

Capture Card Early Return

SCA application is enhanced to support Capture Card Early Return feature, which is applicable for **Authorization** (AUTH), **Sale** (CAPTURE) and **Refund** (CREDIT) transactions.

The POS Systems require to know the details of the card used before the transaction is processed. The information such as Payment Type, Card Type, Account Number could be used by the POS for applying offers applicable to certain cards only or for defining rules of usage of certain cards for transactions. In order to help achieve this, SCA would need to return the details of the card and masked or unmasked BIN to the Primary Port of the POS which would have initiated the transaction.

To ensure that Application returns the Card Details before going to the host, POS is expected to send the field <CAPTURECARD_EARLYRETURN> with the value TRUE.

Example Request:

```
<TRANSACTION>
<FUNCTION_TYPE>PAYMENT</FUNCTION_TYPE>
<COMMAND>CAPTURE</COMMAND>
<TRANS_AMOUNT>1.00</TRANS_AMOUNT>
<CAPTURECARD_EARLYRETURN>TRUE</CAPTURECARD_EARLYRETURN>
<EMV_TAGS_REQD>Y</EMV_TAGS_REQD>
<MANUAL_ENTRY>FALSE</MANUAL_ENTRY>
<FORCE_FLAG>FALSE</FORCE_FLAG>
</TRANSACTION>
```

Example Response:

```
<RESPONSE>
<RESPONSE_TEXT>CAPTURE EARLY CARD NOTIFICATION</RESPONSE_TEXT>
<RESULT>OK</RESULT>
<RESULT_CODE>-1</RESULT_CODE>
<TERMINATION_STATUS>SUCCESS</TERMINATION_STATUS>
<COUNTER>4</COUNTER>
<ACCT_NUM>651000*****0224</ACCT_NUM>
<TRANS_AMOUNT>1.00</TRANS_AMOUNT>
<PAYMENT_TYPE>CREDIT</PAYMENT_TYPE>
<PAYMENT_MEDIA>DISCOVER</PAYMENT_MEDIA>
<CARD_ENTRY_MODE>Contactless</CARD_ENTRY_MODE>
<INVOICE>123456</INVOICE>
<EMV_TAGS>
5F2A0208405F340100820200608407A000000003101095050000000009A032407189C01009F02060000000010009F03060000000000009F
0607A00000000310109F0702C0009F0902008C9F10201F420132A0000000001003027300000000400000000000000000000000000009F1A
0208409F1E0830373335363638319F21032222229F26089693AB3FEB1BE1439F2701809F3303E068C89F3501229F360200169F37042CEBE7
989F3901079F400560000030009F410400000026DF7908564B322E312E35729F6604368040009F6E0423880000</EMV_TAGS>
</RESPONSE>
```

Note

POS needs to process the transaction for Capture Card Early Return (CAPTURECARD_EARLYRETURN=TRUE) with EBT amount (EBTCASH_ELIGIBLE, EBTSNAP_ELIGIBLE) and FSA amount (AMOUNT_HEALTHCARE, AMOUNT_PRESCRIPTION, AMOUNT_VISION, AMOUNT_CLINIC, AMOUNT_DENTAL).

Note

- PAYMENT_TYPE field is mandatory to be sent from the POS for the second part of the transaction so that application can compare this with the original PAYMENT_TYPE. If PAYMENT_TYPE is not sent, then this transaction will be treated as a fresh transaction.
 - If CAPTURECARD_EARLYRETURN is sent as TRUE for any transaction, then application will ignore any previously stored data and will treat this as a fresh transaction.
 - If CAPTURECARD_EARLYRETURN is sent as TRUE for any transaction, and <EMV_TAGS_REQD> field is sent as Y, then the application will return <EMV_TAGS> for Non PCI card BIN ranges.
 - If CAPTURECARD_EARLYRETURN is sent as TRUE for any transaction in the first leg, and if the merchant performs the second leg of transaction with a different Card token (and CAPTURECARD_EARLYRETURN=FALSE) then application will ignore any previously stored data from first leg and will treat this as a fresh transaction within the same session.