

https://verifone.cloud/docs/sca-functional-specification/payment\_func/retail\_restaurant/credit

Updated: 09-Oct-2025

### **Credit**

This is Refund transaction and the command CREDIT is used to return funds to the cardholder's account for the transaction, which has already been completed. To use this command, the session should be active.

### **Configuration Parameter**

There is no specific configuration parameters, which affects the CREDIT command operation.

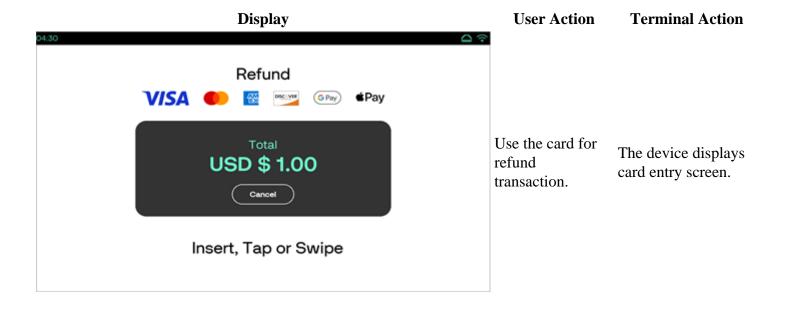
### **CREDIT** (Message Interface)

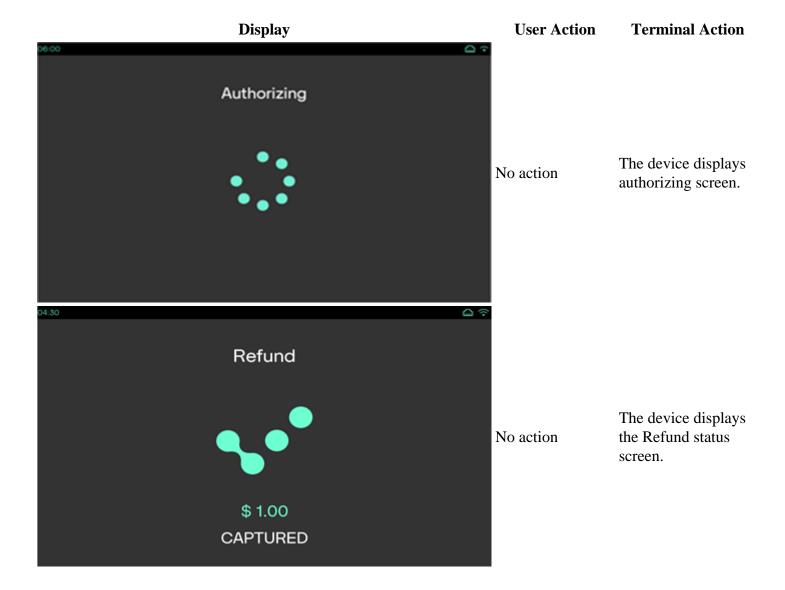
The following tables provide corresponding device UI interactions, detailed protocol information, including field descriptions and examples.

**Device UI Required** 

#### Note

Neo device (M450) is being used to capture screenshots for the Device UI Requirement section.





#### 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 | n Maximum | ı       | Value(s) |
|---------------|----------|-----------------------|---------|-----------|---------|----------|
| FUNCTION_TYPE | Required | Static value          |         |           | PAYMENT |          |
| COMMAND       | Required | Static value          |         |           | CREDIT  |          |
| TRANS_AMOUNT  | Required | Floating point number | 1(2)    | 6(2)      |         |          |

| Field         | Rule      | Type     | Minimum Maxin | num Value(s)  |
|---------------|-----------|----------|---------------|---|
| PAYMENT_TYPE  | Condition | al List  |               | <ul> <li>CREDIT</li> <li>DEBIT</li> <li>GIFT</li> <li>EBT</li> <li>CHECK (for Check Processin</li> <li>Alipay/Klarna/WeChat/PayPay (for APM)</li> </ul> |
| MANUAL_ENTRY  | Optional  | Binary   |               | <ul><li>TRUE</li><li>FALSE</li></ul>  |
| PAYMENT_TYPES | Optional  | Characte | r 3           |   |
| CARD_PRESENT  | Optional  | Binary   |               | <ul><li>TRUE - Card present (Defaul</li><li>FALSE - Card not present</li></ul>  |
|               |           |          |               |   |
| CTROUTD       | Optional  | Numeric  | 1 16          |   |

