

CREDIT_APP

This command directs the device to display a series of screens and up to 10 formatted prompts for quick credit application input. As private label cards become more prevalent, retailers desire the ability to capture customer's personal information to comprise and submit a quick credit application for instant approval. The quick credit application will gather personal data elements fed from the POS as nested XML posts.

Device UI Required: No

Request Packet

Field	Rule	Type	Minimum	Maximum	Value(s)	Description
FUNCTION_TYPE	Required	Static value	N/A	N/A	DEVICE	Type of function
COMMAND	Required	Static value	N/A	N/A	CREDIT_APP	Command name
COUNTER	Required	Numeric	1	30		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: 1
MAC	Required	Base64 Encoded Data	1	50		Message Authentication Code. This is used to authenticate the POS. Example: fK6w3AYFSWYC7I avAjcYZUgzOCZ3 mPkRCPSYAnk31 Y=</
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: P_GANFXT
RETURN_SCREEN	Optional	List	1	30	IDLE_SCREEN STAY_CURRENT	This indicates the screen to be returned at. Default is IDLE_SCREEN

Field	Rule	Type	Minimum	Maximum	Value(s)	Description
TRAINING_ACTION	Optional	List	1	30	1 - Returns 'Approved' response to POS in RESPONSE_TEXT and RESULT tags 2 - Returns 'Declined' response to POS in RESPONSE_TEXT and RESULT tags 3 - Returns 'Partial' response to POS in RESPONSE_TEXT and RESULT tags	Closed loop training mode.
POS_RECON	Optional	Character	1	30		POS reconciliation. POS Reconciliation field to be echoed back in response to POS. Example: RetailPOS1

Field	Rule	Type	Minimum	Maximum	Value(s)	Description
FORWARD_PROXY	Optional	Character	10	100		<p>If this field is present, then SCA will forward proxy to this destination; otherwise, SCA will return captured data to POS. If the URL does not match, then the regular Credit App functionality will be processed. Only FORWARD_PROXY, PROXY_TIMEOUT, PROXY_REF, PROMPTn and PROMPTn_DATA fields can be sent with a proxy request. If the incoming URL in the FORWARD_PROXY matches the PASSTHROUGH configuration, then it will send the request to Host interface and host will frame the command and send it to the PAYware Connect (PWC).</p> <p>Example: https://192.168.1.2:8000</p>

Field	Rule	Type	Minimum	Maximum	Value(s)	Description
PROXY_TIMEOUT	Optional	Numeric	0	999		For use with FORWARD_PROXY. This defines the duration (in seconds) that SCA will wait for the forward proxy location to respond. If no value is provided, default is 30.
PROXY_REF	Optional	Character	1	1000		For use with FORWARD_PROXY. Reference number (or any data not captured on device) generated by the POS that will be included as a data tag when data is sent by SCA to forward proxy destination.

Field	Rule	Type	Minimum	Maximum	Value(s)	Description
PASS_THROUGH	Optional	Boolean	1	5	<ul style="list-style-type: none"> • TRUE - Credit app data will be passed through SCA to proxy server URL without prompting on device. • FALSE - SCA will prompt for user interaction. For use with FORWARD_PROXY. 	Pass through without requiring user interaction on device. POS will pass majority of the data in the PROXY_REF field.
CREDIT_PLAN_NUMBER	Character	Numeric	1	40		Credit plan number, as required by processor. This is applicable for Completion transaction.
CASHIER_ID	Optional	Character	1	10		This indicates the Cashier ID performing the transaction ID. Example: 560
SERVER_ID	Optional	Numeric	1	10		This indicates the Server ID, performing the transaction. Example: 560

Field	Rule	Type	Minimum	Maximum	Value(s)	Description
INVOICE	Optional	Character	1	40		Merchant invoice number. Maximum 40 characters (A-Z, a-z, 0-9) and these are not case sensitive. All the special characters are supported in INVOICE. POS, integrated with the application should handle maximum invoice applicable for the host used in the environment Vantiv allows numeric only; the value may not be all zeroes. Example: TA1234
STORE_NUM	Optional	Character	1	6		Store number. Example: 203
LANE	Optional	Numeric	1	8		This field is used to identify the retail lane. Example: 1
CARD_TOKEN	Conditional	Character	1	40		Card token is processor-based or gateway-based and can represent a unique card. Example: 7987654321098765.

