

https://verifone.cloud/docs/sca-functional-

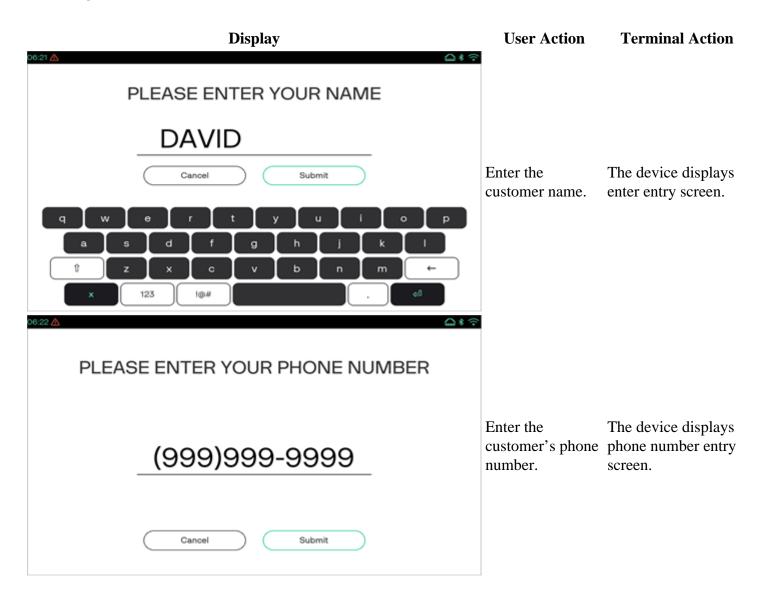
specification/protocol_spec/device_transaction/quick_credit_application

Updated: 23-Jul-2025

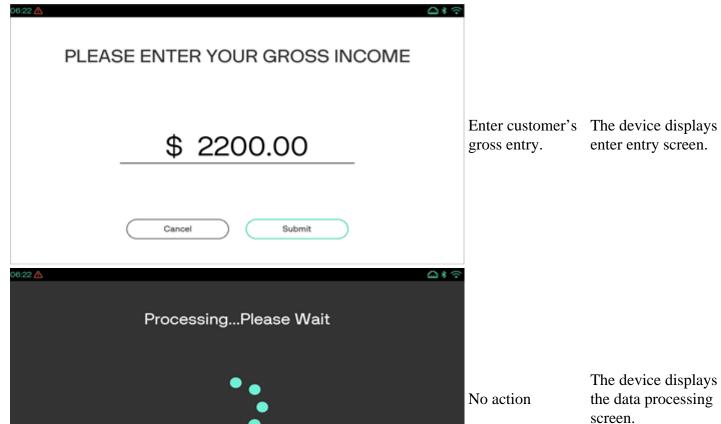
CREDIT_APP

This command directs the device to display a series of screens and up to 10 formatted prompts for quick credit application input. As private label cards become more prevalent, retailers desire the ability to capture customer's personal information to comprise and submit a quick credit application for instant approval. The quick credit application will gather personal data elements fed from the POS as nested XML posts.

Device UI Required







Request Packet

Field	Rule	Type	Minimum	ı Maximum	1	Value(s)	
FUNCTION_TYPE	Required	Static value	N/A	N/A	DEVICE		Type of function
COMMAND	Required	Static value	N/A	N/A	CREDIT_	_APP	Command name
COUNTER	Required	Numeric	1	30			COUNTER is use should be higher to POS. Example: 1
MAC	Required	Base64 Encoded Data	1	50			Message Authenti POS. Example: fK6w3AYFSWY0
MAC_LABEL	Required	Character	r 1	50			Associated label the decrypt the value of Example: P_GAN

