Balance Inquiry

This command checks the balance on a Gift card.

Configuration Parameter

Following are the configuration parameters which affect the operation. Refer to Application Parameters table for more details on the below parameters.

- GIFTPINTOPOS
- returnembossednumforgift

BALANCE INQUIRY (Message Interface)

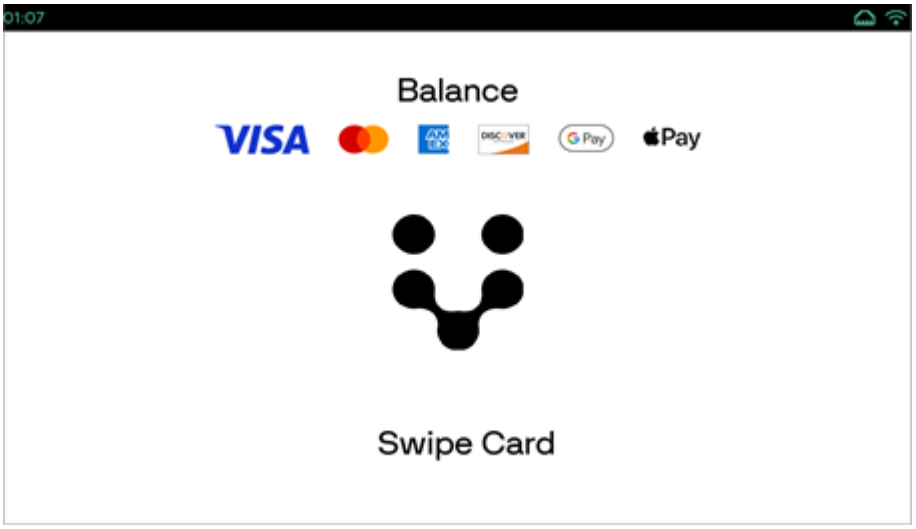
The following tables provide corresponding device UI interactions, detailed protocol information, including field descriptions and examples.

Device UI Required

Note

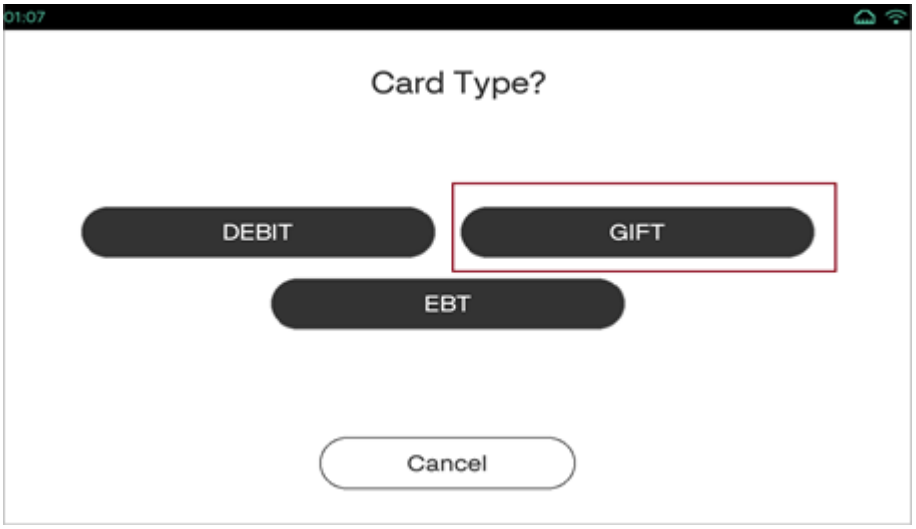
Neo device (M450) is being used to capture screenshots for the Device UI Requirement section.

Display	User Action	Terminal Action



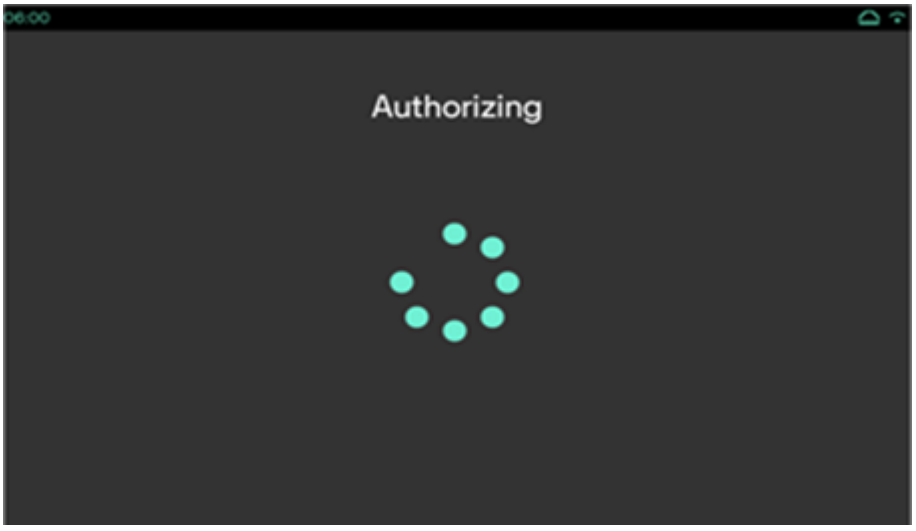
Use the card for gift card for balance query.

