

## Credit

This command returns funds to a cardholder's account.

**Device UI Required:** Yes - Conditional (Required for some payment types for some processors.)

### 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	CREDIT	Command name
TRANS_AMOUNT	Required	Floating point number	1(2)	6(2)		Transaction amount. <b>Example:</b> 5.00
PAYMENT_TYPE	Optional	List			<ul style="list-style-type: none"> <li>• CREDIT</li> <li>• DEBIT</li> <li>• GIFT</li> <li>• EBT (Vantiv)</li> </ul>	When present, will bypass the consumer payment selection screen. <b>NOTE:</b> PAYMENT_TYPE field is mandatory for card token based transactions.
AUTH_CODE	Conditional	Character	1	6		When present, the authorization is performed offline as a VOICE_AUTH. <b>NOTE:</b> This is applicable for Credit card only. <b>Example:</b> TA1260
MANUAL_ENTRY	Optional	Binary			<ul style="list-style-type: none"> <li>• TRUE</li> <li>• FALSE</li> </ul>	Instructs Point to collect the account information through the keypad on the device. Any value other than TRUE is FALSE. Not applicable for some PAYMENT_TYPES.

Field	Rule	Type	Minimum	Maximum	Value(s)	Description
PAYMENT_TYPES	Optional	Character	3			Pipe-delimited list of valid tender types (for capture/refund transactions) specified by POS. Only listed payment types will appear on consumer payment selection screen. <b>NOTE:</b> All included tender types must be configuration enabled. <b>Example:</b> CREDIT DEBIT GIFT FSA
CARD_PRESENT	Optional	Binary			<ul style="list-style-type: none"> <li>• TRUE - (Default) Card present (POS Condition Code 71)</li> <li>• FALSE - Card not present (POS Condition Code 08)</li> </ul>	Card Present Indicator. This is applicable to FDRC, Worldpay and TSYS.
USER_DEFINED1	Optional	Character	1	35		This is for Vantiv Direct Only. This is a user defined field (will override START session).

Field	Rule	Type	Minimum	Maximum	Value(s)	Description
USER_DEFINED2	Optional	Character	1	35		This is for Vantiv Direct Only. This is a user defined field (will override START session). <b>NOTE:</b> This will be truncated to 20.
USER_DEFINED3	Optional	Character	1	35		This is for Vantiv Direct Only. This is a user defined field (will override START session). <b>NOTE:</b> This will be truncated to 20.
FORCE_FLAG	Conditional	Binary			TRUE or FALSE	This is applicable for FDRC and UGP. This field is used to override duplicate checking (dupcheck) for the transaction.
COUNTER	Required	Numeric	1	10		COUNTER is used for a given MAC label. Each COUNTER should be higher than the last one. This is used to authenticate the POS. <b>Example:</b> 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. <b>Example:</b> REG1

#### Level II

Field	Rule	Type	Minimum	Maximum	Value(s)	Description
TAX_AMOUNT	Conditional	Floating point number	1(2)	6(2)		Tax amount. <b>Example:</b> 5.00
TAX_IND	Conditional	List			<ul style="list-style-type: none"> <li>• 0 - Tax not provided</li> <li>• 2 - Tax amount equals 0.00</li> <li>• 1 - Tax amount not equal to 0.00</li> </ul>	Tax indicator.
CMRCL_FLAG	Conditional	List			<ul style="list-style-type: none"> <li>• B - Business</li> <li>• C - Corporate</li> <li>• P - Purchasing</li> </ul>	Commercial flag.
CUSTOMER_CODE	Conditional	Character	1	25		Customer code.
RETAIL_ITEM_DESCRIPTOR_1	Conditional	Character	1	40	Default is (empty)	Description of retail items.

#### Keyed Account Information for Gift Card Payment Type Only

Field	Rule	Type	Minimum	Maximum	Value(s)	Description
ACCT_NUM	Optional	Numeric	1	25		Account number. <b>Example:</b> 6782345678131 3
CARD_EXP_MONTH	Optional	Numeric	2	2		Card expiry month. <b>Example:</b> 12
CARD_EXP_YEAR	Optional	Numeric	2	2		Card expiry year. <b>Example:</b> 49
PIN_CODE	Optional	Numeric	1	10		Pin code.
CVV2	Optional	Numeric	1	10		CVV2 number.

#### FSA/HSA (Payment type CREDIT only)

Field	Rule	Type	Minimum	Maximum	Value(s)	Description
AMOUNT_HEALTHCARE	Conditional	Floating point number	1(2)	6(2)		Required for FSA. Total FSA-eligible amount. <b>Example:</b> 5.00
AMOUNT_PRESCRIPTION	Optional	Floating point number	1(2)	6(2)		FSA-eligible prescription amount. <b>Example:</b> 2.00
AMOUNT_VISION	Optional	Floating point number	1(2)	6(2)		FSA-eligible vision amount. <b>Example:</b> 1.00
AMOUNT_CLINIC	Optional	Floating point number	1(2)	6(2)		FSA-eligible clinic amount. <b>Example:</b> 1.00
AMOUNT_DENTAL	Optional	Floating point number	1(2)	6(2)		FSA-eligible dental amount. <b>Example:</b> 1.00

#### Processor-Based Token (Conditional)

Field	Rule	Type	Minimum	Maximum	Value(s)	Description
CARD_TOKEN	Conditional	Character	1	40		Refer to :ref: <i>lbl- proto-spec- message-format- main</i> section for more details on Two Way Card Token. <b>Example:</b> 7987654321098 765
CARD_EXP_MONT H	Conditional	Numeric	2	2		Required when sending AUTH_CODE and CARD_TOKEN.
CARD_EXP_YEAR	Conditional	Numeric	2	2		Required when sending AUTH_CODE and CARD_TOKEN.
BANK_USERDATA	Conditional	Character	1	50		Returned with CARD_TOKEN. Whatever comes back with BANK_USERDATA in the response for the token should also be sent in the request. <b>NOTE:</b> This is applicable to FDRC Engage only. <b>Example:</b> 01/00/02/Visa/

Field	Rule	Type	Minimum	Maximum	Value(s)	Description
OC_INDUSTRY_CODE	Conditional	Character	1	1	<ul style="list-style-type: none"> <li>E - eComme rce</li> <li>M - Moto. Default is empty.</li> </ul>	This is used to convert a transaction from the Merchants default industry of Retail or Restaurant to E-Commerce or MOTO. <b>NOTE:</b> This is used only in case of UGP host.

