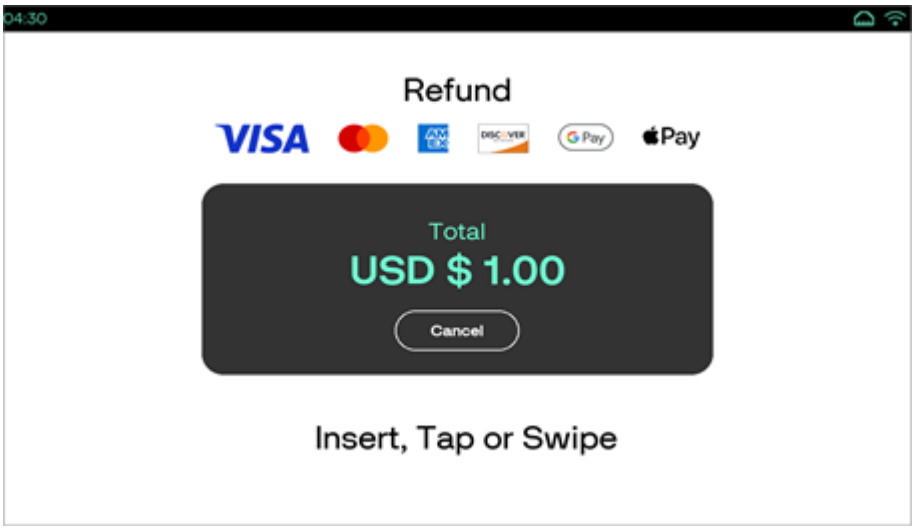
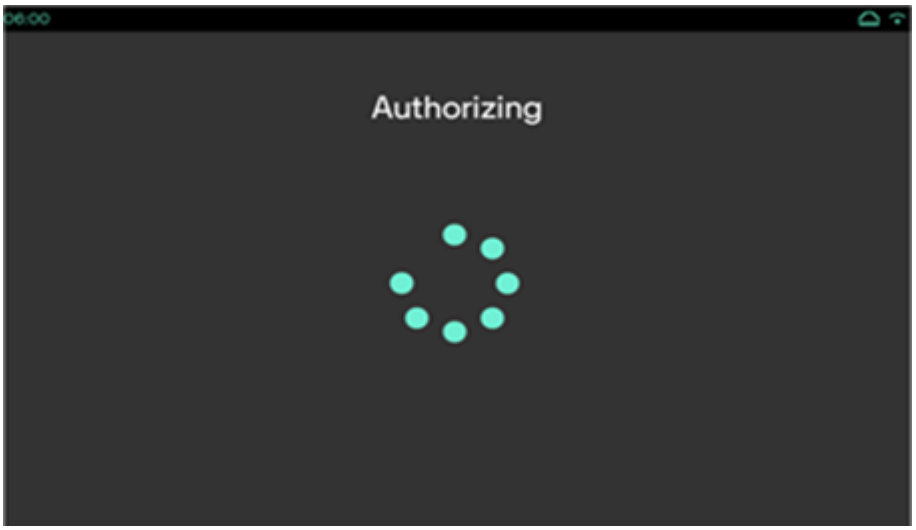
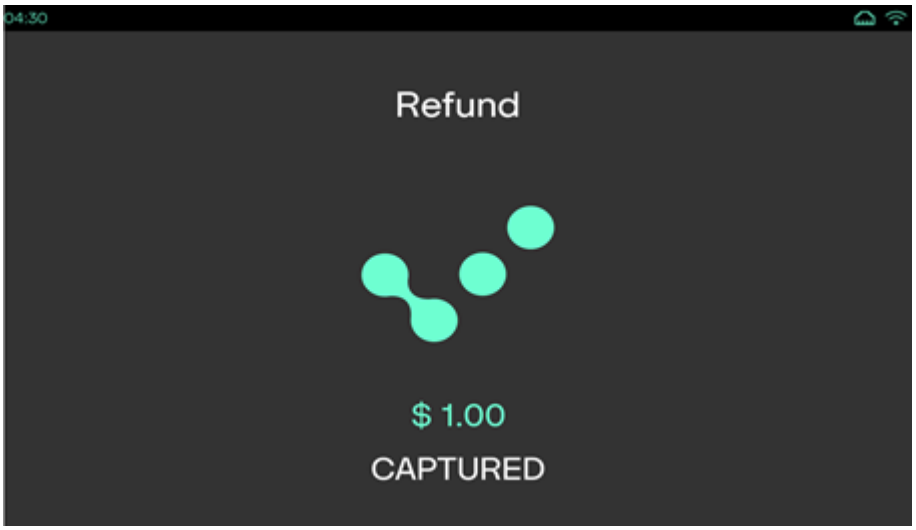
https://verifone.cloud/docs/sca-functional-specification/protocol_spec/retail_restaurant/credit
Updated: 23-Jul-2025

CREDIT

This command returns funds to a cardholder’s account.

Device UI Required

Display	User Action	Terminal Action
	Use the card for refund transaction.	The device displays card entry screen.
	No action	The device displays authorizing screen.

Display	User Action	Terminal Action
	No action	The device displays the Refund status screen.

Note

Refer to **Transaction Flows** section of any device in **Media and Display Screens Specifications**, for details on payment related device UI screens, for example M400 - User Inteface.

