



https://verifone.cloud/docs/sca-functional-specification/features/credentials_on_file

Updated: 23-Sep-2025

Credential on File

SCA application is enhanced to support Credential on File transaction (Stored Credentials), in which a cardholder explicitly authorizes the merchant to store the cardholder's account information and subsequently authorizes that same merchant to bill them. Credential on File transaction option is supported only in Credit payment type.

Store credentials apply to in-store and eComm transactions. It can be in the form of a token or a card number and expiration date. The initial transaction for creating Stored Credentials is a cardholder-initiated transaction (CIT) (cardholder's consent).

This feature is initiated with sign up or enrolment transaction with card or with existing card token using Card Validation command or with initial payment using Capture or Authorize command. Followed by enrolment, subsequently cardholder-initiated charge transaction using Capture or Authorize command and merchant initiated recurring/ instalment/ unscheduled charge transaction using Capture or Authorize command. Refer to [CARD VALIDATION \(Message Interface\)](#), [AUTHORIZE \(Message Interface\)](#) and [Capture](#) section for more details on the request and response command fields on Stored Credentials transaction.

Note

CUSTOMER_ID, CUSTOMER_EMAIL, CUSTOMER_PHONE_NUM and CUSTOMER_NAME_ON_CARD fields with respect to Stored Credentials transaction in [AUTHORIZE \(Message Interface\)](#) and [Capture](#) request table are specific to **Worldpay**.

Following are few transaction samples for merchant-initiated charge transaction.

Sample Authorize (Recurring=Y)

Following is an example of request packet

```
<TRANSACTION>
<FUNCTION_TYPE>PAYMENT</FUNCTION_TYPE>
<COMMAND>AUTH</COMMAND>
<TRANS_AMOUNT>12.00</TRANS_AMOUNT>
<CARD_EXP_MONTH>**</CARD_EXP_MONTH>
<CARD_EXP_YEAR>**</CARD_EXP_YEAR>
<CARD_TOKEN>6240*****</CARD_TOKEN>
<TOKEN_SOURCE>CHASE</TOKEN_SOURCE>
<PAYMENT_TYPE>CREDIT</PAYMENT_TYPE>
<BANK_USERDATA>DISCOVER</BANK_USERDATA>
<COF_ACQ_RESP_DATETIME>2024-01-18T06:27:21Z</COF_ACQ_RESP_DATETIME>
```

MTcwMBwwMDI3MjYcMDkxOTk1HDAxNDaxODI0MDAwMTk5NRwxNzAwHBwmbHQ7U1JEJmd000Rpc2NOUk1E
</COF_ACQ_REFERENCE_DATA>
<COF_REFERENCE>5898399c-8f44-45c8-839c-2d39833b21cc</COF_REFERENCE>
<COF_AUTH_CODE>091995</COF_AUTH_CODE>
<SCMCI_INDICATOR>3</SCMCI_INDICATOR>
<RECURRING>Y</RECURRING>
<MANUAL_ENTRY>FALSE</MANUAL_ENTRY>
<FORCE_FLAG>FALSE</FORCE_FLAG>
<MAC_LABEL>P_T24W4Q</MAC_LABEL>
<COUNTER>20</COUNTER>
<MAC>utFq4vz2JcAsN1e0uzbGukBNEuU8njaFynDRZDQTVqQ=</MAC>
</TRANSACTION>

