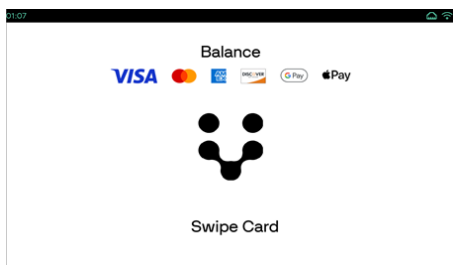
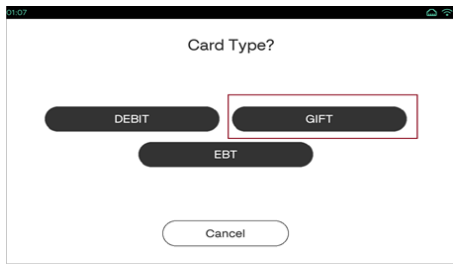
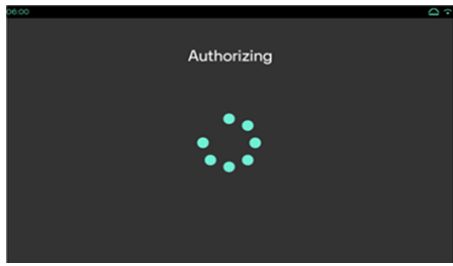


BALANCE INQUIRY

This command checks the balance on a Gift card.

Device UI Required

Display	User Action	Terminal Action
	Use the card for gift card for balance query.	The device displays card entry screen.
	Select the Card type.	The device displays the card type screen.
	No action	The device displays authorizing screen for balance inquiry.

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	REACTIVATE	Command name

Field	Rule	Type	Minimum	Maximum	Value(s)	Description
PAYMENT_TYPE	Optional	List	N/A	N/A	GIFT MERCH_CREDIT	Payment type field for Gift or Merchandise Credit. NOTE: PAYMENT_TYPE field is mandatory for card token based transactions.
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. NOTE: All included tender types must be configuration enabled. Example: CREDIT DEBIT GIFT FSA
TRANS_AMOUNT	Required	Floating point number (decimal)	1(2)	6(2)		This indicate the transaction amount. This amount must be a non-zero amount. Example: 10.00

Field	Rule	Type	Minimum	Maximum	Value(s)	Description
MANUAL_ENTRY	Optional	Boolean	N/A	N/A	TRUE FALSE	This is to instruct SCA to collect the account information through the keypad on the device.
MANUAL_PROMPT_OPTIONS	Optional	Character	1	50	NOEXP	This field is applicable when MANUAL_ENTRY field is set to TRUE. The value is NOEXP, hence when this field is present, SCA will not prompt for expiration.
ENCRYPT	Conditional	Boolean	N/A	N/A	TRUE FALSE	This field is required to encrypt the PAN details before passing it on to processor/gateway. In case of P2PE encryption, this field value will be TRUE as default value. NOTE: If this field is not present, then the application will internally treat this field as a value TRUE when the device encryption is ADE/VSD.

Field	Rule	Type	Minimum	Maximum	Value(s)	Description
COL_3, COL_4, COL_5, COL_6, COL_7, COL_8, COL_9, COL_10	Optional	Character	1	225		<p>These fields represent Column 3 to Column 10. These fields are expected for the Merchants internal POS System, which will record any additional data and link those to the PWC CLIENT_ID and CTROUTD. When a value for COL_n is passed in, that same value will be returned in the response. These COL_n values are not indexed, or searchable in any command report. These fields are not sent to any payment processor.</p> <p>Example: Merchant defined data</p>

Field	Rule	Type	Minimum	Maximum	Value(s)	Description
BANK_USERDATA	Conditional	Character	1	50		Returned with CARD_TOKEN. Whatever comes back with <code>BANK_USERDATA</code> in the response for the token should also be sent in the request. Example: 01/00/02/Visa/
CDD_DATA	Optional	Character	1	30		Customer Defined Data. It is a pass through field and it is passed in the host request if this field is present in the POS request and also returned in POS response. Example: <code><CDD_DATA>INV200471</CDD_DATA></code>
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.