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.
DISPLAY_BULKDATA	Optional	Numeric	1	4000	Merchant Data for Display	Bulk Data Display for Credit App, which will be displayed below the input entry and above buttons. It will be taken only for NUMERIC inputs, where virtual keyboard is not shown. Same Bulk Data will be shown for all possible prompts if sent in Credit App request scrollable display. This field is supported for M400, M440, M424 devices only.

Field	Rule	Type	Minimum	Maximum	Value(s)	Description
DISPLAY_IMG_TO P	Optional	Base64 Encoded Data	1	30000		Top section display image. Value is base64 encoded string (maximum 30000) to be converted to an image. Displays image on top of the screen. This will replace the title logo image. This field is supported for M400, M440, M424 devices only.

PROMPT 1

Field	Rule	Type	Minimum	Maximum	Value(s)	Description
PROMPT1	Required	Character	1	280		This is Prompt 1 field to enter data. Example: Please enter your name?

Field	Rule	Type	Minimum	Maximum	Value(s)	Description
PROMPT1_DATA	Optional	Character	1	40		Pre-populated data from the POS - formatted according to PROMPT1_FORMAT and displayed on the terminal. The Display character is 20 and INPUT DATA Entry will 40 for QWERTY type input Entry and 9 for NUMERIC /DOLLAR keypad Entry without separator (like First two character is not displayed. Example: David
PROMPT1_TYPE	Optional	List	1	12	<ul style="list-style-type: none"> • QWERTY (default) • QWERTY_SWIPE • NUMERIC • DOLLAR 	Prompt 1 input type. For QWERTY and NUMERIC prompts, entry will be left to right. For DOLLAR prompt, entry will be right to left. For QWERTY_SWIPE, MSR is enabled to read card holder name from Track I.

Field	Rule	Type	Minimum	Maximum	Value(s)	Description
PROMPT1_MIN	Optional	Numeric	1	40		SCA will validate consumer entry meets this minimum number of characters. Defaults to 0 if not present. The PROMPTn_MIN entry cannot be greater than length of PROMPTn_FORMAT if both fields are present in the request. Similarly, the PROMPTn_MIN entry cannot be greater than PROMPTn_MAX if both fields are present in the request.

Field	Rule	Type	Minimum	Maximum	Value(s)	Description
PROMPT1_MAX	Optional	Character	1	40	The Value for this field can be [1, 40] for QWERTY/NUMERIC/DOLLAR Prompt Type.	SCA will validate consumer entry meets this maximum number of characters. Defaults to length of PROMPTn_FORM AT, if present. Otherwise, 40 for QWERTY/NUMERIC/DOLLAR PROMPT_TYPE. The PROMPTn_MAX Entry cannot be less than the length of PROMPTn_FORM AT if both are present in the request. Similarly, the PROMPTn_MAX Entry cannot be less than PROMPTn_MIN if both are present in the request.

Field	Rule	Type	Minimum	Maximum	Value(s)	Description
PROMPT1_FORM AT	Optional	Character	1	40		<p>Pre-populate dashes for pre-formatting X indicates alphanumeric N indicates numeric.</p> <p>Allowed Literals: /, -, \$, ., #, (,), #, %, (Space).</p> <p>Example: \$NNN.NN #(NNN)-NNNNNN XXXXNNNN. Alphanumeric(X) should be sent only for QWERTY type. PROMPTn_FORM AT should not contain characters other than those above. The number of X's, N's, and literals are governed by the PROMPTn_MAX and PROMPTn_MIN values.</p>
PROMPT1_MASK	Optional	List	1	8	<ul style="list-style-type: none"> • TRUE (* mask on screen entry) • FALSE (default - unmasked) 	This indicates if mask on screen entry is required.

Field	Rule	Type	Minimum	Maximum	Value(s)	Description
PROMPT1_ENCRYPT	Optional	Binary			<ul style="list-style-type: none"> • TRUE (1) • FALSE (0) 	<p>This field is used to enable encryption of prompted data before sending to POS. Encryption feature needs RSA 2048 size public key to be present on device.</p> <pre>/home/usr1/flash/CreditAppEncPubKey.pem</pre> <p>Current SCA Encryption Algorithm is older to support Legacy harbor Freight POS. SCA will encrypt with key size of SHA256 and padding RSA_PKCS1_PADDING. The PROMPT1_DATA field will contain the encrypted base64 encoded data. If the key is missing, then PROMPT1_DATA will NOT be sent, even if user enters the data, when PROMPT1_ENCRYPT is send as 1.</p>