Following is an example of response packet

<RESPONSE>
<RESPONSE_TEXT>Approved</RESPONSE_TEXT>
<RESULT>CAPTURED</RESULT>
<RESULT_CODE>5</RESULT_CODE>
<TERMINATION_STATUS>SUCCESS</TERMINATION_STATUS>
<COMMAND>PRE_AUTH</COMMAND>
<HOST_RESPCODE>00</HOST_RESPCODE>
<BATCH_TRACE_ID>768d8850-e54d-4903-b9a0-7b2e939182e0</BATCH_TRACE_ID>
<TRANS_AMOUNT>12.00</TRANS_AMOUNT>
<TRANS_DATE>2024.01.18</TRANS_DATE>
<TRANS_TIME>00:32:34</TRANS_TIME>
<INVOICE>3322</INVOICE>
<CTROUTD>768d8850-e54d-4903-b9a0-7b2e939182e0</CTROUTD>
<PAYMENT_MEDIA>DISCOVER</PAYMENT_MEDIA>
<PAYMENT_TYPE>CREDIT</PAYMENT_TYPE>
<AUTH_CODE>092050</AUTH_CODE>
<APPROVED_AMOUNT>12.00</APPROVED_AMOUNT>
<REFERENCE>401800003234</REFERENCE>
<BANK_USERDATA>DISCOVER</BANK_USERDATA>
<CARD_ABBRV>DS</CARD_ABBRV>
<CARD_TOKEN>6240*****</CARD_TOKEN>
<TOKEN_SOURCE>CHASE</TOKEN_SOURCE>
<CARD_EXP_MONTH>**</CARD_EXP_MONTH>
<CARD_EXP_YEAR>**</CARD_EXP_YEAR>
<COF_SCHEME_REFERENCE_DATA>
DiscNRID=014018240002050|DiscProcCode=130000|DiscPOSEntry=01|DiscRespCode= |Disc
</COF_SCHEME_REFERENCE_DATA>
<ACQUIRER_DATETIME>2024-01-18T06:32:40Z</ACQUIRER_DATETIME>
<COF_ACQ_REFERENCE_DATA>
MTIwMBwwMDMyMzQcMDkyMDUwHDAxNDaxODI0MDAwMjA1MHwwMTQwMTgyNDAwMDE5OTUcMTIwMBwcJmx0
</COF_ACQ_REFERENCE_DATA>
<MERCHID>700000013301</MERCHID>
<TERMID>001</TERMID>
<TRAINING_MODE>OFF</TRAINING_MODE>
<TRANS_CURRENCY_CODE>0840</TRANS_CURRENCY_CODE>
</RESPONSE>

Following is an example of request packet

```
<TRANSACTION>
<FUNCTION_TYPE>PAYMENT</FUNCTION_TYPE>
<COMMAND>AUTH</COMMAND>
<TRANS_AMOUNT>6.00</TRANS_AMOUNT>
<CARD_EXP_MONTH>**</CARD_EXP_MONTH>
<CARD_EXP_YEAR>**</CARD_EXP_YEAR>
<CARD_TOKEN>2223*****</CARD_TOKEN>
<TOKEN_SOURCE>CHASE</TOKEN_SOURCE>
<PAYMENT_TYPE>CREDIT</PAYMENT_TYPE>
<BANK_USERDATA>MASTERCARD</BANK_USERDATA>
<COF_ACQ_RESP_DATETIME>2024-01-21T10:03:24Z</COF_ACQ_RESP_DATETIME>
<COF_ACQ_REFERENCE_DATA>
MzAwMBwwNDZmZUcNjA1NjUzHBwzMDAwHBwmbHQ7U1JEJmd0001DQmFua25ldERhdGE9MDEyMU1DQzAw
</COF_ACQ_REFERENCE_DATA>
<COF_REFERENCE>33fe733b-42d9-451f-b817-77f08c8e6f00</COF_REFERENCE>
<COF_AUTH_CODE>605653</COF_AUTH_CODE>
<SCMCI_INDICATOR>3</SCMCI_INDICATOR>
<INSTALLMENT>Y</INSTALLMENT>
<MANUAL_ENTRY>FALSE</MANUAL_ENTRY>
<FORCE_FLAG>FALSE</FORCE_FLAG>
<MAC_LABEL>P_IGDWG0</MAC_LABEL>
<COUNTER>8</COUNTER>
<MAC>MpMrDK00ZroiNgS0kwXMZrGYtmRDzX375LuL++hr7lM=</MAC>
</TRANSACTION>
```