Field	Rule	Type	Minimum	Maximum	Value(s)	Description
CAPTURECARD_EARLYRETURN	Optional	Boolean	N/A	N/A	TRUE FALSE	If the sending value is TRUE, then the application returns card data to POS before processing. PCI BIN checking in place to return full PAN or masked PAN BIN range level. NOTE: SCA will cache data from the swipe, however, will only use in immediately subsequent CAPTURE request containing explicit tender type – else, it will discard.
EMV_TAGS_REQD	Character	Binary			Valid values: Y/N	EMV tags detail required. This field is sent in request to return the EMV tags in the response, only in case of CAPTURECARD_EARLYRETURN is sent as TRUE.
SERVER_ID	Optional	Numeric	1	10		This indicates the Server ID, performing the transaction. Example: 560

Field	Rule	Type	Minimum	Maximum	Value(s)	Description
SHIFT_ID	Optional	Character	1	1		This indicates the Shifts at the store. Example: 2
CASHIER_ID	Optional	Character	1	10		This indicates the Cashier ID performing the transaction ID. Example: 7987654321098765
TRAINING_MODE	Optional	List	1	3	OFF ON	This field is included to turn on Training Mode for the session. Transactions are routed to HIF Test for host simulation and results are mocked for approvals. NOTE: When <code>DEMO</code> parameter is 1 (enabled), transactions will be performed in Training Mode without the need to pass <code><TRAINING_MODE>ON</TRAINING_MODE></code> from POS.
CARD_PRESENT	Optional	Binary			<ul style="list-style-type: none"> • TRUE - Card present (Default) • FALSE - Card not present 	Card Present Indicator

Field	Rule	Type	Minimum	Maximum	Value(s)	Description
POS_RECON	Optional	Character	1	30		POS reconciliation. POS Reconciliation field to be echoed back in response to POS. Example: RetailPOS1
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. Example: 100
MAC	Required	Base64 Encoded Data	N/A	N/A	N/A	Message Authentication Code. This is used to authenticate the POS.
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

Keyed Account Information

Field	Rule	Type	Minimum	Maximum	Value(s)	Description
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ACCT_NUM	Optional	Numeric	1	25	PAYMENT	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 honored. Example: 67823456781313
CARD_EXP_MONTH	Required	Numeric	2	2		Card expiry month. NOTE: If the encryption is set to TRUE, then SCI will use 12 as default value if this field is not passed. Example: 12
CARD_EXP_YEAR	Required	Numeric	2	2		Card expiry year. NOTE: If encryption is set to TRUE, SCI will use 49 as default value if this field is not passed. Example: 49
BARCODE	Optional	Character	1	100		Barcode scanning option.
PIN_CODE	Required	Numeric	1	12		Gift PIN code. Example: 5.00
CVV2	Optional	Numeric	1	10		Card Verification Value 2.

Example

Following is an example of request packet

```
<TRANSACTION>
<FUNCTION_TYPE>PAYMENT</FUNCTION_TYPE>
<COMMAND>BALANCE</COMMAND>
<COUNTER>1</COUNTER>
<MAC> ... </MAC>
<MAC_LABEL>REG2</MAC_LABEL>
<PAYMENT_TYPE>GIFT</PAYMENT_TYPE>
<MANUAL_ENTRY>TRUE</MANUAL_ENTRY>
<ENCRYPT>TRUE</ENCRYPT>
</TRANSACTION>
```

Following is an example of request packet - **First leg(Capture Card Early Return)**

```
<TRANSACTION>
<FUNCTION_TYPE>PAYMENT</FUNCTION_TYPE>
<COMMAND>BALANCE</COMMAND>
<CAPTURECARD_EARLYRETURN>TRUE</CAPTURECARD_EARLYRETURN>
<MANUAL_ENTRY>FALSE</MANUAL_ENTRY>
<PAYMENT_TYPE>GIFT</PAYMENT_TYPE>
<FORCE_FLAG>FALSE</FORCE_FLAG>
<MAC_LABEL>P_EJIOKG</MAC_LABEL>
<COUNTER>19</COUNTER>
<MAC>Mv/UaPYHXpbcF0cHsq37CP4S0VOXqXq1ubE/TJ4myCI=</MAC>
</TRANSACTION>
```

Following is an example of request packet - **Second leg(Capture Card Early Return)**

```
<TRANSACTION>
<FUNCTION_TYPE>PAYMENT</FUNCTION_TYPE>
<COMMAND>BALANCE</COMMAND>
<MANUAL_ENTRY>FALSE</MANUAL_ENTRY>
<PAYMENT_TYPE>GIFT</PAYMENT_TYPE>
<FORCE_FLAG>FALSE</FORCE_FLAG>
<MAC_LABEL>P_EJIOKG</MAC_LABEL>
<COUNTER>20</COUNTER>
<MAC>0ZUwt0Q3V0RMgGrPPZChuirsl6jEyrqLCIVdufvekEA=</MAC>
</TRANSACTION>
```

Response Packet

Field	Type	Value	Description
RESPONSE_TEXT	Character		Processor response text. Example: COMPLETED.

