



<https://verifone.cloud/docs/in-person-payments/pos-cloud-integration/payment-operations/cof-transaction-v2>

Updated: 11-Sep-2025

COF Transaction - V2

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

Request Details	Values
Method	POST
URL	https://{ENVIRONMENT}/oidc/poscloud/nexo/v2/payment
Authorization	https://verifone.cloud/docs/in-store-payments/integration-set-terminal#step-3__003a__00a0setting-up-basic-auth-in-postman
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. "user-uid:api" key pair encoded in base64. See the Obtaining API Keys guide for more information.
Authorization	
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
PaymentRequest.SaleData	Object

Required parameters	Description
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"
      }
    },
    "TokenRequestedType": "STORED_CREDENTIAL",
    "CustomerOrderReq": null,
    "SaleToAcquirerData": null,
    "VF_SaleNote": "Welcome"
  },
  "PaymentTransaction": {
    "AmountsReq": {
      "Currency": "USD",
      "RequestedAmount": "17"
    }
  },
  "PaymentData": {
    "PaymentType": "NORMAL",
    "SplitPaymentFlag": true
  }
}
```

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": "STORED_CREDENTIAL",
    "SaleReferenceID": null,
    "SaleTerminalData": null,
    "CustomerOrderReq": null,
    "SaleToPOIData": "{\"c\\\":\\\"368607\\\",\\\"m\\\":\\\"MC\\\",\\\"p\\\":\\\"PRIV_LBL\\\",\\\"t\\\":\\\"T\\\"}",
    "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,
      "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": "STORED_CREDENTIAL",
        "TokenValue": "akVXBkRLrSpKrP9xA01Q",
        "ExpiryDateTime": "2025-06-06T00:00:00Z"
      },
      "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": "17",
  "TotalRebatesAmount": null,
  "TotalFeesAmount": null,
  "CashBackAmount": null,
  "TipAmount": null,
  "VF_FsaAuthorizedAmount": "0.0",
  "VF_DiffAmountDue": "0.0",
  "VF_ReturnCheckFee": 0.0
},
"MerchantOverrideFlag": null,
"CapturedSignature": {
  "RawSignature": null,
  "SignatureImage": {
    "ImageFormat": "png",
    "ImageData": "iVBORw0KGgoAAAANSUhEUgAAARYAAAEUAQAAADG/iTpAA",
    "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
        }
    }
},
"PaymentReceipt": [
    {
        "DocumentQualifier": "SALERECEIPT",
        "IntegratedPrintFlag": null,
        "RequiredSignatureFlag": null,
        "OutputContent": {
            "OutputFormat": "TEXT",
            "PredefinedContent": null,
            "OutputText": [
                {
                    "Text": "          Verifone Vantiv EMV Test          \n",
                    "CharacterSet": null,
                    "Font": null,
                    "StartRow": null,
                    "StartColumn": null,
                    "Color": null,
                    "CharacterWidth": null,
                    "CharacterHeight": null,
                    "CharacterStyle": null,
                    "Alignment": null,
                    "EndOfLineFlag": null
                }
            ],
            "OutputXHTML": null,
            "OutputBarcode": null
        }
    },
    {
        "DocumentQualifier": "SALERECEIPT",
        "IntegratedPrintFlag": null,
        "RequiredSignatureFlag": null,
        "OutputContent": {
            "OutputFormat": "XHTML",

