



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

Updated: 20-May-2025

First Data Rapid Connect Direct (Engage)

Note

Engage is newly introduced to the market and will be dynamic for a period of time. This document is for information purposes only and is subject to change.

Supported Transactions

Transaction	Payment Type(s)	Comments
CARD_VALIDATION	CREDIT	0.00 amount card validation/verification supported for CREDIT card transactions.
AUTH	CREDIT, GIFT	
CAPTURE	CREDIT, DEBIT, GIFT, EBT	Completion transactions (Follow-on CAPTURE with CTROUTD) only supported for CREDIT and GIFT. Post Authorization transactions (Offline CAPTURE with AUTH_CODE) are supported for Credit Card only.
CREDIT	CREDIT, DEBIT, GIFT, EBT	Standalone and card token CREDIT transactions are currently supported. CREDIT transactions using CTROUTD are supported according to referenceonrefund parameter.
VOID	CREDIT, DEBIT, GIFT	NOTE: A VOID cannot be issued 25 minutes after the original SALE transaction. When that amount has transpired, you must process the transaction as a CREDIT.
ADD_VALUE	GIFT	
GIFT_CLOSE	GIFT	NOTE: Support for this command is controlled by the giftcashoutenabled parameter.
ACTIVATE	GIFT	
BALANCE	GIFT, EBT	
TOKEN_QUERY	CREDIT, DEBIT, GIFT	
CARD_TOTALS	Transaction totals by card issuer	Report

Transaction	Payment Type(s)	Comments
SITETOTALS	Site Totals Report	Report
CUTOVER	Settlement (Cut Over) Report	Report
CLERK_TOTALS	Clerk/Server Totals Report	Report
CLERK_DETAIL	Clerk/Server Details Report	Report
TERMPARAMS	Terminal Parameters Report	Report
IRS_TIP_REPORT	IRS Tip Report	Report
DETAIL_REPORT		Report
OPEN_TABS_REPORT	Open Tabs Report	Report
BATCH_HISTORY_REPORT	Batch History Report	Report
LAST_TRAN		Report

- Credit/Debit/Gift/EBT (Food Stamp and Cash Benefits) (see chart above)
- Retail/Restaurant
- MOTO
- Device Registration
- VSP Registration
- FSA transactions
- Level II purchasing cards
- Contactless (MSR)
- Dynamic Currency (DCC supported only with Contact EMV – card must be eligible) Conversion
- EMV QuickChip standard
- EMV CTLS
- AVS
- Override duplicate checking (FORCE_FLAG field)
- Funding account selection for Canadian debit cards (prompt for Checking or Savings) when supported by host.

Transactions Not Supported

- Reports (with the exception of those listed in chart above)
- Kernel switching (NOCVM)
- DCC (Dynamic Currency Conversion)
- Checks
- Pre-swipe/dip support
- Schedule Settlement

Card Token Information

Note

The BANK_USERDATA response field will contain the following /-delimited values: PosEntryMode/PosCondCode/TermEntryCapability/CardType/. Where CardType = Payment Media. Example: 01/00/02/Visa/

Note

When issuing a request using CARD_TOKEN: Populate the BANK_USERDATA request field with whatever was in the BANK_USERDATA response field for the token. Example: 01/00/02/Visa/

DCC Information (Classic Solution to FirstData/Fiserv Only)

