verifone

AUTHORIZE

This command requests a payment authorization at the processor or adds a voice authorization code to PWC.

Device UI Required: Yes

Request Packet

Field	Rule	Type	Minimum	Maximum	Value(s)	Description
FUNCTION_TYPE	Required	Static value	N/A	N/A	PAYMENT	Type of function.
COMMAND	Required	Static value	N/A	N/A	AUTH	Command name
TRANS_AMOUNT	Required	Floating point number	1(2)	6(2)		Transaction amount. **Example:** 5.00
PAYMENT_TYPE	Optional	List			• CREDIT • GIFT • PRIV_LBL	When present, will bypass the consumer payment selection screen. Required field for Vantiv Direct (GIFT only). Point Classic supports AUTH for Credit card only. PAYMENT_TYPE field is mandatory for card token based transactions.
AUTH_CODE	Conditional	Character	1	16		When present, the authorization is performed offline as a VOICE_AUTH. This is applicable for credit card only. Not supported by First Data Rapid Connect in Point Classic implementation. **Example:** TA12605

Field	Rule	Type	Minimum	Maximum	Value(s)	Description
MANUAL_ENTRY	Optional	Boolean			TRUE or FALSE	Instructs Point to collect the account information through the keypad on the device. Any value other than TRUE is FALSE.
CUSTOMER_STREET	Optional	Character	1	20		Applicable when MANUAL_ENTRY = TRUE. Merchants should send this field only when required by the processor. Not required for customers using Point Gateway services.
CUSTOMER_ZIP	Optional	Character		9		Applicable when MANUAL_ENTRY = TRUE. Merchants should send this field only when required by the processor. Not required for customers using Point Gateway services.
CARD_PRESENT	Optional	Binary			• TRUE - Card present (Default) • FALSE - Card not present	Card Present Indicator

Field	Rule	Type	Minimum	Maximum	Value(s)	Description
MANUAL_PROMPT_OPTIONS	Optional	Character	1	50	NOEXP	Applicable when MANUAL_ENTRY = TRUE with VOICE_AUTH or OPEN_TAB. When this is present, SCA will not prompt for expiration. This is applicable for CREDIT or GIFT.
BILLPAY	Optional	Boolean	1	1	TRUE or FALSE	This is used to indicate a bill payment. This is applicable to UGP and Vantiv Direct.
FORCE_FLAG	Conditional	Boolean			True or FALSE	This field is used to override duplicate checking for the transaction, when DUPLICATECHECK parameter (Application Parameters) is enable. The value should be sent as TRUE to override duplicate checking.

Field	Rule	Type	Minimum	Maximum	Value(s)	Description
CAPTURECARD_EARLYRETURN	Optional	Boolean			TRUE or FALSE	If the sending value is TRUE, then the application returns card data to POS before processing. PCI BIN checking in place to return full PAN or masked PAN BIN range level. Refer to the example response below. SCA will cache data from the swipe, but will only use in immediately subsequent CAPTURE request containing explicit tender type. Refer to Capture Card Early Return for more details.
EMV_TAGS_REQD	Conditional	Binary			Valid values: Y/N	EMV tags detail required. This field is sent in request to return the EMV tags in the response, only in case of CAPTURECARD_EARLYRETURN is sent as TRUE.

Field	Rule	Type	Minimum	Maximum	Value(s)	Description
ENCRYPT	Conditional	Boolean			TRUE or FALSE	This field is required to encrypt the PAN details before passing it on to processor/gateway. In case of P2PE encryption, this field needs to be set to TRUE as value. If this field is not present, then the application will internally treat this field as a value TRUE when the device encryption is ADE/VSD.
INSTALLMENT	Conditional	Character			• N - Transaction will not be processed for instalment payment. • Y - Transaction will be processed for instalment payment. • F - For first transaction.	This field denotes that the Stored Credential transaction will be processed for instalment payments. This is a required field, when SCMCI_INDICATOR=3. This field is prohibited, when SCMCI_INDICATOR=2. This is an optional, when SCMCI_INDICATOR=1. **NOTE:** Value N and Y are applicable to GSC. Value Y and F are applicable to UGP.

Field	Rule	Type	Minimum	Maximum	Value(s)	Description
RECURRING	Conditional	Character			• N - Transaction will not be processed for instalment payment. • Y - Transaction will be processed for instalment payment. • F - For first transaction	This field denotes that the Stored Credential transaction will be processed for instalment payments. This is a required field, when SCMCI_INDICATOR=3. This field is prohibited, when SCMCI_INDICATOR=2. This is an optional, when SCMCI_INDICATOR=1. **NOTE:** Value N and Y are applicable to GSC. Value Y and F are applicable to UGP.
UNSCHEDULED	Conditional	Binary			• N - Transaction will not be processed for unscheduled payment. • Y - Transaction will be processed for unscheduled payment.	This field denotes that the Stored Credential transaction will be processed for unscheduled payments. This is a required field, when SCMCI_INDICATOR=3. This field is prohibited, when SCMCI_INDICATOR=2. This is an optional, when SCMCI_INDICATOR=1. **NOTE:** This is applicable to GSC only.

Field	Rule	Type	Minimum	Maximum	Value(s)	Description
SCMCI_INDICATOR	Optional	Numeric			• 1 - Cardholder Initiated Signup Transaction. • 2 - Cardholder Initiated Charge Transaction. (UGP) • 2 - Merchant Initiated Charge Transaction. (Worldpay and UGP) • 3 - Merchant Initiated Charge Transaction.	This field denotes the Stored Credential Transaction Indicator. This is a **Required** field for stored credential transaction and the value should be set as 1. **NOTE:** Value 2 is applicable to Worldpay Direct. Value 1 and 3 are applicable to GSC. Value 1 and 2 are applicable to UGP.

Field	Rule	Type	Minimum	Maximum	Value(s)	Description
SCMCI_REASON	Character	Numeric			• 3900 - Incremental Authorization • 3901 - Resubmission • 3902 - Delayed Charges • 3903 - Reauthorization • 3904 - No Show • 0000 - No message reason code	This field indicates the message as reason code for the SCMCI indicator to host. It is a passthrough field. **NOTE:** This is applicable to UGP only.

