Card Validation

This command requests a card validation (zero dollar authorization) and will not impact the cardholder's open-to-buy.

Configuration Parameters

NONE

CARD VALIDATION (Message Interface)

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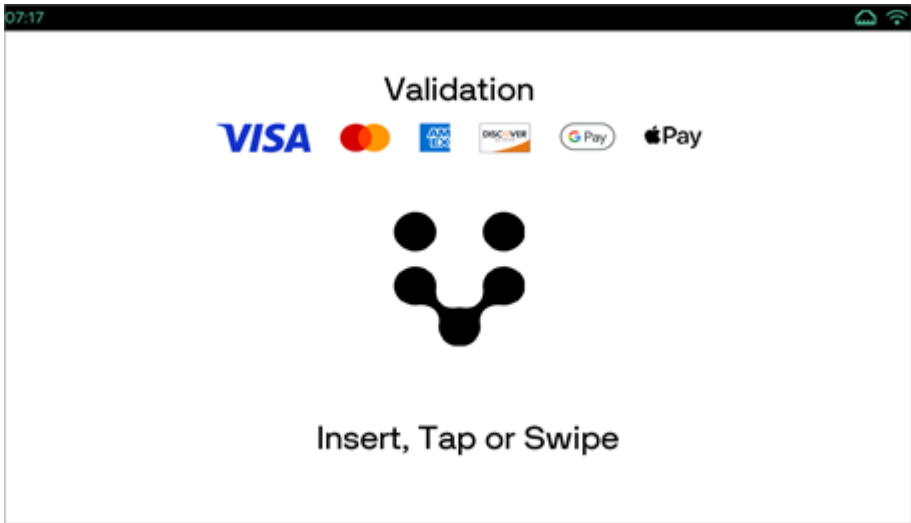
Device UI Required

Note

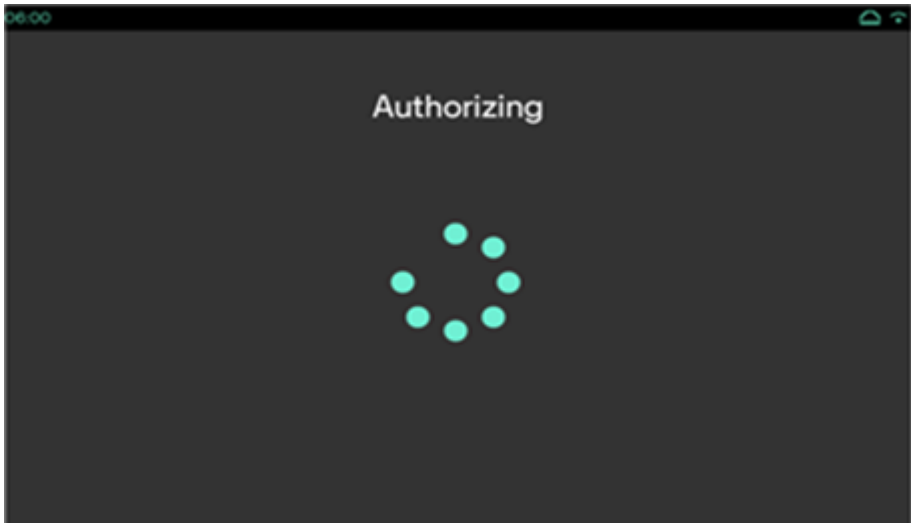Neo device (M450) is being used to capture screenshots for the Device UI Requirement section.
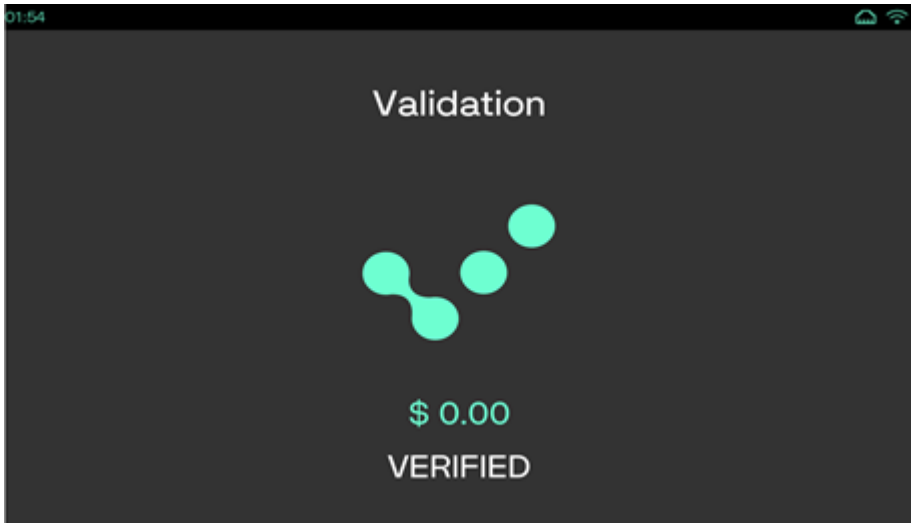
Display	User Action	Terminal Action