Field	Rule	Type	Minimum	ı Maximum	n Value(s)	
RETURN_SCREEN	Optional	List	1	30	IDLE_SCREEN STAY_CURRENT	This indicates the IDLE_SCREEN
TRAINING_ACTION	Optional	List	1	30	 1 - Returns	Closed loop training
POS_RECON	Optional	Character	r 1	30		POS reconciliation response to POS. I
FORWARD_PROXY	Optional	Character	r 10	100		If this field is pres destination; otherwise URL does not functionality will be PROXY_TIMEOUPROMPTn_DATA incoming URL in PASSTHRUURL Host interface and PAYware Connections.
PROXY_TIMEOUT	Optional	Numeric	0	999		For use with FOR seconds) that SCA respond. If no value
PROXY_REF	Optional	Character	r 1	1000		For use with FOR data not captured of included as a data destination.

	Ruic	Type	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	1 1/14/21111411	varue(b)	
PASS_THROUGH	Optional	Boolean	1	5	 TRUE – Credit app data will be passed through SCA to proxy server URL without prompting on device. FALSE – SCA will prompt for user interaction. For use with FORWARD_PROXY 	Pass through with will pass majority
CREDIT_PLAN_NBR	Character	Numeric	1	40		Credit plan number for Completion tra
CASHIER_ID	Optional	Character	r 1	10		This indicates the Example: 560
SERVER_ID	Optional	Numeric	1	10		This indicates the Example: 560
INVOICE	Optional	Character	r 1	40		Merchant invoice 9) and these are no supported in INVO should handle may the environment V be all zeroes. Example 1.
STORE_NUM	Optional	Character	r 1	6		Store number. Exa
LANE	Optional	Numeric	1	8		This field is used t
CARD_TOKEN	Conditiona	l Characte	r 1	40		Card token is proc a unique card. Exa
TKN_RENEW	Conditiona	l Characte	r	1	Valid value: 1	Application will so Token renewal. As only.
DISPLAY_BULKDATA	A Optional	Numeric	1	4000	Merchant Data for Display	Bulk Data Display the input entry and NUMERIC inputs Bulk Data will be App request scroll M440, M424 devi
DISPLAY_IMG_TOP	Optional	Base64 Encoded Data	1	30000		Top section displa (maximum 30000) on top of the scree field is supported: DISPLAY_IMG_'

Type Minimum Maximum

Value(s)

PROMPT 1

Field

Rule

Field Rule Type Minimum Maximum Value(s)

PROMPT1	Required Character 1	280 50 (for e235 device)	This enter
PROMPT1_DATA	Optional Character 1	40	Pre-p PRO Displ for Q /DOI chara
PROMPT1_TYPE	Optional List 1	12	 QWERTY (default) QWERTY_SWIPE NUMERIC DOLLAR Prome prome entry entry enable
PROMPT1_MIN	Optional Numeric 1	40	SCA numb PRO PRO reque great the re
PROMPT1_MAX	Optional Character 1	40	The Value for this field can be PRO [1, 40] for QWE QWERTY/NUMERIC/DOLLAR PRO Prompt Type. PRO Simil PRO Pre-p
PROMPT1_FORMAT	Optional Character 1	40	alpha \$, , ., #(NN shoul PRO other litera PRO
PROMPT1_MASK	Optional List 1	8	 TRUE (* mask on screen entry) FALSE (default - unmasked)

PROMPT1_ENCRYPT	Optional Binary		• FALSE (0) • TRUE (1)	This before 2048 / hore Current Legal size of The I based PRO the d
PROMPT1_CONFIRM	Optional Binary		FALSE (0)TRUE (1)	This and r be ap QWF
PROMPT1_CONFIRM_TEXT	Optional Character 1	280		The t prom PRO
BUTTON1_INNER_TEXT_LEFT	Optional Character 1	9		Custo is no
BUTTON1_INNER_TEXT_RIGHT	Optional Character 1	9		Custo field
BUTTON1_TEXT_LEFT	Optional Character 1	9		Custo is sup only) QWF
BUTTON1_TEXT_RIGHT	Optional Character 1	9		Custo field M440 QWF