Request Packet

Field	Rule	Type	Minimum	Maximum	Value(s)
FUNCTION_TYPE	Required	Static value			PAYMENT
COMMAND	Required	Static value			CREDIT
TRANS_AMOUNT	Required	Floating point number	1(2)	6(2)	
PAYMENT_TYPE	Conditional	List			• CREDIT • DEBIT • GIFT • EBT • CHECK (for Check Processi • Alipay/Klarna/WeChat/PayP (for APM)
MANUAL_ENTRY	Optional	Binary			• TRUE • FALSE

Field	Rule	Type	Minimum	Maximum	Value(s)
PAYMENT_TYPES	Optional	Character	3		
CARD_PRESENT	Optional	Binary			• TRUE - Card present (Defaul • FALSE - Card not present
CTROUTD	Optional	Numeric	1	16	
FORCE_FLAG	Conditional	Binary			• TRUE • FALSE

Field	Rule	Type	Minimum	Maximum	Value(s)
CAPTURECARD_EARLYRETURN	Optional	Binary			• TRUE • FALSE
EMV_TAGS_REQD	Conditional	Binary			Valid values: Y/N
ENCRYPT	Character	Binary			• True • False
SCMCI_INDICATOR	Optional	Numeric			Valid value: 2

Field	Rule	Type	Minimum	Maximum	Value(s)
CDD_DATA	Optional	Character	1	10000	
DEPARTMENT_CODE	Optional	Numeric		40	
TOKEN_TYPE	Optional	Character			LVT (Low Value Token)
PROMO_SPECIAL_FIN_IND	Optional	Character	2	2	

Field	Rule	Type	Minimum	Maximum	Value(s)
PROMO_PLAN_CODE	Optional	Character	3	3	
PROMO_PLAN_EXP_DATE	Optional	Character	6	6	
PROMO_NEEDED	Optional	Character		4	
COL_3, COL_4, COL_5, COL_6, COL_7, COL_8, COL_9, COL_10	Optional	Character	1	255	
POS_RECON	Optional	Character	1	30	

Field	Rule	Type	Minimum	Maximum	Value(s)
COUNTER	Required	Numeric	1	10	
MAC	Required	Base64 Encoded Data			
MAC_LABEL	Required	Character	1	50	

Level II - Request Fields

Field	Rule	Type	Minimum	Maximum	Value(s)	Description
TAX_AMOUNT	Conditional	Floating point number	1(2)	6(2)		Tax amount. **Example:** 5.00
TAX_IND	Conditional	List			• 0 - Tax not provided • 1 - Tax amount not equal to 0.00 • 2 - Tax amount equals 0.00	Tax indicator
CMRCL_FLAG	Conditional	List			• B - Business • C - Corporate • P - Purchasing	Commercial flag
CUSTOMER_CODE	Conditional	Character	1	25		Customer code
RETAIL_ITEM_DESC_1	Conditional	Character	1	40	Default is (empty)	Items description

Keyed Account Information for Gift Card and Credit Card Payment Types Only - Request Fields

Field	Rule	Type	Minimum	Maximum	Value(s)	Description
ACCT_NUM	Optional	Numeric	1	25		This field is used to enter the account number manually. For this MANUAL_ENTRY must be set to TRUE. Pre-swipe data will not be honoured. Ex: 67823456781313
CARD_EXP_MONTH	Optional	Numeric	2	2		Card expiry month. **Example:** 12

Field	Rule	Type	Minimum	Maximum Value(s)	Description
CARD_EXP_YEAR	Optional	Numeric	2	2	Card expiry year. **Example:** 49
BARCODE	Optional	Character	1	100	Barcode scanning option.
PIN_CODE	Optional	Numeric	1	10	PIN code.
CVV2	Optional	Numeric	1	10	Card Verification Value 2.

FSA/HSA (Payment type CREDIT only) - Request Fields

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

Processor-Based Token (Conditional) - Specific Request Fields

Note

For use with host based processors supporting card based token implementations.

Field	Rule	Type	Minimum	Maximum	Value(s)	Description

TKN_RENEW	Conditional	Character		1	Valid value: 1	Application will send this field to the Gateway, requesting for Token renewal. As of this publication, this is applicable for UGP only.
CARD_TOKEN	Conditional	Character	1	40		Card token is processor-based or gateway-based and can represent a unique card. Refer to Two Way Card Token for more details. **Example:** 7987654321098765
DCC_IND	Conditional	Numeric	1	1	Values: • 1 - Transaction is DCC eligible. • 2 - Transaction is not eligible for DCC. • 3 - Transaction is DCC eligible yet cardholder has not accepted the option.	DCC Indicator. If the POS sends DCC_IND as 1 in Refund request along with Card Token or Card is presented, then SCA will receive the conversion rate from Fexco and send it to the host as DCC transaction. The refund transaction will be Auto Opted in as foreign currency.
CARD_EXP_MONTH	Character	Numeric		2		Card expiry month
CARD_EXP_YEAR	Character	Numeric		2		Card expiry year

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. **Example:** 01/00/02/Visa/
OC_INDUSTRY_CODE	Conditional	Character	1	1	Valid values: • E - eCommerce • M - Moto • Default is empty. This is used to convert a transaction from the Merchants default industry of Retail or Restaurant to E-Commerce or MOTO. **NOTE:** This is used only in case of UGP host.

Pay with Points - Specific Request Fields

Note

Refer to Pay with Points Refund Request for sample request and Pay with Points for more details on this feature.

Field	Rule	Type	Minimum	Maximum	Value(s)	Description
REWARD_LOYALTY_TRANS_ID	Conditional	Character	1	15		Loyalty transaction Id. This field is a Required for Pay with Points transactions. **Example:** 1234567890ABCDE

Fleet Card Transaction

Note

This section is applicable to GSC only. Maximum of eight (8) Item lists are allowed for each transaction. Refer to Fleet Card Support for more details on this feature.

