Quick Credit Application

This command directs the device to display a series of screens and up to 10 formatted prompts for quick credit application input. As private label cards become more prevalent, retailers desire the ability to capture customer's personal information to comprise and submit a quick credit application for instant approval. The quick credit application will gather personal data elements fed from the POS as nested XML posts.

The background image of the Credit Application command screen can be customized using `creditappimage .png` file. Refer to Customizing Media Files for Device Commands for more details.

Rules

1. The CREDIT_APP command is intended for non-payment purposes and it should be used outside of a payment transaction.
2. When the POS does not want to receive credit application data back from the device, a FORWARD_PROXY with destination URL for processing may be sent in the request. If https is noted in the URL, the connection will be TLS or SSL, and it is recommended that the certificate on the server side be Verisign certificate authority issued, as the base SCA application will already have trust relationship to Verisign certificates. If it is not, then an update TGZ with the appropriate PEM for the site will need to be uploaded to each terminal. If no FORWARD_PROXY is specified, it is highly recommended to use REGISTER_ENCRYPTION pairing process to encrypt the data elements between SCA and the POS.

Note

Title Logo:

- For M400, M440, M424 devices, Customer Question screen header will display title_logo.png (**example: Verifone logo**), if image file is provided in the configuration or solution. If the image file is not provided then nothing will be displayed on top.
- If DISPLAY_IMG_TOP is sent from POS, it would be shown and it will override any title_logo.png.
- Title logo is NOT supported for Credit Application command if Prompt type is set to **QWERTY**, since it is supported only for **NUMERIC** entries value. Otherwise, it is supported only when virtual keyboard is NOT shown on M400, M440 and M424 devices.
- Title logo is also NOT supported for DISPLAY_BULKDATA and DISPLAY_IMG_TOP fields if the virtual keyboard is shown on M400, M440 and M424 devices.

Configuration Parameters

Following are the configuration parameter which affect the operation

- CREDITAPPFONTCOL

Message Interface

Refer to the below Protocol section for the command fields description and examples.

- [CREDIT_APP](#)