• TRUE **Conditional Binary** FORCE\_FLAG • FALSE • TRUE CAPTURECARD\_EARLYRETURN Optional Binary • FALSE EMV\_TAGS\_REQD **Conditional Binary** Valid values: Y/N • True Character Binary **ENCRYPT** • False Optional Numeric SCMCI\_INDICATOR Valid value: 2

Rule

**Field** 

**Type Minimum Maximum** 

Value(s)

CDD\_DATA Optional Character 1 10000 Optional 40 DEPARTMENT\_CODE Numeric TOKEN\_TYPE Optional Character LVT (Low Value Token) Optional 2 PROMO\_SPECIAL\_FIN\_IND Character 2

Rule

**Type Minimum Maximum** 

Value(s)

Field

Field

Rule

**Type Minimum Maximum** 

Value(s)

PROMO\_PLAN\_CODE

Optional Ch

Character 3

3

PROMO\_PLAN\_EXP\_DATE

Optional

Character 10

10

PROMO\_NEEDED

Optional C

Character

4

COL\_3, COL\_4, COL\_5, COL\_6, COL\_7, COL\_8, COL\_9, COL\_10

Optional Character 1

255

| Field       | Rule     | Type Minimun              | n Maximum | Value(s) |
|-------------|----------|---------------------------|-----------|----------|
| PARTNER_ID  | Optional | Character 1               | 100       |          |
| CUSTOMER_ID | Optional | Character 1               | 100       |          |
| POS_RECON   | Optional | Character 1               | 30        |          |
| COUNTER     | Required | Numeric 1                 | 10        |          |
| MAC         | Required | Base64<br>Encoded<br>Data |           |          |
| MAC_LABEL   | Required | Character 1               | 50        |          |

# **Level II - Request Fields**

| Field      | Rule          | Type                        | Minimum | <b>Maximum</b> | Value(s)   | Description                      |
|------------|---------------|-----------------------------|---------|----------------|--|----------------------------------|
| TAX_AMOUNT | Conditional p | Floating<br>point<br>number | 1(2)    | 6(2)           |  | Tax amount. <b>Example:</b> 5.00 |
| TAX_IND    | Conditional L | ist                         |         |                | <ul> <li>0 - Tax not provided</li> <li>1 - Tax amount not equal to 0.00</li> <li>2 - Tax amount equals 0.00</li> </ul> | Tax indicator                    |

| Field              | Rule Type             | Minimum Maximum | n Value(s)  | Description       |
|--------------------|-----------------------|-----------------|---|-------------------|
| CMRCL_FLAG         | Conditional List      |                 | <ul><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_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. <b>Example:</b> 12   |
| CARD_EXP_YEAR  | Optional | Numeric   | 2       | 2                | Card expiry year. <b>Example:</b> 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 should be Debit and 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. <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) - Specific Request Fields

Note

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

| Field          | Rule T          | ype Minim | um Maximum | Value(s)   | Description  |
|----------------|-----------------|-----------|------------|--|--|
| TKN_RENEW      | Conditional Cha | nracter   | 1          | Valid value: 1   | Application will send<br>this field to the<br>Gateway, requesting<br>for Token renewal.<br>As of this<br>publication, this is<br>applicable for UGP<br>only. |
| CARD_TOKEN     | Conditional Cha | nracter 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 Nur | meric 1   | 1          | is not eligible for DCC. • 3 - Transaction is DCC eligible yet | DCC_IND as 1 in<br>Refund request along<br>with Card Token or<br>Card is presented,<br>then SCA will   |
| CARD_EXP_MONTH |                 | meric     | 2          |  | Card expiry month  |
| CARD_EXP_YEAR  | Character Nu    | neric     | 2          |  | Card expiry year   |

| Field            | Rule            | Type      | Minimum | Maximum | Value(s)   | Description  |
|------------------|-----------------|-----------|---------|---------|--|--|
| BANK_USERDATA    | Conditional C   | 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>Example:</b> 01/00/02/Visa/            |
| OC_INDUSTRY_CODE | E Conditional ( | Character | : 1     | 1       | Valid values:  • E -  • Commerce  • 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. <b>NOTE:</b> 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 ( | Characte | r 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 |
|-------|------|------|--------------------------|-------------|
|-------|------|------|--------------------------|-------------|

