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)

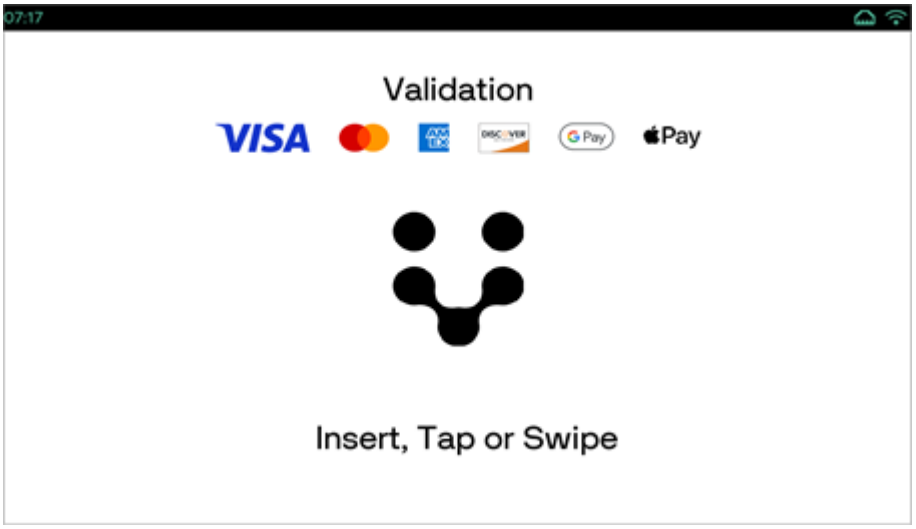
The following tables provide corresponding device UI interactions, detailed protocol information, including field descriptions and examples.

Device UI Required

Note

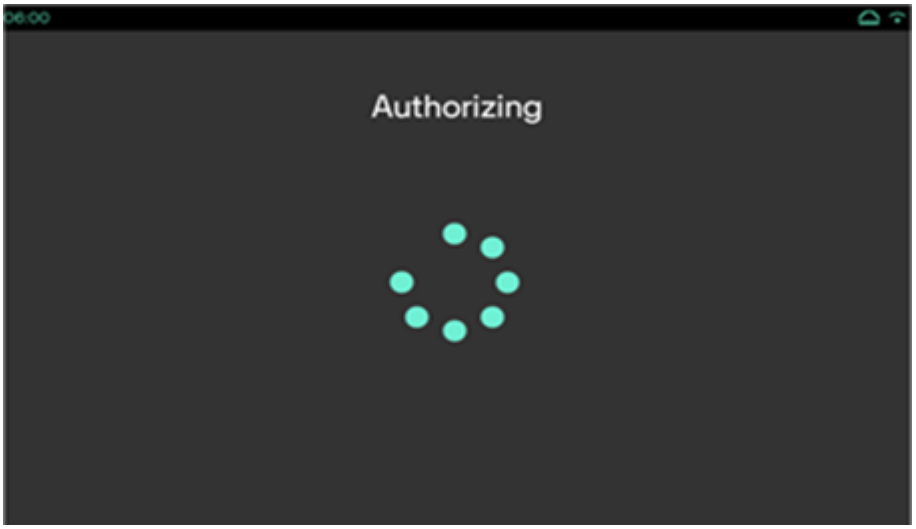
Neo device (M450) is being used to capture screenshots for the Device UI Requirement section.

Display	User Action	Terminal Action



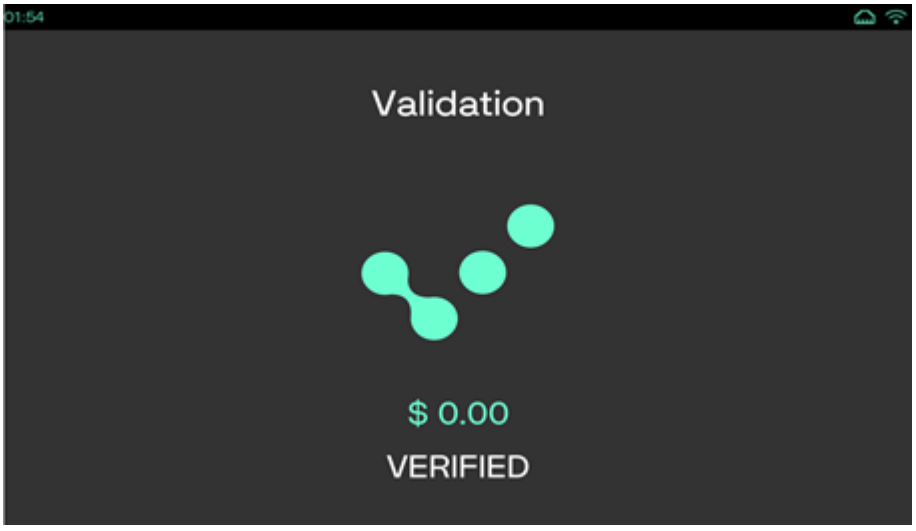
Use the card for validation.