Field	Rule	Type	Minimum	Maximum	Value(s)	Description
CDD_DATA	Optional	Character	1	10000	Ex: INV200471	Customer Defined Data. This field is optional and the datatype is String. It is a pass-through field and it is passed in the host request if this field is present in the POS request and also returned in POS response. This field is applicable for all payment transactions. In case of UGP with PWC processor, SCA supports up to 30 characters of data. For other Hosts, application supports 10000 characters of data. **Example:** `<CDD_DATA> INV200471</ CDD_DATA>`
DEPARTMENT_CODE	Optional	Character		40		Department code. Application will accept this field in the POS Request and the same will be forwarded in the host request. **Example:** `< DEPARTMENT_CODE>Verifone01! </ DEPARTMENT_CODE>`

Field	Rule	Type	Minimum	Maximum	Value(s)	Description
TOKEN_TYPE	Optional	Character			LVT (Low Value Token)	Token type. A limited used token called Low Value Token (LVT) is introduced. This is a transactional token that has 24-hour duration for expiration. This LVT can be used the same manner as the current High Value Token/Omni-Token (HVT) is used. If this field is not sent, then HVT will be used by default. If TOKENIZE is set to '0' and the POS sends a command request with TOKEN_TYPE=LVT then the terminal will request an LVT token. This field is applicable for Worldpay Direct only. Refer to Application Parameters table for more details on TOKENIZE parameter.

Field	Rule	Type	Minimum	Maximum	Value(s)	Description
PROMO_SPECIAL_FIN_IND	Optional	Character	2	2	Ex: 02	Promo Special Financial Indicator. To request the promotional APR(s) (Annual Percentage Rate). This field will also contain the result of the promotional requests. As of this publication, this field is applicable for GSC only. Refer to Notes on PROMO fields for additional details.
PROMO_PLAN_CODE	Optional	Character	3	3	Ex: A54	Promo Plan Code. This field contains the promotional code for the cards applicable for Retail Special Financing clients. As of this publication, this field is applicable for GSC only. Refer to Notes on PROMO fields for additional details.

Field	Rule	Type	Minimum	Maximum	Value(s)	Description
PROMO_PLAN_EXP_DATE	Optional	Character	6	6	Ex: 122024	Promo Plan Expiry Date. This field contains the promotional plan expiration date. This is a passthrough field for the application. Merchant or POS receives the format from the processor or gateway to configure. As of this publication, this field is applicable for GSC only and the format is yyyy-mm-dd. Refer to Notes on PROMO fields for additional details.

Field	Rule	Type	Minimum	Maximum	Value(s)	Description
COL_3, COL_4, COL_5, COL_6, COL_7, COL_8, COL_9, COL_10	Optional	Character	1	255		These fields represent Column 3 to Column 10. These fields are expected for the Merchants internal POS System, which will record any additional data and link those to the PWC CLIENT_ID and CTROUTD. When a value for COL_n is passed in, that same value will be returned in the response. These COL_n values are not indexed, or searchable in any command report. These fields are not sent to any payment processor. These fields are sent in SAF transaction request. **Example:** Merchant defined data

Field	Rule	Type	Minimum	Maximum	Value(s)	Description
COUNTER	Required	Numeric	1	10		COUNTER is used for a given MAC label. Each COUNTER should be higher than the last one. This is used to authenticate the POS. **Example:** 100
MAC	Required	Base64 Encoded Data				Message Authentication Code. This is used to authenticate the POS.
MAC_LABEL	Required	Character	1	50		Associated label that tells the device which MAC_KEY to use to decrypt the value of MAC. This is used to authenticate the POS. **Example:** REG1

Level II

Field	Rule	Type	Minimum	Maximum	Value(s)	Description
TAX_AMOUNT	Conditional	Floating point number	1(2)	6(2)		Tax amount. **Example:** 5.00

Field	Rule	Type	Minimum	Maximum	Value(s)	Description
TAX_IND	Conditional	List			Valid values: • 0 - Tax not provided • 1 - Tax amount not equal to 0.00 • 2 - Tax amount eq	Tax indicator.

Field	Rule	Type	Minimum	Maximum	Value(s)	Description
CMRCL_FLAG	Conditional	List			Valid values: • B - Business • C - Corporate • P - Purchasing	Commercial flag

Keyed Account Information for Gift Card and Credit Card Payment Types Only

Field	Rule	Type	Minimum	Maximum	Value(s)	Description

ACCT_NUM	Optional	Numeric	1	25		This field is used to enter the account number manually. For this MANUAL_ENTRY must be set to TRUE. Pre-swipe data will not be honored. **Example:** 6782345678131 3
CARD_EXP_MONTH	Optional	Numeric	2	2		Card expiry month. **Example:** 12
CARD_EXP_YEAR	Optional	Numeric	2	2		Card expiry year. **Example:** 49
BARCODE	Optional	Character	1	100		Barcode scanning option.
PIN_CODE	Optional	Numeric	1	10		PIN code.
CVV2	Optional	Numeric	1	10		Card Verification Value 2.

Processor-Based Token (Conditional)

Note

For use with host based processors supporting card based token implementations.

Field	Rule	Type	Minimum	Maximum	Value(s)	Description

TKN_RENEW	Conditional	Character		1	Valid value: 1	Application will send this field to the Gateway, requesting for Token renewal. As of this publication, this is applicable for UGP only.
CARD_TOKEN	Conditional	Character	1	40		Card token is processor-based or gateway-based and can represent a unique card. Refer to Two Way Card Token section. **Example:** 7987654321098765

DCC_IND	Conditional	Numeric	1	1	Values: • 2 - Transaction is not eligible for DCC. • 3 - Transaction is DCC eligible	DCC Indicator.