Field	Rule	Type	Minimum	Maximum	Value(s)	Description
PROMPT1_CONFIR M	Optional	Binary			<ul style="list-style-type: none"> • TRUE (1) • FALSE (0) 	This field will enable a re-prompt for the user to re-enter and re-confirm the same prompt data. This field will not be applicable if the PROMPT1_TYPE is set to QWERTY_SWIPE.
PROMPT1_CONFIR M_TEXT	Optional	Character	1	280		The text that will be displayed on the confirmation prompt (second re-prompt). This field is required if PROMPT1_CONFIR M is set to TRUE or 1.
BUTTON1_INNER _TEXT_LEFT	Optional	Character	1	9		Custom text to display inside left (red) button.
BUTTON1_INNER _TEXT_RIGHT	Optional	Character	1	9		Custom text to display inside right (green) button.
BUTTON1_TEXT_ LEFT	Optional	Character	1	9		Custom text to display below left (red) button.
BUTTON1_TEXT_ RIGHT	Optional	Character	1	9		Custom text to display below right (green) button.

PROMPT 2

Field	Rule	Type	Minimum	Maximum	Value(s)	Description
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PROMPT2	Optional	Character	1	280		Same as PROMPT1. Example: ENTER YOUR LAST NAME
PROMPT2_DATA	Optional	Character	1	40		Same as PROMPT1 DATA. Example: JOHN
PROMPT2_TYPE	Optional	List	1	12		Same as PROMPT1_TYPE. Example: QWERTY
PROMPT2_MIN	Optional	Numeric	1	40		Same as PROMPT1_MIN. Example: 1
PROMPT2_MAX	Optional	Character	1	40		Same as PROMPT1_MAX. Example: 40
PROMPT2_FORMAT	Optional	Character	1	40		Same as PROMPT1_FORMAT. Example: XXXXXXXXXXXX XXXXXXXXXX
PROMPT2_MASK	Optional	List	1	8		Same as PROMPT1_MASK. Example: TRUE

PROMPT2_ENCRYPT	O	B			<ul style="list-style-type: none"> • TRUE (1) • FALSE (0) 	<p>This field is used to enable encryption of prompted data before sending to POS. Encryption feature needs RSA 2048 size public key to be present on device.</p> <p><code>/home/usr1/flash/CreditAppEncPubKey.pem</code>.</p> <p>Current SCA Encryption Algorithm is older to support Legacy harbor Freight POS. SCA will encrypt with key size of SHA256 and padding RSA_PKCS1_PADDING. The PROMPT2_DATA field will contain the encrypted base64 encoded data. If the key is missing, then PROMPT2_DATA will NOT be sent, even if user enters the data, when PROMPT2_ENCRYPT is send as 1.</p>
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PROMPT2_CONFIR M	Optional	Binary			<ul style="list-style-type: none"> • TRUE (1) • FALSE (0) 	This field will enable a re-prompt for the user to re-enter and re-confirm the same prompt data. This field will not be applicable if the PROMPT2_TYPE is set to QWERTY_SWIPE.
PROMPT2_CONFIR M_TEXT	Optional	Character	1	280		The text that will be displayed on the confirmation prompt (second re-prompt). This field is required if PROMPT2_CONFIR M is set to TRUE or 1.
BUTTON2_INNER _TEXT_LEFT	Optional	Character	1	9		Custom text to display inside left (red) button.
BUTTON2_INNER _TEXT_RIGHT	Optional	Character	1	9		Custom text to display inside right (green) button.
BUTTON2_TEXT_ LEFT	Optional	Character	1	9		Custom text to display below left (red) button.
BUTTON2_TEXT_ RIGHT	Optional	Character	1	9		Custom text to display below right (green) button.