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)	De
FUNCTION_TYPE	Required	Static value	N/A	N/A	PAYMENT	Type of functio

Field	Rule	Type	Minimum	Maximum	Value(s)	De
COMMAND	Required	Static value	N/A	N/A	REACTIVATE	Command name
PAYMENT_TYPE	Optional	List	N/A	N/A	GIFT MERCH_CREDIT	Payment type fi Merchandise Cr PAYMENT_TY mandatory for c transactions.
PAYMENT_TYPES	Optional	Character	3			Pipe-delimited l types (for captu transactions) sp listed payment t consumer paym **NOTE:** All incl must be configu **Example:** CREDIT|DEBI
TRANS_AMOUNT	Required	Floating point number (decimal)	1(2)	6(2)		This indicate th This amount mu amount. **Examp**
MANUAL_ENTRY	Optional	Boolean	N/A	N/A	TRUE FALSE	This is to instru account informa keypad on the d
MANUAL_PROMPT_OPTIONS	Optional	Character	1	50	NOEXP	This field is app `MANUAL_ENTR` TRUE. The valu when this field i not prompt for e
ENCRYPT	Conditional	Boolean	N/A	N/A	TRUE FALSE	This field is req PAN details bef processor/gatew encryption, this TRUE as defaul this field is not application will field as a value device encryptio

Field	Rule	Type	Minimum	Maximum	Value(s)	De
COL_3, COL_4, COL_5, COL_6, COL_7, COL_8, COL_9, COL_10	Optional	Character	1	225		These fields rep Column 10. The for the Merchan System, which v additional data a PWC CLIENT_ When a value fo in, that same va the response. Th are not indexed, command repor sent to any payn **Example:** Merc
BANK_USERDATA	Conditional	Character	1	50		Returned with C Whatever come BANK_USERDA for the token sh the request. **Exa**
CDD_DATA	Optional	Character	1	30		Customer Defin through field an host request if th the POS request POS response. **I** CDD_DATA>IN CDD_DATA>
TKN_RENEW	Conditional	Character		1	Valid value: 1	Application wil Gateway, reque renewal. As of t applicable for U
CAPTURECARD_EARLYRETURN	Optional	Boolean	N/A	N/A	TRUE FALSE	If the sending va the application r POS before proc checking in plac or masked PAN **NOTE:** SCA w the swipe, howe immediately sub request containi type – else, it w
EMV_TAGS_REQD	Character	Binary			Valid values: Y/N	EMV tags detai is sent in reques tags in the respo CAPTURECAR is sent as TRUE

Field	Rule	Type	Minimum	Maximum	Value(s)	De
SERVER_ID	Optional	Numeric	1	10		This indicates th performing the t **Example:** 560
SHIFT_ID	Optional	Character	1	1		This indicates th **Example:** 2
CASHIER_ID	Optional	Character	1	10		This indicates th performing the t **Example:** 7987
TRAINING_MODE	Optional	List	1	3	OFF ON	This field is incl Training Mode Transactions are for host simulat mocked for app `DEMO` paramete transactions wil Training Mode pass `<TRAINI` `TRAINING_MO`
CARD_PRESENT	Optional	Binary			• TRUE - Card present (Default) • FALSE - Card not present	Card Present In
POS_RECON	Optional	Character	1	30		POS reconciliat Reconciliation f back in respons RetailPOS1
COUNTER	Required	Numeric	1	10		COUNTER is u label. Each COU higher than the to authenticate t 100
MAC	Required	Base64 Encoded Data	N/A	N/A	N/A	Message Auther is used to auther
MAC_LABEL	Required	Character	1	50		Associated labe which MAC_K the value of MA authenticate the REG1

Keyed Account Information

Field	Rule	Type	Minimum	Maximum	Value(s)	Description
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.

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

Field	Rule	Type	Minimum	Maximum	Value(s)	Description
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

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>0ZUWt0Q3V0RMgGrPPZChuirs16jEyrqLCIVdufvekEA=</MAC>
</TRANSACTION>
```

Response Packet

Field	Type	Value	Description
RESPONSE_TEXT	Character		Processor response text. **Example:** COMPLETED.
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
AUTHNWNAME	Character		This field will be returned if present in the SSI response from host. **Example:** Amex
EMBOSSED_ACCT_NUM	Numeric		Card number conditionally returned if present in the SSI response. Returned if payment type = GIFT and `returnembossednumforgift` is enabled. **Example:** 6499991111115789
HOST_RESPCODE	Numeric		This field will be sent if present in the host response. **Example:** 000
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

Field	Type	Value	Description
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), `PT_CTROUTD` field will be mapped to `CTROUTD` field back to SCA. **Example:** 45
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
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

Field	Type	Value	Description
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.
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.

Field	Type	Value	Description
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. **Example:** ◦ For USA, POS response is: <TRANS_CURRENCY_CODE>0840</TRANS_CURRENCY_CODE> ◦ For Canada, POS response: <TRANS_CURRENCY_CODE>0124</TRANS_CURRENCY_CODE>
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	Charactert		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	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

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>
            <EMBOSSED_ACCT_NUM>286831******4680</EMBOSSED_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>
```