



https://verifone.cloud/docs/sca-functional-specification/feature_parity

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Feature Parity - Mx9 vs Engage vs Neo

This section outlines the differences in commands and functionality across the Mx9 (VOS), Engage (VOS2) and Neo (VOS3) application specifications. It is designed to evaluate the parity between these platforms and serves as a key reference for users migrating terminals or platform from one OS to another.

Defining Solution Type

| Terms | Definitions |
|------------------|--|
| MX | Verifone MX Solutions which is applicable for all MX devices. |
| SCA 4.0 (Engage) | The platform version which is applicable for all Engage (VOS2) devices. |
| SCA 5.0 (Neo) | The platform version which is applicable for all Neo and Neo2 (VOS3) devices. |
| SCA - FDRC | SCA Enterprise solution connects directly to Fiserv (FDRC), which serves as the processor's authorization host for handling transaction approvals. |
| SCA - UGP | SCA Classic solution connects to UGP (Unified Global Protocol). This is the Verifone Payment gateway (also known as PAYware Connect) that will accept the UGP message specification and process the transaction to end processor's authorization host for handling transaction approvals. SCA UGP is also referred as "Point Classic Implementations". |
| SCA - TSYS | SCA Enterprise solution connects directly to TSYS, which serves as the processor's authorization host for handling transaction approvals. |
| SCA - Worldpay | SCA Enterprise solution connects directly to Worldpay (Vantiv), which serves as the processor's authorization host for handling transaction approvals. |
| SCA - Chase | SCA Enterprise solution connects directly to Chase, which serves as the processor's authorization host for handling transaction approvals. |
| SCA - GSC | SCA solution as GSC (Global Services Connector) connects to Verifone Greenbox (Cloud Services) gateway, which processes the transaction to end processor's authorization host for handling transaction approvals. |

Supported Industries

| Feature/Functionality List | Description | MX | Engage (SCA4) | Neo (SCA5) | Notes |
|----------------------------|-------------|----|---------------|------------|-------|
|----------------------------|-------------|----|---------------|------------|-------|

| | | | | | |
|----------------------------------|---|--|--|--|--|
| Retail | Payment type industry systems process transactions between the customer and business merchant account through card networks, banks, and payment processors, without features like tips, servers, or table management. | | | | |
| Restaurant | Industry type provides merchants with retail-style payment tools like POS systems, online ordering, mobile payments, and features for tips, servers, and table management. | | | | |
| MOTO(Mail Order/Telephone Order) | This is used for payments when the card is not present, like phone or mail orders. It's common in catalogue sales, travel, and service businesses. | | | | |
| Non Petro Fleets | like those using natural gas, use payment methods such as credit and fleet cards. They need systems to track fuel, manage maintenance, and access charging stations. | | | | Supported for Worldpay and GSC solutions only. |
| Banking/Cash advance | | | | | Supported for Worldpay solution only. |

Integration Modes

| Feature/Functionality List | Description | MX | Engage (SCA4) | Neo (SCA5) | Notes |
|---|---|----|---------------|------------|---|
| Semi-Integrated mode of Application | Connects directly to the payment host on the terminal. The POS uses an API/command to request payment authorization via the payment application on the terminal. | | | | |
| Standalone mode of Application | Connects directly to the payment host on the terminal. The payment authorization has been initiated by the cashier manually on the terminal. | | | | Not supported for GSC solution. |
| Standalone + External PINPad (2-Piece Solution) | A separate payment application handles the transaction, while customers enter PIN on a different device (the external PIN pad). The main application manages the payment and communicates with the payment processor. | | | | Not supported for UGP and GSC solutions only. |
| Semi Integrated + External Pinpad (2 Piece Solution) | A payment system keeps card data separate from the POS. The POS starts the transaction, the PINPad reads and encrypts the card details, and the processor approves the payment, sending a response back to the POS. | | | | Supported for UGP solution only. |

| Feature/FunctionalityList | Decsription | MX | Engage (SCA4) | Neo (SCA5) | Notes |
|---------------------------|--|----|---------------|------------|---------------------------------------|
| Pay at the Table (PATT) | A payment system that allows customers to pay at the table without waiting for the server to process the payment at a central point. The payment is done using mobile devices, QR codes, or portable payment devices the server brings to the table. | | | | Supported for Worldpay solution only. |

POS Messaging Interface (Commands)