PROMPT 3

Field	Rule	Type	Minimum	Maximum	Value(s)	Description
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PROMPT3	Optional	Character	1	280		Same as PROMPT1. Example: PLEASE ENTER YOUR GROSS INCOME
PROMPT3_DATA	Optional	Character	1	40		Same as PROMPT1 DATA. Example: DOLLAR
PROMPT3_TYPE	Optional	List	1	12		Same as PROMPT1_TYPE. Example: \$123456.00
PROMPT3_MIN	Optional	Numeric	1	40		Same as PROMPT1_MIN. Example: 1
PROMPT3_MAX	Optional	Character	1	40		Same as PROMPT1_MAX. Example: 40
PROMPT3_FORM AT	Optional	Character	1	40		Same as PROMPT1_FORM AT. Example: \$NNNNNN.NN
PROMPT3_MASK	Optional	List	1	8		Same as PROMPT1 MASK. Example: FALSE

PROMPT3_ENCRYPT PT	Optional	Binary			<ul style="list-style-type: none"> • TRUE (1) • FALSE (0) 	<p>This field is used to enable encryption of prompted data before sending to POS. Encryption feature needs RSA 2048 size public key to be present on device.</p> <p><code>/home/usr1/flash/CreditAppEncPubKey.pem</code>.</p> <p>Current SCA Encryption Algorithm is older to support Legacy harbor Freight POS. SCA will encrypt with key size of SHA256 and padding RSA_PKCS1_PADDING. The PROMPT3_DATA field will contain the encrypted base64 encoded data. If the key is missing, then PROMPT3_DATA will NOT be sent, even if user enters the data, when PROMPT3_ENCRYPT is send as 1.</p>
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PROMPT3_CONFIR	Optional	Binary			<ul style="list-style-type: none"> • TRUE (1) • FALSE (0) 	This field will enable a re-prompt for the user to re-enter and re-confirm the same prompt data. This field will not be applicable if the PROMPT3_TYPE is set to QWERTY_SWIPE.
PROMPT3_CONFIR_TEXT	Optional	Character	1	280		The text that will be displayed on the confirmation prompt (second re-prompt). This field is required if PROMPT3_CONFIR is set to TRUE or 1.
BUTTON3_INNER_TEXT_LEFT	Optional	Character	1	9		Custom text to display inside left (red) button.
BUTTON3_INNER_TEXT_RIGHT	Optional	Character	1	9		Custom text to display inside right (green) button.
BUTTON3_TEXT_LEFT	Optional	Character	1	9		Custom text to display below left (red) button.
BUTTON3_TEXT_RIGHT	Optional	Character	1	9		Custom text to display below right (green) button.

PROMPT 4

Field	Rule	Type	Minimum	Maximum	Value(s)	Description
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PROMPT4	Optional	Character	1	280		Same as PROMPT1. Example: Enter your card details
PROMPT4_DATA	Optional	Character	1	40		Same as PROMPT1 DATA. Example: 2464-7839-5167
PROMPT4_TYPE	Optional	List	1	12		Same as PROMPT1_TYPE. Example: NUMERIC
PROMPT4_MIN	Optional	Numeric	1	40		Same as PROMPT1_MIN. Example: 1
PROMPT4_MAX	Optional	Character	1	40		Same as PROMPT1_MAX. Example: 40
PROMPT4_FORM AT	Optional	Character	1	40		Same as PROMPT1_FORM AT. Example: NNNN-NNNN-NNNN
PROMPT4_MASK	Optional	List	1	8		Same as PROMPT1 MASK. Example: TRUE

PROMPT4_ENCRYPT PT	Optional	Binary			<ul style="list-style-type: none"> • TRUE (1) • FALSE (0) 	<p>This field is used to enable encryption of prompted data before sending to POS. Encryption feature needs RSA 2048 size public key to be present on device.</p> <pre> /home/usr1/flash/CreditAppEncPubKey.pem </pre> <p>Current SCA Encryption Algorithm is older to support Legacy harbor Freight POS. SCA will encrypt with key size of SHA256 and padding RSA_PKCS1_PADDING. The PROMPT4_DATA field will contain the encrypted base64 encoded data. If the key is missing, then PROMPT4_DATA will NOT be sent, even if user enters the data, when PROMPT4_ENCRYPT is send as 1.</p>
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PROMPT4_CONFIRM	Optional	Binary			<ul style="list-style-type: none"> • TRUE (1) • FALSE (0) 	This field will enable a re-prompt for the user to re-enter and re-confirm the same prompt data. This field will not be applicable if the PROMPT4_TYPE is set to QWERTY_SWIPE.
PROMPT4_CONFIRMTXT	Optional	Character	1	280		The text that will be displayed on the confirmation prompt (second re-prompt). This field is required if PROMPT4_CONFIRM is set to TRUE or 1.
BUTTON4_INNERTEXTLEFT	Optional	Character	1	9		Custom text to display inside left (red) button.
BUTTON4_INNERTEXTRIGHT	Optional	Character	1	9		Custom text to display inside right (green) button.
BUTTON4_TEXTLEFT	Optional	Character	1	9		Custom text to display below left (red) button.
BUTTON4_TEXTRIGHT	Optional	Character	1	9		Custom text to display below right (green) button.
PROMPT5 - PROMPT10						Same as above

