

## Credential on File

SCA application is enhanced to support Credential on File transaction (Stored Credentials), 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.

Store credentials apply to in-store and eComm transactions. It can be in the form of a token or a card number and expiration date. The initial transaction for creating Stored Credentials is a cardholder-initiated transaction (CIT) (cardholder's consent).

This feature is initiated with sign up or enrolment transaction with card or with existing card token using Card Validation command or with initial payment using Capture or Authorize command. Followed by enrolment, subsequently cardholder-initiated charge transaction using Capture or Authorize command and merchant initiated recurring/ instalment/ unscheduled charge transaction using Capture or Authorize command. Refer to [CARD VALIDATION](#), [AUTHORIZE](#) and [CAPTURE](#) section for more details on the request and response command fields on Stored Credentials transaction.

### Note

CUSTOMER\_ID, CUSTOMER\_EMAIL, CUSTOMER\_PHONE\_NUM and CUSTOMER\_NAME\_ON\_CARD fields with respect to Stored Credentials transaction in [AUTHORIZE](#) and [CAPTURE](#) request table are specific to **Worldpay**.

Following are few transaction samples for merchant-initiated charge transaction.

Sample Authorize (Recurring=Y)

### Following is an example of request packet

```
<TRANSACTION>
<FUNCTION_TYPE>PAYMENT</FUNCTION_TYPE>
<COMMAND>AUTH</COMMAND>
<TRANS_AMOUNT>12.00</TRANS_AMOUNT>
<CARD_EXP_MONTH>**</CARD_EXP_MONTH>
<CARD_EXP_YEAR>**</CARD_EXP_YEAR>
<CARD_TOKEN>6240*****</CARD_TOKEN>
<TOKEN_SOURCE>CHASE</TOKEN_SOURCE>
<PAYMENT_TYPE>CREDIT</PAYMENT_TYPE>
<BANK_USERDATA>DISCOVER</BANK_USERDATA>
<COF_ACQ_RESP_DATE/TIME>2024-01-18T06:27:21Z</COF_ACQ_RESP_DATE/TIME>
<COF_ACQ_REFERENCE_DATA>
MTcwbWwMDI3MjYcMDkxOTk1HDaxNDaxODI0MDAwMTk5NRwxNzAwHBwmbHQ7U1JEJmd000Rpc2NOUk1EPTaxNDaxODI0MDAwMTk5NXxEaXNjUHJv
Y0NvZG9UMDAwMDAwfERpc2NQT1NFbnRyeT0wMnxEaXNjUmVzcENvZG9UICB8RGlzY1BPU0RhdGE9MDEwMDAwMDAwMEgwMCAgIHxEaXNjTVNRPTAy
Jmx0Oy9TUkQmZ3Q7HBwcNDaxODAwMDAyNzI2HDaxNzAwMDAwMTk5MDAxNjEjEHA==</COF_ACQ_REFERENCE_DATA>
<COF_REFERENCE>5898399c-8f44-45c8-839c-2d39833b21cc</COF_REFERENCE>
<COF_AUTH_CODE>091995</COF_AUTH_CODE>
<SCMCI_INDICATOR>3</SCMCI_INDICATOR>
<RECURRING>Y</RECURRING>
<MANUAL_ENTRY>FALSE</MANUAL_ENTRY>
<FORCE_FLAG>FALSE</FORCE_FLAG>
<MAC_LABEL>P_T24W4Q</MAC_LABEL>
<COUNTER>20</COUNTER>
<MAC>utFq4vz2JcAsN1e0uzbGukBNEuU8njaFynDRZDQTVqQ=</MAC>
</TRANSACTION>
```

