



<https://verifone.cloud/docs/in-person-payments/pos-cloud-integration/payment-operations/plcc-card-transaction-v1>

Updated: 11-Sep-2025

## PLCC Card Transaction - V1

This API is used to initiate payment requests specifying the following details:

| Request Details      | Values                                                                                                                                                                                                                                                            |
|----------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Method               | POST                                                                                                                                                                                                                                                              |
| URL                  | <a href="https://{ENVIRONMENT}/oidc/poscloud/nexo/payment">https://{ENVIRONMENT}/oidc/poscloud/nexo/payment</a>                                                                                                                                                   |
| Authorization        | <a href="https://verifone.cloud/docs/in-store-payments/integration-set-terminal#step-3__003a__00a0setting-up-basic-auth-in-postman">https://verifone.cloud/docs/in-store-payments/integration-set-terminal#step-3__003a__00a0setting-up-basic-auth-in-postman</a> |
| Headers:             |                                                                                                                                                                                                                                                                   |
| Content-Type         | application/json                                                                                                                                                                                                                                                  |
| x-terminal-simulator | true                                                                                                                                                                                                                                                              |
| x-site-entity-id     | Entity ID of child to be passed in case parent token is used while calling this API.                                                                                                                                                                              |
| Authorization        | "user-uid:api" key pair encoded in base64. See the <a href="#">Obtaining API Keys guide</a> for more information.                                                                                                                                                 |
| Body > Raw           | See the request example below.                                                                                                                                                                                                                                    |

Check the [POS Cloud API reference](#) for more details on the required parameters.

| Required parameters           | Description |
|-------------------------------|-------------|
| MessageHeader                 | Object      |
| MessageHeader.MessageClass    | "SERVICE"   |
| MessageHeader.MessageCategory | "PAYMENT"   |
| MessageHeader.MessageType     | "REQUEST"   |
| MessageHeader.ServiceID       | String      |
| MessageHeader.SaleID          | String      |
| MessageHeader.POIID           | String      |
| PaymentRequest                | Object      |

| Required parameters               | Description |
|-----------------------------------|-------------|
| PaymentRequest.SaleData           | Object      |
| PaymentRequest.TransactionID      | String      |
| PaymentRequest.TimeStamp          | String      |
| PaymentRequest.PaymentTransaction | Object      |
| PaymentRequest.AmountsReq         | Object      |
| PaymentRequest.Currency           | String      |

```
{
  "MessageHeader": {
    "MessageClass": "SERVICE",
    "MessageCategory": "PAYMENT",
    "MessageType": "REQUEST",
    "ServiceID": "1234",
    "SaleID": "POSCloud",
    "POIID": "4002-4002-4002"
  },
  "PaymentRequest": {
    "SaleData": {
      "OperatorID": "223345",
      "SaleTransactionID": {
        "TransactionID": "123422",
        "TimeStamp": "2020-04-20T14:43:59.123Z"
      },
      "CustomerOrderReq": null,
      "SaleToAcquirerData": null,
      "VF_SaleNote": "Welcome"
    },
    "PaymentTransaction": {
      "AmountsReq": {
        "Currency": "USD",
        "RequestedAmount": "17"
      }
    },
    "PaymentData": {
      "PaymentType": "NORMAL",
      "SplitPaymentFlag": true
    },
    "LoyaltyData": {
      "VF_PromotionRequest": {
        "VF_Code": "34211",
        "VF_PlanCode": "1234",
        "VF_Expiry": "202025",
        "VF_FinType": "PROMO_APR"
      }
    }
  }
}
```