Note

- The re-prompt feature will be enabled only if the value of PROMPTx_CONFIRM (x=1 to 10) is set to TRUE or 1. Default value would be 0.
- The value of PROMPTx_CONFIRM_TEXT (x=1 to 10) will be the text displayed on confirmation prompt.
- PROMPTx_CONFIRM or PROMPTx_CONFIRM_TEXT would be ignored if the PROMPTx_TYPE is set to QWERTY_SWIPE.

Example

Following is an example of **Request packet (With Forward Proxy)**

```

<TRANSACTION>
<FUNCTION_TYPE>DEVICE</FUNCTION_TYPE>
<COMMAND>CREDIT_APP</COMMAND>
<FORWARD_PROXY>http://10.120.22.222:9000</FORWARD_PROXY>
<PROXY_TIMEOUT>40</PROXY_TIMEOUT>
<PROXY_REF>548652</PROXY_REF>
<PROMPT1>PLEASE ENTER YOUR NAME</PROMPT1>
<PROMPT1_TYPE>QWERTY</PROMPT1_TYPE>
<PROMPT1_DATA>DAVID</PROMPT1_DATA>
<PROMPT1_MIN>0</PROMPT1_MIN>
<PROMPT1_MAX>20</PROMPT1_MAX>
<PROMPT1_FORMAT>XXXXXXXXXXXXXXXXXXXX</PROMPT1_FORMAT>
<PROMPT1_MASK>FALSE</PROMPT1_MASK>
<PROMPT2>PLEASE ENTER YOUR PHONE NUMBER</PROMPT2>
<PROMPT2_TYPE>NUMERIC</PROMPT2_TYPE>
<PROMPT2_MIN>10</PROMPT2_MIN>
<PROMPT2_MAX>10</PROMPT2_MAX>
<PROMPT2_FORMAT>(NNN)NNN-NNNN</PROMPT2_FORMAT>
<PROMPT2_MASK>FALSE</PROMPT2_MASK>
<PROMPT3>PLEASE ENTER YOUR GROSS INCOME</PROMPT3>
<PROMPT3_TYPE>DOLLAR</PROMPT3_TYPE>
<PROMPT3_MIN>2</PROMPT3_MIN>
<PROMPT3_MAX>8</PROMPT3_MAX>
<PROMPT3_FORMAT>$NNNNNN.NN</PROMPT3_FORMAT>
<PROMPT3_MASK>0</PROMPT3_MASK>
<COUNTER>1</COUNTER>
<MAC> ... </MAC>
<MAC_LABEL>REG2</MAC_LABEL>
</TRANSACTION>

```

Response Packet (No proxy)

Field	Type	Value	Description
RESPONSE_TEXT	Character		Processor response text. Example: Credit Application Prompt Captured

Field	Type	Value	Description
RESULT	Character		This indicates the Result details. Example: OK
RESULT_CODE	Numeric	Expected result code: -1, 59001, 59025, 59026, 59040	This indicates the result code. Refer to Result/Error Codes for details.
RESPONSE_CODE	Character	A or 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>
TERMINATION_STATUS	Character	<ul style="list-style-type: none"> • SUCCESS • 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: 1
POS_RECON	Character		POS reconciliation field echoed back if sent in request. Example: RetailPOS1
PROMPT1	Character		Returns the Prompt1 field to enter data. Example: ENTER FIRST NAME
PROMPT1_DATA	Character		Returns the Prompt1 data. Example: FRED
PROMPT2	Character		Returns the Prompt2 field to enter data. Example: ENTER LAST NAME
PROMPT2_DATA	Character		Returns the Prompt2 data. Example: JONES

Field	Type	Value	Description
PROMPT3	Character		Returns the Prompt3 field to enter data. Example: ENTER SOCIAL SECURITY #
PROMPT3_DATA	Character		Returns the Prompt3 data. Example: 123-45-6789
PROMPT4	Character		Returns the Prompt4 field to enter data. Example: ENTER HOME ADDRESS
PROMPT4_DATA	Character		Returns the Prompt4 data. Example: 123 MAIN St. Alpharetta, GA 30022
PROMPT5	Character		Returns the Prompt5 field to enter data. Example: ENTER ANNUAL GROSS INCOME
PROMPT5_DATA	Character		Returns the Prompt5 data. Example: 50,000.00
INVOICE	Character		Returned merchant invoice number. Example: 123456
AUTH_CODE	Character		Processor authorization number. Example: TA01561
PROMPT6 - PROMPT10			Same as above.