Field	Rule	Type	Minimum	Maximum	Value(s)	Description
PROD_CODE	Conditional	Numeric		3		This is the product code. **Example:** 102

Field	Rule	Type	Minimum	Maximum Value(s)	Description
QUANTITY	Conditional	Numeric			Item quantity. **Example:** 1.000
UNIT_PRICE	Conditional	Floating point number	1(2)	6(2)	Single item price without tax. **Example:** 10.00
UNIT_OF_MEASURE	Conditional	Character			A standardized quantity used to express the unit of the item.
DESCRIPTION	Conditional	Character			Text description of the item.
CATEGORY	Conditional	Character			**Example:** N
TOTAL	Conditional	Floating point number	1(2)	6(2)	This field indicates the total price including Tax. **Example:** 12.00
TAX	Conditional	Floating point number	1(2)	6(2)	Tax amount of the transaction. **Example:** 2.00

Note

- If **PROMO_PLAN_CODE** is sent and **PROMO_SPECIAL_FIN_IND** is not sent, then the Promo Special Financial Indicator will consider the configured value from **PROMOSPECIALFININD** parameter.
- If **PROMO_PLAN_CODE** is sent and **PROMO_PLAN_EXP_DATE** is not sent, then the Promo Expiry Date will consider the configured value from **PROMOEXPIRYDATE** parameter.

Example

Example of Request packet (Credit by CTROUTD)

```
<TRANSACTION>
 <FUNCTION_TYPE>PAYMENT</FUNCTION_TYPE>
 <COMMAND>CREDIT</COMMAND>
 <COUNTER>1</COUNTER>
 <MAC> … </MAC>
 <MAC_LABEL>REG2</MAC_LABEL>
 <PAYMENT_TYPE>CREDIT</PAYMENT_TYPE>
 <CTROUTD>5</CTROUTD>
 <TRANS_AMOUNT>4.50</TRANS_AMOUNT>
 <OC_INDUSTRY_CODE>M</OC_INDUSTRY_CODE>
 <ENCRYPT>TRUE</ENCRYPT>
 <SCMCI_INDICATOR>2</SCMCI_INDICATOR>
 <TAX_IND>1</TAX_IND>
 <RETAIL_ITEM_DESC_1>FOOD1</RETAIL_ITEM_DESC_1>
</TRANSACTION>
```

Example of Request packet (Gift and Manual Entry)

```
<TRANSACTION>
 <FUNCTION_TYPE>PAYMENT</FUNCTION_TYPE>
 <COMMAND>CREDIT</COMMAND>
 <COUNTER>1</COUNTER>
 <MAC> … </MAC>
 <MAC_LABEL>REG2</MAC_LABEL>
 <PAYMENT_TYPE>GIFT</PAYMENT_TYPE>
 <TRANS_AMOUNT>4.50</TRANS_AMOUNT>
 <MANUAL_ENTRY>TRUE</MANUAL_ENTRY>
 <ENCRYPT>TRUE</ENCRYPT>
</TRANSACTION>
```

Response Packet

Field	Type	Value	Description
RESPONSE_TEXT	Character		Conditional. Processor response text. This element will not be present if no response text is returned by the processor. **Example:** CAPTURED
RESULT	Character		Commonly CAPTURED or DECLINED. **Example:** CAPTURED
RESULT_CODE	Numeric	Expected result code: 4, 6, 59009 (if card does not match original)	This indicates the result code. Refer to Result/Error Codes for more details.
RESPONSE_CODE	Character		Response code data will be returned to POS, same as received from the Host if this is present in Host response. **Example:** <RESPONSE_CODE>E</RESPONSE_CODE>
TERMINATION_STATUS	Character	SUCCESS or 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.
POS_RECON	Character		POS reconciliation field echoed back if sent in request. **Example:** RetailPOS1
COUNTER	Numeric		Echoes counter sent in the request. **Example:** 100
TRANS_SEQ_NUM	Numeric		Processor/Batch trans sequence number. For private label transaction (ADS), PT_SEQ_NUM field will be mapped to TRANS_SEQ_NUM and TROUTD fields back to SCA. **Example:** 5
INTRN_SEQ_NUM	Numeric		PWC transaction ID. **Example:** 123456789
TROUTD	Numeric		Transaction routing ID. **Example:** 123456789

Field	Type	Value	Description
CTROUTD	Numeric		CTROUTD is a sequence number for PAYMENT transactions (always enabled) that is generated per Client ID. Each Client ID has its own CTROUTD sequence counter. For private label transaction (ADS), PT_CTROUTD field will be mapped to CTROUTD field back to SCA. In case of APM transaction, if this field is present, then order ID will be received from alternate payment method. For example, Alipay, Klarna, WeChat, PayPal, Venmo. CTROUTD field length is increased to 16 characters, so that in APM refund, Transaction ID can be passed from POS. **Example:** 45
AUTH_CODE	Character		Processor authorization number, returned by some processors. This is not common. **Example:** TA01561
LPTOKEN	Numeric		LP Token is a non-sensitive unique number assigned to each unique card number processed with the UGP gateway. This value will automatically increment by one for each unique card number. This is a conditional field. Refer to Responses from Point in Message Format for more details. **Example:** 12357
TOKEN_TYPE	Character		Returns low value token type, if sent as the query request field. This field is applicable for Worldpay Direct only.
TKN_EXPDATE			Token expiration date. May be sent on Payment Transaction or Token Query transaction to override default expiration date assigned to the Token. **Example:** 07022021
TKN_MATCHING			Matching Token. This is a non-reversible token used for matching purposes, like, loyalty tracking. **Example:** 3278483765646148999
TKN_USED		• 0 - Token not used • 1 - Token used	Whether the Token is used.
DEPARTMENT_CODE	Character		Application returns the field on the POS Response. If value of this field gets changed in the host response, then the updated value will be sent to POS.
ACCT_NUM	Numeric		Returned masked account number. Conditionally returned if CTROUTD is not sent in request. **Example:** 400555******0019

