

## Supported acquirers

Below is a list of supported acquirers and features for major card brands, gift cards, and Advanced Payment Methods (APMs).

In the Production environment, the settlement will take place according to a fixed scheduled time per acquirer (usually this happens at the end of the day). Check the contract with your acquirer for settlement period details.

## Global

### AMEX

SandboxProduction

- **Countries / Regions:** Global
- **Supported Processing Currencies:** EUR, GBP, USD, MXN, DKK, AUD, NZD, NOK, SEK, CAD, CHF, CZK, HKD, HUF, PLN, SGD, BMD, BSD, CNY, COP, ILS, INR, ISK, KES, MAD, MYR, RUB, SAR, THB, TRY, TTD, TWD, UAH, EGP, NGN, PHP, HRK, LKR, CRC, ZAR, AED, BBD, PAB, QAR, RON, BND, PKR, BGN, MUR, GHS
- **Card Brands:** American Express
- **Wallets Supported:** Apple Pay, Google Pay
- **Features:** Account Verification (0 Value), CVV Check, Address Verification Services, Pay with Points (US only), Custom End of Day (UK only)
- **3-D Secure Support:** EMV v2.1.0
- **Stored Credentials Support:** Recurring (MIT), Cardholder Initiated Transactions (CIT), Unscheduled CoF (MIT)
- **Channels:** eCommerce, Terminal, Mail Order, Telephone Order
- **Transaction Actions:** Pre-Authorization, Authorization, Full Capture (one-off), Void, Refund

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## EMEA

### Verifone Acquiring

SandboxProduction

- **Countries / Regions:** Europe
- **Supported Processing Currencies:** EUR, USD, CZK, RON, DKK, CHF, NOK, SEK, PLN, GBP
- **Card Brands:** Visa, Mastercard, Maestro
- **Wallets Supported:** Google Pay, Vipps, MobilePay
- **APMs Supported:** Klarna
- **Features:** Account Verification (0 Value), CVV Check
- **3-D Secure Support:** EMV v2.1.0
- **Stored Credentials Support:** Cardholder Initiated Transactions (CIT), Unscheduled CoF (MIT)
- **Channels:** eCommerce, Terminal, Mail Order, Telephone Order
- **Transaction Actions:** Pre-Authorization, Authorization, Full Capture (one-off), Void, Refund
- **Omnichannel support:** Yes (Sandbox and Production)

### Elavon

SandboxProduction

- **Countries / Regions:** Europe
- **Supported Processing Currencies:** NOK, USD, EUR, CHF, GBP

- **Card Brands:** American Express, Visa, Mastercard, Maestro, Discover, Diners Club
- **Features:** Account Verification (0 Value), CVV Check, Address Verification Services
- **3-D Secure Support:** EMV v2.1.0
- **Stored Credentials Support:** Cardholder Initiated Transactions (CIT), Recurring (MIT), Unscheduled CoF (MIT)
- **Channels:** eCommerce, Mail Order, Telephone Order
- **Transaction Actions:** Pre-Authorization, Authorization, Full Capture (one-off), Void, Refund

## Groupement des Cartes Bancaires

SandboxProduction

- **Countries / Regions:** France
- **Acquiring Connections:** Crédit Agricole, Trésor Public, Banque Populaire, Caisse d'Epargne, BNPP, CIC, Crédit Mutuel, Société Générale, LCL, Crédit du Nord, HSBC, La Banque Postale, ARKEA, Banque Palatine, BAMI, Neuflyze, Martin Maurel
- **Supported Processing Currencies:** EUR, USD, JPY, XPF, ISK, IQD, CLF, ERN, GBP, SLL, INR, OMR, MOP, PHP, AED, FKP, GHS, AMD, JMD, HUF, DOP, KYD, XCD, NZD
- **Card Brands:** Cartes Bancaires, Visa, Mastercard, Maestro
- **Features:** Account Verification (0 Value), CVV Check
- **3-D Secure Support:** EMV v2.1.0
- **Channels:** eCommerce
- **Transaction Actions:** Pre-Authorization, Authorization, voidCapture, Full Capture (one-off), Refund