PROMPT 2

Rule Type	Minimum Maximum	Value(s)	De
Optional Character	280 50 (for e235 device)		Same as PROMPT1. Exa NAME
Optional Character	1 40		Same as PROMPT1 DAT
Optional List	1 12		Same as PROMPT1_TYI
Optional Numeric	1 40		Same as PROMPT1_MIN
Optional Character	1 40		Same as PROMPT1_MA
Optional Character	1 40		Same as PROMPT1_FOI
	Optional Character Optional Character Optional List Optional Numeric Optional Character	Optional Character 1 Optional Character 1 Optional Character 1 Optional List 1 Optional Numeric 1 Optional Character 1 40 Optional Numeric 1 Optional Character 1 40	Optional Character 1 Optional Character 1 Optional Character 1 Optional List 1 Optional Numeric 1 Optional Character 1 40 Optional Numeric 1 Optional Character 1 40

Field	Rule	Type	Minimum	Maximum	Value(s)	De
PROMPT2_MASK	Optional	l List	1	8		Same as PROMPT1 MAS
PROMPT2_ENCRYPT	O	В			• TRUE (1) • FALSE (0)	This field is used to enable before sending to POS. E 2048 size public key to be /home/usr1/flash/. Current SCA Encryption Legacy harbor Freight PO size of SHA256 and padd The PROMPT2_DATA f base64 encoded data. If the PROMPT2_DATA will I the data, when PROMPT
PROMPT2_CONFIRM	Optional	l Binary			(1)	This field will enable a reand re-confirm the same ple applicable if the PRONQWERTY_SWIPE.
PROMPT2_CONFIRM_TEXT	Optional	l Charactei	r 1	280		The text that will be disple prompt (second re-promp PROMPT2_CONFIRM i
BUTTON2_INNER_TEXT_LEFT	Optional	l Character	r 1	9		Custom text to display in is not available on e235 d
BUTTON2_INNER_TEXT_RIGHT	'Optional	l Charactei	r 1	9		Custom text to display in field is not available on e
BUTTON2_TEXT_LEFT	Optional	l Character	r 1	9		Custom text to display be is supported on VOS2 de only) and all VOS3 devic QWERTY prompt types.
BUTTON2_TEXT_RIGHT	Optional	l Character	r 1	9		Custom text to display be field is supported on VOS M440 only) and all VOS QWERTY prompt types.
PROMPT 3						

PROMPT 3

Field	Rule Type	Minimun	n Maximum	Value(s)	Do
PROMPT3	Optional Characte	er 1	280 50 (for e235 device)		Same as PROMPT1. Exa GROSS INCOME
PROMPT3_DATA PROMPT3_TYPE PROMPT3_MIN	Optional Characte Optional List Optional Numeric	1	40 12 40		Same as PROMPT1 DAT Same as PROMPT1_TYI Same as PROMPT1_MIN

Field	Rule	Type	Minimum	Maximum	Value(s)	De
PROMPT3_MAX	Optional	Character		40	` ,	Same as PROMPT1_MA
PROMPT3_FORMAT	Optional	Character	1	40		Same as PROMPT1_FOF \$NNNNNN.NN
PROMPT3_MASK	Optional	List	1	8		Same as PROMPT1 MAS
PROMPT3_ENCRYPT	Optional	Binary			• TRUE (1) • FALSE (0)	This field is used to enable before sending to POS. E 2048 size public key to be /home/usr1/flash/. Current SCA Encryption Legacy harbor Freight PO size of SHA256 and padd The PROMPT3_DATA f base64 encoded data. If the PROMPT3_DATA will I the data, when PROMPT
PROMPT3_CONFIRM	Optional	Binary			(1)	This field will enable a reand re-confirm the same pleapplicable if the PROMOWERTY_SWIPE.
PROMPT3_CONFIRM_TEXT	Optional	Character	1	280		The text that will be displ prompt (second re-promp PROMPT3_CONFIRM i
BUTTON3_INNER_TEXT_LEFT	Optional	Character	1	9		Custom text to display in is not available on e235 d
BUTTON3_INNER_TEXT_RIGHT	Optional	Character	1	9		Custom text to display in field is not available on e
BUTTON3_TEXT_LEFT	Optional	Character	1	9		Custom text to display be is supported on VOS2 de only) and all VOS3 devic QWERTY prompt types.
BUTTON3_TEXT_RIGHT	Optional	Character	1	9		Custom text to display be field is supported on VOS M440 only) and all VOS QWERTY prompt types.
PROMPT 4						
Field	Rule	Type	Minimum	Maximum	Value(s)	De