### Following is an example of response packet

```

<RESPONSE>
<RESPONSE_TEXT>Approved</RESPONSE_TEXT>
<RESULT>CAPTURED</RESULT>
<RESULT_CODE>5</RESULT_CODE>
<TERMINATION_STATUS>SUCCESS</TERMINATION_STATUS>
<COMMAND>PRE_AUTH</COMMAND>
<HOST_RESPCODE>00</HOST_RESPCODE>
<BATCH_TRACE_ID>768d8850-e54d-4903-b9a0-7b2e939182e0</BATCH_TRACE_ID>
<TRANS_AMOUNT>12.00</TRANS_AMOUNT>
<TRANS_DATE>2024.01.18</TRANS_DATE>
<TRANS_TIME>00:32:34</TRANS_TIME>
<INVOICE>3322</INVOICE>
<CTROUTD>768d8850-e54d-4903-b9a0-7b2e939182e0</CTROUTD>
<PAYMENT_MEDIA>DISCOVER</PAYMENT_MEDIA>
<PAYMENT_TYPE>CREDIT</PAYMENT_TYPE>
<AUTH_CODE>092050</AUTH_CODE>
<APPROVED_AMOUNT>12.00</APPROVED_AMOUNT>
<REFERENCE>401800003234</REFERENCE>
<BANK_USERDATA>DISCOVER</BANK_USERDATA>
<CARD_ABBRV>DS</CARD_ABBRV>
<CARD_TOKEN>6240*****</CARD_TOKEN>
<TOKEN_SOURCE>CHASE</TOKEN_SOURCE>
<CARD_EXP_MONTH>**</CARD_EXP_MONTH>
<CARD_EXP_YEAR>**</CARD_EXP_YEAR>
<COF_SCHEME_REFERENCE_DATA>DiscNRID=014018240002050|DiscProcCode=130000|DiscPOSEntry=01|DiscRespCode=
|DiscPOSData=01 00000H00 |DiscMSQ=00</COF_SCHEME_REFERENCE_DATA>
<ACQUIRER_DATETIME>2024-01-18T06:32:40Z</ACQUIRER_DATETIME>
<COF_ACQ_REFERENCE_DATA>
MTIwMBwMDMyMzQcMDkyMDUwHDaxNDaxODI0MDAwMjA1MHwMTQwMTgyNDAwMDE5OTUcMTIwMBwMjA1NSRCZndDtEaXNjTlJlJRD0wMTQwMTgy
NDAwMDIwNTB8RGlzY1Byb2NDb2RlPTEzMDAwMHxEaXNjUE9TRW50cnk9MDF8RGlzY1Jlc3BDb2RlPSAgfERpc2NQT1NEyXRhPTAxICAgMDAwMDE5
MDAgICB8RGlzY01TUT0wMzZsdDsvU1JEJmd0OxwchDQwMTGwMDAwMzIzNBwMTcwMDAwMDEyMDAwMDA4HBw=</COF_ACQ_REFERENCE_DATA>
<MERCHID>700000013301</MERCHID>
<TERMID>001</TERMID>
<TRAINING_MODE>OFF</TRAINING_MODE>
<TRANS_CURRENCY_CODE>0840</TRANS_CURRENCY_CODE>
</RESPONSE>

```

Sample Authorize (Instalment=Y)

Following is an example of request packet

```

<TRANSACTION>
<FUNCTION_TYPE>PAYMENT</FUNCTION_TYPE>
<COMMAND>AUTH</COMMAND>
<TRANS_AMOUNT>6.00</TRANS_AMOUNT>
<CARD_EXP_MONTH>**</CARD_EXP_MONTH>
<CARD_EXP_YEAR>**</CARD_EXP_YEAR>
<CARD_TOKEN>2223*****</CARD_TOKEN>
<TOKEN_SOURCE>CHASE</TOKEN_SOURCE>
<PAYMENT_TYPE>CREDIT</PAYMENT_TYPE>
<BANK_USERDATA>MASTERCARD</BANK_USERDATA>
<COF_ACQ_RESP_DATETIME>2024-01-21T10:03:24Z</COF_ACQ_RESP_DATETIME>
<COF_ACQ_REFERENCE_DATA>
MzAwMBwWMDAzMzUcNjA1NjUzHBwzMDAwHBwmbHQ7U1JEJmd0O01DQmFua251dERhdGE9MDEyMU1DQzAwMDdYSyZsdDsvU1JEJmd0OxwchDQwMjEw
NDA0MDMzNRwwMjAwMDAwMDEwMDAwMDEwHBw=</COF_ACQ_REFERENCE_DATA>
<COF_REFERENCE>33fe733b-42d9-451f-b817-77f08c8e6f00</COF_REFERENCE>
<COF_AUTH_CODE>605653</COF_AUTH_CODE>