## NETS SDI

SandboxProduction

- **Countries / Regions:** Norway, Sweden, Finland, Denmark
- **Supported Processing Currencies:** EUR, SEK, NOK, DKK
- **Card Brands:** Visa, Mastercard, Maestro, American Express, Diners Club
- **Supported Wallets:** Vipps, MobilePay
- **Features:** Account Verification (0 Value), CVV Check
- **3-D Secure Support:** EMV v2.1.0
- **Stored Credentials Support:** Cardholder Initiated Transactions (CIT), Recurring (MIT), Unscheduled CoF (MIT)
- **Channels:** eCommerce, Terminal
- **Transaction Actions:** Authorization, voidAuthorization, Full Capture (one-off), voidCapture, Refund

## Swedbank

SandboxProduction

- **Countries / Regions:** Norway, Sweden, Finland, Denmark
- **Supported Processing Currencies:** EUR, SEK, NOK, DKK
- **Card Brands:** Visa, Mastercard, Maestro
- **Features:** Account Verification (0 Value), CVV Check
- **3-D Secure Support:** EMV v2.1.0
- **Stored Credentials Support (only available in Sandbox):** Recurring (MIT), Unscheduled CoF (MIT)
- **Channels:** eCommerce, Mail Order, Telephone Order
- **Transaction Actions:** Authorization, Pre-Authorization, Full void Authorization/Pre-Authorization, Full Capture, Partial Capture, voidCapture, Refund, Sale

- **Omnichannel support:** Yes (Sandbox)

## Landsbankinn

SandboxProduction

- **Countries / Regions:** Iceland
- **Supported Processing Currencies:** ISK
- **Card Brands:** Visa, Mastercard, Maestro
- **Wallets Supported:** Google Pay
- **Features:** Account Verification (0 Value), CVV Check, PAR
- **3-D Secure Support:** EMV v2.1.0
- **Stored Credentials Support (only available in Sandbox):** Recurring (MIT), Unscheduled CoF (MIT)
- **Channels:** eCommerce, In-App, Terminal, Mail Order, Telephone Order
- **Transaction Actions:** Authorization, Pre-Authorization, voidAuthorization, Full Capture, voidCapture, Refund

## Lloyds

SandboxProduction

- **Countries / Regions:** UK, Ireland
- **Supported Processing Currencies:** GBP
- **Card Brands:** Visa, Mastercard, Maestro
- **Features:** Account Verification (0 Value), CVV Check, Address Verification Services
- **3-D Secure Support:** EMV v2.1.0
- **Stored Credentials Support:** Cardholder Initiated Transactions (CIT), Recurring (MIT), Unscheduled CoF (MIT)
- **Scheme Reference Support\*:** Yes
- **Channels:** eCommerce, Mail Order, Telephone Order
- **Transaction Actions:** Authorization, Pre-Authorization, voidAuthorization, Full Capture (one-off), voidCapture, Refund
- **Omnichannel support:** Yes (Sandbox and Production)

**\*Scheme Reference:** It is sent by the acquirer in the authorization response message, and sent in subsequent authorization request messages associated with the same transaction, e.g. incremental authorizations. The value returned shall also subsequently be included in the settlement data required for the authorization (or authorizations). The Scheme reference data therefore allows the card issuer to match settlement data to the associated authorization message(s).