Following is an example of response packet

```
<RESPONSE>
<RESPONSE_TEXT>Approved</RESPONSE_TEXT>
<RESULT>CAPTURED</RESULT>
<RESULT_CODE>5</RESULT_CODE>
<TERMINATION_STATUS>SUCCESS</TERMINATION_STATUS>
<COMMAND>PRE_AUTH</COMMAND>
<HOST_RESPCODE>00</HOST_RESPCODE>
<BATCH_TRACE_ID>accea06c-414f-4f9a-9b18-b5574815b9b7</BATCH_TRACE_ID>
<TRANS_AMOUNT>6.00</TRANS_AMOUNT>
<TRANS_DATE>2024.01.21</TRANS_DATE>
<TRANS_TIME>04:08:30</TRANS_TIME>
<INVOICE>7655433</INVOICE>
<CTROUTD>accea06c-414f-4f9a-9b18-b5574815b9b7</CTROUTD>
<PAYMENT_MEDIA>MASTERCARD</PAYMENT_MEDIA>
<PAYMENT_TYPE>CREDIT</PAYMENT_TYPE>
<AUTH_CODE>195267</AUTH_CODE>
<APPROVED_AMOUNT>6.00</APPROVED_AMOUNT>
<REFERENCE>402104040830</REFERENCE>
<BANK_USERDATA>MASTERCARD</BANK_USERDATA>
<CARD_ABBRV>MC</CARD_ABBRV>
<CARD_TOKEN>2223*****</CARD_TOKEN>
<TOKEN_SOURCE>CHASE</TOKEN_SOURCE>
<CARD_EXP_MONTH>**</CARD_EXP_MONTH>
<CARD_EXP_YEAR>**</CARD_EXP_YEAR>
<COF_SCHEME_REFERENCE_DATA>MCBanknetData=0121000195267</
```

```
COF_SCHEME_REFERENCE_DATA>
<ACQUIRER_DATETIME>2024-01-21T10:08:18Z</ACQUIRER_DATETIME>
<COF_ACQ_REFERENCE_DATA>
NjAwHDA0MDgzMBwxOTUyNjcCHDYwMBwcJmx001NSRCZndDtNQ0JhbmtuZXREYXRhPTAxMjEwMDAxOTUy
</COF_ACQ_REFERENCE_DATA>
<MERCHID>7000000013698</MERCHID>
<TERMID>001</TERMID>
<TRAINING_MODE>OFF</TRAINING_MODE>
<TRANS_CURRENCY_CODE>0840</TRANS_CURRENCY_CODE>
</RESPONSE>
```

Sample Authorize (Unscheduled=Y)

Following is an example of request packet

```
<TRANSACTION>
<FUNCTION_TYPE>PAYMENT</FUNCTION_TYPE>
<COMMAND>AUTH</COMMAND>
<TRANS_AMOUNT>9.00</TRANS_AMOUNT>
<CARD_EXP_MONTH>**</CARD_EXP_MONTH>
<CARD_EXP_YEAR>**</CARD_EXP_YEAR>
<CARD_TOKEN>2223*****</CARD_TOKEN>
<TOKEN_SOURCE>CHASE</TOKEN_SOURCE>
<PAYMENT_TYPE>CREDIT</PAYMENT_TYPE>
<BANK_USERDATA>MASTERCARD</BANK_USERDATA>
<COF_ACQ_RESP_DATETIME>2024-01-21T10:03:24Z</COF_ACQ_RESP_DATETIME>
<COF_ACQ_REFERENCE_DATA>
MzAwMBwwNDZMzUcNjA1NjUzHBwzMDAwHBwmbHQ7U1JEJmd0001DQmFua25ldERhdGE9MDEyMU1DQzAw
</COF_ACQ_REFERENCE_DATA>
<COF_REFERENCE>33fe733b-42d9-451f-b817-77f08c8e6f00</COF_REFERENCE>
<COF_AUTH_CODE>605653</COF_AUTH_CODE>
<SCMCI_INDICATOR>3</SCMCI_INDICATOR>
<UNSCHEDULED>Y</UNSCHEDULED>
<MANUAL_ENTRY>FALSE</MANUAL_ENTRY>
<FORCE_FLAG>FALSE</FORCE_FLAG>
<MAC_LABEL>P_IGDWG0</MAC_LABEL>
<COUNTER>11</COUNTER>
<MAC>iI4R3WGX1py0thQhVUEWCligT/7tNz8o2ooP//mxzrw=</MAC>
</TRANSACTION>
```

Following is an example of response packet

```
<RESPONSE>
<RESPONSE_TEXT>Approved</RESPONSE_TEXT>
<RESULT>CAPTURED</RESULT>
<RESULT_CODE>5</RESULT_CODE>
<TERMINATION_STATUS>SUCCESS</TERMINATION_STATUS>
<COMMAND>PRE_AUTH</COMMAND>
<HOST_RESPCODE>00</HOST_RESPCODE>
<BATCH_TRACE_ID>8aa86f82-ae21-4f33-9b6f-ea179a01ef82</BATCH_TRACE_ID>
<TRANS_AMOUNT>9.00</TRANS_AMOUNT>
<TRANS_DATE>2024.01.21</TRANS_DATE>
<TRANS_TIME>04:09:56</TRANS_TIME>
<INVOICE>7655433</INVOICE>
<CTROUTD>8aa86f82-ae21-4f33-9b6f-ea179a01ef82</CTROUTD>
<PAYMENT_MEDIA>MASTERCARD</PAYMENT_MEDIA>
```