Field	Type	Value	Description
ACCOUNT_TYPE	Character		This indicates the type of debit account based on the selection on the customer. **Example:** CHECKING/SAVINGS
CARDHOLDER	Character		Returned for swiped/insert transactions. **Example:** John Doe
CARD_EXP_MONTH	Numeric		Card expiry month. **Example:** 12
CARD_EXP_YEAR	Numeric		Card expiry year. **Example:** 20
CARD_ENTRY_MODE	Character		Returned if CTROUTD is not sent in request. Refer to Card Entry Mode for possible values. **Example:** Swiped
EMV_TAGS	Character		This is returned for Early Card Capture payment flows for Non PCI BIN ranges, only when EMV_TAGS_REQD is sent as Y.
MERCHID	Numeric		Merchant ID. **Example:** 900000000123
TERMID	Numeric		Terminal ID. **Example:** 001
SERVER_ID	Numeric		Server ID. This is conditional field. **Example:** 10
CASHIER_ID	Character		Cashier ID. This is conditional field. **Example:** 10
APPROVED_AMOUNT	Floating point number		Amount approved on authorization. **Example:** 5.00
AVAILABLE_BALANCE	Floating point number		Available balance on the card used for transaction. This field will be returned to POS, when the Host returns the Available Balance data. SCA application sends <BALANCE_ENQ> as Host request field and based on the processor, it returns the Available Balance, and SCA will send it back to POS. **Example:** 25.10
FS_AVAIL_BALANCE	Floating point number		Available balance on EBT SNAP card. **Example:** 0.00
CB_AVAIL_BALANCE	Floating point number		Available balance on EBT Cash Benefits card. **Example:** 0.00
PAYMENT_MEDIA	Character		Mode of payment, commonly VISA/MC/DISC/AMEX/DEBIT. **Example:** VISA
PAYMENT_TYPE	Character		Type of payment. **Example:** CREDIT, DEBIT, APM
EBT_TYPE	Character	FOOD_STAMP	Indicates processed EBT transaction.

Field	Type	Value	Description
AUTH_RESP_CODE	Character		Returned by some processors when the transaction is declined. Maximum 19 bytes. **Example:** 0131
FSA_AMOUNT	Floating point number		FSA amount. This indicates processing with FSA items in transaction. **Example:** 5.00
BANK_USERDATA	Character		Bank User Data, normally returned with CARD_TOKEN. Maximum 50 alphanumeric. **Example:** /CustData`JANE`K`DOE`````00`
SAF_NUM	Numeric		Returned instead of CTROUTD when transaction has been put in SAF. SAF number is per device. **Example:** 0008
RECEIPT_DATA	Character		Receipt Data. Refer to Receipt Data in Response section for more details.
TRANS_DATE	Character		Transaction date returned. **Example:** 2016.09.20
TRANS_TIME	Character		Transaction time returned. **Example:** 09:16:25
TRAINING_MODE	Character		Conditionally returned when session is in Training Mode. **Example:** ON
TRAN_LANG_CODE	Character	• en – English • fr – French • es – Spanish	This field contains the language code for the current transaction which is finalized based on the configured language on terminal and language preference from the card. This field will be returned only whenever the Card data is captured from cardholder during transaction flow. If Language code is not available from card, then terminal language will be returned. This field needs to be added for the below transaction flows.
VSP_CODE	Numeric		If present, returns the VSP code. If present, returns the VSP code. **Example:** 100
VSP_RESULTDESC	Character		If present, returns the VSP result description. If present, returns the VSP result description. **Example:** Success
VSP_TRXID			If present, returns the VSP transaction ID. If present, returns the VSP transaction ID. **Example:** 987696060049091234
TRACE_NUM	Numeric		This field is sent from the Host Response. This field contains the Interac Sequence number from the host. **Example:** 1400040000000004001951
CDD_DATA	Character		Customer Defined Data field is returned in POS response when it is present in the POS request and passed in the host request. **Example:** `<CDD_DATA>INV200471</CDD_DATA>`

Field	Type	Value	Description
TRANS_CURRENCY_CODE	Numeric		This is the currency code of the transaction. This field is sent from POS to identify if it is US or Canada transaction. **Example:** • For USA, POS response is: <TRANS_CURRENCY_CODE>0840</TRANS_CURRENCY_CODE> • For Canada, POS response is: <TRANS_CURRENCY_CODE>0124</TRANS_CURRENCY_CODE>
PROMO_SPECIAL_FIN_IND	Character		This field is used to request the promotional APR(s) (Annual Percentage Rate). This field will also contain the result of the promotional requests. As of this publication, this field is applicable for GSC only. **Example:** 02
PROMO_APR_FLAG	Character		This field identifies the type of the APR, which will be applied during the promotional period. As of this publication, this field is applicable for GSC only. **Example:** 10
PROMO_APR	Character		This field contains the APR, which will be applied during the promotional period. As of this publication, this field is applicable for GSC only.
AFTER_PROMO_FLAG	Character		This field identifies the type of the APR, which will be applied after the promotional period. As of this publication, this field is applicable for GSC only. **Example:** 01
AFTER_PROMO_APR	Character		This field contains the APR, which will be applied after the promotional period. As of this publication, this field is applicable for GSC only.
PROMO_DURATION	Character		This field contains the promo duration. As of this publication, this field is applicable for GSC only.
PROMO_DESCRIPTION	Character		This field contains the promo description. As of this publication, this field is applicable for GSC only.

Field	Type	Value	Description
HOST_PAYTYPE	Character		This field is sent back to POS when the Debit Optimization feature is applied for a transaction. If Debit Optimization flag in G035 (EMV Tag Data) is set in the Worldpay host response, then HOST_PAYTYPE with the value 'CREDIT' will be sent back in the POS response. In other cases, this field will be absent in the POS response. As of this publication, this field is applicable for Worldpay only. **Example:** CREDIT
PROMO_NEEDED	Character		This field is sent back to POS in case of PLCC (Private Label Credit Card) transactions. As of this publication, this field is applicable for Worldpay only. **Example:** 0999
AUTH_REF_NUMBER	Character	Example: 123456789012345; Or, it can be empty	This tag returns in the host response with the value for the particular transaction. This is used by some merchants to refer to the transaction at the host side. Currently this is applicable only for Worldpay processor.
COL_3, COL_4, COL_5, COL_6, COL_7, COL_8, COL_9, COL_10	Character		Column 3 to Column 10 fields value will be echoed in POS response. These fields are not sent to any payment processor.