## Barclays

Sandbox

- **Countries / Regions:** UK, IrelandProduction
- **Supported Processing Currencies:** GBP
- **Card Brands:** Visa, Mastercard
- **Supported Wallets:** Apple Pay, Google Pay
- **Features:** Account Verification (0 Value), CVV Check, Address Verification Services, Custom End of Day (UK only)
- **3-D Secure Support:** EMV v2.1.0
- **Stored Credentials Support:** Recurring (MIT), Credential on File (CoF), Unscheduled CoF (MIT), Re-Authorization (MIT)

- **Scheme Reference Support\***: Yes
- **Channels**: eCommerce, Mail Order, Telephone Order,
- **Transaction Actions**: Authorization, Pre-Authorization, voidAuthorization, Full Capture (one-off), voidCapture, Refund
- **Omnichannel support**: Yes (Sandbox and Production)

## Global Payments

SandboxProduction

- **Countries / Regions**: UK, Ireland
- **Supported Processing Currencies**: GBP, EUR, USD
- **Card Brands**: Visa, Mastercard, Maestro
- **Features**: Account Verification (0 Value), CVV Check, Address Verification Services
- **3-D Secure Support**: EMV v2.1.0
- **Stored Credentials Support**: Cardholder Initiated Transactions (CIT), Recurring (MIT), Unscheduled CoF (MIT)
- **Scheme Reference Support\***: Yes
- **Channels**: eCommerce, Mail Order, Telephone Order
- **Transaction Actions**: Authorization, Pre-Authorization, voidAuthorization, Full Capture (one-off), voidCapture, Refund

## WorldPay

SandboxProduction

- **Countries / Regions**: UK, Ireland
- **Supported Processing Currencies**: GBP, EUR
- **Card Brands**: Visa, Mastercard, Maestro
- **Features**: Account Verification (0 Value), CVV Check, Address Verification Services
- **3-D Secure Support**: EMV v2.1.0
- **Stored Credentials Support**: Cardholder Initiated Transactions (CIT), Recurring (MIT), Unscheduled CoF (MIT)
- **Scheme Reference Support\***: Yes
- **Channels**: eCommerce, Mail Order, Telephone Order
- **Transaction Actions**: Authorization, Pre-Authorization, voidAuthorization, Full Capture (one-off), voidCapture, Refund

## ABS

SandboxProduction

- **Countries / Regions**: Israel
- **Supported Processing Currencies**: EUR, USD, ILS
- **Card Brands**: Visa, Mastercard, Maestro, American Express, Diners Club, Finitione
- **Features**: CVV Check
- **3-D Secure Support**: EMV v2.1.0
- **Stored Credentials Support**: Cardholder Initiated Transactions (CIT), Recurring (MIT)
- **Channels**: eCommerce, Mail Order, Telephone Order
- **Transaction Actions**: Authorization, Pre-Authorization, voidAuthorization, Full Capture (one-off), voidCapture, Refund

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## North America

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## Woodforest National Bank

SandboxProduction

- **Countries / Regions:** United States
- **Supported Processing Currencies:** USD
- **Card Brands:** Visa, Mastercard, American Express, Discover, Diners, JCB, UPI
- **Features:** Account Verification (0 Value), Address Verification Services, CVV Check
- **3-D Secure Support:** EMV v2.1.0
- **Stored Credentials Support:** Cardholder Initiated Transactions (CIT), Recurring (MIT), Unscheduled CoF (MIT)
- **Scheme Reference Support\*:** No
- **Channels:** Mail Order, Telephone Order, eCommerce, Terminal
- **Transaction Actions:** Pre-Authorization, Authorization, voidAuthorization, Full Capture (one-off), voidCapture, Refund, Unmatched Refund

## Fiserv (First Data) US & CA

SandboxProduction

- **Countries / Regions:** United States & Canada
- **Supported Processing Currencies:** USD, CAD
- **Card Brands:** Visa, Mastercard, American Express, Discover, Diners Club, Synchrony (in-store only)
- **Supported Wallets:** Apple Pay, Google Pay
- **Features:** Account Verification (0 Value), CVV Check, Address Verification Services
- **3-D Secure Support:** EMV v2.1.0
- **Stored Credentials Support:** Cardholder Initiated Transactions (CIT), Recurring (MIT), Unscheduled CoF (MIT)
- **Scheme Reference Support:** No
- **Scheme Tokenization Support:** Yes
- **TAVE Tokens Support:** Yes
- **Channels:** eCommerce
- **Transaction Actions:** Authorization, voidCapture, Refund, Unmatched Refund
- **Omnichannel support:** Yes (Sandbox)