DiscNRID=014018240002033|DiscProcCode=130000|DiscPOSEntry=01|DiscRespCode= |Disc
</COF_SCHEME_REFERENCE_DATA>
<TERMID>001</TERMID>
<TERMINATION_STATUS>SUCCESS</TERMINATION_STATUS>
<TOKEN_SOURCE>CHASE</TOKEN_SOURCE>
<TRAINING_MODE>OFF</TRAINING_MODE>
<TRANS_AMOUNT>11.00</TRANS_AMOUNT>
<TRANS_DATE>2024.01.18</TRANS_DATE>
<TRANS_TIME>00:31:49</TRANS_TIME>
<TRANS_CURRENCY_CODE>0840</TRANS_CURRENCY_CODE>
</RESPONSE>

Sample Capture (Instalment=Y)

Following is an example of request packet

<TRANSACTION>
<FUNCTION_TYPE>PAYMENT</FUNCTION_TYPE>
<COMMAND>CAPTURE</COMMAND>
<TRANS_AMOUNT>7.00</TRANS_AMOUNT>
<CARD_EXP_MONTH>**</CARD_EXP_MONTH>
<CARD_EXP_YEAR>**</CARD_EXP_YEAR>
<CARD_TOKEN>2223*****</CARD_TOKEN>
<TOKEN_SOURCE>CHASE</TOKEN_SOURCE>
<PAYMENT_TYPE>CREDIT</PAYMENT_TYPE>
<BANK_USERDATA>MASTERCARD</BANK_USERDATA>
<COF_ACQ_RESP_DATETIME>2024-01-21T10:03:24Z</COF_ACQ_RESP_DATETIME>
<COF_ACQ_REFERENCE_DATA>
MzAwMBwwNDZMzUcnjA1NjUzHBwzMDAwHBwmbHQ7U1JEJmd0001DQmFua25ldERhdGE9MDEyMU1DQzAw
</COF_ACQ_REFERENCE_DATA>
<COF_REFERENCE>33fe733b-42d9-451f-b817-77f08c8e6f00</COF_REFERENCE>
<COF_AUTH_CODE>605653</COF_AUTH_CODE>
<SCMCI_INDICATOR>3</SCMCI_INDICATOR>
<INSTALLMENT>Y</INSTALLMENT>
<MANUAL_ENTRY>FALSE</MANUAL_ENTRY>
<FORCE_FLAG>FALSE</FORCE_FLAG>
<MAC_LABEL>P_IGDWG0</MAC_LABEL>
<COUNTER>9</COUNTER>
<MAC>WRQbrFByhna8u08Jso8Go4pSjPpqLQADFRJaf4ag1NU=</MAC>
</TRANSACTION>

Following is an example of response packet

<RESPONSE>
<ACQUIRER_DATETIME>2024-01-21T10:08:51Z</ACQUIRER_DATETIME>
<COF_ACQ_REFERENCE_DATA>
NzAwHDA0MDkwMhwxOTUyODkCHDcwMBwcJmx001NSRCZndDtNQ0JhbmtuZXREYXRhPTAxMjEwMDAxOTUy
</COF_ACQ_REFERENCE_DATA>
<COMMAND>CAPTURE</COMMAND>
<APPROVED_AMOUNT>7.00</APPROVED_AMOUNT>
<AUTH_CODE>195289</AUTH_CODE>
<BANK_USERDATA>MASTERCARD</BANK_USERDATA>
<BATCH_TRACE_ID>f9774970-cad9-4984-aa3f-0b57de7ffb36</BATCH_TRACE_ID>
<CARD_ABBRV>MC</CARD_ABBRV>
<CARD_EXP_MONTH>**</CARD_EXP_MONTH>
<CARD_EXP_YEAR>**</CARD_EXP_YEAR>

```
COF_SCHEME_REFERENCE_DATA>
<TERMID>001</TERMID>
<TERMINATION_STATUS>SUCCESS</TERMINATION_STATUS>
<TOKEN_SOURCE>CHASE</TOKEN_SOURCE>
<TRAINING_MODE>OFF</TRAINING_MODE>
<TRANS_AMOUNT>7.00</TRANS_AMOUNT>
<TRANS_DATE>2024.01.21</TRANS_DATE>
<TRANS_TIME>04:09:02</TRANS_TIME>
<TRANS_CURRENCY_CODE>0840</TRANS_CURRENCY_CODE>
</RESPONSE>
```