CARD_EXP_MONTH	Conditional	Numeric	2	2		Card expiry month details are required when sending AUTH_CODE and CARD_TOKEN. This is applicable to Point SCA First Data Rapid Connect and Direct to Vantiv implementations only.
CARD_EXP_YEAR	Conditional	Numeric	2	2		Card expiry year details are required when sending AUTH_CODE and CARD_TOKEN. This is applicable to Point SCA First Data Rapid Connect and Direct to Vantiv implementations only..
BANK_USERDATA	Conditional	Character	1	50		Returned with CARD_TOKEN. Whatever comes back with BANK_USERDATA in the response for the token should also be sent in the request. **Example:** Ex: 01/00/02/Visa/

OC_INDUSTRY_CODE	Conditional	Character			Valid values: • E-eCommerce • M-Moto. Default is empty.	This is used to convert a transaction from the Merchants default industry of Retail or Restaurant to E-Commerce or MOTO. This is applicable in case of UGP host only.

Stored Credential on File transaction - Worldpay

Note

- The following fields are specific to **WorldPay** only.
- These are added for Credential on File transaction, in which a cardholder explicitly authorizes the merchant to store the cardholder's account information and subsequently authorizes that same merchant to bill them.
- Credential on File transaction option is supported only in Credit payment type.

- CUSTOMER_ID, CUSTOMER_EMAIL, CUSTOMER_PHONE_NUM tags will be sent from POS in G059 (Customer Order Information) in the request packet and CUSTOMER_NAME_ON_CARD tag will be sent from POS in G063 (Merchant Fraud Customer Name) in the request packet.

Field	Rule	Type	Minimum	Maximum	Value(s)	Description
CUSTOMER_ID	Optional	Conditional	0	32		Customer order ID.
CUSTOMER_EMAIL	Optional	Conditional	0	64		Customer email.
CUSTOMER_PHONE_NUM	Optional	Numeric		10		Customer phone number.
CUSTOMER_NAME_ON_CARD	Optional	Conditional	0	20		Customer name on card.

Stored Credential Charge transaction (Conditional)

Note

All the fields are applicable for GSC, however COF_REFERENCE field applicable for UGP as well. Refer to Stored Credential transaction for the sample request and response.

Field	Rule	Type	Minimum	Maximum	Value(s)	Description
COF_REFERENCE	Reruired	Character			Maximum length 50	For GSC, this is the Signup Reference UUID. For UGP, this is SCMCI host field for charge transaction.
COF_PROCESSOR_TRANS_ID	Optional	Character			Maximum length 128	Signup Processor Transaction ID. Maps to POS Request field: PROCESSOR_TRANS_ID

Field	Rule	Type	Minimum	Maximum	Value(s)	Description
COF_ISSUER_AUTH_RESULT	Optional	Character			Maximum length 50	Signup Issuer Authorisation Result.
COF_ACQ_AUTH_RESULT	Optional	Character			Maximum length 50	Signup Acquirer Authorisation Result.
COF_ACQ_REFERENCE_DATA	Required	Character			Maximum length 200	Signup Acquirer Reference Data.
COF_SCHEME_REFERENCE_DATA	Optional	Character			Maximum length 200	Signup Scheme Reference Data.
COF_AUTH_CODE	Required	Numeric			Maximum length 10	Signup Authorisation Code. Maps to POS Request field: AUTH_CODE
COF_ACQ_RESP_DATETIME	Required	Character			Maximum length 30	Signup Acquirer Response Date/Time. Maps to POS Request field: ACQUIRER_DATETIME.
COF_SETTLEMENT_DATE	Optional	Character			Maximum length 30	Signup Settlement Date.

Note

- **PROMO_SPECIAL_FIN_IND, PROMO_PLAN_CODE and PROMO_PLAN_EXP_DATE** fields are applicable for Post Authorization transactions.
- If **PROMO_PLAN_CODE** is sent and **PROMO_SPECIAL_FIN_IND** is not sent, then the Promo Special Financial Indicator will consider the configured value from **PROMOSPECIALFININD** parameter.
- If **PROMO_PLAN_CODE** is sent and **PROMO_PLAN_EXP_DATE** is not sent, then the Promo Expiry Date will consider the configured value from **PROMOEXPIRYDATE** parameter.

Example

Following is an example of request packet

```
<TRANSACTION>
<FUNCTION_TYPE>PAYMENT</FUNCTION_TYPE>
<COMMAND>AUTH</COMMAND>
<COUNTER>1</COUNTER>
<MAC> … </MAC>
<MAC_LABEL>REG2</MAC_LABEL>
<TRANS_AMOUNT>1.00</TRANS_AMOUNT>
<RECURRING>Y</RECURRING>
<BILLPAY>TRUE</BILLPAY>
<OC_INDUSTRY_CODE>M</OC_INDUSTRY_CODE>
<ENCRYPT>TRUE</ENCRYPT>
<SCMCI_INDICATOR>2</SCMCI_INDICATOR>
</TRANSACTION>
```

Response Packet

Field	Type	Value	Description
RESPONSE_TEXT	Character	Ex: APPROVED: A :AP	Processor response text
RESULT	Character	Ex: APPROVED	This indicates the Result details. Commonly APPROVED or DECLINED.
RESULT_CODE	Numeric	Expected result code: • 5 - Approved (RCHI/CPHI) • 6 - DECLINED • 59074 - Call for Auth	This indicates the result code. Refer to Result/Error Codes for details.
RESPONSE_CODE	Character	A and E	Response code data will be returned to POS, same as received from the Host if this is present in Host response. **Example:** `<RESPONSE_CODE>E</RESPONSE_CODE>`

Field	Type	Value	Description
TERMINATION_STATUS	Character	SUCCESS or FAILURE	This indicates the transaction termination status. This is the overall status of the transaction irrespective of approved or declined. Like, if the output is generated then the status is SUCCESS and if no output is generated then the status will be FAILURE.
COUNTER	Numeric		Echoes counter sent in the request. **Example:** 100
TRANS_SEQ_NUM	Numeric		Processor/Batch trans sequence number (not meaningful for direct host integrations). For private label transaction (ADS), PT_SEQ_NUM field will be mapped to TRANS_SEQ_NUM and TROUTD fields back to SCA. **Example:** 000042
INTRN_SEQ_NUM	Numeric		PWC transaction ID (not meaningful for direct host integrations). **Example:** 000042
TROUTD	Numeric		Transaction routing ID. **Example:** 123456789. Refer to Responses from Point for more details on TROUTD.
CTROUTD	Numeric		Client-specific Transaction routing ID. **Example:** 45. Refer to Responses from Point for more details on CTROUTD.