Based on the response from the terminal, the POS Cloud will send back the response.

```
{
  "MessageHeader": {
    "MessageClass": "SERVICE",
```

```
    "MessageCategory": "PAYMENT",
    "MessageType": "RESPONSE",
    "ServiceID": "1234",
    "SaleID": "POSCloud",
    "POIID": "4002-4002-4002"
  },
  "PaymentResponse": {
    "Response": {
      "Result": "SUCCESS",
      "ErrorCondition": null,
      "AdditionalResponse": null
    },
    "SaleData": {
      "OperatorID": "223345",
      "SaleTransactionID": {
        "TransactionID": "123422",
        "TimeStamp": "2020-04-20T14:43:59.123Z"
      },
      "TokenRequestedType": null,
      "SaleReferenceID": null,
      "VF_TokenizationParameters": null,
      "SaleTerminalData": null,
      "CustomerOrderReq": null,
      "SaleToPOIData":
        "{\c\": \"368607\", \"m\": \"MC\", \"p\": \"PRIV_LBL\", \"i\": \"100107\", \"r\": \"CAPT",
        ,
        "SaleToAcquirerData": null,
        "VF_SaleNote": null,
        "VF_PartnerID": "23456",
        "VF_CustomerID": "65432",
        "VF_L2Data": null
      },
      "POIData": {
        "POITransactionID": {
          "TransactionID": "368607",
          "TimeStamp": "2024-11-10T22:26:19Z"
        },
        "POIReconciliationID": null
      },
      "PaymentResult": {
        "PaymentType": "NORMAL",
        "PaymentInstrumentData": {
          "PaymentInstrumentType": null,
          "PaymentAccountReference": null,
          "VF_Tokens": null,
          "ProtectedCardData": null,
          "CardData": {
            "BankUserData": "MC",
            "PaymentBrand": "MasterCard",
            "MaskedPAN": "541333*****3511",
            "PaymentAccountRef": null,
            "EntryMode": "MAGSTRIPE",
            "CardCountryCode": null,
            "ProtectedCardData": null,
            "SensitiveCardData": {
              "PAN": "541333*****3511",
              "CardSeqNumb": null,
```

```

        "ExpiryDate": "**/**",
        "TrackData": null
    },
    "AllowedProductCode": null,
    "PaymentToken": {
        "TokenRequestedType": "TRANSACTION",
        "TokenValue": "hnm3*****",
        "ExpiryDateTime": "2024-08-20T18:30:00Z"
    },
    "VF_CardholderName": "CUST*****",
    "VF_EmvTags": null
},
"VF_FleetCard": {
    "VF_DepartmentNum": null,
    "VF_DriverNum": null,
    "VF_EmployeeNum": null,
    "VF_FleetData1": null,
    "VF_FleetData2": null,
    "VF_Hubometer": null,
    "VF_JobNum": null,
    "VF_MaintenanceId": null,
    "VF_Odometer": null,
    "VF_License": null,
    "VF_PurchaseDataSeq": null,
    "VF_ReferHours": null,
    "VF_RefNum": null,
    "VF_RestrictedProducts": null,
    "VF_TrailerNum": null,
    "VF_TripNum": null,
    "VF_UnitNum": null,
    "VF_UserId": null,
    "VF_VehicleId": null
},
"VF_AccountType": "PRIVATELABEL",
"CustomerToken": null,
"_vf_AlternativePaymentData": null,
"CheckData": {
    "TrackData": null,
    "BankID": null,
    "AccountNumber": null,
    "CheckNumber": null,
    "CheckCardNumber": null,
    "Country": null,
    "TypeCode": null
}
},
"AmountsResp": {
    "Currency": "USD",
    "AuthorizedAmount": "55",
    "TotalRebatesAmount": null,
    "TotalFeesAmount": null,
    "CashBackAmount": "0",
    "TipAmount": null,
    "VF_FsaAuthorizedAmount": "0.0",
    "VF_DiffAmountDue": "0.0",
    "VF_ReturnCheckFee": 0.0
},

```

```

    "MerchantOverrideFlag": null,
    "CapturedSignature": {
      "RawSignature": null,
      "SignatureImage": {
        "ImageFormat": "png",
        "ImageData":
"iVBORw0KGgoAAAANSUhEUgAAARYAAAEUAQAAADG/iTpAAADiElEQVRoge3YPW7lIBAAKYIULt8R0Iq
",
        "ImageReference": null
      }
    },
    "ProtectedSignature": null,
    "OnlineFlag": true,
    "AuthenticationMethod": [
      "SIGNATURE"
    ],
    "ValidityDate": null,
    "PaymentAcquirerData": {
      "AcquirerID": null,
      "MerchantID": "000022687061",
      "AcquirerPOIID": "002",
      "AcquirerTransactionID": {
        "TransactionID": "00100306",
        "TimeStamp": "2024-11-10T22:26:19Z"
      },
      "ApprovalCode": "443388",
      "HostReconciliationID": null,
      "VF_AcquirerResponseCode": null,
      "VF_AcquirerResponseMessage": null
    },
    "VF_PaymentHostData": {
      "ApprovalCode": null,
      "AcquirerTransactionID": {
        "TransactionID": "22334455",
        "TimeStamp": null
      }
    }
  },
  "LoyaltyResult": {
    "VF_PromotionInfo": {
      "VF_FinType": "PROMO_APR",
      "VF_VariableApr": true,
      "VF_VariableAprAfter": true,
      "VF_Apr": null,
      "VF_AprAfter": "10.0",
      "VF_Duration": "6Days",
      "VF_Description": "PromoDescription"
    }
  },
  "PaymentReceipt": {
    "DocumentQualifier": "SALERECEIPT",
    "IntegratedPrintFlag": null,
    "RequiredSignatureFlag": null,
    "OutputContent": {
      "OutputFormat": "TEXT",
      "PredefinedContent": null,
      "OutputText": [

```

```
        {
            "Text":
"        Verifone Vantiv EMV Test        \n                123 ABC Street
",
            "CharacterSet": null,
            "Font": null,
            "StartRow": null,
            "StartColumn": null,
            "Color": null,
            "CharacterWidth": null,
            "CharacterHeight": null,
            "CharacterStyle": null,
            "Alignment": null,
            "EndOfLineFlag": null
        }
    ],
    "OutputXHTML": null,
    "OutputBarcode": null
}
}
```