Use the card for validation.	The device displays card entry screen.

No action	The device displays authorizing screen.

No action	The device displays the card validation status screen.

Request Packet

Field	Rule	Type	Minimum	Maximum	Value(s)	Description
FUNCTION_TYPE	Required	Static value	N/A	N/A	PAYMENT	Type of function

Field	Rule	Type	Minimum	Maximum	Value(s)	Description
COMMAND	Required	Static value	N/A	N/A	CARD_VALIDATION	Command name
PAYMENT_TYPE	Optional	List			CREDIT	SCA supports only Credit payment type for card validation. When present, will bypass the consumer payment selection screen.
MANUAL_ENTRY	Optional	Binary			• TRUE • FALSE	Instructs Point to collect the account information through the keypad on the device.
CARD_PRESENT	Optional	Binary			• TRUE - Card present (Default) • FALSE - Card not present	Card Present Indicator
CUSTOMER_STREET	Conditional	Character	1	20		Applicable when MANUAL_ENTRY = TRUE. CUSTOMER_STREET or CUSTOMER_ZIP required for Amex card validation when using FDRC Engage.
CUSTOMER_ZIP	Conditional	Character	9			Applicable when MANUAL_ENTRY = TRUE. Merchants should send this field only when required by the processor. CUSTOMER_STREET or CUSTOMER_ZIP required for Amex card validation when using FDRC Engage.

Field	Rule	Type	Minimum	Maximum	Value(s)	Description
SCMCI_INDICATOR	Conditional	Numeric	1	1	• 1 - Cardholder Initiated Signup Transaction. • 2 - Cardholder Initiated Charge Transaction. (UGP) • 2 - Merchant Initiated Charge Transaction. (Worldpay and UGP) • 3 - Merchant Initiated Charge Transaction.	This field denotes the Stored Credential Transaction Indicator. This is a Required field for stored credential transaction and the value should be set as 1. **NOTE:** Value 2 is applicable to Worldpay Direct. Value 1 and 3 are applicable to GSC. Value 1 and 2 are applicable to UGP.
SCMCI_REASON	Conditional	Numeric			• 3900 - Incremental Authorization • 3901 - Resubmission • 3902 - Delayed Charges • 3903 - Reauthorization • 3904 - No Show • 0000 - No message reason code	This field indicates the message as reason code for the SCMCI indicator to host. It is a passthrough field. This is applicable to UGP only.

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	255		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. **Example:** Merchant defined data
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 sed to authenticate the POS. **Example:** 100
MAC	Required	Base64 Encoded Data	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

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	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 on-boarding and if DEFAULTMERCHANTACCOUNT parameter is not set. **Example:** 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. **Example:** 001212/ 123456

Response Packet

Field	Type	Value	Description
RESPONSE_TEXT	Character		Processor response text. **Example:** SUCCESS
RESULT	Character		This indicates the Result details, commonly APPROVED or DECLINED.
RESULT_CODE	Numeric	Expected result codes: 5 or 6	This indicates the result code.
TERMINATION_STATUS	Character	SUCCESS or FAILURE	This indicates the transaction termination status. This is the overall status of the transaction irrespective of approved or declined. Like, if the output is generated then the status is SUCCESS and if no output is generated then the status will be FAILURE.
POS_RECON	Character		POS reconciliation field echoed back if sent in request. **Example:** RetailPOS1