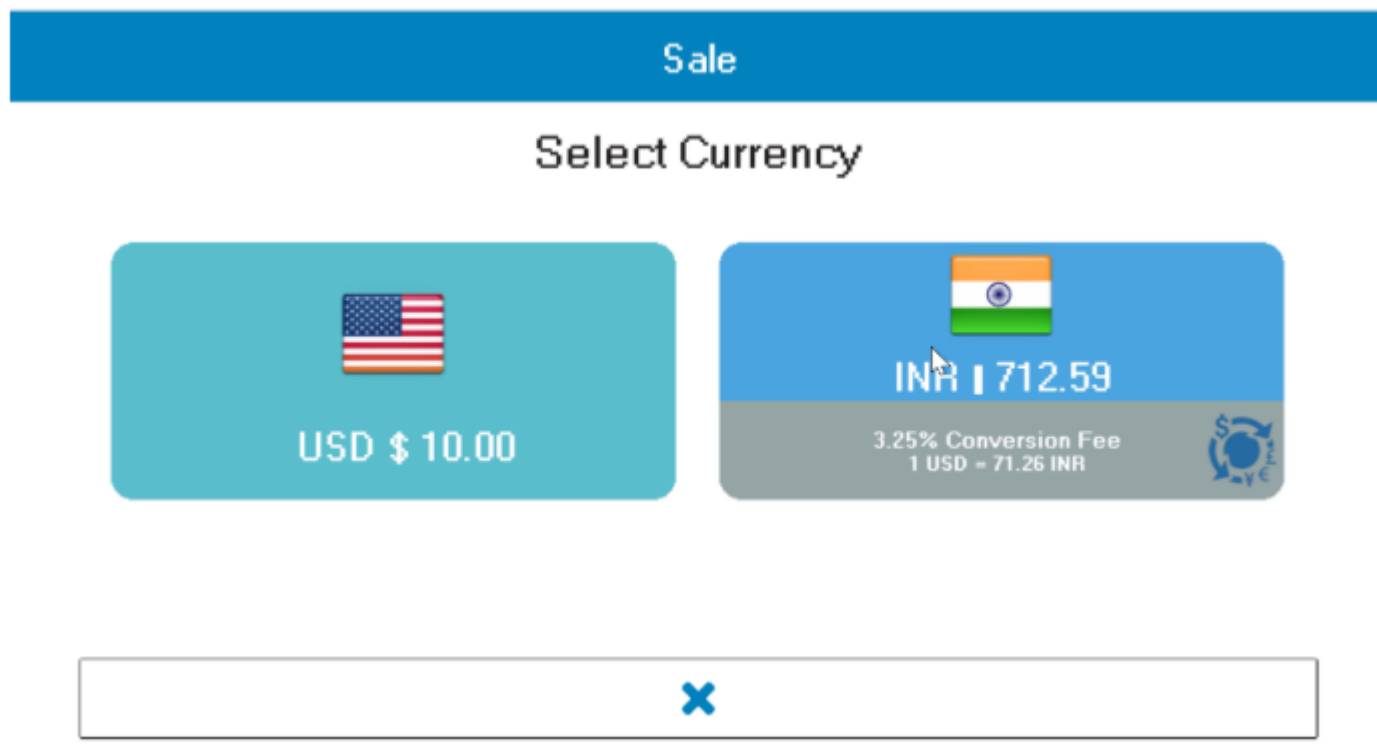
Dynamic Currency Conversion (DCC) allows a non-domestic cardholder, while travelling, to have a choice to pay in their home currency instead of the base currency used by the merchant. This may provide a better rate than their credit card provider, at times.

The PropertiesData.xml file contains all parameters necessary to configure the payment device with DCC. Refer to SCA Engage Configuration Guide for more details on DCC parameters.

HFEX.DAT configuration file contains different BINs for foreign or international cards. SCA does BIN look up in HFEX.DAT file before performing the card rate request. If matching BIN is not found, then SCA will skip DCC query to Fexco host. This file is present under /mnt/flash/userdata/usr1 location. During start up this file is read and stored in the memory to reduce the look up time during the transaction. If this file is not found in the user flash, then SCA application will assume that the file is not present in this solution and proceeds to Fexco integration without doing the BIN look up. The application will use the currency details that are sent by Fexco.

Example DCC Screen

DCC selection screen is added as part of the transaction flow after card data validation for the user to select the home currency, if the transaction is eligible for DCC.



DCC Controller

DCC Controller is added to handle initializing and DCC processing as part of the payment flow. This controller performs all required actions to check the DCC eligibility for the current transaction and update command object with the currency details. This controller provides the following two services:

Fields	Description
initDCC	This service is used to initialize and perform all actions, needed for DCC processing. For Fexco DCC Host, it checks for the presence of HFEX.DAT and loads them into memory. Bitmaps are used to load the data of HFEX.DAT data into memory.
DCCProcessing	This service is used to check the DCC eligibility for the given transaction and prompts the user for currency selection. For Fexco DCC Host, it does BIN look up into HFEX.DAT file, if this is successful, then it does the card rate request with the Fexco host.