```

```

<SCMCI_INDICATOR>3</SCMCI_INDICATOR>
<INSTALLMENT>Y</INSTALLMENT>
<MANUAL_ENTRY>FALSE</MANUAL_ENTRY>
<FORCE_FLAG>FALSE</FORCE_FLAG>
<MAC_LABEL>P_IGDWGO</MAC_LABEL>
<COUNTER>8</COUNTER>
<MAC>MpMrDK00ZroiNgSOkWxMzrGYtmRDzX375LuL++hr7lM=</MAC>
</TRANSACTION>

```

**Following is an example of response packet**

```

<RESPONSE>
<RESPONSE_TEXT>Approved</RESPONSE_TEXT>
<RESULT>CAPTURED</RESULT>
<RESULT_CODE>5</RESULT_CODE>
<TERMINATION_STATUS>SUCCESS</TERMINATION_STATUS>
<COMMAND>PRE_AUTH</COMMAND>
<HOST_RESPCODE>00</HOST_RESPCODE>
<BATCH_TRACE_ID>accea06c-414f-4f9a-9b18-b5574815b9b7</BATCH_TRACE_ID>
<TRANS_AMOUNT>6.00</TRANS_AMOUNT>
<TRANS_DATE>2024.01.21</TRANS_DATE>
<TRANS_TIME>04:08:30</TRANS_TIME>
<INVOICE>7655433</INVOICE>
<CTROUTD>accea06c-414f-4f9a-9b18-b5574815b9b7</CTROUTD>
<PAYMENT_MEDIA>MASTERCARD</PAYMENT_MEDIA>
<PAYMENT_TYPE>CREDIT</PAYMENT_TYPE>
<AUTH_CODE>195267</AUTH_CODE>
<APPROVED_AMOUNT>6.00</APPROVED_AMOUNT>
<REFERENCE>402104040830</REFERENCE>
<BANK_USERDATA>MASTERCARD</BANK_USERDATA>
<CARD_ABBRV>MC</CARD_ABBRV>
<CARD_TOKEN>2223*****</CARD_TOKEN>
<TOKEN_SOURCE>CHASE</TOKEN_SOURCE>
<CARD_EXP_MONTH>**</CARD_EXP_MONTH>
<CARD_EXP_YEAR>**</CARD_EXP_YEAR>
<COF_SCHEME_REFERENCE_DATA>MCBanknetData=0121000195267</COF_SCHEME_REFERENCE_DATA>
<ACQUIRER_DATETIME>2024-01-21T10:08:18Z</ACQUIRER_DATETIME>
<COF_ACQ_REFERENCE_DATA>
NjAwHDA0MDgzMBwxOTUyNjccHDYwMBwcJmx001NSRCZndDtNQ0JhbmtuZXRZREYXRhPTAxMjEwMDAxOTUyNjcbHQ7L1NSRCZndDscHBw0MDIxMDQw
NDA4MzAcMDIxMDAwMDAxMjAwMDAwMhwc</COF_ACQ_REFERENCE_DATA>
<MERCHID>700000013698</MERCHID>
<TERMID>001</TERMID>
<TRAINING_MODE>OFF</TRAINING_MODE>
<TRANS_CURRENCY_CODE>0840</TRANS_CURRENCY_CODE>
</RESPONSE>

```

**Sample Authorize (Unscheduled=Y)**

**Following is an example of request packet**

```

<TRANSACTION>
<FUNCTION_TYPE>PAYMENT</FUNCTION_TYPE>
<COMMAND>AUTH</COMMAND>