Field	Type	Value	Description
COUNTER	Numeric		Echoes COUNTER sent in the request. **Example:** 100
TROUTD	Numeric		STAN number. **Example:** 000042
CTROUTD	Numeric		Client-specific Transaction routing ID. **Example:** 20
TRANS_SEQ_NUM	Numeric		Processor/Batch trans sequence number. **Example:** 5
INTRN_SEQ_NUM	Numeric		PWC transaction ID (not meaningful for direct host integrations). **Example:** 178
PAYMENT_MEDIA	Character		Medium of payment. **NOTE:** Value returned by device for an offline (SAF) response may differ from online. **Example:** MASTERCARD
PAYMENT_TYPE	Character		Type of payment. **Example:** CREDIT, GIFT
ACCT_NUM	Numeric		Masked account number. **Example:** 400555******0019
AUTH_RESP_CODE	Character		Processor authorization response code. **Example:** OK0156
CARD_ENTRY_MODE	Character		Refer to Card Entry Mode for details on possible values. **Example:** Swiped
CARDHOLDER	Character		Returned for swiped/insert transactions. **Example:** FDMS TEST CARD
CARD_EXP_MONTH	Numeric		Expiry month of the card. **Example:** 12
CARD_EXP_YEAR	Numeric		Expiry year of the card. **Example:** 20
RECEIPT_DATA	Character		Refer to Receipt Data in Response section for more details on receipt data.
TRANS_DATE	Character		Transaction date. **Example:** 2018.01.10
TRANS_TIME	Character		Transaction time. **Example:** 12:24:30
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
AUTHNWID	Character		This will be returned if present in the SSI response from host. **Example:** 03
TRAN_LANG_CODE	Character	• en - English • fr - French • es - Espanol	This field is returned in POS response in case of only payment transactions with card intervention.
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.

Field	Type	Value	Description
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:** 1.00
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)

Field	Type	Value(s)	Description
CARD_TOKEN	Character		Refer to Message Format section for more details on Message Format, Responses from Point. **Example:** 7987654321098765
BANK_USERDATA	Character		Bank User Data, normally returned with CARD_TOKEN. **NOTE:** This is applicable for FDRC Engage only. **Example:** 001/00/02/MASTERCARD/

Direct to Processor Implementation Response Fields (Conditional)

Field	Type	Value(s)	Description
HOST_RESPCODE	Numeric		Host response code. **Example:** 000
MERCHID	Numeric		Returns the merchant ID.
TERMID	Numeric		Returns the terminal ID.

Stored Credential transaction (Conditional)

Note

All the fields are applicable for GSC Specific Signup, however COF_REFERENCE field applicable for UGP as well.

Field	Type	Value(s)	Description

COF_REFERENCE	Maximum Character length is 50.	The Stored Credential Signup Reference UUID is the reference for the signup request returned for approved stored credential signup transactions. This will be used for the subsequent Stored Credential Charge transaction if returned by the host. This field is also applicable to UGP. SCMCI field is returned from the processor on an Initial transaction (Store Credentials) and the value will be sent in COF_REFERENCE field in POS.
PROCESSOR_TRANS_ID	Maximum Character length is 128.	The transaction ID used by the processor for the transaction which may be required in a subsequent refund or reversal transaction. This may be used for the subsequent Stored Credential Charge transaction if returned by the host.
COF_ISSUER_AUTH_RESULT	Maximum Character length is 50.	Issuer authorization result. This may be used for the subsequent Stored Credential Charge transaction if returned by the host.
COF_ACQ_AUTH_RESULT	Maximum Character length is 50.	Acquirer authorization result. This may be used for the subsequent Stored Credential Charge transaction if returned by the host.
COF_ACQ_REFERENCE_DATA	Maximum Character length is 200.	That Acquirer Reference Data that may represent the acquirer transaction identifier. This will be used for the subsequent Stored Credential Charge transaction if returned by the host.
COF_SCHEME_REFERENCE_DATA	Maximum Character length is 200.	The Scheme Reference Data sent by the acquirer in the authorization response message and sent in a subsequent authorization request messages associated with the same transaction. This may be used for the subsequent Stored Credential Charge transaction if returned by the host.
AUTH_CODE	Numeric	Maximum length is 10.	The authorization response code received from issuer/acquirer. This will be used for the subsequent Stored Credential Charge transaction if returned by the host.
ACQUIRER_DATETIME	Maximum Character length is 30.	The date returned in the authorization response message. This will be used for the subsequent Stored Credential Charge transaction if returned by the host.
COF_SETTLEMENT_DATE	Maximum Character length is 30.	The date that reflects either the desired Merchant settlement date or the actual settlement date depending on where the transaction request is within the payment lifecycle. This may be used for the subsequent Stored Credential Charge transaction if returned by the host.

