/issuer
W	ZIP code matches, street address details erroneous
X	Street and ZIP match

Y	Street and ZIP match
Z	ZIP code matches, street address details erroneous

Following AVS parameters are returned for MasterCard cards via **Global Payments (Omnipay)**:

Code for „Match“	Description
A	Address matches ZIP does not
N	Neither address nor postal code match
R	AVS system unavailable
S	AVS unavailable for this card/issuer
U	AVS unavailable for this card/issuer
W	ZIP code matches, street address details erroneous
X	Street and ZIP match
Y	Street and ZIP match
Z	ZIP code matches, street address details erroneous

Following AVS parameters are returned for American Express via **GICC**:

Code for „Match“	Description
F	Exact match
N	Neither address nor postal code match
U	AVS unavailable (card not checked)
Z	ZIP code matches, street address details erroneous
A	ZIP code did not match, street address matches

Following AVS parameters are returned for **Barclaycard** for all cards:

Code for „Match“	Description
F	Exact match
N	Neither address nor postal code match
U	AVS unavailable (card not checked)
P	Postcode matches, details of street in address does not match oder street matches with address, but not with postcode

Following AVS parameters are returned for **Elavon USA (viaConex)** for all cards:

Code for „Match“	Description
A	Address (Street) matches, Zip does not
B	Street address match, Postal code in wrong format. (International issuer)
C	Street address and postal code in wrong formats
D	Street address and postal code match (international issuer)
E:	AVS Error

F	Address does compare and five-digit ZIP code does compare (UK only)
G	Card issued by a non-US issuer that does not participate in the AVS System
I	Address information not verified by international issuer
M	Street Address and Postal code match (international issuer)
N	No Match on Address (Street) or Zip
P	Postal codes match, Street address not verified due to incompatible formats
R	Retry, System unavailable or Timed out
S	Service not supported by Issuer
U	Address information is unavailable (domestic issuer)
W	9 digit Zip matches, Address (Street) does not
X	Exact AVS Match
Y	Address (Street) and 5 digit Zip match
Z	5 digit Zip matches, Address (Street) does not

Following AVS parameters are returned for **Wirecard** for all cards:

Code for „Match“	Description
F	Exact match
P	partial match
N	No match
U	AVS unavailable (card not checked)
E:	AVS Error

Following AVS parameters are returned for **PayPalICC** for all cards:

Code for „Match“	Description
F	Exact match
N	Neither address nor postal code match
U	AVS unavailable (card not checked)
P	Either postcode matches, details of street in address does not match or street matches with address, but not with postcode

Following AVS parameters are returned for **Heartland** for all cards within the simplified AVS mode:

Code for „Match“	Description
F	Exact match
N	Neither address nor postal code match
U	AVS unavailable (card not checked)
P	Either postcode matches, details of street in address does not match or street matches with address, but not with postcode

Following AVS parameters are returned for **Heartland** (for addresses inside USA and Canada only) for all cards (some values for VISA and Discover/JSB only):

Code for „Match“	Description
A	Address matches ZIP does not
N	Neither address nor postal code match
R	Retry, System unavailable
U	AVS unavailable (S: in case of MasterCard and Amex)
U	No data from issuer/authorization system
W	9-digits postcode matches, address not (W: in case of MasterCard and Amex)
X	9-digits postcode and address matches (X: in case of MasterCard and Amex)
Y	5digits postcode and address matches
Z	5 digit postcode matches, address does not
G	AVS not checked for international transactions (not in case of MasterCard and Amex)
A	Address matches, postcode also or the request did not contain a postcode (international address, not in case of MasterCard and Amex)
B	Address matches, postcode not checked due to incompatible format (international address, not in case of MasterCard and Amex)
C	Address and postcode not checked due to incompatible format (international address, not in case of MasterCard and Amex)
D	Street number and postcode matches (international address, not in case of MasterCard and Amex)
I	Address values not checked for international transaction (not in case of MasterCard and Amex)
M	Street number and postcode matches (not in case of MasterCard and Amex)
P	Postcode matches, street number not checked due to incompatible format (international address, not in case of MasterCard and Amex)

For **Chase** the original response code is forwarded. The address verification works only in USA, Canada and Great Britain. Basis is the submitted invoicing address and a submitted parameter "bdstreet2" if applicable. Following AVS parameters are returned for Chase for all cards:

