Address Verification Service and Card Verification Value Responses

Last Modified on 06/18/2021 5:33 pm PDT

Card Verification Value (CVV) codes establish the identity of the cardholder, minimizing the risk of fraud.

Address Verification Service (AVS) confirms the match or partial match of your customer's billing address on record with the information entered at checkout. Depending on whether the address provided is a complete, partial, or no match, you can use this information to decide whether or not to accept the order.

The results for the cardholder's CVV and AVS verification are given to you in your card authorization response.

 You will receive one of the responses below from the issuing bank when authorizing a card.

AVS Response Codes and Descriptions

AVS Response Codes	Short Description	Full Description
X	Match	The street address and 9-digit ZIP code both match.
Y	Match	The street address and 5-digit ZIP code both match.
A	Partial Match	Street address matches, but both 5-digit or 9-digit ZIP code do not match.
W	Partial Match	Street address does not match, but 9-digit ZIP code matches.
Z	Partial Match	Street address does not match, but 5-digit ZIP code matches.
N	No Match	Street address, 5-digit ZIP code, or 9-digit ZIP code all do not match.
U	System Unavailable	Address information unavailable. Returned if non-U.S address. AVS is not available or if the AVS in a U.S. bank is not functioning properly.
R	System Unavailable	Retry - Issuer's System Unavailable or Timed Out.
E	Invalid	AVS data is invalid.
S	Not Supported	U.S. issuing bank does not support AVS.
D	Match	Street Address and Postal Code match for international transaction.
M	Match	Street Address and Postal Code match for International transaction.
B	Partial Match	Street Address Match for international transaction. Postal Code not verified due to incompatible formats.
P	Partial Match	Postal Codes match for international transaction but street address not verified due to incompatible formats.
C	No Match	Street Address and Postal Code not verified for international transaction due to incompatible formats.
I	No Match	Address Information not verified by the International issuer.
G	Not Supported	Non-U.S. address. The issuer does not participate.

CVV Response Codes and Descriptions

CVV Response Codes	Description
M	CVV Match.
N	CVV No Match.
P	Not Processed.
S	Issuer indicates that CVV data should be present on the card, but the merchant has indicated data is not present on the card.
U	The issuer has not certified for CVV or Issuer has not provided Visa with the CVV encryption keys.