	7 F		(.)	
		280		
PROMPT4	Optional Character 1	50 (for e235 device)		Same as PROMPT1. Exa

rielu	Kule Type	willillilli	Maxilliulli	value(s)	Di
PROMPT4_DATA	Optional Character	1	40		Same as PROMPT1 DAT
PROMPT4_TYPE	Optional List	1	12		Same as PROMPT1_TYI
PROMPT4_MIN	Optional Numeric	1	40		Same as PROMPT1_MIN
PROMPT4_MAX	Optional Character	1	40		Same as PROMPT1_MA
PROMPT4_FORMAT	Optional Character	1	40		Same as PROMPT1_FOR NNNN-NNNN
PROMPT4_MASK	Optional List	1	8		Same as PROMPT1 MAS
PROMPT4_ENCRYPT	Optional Binary			• TRUE (1) • FALSE (0)	This field is used to enable before sending to POS. E 2048 size public key to be /home/usr1/flash/. Current SCA Encryption Legacy harbor Freight PO size of SHA256 and padd The PROMPT4_DATA f base64 encoded data. If the PROMPT4_DATA will be data, when PROMPT4.
PROMPT4_CONFIRM	Optional Binary			(1)	This field will enable a reand re-confirm the same pleapplicable if the PRONQWERTY_SWIPE.
PROMPT4_CONFIRM_TEXT	Optional Character	1	280		The text that will be displeprompt (second re-prompt PROMPT4_CONFIRM is
BUTTON4_INNER_TEXT_LEFT	Optional Character	1	9		Custom text to display in is not available on e235 d
BUTTON4_INNER_TEXT_RIGHT	Optional Character	1	9		Custom text to display in field is not available on e
BUTTON4_TEXT_LEFT	Optional Character	1	9		Custom text to display be supported on VOS2 device only) and all VOS3 device QWERTY prompt types.
BUTTON4_TEXT_RIGHT	Optional Character	1	9		Custom text to display be field is supported on VOS M440 only) and all VOS QWERTY prompt types.
PROMPT5 – PROMPT10					Same as above

Rule Type Minimum Maximum Value(s)

D

Note

Field

- The re-prompt feature will be enabled only if the value of PROMPTx_CONFIRM (x=1 to 10) is set to TRUE or 1. Default value would be 0.
- The value of PROMPTx_CONFIRM_TEXT (x=1 to 10) will be the text displayed on confirmation prompt.
- PROMPTx_CONFIRM or PROMPTx_CONFIRM_TEXT would be ignored if the PROMPTx_TYPE is set to QWERTY_SWIPE.