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)	Descr
FUNCTION_TYPE	Required	Static value	N/A	N/A	PAYMENT	Type of function

Field	Rule	Type	Minimum	Maximum	Value(s)	Descr
COMMAND	Required	Static value	N/A	N/A	CARD_VALIDATION	Command name
PAYMENT_TYPE	Optional	List			CREDIT	SCA supports only Credi validation. When present consumer payment select
MANUAL_ENTRY	Optional	Binary			• TRUE • FALSE	Instructs Point to collect through the keypad on th
CARD_PRESENT	Optional	Binary			• TRUE - Card present (Default) • FALSE - Card not present	Card Present Indicator
CUSTOMER_STREET	Conditional	Character	1	20		Applicable when MANU CUSTOMER_STREET required for Amex card v FDRC Engage.
CUSTOMER_ZIP	Conditional	Character	9			Applicable when MANU Merchants should send th required by the processor or CUSTOMER_ZIP req validation when using FD
SCMCI_INDICATOR	Conditional	Numeric	1	1	• 1 - Cardholder Initiated Signup Transaction. • 2 - Cardholder Initiated Charge Transaction. (UGP and Fiserv) • 2 - Merchant Initiated Charge Transaction. (Worldpay and UGP) • 3 - Merchant Initiated Charge Transaction.	This field denotes the Sto Transaction Indicator. Th stored credential transact be set as 1. • **Worldpay D** Initiated Cha • **GSC:** Value • **UGP:** Value Merchant) ar • **Fiserv:** Valu Initiated) and 2 (Cardholde supported in INSTALLM

Field	Rule	Type	Minimum	Maximum	Value(s)	Descr
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 m the SCMCI indicator to h field. This is applicable t
INSTALLMENT	Condtional	Binary			• N - Transaction will not be processed for instalment payment. • Y - Transaction will be processed for instalment payment.	This field denotes that th transaction will be proces payments - Splitting sam fixed payments. Rules: • This is when SCMC • This is when SCMC For Card validation field is applicable t For **Fiserv** solution field is applicable t type only.

Field	Rule	Type	Minimum	Maximum	Value(s)	Descr
RECURRING	Conditional	Binary			• N - Do not process as recurring. • Y - Process as recurring.	This is used when Payme field denotes Recurring E transaction is recurring. V Credential transaction, th transaction will be proces (subscription) payments. Rules: • This is when SCMC • This is when SCMC For Card validation field is applicable t
UNSCHEDULED	Conditional	Binary			• N - Transaction will not be processed for unscheduled payment. • Y - Transaction will be processed for unscheduled payment.	This field denotes that th transaction will be proces payments, (merchant cha a fixed schedule.) Rules: • This is when SCMC • This fi when SCMC • This is when SCMC For Card validation field is applicable t

Field	Rule	Type	Minimum	Maximum	Value(s)	Descr
COL_3, COL_4, COL_5, COL_6, COL_7, COL_8, COL_9, COL_10	Optional	Character	1	255		These fields represent Co These fields are expected internal POS System, wh additional data and link t CLIENT_ID and CTROU COL_n is passed in, that returned in the response. not indexed, or searchabl These fields are not sent processor. **Example:** Me
POS_RECON	Optional	Character	1	30		POS reconciliation. POS echoed back in response RetailPOS1
COUNTER	Required	Numeric	1	10		COUNTER is used for a COUNTER should be hig This is sed to authenticat
MAC	Required	Base64 Encoded Data	N/A	N/A		Message Authentication authenticate the POS.
MAC_LABEL	Required	Character	1	50		Associated label that tells MAC_KEY to use to dec This is used to authentica 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	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	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
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

Field	Type	Value	Description
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.
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

Field	Type	Value	Description
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, for UGP solution only COF_REFERENCE field is applicable and for Fiserv solution only COF_SCHEME_REFERENCE_DATA field is applicable.

Field	Type	Value(s)	Description
COF_REFERENCE	Character	Maximum 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	Character	Maximum 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.

Field	Type	Value(s)	Description
COF_ISSUER_AUTH_RESULT	Character	Maximum 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	Character	Maximum 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	Character	Maximum 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	Charcter		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. Maximum length is 200. For **Fiserv** solution, this field is received in the POS response for VISA, MASTERCARD, AMEX and DISCOVER card brands and the reference data contains different values for different cards brands, as follows: • **VISA**: Contains transaction ID (TransID) returned from the host. • **MASTERCARD**: Contains the BankNet data returned from the host. • **AMEX**: Contains AMEX transaction ID returned from the host. • **DISCOVER**: Contains AddAmt (Add amount) and DiscNRID (Discover NRID).
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	Character	Maximum 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	Character	Maximum 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>
MTAwHDE3MzE1MxwxOTMxNTAcHDEwMBwcQTAwMDE5MzE1MDExMTgcHBwzMzIyMTcxNzMxNTMcMzIyMDAwM
</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>