## Chase US & CA

SandboxProduction

- **Countries / Regions:** United States & Canada
- **Supported Processing Currencies:** USD, CAD
- **Card Brands:** Visa, Mastercard, American Express, Discover, Diners, JCB, UPI
- **Features:** Account Verification (0 Value), Address Verification Services, CVV Check
- **3-D Secure Support:** EMV v2.1.0
- **Stored Credentials Support:** Cardholder Initiated Transactions (CIT), Recurring (MIT), Unscheduled CoF (MIT), Re-Authorization (MIT)
- **Scheme Reference Support:** No
- **Channels:** Mail Order, Telephone Order, eCommerce, Terminal
- **Transaction Actions:** Pre-Authorization, Authorization, voidAuthorization, voidCapture, Unmatched Refund
- **Omnichannel support:** Yes (Sandbox)

## Synchrony

SandboxProduction

- **Countries / Regions:** United States
- **Supported Processing Currencies:** USD
- **Card Brands:** Private Label Credit Cards (PLCC)
- **Features:** Promo code, Tokenization
- **3-D Secure Support:** No
- **Scheme Reference Support:** No
- **Channels:** eCommerce, Terminal, Mail Order, Telephone Order
- **Transaction Actions:** Authorization (only for CNP), Sale, Pre-Authorization, Capture (Pre-Authorization Completion)
- **Omnichannel support:** Yes (Sandbox)

## SVS

SandboxProduction

- **Countries / Regions:** United States & Canada
- **Supported Processing Currencies:** USD, CAD
- **Card Brands:** SVS Gift Cards
- **Features:** Promo code, Tokenization
- **3-D Secure Support:** No
- **Scheme Reference Support:** No
- **Channels:** eCommerce, Terminal, Mail Order, Telephone Order
- **Transaction Actions:** Authorization, Pre-Authorization, Pre-Authorization Completion, Void, Sale (Redemption), Refund, Unmatched Refund, Balance Enquiry, Reversal/Cancel (Reverse Transaction), Card Load, Activate Card
- **Omnichannel support:** Yes (Sandbox)

## ValueLink

SandboxProduction

- **Countries / Regions:** United States
- **Supported Processing Currencies:** USD
- **Card Brands:** ValueLink Gift Cards
- **Features:** Promo code, Tokenization
- **3-D Secure Support:** No
- **Scheme Reference Support:** No
- **Channels:** eCommerce, Terminal, Mail Order, Telephone Order
- **Transaction Actions:** Authorization, Pre-Authorization, Pre-Authorization Completion, Void, Sale(Redemption), Refund, Unmatched Refund, Balance Enquiry, Reversal/Cancel (Reverse Transaction), Card Load, Activate Card

## WorldPay US

SandboxProduction

- **Countries / Regions:** United States
- **Supported Processing Currencies:** USD

- **Card Brands:** Visa, Mastercard, American Express, Discover
  - **Features:** Account Verification (0 Value), CVV Check, Address Verification Services
  - **3-D Secure Support:** EMV v2.1.0
  - **Scheme Reference Support:** No
  - **Channels:** eCommerce, In-App, Terminal, Mail Order, Telephone Order
  - **Transaction Actions:** Authorization, Pre-Authorization, voidAuthorization, Full Capture (one-off), Refund, voidRefund, Unmatched Refund
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## Central & South America

### Prosa

SandboxProduction

- **Countries / Regions:** Mexico
- **Supported Processing Currencies:** USD, MXN
- **Card Brands:** Visa, Mastercard, American Express, Carnet
- **Supported Wallets:** Apple Pay, Google Pay
- **Features:** Address Verification Services, CVV Check
- **3-D Secure Support:** EMV v2.1.0
- **Channels:** eCommerce, Terminal, Mail Order, Telephone Order
- **Transaction Actions:** Pre-Authorization, Authorization, voidAuthorization, Full Capture (one-off), voidCapture, Refund