APM Based Response Fields (Conditional)

Note

Refer to APM Sample Transaction for sample request and response and Processing APM Refund for more details on how to process Refund (Credit).

Field	Type	Value	Description
APM_TRAN	Numeric	Valid Value are 0 and 1.	If this returns value 1 then indicates the current transaction is performed with alternate payment method.
CP_MERCH_RECEIPT_DATA	Character		Additional field will be sent along with RECEIPT_DATA field.
CP_CUST_RECEIPT_DATA	Character		Additional field will be sent along with RECEIPT_DATA field.

Processor-Based Token Response Fields (Conditional)

Note

For use with host based processors supporting card based token implementations.

Field	Type	Value	Description
CARD_TOKEN	Character		Card token. **Example:** 7987654321098765
TOKEN_SOURCE	Character		Source of token. **Example:** PWC

Pay with Points (Conditional) - Response Fields

Note

Refer to Pay with Points Refund Response for sample response and Pay with Points section for more details.

Field	Type	Value	Description
REWARD_DISCOUNT_AMOUNT	Numeric		Discount amount. **Example:** 12.00
REWARD_LOYALTY_TRANS_ID	Character		Loyalty transaction Id. **Example:** 1234567890ABCDE
REWARD_ID	Character		Reward Id. **Example:** RD0000016891
REWARD_PROMOTION_ID	Character		Promotion Id. Currently this field is not returned for Refund transactions from Processor. If returned, SCA will forward the same in POS response. **Example:** RD000001689
REWARD_PROMPT_TEXT	Character		Text prompted for the reward. Currently this field is not returned for Refund transactions from Processor. If returned, SCA will forward the same in POS Response. *Example:** LOYALTY REWARDS

Dynamic Currency Conversion (DCC) Response Fields (Conditional)

Field	Type	Value	Description
DCC_IND	Numeric	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.	DCC Indicator.

Field	Type	Value	Description
DCC_EXCHANGE_RATE	Floating point number	Ex: 1.7461	Exchange rate for converting local currency to foreign currency.
DCC_ALPHA_CURR_CODE	Character	Ex: SGD	Currency code of the foreign transaction.
DCC_DATETIME	Date		Indicates the date and time, when the DCC conversion took place.
DCC_TIMEZONE	Character		Time zone for the DCC_DATETIME, that will be provided in the device by the application or Merchants.
DCC_TRAN_AMOUNT	Floating point number	Ex: 24.45	Converted amount

Transaction Performance Metric

Note

These fields are returned, if SCAPERFMETRIC parameter (Application Parameters) is enabled.

Field	Type	Value	Description
UI_TIME	Time		This indicates the time duration, for which the device screen is displayed (like error message, prompt screen, remove card screen) till any user action is performed in the command execution flow. This field is not applicable to capture the time for the Processing, Authorizing and transaction status screen. The format of the returned value would be S.sss, where S is seconds (this can be 0 to any positive integer) and sss is milliseconds. In case of any insignificant time or 0.000 value, will not be returned in the response. **Example:** `<UI_TIME>44.028</UI_TIME>`
HOST_TIME	Time		This indicates the time taken for the Connection to the host, sending request and receives data from the host. This field also take the cumulative time for multiple requests which may sent to the host during the transaction including two legged transactions, timeout requests, Auto Last Tran requests, DCC, Credit app proxy. The format of the returned value would be S.sss, where S is seconds (this can be 0 to any positive integer) and sss is milliseconds. In case of any insignificant time or 0.000 value, will not be returned in the response. **Example:** `<HOST_TIME>1.389</HOST_TIME>`
CMD_TIME	Time		This field indicates the total amount of time for a command, which is executed by the application from request received to the response sent. The format of the returned value would be S.sss, where S is seconds (this can be 0 to any positive integer) and sss is milliseconds. In case of any insignificant time or 0.000 value, will not be returned in the response. **Example:** `<CMD_TIME>70.765</CMD_TIME>`

Field	Type Value	Description
CP_TIME	Time	This field indicates the total amount of time spent by the application for an APM transaction while APM interface is on the screen. The format of the returned value would be S.sss, where S is seconds (this can be 0 to any positive integer) and sss is milliseconds. In case of any insignificant time or 0.000 value, will not be returned in the response. **Example:** <CP_TIME>16.423</CP_TIME>

Example of Response packet

```
<RESPONSE>
 <ACCT_NUM>400555******0019</ACCT_NUM>
 <APPROVED_AMOUNT>4.50</APPROVED_AMOUNT>
 <CTROUTD>249</CTROUTD>
 <INTRN_SEQ_NUM>3454944</INTRN_SEQ_NUM>
 <PAYMENT_TYPE>CREDIT</PAYMENT_TYPE>
 <ACCOUNT_TYPE>SAVINGS</ACCOUNT_TYPE>
 <PAYMENT_MEDIA>VISA</PAYMENT_MEDIA>
 <RESPONSE_TEXT>RETURNED 00 </RESPONSE_TEXT>
 <RESULT>CAPTURED</RESULT>
 <RESULT_CODE>4</RESULT_CODE>
 <TERMINATION_STATUS>SUCCESS</TERMINATION_STATUS>
 <TRANS_SEQ_NUM>350</TRANS_SEQ_NUM>
 <TRACE_NUM>14000400000000004001951</TRACE_NUM>
 <TRAN_LANG_CODE>en</TRAN_LANG_CODE>
 <TROUTD>3454944</TROUTD>
</RESPONSE>
```