Field	Type	Value	Description
LPTOKEN	Numeric		LP Token is a non-sensitive unique number assigned to each unique card number processed with the UGP gateway. This value will automatically increment by one for each unique card number. This is a conditional field. Refer to Responses from Point section in Message Format. **Example:** 12357
TOKEN_TYPE	Character		Returns low value token type, if sent as the query request field. This field is applicable for Worldpay Direct only.
TKN_EXPDATE			Token expiration date. May be sent on Payment Transaction or Token Query transaction to override default expiration date assigned to the Token. **Example:** 07022021
TKN_MATCHING			Matching Token. This is a non-reversible token used for matching purposes. For example, loyalty tracking. **Example:** 3278483765646148999
EMV_TAGS	Character		This is returned for Early Card Capture payment flows for Non PCI card BIN ranges, only when EMV_TAGS_REQD is sent as Y.
CMRCL_FLAG	Character	P (purchase card)	This is returned for Early Card Capture payment flows, when the application analyses the card as Purchase card through the BIN ranges data using CommercialCards.DB. **Example:** `<CMRCL_FLAG>P</CMRCL_FLAG>`
TKN_USED		• 0 - Token not used • 1 - Token used	Whether the Token is used.

Field	Type	Value	Description
PAYMENT_MEDIA	Character	Commonly VISA/ MC/ DISC/ AMEX/ DEBIT	Mode of payment. Value returned by device for an offline (SAF) response may differ from online.
PAYMENT_TYPE	Character		Type of payment. **Example:** CREDIT, GIFT
ACCT_NUM	Numeric		Returned the masked account number. **Example:** 400555******0019
AUTH_CODE	Character		Processor authorization number. **Example:** TA0156
AVAILABLE_BALANCE	Floating point number		Available balance on the card used for transaction. This field will be returned to POS, when the Host returns the Available Balance data. SCA application sends <BALANCE_ENQ> as Host request field and based on the processor, it returns the Available Balance, and SCA will send it back to POS. **Example:** 0.01
APPROVED_AMOUNT	Floating point number		Amount approved on authorization. **Example:** 5.00
ORIG_TRANS_AMOUNT	Floating point number		Original transaction amount. **Example:** 5.00
CARD_ENTRY_MODE	Character		Returns card entry mode values. Refer to Card Entry Mode for details on possible values. **Example:** Swiped. Refer to Card Entry Mode for more details.
CARDHOLDER	Character		Returns for swiped/insert transactions. **Example:** MC TEST
CARD_EXP_MONTH	Numeric		Card expiry month. **Example:** 12

Field	Type	Value	Description
CARD_EXP_YEAR	Numeric		Card expiry year. **Example:** 20
AVS_CODE	Character		Result of AVS check. **Example:** Z
CVV2_CODE	Character		Result of CVV2 check. **Example:** M
MERCHID	Numeric		Merchant ID. **Example:** 900000000123
TERMID	Numeric		Terminal ID. **Example:** 001
SERVER_ID	Numeric		Echoes what is sent in START request. **Example:** 10
CASHIER_ID	Character		Echoes what is sent in START request. **Example:** 10
REFERENCE	Character		Returned by some processors. **Example:** 100007265288
TRACE_CODE	Character		Returned by some processors for tracking purposes. **Example:** 119517
DEPARTMENT_CODE	Character		Application returns the field on the POS Response. If value of this field gets changed in the host response, then the updated value will be sent to POS.
MERCH_DECL	Character	Values return: • 100-AVS MISMATCH • 200-CVV MISMATCH • 300-AVS/CVV MISMATCH	Merchant decline codes will return when this is configured. It returns when declined by Host due to AVS/CVV mismatch.
MERCH_REF	Character	Values return: • AVS MISMATCH • CVV MISMATCH	Merchant reference will return when this is configured. It returns when declined by Host due to AVS/CVV mismatch.

Field	Type	Value	Description
AUTH_RESP_CODE	Character		Returned by some processors when the transaction is declined. The code is maximum of 19 bytes. **Example:** 0131
SAF_NUM	Numeric		Returned instead of CTROUTD when transaction has been put in SAF. SAF number is per device. **Example:** 0008
RECEIPT_DATA	Character		Refer to Receipt Data in Response section for more details.
TRAN_LANG_CODE	Character	• en – English • fr – French • es – Spanish	This field contains the language code for the current transaction which is finalized based on the configured language on terminal and language preference from the card. This field will be returned only whenever the Card data is captured from cardholder during transaction flow. If Language code is not available from card, then terminal language will be returned. This field needs to be added for the below transaction flows.
TRANS_DATE	Character		Transaction date returned. **Example:** 2016.09.20
TRANS_TIME	Character		Transaction time returned. **Example:** 09:16:25
TRAINING_MODE	Character	ON or OFF	Conditionally returned when session is in Training Mode.
VSP_CODE	Numeric		If present, returns the VSP code. **Example:** 100
VSP_RESULTDESC	Character		If present, returns the VSP result description. **Example:** Success

Field	Type	Value	Description
VSP_TRXID	Numeric		If present, returns the VSP transaction ID. **Example:** 987696060049091234
PPCV	Character		This field is sent from the Host Response to POS Response, without any change. **Example:** CBCC.WSI
TRACE_NUM	Numeric		This field is sent from the Host Response. This field contains the Interac Sequence number from the host. **Example:** 1400040000000004001951
CDD_DATA	Character		Customer Defined Data field is returned in POS response when it is present in the POS request and passed in the host request. **Example:** `<CDD_DATA> INV200471</CDD_DATA>`
SIGNATUREDATA	Base 64 encoded data		Signature data.
TRANS_CURRENCY_CODE	Numeric		This is the currency code of the transaction. This field is sent from POS to identify if it is US or Canada transaction. **Example:** • For USA, POS response is: `< TRANS_CURRENCY _CODE>0840</ TRANS_CURRENCY _CODE>` • For Canada, POS response: `< TRANS_CURRENCY _CODE>0124</ TRANS_CURRENCY _CODE>`