Example

Following is an example of **Request packet (With Forward Proxy)**

```
<TRANSACTION>
<FUNCTION_TYPE>DEVICE</function_TYPE>
<COMMAND>CREDIT_APP</COMMAND>
<FORWARD PROXY>http://10.120.22.222:9000</forward PROXY>
<PROXY TIMEOUT>40</PROXY TIMEOUT>
<PROXY_REF>548652</PROXY_REF>
<PROMPT1>PLEASE ENTER YOUR NAME</PROMPT1>
<PROMPT1_TYPE>QWERTY</PROMPT1_TYPE>
<PROMPT1 DATA>DAVID</PROMPT1 DATA>
<PROMPT1 MIN>0</PROMPT1 MIN>
<PROMPT1 MAX>20</PROMPT1 MAX>
<PROMPT1 FORMAT>XXXXXXXXXXXXXXXXXXXXXXXXXXXX
<PROMPT1_MASK>FALSE</PROMPT1_MASK>
<PROMPT2>PLEASE ENTER YOUR PHONE NUMBER</PROMPT2>
<PROMPT2_TYPE>NUMERIC/PROMPT2_TYPE>
<PROMPT2_MIN>10</PROMPT2_MIN>
<PROMPT2 MAX>10</PROMPT2 MAX>
<PROMPT2_FORMAT>(NNN)NNN-NNNN</PROMPT2_FORMAT>
<PROMPT2 MASK>FALSE</PROMPT2 MASK>
<PROMPT3>PLEASE ENTER YOUR GROSS INCOME</PROMPT3>
<PROMPT3 TYPE>DOLLAR</PROMPT3_TYPE>
<PROMPT3 MIN>2</PROMPT3 MIN>
<PROMPT3 MAX>8</PROMPT3 MAX>
<PROMPT3 FORMAT>$NNNNNN.NN/PROMPT3 FORMAT>
<PROMPT3 MASK>0</PROMPT3 MASK>
<COUNTER>1</COUNTER>
<MAC> ... </MAC>
<MAC_LABEL>REG2</MAC_LABEL>
</TRANSACTION>
```

Response Packet (No proxy)

Field	Type	Value	Description
RESPONSE_TEXT	Character		Processor response text. Example: Credit Application Prompt Captured
RESULT	Character		This indicates the Result details. Example: OK

Field	Type	Value	Description
RESULT_CODE	Numeric	Expected result code: -1, 59001, 59025, 59026, 59040	This indicates the result code. Refer to Result/Error Codes for details.
RESPONSE_CODE	Character	· A or E	Response code data will be returned to POS, same as received from the Host if this is present in Host response. Example: <pre><response_code>E</response_code></pre>
TERMINATION_STATUS	Character	• SUCCESS • 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: 1
POS_RECON	Character	•	POS reconciliation field echoed back if sent in request. Example: RetailPOS1
PROMPT1	Character	•	Returns the Prompt1 field to enter data. Example: ENTER FIRST NAME
PROMPT1_DATA	Character	•	Returns the Prompt1 data. Example: FRED
PROMPT2	Character	•	Returns the Prompt2 field to enter data. Example: ENTER LAST NAME
PROMPT2_DATA	Character	•	Returns the Prompt2 data. Example: JONES
PROMPT3	Character	•	Returns the Prompt3 field to enter data. Example: ENTER SOCIAL SECURITY #
PROMPT3_DATA	Character	•	Returns the Prompt3 data. Example: 123-45-6789
PROMPT4	Character	•	Returns the Prompt4 field to enter data. Example: ENTER HOME ADDRESS
PROMPT4_DATA	Character		Returns the Prompt4 data. Example: 123 MAIN St. Alpharetta, GA 30022
PROMPT5	Character		Returns the Prompt5 field to enter data. Example: ENTER ANNUAL GROSS INCOME
PROMPT5_DATA	Character	•	Returns the Prompt5 data. Example: 50,000.00
INVOICE	Character		Returned merchant invoice number. Example: 123456
AUTH_CODE	Character		Processor authorization number. Example: TA01561
PROMPT6 – PROMPT10			Same as above.