Example of Declined Response packet

```
 <RESPONSE>
  <INVOICE>123456</INVOICE>
  <MERCHID>RCTST0000042337</MERCHID>
  <PAYMENT_TYPE>PAYPAL</PAYMENT_TYPE>
  <APM_TRAN>1</APM_TRAN>
  <RESPONSE_TEXT>DECLINED</RESPONSE_TEXT>
  <RESULT>DECLINED</RESULT>
  <RESULT_CODE>6</RESULT_CODE>
  <TERMID>00000004</TERMID>
  <TERMINATION_STATUS>FAILURE</TERMINATION_STATUS>
  <TRAINING_MODE>OFF</TRAINING_MODE>
  <TRANS_AMOUNT>11.00</TRANS_AMOUNT>
  <COUNTER>6</COUNTER>
</RESPONSE>
```

Examples of APM Transaction - Credit Request

```
<TRANSACTION>
 <FUNCTION_TYPE>PAYMENT</FUNCTION_TYPE>
 <COMMAND>CREDIT</COMMAND>
```

```
 <PAYMENT_TYPE>PAYPAL</PAYMENT_TYPE>
 <COUNTER>...</COUNTER>
 <MAC>...</MAC>
 <MAC_LABEL>...</MAC_LABEL>
 <TRANS_AMOUNT>5.00</TRANS_AMOUNT>
</TRANSACTION>
```

Examples of APM Transaction - Credit Response (Approved)

```
<RESPONSE>
<APM_TRAN>1</APM_TRAN>
<APPROVED_AMOUNT>1000.00</APPROVED_AMOUNT>
<AUTH_CODE>1423262803655056</AUTH_CODE>
<CTROUTD>1423262803655056</CTROUTD>
<INVOICE>111</INVOICE>
<MERCHID>RCTST0000042337</MERCHID>
<PAYMENT_TYPE>PAYPAL</PAYMENT_TYPE>
<RESPONSE_TEXT>APPROVED</RESPONSE_TEXT>
<RESULT>APPROVED</RESULT>
<RESULT_CODE>5</RESULT_CODE>
<TERMID>00000004</TERMID>
<TERMINATION_STATUS>SUCCESS</TERMINATION_STATUS>
<TRAINING_MODE>OFF</TRAINING_MODE>
<TRANS_AMOUNT>1000.00</TRANS_AMOUNT>
<RECEIPT_DATA>
        <RECEIPT>
                <TEXTLINE>              VERIFONE SCA              </
TEXTLINE>
                <TEXTLINE>          11700 Great Oaks Way          </
TEXTLINE>
                <TEXTLINE>               Suite 210                </
TEXTLINE>
                <TEXTLINE>          Alpharetta, GA 30022          </
TEXTLINE>
                <TEXTLINE />
                <TEXTLINE />
                <TEXTLINE>07/04/20                          02:01:26</
TEXTLINE>
                <TEXTLINE />
                <TEXTLINE>Merchant ID: RCTST0000042337            </
TEXTLINE>
                <TEXTLINE>Term ID: 00000004                       </
TEXTLINE>
                <TEXTLINE />
                <TEXTLINE />
                <TEXTLINE>                 Refund                 </
TEXTLINE>
                <TEXTLINE />
                <TEXTLINE />
                <TEXTLINE>Appr Code: 1423262803655056             </
TEXTLINE>
                <TEXTLINE>Payment Type: PAYPAL                    </
TEXTLINE>
                <TEXTLINE>Invoice: 111                            </
```

```
TEXTLINE>
                <TEXTLINE>Response: APPROVED                    </
TEXTLINE>
                <TEXTLINE />
                <TEXTLINE>Total:           USD   $        1,000.00</
TEXTLINE>
                <TEXTLINE />
                <TEXTLINE />
                <TEXTLINE />
                <TEXTLINE>         NO SIGNATURE REQUIRED        </
TEXTLINE>
                <TEXTLINE />
                <TEXTLINE />
                <TEXTLINE>             Merchant Copy            </
TEXTLINE>
                <TEXTLINE />
                <TEXTLINE />
                <TEXTLINE />
                <TEXTLINE />
                <TEXTLINE />
        </RECEIPT>
        <RECEIPT>
                <TEXTLINE>              VERIFONE SCA            </
TEXTLINE>
                <TEXTLINE>          11700 Great Oaks Way        </
TEXTLINE>
                <TEXTLINE>               Suite 210              </
TEXTLINE>
                <TEXTLINE>          Alpharetta, GA 30022        </
TEXTLINE>
                <TEXTLINE />
                <TEXTLINE />
                <TEXTLINE>07/04/20                        02:01:27</
TEXTLINE>
                <TEXTLINE />
                <TEXTLINE>Merchant ID: RCTST0000042337          </
TEXTLINE>
                <TEXTLINE>Term ID: 00000004                     </
TEXTLINE>
                <TEXTLINE />
                <TEXTLINE />
                <TEXTLINE>                 Refund               </
TEXTLINE>
                <TEXTLINE />
                <TEXTLINE />
                <TEXTLINE>Appr Code: 1423262803655056           </
TEXTLINE>
                <TEXTLINE>Payment Type: PAYPAL                  </
TEXTLINE>
                <TEXTLINE>Invoice: 111                          </
TEXTLINE>
                <TEXTLINE>Response: APPROVED                    </
TEXTLINE>
                <TEXTLINE />
                <TEXTLINE>Total:           USD   $        1,000.00</
TEXTLINE>
```

```
                <TEXTLINE />
                <TEXTLINE />
                <TEXTLINE />
                <TEXTLINE>                THANK YOU                </
TEXTLINE>
                <TEXTLINE />
                <TEXTLINE>             Customer Copy               </
TEXTLINE>
                <TEXTLINE />
                <TEXTLINE />
                <TEXTLINE />
                <TEXTLINE />
                <TEXTLINE />
        </RECEIPT>
</RECEIPT_DATA>
<CP_MERCH_RECEIPT_DATA>
        <CPAPP_1>
                DATE:                       2020-07-04
                TIME:                       02:00:49
                TERMINAL ID:                783257
                INVOICE:                    111
                PAYPAL Refund
                TRANSACTION ID:             2020 0704 2200 1457 7505 0104 1299
                PARTNER TRANSACTION ID:     1423 2628 0365 5056
                AMOUNT (USD):               1000.00
                SUCCESS
                NO SIGNATURE REQUIRED
        </CPAPP_1>
</CP_MERCH_RECEIPT_DATA>
<CP_CUST_RECEIPT_DATA>
        <CPAPP_1>
                DATE:                       2020-07-04
                TIME:                       02:00:49
                TERMINAL ID:                783257
                INVOICE:                    111
                PAYPAL Refund
                TRANSACTION ID:             2020 0704 2200 1457 7505 0104 1299
                PARTNER TRANSACTION ID:     1423 2628 0365 5056
                AMOUNT (USD):               1000.00
                SUCCESS
                NO SIGNATURE REQUIRED
                I AGREE TO PAY THE ABOVE TOTAL AMOUNT
                ACCORDING TO PAYPAL AGREEMENT
        </CPAPP_1>
</CP_CUST_RECEIPT_DATA>
<COUNTER>2</COUNTER>
</RESPONSE>
```