| UNIT_PRICE  Conditional Floating point number 1(2)  UNIT_OF_MEASURE Conditional Character  UNIT_OF_MEASURE Conditional Character  DESCRIPTION  Conditional Character  CATEGORY  Conditional Floating point number 1(2)  TOTAL  Conditional Floating point number 1(2)  Total Conditional Character  Conditional Floating point number 1(2)  Total Conditional Floating point number 1(2)  Example: 12.00 | PROD_CODE       | Conditional Numeric                    | 3    | This is the product code. <b>Example:</b> 102                 |
|--|-----------------|--|------|---|
| UNIT_OF_MEASURE Conditional Character  DESCRIPTION  Conditional Character  CATEGORY  Conditional Character  Conditional Floating point number 1(2)  Total  A standardized quantity used to express the unit the item.  Text description of the Example: N  This field indicates the price including Tax.  Example: 12.00   | QUANTITY        | Conditional Numeric                    |      | Item quantity. <b>Example:</b> 1.000                          |
| UNIT_OF_MEASURE Conditional Character  DESCRIPTION  Conditional Character  CATEGORY  Conditional Character  Conditional Character  Example: N  This field indicates the price including Tax.  Example: 12.00   | UNIT_PRICE      | Conditional Floating point number 1(2) | 6(2) | Single item price without tax. <b>Example:</b> 10.00          |
| CATEGORY Conditional Character  Example: N  This field indicates the price including Tax.  Example: 12.00  | UNIT_OF_MEASURE | E Conditional Character                |      | A standardized quantity used to express the unit of the item. |
| TOTAL Conditional Floating point number 1(2) 6(2) This field indicates the price including Tax.  Example: 12.00  | DESCRIPTION     | Conditional Character                  |      | Text description of the item.                                 |
| TOTAL Conditional Floating point number 1(2) 6(2) price including Tax.  Example: 12.00   | CATEGORY        | Conditional Character                  |      | <b>Example:</b> N   |
| TAX Conditional Floating 1(2) 6(2) Tax amount of the   | TOTAL           | Conditional Floating point number 1(2) | 6(2) | 1   |
| point number transaction. <b>Example:</b>  | TAX             | Conditional Floating point number 1(2) | 6(2) | Tax amount of the transaction. <b>Example:</b> 2.00           |

### **Multi Merchant Transaction**

Refer to Multi Merchant Support for more details on this feature.

### Note

For Multi Merchant transactions, either of the field is mandatory to send in POS request.

| Field     | Rule          | Type      | Minimum | Maximum ' | Value(s) | Description   |
|-----------|---------------|-----------|---------|-----------|----------|---|
| MMACCOUNT | Γ Conditional | Character | 1       | 20        |          | This field contains the Multi Merchant Account number or account name, which is used by the application to identify the correct Client ID and Device Key to be used for performing Host operations like Transactions and Reports. This field is mandatory if the device has a Multi Merchant setup onboarding and if DEFAULTMERCHANTACCOUNT parameter is not set. <b>Example:</b> 123456789/121212/zxcvbnmQWERTY1 |
| MMPIN     | Conditional   | Character | 6       | 6         |          | This field contains PIN value which will be used for MMACCOUNT authentication. MMPIN update and setup is handled on PWC portal. The default value is usually the same as MMACCOUNT. <b>Example:</b> 001212/123456   |