Field	Type	Value	Description
DCC_IND	Numeric	Values: • 1 - Transaction is DCC eligible and cardholder has accepted the option. • 2 - Transaction is not eligible for DCC. • 3 - Transaction is DCC eligible yet cardholder has not accepted the option.	DCC Indicator.
PROMO_SPECIAL_FIN_IND	Character	Ex: 02	This field is used to request the promotional APR(s) (Annual Percentage Rate). This field will also contain the result of the promotional requests. This field is also applicable for Post Authorization transactions. As of this publication, this field is applicable for GSC only.
PROMO_APR_FLAG	Character	Ex: 10	This field identifies the type of the APR, which will be applied during the promotional period. This field is also applicable for Post Authorization transactions. As of this publication, this field is applicable for GSC only.
PROMO_APR	Character		This field contains the APR, which will be applied during the promotional period. This field is also applicable for Post Authorization transactions. As of this publication, this field is applicable for GSC only.

Field	Type	Value	Description
AFTER_PROMO_FLAG	Character	Ex: 01	This field identifies the type of the APR, which will be applied after the promotional period. This field is also applicable for Post Authorization transactions. As of this publication, this field is applicable for GSC only.
AFTER_PROMO_APR	Character		This field contains the APR, which will be applied after the promotional period. This field is also applicable for Post Authorization transactions. As of this publication, this field is applicable for GSC only.
PROMO_DURATION	Character		This field contains the promo duration. This field is also applicable for Post Authorization transactions. As of this publication, this field is applicable for GSC only.
PROMO_DESCRIPTION	Character		This field contains the promo description. This field is also applicable for Post Authorization transactions. As of this publication, this field is applicable for GSC only.
AUTH_REF_NUMBER	Character	Example: 123456789012345 Or It can be empty	This tag returns in the host response with the value for the particular transaction. This is used by some merchants to refer to the transaction at the host side. Currently this is applicable only for Worldpay processor.
COL_3, COL_4, COL_5, COL_6, COL_7, COL_8, COL_9, COL_10	Character		Column 3 to Column 10 fields value will be echoed in POS response. These fields are not sent to any payment processor.

Check

Field	Type	Value	Comments
ACH_TRANSACTION_STATUS	Numeric	• Hyphen - Error or Referral • 0 - Paper Authorization Only; Keep Check for Deposit / Approved but not ACH eligible • 1 - ACH Approved • 3 - Risk Decline • 4 - Negative Decline	Check response field conditionally returned in the check transaction Response Packet. If this tag is not present, then the user needs to use the Display Text field information to complete the transaction. • With value 0, Cheque is not eligible for Electronic Check payment and Completion is not required, and Cheque needs to be deposited. • With value 1, Cheque is eligible for Electronic Check payment, and Completion should be done if the customer selects for this option.

Processor-Based Token (Conditional)

Note

For use with host based processors supporting card based token implementations.

Field	Type	Value	Comments
CARD_TOKEN	Character		Card token. **Example:** 7987654321098765. Refer to Card Tokens for more details on this field.

Field	Type	Value	Comments
TOKEN_SOURCE	Character		Source of token. **Example:** PWC
BANK_USERDATA	Character		Bank User Data, normally returned with CARD_TOKEN. Maximum 50 alphanumeric. **Example:** /CustData`JANE`K`DOE`````00`

Direct to Processor Implementation Response Fields (Conditional)

> Note
>
> Not applicable to Point Classic implementations.

Field	Type	Value	Comments
HOST_RESPCODE	Numeric		Will be sent if present in the host response.
MERCHID	Numeric		Merchant ID.
TERMID	Numeric		Terminal ID.
LANE	Numeric		This is returned to identify the retail lane.

Duplicate Transaction (Conditional)

Field	Type	Value	Comments
DUPLICATE_TRANSACTION	Character	1 - Duplicate transaction detected	A duplicate transaction is detected if the same card is swiped in the context of two consecutive cashless purchase transactions on the same PIN pad. The DUPLICATECHECK parameter(Application Parameters) must be enabled on Engage device. Refer to Duplicate Detection for more details on duplicate checking.

Stored Credential transaction (Conditional)

Note

All the fields are applicable for GSC, however COF_REFERENCE field applicable for UGP as well. Refer to Stored Credential transaction for the sample request and response.

Field	Type	Value	Comments
COF_REFERENCE	Character	Maximum length is 50.	The Stored Credential Signup Reference UUID (Universally Unique IDentifier) is the reference for the signup request returned for approved stored credential signup transactions. This will be used for the subsequent Stored Credential Charge transaction if returned by the host. This field is also applicable to UGP. SCMCI field is returned from the processor on an Initial transaction (Store Credentials) and the value will be sent in COF_REFERENCE field in POS.
PROCESSOR_TRANS_ID	Character	Maximum length is 128.	The transaction ID used by the processor for the transaction which may be required in a later refund or reversal transaction. This may be used for the subsequent Stored Credential Charge transaction if returned by the host.
COF_ISSUER_AUTH_RESULT	Character	Maximum length is 50.	Issuer authorization result. This may be used for the subsequent Stored Credential Charge transaction if returned by the host.

Field	Type	Value	Comments
COF_ACQ_AUTH_RESULT	Character	Maximum length is 50.	Acquirer authorization result. This may be used for the subsequent Stored Credential Charge transaction if returned by the host.
COF_ACQ_REFERENCE_DATA	Character	Maximum length is 200.	That Acquirer Reference Data that may represent the acquirer transaction identifier. This will be used for the subsequent Stored Credential Charge transaction if returned by the host.
COF_SCHEME_REFERENCE_DATA	Character	Maximum length is 200.	The Scheme Reference Data sent by the acquirer in the authorization response message and sent in a subsequent authorization request messages associated with the same transaction. This may be used for the subsequent Stored Credential Charge transaction if returned by the host.
ACQUIRER_DATETIME	Character	Maximum length is 30.	The date returned in the authorization response message. This will be used for the subsequent Stored Credential Charge transaction if returned by the host.
COF_SETTLEMENT_DATE	Character	Maximum length is 30.	The date that reflects either the desired Merchant settlement date or the actual settlement date depending on where the transaction request is within the payment lifecycle. This may be used for the subsequent Stored Credential Charge transaction if returned by the host.