Examples of APM Transaction - Credit Response (Declined)

```
<RESPONSE>
<INVOICE>123456</INVOICE>
<MERCHID>RCTST0000042337</MERCHID>
<PAYMENT_TYPE>PAYPAL</PAYMENT_TYPE>
<APM_TRAN>1</APM_TRAN>
<RESPONSE_TEXT>DECLINED</RESPONSE_TEXT>
<RESULT>DECLINED</RESULT>
<RESULT_CODE>6</RESULT_CODE>
<TERMID>00000004</TERMID>
<TERMINATION_STATUS>FAILURE</TERMINATION_STATUS>
<TRAINING_MODE>OFF</TRAINING_MODE>
<TRANS_AMOUNT>11.00</TRANS_AMOUNT>
<COUNTER>6</COUNTER>
</RESPONSE>
```

Examples of Capture Card Early Return - Credit Request (First leg)

```
<TRANSACTION>
<FUNCTION_TYPE>PAYMENT</FUNCTION_TYPE>
<COMMAND>CREDIT</COMMAND>
<TRANS_AMOUNT>20.00</TRANS_AMOUNT>
<CAPTURECARD_EARLYRETURN>TRUE</CAPTURECARD_EARLYRETURN>
<MANUAL_ENTRY>FALSE</MANUAL_ENTRY>
<PAYMENT_TYPE>CREDIT</PAYMENT_TYPE>
<FORCE_FLAG>FALSE</FORCE_FLAG>
<MAC_LABEL>P_EJIOKG</MAC_LABEL>
<COUNTER>8</COUNTER>
<MAC>euKHzaU5yXo1t5vynmj1YeJaA0nnlswcS0kaqYI8CCc=</MAC>
</TRANSACTION>
```

Examples of Capture Card Early Return - Credit Response (First leg)

```
<RESPONSE>
<RESPONSE_TEXT>CAPTURE EARLY CARD NOTIFICATION</RESPONSE_TEXT>
<RESULT>OK</RESULT>
<RESULT_CODE>-1</RESULT_CODE>
<TERMINATION_STATUS>SUCCESS</TERMINATION_STATUS>
<COUNTER>8</COUNTER>
<ACCT_NUM>476134******0035</ACCT_NUM>
<TRANS_AMOUNT>20.00</TRANS_AMOUNT>
<CARD_EXP_MONTH>**</CARD_EXP_MONTH>
<CARD_EXP_YEAR>**</CARD_EXP_YEAR>
<CARDHOLDER>**</CARDHOLDER>
<PAYMENT_TYPE>CREDIT</PAYMENT_TYPE>
<PAYMENT_MEDIA>VISA</PAYMENT_MEDIA>
<CARD_ENTRY_MODE>Contactless</CARD_ENTRY_MODE>
<INVOICE>123456</INVOICE>
</RESPONSE>
```

Examples of Capture Card Early Return - Credit Request (Second leg)

```
<TRANSACTION>
<FUNCTION_TYPE>PAYMENT</FUNCTION_TYPE>
<COMMAND>CREDIT</COMMAND>
<TRANS_AMOUNT>20.00</TRANS_AMOUNT>
<MANUAL_ENTRY>FALSE</MANUAL_ENTRY>
<PAYMENT_TYPE>CREDIT</PAYMENT_TYPE>
<FORCE_FLAG>FALSE</FORCE_FLAG>
<MAC_LABEL>P_EJIOKG</MAC_LABEL>
<COUNTER>9</COUNTER>
<MAC>fdzA4bEo+cAZQAI9sXhR02stM4ms9Z48giMrMI0L8V8=</MAC>
</TRANSACTION>
```

Examples of Capture Card Early Return - Credit Response(Second leg)