### Banorte

SandboxProduction

- **Countries / Regions:** Mexico
  - **Supported Processing Currencies:** USD, MXN
  - **Card Brands:** Visa, Mastercard, Carnet
  - **Supported Wallets:** Apple Pay, Google Pay
  - **Features:** Address Verification Services, CVV Check
  - **3-D Secure Support:** EMV v2.1.0
  - **Stored Credentials Support:** Cardholder Initiated Transactions (CIT), Recurring (MIT)
  - **Channels:** Mail Order, Telephone Order, eCommerce, Terminal
  - **Transaction Actions:** Pre-Authorization, Authorization, voidAuthorization, Full Capture (one-off), voidCapture, Refund
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## Australia & New Zealand

### Australia and New Zealand Banking Group

SandboxProduction

- **Countries / Regions:** New Zealand
  - **Supported Processing Currencies:** NZD
  - **Card Brands:** Visa, Mastercard, Maestro
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- **Supported Wallets:** Apple Pay, Google Pay
- **Features:** Account Verification (0 Value), CVV Check
- **3-D Secure Support:** EMV v2.1.0
- **Stored Credentials Support:** Cardholder Initiated Transactions (CIT), Unscheduled CoF (MIT), Recurring (MIT)
- **Stored Credentials Support for Wallet Transactions:** Yes
- **Channels:** Mail Order, Telephone Order, eCommerce, Terminal
- **Transaction Actions:** Pre-Authorization, Authorization, Refund, Void

## ASB

- SandboxProduction
- **Countries / Regions:** New Zealand
- **Supported Processing Currencies:** NZD
- **Card Brands:** Visa, Mastercard
- **Features:** CVV Check
- **3-D Secure Support:** EMV v2.1.0
- **Stored Credentials Support:** Cardholder Initiated Transactions (CIT), Credential on File (CoF), Recurring (MIT), Unscheduled CoF (MIT),
- **Channels:** Mail Order, Telephone Order, eCommerce
- **Transaction Actions:** Authorization, Pre-Authorization, Void, Capture, Refund

## BNZ

- SandboxProduction
- **Countries / Regions:** New Zealand
- **Supported Processing Currencies:** NZD
- **Card Brands:** Visa, Mastercard
- **Features:** CVV Check
- **3-D Secure Support:** EMV v2.1.0
- **Stored Credentials Support:** Cardholder Initiated Transactions (CIT), Credential on File (CoF), Recurring (MIT), Unscheduled CoF (MIT),
- **Channels:** Mail Order, Telephone Order, eCommerce
- **Transaction Actions:** Authorization, Pre-Authorization, Void, Capture, Refund

## Kiwibank

- SandboxProduction
- **Countries / Regions:** New Zealand
- **Supported Processing Currencies:** NZD
- **Card Brands:** Visa, Mastercard
- **Features:** CVV Check
- **3-D Secure Support:** EMV v2.1.0
- **Stored Credentials Support:** Cardholder Initiated Transactions (CIT), Credential on File (CoF), Recurring (MIT), Unscheduled CoF (MIT),
- **Channels:** Mail Order, Telephone Order, eCommerce
- **Transaction Actions:** Authorization, Pre-Authorization, Void, Capture, Refund

## Westpac



- SandboxProduction
- **Countries / Regions:** New Zealand
- **Supported Processing Currencies:** NZD
- **Card Brands:** Visa, Mastercard
- **Supported Wallets:** Apple Pay, Google Pay
- **Features:** CVV Check
- **3-D Secure Support:** EMV v2.1.0
- **Stored Credentials Support:** Cardholder Initiated Transactions (CIT), Credential on File (CoF), Recurring (MIT), Unscheduled CoF (MIT),
- **Channels:** Mail Order, Telephone Order, eCommerce
- **Transaction Actions:** Authorization, Pre-Authorization, Pre-Authorization Extend, Void, Capture, Refund