Example

Following is an example of request packet - **Without Payment Type**

```
<TRANSACTION>
<FUNCTION_TYPE>PAYMENT</FUNCTION_TYPE>
<COMMAND>AUTH</COMMAND>
<COUNTER>1</COUNTER>
<MAC> … </MAC>
<MAC_LABEL>REG2</MAC_LABEL>
<TRANS_AMOUNT>1.00</TRANS_AMOUNT>
<RECURRING>Y</RECURRING>
<BILLPAY>TRUE</BILLPAY>
<OC_INDUSTRY_CODE>M</OC_INDUSTRY_CODE>
<ENCRYPT>TRUE</ENCRYPT>
<SCMCI_INDICATOR>2</SCMCI_INDICATOR>
</TRANSACTION>
```

Following is an example of response packet - **Without Payment Type**

```
<RESPONSE>
<ACCT_NUM>400555******0019</ACCT_NUM>
<AUTH_CODE>119517</AUTH_CODE>
<APPROVED_AMOUNT>4.50</APPROVED_AMOUNT>
<CARD_ENTRY_MODE>Swiped</CARD_ENTRY_MODE>
<CARDHOLDER>TEST CARD</CARDHOLDER>
<CTROUTD>153</CTROUTD>
<INTRN_SEQ_NUM>34549</INTRN_SEQ_NUM>
<PAYMENT_TYPE>CREDIT</PAYMENT_TYPE>
<PAYMENT_MEDIA>VISA</PAYMENT_MEDIA>
<PPCV>CBCC.WSI</PPCV>
<REFERENCE>100007265288</REFERENCE>
<RESPONSE_TEXT>APPROVED</RESPONSE_TEXT>
<RESULT>APPROVED</RESULT>
<RESULT_CODE>5</RESULT_CODE>
<TERMINATION_STATUS>SUCCESS</TERMINATION_STATUS>
<COUNTER>1</COUNTER>
<TRANS_DATE>2016.04.10</TRANS_DATE>
<TRANS_SEQ_NUM>15</TRANS_SEQ_NUM>
<TRACE_NUM>14000400000000004001951</TRACE_NUM>
<TRANS_TIME>12:24:30</TRANS_TIME>
<TRAN_LANG_CODE>en</TRAN_LANG_CODE>
<TROUTD>34549</TROUTD>
</RESPONSE>
```

Authorize Sample with Capture Card Early Return

Following is an example of **request packet - First leg**

```
<TRANSACTION>
<FUNCTION_TYPE>PAYMENT</FUNCTION_TYPE>
<COMMAND>AUTH</COMMAND>
<TRANS_AMOUNT>30.00</TRANS_AMOUNT>
<CAPTURECARD_EARLYRETURN>TRUE</CAPTURECARD_EARLYRETURN>
```

```
<MANUAL_ENTRY>FALSE</MANUAL_ENTRY>
<PAYMENT_TYPE>CREDIT</PAYMENT_TYPE>
<FORCE_FLAG>FALSE</FORCE_FLAG>
<MAC_LABEL>P_EJIOKG</MAC_LABEL>
<COUNTER>11</COUNTER>
<MAC>ZdjzzG5FYuyzAuPJ1U+gUpfBNCvLIwG7VxZdRj1cWmc=</MAC>
</TRANSACTION>
```

Following is an example of **response packet - First leg**

```
<RESPONSE>
<RESPONSE_TEXT>CAPTURE EARLY CARD NOTIFICATION</RESPONSE_TEXT>
<RESULT>OK</RESULT>
<RESULT_CODE>-1</RESULT_CODE>
<TERMINATION_STATUS>SUCCESS</TERMINATION_STATUS>
<COUNTER>11</COUNTER>
<ACCT_NUM>476134******0035</ACCT_NUM>
<TRANS_AMOUNT>30.00</TRANS_AMOUNT>
<CARD_EXP_MONTH>**</CARD_EXP_MONTH>
<CARD_EXP_YEAR>**</CARD_EXP_YEAR>
<CARDHOLDER>**</CARDHOLDER>
<PAYMENT_TYPE>CREDIT</PAYMENT_TYPE>
<PAYMENT_MEDIA>VISA</PAYMENT_MEDIA>
<CARD_ENTRY_MODE>Contactless</CARD_ENTRY_MODE>
<INVOICE>123456</INVOICE>
</RESPONSE>
```

Following is an example of **request packet - Second leg**

```
<TRANSACTION>
<FUNCTION_TYPE>PAYMENT</FUNCTION_TYPE>
<COMMAND>AUTH</COMMAND>
<TRANS_AMOUNT>30.00</TRANS_AMOUNT>
<MANUAL_ENTRY>FALSE</MANUAL_ENTRY>
<PAYMENT_TYPE>CREDIT</PAYMENT_TYPE>
<FORCE_FLAG>FALSE</FORCE_FLAG>
<MAC_LABEL>P_EJIOKG</MAC_LABEL>
<COUNTER>12</COUNTER>
<MAC>QEV5Fo/nxBTA3Rsvm/iyDhWIHI3qEN/0gTXhtvGZPDY=</MAC>
</TRANSACTION>
```