Security Commands

| Feature/Functionality List | Decsription | MX | Engage (SCA4) | Neo (SCA5) | Notes |
|------------------------------------|--|----|---------------|------------|-------|
| Register POS | Registers a POS to the device's trusted list and sets the data required to verify if its transactions are authentic. | | | | |
| Register Encryption POS (1.0, 2.0) | This is used when Full Packet Encryption is to be implemented. <i>Full Packet Encryption - ability to exchange an AES encryption key and encrypt POS transaction data between POS and SCA application on the device.</i> | | | | |
| UnRegister POS | Removes the POS registration from device's trusted list and removes the data used to verify authenticity of the sender. | | | | |
| UnRegister All POS | Unregisters a device from all the currently registered POS systems to which it is paired. | | | | |
| Test MAC | Validates if the MAC is correct and that a POS has been successfully added. | | | | |

Session/Admin Commands

| Feature/Functionality List | Decsription | MX | Engage (SCA4) | Neo (SCA5) | Notes |
|----------------------------|--|----|---------------|------------|-------|
| Start Session | This is used to start a new session, which can be for a payment transaction or to display line item information. | | | | |
| Finish Session | Finishes the payment process (payment and line item transactions) and closes the session. | | | | |
| Set Date and Time | Sets the device to a specific date and time in YYYYMMDDhhmmss format (ss is optional). | | | | |
| Get Counter | Retrieves the last counter used for a given MAC label. | | | | |

| Feature/Functionality List | Description | MX | Engage (SCA4) | Neo (SCA5) | Notes |
|----------------------------|--|----|---------------|------------|---|
| Lane Closed | Closes the active session and optionally displays a corresponding text message on the Idle screen. | | | | |
| Apply Updates | Allows POS to signal the device to immediately apply any pending updates from VHQ. SCA will inform VHQ to defer the updates if a transaction is in progress. | | | | Partially supported for Engage (SCA4) and Neo (SCA5). |
| Get Merchant Details | Retrieves the merchant details from the list of merchant accounts registered for Multi Merchant functionality. | | | | Supported for UGP solution only. |

Payment Commands

| Feature/Functionality List | Description | MX | Engage (SCA4) | Neo (SCA5) | Notes |
|---------------------------------------|---|----|---------------|------------|-------|
| Sale transaction (CAPTURE) | This transaction captures payment authorization(s) and marks them eligible for settlement. | | | | |
| Refund transaction (CREDIT) | This transaction returns funds to a cardholder's account. It is typically used after a batch has been settled or closed. | | | | |
| Void transaction | This transaction removes a transaction from the open batch. | | | | |
| Post Authorization(Force) transaction | This transaction places an approved voice-authorized transaction into the open batch. | | | | |
| Pre Authorization transaction | This transaction reduces the cardholder's limit to buy and can be considered the first half of a Sale. A Capture (Sale) transaction is required to place the transaction into settlement. | | | | |
| Sale Completion transaction | This transaction places an approved Authorization transaction into the open batch. | | | | |

| Feature/Functionality List | Description | MX | Engage (SCA4) | Neo (SCA5) | Notes |
|---|---|----|------------------|---------------|---|
| Voice Authorization transaction | <p>This transaction is used to place a voice-authorized transaction into the database ONLY – it does not place the transaction into the open batch.</p> <p>Perform a Voice Authorization (Auth with an AUTH_CODE) rather than a Post Authorization (Capture with an AUTH_CODE) when the transaction amount may differ slightly from what was originally authorized or if you want to settle a transaction on a different day than when you voice-authorized it. A Capture is required to place the transaction into the open batch.</p> | | | | Not supported for FDRC, TSYS and GSC solutions. |
| Balance Inquiry support for Credit, Debit, Gift, EBT cards and EMV Cards balance by setting ENABLEEMVFORBALANCE paramter. | <p>This transaction is used when merchants need to verify the amount of funds available in a customer's account.</p> | | | | |
| Card Validation (zero dollar authorization) | <p>It is the process of checking a payment card (such as a credit, debit, or prepaid card), whether it is legitimate, active, and can be used to complete a transaction. It is a zero dollar authorization and will not impact the cardholder's open-to-buy.</p> | | | | Not supported for UGP and Worldpay solutions. |
| Token Query to retrieve card token information | <p>This is to direct the device to retrieve card token information for a given card for the purpose of customer identification, purchase history or to validate a return.</p> | | | | Not supported for TSYS solution. |
| Token Renew | | | | | Supported for UGP only. |