Transaction Performance Metric

Note

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

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

Example based on Stored Credential transaction

Following is an example of request packet

```
<TRANSACTION>
        <FUNCTION_TYPE>PAYMENT</FUNCTION_TYPE>
        <COMMAND>CARD_VALIDATION</COMMAND>
        <TRANS_AMOUNT>0.00</TRANS_AMOUNT>
        <SCMCI_INDICATOR>1</SCMCI_INDICATOR>
        <INSTALLMENT>Y</INSTALLMENT>
        <MANUAL_ENTRY>FALSE</MANUAL_ENTRY>
        <FORCE_FLAG>FALSE</FORCE_FLAG>
</TRANSACTION>
```

Following is an example of response packet

```
<RESPONSE>
        <ACCT_NUM>544400******2205</ACCT_NUM>
        <ACQUIRER_DATETIME>2023-11-18T23:31:32Z</ACQUIRER_DATETIME>
        <COF_ACQ_REFERENCE_DATA>
```

MTAwHDE3MzE1MxwxOTMxNTAcHDEwMBwcQTAwMDE5MzE1MDExMTgcHBwzMzIyMTcxNzMxNTMcMzIyMDAwk
</COF_ACQ_REFERENCE_DATA>
        <COMMAND>CARD_VALIDATION</COMMAND>
        <APPROVED_AMOUNT>0.00</APPROVED_AMOUNT>
        <AUTH_CODE>193150</AUTH_CODE>
        <BANK_USERDATA>MASTERCARD</BANK_USERDATA>
        <BATCH_TRACE_ID>1d708a81-1a30-455f-8e0c-9022f4937166</
BATCH_TRACE_ID>
        <CARDHOLDER>TEST-VOID/TEST</CARDHOLDER>
        <CARD_ABBRV>MC</CARD_ABBRV>
        <CARD_ENTRY_MODE>Swiped</CARD_ENTRY_MODE>
        <CARD_EXP_MONTH>12</CARD_EXP_MONTH>
        <CARD_EXP_YEAR>24</CARD_EXP_YEAR>
        <CARD_TOKEN>aw97xuLMACC82sj8</CARD_TOKEN>
        <CTROUTD>1d708a81-1a30-455f-8e0c-9022f4937166</CTROUTD>
        <INVOICE>123456</INVOICE>
        <HOST_RESPCODE>00</HOST_RESPCODE>
        <MERCHID>700000013698</MERCHID>
        <PAYMENT_MEDIA>MASTERCARD</PAYMENT_MEDIA>
        <PAYMENT_TYPE>CREDIT</PAYMENT_TYPE>
        <REFERENCE>332217173153</REFERENCE>
        <RESPONSE_TEXT>Approved</RESPONSE_TEXT>
        <RESULT>CAPTURED</RESULT>
        <RESULT_CODE>5</RESULT_CODE>
        <COF_REFERENCE>44b23c8e-a51b-40d6-9c3c-167ce64dad58</COF_REFERENCE>
        <TERMID>001</TERMID>
        <TERMINATION_STATUS>SUCCESS</TERMINATION_STATUS>
        <TOKEN_SOURCE>INTERNAL</TOKEN_SOURCE>
        <TRAINING_MODE>OFF</TRAINING_MODE>
        <TRANS_AMOUNT>1.00</TRANS_AMOUNT>
        <TRANS_DATE>2023.11.18</TRANS_DATE>
        <TRAN_LANG_CODE>en</TRAN_LANG_CODE>
        <TRANS_TIME>17:31:53</TRANS_TIME>
        <TRANS_CURRENCY_CODE>0840</TRANS_CURRENCY_CODE>
        <COUNTER>8</COUNTER>
<RESPONSE>