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)**

#### **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>
<function</pre>

<pre
```

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. <b>Example:</b> CAPTURED  |
|--------------------|---|--|
| RESULT             | Character   | Commonly CAPTURED or DECLINED. <b>Example:</b> CAPTURED  |
| RESULT_CODE        | Numeric Expected result code: 4, 6, 5900 (if card does no match original) | 9 This indicates the result code. Refer to   |
| RESPONSE_CODE      | Character   | Response code data will be returned to POS, same as received from the Host if this is present in Host response. <b>Example:</b> <pre>RESPONSE_CODE&gt;E</pre>  |
| 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. <b>Example:</b> RetailPOS1  |
| COUNTER            | Numeric   | Echoes counter sent in the request. <b>Example:</b> 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. <b>Example:</b> 5  |
| INTRN_SEQ_NUM      | Numeric   | PWC transaction ID. Example: 123456789   |
| 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. 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. <b>Example:</b> 45 |
| AUTH_CODE          | Character   | Processor authorization number, returned by some processors. This is not common. <b>Example:</b> 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. <b>Example:</b> 07022021   |
| TKN_MATCHING   |   | Matching Token. This is a non-reversible token used for matching purposes, like, loyalty tracking. <b>Example:</b> 3278483765646148999   |
| TKN_USED   | <ul><li>0 - Token not used</li><li>1 - Token used</li></ul> | Whether the Token is used.   |
| DEPARTMENT_CODE  | Character   | Application returns the field on the POS<br>Response. If value of this field gets changed in<br>the host response, then the updated value will be  |
|  |   | sent to POS.   |
| ACCT_NUM   | Numeric   | -  |
| ACCT_NUM  ACCOUNT_TYPE   | Numeric<br>Character  | sent to POS.  Returned masked account number.  Conditionally returned if CTROUTD is not sent   |
|  |   | sent to POS.  Returned masked account number.  Conditionally returned if CTROUTD is not sent in request. <b>Example:</b> 400555*****0019  This indicates the type of debit account based on the selection on the customer. <b>Example:</b> CHECKING/SAVINGS  Returned for swiped/insert transactions.  |
| ACCOUNT_TYPE   | Character   | sent to POS.  Returned masked account number.  Conditionally returned if CTROUTD is not sent in request. <b>Example:</b> 400555******0019  This indicates the type of debit account based on the selection on the customer. <b>Example:</b> CHECKING/SAVINGS   |
| ACCOUNT_TYPE  CARDHOLDER   | Character Character   | sent to POS.  Returned masked account number.  Conditionally returned if CTROUTD is not sent in request. Example: 400555******0019  This indicates the type of debit account based on the selection on the customer. Example: CHECKING/SAVINGS  Returned for swiped/insert transactions.  Example: John Doe  Card expiry month. Example: 12  |
| ACCOUNT_TYPE  CARDHOLDER  CARD_EXP_MONTH                                 | Character Character Numeric                                 | sent to POS.  Returned masked account number.  Conditionally returned if CTROUTD is not sent in request. Example: 400555******0019  This indicates the type of debit account based on the selection on the customer. Example: CHECKING/SAVINGS  Returned for swiped/insert transactions.  Example: John Doe  |
| ACCOUNT_TYPE  CARDHOLDER  CARD_EXP_MONTH  CARD_EXP_YEAR                  | Character Character Numeric Numeric                         | Returned masked account number. Conditionally returned if CTROUTD is not sent in request. Example: 400555******0019 This indicates the type of debit account based on the selection on the customer. Example: CHECKING/SAVINGS Returned for swiped/insert transactions. Example: John Doe Card expiry month. Example: 12 Card expiry year. Example: 20 Returned if CTROUTD is not sent in request. Refer to Card Entry Mode for possible values.   |
| ACCOUNT_TYPE  CARDHOLDER  CARD_EXP_MONTH  CARD_EXP_YEAR  CARD_ENTRY_MODE | Character Character Numeric Numeric Character               | Returned masked account number. Conditionally returned if CTROUTD is not sent in request. Example: 400555******0019 This indicates the type of debit account based on the selection on the customer. Example: CHECKING/SAVINGS Returned for swiped/insert transactions. Example: John Doe Card expiry month. Example: 12 Card expiry year. Example: 20 Returned if CTROUTD is not sent in request. Refer to Card Entry Mode for possible values. Example: Swiped This is returned for Early Card Capture payment flows for Non PCI BIN ranges, only when |