| Feature/Functionality List | Description | MX | Engage (SCA4) | Neo (SCA5) | Notes |
|--------------------------------------|--|----|---------------|------------|---|
| Add Tip - Tip Adjustment transaction | Adds tip or modifies tip on an existing CAPTURE transaction. Add Tip will overwrite any previous tip amount. | | | | |
| Reset Tip | Removes tip from a specific transaction. | | | | Supported for TSYS solution only. |
| Gift card Activation | Activates a Gift or Merchandise Credit card with an initial (non-zero) balance. | | | | Not Supported for TSYS solution. |
| Gift card Block Activation | Blocks the activation of a Gift or Merchandise Credit card with an initial (non-zero) balance. | | | | Supported for Chase solution only. |
| Gift card Add Value | Adds the amount to the Gift card. | | | | Not Supported for TSYS solution. |
| Remove Value | | | | | |
| Gift card Cash Out/Close/Unload | Cashes out a Gift card at the Gift Payment Processor. Funds of entire balance redeemed. | | | | Not Supported for TSYS and Chase solutions. |
| Gift card Deactivation | Deactivates an activated Gift card. It is intended for a lost/stolen card. | | | | Not Supported for FDRC and TSYS solutions. |
| Gift card Reload/Reactivation | Reactivates a Gift or Merchandise Credit card with an initial (non-zero) balance. | | | | <ul style="list-style-type: none"> • Reload/Reactivation is supported for GSC. • In Chase solution, this is supported for Reload and not Supported for Reactivate |
| Open Tab | Opens a customer tab by performing a pre-authorization to the payment gateway and returning the transaction IDs to the server. | | | | Not Supported for GSC solution. |
| Void of a Pre Authorized transaction | | | | | |

| Feature/Functionality List | Decsription | MX | Engage (SCA4) | Neo (SCA5) | Notes |
|----------------------------|--|----|---------------|------------|-----------------------------------|
| Close Tab | Closes a customer tab by performing a Sale Completion transaction | | | | Not Supported for GSC solution. |
| Delete Tab | Deletes an existing Tab by Voiding/Reversing the original transaction. | | | | Not Supported for GSC solution. |
| Token Convert | Converting High Value Token to Low Value Token | | | | |
| UPDATE | | | | | |
| Support for QUERY_LPTOKEN | LPTOKEN is included in the POS response when present in the gateway response. When enabled, Verifone provides an LP Token (LPTOKEN) in the response of each unique card number processed throughout the Verifone payment gateway. The LP Token is a non-sensitive unique number assigned to each unique card number processed with the UGP gateway. This value will automatically increment by one for each unique card number. This applies to Classic implementation only. | | | | |
| Reversal transaction | This transaction will reverse all or part of an approved sale transaction. Reversals will be processed using the existing type of transaction. | | | | Supported for TSYS solution only. |
| PAYACCOUNT | Pays down the account balance on a Private Label card. | | | | |

Secondary Port Commands

| Feature/Functionality List | Decsription | MX | Engage (SCA4) | Neo (SCA5) | Notes |
|----------------------------|-------------|----|---------------|------------|-------|
|----------------------------|-------------|----|---------------|------------|-------|

| | | | | | |
|----------------|---|--|--|--|---|
| Cancel | Cancels the in-progress transaction. It does not cancel the session. Cancel notification will be provided to the POS on the primary port. | | | | |
| Reboot | Reboots the device and resync its connection to the POS. Response notification will be provided to the POS on the primary port prior to reboot. | | | | |
| Status | Queries the status of a device. This command also return the Battery Level as part of Status, which is applicable to all battery devices, like e280, e285, e235, v400m. For non-battery devices, Battery Level field will not be returned in the STATUS response. | | | | |
| Update Query | Query if any VHQ updates are available. | | | | |
| Update Status | Query for the status of a VHQ update. | | | | |
| Get SAF Status | Obtains the status if the terminal has any SAF transactions, through a secondary port command. | | | | |
| Confirmation | This is invoked when the application has requested for a POS confirmation on the customer ID check through an unsolicited message for an APM transaction, for example Klarna. | | | | Supported for FDRC and UGP solution only. |

Line Items Commands

| Feature/Functionality List | Description | MX | Engage (SCA4) | Neo (SCA5) | Notes |
|----------------------------|---|----|---------------|------------|-------|
| Add line items | Adds a line item to the payment transaction and displays line items on the device whenever possible. Line items can be added when on any screen within the session. | | | | |
| Override line items | Overrides the price or description on existing line item(s). | | | | |
| Remove line items | Removes line item(s) or 'offer'(s). | | | | |
| Show line items | Displays the line item screen on the terminal. The session should be active and LINEITEMDISPLAY parameter should be enabled. | | | | |
| Remove All the line items | Removes all line items from the session memory and clears them from the screen. | | | | |

Additional Line Items Command Features

| Feature/Functionality List | Description | MX | Engage (SCA4) | Neo (SCA5) | Notes |
|----------------------------|-------------|----|---------------|------------|-------|
|----------------------------|-------------|----|---------------|------------|-------|

| | | | | |
|---|--|---|---|---|
| Negative Value for line items | Negative amounts are allowed to enter in RUNNING_SUB_TOTAL, RUNNING_TAX_AMOUNT and RUNNING_TRANS_AMOUNT fields in Add line items commands. |  |  |  |
| Font Colour for line items | Text color for line item display (RGB hex color value) is supported using the FONT_COL_VALUE field. Defaults is black if not present. |  |  |  |
| Discount Amount Inclusion in line items | Discount Amount can be included using the RUNNING_DISCOUNT_AMOUNT field. |  |  |  |
| Display of Full Line-Item Screen and Split Line Item Screen | Display of Full Line-Item Screen and Split Line Item Screen is supported by setting FULLLIDISPLAYENABLED parameter. |  |  |  |