Field	Type	Value	Description
RESULT	Character		This indicates the Result details. Commonly COMPLETED or APPROVED or DECLINED.
RESULT_CODE	Numeric	Expected result code: 4, 10	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
COMMAND	Character		Echoes the command name, sent in the request.
AUTHNWID	Character		This field will be returned if present in the SSI response from host. Example: 03
AUTHNWWNAME	Character		This field will be returned if present in the SSI response from host. Example: Amex
EMBOSSSED_ACCT_NUM	Numeric		Card number conditionally returned if present in the SSI response. Returned if payment type = GIFT and <code>returnembossednumforgift</code> is enabled. Example: 649999111115789
HOST_RESPCODE	Numeric		This field will be sent if present in the host response. Example: 000

Field	Type	Value	Description
RESPONSE_CODE	Character	A and E	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>
POS_RECON	Character		POS reconciliation field echoed back if sent in request. Example: RetailPOS1
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
TRANS_SEQ_NUM	Numeric		Processor/Batch transaction sequence number. Example: 5
INTRN_SEQ_NUM	Numeric		PWC transaction ID. Example: 123456789
MERCHID	Numeric		Merchant ID. Example: 900000000123
TERMID	Numeric		Merchant ID. Example: 001
TROUTD	Numeric		Transaction routing ID. Example: 123456789
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. NOTE: For Private Label transaction (ADS), <code>PT_CTROUTD</code> field will be mapped to <code>CTROUTD</code> field back to SCA. Example: 45

Field	Type	Value	Description
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. NOTE: Refer to Responses from Point section in Message Format. Example: 12457
AUTH_CODE	Character		Processor authorization number. Example: 123456
PAYMENT_MEDIA	Character		Mode of payment. Commonly VISA/MC/DISC/AMEX/DEBIT. Example: : GIFT/MERCHANDISE
PAYMENT_TYPE	Character		Payment type returned, like Gift. Example: GIFT/MERCH_CREDIT
ACCT_NUM	Numeric		Returned the masked account number. NOTE: If UNMASKEDPANFORNONPCI=1 then the account number will be sent back to POS as unmasked for non PCI cards. Refer to GSC Parameters for more details on the parameter. Example: 600649*****9147
CARDHOLDER	Character		Returned for swiped transactions. Example: TEST PROCESSOR
CARD_EXP_MONTH	Numeric		Card expiry month. Example: 12
CARD_EXP_YEAR	Numeric		Card expiry year. Example: 20
CARD_ENTRY_MODE	Character		Returns card entry mode values. NOTE: Refer to Card Entry Mode for details on possible values. Example: 123123

Field	Type	Value	Description
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.
CARD_CLASS	Numeric		This field is returned to identify the card type of the gift transaction. Example: 0
PIN_CODE	Numeric		Gift PIN code. This is a conditional field. This field will return in POS response if GIFTPINTOPOS parameter is enabled. Refer to Application Parameters for more details on this parameter.
APPROVED_AMOUNT	Floating point number		The amount which got approved. 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: 100.00
PREVIOUS_BALANCE	Floating point number		Previous balance on card. Example: 200.00.
RECEIPT_DATA	Character		Receipt Data.
TRANS_DATE	Character		Transaction date returned. Example: 2016.09.20
TRANS_TIME	Character		Transaction time returned. Example: 09:16:25
TRAINING_MODE	Character	ON OFF	This field is returned conditionally, when session is in Training Mode.

Field	Type	Value	Description
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.
TRANS_CURRENCY_CODE	Numeric		<ul style="list-style-type: none"> This is the currency code of the transaction. This field is sent from POS to identify if it is US or Canada transaction. Example: <ul style="list-style-type: none"> For USA, POS response is: <TRANS_CURRENCY_CODE>0840</TRANS_CURRENCY_CODE> For Canada, POS response is: <TRANS_CURRENCY_CODE>0124</TRANS_CURRENCY_CODE>

Field	Type	Value	Description
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.

