



[https://verifone.cloud/docs/sca-functional-specification/features/capture\\_card\\_early\\_return](https://verifone.cloud/docs/sca-functional-specification/features/capture_card_early_return)

Updated: 23-Sep-2025

## Capture Card Early Return

SCA application is enhanced to support Capture Card Early Return feature, which is applicable for **Authorization** (AUTH), **Sale** (CAPTURE) and **Refund** (CREDIT) transactions.

The POS Systems require to know the details of the card used before the transaction is processed. The information such as Payment Type, Card Type, Account Number could be used by the POS for applying offers applicable to certain cards only or for defining rules of usage of certain cards for transactions. In order to help achieve this, SCA would need to return the details of the card and masked or unmasked BIN to the Primary Port of the POS which would have initiated the transaction.

To ensure that Application returns the Card Details before going to the host, POS is expected to send the field <CAPTURECARD\_EARLYRETURN> with the value TRUE.

### Example Request:

```
<TRANSACTION>
  <FUNCTION_TYPE>PAYMENT</FUNCTION_TYPE>
  <COMMAND>CAPTURE</COMMAND>
  <TRANS_AMOUNT>1.00</TRANS_AMOUNT>
  <CAPTURECARD_EARLYRETURN>TRUE</CAPTURECARD_EARLYRETURN>
  <EMV_TAGS_REQD>Y</EMV_TAGS_REQD>
  <MANUAL_ENTRY>FALSE</MANUAL_ENTRY>
  <FORCE_FLAG>FALSE</FORCE_FLAG>
</TRANSACTION>
```

### Example Response:

```
<RESPONSE>
  <RESPONSE_TEXT>CAPTURE EARLY CARD NOTIFICATION</RESPONSE_TEXT>
  <RESULT>OK</RESULT>
  <RESULT_CODE>-1</RESULT_CODE>
  <TERMINATION_STATUS>SUCCESS</TERMINATION_STATUS>
  <COUNTER>4</COUNTER>
  <ACCT_NUM>651000*****0224</ACCT_NUM>
  <TRANS_AMOUNT>1.00</TRANS_AMOUNT>
  <PAYMENT_TYPE>CREDIT</PAYMENT_TYPE>
  <PAYMENT_MEDIA>DISCOVER</PAYMENT_MEDIA>
  <CARD_ENTRY_MODE>Contactless</CARD_ENTRY_MODE>
  <INVOICE>123456</INVOICE>
  <EMV_TAGS>
```

5F2A0208405F340100820200608407A0000000031010950500000000009A032407189C01009F0206

</EMV\_TAGS>  
</RESPONSE>

#### Note

POS needs to process the transaction for Capture Card Early Return (CAPTURECARD\_EARLYRETURN=TRUE) with EBT amount (EBTCASH\_ELIGIBLE, EBTSNAP\_ELIGIBLE) and FSA amount (AMOUNT\_HEALTHCARE, AMOUNT\_PRESCRIPTION, AMOUNT\_VISION, AMOUNT\_CLINIC, AMOUNT\_DENTAL).

#### Note

- PAYMENT\_TYPE field is mandatory to be sent from the POS for the second part of the transaction so that application can compare this with the original PAYMENT\_TYPE. If PAYMENT\_TYPE is not sent, then this transaction will be treated as a fresh transaction.
- If CAPTURECARD\_EARLYRETURN is sent as TRUE for any transaction, then application will ignore any previously stored data and will treat this as a fresh transaction.
- If CAPTURECARD\_EARLYRETURN is sent as TRUE for any transaction, and <EMV\_TAGS\_REQD> field is sent as Y, then the application will return <EMV\_TAGS> for Non-PCI card BIN ranges.
- If CAPTURECARD\_EARLYRETURN is sent as TRUE for any transaction in the first leg, and if the merchant performs the second leg of transaction with a different Card token (and CAPTURECARD\_EARLYRETURN=FALSE) then application will ignore any previously stored data from first leg and will treat this as a fresh transaction within the same session.
- The values of the fields provided in the second leg of the command request will be forwarded to the host without any change, regardless of the values that have been sent or present in the first leg of the transaction.