Response Packet (If proxy)

Field	Type	Value	Description
RESPONSE_TEXT	Character		Processor response text. Example: Credit Application Prompt Captured
RESULT	Character		This indicates the Result details. Example: OK
RESULT_CODE	Numeric	Expected result code: -1, 59001, 59025, 59026, 59040	This indicates the result code.

Field	Type	Value	Description
TERMINATION_STATUS	Character	SUCCESS and 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: 1
POS_RECON	Character		POS reconciliation field echoed back if sent in request. Example: RetailPOS1
AUTH_CODE	Character		Processor authorization number. Example: TA01561
INVOICE	Character		Returned merchant invoice number. Example: 123456
PROXY_REF	Character		Reference number generated by POS that was included as a data tag when forward proxying the data. This is applicable only for PWC Pass through transaction. Example: 123456
PROXY_RESULT	Character	SUCCESS or FAILURE	This indicates the proxy results. This is applicable only for PWC Pass through transaction.

If PROXY_RESULT = FAILURE or TIMEOUT, the following fields would be sent in response

Field	Type	Value	Description
PROMPTn	Character		Where n could be equal to 1 - 10. Example: PLEASE ENTER YOUR NAME
PROMPTn_DATA	Character		Where n could be equal to 1 - 10. Example: DAVID

If the URL in FORWARD_PROXY matches PASSTHRUURL configuration, the following fields would be sent in response

https://verifone.cloud/docs/sca-functional-specification/html/protocol_spec/device_transaction/quick_credit_application

Updated: 04-Dec-2024

Field	Type	Value	Description
CTROUTD	Numeric		Client-specific Transaction routing ID. For private label transaction (ADS), PT_CTROUTD field will be mapped to CTROUTD field back to SCA. This is applicable only for PWC Pass through transaction. Example: PLEASE ENTER YOUR NAME
TRANS_SEQ_NUM	Numeric		Processor/Batch trans sequence number (not meaningful for direct host integrations). This is applicable only for PWC Pass through transaction. For private label transaction (ADS), PT_SEQ_NUM field will be mapped to TRANS_SEQ_NUM field back to SCA. Example: 12342
MERCHID	Numeric		Merchant ID. Example: 000024887505
REFERENCE	Character		Returns by some processors. This is applicable only for PWC Pass through transaction. Example: 50100001
TROUTD	Numeric		Transaction routing ID. This is applicable only for PWC Pass through transaction. Example: 000042
AVAILABLE_BALANCE	Floating point number		Available balance on card. This is applicable only for PWC Pass through transaction. Example: 0.01
TRANS_DATE	Character		Transaction date is returned. This is applicable only for PWC Pass through transaction. Example: 2016.09.20

Field	Type	Value	Description
TRANS_TIME	Character		Transaction time is returned. This is applicable only for PWC Pass through transaction. Example: 09:16:25

Example

Following is an example of **Response packet (With Forward Proxy)**

```
<RESPONSE>
<RESPONSE_TEXT>Credit Application Prompt Captured</RESPONSE_TEXT>
<RESULT>OK</RESULT>
<RESULT_CODE>-1</RESULT_CODE>
<TERMINATION_STATUS>SUCCESS</TERMINATION_STATUS>
<COUNTER>53</COUNTER>
<PROXY_RESULT>SUCCESS</PROXY_RESULT>
<PROXY_REF>1234</PROXY_REF>
</RESPONSE>
```