```

```

<TRANS_AMOUNT>9.00</TRANS_AMOUNT>
<CARD_EXP_MONTH>**</CARD_EXP_MONTH>
<CARD_EXP_YEAR>**</CARD_EXP_YEAR>
<CARD_TOKEN>2223*****</CARD_TOKEN>
<TOKEN_SOURCE>CHASE</TOKEN_SOURCE>
<PAYMENT_TYPE>CREDIT</PAYMENT_TYPE>
<BANK_USERDATA>MASTERCARD</BANK_USERDATA>
<COF_ACQ_RESP_DATETIME>2024-01-21T10:03:24Z</COF_ACQ_RESP_DATETIME>
<COF_ACQ_REFERENCE_DATA>
MzAwMBwWnDazMzUcNjA1NjUzHBwzMDAwHBwmbHQ7U1JEJmd0001DQmFua251dERhdGE9MDEyMU1DQzAwMddYSyZsdDsvU1JEJmd00xwcHDQwMjEw
NDA0MDMzNRwwMjAwMDAwMDEwMDAwMDEwHBw=</COF_ACQ_REFERENCE_DATA>
<COF_REFERENCE>33fe733b-42d9-451f-b817-77f08c8e6f00</COF_REFERENCE>
<COF_AUTH_CODE>605653</COF_AUTH_CODE>
<SCMCI_INDICATOR>3</SCMCI_INDICATOR>
<UNSCHEDULED>Y</UNSCHEDULED>
<MANUAL_ENTRY>FALSE</MANUAL_ENTRY>
<FORCE_FLAG>FALSE</FORCE_FLAG>
<MAC_LABEL>P_IGDWGO</MAC_LABEL>
<COUNTER>11</COUNTER>
<MAC>iI4R3WGx1py0thQhVUEWCligT/7tNz8o2ooP//mxzrw=</MAC>
</TRANSACTION>

```

**Following is an example of response packet**

```

<RESPONSE>
<RESPONSE_TEXT>Approved</RESPONSE_TEXT>
<RESULT>CAPTURED</RESULT>
<RESULT_CODE>5</RESULT_CODE>
<TERMINATION_STATUS>SUCCESS</TERMINATION_STATUS>
<COMMAND>PRE_AUTH</COMMAND>
<HOST_RESPCODE>00</HOST_RESPCODE>
<BATCH_TRACE_ID>8aa86f82-ae21-4f33-9b6f-ea179a01ef82</BATCH_TRACE_ID>
<TRANS_AMOUNT>9.00</TRANS_AMOUNT>
<TRANS_DATE>2024.01.21</TRANS_DATE>
<TRANS_TIME>04:09:56</TRANS_TIME>
<INVOICE>7655433</INVOICE>
<CTROUTD>8aa86f82-ae21-4f33-9b6f-ea179a01ef82</CTROUTD>
<PAYMENT_MEDIA>MASTERCARD</PAYMENT_MEDIA>
<PAYMENT_TYPE>CREDIT</PAYMENT_TYPE>
<AUTH_CODE>195334</AUTH_CODE>
<APPROVED_AMOUNT>9.00</APPROVED_AMOUNT>
<REFERENCE>402104040956</REFERENCE>
<BANK_USERDATA>MASTERCARD</BANK_USERDATA>
<CARD_ABBRV>MC</CARD_ABBRV>
<CARD_TOKEN>2223*****</CARD_TOKEN>
<TOKEN_SOURCE>CHASE</TOKEN_SOURCE>
<CARD_EXP_MONTH>**</CARD_EXP_MONTH>
<CARD_EXP_YEAR>**</CARD_EXP_YEAR>
<COF_SCHEME_REFERENCE_DATA>MCBanknetData=0121000195334</COF_SCHEME_REFERENCE_DATA>
<ACQUIRER_DATETIME>2024-01-21T10:09:46Z</ACQUIRER_DATETIME>
<COF_ACQ_REFERENCE_DATA>
OTAwHDA0MDk1NhwXOTUzMzQcHDkwMBwCJmx001NSRCZndDtNQ0JhbmtuZXR5YXJhPTAxMjEwMDAwOTUzMzQmbHQ7L1NSRCZndDscHBw0MDIxMDQw
NDA5NTYcMDIxMDAwMDAxMjAwMDAwMxwc</COF_ACQ_REFERENCE_DATA>
<MERCHID>700000013698</MERCHID>
<TERMID>001</TERMID>
<TRAINING_MODE>OFF</TRAINING_MODE>
<TRANS_CURRENCY_CODE>0840</TRANS_CURRENCY_CODE>
</RESPONSE>