Following are the fields description which are sent in host request to PWC if transaction is eligible for DCC. These fields are added to CAPTURE and REFUND sections of HostMessages.xml file.

Field Name	Rules	Data Types	Length	Description
DCC_IND	Required for DCC transaction	Integer	1	DCC Indicator. 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.

Field Name	Rules	Data Types	Length	Description
DCC_TRAN_AMOUNT	Conditional	VARCHAR	16	<p>The transaction amount provided by SCA that has been calculated in the currency requested by the Cardholder.</p> <ul style="list-style-type: none"> • Device will be responsible for sending all amounts with or without decimals to PWC, based on the requirements of the currency code. • PWC will only be required to explicitly remove the decimal when sending transaction to FDRC. • If DCC_TRAN_AMOUNT is provided, FDRC Requires DCC_CURR_CODE and DCC_CONV_RATE to also be provided. • DCC_TRAN_AMOUNT required for DCC_IND = 1.
DCC_CONV_RATE	Conditional	Decimal	7	<p>The DCC Conversion Rate provided by SCA that was used in calculating the DCC_TRAN_AMOUNT.</p> <ul style="list-style-type: none"> • DCC_CONV_RATE is required for DCC_IND=1. • FDRC Requires DCC_CONV_RATE to be provided any time DCC_TRAN_AMOUNT is provided.
DCC_CURR_CODE	Required for DCC transaction	Integer	3	<p>The DCC Currency Code used for DCC Calculations. This value will be standardized across all Countries. FDRC Requires DCC_CURR_CODE to be provided on all DCC Attempts including DCC_IND 1,2,3.</p>
DCC_DATETIME	Conditional	DateTime	20	<p>This indicates the date and time, when the DCC conversion took place. This is a PWC requirement as the DCC calculation will occur prior to the transaction being sent to PWC. This is used as an Audit Trail. This value will be provided by SCA/Merchants Integration.</p>

Field Name	Rules	Data Types	Length	Description
				<p>This is the time zone for the DCC_DATETIME that will be provided by SCA/Merchants Integration.</p> <ul style="list-style-type: none"> • FDRC requires DCC_TIMEZONE field to be provided. • If DCC_TIMEZONE is provided, then this must be sent as +- and 2-digit hour offset from GMT. • If DCC_TIMEZONE is not provided by SCA, then PWC will default to the Merchants TimeZone as configured in PWC.
DCC_TIMEZONE	Conditional	Integer	3	
				<p>The source of the DCC Rates will be provided as an Audit Trail for PWC:</p> <ul style="list-style-type: none"> 0 - Merchant Supplied Values 1 - Device-FEXCO Direct 2 - PWC xxxx (Reserved for Future Use) and so on.
DCC_SOURCE	Conditional	Integer	1	
				<p>The source of the calculation of DCC_TRAN_AMOUNT. This will be used in as an Audit Trail for PWC:</p> <ul style="list-style-type: none"> 0 - Merchant Supplied Values 1 - PWC performs calculation based on DCC_CONV_RATE provided by Merchant 2 - Reserved for future use
DCC_CALCULATION	Conditional	Integer	1	

Example DCC Receipt

Point Solutions Ver 2.19.24

PHASE 1

BUSINESS RECEIPT

Client ID:100010001

Merchant ID:9792

Terminal ID:001

05/27/16

17:57:11

SALE

Invoice:654

Account:MASTERCARD *****0134

Payment Type:CREDIT

Cardholder:FDMS*DCC*TEST*CARD

Card Entry Mode:Swiped

Result:APPROVED

Authorization Code:OK0633

CTroutd:87

Approved Amount:ZAR 117.15

Subtotal: USD\$ 16.00

Total: USD\$ 16.00

Card Holder Currency:ZAR

Exchange Rate:7.3220

Rate Includes : 3.50 % Margin

Transaction Currency: ZAR 117.15

I have been offered a choice of
currencies and agree to pay in