



https://verifone.cloud/docs/sca-functional-specification/processor_implementn/processor_card_validation

Updated: 20-May-2025

Card Validation

This command requests a card validation (zero dollar authorization) and will not impact the cardholder's open-to-buy.

Note

This is applicable to Engage only, on First Data Rapid Connect and TSYS as of this publication.

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	CARD_VALIDATION	Command name
TRANS_AMOUNT	Required	Floating point number	1(2)	6(2)		0.00 amount card validation/verification supported for CREDIT card transactions when using FDRC Engage. Example: 0.00
PAYMENT_TYPE	Optional	List			CREDIT	SCA supports only Credit payment type for card validation. When present, will bypass the consumer payment selection screen.
MANUAL_ENTRY	Optional	Binary			<ul style="list-style-type: none">• TRUE• FALSE	Instructs Point to collect the account information through the keypad on the device.

Field	Rule	Type	Minimum	Maximum	Value(s)	Description
CUSTOMER_STREET	Conditional	Character	1	20		Applicable when MANUAL_ENTRY = TRUE. CUSTOMER_STREET or CUSTOMER_ZIP required for Amex card validation when using FDRC Engage.
CUSTOMER_ZIP	Conditional	Character	9			Applicable when MANUAL_ENTRY = TRUE. Merchants should send this field only when required by the processor. CUSTOMER_STREET or CUSTOMER_ZIP required for Amex card validation when using FDRC Engage.
CARD_PRESENT	Optional	Binary			<ul style="list-style-type: none"> • TRUE - (Default) Card present (POS Condition Code 71) • FALSE - Card not present (POS Condition Code 08) 	Card Present Indicator. This is applicable to FDRC, Worldpay and TSYS.
COUNTER	Required	Numeric	1	10		COUNTER is used for a given MAC label. Each COUNTER should be higher than the last one. This is sed to authenticate the POS. Example: 100
MAC	Required	Base64 Encoded Data	N/A	N/A		Message Authentication Code. This is used to authenticate the POS.

Field	Rule	Type	Minimum	Maximum	Value(s)	Description
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

Response Packet

Field	Type	Value	Description
RESPONSE_TEXT	Character		Processor response text. Example: SUCCESS
RESULT	Character		This indicates the Result details, commonly APPROVED or DECLINED.
RESULT_CODE	Numeric	Expected result codes: 5 or 6	This indicates the result code.
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: 100
TROUTD	Numeric		STAN number. Example: 000042
CTROUTD	Numeric		Client-specific Transaction routing ID. Example: 20
TRANS_SEQ_NUM	Numeric		Processor/Batch trans sequence number. Example: 5
INTRN_SEQ_NUM	Numeric		PWC transaction ID (not meaningful for direct host integrations). Example: 178
PAYMENT_MEDIA	Character		Medium of payment. NOTE: Value returned by device for an offline (SAF) response may differ from online. Example: MASTERCARD
PAYMENT_TYPE	Character		Type of payment. Example: CREDIT, GIFT
ACCT_NUM	Numeric		Masked account number. Example: 400555*****0019
AUTH_RESP_CODE	Character		Processor authorization response code. Example: OK0156
CARD_ENTRY_MODE	Character		Refer to Card Entry Mode for details on possible values. Example: Swiped
CARDHOLDER	Character		Returned for swiped/insert transactions. Example: FDMS TEST CARD
CARD_EXP_MONTH	Numeric		Expiry month of the card. Example: 12
CARD_EXP_YEAR	Numeric		Expiry year of the card. Example: 20
RECEIPT_DATA	Character		Refer to Receipt Data in Response section for more details on receipt data.

Field	Type	Value	Description
TRANS_DATE	Character		Transaction date. Example: 2018.01.10
TRANS_TIME	Character		Transaction time. Example: 12:24:30
CARD_ABBRV	Character		Card abbreviation as present in SSI response. If not in SSI response, MSR: Value from CDT or EMV: Value from AIDList.xml. Example: MC
AUTHNWID	Character		This will be returned if present in the SSI response from host. Example: 03
TRAN_LANG_CODE	Character	<ul style="list-style-type: none"> • en - English • fr - French • es - Espanol 	This field is returned in POS response in case of only payment transactions with card intervention.

Processor-Based Token (Conditional)

Field	Type	Value(s)	Description
CARD_TOKEN	Character		Refer to MESSAGE FORMAT section for more details on Message Format, Responses from Point. Example: 7987654321098765
BANK_USERDATA	Character		Bank User Data, normally returned with CARD_TOKEN. NOTE: This is applicable for FDRC Engage only. Example: 001/00/02/MASTERCARD/

Direct to Processor Implementation Response Fields (Conditional)

Field	Type	Value(s)	Description
HOST_RESPCODE	Numeric		Host response code. Example: 000
MERCHID	Numeric		Returns the merchant ID.
TERMID	Numeric		Returns the terminal ID.