| SERVER_ID         | Numeric               | Server ID. This is conditional field. <b>Example:</b> 10  |
|-------------------|-----------------------|---|
| CASHIER_ID        | Character             | Cashier ID. This is conditional field. <b>Example:</b> 10   |
| APPROVED_AMOUNT   | Floating point number | Amount approved on authorization. <b>Example:</b> 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. <b>Example:</b> 25.10</balance_enq> |
| 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             | Mode of payment, commonly VISA/MC/DISC/AMEX/DEBIT. <b>Example:</b> VISA   |
| PAYMENT_TYPE      | Character             | Type of payment. <b>Example:</b> CREDIT, DEBIT, APM   |
| EBT_TYPE          | Character FOOD_STAMP  | Indicates processed EBT transaction.  |
| AUTH_RESP_CODE    | Character             | Returned by some processors when the transaction is declined. Maximum 19 bytes. <b>Example:</b> 0131  |
| FSA_AMOUNT        | Floating point number | FSA amount. This indicates processing with FSA items in transaction. <b>Example:</b> 5.00   |
| BANK_USERDATA     | Character             | Bank User Data, normally returned with CARD_TOKEN. Maximum 50 alphanumeric. <b>Example:</b> /CustData`JANE`K`DOE````00`   |
| SAF_NUM           | Numeric               | Returned instead of CTROUTD when transaction has been put in SAF. SAF number is per device. <b>Example:</b> 0008  |
| RECEIPT_DATA      | Character             | Receipt Data. Refer to Receipt Data in Response section for more details.   |
| TRANS_DATE        | Character             | Transaction date returned. <b>Example:</b> 2016.09.20   |
| TRANS_TIME        | Character             | Transaction time returned. <b>Example:</b> 09:16:25   |
| TRAINING_MODE     | Character             | Conditionally returned when session is in Training Mode. <b>Example:</b> ON   |

| TRAN_LANG_CODE        | Character | <ul> <li>en – English</li> <li>fr – French</li> <li>es – Spanish</li> </ul> | 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. <b>Example:</b> 100   |
| VSP_RESULTDESC        | Character |   | If present, returns the VSP result description. If present, returns the VSP result description. <b>Example:</b> Success   |
| VSP_TRXID             |           |   | If present, returns the VSP transaction ID. If present, returns the VSP transaction ID. <b>Example:</b> 987696060049091234  |
| TRACE_NUM             | Numeric   |   | This field is sent from the Host Response. This field contains the Interac Sequence number from the host. <b>Example:</b> 14000400000000004001951   |
| 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. <b>Example:</b> < CDD_DATA>INV200471  |
| 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. <b>Example:</b> • For USA, POS response is: <  TRANS_CURRENCY_CODE>0840    • For Canada, POS response is: <  TRANS_CURRENCY_CODE>0124   |
| 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. <b>Example:</b> 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. <b>Example:</b> 10   |
|                       |           |   |   |

| PROMO_APR   | Character   | 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. <b>Example:</b> 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.   |
| 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. <b>Example:</b> 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. <b>Example:</b> 0999   |
| AUTH_REF_NUMBER   | Example: Character 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,<br>COL_6, COL_7, COL_8,<br>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.  |
| CUSTOMER_ID   | Character   | The field value provided by the host takes precedence over the value specified in the request. <b>NOTE</b> This is applicable to GSC only.  |

This field contains the APR, which will be

## **APM Based Response Fields (Conditional)**

#### Note

Refer to <u>APM Sample Transaction</u> for sample request and response and <u>Processing APM Refund</u> 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. <b>Example:</b> 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. <b>Example:</b> 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. <b>Example:</b> RD000001689 |