<RESPONSE>
<ACCT_NUM>476134******0035</ACCT_NUM>
<COMMAND>CREDIT</COMMAND>
<APPROVED_AMOUNT>20.00</APPROVED_AMOUNT>
<AUTHNWID>02</AUTHNWID>
<AUTHNWNAME>VISA</AUTHNWNAME>
<AUTH_CODE>200617</AUTH_CODE>
<BANK_USERDATA>VISA</BANK_USERDATA>
<BATCH_TRACE_ID>6f864fd8-6133-45ff-8301-fed13f24af9c</BATCH_TRACE_ID>
<CARD_ABBRV>VI</CARD_ABBRV>
<CARD_ENTRY_MODE>Contactless</CARD_ENTRY_MODE>
<CARD_EXP_MONTH>**</CARD_EXP_MONTH>
<CARD_EXP_YEAR>**</CARD_EXP_YEAR>
<CARD_TOKEN>4761**********</CARD_TOKEN>
<CARDHOLDER>**</CARDHOLDER>
<CTROUTD>75061</CTROUTD>
<INVOICE>123456</INVOICE>
<EMV_CVM>NONE</EMV_CVM>
<EMV_MODE>ISSUER</EMV_MODE>
<EMV_TAG_4F>A0000000031010</EMV_TAG_4F>
<EMV_TAG_50>VISA TEST</EMV_TAG_50>
<EMV_TAG_5F20>**</EMV_TAG_5F20>
<EMV_TAG_5F2A>0840</EMV_TAG_5F2A>
<EMV_TAG_5F34>01</EMV_TAG_5F34>
<EMV_TAG_82>0000</EMV_TAG_82>
<EMV_TAG_84>A0000000031010</EMV_TAG_84>
<EMV_TAG_8A>00</EMV_TAG_8A>
<EMV_TAG_95>0000000000</EMV_TAG_95>
<EMV_TAG_9A>220711</EMV_TAG_9A>
<EMV_TAG_9B>0000</EMV_TAG_9B>
<EMV_TAG_9C>20</EMV_TAG_9C>
<EMV_TAG_9F02>000000002000</EMV_TAG_9F02>
<EMV_TAG_9F03>000000000000</EMV_TAG_9F03>
<EMV_TAG_9F06>A0000000031010</EMV_TAG_9F06>
<EMV_TAG_9F09>008C</EMV_TAG_9F09>
<EMV_TAG_9F10>06011103A00000</EMV_TAG_9F10>
<EMV_TAG_9F1A>0840</EMV_TAG_9F1A>
<EMV_TAG_9F1E>01501302</EMV_TAG_9F1E>
<EMV_TAG_9F21>234114</EMV_TAG_9F21>
<EMV_TAG_9F26>DFF6B741DD00EFA5</EMV_TAG_9F26>
<EMV_TAG_9F27>80</EMV_TAG_9F27>
<EMV_TAG_9F33>E068C8</EMV_TAG_9F33>
<EMV_TAG_9F34>1F0000</EMV_TAG_9F34>
<EMV_TAG_9F35>22</EMV_TAG_9F35>
<EMV_TAG_9F36>4885</EMV_TAG_9F36>
<EMV_TAG_9F37>E1950DA4</EMV_TAG_9F37>
<EMV_TAG_9F39>07</EMV_TAG_9F39>
<EMV_TAG_9F40>7000F05001</EMV_TAG_9F40>
<EMV_TAG_9F41>00000002</EMV_TAG_9F41>
<EMV_TAG_9F4E>VerifoneFD</EMV_TAG_9F4E>
<EMV_TAG_9F6E>20700000</EMV_TAG_9F6E>
<INTRN_SEQ_NUM>4016100318</INTRN_SEQ_NUM>
<MERCHID>005059233998</MERCHID>
<PAYMENT_MEDIA>VISA</PAYMENT_MEDIA>
<PAYMENT_TYPE>CREDIT</PAYMENT_TYPE>
<REFERENCE>000000000018</REFERENCE>
<RESPONSE_TEXT>APPROVAL - 000 </RESPONSE_TEXT>
<RESULT>CAPTURED</RESULT>
<RESULT_CODE>4</RESULT_CODE>
<TERMID>1126076</TERMID>
<TERMINATION_STATUS>SUCCESS</TERMINATION_STATUS>

Pay with Points - Refund Request

```
<TRANSACTION>
<FUNCTION_TYPE>PAYMENT</FUNCTION_TYPE>
<COMMAND>CREDIT</COMMAND>
<PAYMENT_TYPE>CREDIT</PAYMENT_TYPE>
<CTROUTD>116019</CTROUTD>
<TRANS_AMOUNT>70.00</TRANS_AMOUNT>
<REWARD_LOYALTY_TRANS_ID>16590977529</REWARD_LOYALTY_TRANS_ID>
</TRANSACTION>
```

Pay with Points - Refund Response

```
<RESPONSE>
<ACCT_NUM>************0007</ACCT_NUM>
<COMMAND>CREDIT</COMMAND>
<APPROVED_AMOUNT>70.00</APPROVED_AMOUNT>
<AUTH_CODE>954111</AUTH_CODE>
<AUTH_RESP_CODE>91</AUTH_RESP_CODE>
<BANK_USERDATA>VISA</BANK_USERDATA>
<BATCH_TRACE_ID>f1c08775-9f14-4a44-bee2-9b77e65dd68e</BATCH_TRACE_ID>
<CTROUTD>116020</CTROUTD>
<INVOICE>000363</INVOICE>
<INTRN_SEQ_NUM>4022903295</INTRN_SEQ_NUM>
<MERCHID>000091156455</MERCHID>
<PAYMENT_MEDIA>VISA</PAYMENT_MEDIA>
<PAYMENT_TYPE>CREDIT</PAYMENT_TYPE>
<PAR>432156789012345678901234567890123456789</PAR>
<REFERENCE>00104282</REFERENCE>
<RESPONSE_CODE>91</RESPONSE_CODE>
<RESPONSE_TEXT>APPROVED</RESPONSE_TEXT>
<RESULT>APPROVED</RESULT>
<RESULT_CODE>4</RESULT_CODE>
<TERMID>002</TERMID>
<TERMINATION_STATUS>SUCCESS</TERMINATION_STATUS>
<TRAINING_MODE>OFF</TRAINING_MODE>
<TRANS_AMOUNT>70.00</TRANS_AMOUNT>
<TRANS_SEQ_NUM>79853</TRANS_SEQ_NUM>
<TRANS_DATE>2024.04.12</TRANS_DATE>
<TRANS_TIME>06:00:45</TRANS_TIME>
<TROUTD>4022903295</TROUTD>
<REWARD_ID>000363</REWARD_ID>
<REWARD_DISCOUNT_AMOUNT>10.00</REWARD_DISCOUNT_AMOUNT>
<REWARD_LOYALTY_TRANS_ID>16590977754</REWARD_LOYALTY_TRANS_ID>
</RESPONSE>
```