Following is an example of **response packet - Second leg**

```
<RESPONSE>
<RESPONSE_TEXT> Duplicate transaction based on account/invoice/amount combination </RESPONSE_TEXT>
<RESULT>DECLINED</RESULT>
<RESULT_CODE>6</RESULT_CODE>
```

```
<TERMINATION_STATUS>SUCCESS</TERMINATION_STATUS>
<COMMAND>AUTH</COMMAND>
<INTRN_SEQ_NUM>4016100322</INTRN_SEQ_NUM>
<BATCH_TRACE_ID>0a1516d4-d456-4a79-bc80-66b236b953f4</BATCH_TRACE_ID>
<TRANS_AMOUNT>30.00</TRANS_AMOUNT>
<PAYMENT_MEDIA>VISA</PAYMENT_MEDIA>
<PAYMENT_TYPE>CREDIT</PAYMENT_TYPE>
<ACCT_NUM>476134******0035</ACCT_NUM>
<CARDHOLDER>**</CARDHOLDER>
<BANK_USERDATA>VISA</BANK_USERDATA>
<VSP_CODE>100</VSP_CODE>
<VSP_RESULTDESC>Success</VSP_RESULTDESC>
<VSP_TRXID>6379320473862596 87</VSP_TRXID>
<CARD_ABBRV>VI</CARD_ABBRV>
<CARD_ENTRY_MODE>Contactless</CARD_ENTRY_MODE>
<CARD_TOKEN>4761************</CARD_TOKEN>
<TRAN_LANG_CODE>en</TRAN_LANG_CODE>
<CARD_EXP_MONTH>**</CARD_EXP_MONTH>
<CARD_EXP_YEAR>**</CARD_EXP_YEAR>
<DUP_ACCT_NUM>476134******0035</DUP_ACCT_NUM>
<DUP_AUTH_CODE>894544</DUP_AUTH_CODE>
<DUP_CTROUTD>75062</DUP_CTROUTD>
<DUP_INVOICE>123456</DUP_INVOICE>
<DUP_PAYMENT_MEDIA>VISA</DUP_PAYMENT_MEDIA>
<DUP_TRANS_AMOUNT>30.00</DUP_TRANS_AMOUNT>
<DUP_TRANS_DATE>2022.07.12</DUP_TRANS_DATE>
<DUP_TRANS_TIME>02:38:26</DUP_TRANS_TIME>
<TRAINING_MODE>OFF</TRAINING_MODE>
<EMV_CVM>SIGNATURE</EMV_CVM>
<EMV_TAG_4F>A0000000031010</EMV_TAG_4F>
<EMV_TAG_50>VISA TEST</EMV_TAG_50>
<EMV_TAG_82>0000</EMV_TAG_82>
<EMV_TAG_84>A0000000031010</EMV_TAG_84>
<EMV_TAG_95>0000000000</EMV_TAG_95>
<EMV_TAG_9A>220711</EMV_TAG_9A>
<EMV_TAG_9B>0000</EMV_TAG_9B>
<EMV_TAG_9C>00</EMV_TAG_9C>
<EMV_TAG_5F20>**</EMV_TAG_5F20>
<EMV_TAG_5F2A>0840</EMV_TAG_5F2A>
<EMV_TAG_5F34>01</EMV_TAG_5F34>
<EMV_TAG_9F02>000000003000</EMV_TAG_9F02>
<EMV_TAG_9F03>000000000000</EMV_TAG_9F03>
<EMV_TAG_9F09>008C</EMV_TAG_9F09>
<EMV_TAG_9F10>06011103A00000</EMV_TAG_9F10>
<EMV_TAG_9F1A>0840</EMV_TAG_9F1A>
<EMV_TAG_9F1E>01501302</EMV_TAG_9F1E>
<EMV_TAG_9F21>234216</EMV_TAG_9F21>
<EMV_TAG_9F26>1E49203FBAE2FF02</EMV_TAG_9F26>
<EMV_TAG_9F27>80</EMV_TAG_9F27>
<EMV_TAG_9F33>E068C8</EMV_TAG_9F33>
<EMV_TAG_9F34>020000</EMV_TAG_9F34>
<EMV_TAG_9F35>22</EMV_TAG_9F35>
<EMV_TAG_9F36>4887</EMV_TAG_9F36>
<EMV_TAG_9F37>6829DDBF</EMV_TAG_9F37>
<EMV_TAG_9F39>07</EMV_TAG_9F39>
<EMV_TAG_9F40>7000F05001</EMV_TAG_9F40>
<EMV_TAG_9F41>00000003</EMV_TAG_9F41>
<EMV_TAG_9F6E>20700000</EMV_TAG_9F6E>
<EMV_MODE>CARD</EMV_MODE>
<COUNTER>12</COUNTER>
</RESPONSE>
```

Authorize Sample with Stored Credential Transaction

Following is an example of **Request packet - First leg (Sign up)**

```
<TRANSACTION>
<FUNCTION_TYPE>PAYMENT</FUNCTION_TYPE>
<COMMAND>AUTH</COMMAND>
<TRANS_AMOUNT>1.00</TRANS_AMOUNT>
<SCMCI_INDICATOR>1</SCMCI_INDICATOR>
<INSTALLMENT>Y</INSTALLMENT>
<MANUAL_ENTRY>FALSE</MANUAL_ENTRY>
<FORCE_FLAG>FALSE</FORCE_FLAG>
</TRANSACTION>
```

