Debit Optimization

SCA application is enhanced to support Debit Optimization feature, where the application would convert a PIN Debit transaction to a Credit card transaction with a signature. The processor performs its logic to calculate and analyse if the transaction is required to convert to a Credit card transaction and takes the necessary actions. The whole purpose for this feature is to save the merchant's cost per transaction.

This feature can be enabled or disabled using DEBITOPTIMIZATION parameter (Worldpay Parameters). When this parameter is enabled, Debit Optimization Request Flag would be sent in Host request. If this flag in G035 (EMV Tag Data) is sent in the Worldpay host response, then HOST_PAYTYPE field with the value 'CREDIT' will be sent back in the POS response. In other cases, this field will be absent in the POS response. Refer to CAPTURE, CREDIT and VOID Response table for this field details.

Note

As of this publication this is applicable to Worldpay Host solution only.