#### Response Packet

Field	Type	Value	Description
RESPONSE_TEXT	Character		This is Conditional. Processor response text. This element will not be present if no response text is returned by the processor. <b>Example:</b> APPROVAL
RESULT	Character		This indicates the Result details, commonly CAPTURED or DECLINED.
RESULT_CODE	Numeric	Expected result codes: 4 or 6 and 59009 (if card does not match original)	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. <b>Example:</b> 100

Field	Type	Value	Description
TRANS_SEQ_NUM	Numeric		Processor/Batch trans sequence number (not meaningful for direct host integrations). <b>Example:</b> 000048
INTRN_SEQ_NUM	Numeric		PWC transaction ID (not meaningful for direct host integrations). <b>Example:</b> 000048
TROUTD	Numeric		STAN number. <b>Example:</b> 000042
CTROUTD	Numeric		Client-specific Transaction routing ID. <b>Example:</b> 028661052
AUTH_CODE	Character		Processor authorization number, returned by some processors. This is not common. <b>Example:</b> TA0156
ACCT_NUM	Numeric		Masked account number. This is conditional. ACCT_NUM will not be returned if CTROUTD or a processor card-based token is sent in request. <b>Example:</b> 400555*****0019
CARD_EXP_MONTH	Numeric		Expiry month of the card. <b>Example:</b> 12
CARD_EXP_YEAR	Numeric		Expiry year of the card. <b>Example:</b> 20
CARD_ENTRY_MODE	Character		Refer to Card Entry Mode for details on possible values. <b>NOTE:</b> Vantiv Direct also has value Token. <b>Example:</b> Swiped
CARDHOLDER	Character		Returned for swiped/insert transactions. <b>Example:</b> Doe/John
APPROVED_AMOUNT	Floating point number		Amount approved on authorization. <b>Example:</b> 5.00



Field	Type	Value	Description
AVAILABLE_BALANCE	Floating point number		Available balance on card. <b>Example:</b> 0.01
FS_AVAIL_BALANCE	Floating point number		Available balance on EBT SNAP card. <b>Example:</b> 0.00
CB_AVAIL_BALANCE	Floating point number		Available balance on EBT Cash Benefits card. <b>Example:</b> 0.00
PAYMENT_MEDIA	Character		Medium of payment, commonly VISA/MC/DISC/AMEX/DEBIT . <b>NOTE:</b> Value returned by device for an offline (SAF) response may differ from online. <b>Example:</b> VISA
PAYMENT_TYPE	Character		Type of payment. <b>Example:</b> CREDIT, GIFT
EBT_TYPE	FOOD_STAMP		Indicates processed EBT transaction.
AUTH_RESP_CODE	Character		Returned by some processors when the transaction is declined. The value is maximum of 19 bytes. <b>Example:</b> OK0156
HOST_RESPCODE	Numeric		Host response code. This will be sent if included in the SSI response <b>Example:</b> 000
SAF_NUM	Numeric		Returned instead of CTROUTD/TROUTD when transaction has been put in SAF. SAF number is per device. <b>Example:</b> 0008
FSA_AMOUNT	Floating point number		Indicates processing with FSA items in transaction. FSA amount. <b>Example:</b> 5.00
MERCHID	Numeric		Returns the merchant ID.
TERMID	Numeric		Returns the terminal ID.

Field	Type	Value	Description
RECEIPT_DATA	Character		Refer to <a href="#">Receipt Data in Response</a> section for more details on receipt data.
TRANS_DATE	Character		Transaction date. <b>Example:</b> 2018.01.10
TRANS_TIME	Character		Transaction time. <b>Example:</b> 12:24:30
BATCH_TRACE_ID	Character		This is conditional. Batch Trace ID. <b>Example:</b> 12cc7b17-4b45-4344-b412-5432
EMV_CVM	Character	<ul style="list-style-type: none"> <li>• SIGNATURE</li> <li>• PIN</li> <li>• NONE</li> </ul>	<b>NOTE:</b> Vantiv Direct returns for both EMV and MSR transactions.
EMV_REVERSAL_TYPE	Numeric	Possible values: <ul style="list-style-type: none"> <li>• 401-Host Approved but EMV Card Removed Before Completing (auto-voided)</li> <li>• 402-Host Approved but EMV Card Rejected Current Transaction (auto-voided)</li> <li>• 403-Host Approved but Error Occurred before completing Current Transaction (auto-voided)</li> </ul>	EMV reversal type.

Field	Type	Value	Description
TRAN_LANG_CODE	Character	<ul style="list-style-type: none"><li>• en - English</li><li>• fr - French</li><li>• es - Espanol</li></ul>	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 <a href="#">MESSAGE FORMAT</a> section for more details on Message Format, Responses from Point. <b>Example:</b> 7987654321098765
BANK_USERDATA	Character		Bank User Data, normally returned with CARD_TOKEN. <b>NOTE:</b> This is applicable for FDRC Engage only. <b>Example:</b> 01/00/02/Visa/