```

Sample Capture (Recurring=Y)

Following is an example of request packet

```
<TRANSACTION>
<FUNCTION_TYPE>PAYMENT</FUNCTION_TYPE>
<COMMAND>CAPTURE</COMMAND>
<TRANS_AMOUNT>11.00</TRANS_AMOUNT>
<CARD_EXP_MONTH>**</CARD_EXP_MONTH>
<CARD_EXP_YEAR>**</CARD_EXP_YEAR>
<CARD_TOKEN>6240*****</CARD_TOKEN>
<TOKEN_SOURCE>CHASE</TOKEN_SOURCE>
<PAYMENT_TYPE>CREDIT</PAYMENT_TYPE>
<BANK_USERDATA>DISCOVER</BANK_USERDATA>
<COF_ACQ_RESP_DATETIME>2024-01-18T06:27:21Z</COF_ACQ_RESP_DATETIME>
<COF_ACQ_REFERENCE_DATA>
MTcwMBwWMDI3MjYxMDkxOTk1HDaxNDaxODI0MDAwMTk5NRwxNzAwHBwmbHQ7U1JJEjmd00ORpc2NOUk1EPTaxNDaxODI0MDAwMTk5NXxEaXNjUHJv
Y0NvZGU9MDAwMDAwfERpc2NQT1NFbnRyeT0wMnxEaXNjUmVzcENvZGU9ICB8RGlzY1BPU0RhdGE9MDEwMDAwMDAwMEgWMCAGIHxEaXNjTVNRPTAy
Jmx0Oy9TUkQmZ3Q7HBwCNDaxODAwMDAyNzI2HDaxNzAwMDAwMTwMDAwNjEjECHA= =</COF_ACQ_REFERENCE_DATA>
<COF_REFERENCE>5898399c-8f44-45c8-839c-2d39833b21cc</COF_REFERENCE>
<COF_AUTH_CODE>091995</COF_AUTH_CODE>
<SCMCI_INDICATOR>3</SCMCI_INDICATOR>
<RECURRING>Y</RECURRING>
<MANUAL_ENTRY>FALSE</MANUAL_ENTRY>
<FORCE_FLAG>FALSE</FORCE_FLAG>
<MAC_LABEL>P_T24W4Q</MAC_LABEL>
<COUNTER>19</COUNTER>
<MAC>Tze3lIv/OSX91/q5AFRJ5Ok+bv1hVt6xQfgmDeO9Eig=</MAC>
</TRANSACTION>
```