| Field              | <b>Type</b> | Value | Description  |
|--------------------|-------------|-------|--|
| REWARD_PROMPT_TEXT | Character   | r     | 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. <i>Example:</i> * LOYALTY REWARDS |

## **Dynamic Currency Conversion (DCC) Response Fields (Conditional)**

| Field               | Type                  | Value  | Description  |
|---------------------|-----------------------|--|--|
| DCC_IND             | Numeric               | <ul> <li>Values:</li> <li>1 - Transaction is DCC eligible and cardholder has accepted the option.</li> <li>2 - Transaction is no eligible for DCC.</li> <li>3 - Transaction is DCC eligible yet cardholder has not accepted the option.</li> </ul> | t DCC Indicator.   |
| DCC_EXCHANGE_RATE   | Floating point number | Ex: 1.7461   | Exchange rate for converting local currency to foreign currency.                                     |
| DCC_ALPHA_CURR_CODE | E 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 (<u>Application Parameters</u>) 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. <b>Example:</b> <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. <b>Example:</b> <pre>HOST_TIME&gt;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. <b>Example:</b> <cmd_time>70.765</cmd_time>   |
| 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. <b>Example:</b> <cp_time>16.423</cp_time>   |

#### **Fleet Card Transaction**

#### Note

This section is applicable to GSC only. The RCPT\_FLEET\_XXXX fields are sent to the POS system to facilitate the receipt generation when the POS system creates its own receipt. Note that, not every field will be presented on the printed receipt for a given transaction, only those fields which are relevant to that specific payment event are included.

| Field                 | Type Value | <b>Description</b>   |
|-----------------------|------------|--|
| RESTRICTED_PRODUCTS   | Character  | The application sends to POS all the product codes for the declined transactions due to product restriction. <b>Example:</b> 101 102 103 |
| RCPT_FLEET_DEPT       | Character  | Department number entered by customer, when prompted.  |
| RCPT_FLEET_DRIVER     | Character  | Driver number entered by customer.   |
| RCPT_FLEET_EMPLNUM    | Character  | Employee number entered by customer.   |
| RCPT_FLEET_FLEETDATA1 | Character  | Additional fleet Data option 1 entered by customer.  |
| RCPT_FLEET_FLEETDATA2 | Character  | Additional fleet Data option 2 entered by customer.  |

| Field                  | Type      | Value | Description  |
|------------------------|-----------|-------|--|
| RCPT_FLEET_HUBOMETER   | Character |       | Hubometer value entered by customer. (Hubometer - distance travelled based on wheel hub rotations, mostly used on commercial vehicles, like trucks)                    |
| RCPT_FLEET_JOBNUM      | Character |       | Job Number entered by customer.  |
| RCPT_FLEET_MAINTID     | Character |       | Maintenance ID entered by customer.  |
| RCPT_FLEET_ODM         | Character |       | Odometer value entered by customer. (Odometer - measures the total distance travelled by any vehicle). <b>Example:</b> 222333  |
| RCPT_FLEET_LICENSE     | Character |       | License number entered by customer.  |
| RCPT_FLEET_PDSEQ       | Character |       | Purchase Data Sequence Number entered by customer.   |
| RCPT_FLEET_REEFERHOURS | Character |       | Reefer Hours entered by customer. (Reefer hours - means<br>the hours of service that apply to truck drivers operating<br>refrigerated (reefers) trucks or containers.) |
| RCPT_FLEET_REFNUM      | Character |       | Reference or Purchase Order number entered by customer.  |
| RCPT_FLEET_TRAILERNUM  | Character |       | Trailer number entered by customer.  |
| RCPT_FLEET_TRIPNUM     | Character |       | Trip number entered by customer.   |
| RCPT_FLEET_UNITNUM     | Character |       | Unit number entered by customer.   |
| RCPT_FLEET_USER        | Character |       | User ID entered by customer.   |
| RCPT_FLEET_VEHICLE     | Character |       | Vehicle ID/Number entered by customer.   |
|                        |           |       |  |

#### **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>14000400000000001951/TRACE_NUM>
        <TRAN_LANG_CODE>en</TRAN_LANG_CODE>
        <TROUTD>3454944</TROUTD>
</RESPONSE>
```

