

Address Verification Service & CVV2/CVC2 Response Code Description/Usage

AVS Code	AVS Description
“ “	AVS not performed (Blanks returned)
A1	Accountholder name matches
A3	Accountholder name, billing address and postal code match
A4	Accountholder name and billing postal code match
A7	Accountholder name and billing address match
B3	Accountholder name incorrect, billing address and postal code match
B4	Accountholder name incorrect, billing postal code matches
B7	Accountholder name incorrect, billing address matches
B8	Accountholder name, billing address and postal code are all incorrect
IA	International street address and postal code match (International only)
IB	Street address match. Postal code not verified due to incompatible formats (both were sent)
IC	Street address and postal code not verified due to incompatible format (both were sent)
ID	Issuer does not participate in AVS
IE	Edit Error – AVS data is invalid
IG	AVS not performed by International Issuer. Address information unavailable for the account number (i.e. gift card), the card issuer does not support AVS, or card issuer declined authorization and did not perform AVS
IP	Postal code match. Street address not verified due to incompatible formats (both were sent)
IS	System unavailable or time-out
IU	AVS not performed by Domestic Issuer. Address information unavailable for the account number (i.e. gift card), the card issuer does not support AVS, or card issuer declined authorization and did not perform AVS.
N1	No address given with order
N2	Bill-to address did not pass Chase Paymentech’s edit checks (e.g., may be foreign)
R3	Restricted – Accountholder locale and postal codes match
R8	Restricted – Accountholder locale and/or postal code do not match

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Address Verification Service & CVV2/CVC2 Response Code Description/Usage (continued)

	Zip/Postal	Plus-4	Locale
I1	Match	Match	Match
I2	Match	Match	No Match
I3	Match	No Match	Match
I4	Match	No Match	No Match
I5	No Match	Match	Match
I6	No Match	Match	No Match
I7	No Match	No Match	Match
I8	No Match	No Match	No Match

Shaded codes are no longer provided by Visa. Visa eliminated the distinction between Zip and Zip+4 and consolidated the response codes previously provided.

A1-B8 are only returned for American Express transactions that use formatted address information

Item	Definition
ZIP/Postal	Zip/Postal code
Plus-4	4-digit portion of the 9-digit zip code
Locale	Street address, PO Box, or other local delivery destination
A, B, I, R	Responses from the Issuer or Network
N	Responses from Chase Paymentech
Match	Information presented in the record field matches the information stored on the card issuer's file
No Match	Information presented in the record field does not match the information stored on card issuer's file

CVV2/ CVC2 Code	CVV2/CVC2 Code Definition
M	CVV2/CVC2 matched
N	CVV2/CVC2 not matched
P	Not processed (issuer or authorization network failed to process)
S	Should be on card (Visa only: merchant passes a 9 in position 11)
U	Unsupported by Issuer
I	Invalid (Value failed Chase Paymentech edit checks) Edits validate 3-digit numeric or that positions 7-10 are blank if position 11 is filled with a 2 or 9

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**Address Verification Service & CVV2/CVC2 Response Code
 Description/Usage (continued)**

AMEX Enhanced Verification	Description	Comments
N	Data does not match	
R	Retry	American Express recommends retrying the verification process
S	Service not allowed	The Issuer does not provide this AVS service
U	Data unchecked	American Express did not validate data
Y	Data matches	
Blank	Data not sent	The merchant did not send data or the data did not pass Chase Paymentech's edits