Following is an example of response packet

```
<RESPONSE>
<ACQUIRER_DATETIME>2024-01-18T06:31:55Z</ACQUIRER_DATETIME>
<COF_ACQ_REFERENCE_DATA>
MTEwMBwWMDMxNDkxMDkxMDMxNDaxNDaxODI0MDAwMjAzM3wMTQwMTgyNDawMDE5OTUcMTEwMBwCJmx0O1NSRCZndDtEaXNjTlJJRD0wMTQwMTgy
NDawMDIwMzN8RGlzY1Byb2NDb2RlPTEzMDAwMHxEaXNjUE9TRW50cnk9MDF8RGlzY1Jlc3BDb2RlPSAgfERpc2NQT1NEYXRhPTAxICAgMDAwMDBI
MDAgICB8RGlzY01TUT0wMCAZsdDsvU1JJEjmd00xwCHDQwMTgWMDAwMzE0ORwMTcwMDAwMDExMDAwMTYyYHBw=</COF_ACQ_REFERENCE_DATA>
<COMMAND>CAPTURE</COMMAND>
<APPROVED_AMOUNT>11.00</APPROVED_AMOUNT>
<AUTH_CODE>092033</AUTH_CODE>
<BANK_USERDATA>DISCOVER</BANK_USERDATA>
<BATCH_TRACE_ID>97966ab0-a8fd-40b3-8dc2-d835bf7bba2a</BATCH_TRACE_ID>
<CARD_ABBRV>DS</CARD_ABBRV>
<CARD_EXP_MONTH>**</CARD_EXP_MONTH>
<CARD_EXP_YEAR>**</CARD_EXP_YEAR>
<CARD_TOKEN>6240*****</CARD_TOKEN>
<CTROUTD>97966ab0-a8fd-40b3-8dc2-d835bf7bba2a</CTROUTD>
<INVOICE>3322</INVOICE>
<HOST_RESPCODE>00</HOST_RESPCODE>
<MERCHID>700000013301</MERCHID>
<PAYMENT_MEDIA>DISCOVER</PAYMENT_MEDIA>
<PAYMENT_TYPE>CREDIT</PAYMENT_TYPE>
<REFERENCE>401800003149</REFERENCE>
<RESPONSE_TEXT>Approved</RESPONSE_TEXT>
<RESULT>CAPTURED</RESULT>
<RESULT_CODE>5</RESULT_CODE>
<COF_SCHEME_REFERENCE_DATA>DiscNRID=014018240002033|DiscProcCode=130000|DiscPOSEntry=01|DiscRespCode=
|DiscPOSData=01 00000H00 |DiscMSQ=00</COF_SCHEME_REFERENCE_DATA>
```

```

<TERMINATION_STATUS>SUCCESS</TERMINATION_STATUS>
<TOKEN_SOURCE>CHASE</TOKEN_SOURCE>
<TRAINING_MODE>OFF</TRAINING_MODE>
<TRANS_AMOUNT>11.00</TRANS_AMOUNT>
<TRANS_DATE>2024.01.18</TRANS_DATE>
<TRANS_TIME>00:31:49</TRANS_TIME>
<TRANS_CURRENCY_CODE>0840</TRANS_CURRENCY_CODE>
</RESPONSE>

```

Sample Capture (Instalment=Y)

Following is an example of request packet

```

<TRANSACTION>
<FUNCTION_TYPE>PAYMENT</FUNCTION_TYPE>
<COMMAND>CAPTURE</COMMAND>
<TRANS_AMOUNT>7.00</TRANS_AMOUNT>
<CARD_EXP_MONTH>**</CARD_EXP_MONTH>
<CARD_EXP_YEAR>**</CARD_EXP_YEAR>
<CARD_TOKEN>2223*****</CARD_TOKEN>
<TOKEN_SOURCE>CHASE</TOKEN_SOURCE>
<PAYMENT_TYPE>CREDIT</PAYMENT_TYPE>
<BANK_USERDATA>MASTERCARD</BANK_USERDATA>
<COF_ACQ_RESP_DATETIME>2024-01-21T10:03:24Z</COF_ACQ_RESP_DATETIME>
<COF_ACQ_REFERENCE_DATA>
MzAwMBwNDzAzMzUcNjA1NjUzHBwzMDAwHBwmbHQ7U1JEJmd0001DQmFua251dERhdGE9MDEyMU1DQzAwMDdYSyZsdDsvU1JEJmd00xwCHDQwMjEw
NDA0MDMzNRwwMjAwMDAwMDExMDAwMDEwHBw=</COF_ACQ_REFERENCE_DATA>
<COF_REFERENCE>33fe733b-42d9-451f-b817-77f08c8e6f00</COF_REFERENCE>
<COF_AUTH_CODE>605653</COF_AUTH_CODE>
<SCMCI_INDICATOR>3</SCMCI_INDICATOR>
<INSTALLMENT>Y</INSTALLMENT>
<MANUAL_ENTRY>FALSE</MANUAL_ENTRY>
<FORCE_FLAG>FALSE</FORCE_FLAG>
<MAC_LABEL>P_IGDWGO</MAC_LABEL>
<COUNTER>9</COUNTER>
<MAC>WRQbrFByhna8u08Jso8Go4psjPpqLQADFRJaf4ag1NU=</MAC>
</TRANSACTION>