Processor-Based Token (Conditional)

Note

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

Field	Type	Value	Description
CARD_TOKEN	Character		Card Token field is returned in most of the GIFT administrative transactions. NOTE: Refer to Card Tokens section in Point Integration Best Practices. Example: 7987654321098765
TOKEN_SOURCE	Character		Source of the token. Example: PWC

Transaction Performance Metric

Note

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

Field	Type	Value	Description
UI_TIME	Time		<p>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: <code><UI_TIME>44.028</UI_TIME></code></p>
HOST_TIME	Time		<p>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: <code><HOST_TIME>1.389</HOST_TIME></code></p>

Field	Type	Value	Description
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

```
<RESPONSE>
<APPROVD_AMOUNT>5.00</APPROVED_AMOUNT>
<AUTH_CODE>123654</AUTH_CODE>
<AVAILABLE_BALANCE>10.00</AVAILABLE_BALANCE>
<ACCT_NUM>600649*****9147</ACCT_NUM>
<CARDHOLDER>PROCESSOR GIFT</CARDHOLDER>
<CTROUTD>141</CTROUTD>
<INTRN_SEQ_NUM>569230</INTRN_SEQ_NUM>
<PAYMENT_MEDIA>GIFT</PAYMENT_MEDIA>
<PAYMENT_TYPE>GIFT</PAYMENT_TYPE>
<RESPONSE_TEXT>TRANSACTION APPROVED</RESPONSE_TEXT>
<RESULT>APPROVED</RESULT>
<RESULT_CODE>5</RESULT_CODE>
<TERMINATION_STATUS>SUCCESS</TERMINATION_STATUS>
<TRANS_SEQ_NUM>19</TRANS_SEQ_NUM>
<TROUTD>569230</TROUTD>
<TRAN_LANG_CODE>en</TRAN_LANG_CODE>
</RESPONSE>
```

Following is an example of response packet - **First leg(Capture Card Early Return)**

```
<RESPONSE>
<RESPONSE_TEXT>CAPTURE EARLY CARD NOTIFICATION</RESPONSE_TEXT>
<RESULT>OK</RESULT>
<RESULT_CODE>-1</RESULT_CODE>
<TERMINATION_STATUS>SUCCESS</TERMINATION_STATUS>
<COUNTER>17</COUNTER>
```

```
<CARD_TRACK1>B60105***** ? .</CARD_TRACK1>
<CARD_TRACK2>601056*****4680</CARD_TRACK2>
<ACCT_NUM>601056*****6057</ACCT_NUM>
<TRANS_AMOUNT>10.00</TRANS_AMOUNT>
<CARD_EXP_MONTH>**</CARD_EXP_MONTH>
<CARD_EXP_YEAR>**</CARD_EXP_YEAR>
<CARDHOLDER>RAPI*****</CARDHOLDER>
<PAYMENT_TYPE>GIFT</PAYMENT_TYPE>
<PAYMENT_MEDIA>GIFT</PAYMENT_MEDIA>
<CARD_ENTRY_MODE>Swiped</CARD_ENTRY_MODE>
<INVOICE>123456</INVOICE>
</RESPONSE>
```

Following is an example of response packet - **Second leg(Capture Card Early Return)**

```
<RESPONSE>
<ACCT_NUM>601056*****6057</ACCT_NUM>
<COMMAND>ADD_VALUE</COMMAND>
<BANK_USERDATA>GIFT</BANK_USERDATA>
<BATCH_TRACE_ID>84cea432-6cdd-42a2-91b1-7153864f8529</BATCH_TRACE_ID>
<CARD_ABBRV>GF</CARD_ABBRV>
<CARD_ENTRY_MODE>Swiped</CARD_ENTRY_MODE>
<CARD_EXP_MONTH>**</CARD_EXP_MONTH>
<CARD_EXP_YEAR>**</CARD_EXP_YEAR>
<CARDHOLDER>RAPI*****</CARDHOLDER>
<CTROUTD>75066</CTROUTD>
<INVOICE>123456</INVOICE>
<EMBOSSD_ACCT_NUM>286831*****4680</EMBOSSD_ACCT_NUM>
<INTRN_SEQ_NUM>4016100329</INTRN_SEQ_NUM>
<PAYMENT_MEDIA>GIFT</PAYMENT_MEDIA>
<PAYMENT_TYPE>GIFT</PAYMENT_TYPE>
<RESPONSE_TEXT>04: Inactive account.</RESPONSE_TEXT>
<RESULT>DECLINED</RESULT>
<RESULT_CODE>6</RESULT_CODE>
<TERMINATION_STATUS>SUCCESS</TERMINATION_STATUS>
<TRANS_AMOUNT>10.00</TRANS_AMOUNT>
<TRANS_DATE>2022.07.12</TRANS_DATE>
<TRAN_LANG_CODE>en</TRAN_LANG_CODE>
<TRANS_SEQ_NUM>20928</TRANS_SEQ_NUM>
<TRANS_TIME>02:41:05</TRANS_TIME>
<TROUTD>4016100329</TROUTD>
<COUNTER>18</COUNTER>
</RESPONSE>
```