Following is an example of **Response packet (With Forward Proxy when request sent to PWC)**

```
<RESPONSE>
<RESPONSE_TEXT>Approval</RESPONSE_TEXT>
<RESULT>OK</RESULT>
<RESULT_CODE>-1</RESULT_CODE>
<TERMINATION_STATUS>FAILURE</TERMINATION_STATUS>
<PROXY_REF>RN000000000|DTYMMDDHHMM|FTAC|LOOKUP|UP TO 1000 Characters</PROXY_REF>
<TRANS_SEQ_NUM>14000010521</TRANS_SEQ_NUM>
<CTROUTD>12342</CTROUTD>
<MERCHID>000024887505</MERCHID>
<REFERENCE>50100001</REFERENCE>
<COUNTER>8</COUNTER>
<AUTH_CODE> TA01561</AUTH_CODE>
<INVOICE> 123456</INVOICE>
<TROUTD>000042</TROUTD>
<AVAILABLE_BALANCE>0.01</AVAILABLE_BALANCE>
<TRANS_DATE>2016.09.20</TRANS_DATE>
<TRANS_TIME>09:16:25</TRANS_TIME>
</RESPONSE>
```

Following is an example of **Response packet (When Forward Proxy Sends Error Response)**

```
<RESPONSE>
<RESPONSE_TEXT>Credit Application Prompt Captured</RESPONSE_TEXT>
```

```
<RESULT>OK</RESULT>
<RESULT_CODE>-1</RESULT_CODE>
<TERMINATION_STATUS>SUCCESS</TERMINATION_STATUS>
<COUNTER>54</COUNTER>
<PROMPT1>PLEASE ENTER YOUR NAME</PROMPT1>
<PROMPT1_DATA>DAVID</PROMPT1_DATA>
<PROMPT2>PLEASE ENTER YOUR PHONE NUMBER</PROMPT2>
<PROMPT2_DATA>(986)235-1123</PROMPT2_DATA>
<PROMPT3>PLEASE ENTER YOUR GROSS INCOME</PROMPT3>
<PROMPT3_DATA>$200-00</PROMPT3_DATA>
<PROXY_RESULT>FAILURE</PROXY_RESULT>
<PROXY_REF>1234</PROXY_REF>
</RESPONSE>
```

Following is an example of **Response packet (When Forward Proxy is Not Available)**

```
<RESPONSE>
<RESPONSE_TEXT>Failed to Communicate With Proxy</RESPONSE_TEXT>
<RESULT>COMM_ERROR</RESULT>
<RESULT_CODE>59025</RESULT_CODE>
<TERMINATION_STATUS>FAILURE</TERMINATION_STATUS>
<COUNTER>52</COUNTER>
<PROMPT1>PLEASE ENTER YOUR NAME</PROMPT1>
<PROMPT1_DATA>DAVID</PROMPT1_DATA>
<PROMPT2>PLEASE ENTER YOUR PHONE NUMBER</PROMPT2>
<PROMPT2_DATA>(999)999-9999</PROMPT2_DATA>
<PROMPT3>PLEASE ENTER YOUR GROSS INCOME</PROMPT3>
<PROMPT3_DATA>$200-00</PROMPT3_DATA>
<PROXY_RESULT>CONNECTION_ERROR</PROXY_RESULT>
<PROXY_REF>548652</PROXY_REF>
</RESPONSE>
```

Following is an example of **Response packet (When No Proxy Information is Given in the Request)**

```
<RESPONSE>
<RESPONSE_TEXT>Credit Application Prompt Captured</RESPONSE_TEXT>
<RESULT>OK</RESULT>
<RESULT_CODE>-1</RESULT_CODE>
<TERMINATION_STATUS>SUCCESS</TERMINATION_STATUS>
<COUNTER>55</COUNTER>
<PROMPT1>PLEASE ENTER YOUR NAME</PROMPT1>
<PROMPT1_DATA>DAVID</PROMPT1_DATA>
<PROMPT2>PLEASE ENTER YOUR PHONE NUMBER</PROMPT2>
<PROMPT2_DATA>(963)258-7412</PROMPT2_DATA>
<PROMPT3>PLEASE ENTER YOUR GROSS INCOME</PROMPT3>
<PROMPT3_DATA>$ 200-00</PROMPT3_DATA>
<INVOICE>123456</INVOICE>
</RESPONSE>
```

Example Response (In case of input mismatch for re-prompting)

```
<RESPONSE>  
<RESPONSE_TEXT>User Input Mismatch</RESPONSE_TEXT>  
<RESULT>ERROR</RESULT>  
<RESULT_CODE>59076</RESULT_CODE>  
<TERMINATION_STATUS>FAILURE</TERMINATION_STATUS>  
</RESPONSE>
```