Pay with Points

SCA application is enhanced with Pay with Points feature that allows processor to offer instant rewards to their consumers. Cardholders can leverage instant rewards on their current transaction directly through merchants as a discount on their purchase. The supported PAYMENT_TYPE for this feature are CREDIT and DEBIT. Pay with Points transactions are applicable for all card brands.

REWARDSENABLED parameter ([Application Parameters](#)) is introduced to check if SCA application is enabled the feature to receive and send reward related fields and thus can carry on a reward transaction.

Following are the fields sent in SALE request by terminal when Rewards Feature is enabled: **REWARD_ELIGIBILITY_CHECK**, **INVOICE**.

- **REWARD_ELIGIBILITY_CHECK:** On receiving this field, PWC sends request to End Host that indicates to the Host that a request for Pay with Points Rewards/discounts eligibility is to be attempted. Host confirms if the merchant and transaction request is eligible to perform Pay with Points:
    - If the transaction is not eligible, then Host will process it as normal transaction and completes it without any Pay with Points processing in a single pass.
    - If the merchant/transaction is eligible to perform Pay with Points, then the host will return the customer for transaction discounts in the response to PWC without attempting to authorize the card with the card issuer.
- On receiving **REWARD_ELIGIBILITY_CHECK**, the device will display the prompt screen and customer needs to choose whether to move forward with pay with points, by choosing YES or NO.
- **INVOICE:** To process a transaction as Pay with Points, INVOICE should always be NUMERIC type. This field is Required for Pay with Points transactions. Along with the correct REWARD fields, if merchant provides Numeric INVOICE only then, PWC will send it to host as Pay with Points transaction. If INVOICE is not provided or if Non-Numeric INVOICE, then it is provided by merchant/device, PWC will process it as normal transaction without Pay with Points.

The required field required to send for **REFUND** request is **REWARD_LOYALTY_TRANS_ID**.

> Note
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> Screen will stay till the period of time as configured using INPUTTIMEOUT parameter ([Application Parameters](#)).

Following are the PWC transaction Response fields (for SALE and REFUND), which it sends back the reward details to device, if Pay with Points transaction was opted in and successfully completed:
`REWARD_DISCOUNT_AMOUNT` , `REWARD_LOYALTY_TRANS_ID` , `REWARD_ID` , `REWARD_PROMOTION_ID` , `REWARD_PROMPT_TEXT` .
Once these fields are returned by PWC, then the device must print the appropriate receipt with Pay with Points required elements.

Refer to [CAPTURE](#) and [CREDIT](#) command sections for more details on the fields and examples.