Sample Capture (Unscheduled=Y)

Following is an example of request packet

```
<TRANSACTION>
<FUNCTION_TYPE>PAYMENT</FUNCTION_TYPE>
<COMMAND>CAPTURE</COMMAND>
<TRANS_AMOUNT>8.00</TRANS_AMOUNT>
<CARD_EXP_MONTH>**</CARD_EXP_MONTH>
<CARD_EXP_YEAR>**</CARD_EXP_YEAR>
<CARD_TOKEN>2223*****</CARD_TOKEN>
<TOKEN_SOURCE>CHASE</TOKEN_SOURCE>
<PAYMENT_TYPE>CREDIT</PAYMENT_TYPE>
<BANK_USERDATA>MASTERCARD</BANK_USERDATA>
<COF_ACQ_RESP_DATETIME>2024-01-21T10:03:24Z</COF_ACQ_RESP_DATETIME>
<COF_ACQ_REFERENCE_DATA>
MzAwMBwwNDZMzUcnjA1NjUzHBwzMdAwHBwmbHQ7U1JEJmd0001DQmFua25ldERhdGE9MDEyMU1DQzAw
</COF_ACQ_REFERENCE_DATA>
<COF_REFERENCE>33fe733b-42d9-451f-b817-77f08c8e6f00</COF_REFERENCE>
<COF_AUTH_CODE>605653</COF_AUTH_CODE>
<SCMCI_INDICATOR>3</SCMCI_INDICATOR>
<UNSCHEDULED>Y</UNSCHEDULED>
<MANUAL_ENTRY>FALSE</MANUAL_ENTRY>
<FORCE_FLAG>FALSE</FORCE_FLAG>
<MAC_LABEL>P_IGDWG0</MAC_LABEL>
<COUNTER>10</COUNTER>
<MAC>MPSuw30A8LYypcNvSp80lfE3PXCNT6gx8INxEWEZlr4=</MAC>
</TRANSACTION>
```

Following is an example of response packet

```
<RESPONSE>
<ACQUIRER_DATETIME>2024-01-21T10:09:16Z</ACQUIRER_DATETIME>
<COF_ACQ_REFERENCE_DATA>
0DAwHDA0MDkyNxwx0TUzMDQcHDgwMBwcJmx001NSRCZndDtNQ0JhbmtuZXREYXRhPTAxMjEwMDAx0TUz
</COF_ACQ_REFERENCE_DATA>
<COMMAND>CAPTURE</COMMAND>
<APPROVED_AMOUNT>8.00</APPROVED_AMOUNT>
<AUTH_CODE>195304</AUTH_CODE>
<BANK_USERDATA>MASTERCARD</BANK_USERDATA>
<BATCH_TRACE_ID>cdb0793-da40-456e-9753-9e23dcaf3c80</BATCH_TRACE_ID>
<CARD_ABBRV>MC</CARD_ABBRV>
<CARD_EXP_MONTH>**</CARD_EXP_MONTH>
<CARD_EXP_YEAR>**</CARD_EXP_YEAR>
<CARD_TOKEN>2223*****</CARD_TOKEN>
```

COF_SCHEME_REFERENCE_DATA>
<TERMID>001</TERMID>
<TERMINATION_STATUS>SUCCESS</TERMINATION_STATUS>
<TOKEN_SOURCE>CHASE</TOKEN_SOURCE>
<TRAINING_MODE>OFF</TRAINING_MODE>
<TRANS_AMOUNT>8.00</TRANS_AMOUNT>
<TRANS_DATE>2024.01.21</TRANS_DATE>
<TRANS_TIME>04:09:27</TRANS_TIME>
<TRANS_CURRENCY_CODE>0840</TRANS_CURRENCY_CODE>
</RESPONSE>