Transaction Performance Metric

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: <pre>HOST_TIME>1.389</pre> / 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>

Response Packet (If proxy)

Field	Type	Value	Description
RESPONSE_TEXT	Character		Processor response text. Example: Credit Application Prompt Captured
RESULT	Character		This indicates the Result details. Example: OK
RESULT_CODE	Numeric	Expected result code: -1, 59001, 59025, 59026, 59040	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: 1
POS_RECON	Character		POS reconciliation field echoed back if sent in request. Example: RetailPOS1
AUTH_CODE	Character		Processor authorization number. Example: TA01561
INVOICE	Character		Returned merchant invoice number. Example: 123456

Field	Type	Value	Description
PROXY_REF	Character		Reference number generated by POS that was included as a data tag when forward proxying the data. This is applicable only for PWC Pass through transaction. Example: 123456
PROXY_RESULT	Character	SUCCESS or FAILURE	This indicates the proxy results. This is applicable only for PWC Pass through transaction.

If PROXY_RESULT = FAILURE or TIMEOUT, the following fields would be sent in response

Field	Type	Value	Description
PROMPTn	Character		Where n could be equal to 1 - 10. Example: PLEASE ENTER YOUR NAME
PROMPTn_DATA	A Character		Where n could be equal to 1 - 10. Example: DAVID

If the URL in FORWARD_PROXY matches PASSTHRUURL configuration, the following fields would be sent in response

Field	Type	Value	Description
CTROUTD	Numeric		Client-specific Transaction routing ID. For private label transaction (ADS), PT_CTROUTD field will be mapped to CTROUTD field back to SCA. This is applicable only for PWC Pass through transaction. Example: PLEASE ENTER YOUR NAME
TRANS_SEQ_NUM	Numeric		Processor/Batch trans sequence number (not meaningful for direct host integrations). This is applicable only for PWC Pass through transaction. For private label transaction (ADS), PT_SEQ_NUM field will be mapped to TRANS_SEQ_NUM field back to SCA. Example: 12342
MERCHID	Numeric		Merchant ID. Example: 000024887505
REFERENCE	Character		Returns by some processors. This is applicable only for PWC Pass through transaction. Example: 50100001
TROUTD	Numeric		Transaction routing ID. This is applicable only for PWC Pass through transaction. Example: 000042
AVAILABLE_BALANCE	Floating Epoint number		Available balance on card. This is applicable only for PWC Pass through transaction. Example: 0.01
TRANS_DATE	Character		Transaction date is returned. This is applicable only for PWC Pass through transaction. Example: 2016.09.20
TRANS_TIME	Character		Transaction time is returned. This is applicable only for PWC Pass through transaction. Example: 09:16:25

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: <pre>HOST_TIME>1.389</pre> / 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>

Example

Following is an example of **Response packet (With Forward Proxy)**

```
<RESPONSE>
<RESPONSE_TEXT>Credit Application Prompt Captured</RESPONSE_TEXT>
<RESULT>OK</RESULT>
<RESULT_CODE>-1</RESULT_CODE>
<TERMINATION_STATUS>SUCCESS</TERMINATION_STATUS>
<COUNTER>53</COUNTER>
<PROXY_RESULT>SUCCESS</PROXY_RESULT>
<PROXY_REF>1234</PROXY_REF>
</RESPONSE>
```

Following is an example of **Response packet** (With Forward Proxy when request sent to PWC)

```
<RESPONSE>
<RESPONSE_TEXT>Approval</RESPONSE_TEXT>
<RESULT>OK</RESULT>
<RESULT_CODE>-1</RESULT_CODE>
<TERMINATION_STATUS>FAILURE</TERMINATION_STATUS>
<PROXY_REF>RN00000000000DTYYMMDDHHMM|FTAC|LOOKUP|UP TO 1000 Characters
```

```
PROXY_REF>
<TRANS_SEQ_NUM>14000010521</TRANS_SEQ_NUM>
<CTROUTD>12342</CTROUTD>
<MERCHID>000024887505</MERCHID>
<REFERENCE>50100001</REFERENCE>
<COUNTER>8</COUNTER>
<AUTH_CODE> TA01561</AUTH_CODE>
<INVOICE> 123456</INVOICE>
<TROUTD>000042</TROUTD>
<AVAILABLE_BALANCE>0.01</AVAILABLE_BALANCE>
<TRANS_DATE>2016.09.20</TRANS_DATE>
<TRANS_TIME>09:16:25</TRANS_TIME>
</RESPONSE>
```