#### **Example of Declined Response packet**

```
<PAYMENT_TYPE>PAYPAL</PAYMENT_TYPE>
<APM_TRAN>1</APM_TRAN>
<RESPONSE_TEXT>DECLINED</RESPONSE_TEXT>
<RESULT>DECLINED</RESULT>
<RESULT_CODE>6</RESULT_CODE>
<TERMID>0000004</TERMID>
<TERMINATION_STATUS>FAILURE</TERMINATION_STATUS>
<TRAINING_MODE>OFF</TRAINING_MODE>
<TRANS_AMOUNT>11.00</TRANS_AMOUNT>
<COUNTER>6</COUNTER></Pre>
```

#### **Examples of APM Transaction - Credit Request**

#### **Examples of APM Transaction - Credit Response (Approved)**

```
<RESPONSE>
                                <APM_TRAN>1</APM_TRAN>
                                <a href="mailto:<a href="mailto:<a href="mailto:APPROVED_AMOUNT"><a href="mailto:APPROVED_AMOUNT"><
                                <a href="mailto:<a href="mailto:AUTH_CODE">AUTH_CODE>1423262803655056</a></a>
                                <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>0000004</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>
                                                                                                                                                                                                        Suite 210
                                                                                                  <TEXTLINE>
</TEXTLINE>
                                                                                                                                                                                   Alpharetta, GA 30022
                                                                                                  <TEXTLINE>
</TEXTLINE>
                                                                                                  <TEXTLINE />
```

```
<TEXTLINE />
                       <TEXTLINE>07/04/20
                                                                 02:01:26
</TEXTLINE>
                       <TEXTLINE />
                       <TEXTLINE>Merchant ID: RCTST0000042337
</TEXTLINE>
                       <TEXTLINE>Term ID: 0000004
</TEXTLINE>
                       <TEXTLINE />
                       <TEXTLINE />
                                                  Refund
                       <TEXTLINE>
</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>
                                                Suite 210
                       <TEXTLINE>
</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: 0000004
</TEXTLINE>
                       <TEXTLINE />
                       <TEXTLINE />
                                                 Refund
                       <TEXTLINE>
</TEXTLINE>
                       <TEXTLINE />
                       <TEXTLINE />
                       <TEXTLINE>Appr Code: 1423262803655056
</TEXTLINE>
                       <TEXTLINE>Payment Type: PAYPAL
</TEXTLINE>
                       <TEXTLINE>Invoice: 111
</TEXTLINE>
                       <TEXTLINE>Response: APPROVED
</TEXTLINE>
                       <TEXTLINE />
                                                                 1,000.00
                       <TEXTLINE>Total:
                                           USD $
</TEXTLINE>
                       <TEXTLINE />
                       <TEXTLINE />
                       <TEXTLINE />
                       <TEXTLINE>
                                                THANK YOU
</TEXTLINE>
                       <TEXTLINE />
                       <TEXTLINE>
                                             Customer Copy
</TEXTLINE>
                       <TEXTLINE />
                       <TEXTLINE />
                       <TEXTLINE />
                       <TEXTLINE />
                       <TEXTLINE />
               </RECEIPT>
        </RECEIPT_DATA>
        <Pre><CP MERCH RECEIPT DATA>
               <CPAPP_1>
                                                 2020-07-04
                       DATE:
                                                 02:00:49
                       TIME:
                       TERMINAL ID:
                                                 783257
                       INVOICE:
                                                 111
                       PAYPAL Refund
                                           2020 0704 2200 1457 7505 0104
                       TRANSACTION ID:
                       PARTNER TRANSACTION ID: 1423 2628 0365 5056
                       AMOUNT (USD):
                                                 1000.00
                       SUCCESS
                       NO SIGNATURE REQUIRED
               </CPAPP 1>
        </CP_MERCH_RECEIPT_DATA>
        <Pre><CP_CUST_RECEIPT_DATA>
               <CPAPP 1>
                       DATE:
                                                 2020-07-04
                                                 02:00:49
                       TIME:
                       TERMINAL ID:
                                                 783257
                       INVOICE:
                                                 111
                       PAYPAL Refund
                       TRANSACTION ID:
                                                 2020 0704 2200 1457 7505 0104
```

```
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>0000004</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)**

```
<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)**

#### **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>A000000031010</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>A000000031010</EMV TAG 84>
       <EMV_TAG_8A>00</EMV_TAG_8A>
       <EMV TAG 95>000000000</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>00000000000
/EMV TAG 9F03>
       <EMV_TAG_9F06>A000000031010</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>0000000018
       <RESPONSE_TEXT>APPROVAL - 000 </RESPONSE_TEXT>
       <RESULT>CAPTURED</RESULT>
       <RESULT_CODE>4</RESULT_CODE>
       <TERMID>1126076</TERMID>
       <TERMINATION STATUS>SUCCESS</TERMINATION STATUS>
       <TRACE CODE>100318</TRACE CODE>
       <TRAINING_MODE>OFF</TRAINING_MODE>
       <TRANS_AMOUNT>20.00</TRANS_AMOUNT>
       <TRANS SEO NUM>18</TRANS SEO NUM>
       <TRANS DATE>2022.07.12</TRANS DATE>
       <TRANS_TIME>02:37:47</TRANS_TIME>
       <TROUTD>4016100318</TROUTD>
       <VSP_CODE>100</VSP_CODE>
       <VSP RESULTDESC>Success</VSP RESULTDESC>
       <VSP TRXID>637932046766173632</VSP TRXID>
       <COUNTER>9</COUNTER>
       <TRAN LANG CODE>en</TRAN LANG CODE>
</RESPONSE>
```

#### **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>43215678901234567890123456789</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>
```