```

```

        "PredefinedContent": null,
        "OutputText": null,
        "OutputXHTML": "<!DOCTYPE html><html><head><title>
Receipt</title><style>body { background-color: white; }div { display
: block; }</style></head>\n<body>\n<!-- Version 1 -->\n
<!-- Business information start --><!-- Empty -->\n
<!-- Business information end -->\n<!-- Before greeting start -->
<!-- Empty -->\n<!-- Before greeting end -->\n<!-- Greeting start -->
<!-- Empty -->\n<!-- Greeting end -->\n<!-- After greeting start -->
<!-- Empty -->\n<!-- After greeting end -->\n<!-- Cashier name start -->
<!-- Empty -->\n<!-- Cashier name end -->\n
<!-- Before transaction start --><!-- Empty -->\n
<!-- Before transaction end -->\n<!-- Transaction information start --><div
id=\"transactionInformation\"><div class=\"transactionLine\">
    Verifone Vantiv EMV Test    </div><div class=\"transactionLine
\">
        123 ABC Street    </div><div class=\"
transactionLine\">
        ALPHARETTA, GA 30022    </div><div class=
\"transactionLine\"></div><div class=\"transactionLine\">
11/11/24    02:56:30</div><div class=\"transactionLine
\">Client ID: 14959200010001    </div><div class=
\"transactionLine\">Merchant ID: *****7061    </div><div class=
\"transactionLine\">Term ID: 002    </div><div
class=\"transactionLine\"></div><div class=\"transactionLine\">
    SALE    </div><div class=\"transactionLine
\"></div><div class=\"transactionLine\">
*****3511    MASTERCARD    </div><div class=\"transactionLine
\">Entry Method: Swipe    </div><div class=
\"transactionLine\">Appr Code: 443388    </div><div class=
\"transactionLine\">Transaction ID: 368607    </div><div
class=\"transactionLine\">Payment Type: CREDIT    </div><
div class=\"transactionLine\">Cardholder: CUST*****    </div>
><div class=\"transactionLine\">Invoice: 100107    </
div><div class=\"transactionLine\">Result: CAPTURED
</div><div class=\"transactionLine\">
Approved Amount: USD $55.00    </div><div class=\"transactionLine
\">Ref: 00100306    </div><div class=
\"transactionLine\">Response: CAPTURED    </div><div class=
\"transactionLine\">Approved: Online    </div><div
class=\"transactionLine\"></div><div class=\"transactionLine\">
Total:    USD $    55.00    </div><div class=\"transactionLine
\"></div><div class=\"transactionLine\"></div><div class=\"transactionLine
\">
    No Refunds    </div><div class=
\"transactionLine\">
    Store Credit Only    </div><div class=
\"transactionLine\">
    Merchant Copy    </div><div
class=\"transactionLine\"></div></div><!-- Transaction information end -->
\n<!-- After transaction start --><!-- Empty -->\n
<!-- After transaction end -->\n<!-- Online URL start --><!-- Empty -->\n
<!-- Online URL end -->\n<!-- Before custom footer start --><!-- Empty -->
\n<!-- Before custom footer end -->\n<!-- Custom footer start -->
<!-- Empty -->\n<!-- Custom footer end -->\n
<!-- After custom footer start --><!-- Empty -->\n
<!-- After custom footer end -->\n<!-- Footer start --><!-- Empty -->\n
<!-- Footer end -->\n</body>\n</html>@#<!DOCTYPE html><html><head><title>
Receipt</title><style>body { background-color: white; }div { display
: block; }</style></head>\n<body>\n<!-- Version 1 -->\n
<!-- Business information start --><!-- Empty -->\n
<!-- Business information end -->\n<!-- Before greeting start -->

```

```

<!-- Empty -->\n<!-- Before greeting end -->\n<!-- Greeting start -->
<!-- Empty -->\n<!-- Greeting end -->\n<!-- After greeting start -->
<!-- Empty -->\n<!-- After greeting end -->\n<!-- Cashier name start -->
<!-- Empty -->\n<!-- Cashier name end -->\n
<!-- Before transaction start --><!-- Empty -->\n
<!-- Before transaction end -->\n<!-- Transaction information start --><div
  id=\"transactionInformation\"><div class=\"transactionLine\">
    Verifone Vantiv EMV Test      </div><div class=\"transactionLine
\">      123 ABC Street      </div><div class=\"
transactionLine\">      ALPHARETTA, GA 30022      </div><div class=
\"transactionLine\"></div><div class=\"transactionLine\">
11/11/24      02:56:32</div><div class=\"transactionLine
\">Client ID: 14959200010001      </div><div class=\"
transactionLine\">Merchant ID: *****7061      </div><div class=
\"transactionLine\">Term ID: 002      </div><div
class=\"transactionLine\"></div><div class=\"transactionLine\">
      SALE      </div><div class=\"transactionLine
\"></div><div class=\"transactionLine\">
*****3511      MASTERCARD      </div><div class=\"transactionLine
\">Entry Method: Swipe      </div><div class=\"
transactionLine\">Appr Code: 443388      </div><div class=
\"transactionLine\">Transaction ID: 368607      </div><div
class=\"transactionLine\">Payment Type: CREDIT      </div><
div class=\"transactionLine\">Cardholder: CUST*****      </div>
><div class=\"transactionLine\">Invoice: 100107      </
div><div class=\"transactionLine\">Result: CAPTURED
</div><div class=\"transactionLine\">
Approved Amount: USD $55.00      </div><div class=\"transactionLine
\">Ref: 00100306      </div><div class=\"
transactionLine\">Response: CAPTURED      </div><div class=
\"transactionLine\">Approved: Online      </div><div
class=\"transactionLine\"></div><div class=\"transactionLine\">
Total:      USD $      55.00      </div><div class=\"transactionLine
\"></div><div class=\"transactionLine\">
      No Refunds      </div><div class=\"transactionLine
\">      Store Credit Only      </div><div class=\"
transactionLine\">      Customer Copy      </div><div class=
\"transactionLine\"></div></div><!-- Transaction information end -->\n
<!-- After transaction start --><!-- Empty -->\n
<!-- After transaction end -->\n<!-- Online URL start --><!-- Empty -->\n
<!-- Online URL end -->\n<!-- Before custom footer start --><!-- Empty -->
\n<!-- Before custom footer end -->\n<!-- Custom footer start -->
<!-- Empty -->\n<!-- Custom footer end -->\n
<!-- After custom footer start --><!-- Empty -->\n
<!-- After custom footer end -->\n<!-- Footer start --><!-- Empty -->\n
<!-- Footer end -->\n</body>\n</html>\",
      "OutputBarcode": null
    }
  },
  {
    "DocumentQualifier": "SALERECEIPT",
    "IntegratedPrintFlag": null,
    "RequiredSignatureFlag": null,
    "OutputContent": {
      "OutputFormat": "XHTML",
      "PredefinedContent": null,
      "OutputText": null,