Following is an example of **Response packet - First leg (Sign up)**

```
<RESPONSE>
<ACCT_NUM>544400******2205</ACCT_NUM>
<ACQUIRER_DATETIME>2023-11-18T23:31:32Z</ACQUIRER_DATETIME>
<COF_ACQ_REFERENCE_DATA>
MTAwHDE3MzE1MxwxOTMxNTAcHDEwMBwcQTAwMDE5MzE1MDExMTgcHBwzMzIyMTcxNzMxNTMcMzIyMDAwMDAxMTAwMDAwMRwc</
COF_ACQ_REFERENCE_DATA>
<COMMAND>AUTH</COMMAND>
<APPROVED_AMOUNT>1.00</APPROVED_AMOUNT>
<AUTH_CODE>193150</AUTH_CODE>
<BANK_USERDATA>MASTERCARD</BANK_USERDATA>
<BATCH_TRACE_ID>1d708a81-1a30-455f-8e0c-9022f4937166</BATCH_TRACE_ID>
<CARDHOLDER>TEST-VOID/TEST</CARDHOLDER>
<CARD_ABBRV>MC</CARD_ABBRV>
<CARD_ENTRY_MODE>Swiped</CARD_ENTRY_MODE>
<CARD_EXP_MONTH>12</CARD_EXP_MONTH>
<CARD_EXP_YEAR>24</CARD_EXP_YEAR>
<CARD_TOKEN>aw97xuLMACC82sj8</CARD_TOKEN>
<CTROUTD>1d708a81-1a30-455f-8e0c-9022f4937166</CTROUTD>
<INVOICE>123456</INVOICE>
<HOST_RESPCODE>00</HOST_RESPCODE>
<MERCHID>700000013698</MERCHID>
<PAYMENT_MEDIA>MASTERCARD</PAYMENT_MEDIA>
<PAYMENT_TYPE>CREDIT</PAYMENT_TYPE>
<REFERENCE>332217173153</REFERENCE>
<RESPONSE_TEXT>Approved</RESPONSE_TEXT>
<RESULT>CAPTURED</RESULT>
<RESULT_CODE>5</RESULT_CODE>
<COF_REFERENCE>44b23c8e-a51b-40d6-9c3c-167ce64dad58</COF_REFERENCE>
<TERMID>001</TERMID>
<TERMINATION_STATUS>SUCCESS</TERMINATION_STATUS>
<TOKEN_SOURCE>INTERNAL</TOKEN_SOURCE>
<TRAINING_MODE>OFF</TRAINING_MODE>
<TRANS_AMOUNT>1.00</TRANS_AMOUNT>
<TRANS_DATE>2023.11.18</TRANS_DATE>
<TRAN_LANG_CODE>en</TRAN_LANG_CODE>
<TRANS_TIME>17:31:53</TRANS_TIME>
<TRANS_CURRENCY_CODE>0840</TRANS_CURRENCY_CODE>
<COUNTER>8</COUNTER>
<RESPONSE>
```

Following is an example of **Request packet - Second leg (Charge)**

```
<TRANSACTION>
<FUNCTION_TYPE>PAYMENT</FUNCTION_TYPE>
<COMMAND>AUTH</COMMAND>
<TRANS_AMOUNT>15.00</TRANS_AMOUNT>
<CARD_EXP_MONTH>12</CARD_EXP_MONTH>
<CARD_EXP_YEAR>24</CARD_EXP_YEAR>
<CARD_TOKEN>aw97xuLMACC82sj8</CARD_TOKEN>
<TOKEN_SOURCE>INTERNAL</TOKEN_SOURCE>
<PAYMENT_TYPE>CREDIT</PAYMENT_TYPE>
<BANK_USERDATA>MASTERCARD</BANK_USERDATA>
<COF_ACQ_RESP_DATETIME>2023-11-18T23:31:32Z</COF_ACQ_RESP_DATETIME>
<COF_ACQ_REFERENCE_DATA>
MTAwHDE3MzE1MxwxOTMxNTAcHDEwMBwcQTAwMDE5MzE1MDExMTgcHBwzMzIyMTcxNzMxNTMcMzIyMDAwMDAxMTAwMDAwMRwc</
COF_ACQ_REFERENCE_DATA>
<COF_REFERENCE>44b23c8e-a51b-40d6-9c3c-167ce64dad58</COF_REFERENCE>
<COF_AUTH_CODE>193150</COF_AUTH_CODE>
<SCMCI_INDICATOR>3</SCMCI_INDICATOR>
<RECURRING>Y</RECURRING>
<MANUAL_ENTRY>FALSE</MANUAL_ENTRY>
<FORCE_FLAG>FALSE</FORCE_FLAG>
</TRANSACTION>
```

Following is an example of **Response packet - Second leg (Charge)**

```
<RESPONSE>
<ACQUIRER_DATETIME>2023-11-18T23:37:02Z</ACQUIRER_DATETIME>
<COF_ACQ_REFERENCE_DATA>
MTUwMBwxNzM3MjEcMTkzMTc0HBwxNTAwHBxBMDAwMTkzMTc0MTExOBwcHDMzMjIxNzE3MzcyMRwzMjIwMDAwMDExMDAwMDAyHBw=</
COF_ACQ_REFERENCE_DATA>
<COMMAND>AUTH</COMMAND>
<APPROVED_AMOUNT>15.00</APPROVED_AMOUNT>
<AUTH_CODE>193174</AUTH_CODE>
<BANK_USERDATA>MASTERCARD</BANK_USERDATA>
<BATCH_TRACE_ID>fe81c934-913a-481c-9b34-cdbdd80f63b7</BATCH_TRACE_ID>
<CARD_ABBRV>MC</CARD_ABBRV>
<CARD_EXP_MONTH>12</CARD_EXP_MONTH>
<CARD_EXP_YEAR>24</CARD_EXP_YEAR>
<CARD_TOKEN>aw97xuLMACC82sj8</CARD_TOKEN>
<CTROUTD>fe81c934-913a-481c-9b34-cdbdd80f63b7</CTROUTD>
<INVOICE>123456</INVOICE>
<HOST_RESPCODE>00</HOST_RESPCODE>
<MERCHID>700000013698</MERCHID>
<PAYMENT_MEDIA>MASTERCARD</PAYMENT_MEDIA>
<PAYMENT_TYPE>CREDIT</PAYMENT_TYPE>
<REFERENCE>332217173721</REFERENCE>
<RESPONSE_TEXT>Approved</RESPONSE_TEXT>
<RESULT>CAPTURED</RESULT>
<RESULT_CODE>5</RESULT_CODE>
<TERMID>001</TERMID>
<TERMINATION_STATUS>SUCCESS</TERMINATION_STATUS>
<TOKEN_SOURCE>INTERNAL</TOKEN_SOURCE>
<TRAINING_MODE>OFF</TRAINING_MODE>
<TRANS_AMOUNT>15.00</TRANS_AMOUNT>
<TRANS_DATE>2023.11.18</TRANS_DATE>
<TRANS_TIME>17:37:21</TRANS_TIME>
<TRANS_CURRENCY_CODE>0840</TRANS_CURRENCY_CODE>
<RESPONSE>
```