```

Following is an example of response packet

```

<RESPONSE>
<ACQUIRER_DATETIME>2024-01-21T10:08:51Z</ACQUIRER_DATETIME>
<COF_ACQ_REFERENCE_DATA>
NzAwHDA0MDkwMhwxOTUyODkzHDcwMBwzJmx001NSRCZndDtNQ0JhbmtuZXRREYXRhPTAxMjEwMDAwOTUyODkzHQ7L1NSRCZndDscHBw0MDIxMDQw
NDA5MDIxMDIxMDAwMDAwMTAwMDAwMhwc</COF_ACQ_REFERENCE_DATA>
<COMMAND>CAPTURE</COMMAND>
<APPROVED_AMOUNT>7.00</APPROVED_AMOUNT>
<AUTH_CODE>195289</AUTH_CODE>
<BANK_USERDATA>MASTERCARD</BANK_USERDATA>
<BATCH_TRACE_ID>f9774970-cad9-4984-aa3f-0b57de7fffb36</BATCH_TRACE_ID>
<CARD_ABBRV>MC</CARD_ABBRV>
<CARD_EXP_MONTH>**</CARD_EXP_MONTH>

```

```
<CARD_EXP_YEAR>**</CARD_EXP_YEAR>
<CARD_TOKEN>2223*****</CARD_TOKEN>
<CTROUTD>f9774970-cad9-4984-aa3f-0b57de7ffb36</CTROUTD>
<INVOICE>7655433</INVOICE>
<HOST_RESPCODE>00</HOST_RESPCODE>
<MERCHID>700000013698</MERCHID>
<PAYMENT_MEDIA>MASTERCARD</PAYMENT_MEDIA>
<PAYMENT_TYPE>CREDIT</PAYMENT_TYPE>
<REFERENCE>402104040902</REFERENCE>
<RESPONSE_TEXT>Approved</RESPONSE_TEXT>
<RESULT>CAPTURED</RESULT>
<RESULT_CODE>5</RESULT_CODE>
<COF_SCHEME_REFERENCE_DATA>MCBanknetData=0121000195289</COF_SCHEME_REFERENCE_DATA>
<TERMINATION_STATUS>SUCCESS</TERMINATION_STATUS>
<TOKEN_SOURCE>CHASE</TOKEN_SOURCE>
<TRAINING_MODE>OFF</TRAINING_MODE>
<TRANS_AMOUNT>7.00</TRANS_AMOUNT>
<TRANS_DATE>2024.01.21</TRANS_DATE>
<TRANS_TIME>04:09:02</TRANS_TIME>
<TRANS_CURRENCY_CODE>0840</TRANS_CURRENCY_CODE>
</RESPONSE>
```

Sample Capture (Unscheduled=Y)