```

```
"OutputXHTML": "<div id=\"transactionInformation\"><div
  class=\"transactionLine\">          Verifone Vantiv EMV Test          </div><
div class=\"transactionLine\">          123 ABC Street          </div>
><div class=\"transactionLine\">          ALPHARETTA, GA 30022          </
div><div class=\"transactionLine\"></div><div class=\"transactionLine\">
11/11/24          02:56:30</div><div class=\"transactionLine
\">Client ID: 14959200010001          </div><div class=\"
transactionLine\">Merchant ID: *****7061          </div><div class=
\"transactionLine\">Term ID: 002          </div><div
class=\"transactionLine\"></div><div class=\"transactionLine\">
          SALE          </div><div class=\"transactionLine
\"></div><div class=\"transactionLine\">
*****3511          MASTERCARD          </div><div class=\"transactionLine
\">Entry Method: Swipe          </div><div class=\"
transactionLine\">Appr Code: 443388          </div><div class=
\"transactionLine\">Transaction ID: 368607          </div><div
class=\"transactionLine\">Payment Type: CREDIT          </div><
div class=\"transactionLine\">Cardholder: CUST*****          </div>
><div class=\"transactionLine\">Invoice: 100107          </
div><div class=\"transactionLine\">Result:CAPTURED
</div><div class=\"transactionLine\">
Approved Amount:USD $55.00          </div><div class=\"transactionLine
\">Ref: 00100306          </div><div class=\"
transactionLine\">Response: CAPTURED          </div><div class=
\"transactionLine\">Approved: Online          </div><div
class=\"transactionLine\"></div><div class=\"transactionLine\">
Total:          USD $          55.00          </div><div class=\"transactionLine
\"></div><div class=\"transactionLine\"></div><div class=\"transactionLine
\">
          No Refunds          </div><div class=\"
transactionLine\">          Store Credit Only          </div><div class=
\"transactionLine\">          Merchant Copy          </div><div
class=\"transactionLine\"></div></div>@#<div id=\"transactionInformation\">
<div class=\"transactionLine\">          Verifone Vantiv EMV Test          </
div><div class=\"transactionLine\">          123 ABC Street
</div><div class=\"transactionLine\">
          ALPHARETTA, GA 30022          </div><div class=\"transactionLine
\"></div><div class=\"transactionLine\">
11/11/24          02:56:32</div><div class=\"transactionLine
\">Client ID: 14959200010001          </div><div class=\"
transactionLine\">Merchant ID: *****7061          </div><div class=
\"transactionLine\">Term ID: 002          </div><div
class=\"transactionLine\"></div><div class=\"transactionLine\">
          SALE          </div><div class=\"transactionLine
\"></div><div class=\"transactionLine\">
*****3511          MASTERCARD          </div><div class=\"transactionLine
\">Entry Method: Swipe          </div><div class=\"
transactionLine\">Appr Code: 443388          </div><div class=
\"transactionLine\">Transaction ID: 368607          </div><div
class=\"transactionLine\">Payment Type: CREDIT          </div><
div class=\"transactionLine\">Cardholder: CUST*****          </div>
><div class=\"transactionLine\">Invoice: 100107          </
div><div class=\"transactionLine\">Result:CAPTURED
</div><div class=\"transactionLine\">
Approved Amount:USD $55.00          </div><div class=\"transactionLine
\">Ref: 00100306          </div><div class=\"
transactionLine\">Response: CAPTURED          </div><div class=
\"transactionLine\">Approved: Online          </div><div
```

```
class=\"transactionLine\"></div><div class=\"transactionLine\">
Total:      USD $      55.00      </div><div class=\"transactionLine
\"></div><div class=\"transactionLine\">
      No Refunds      </div><div class=\"transactionLine
\">      Store Credit Only      </div><div class=\"
transactionLine\">      Customer Copy      </div><div class=
\"transactionLine\"></div></div>\",
      "OutputBarcode": null
    }
  ]
}
}
```