Following is an example of Response packet (When Forward Proxy Sends Error Response)

```
<RESPONSE>
<RESPONSE_TEXT>Credit Application Prompt Captured</RESPONSE_TEXT>
<RESULT>OK</RESULT>
<RESULT_CODE>-1</RESULT_CODE>
<TERMINATION_STATUS>SUCCESS</TERMINATION_STATUS>
<COUNTER>54</COUNTER>
<PROMPT1>PLEASE ENTER YOUR NAME</PROMPT1>
<PROMPT1_DATA>DAVID</PROMPT1_DATA>
<PROMPT2>PLEASE ENTER YOUR PHONE NUMBER</PROMPT2>
<PROMPT2_DATA>(986)235-1123</PROMPT2_DATA>
<PROMPT3>PLEASE ENTER YOUR GROSS INCOME</PROMPT3>
<PROMPT3_DATA>$200-00</PROMPT3_DATA>
<PROMPT3_DATA>$200-00</PROMPT3_DATA>
<PROXY_RESULT>FAILURE</PROXY_RESULT>
<PROXY_REF>1234</PROXY_REF>
</RESPONSE>
```

Following is an example of Response packet (When Forward Proxy is Not Available)

```
<RESPONSE>
<RESPONSE_TEXT>Failed to Communicate With Proxy</RESPONSE_TEXT>
<RESULT>COMM_ERROR</RESULT>
<RESULT_CODE>59025</RESULT_CODE>
<TERMINATION_STATUS>FAILURE</TERMINATION_STATUS>
<COUNTER>52</COUNTER>
<PROMPT1>PLEASE ENTER YOUR NAME</PROMPT1>
<PROMPT1_DATA>DAVID</PROMPT1_DATA>
<PROMPT2>PLEASE ENTER YOUR PHONE NUMBER</PROMPT2>
<PROMPT2_DATA>(999)999-9999</PROMPT2_DATA>
<PROMPT3>PLEASE ENTER YOUR GROSS INCOME</PROMPT3>
<PROMPT3_DATA>$200-00</PROMPT3_DATA>
<PROXY_RESULT>CONNECTION ERROR</PROXY_RESULT>
<PROXY_REF>548652</PROXY_REF>
</RESPONSE>
```

Following is an example of Response packet (When No Proxy Information is Given in the Request)

```
<RESPONSE>
<RESPONSE_TEXT>Credit Application Prompt Captured</RESPONSE_TEXT>
<RESULT>OK</RESULT>
<RESULT_CODE>-1</RESULT_CODE>
<TERMINATION_STATUS>SUCCESS</TERMINATION_STATUS>
<COUNTER>55</COUNTER>
<PROMPT1>PLEASE ENTER YOUR NAME</PROMPT1>
<PROMPT1_DATA>DAVID</PROMPT1_DATA>
<PROMPT2>PLEASE ENTER YOUR PHONE NUMBER</PROMPT2>
<PROMPT2_DATA>(963)258-7412</PROMPT2_DATA>
<PROMPT3>PLEASE ENTER YOUR GROSS INCOME</PROMPT3>
<PROMPT3_DATA>$ 200-00</PROMPT3_DATA>
<INVOICE>123456</INVOICE>
</RESPONSE>
```

Example Response (In case of input mismatch for re-prompting)

```
<RESPONSE>
<RESPONSE_TEXT>User Input Mismatch</RESPONSE_TEXT>
<RESULT>ERROR</RESULT>
<RESULT_CODE>59076</RESULT_CODE>
<TERMINATION_STATUS>FAILURE</TERMINATION_STATUS>
</RESPONSE>
```