Following is an example of request packet

```
<TRANSACTION>
<FUNCTION_TYPE>PAYMENT</FUNCTION_TYPE>
<COMMAND>CAPTURE</COMMAND>
<TRANS_AMOUNT>8.00</TRANS_AMOUNT>
<CARD_EXP_MONTH>**</CARD_EXP_MONTH>
<CARD_EXP_YEAR>**</CARD_EXP_YEAR>
<CARD_TOKEN>2223*****</CARD_TOKEN>
<TOKEN_SOURCE>CHASE</TOKEN_SOURCE>
<PAYMENT_TYPE>CREDIT</PAYMENT_TYPE>
<BANK_USERDATA>MASTERCARD</BANK_USERDATA>
<COF_ACQ_RESP_DATETIME>2024-01-21T10:03:24Z</COF_ACQ_RESP_DATETIME>
<COF_ACQ_REFERENCE_DATA>
MzAwMBwWNDazMzUcNjA1NjUzHBwzMDAwHBwmbHQ7U1JEJmd0001DQmFua251deRhdGE9MDEyMU1DQzAwMDdYSyZsdDsvU1JEJmd00xwcHDQwMjEw
NDA0MDMzNRwwMjAwMDAwMDEwMDAwMDEwHBw=</COF_ACQ_REFERENCE_DATA>
<COF_REFERENCE>33fe733b-42d9-451f-b817-77f08c8e6f00</COF_REFERENCE>
<COF_AUTH_CODE>605653</COF_AUTH_CODE>
<SCMCI_INDICATOR>3</SCMCI_INDICATOR>
<UNSCHEDULED>Y</UNSCHEDULED>
<MANUAL_ENTRY>FALSE</MANUAL_ENTRY>
<FORCE_FLAG>FALSE</FORCE_FLAG>
<MAC_LABEL>P_IGDWGO</MAC_LABEL>
<COUNTER>10</COUNTER>
<MAC>MPSuw30A8LYpcNvSp801fe3PXCNT6gx8INxEWEZlr4=</MAC>
</TRANSACTION>
```

Following is an example of response packet

```
<RESPONSE>
<ACQUIRER_DATETIME>2024-01-21T10:09:16Z</ACQUIRER_DATETIME>
<COF_ACQ_REFERENCE_DATA>
ODAwHDA0MDkyNjxwOTUzMDQcHDgwMBwcJmx001NSRCZndDtNQ0JhbmtuZXREYXRhPTAxMjEwMDAxOTUzMDQmbHQ7L1NSRCZndDscHBw0MDIxMDQw
NDA5MjcCMdIxMDAwMDAxMTAwMDAwMxwc</COF_ACQ_REFERENCE_DATA>
<COMMAND>CAPTURE</COMMAND>
<APPROVED_AMOUNT>8.00</APPROVED_AMOUNT>
<AUTH_CODE>195304</AUTH_CODE>
<BANK_USERDATA>MASTERCARD</BANK_USERDATA>
<BATCH_TRACE_ID>cdbe0793-da40-456e-9753-9e23dcaf3c80</BATCH_TRACE_ID>
<CARD_ABBRV>MC</CARD_ABBRV>
<CARD_EXP_MONTH>**</CARD_EXP_MONTH>
<CARD_EXP_YEAR>**</CARD_EXP_YEAR>
<CARD_TOKEN>2223*****</CARD_TOKEN>
<CTROUTD>cdbe0793-da40-456e-9753-9e23dcaf3c80</CTROUTD>
<INVOICE>7655433</INVOICE>
<HOST_RESPCODE>00</HOST_RESPCODE>
<MERCHID>700000013698</MERCHID>
<PAYMENT_MEDIA>MASTERCARD</PAYMENT_MEDIA>
<PAYMENT_TYPE>CREDIT</PAYMENT_TYPE>
<REFERENCE>402104040927</REFERENCE>
<RESPONSE_TEXT>Approved</RESPONSE_TEXT>
<RESULT>CAPTURED</RESULT>
<RESULT_CODE>5</RESULT_CODE>
<COF_SCHEME_REFERENCE_DATA>MCBanknetData=0121000195304</COF_SCHEME_REFERENCE_DATA>
<TERMINATION_STATUS>SUCCESS</TERMINATION_STATUS>
<TOKEN_SOURCE>CHASE</TOKEN_SOURCE>
<TRAINING_MODE>OFF</TRAINING_MODE>
<TRANS_AMOUNT>8.00</TRANS_AMOUNT>
<TRANS_DATE>2024.01.21</TRANS_DATE>
<TRANS_TIME>04:09:27</TRANS_TIME>
<TRANS_CURRENCY_CODE>0840</TRANS_CURRENCY_CODE>
</RESPONSE>
```