Code for „Match“	Description
I1	Postcode matches/+4 matches/LOCALE matches
I2	Postcode matches/+4 matches/LOCALE does not match
I3	Postcode matches/+4 does not match/LOCALE matches
I4	Postcode matches/+4 does not match/LOCALE does not matches
I5	Postcode does not match/+4 matches/LOCALE matches
I6	Postcode does not match/+4 matches/LOCALE does not match
I7	Postcode does not match/+4 does not match/LOCALE matches
I8	Postcode does not match/+4 does not match/LOCALE does not match
N1	No address submitted
N2	Invoicing address which has passed the PTI checks
IG	Card issuer does not take part in Global AVS
IU	Card issuer does not take part in Global AVS (domestic issuer)
ID	Card issuer does not take part in AVS

IE	Processing error – AVS data are invalid
IS	System unavailable
IA	International information about street and postcode CORRECT
IB	International street information CORRECT, Postcode not checked due to incompatible formats
IC	International street information and postcode not checked due to incompatible formats
IP	International postcode CORRECT, street information not checked due to incompatible formats
A1	Name of the card holder matches
A3	Name of the card holder, invoicing address and postcode matches
A4	Name of the card holder and invoicing postcode matches
A7	Name of the card holder and invoicing address matches
B3	Name of the card holder does not match, invoicing address and postcode matches
B4	Name of the card holder does not match and invoicing postcode matches
B7	Name of the card holder does not match and invoicing address matches
B8	Name of the card holder, invoicing address and postcode does not match

In case of **Vantiv** the returned values depend on the credit card. For all cards except Amex the following parameters are returned as 2-digit codes:

Code for „Match“	Description
00	5-digits postcode (Zip) and address matches
01	9-digits postcode (Zip) and address matches
02	Postcode and address matches
10	5-digits postcode (Zip) correct and address does not match
11	9-digits postcode (Zip) correct and address does not match
12	postcode (Zip) does not match and address matches
13	postcode does not match and address matches
14	Postcode matches, address not checked
20	Postcode and address does not match at all
30	AVS service not supported by Issuer
31	AVS system unavailable
32	Address not available
33	General error
34	AVS not executed
40	Address does not fulfil the Little & Co. checks

In case of Amex via **Vantiv** following parameters are returned as 3-digit codes:

Code for „Match“	Description
000	No match
001	Email matches, name and phone incorrect
002	Name and phone incorrect, Email not sent
003	Name and phone incorrect, no answer for Email

010	Phone matches, name and Email incorrect
011	Phone and Email matches, name incorrect
012	Phone matches, name incorrect, Email not sent
013	Phone matches, name incorrect, no answer for Email
020	Name and Email incorrect, phone not sent
021	Email matches, name incorrect and phone not sent
030	Name and Email incorrect, no answer for phone
031	Email matches, name incorrect, no answer for phone
033	Name incorrect, no answer for Email and phone
100	Name matches, phone and Email incorrect
101	Name and Email matches, phone incorrect
102	Name matches, phone incorrect, Email not sent
103	Name matches, phone incorrect, no answer for Email
110	Name and phones matches, Email incorrect
111	Full match
112	Name and phone matches, Email not sent
113	Name and phone matches, no answer for Email
120	Name matches, Email incorrect, phone not sent
121	Name and Email matches, phone not sent
130	Name matches, Email incorrect, no answer for phone
131	Name and Email matches, no answer for phone
133	Name matches, no answer for Email and phone
200	Name not sent, phone and Email incorrect
201	Name not sent, Email matches, phone incorrect
202	Name and Email not sent, phone incorrect
203	Name not sent, phone incorrect, no answer for Email
210	Name not sent, phone matches and Email incorrect
211	Name not sent, phone and Email matches
212	Name and Email not sent, phone matches
213	Name not sent, phone matches, no answer for Email
220	Name and phone not sent, Email incorrect

Following AVS parameters are returned in case of **Credorax**:

Code for „Match“	Description
A	Address matches ZIP does not
B	Address matches, postcode not available/checked
C	Address and postcode not checked
D	Address and postcode matches
F	Address and postcode matches (UK only)
G	No match, address not checked

I	Address not checked
M	Address and postcode matches
N	Neither address nor postal code match
P	Postcode matches, address incorrect
R	AVS system not available due to timeout, please retry
S	AVS service not supported by Issuer
U	Address information not available
W	US addresses: 9-digits postcode matches, address incorrect. For addresses outside the USA: Postcode matches, address incorrect
X	US addresses: 9-digits postcode and address matches
Y	US addresses: 5-digits postcode and address matches
Z	US addresses: 5-digits postcode matches, address incorrect