Store and Forward (SAF) Commands

| Feature/Functionality List | Description | MX | Engage (SCA4) | Neo (SCA5) | Notes |
|----------------------------|---|--|---|---|--|
| SAF Query | Queries SAF transactions in the database. |  |  |  | |
| SAF Remove | Clears all SAF transactions from the database based on the range (SAF transaction beginning and ending numbers) is specified. |  |  |  | |
| SAF Edit | Edits the records in the SAF database. |  |  |  | Supported for FDRG, UGP and TSYS only. |

Device Commands

| Feature/Functionality List | Description | MX | Engage (SCA4) | Neo (SCA5) | Notes |
|---|---|---|---|---|-------|
| Customer Survey command for 5 or 10 lines | The device displays up to five (5) or ten (10) lines of message or questions as a survey and prompt for 1-10 response. |  |  |  | |
| Customer Survey command | The device displays up to two (2) lines of message and prompt for up to six (6) radio buttons with associated custom text labels. |  |  |  | |
| Get Version | Retrieves version information for all applications running on the payment device that are components of SCA. |  |  |  | |
| Device Name Query | Retrieves the device name stored on the payment device. |  |  |  | |
| Set Device Name | Sets the device name on the payment device. |  |  |  | |

| Feature/Functionality List | Description | MX | Engage (SCA4) | Neo (SCA5) | Notes |
|--------------------------------------|---|----|---------------|------------|-----------------------------|
| Customer Buttons | The device displays up to five (5) lines of display text and up to six (6) on screen button selections with corresponding labels. | | | | |
| Payment Types Query | Retrieves the valid payment types sent by the POS. This is intended to control which tender types are valid for payments and refunds. | | | | |
| Get Param | Allows the POS to retrieve SCA parameter values from the payment device. | | | | |
| Set Param | This is used to set SCA parameters on the payment device. | | | | |
| Display Message Full Screen | Displays a text message box on the screen for a given time frame. Using this feature, the user can also insert new line or line break, by using line feed or carriage, like  or
, return in POS response. | | | | Partially supported for MX. |
| Support for Display QR Code commands | Directs the device to pass data of the QR code (provided by user) to be displayed. Here, the user is asking for the ability to pass a string of data to the application, and this will dynamically generate the QR code and display it on the POS. | | | | |
| Cancel QR Code | This is used to clear the QR image from the screen and return to the previous (or Idle) screen. | | | | |
| Display Image in Full Screen | Directs the device to render an on-demand full screen image using data sent by POS. The image will be displayed for a specified timeout period. Optionally, up to two buttons, Cancel and Ok (Accept), can be displayed beneath the image. | | | | |
| Left Panel Display | Directs the device to optionally display text, image, offer data selection, charity donation selection, buttons, and maskable numeric input fields on left panel of the Line-Item screen during a payment session, replacing any other display residing on the left panel. When SCA application continues to receive new line items, it displays them during the payment session. | | | | |
| Get Card Data | Retrieves card data using the payment device with the input methods SWIPE/TAP/INSERT mode and sends it to the POS. This function also returns track data for non PCI cards. | | | | |
| Capturing Check Box | This is used to direct the device to display text along with up to six (6) labelled check boxes for the collection of consumer responses. | | | | |

| Feature/Functionality List | Description | MX | Engage (SCA4) | Neo (SCA5) | Notes |
|---|--|----|---------------|------------|-------|
| Support for PROVISION_PASS command | This command conveys provision pass information (Apple Pay Wallet). | | | | |
| Support for QUERY_NFCINI command | It is used to query the contents of the NFC.ini file and return Merchant Index, Merchant URL, Merchant ID, and Merchant Filter in the response to the POS. The NFC.ini file includes information about Reward cards that will be accepted. | | | | |
| Support for Cancel Display Left Panel command | Directs the device to cancel displaying on left panel of the Line Item screen during a payment session and return to what was displayed prior to DISPLAY_LEFTPANEL command. | | | | |
| Email Capture | Directs the device to capture an email address from a customer. | | | | |
| Loyalty Capture | Directs the device to capture loyalty information from a customer. This is the support for accepting phone number, VAS data, and loyalty data when performing a card token request - specifically for PCI-compliant BIN cards related functions and avoid phone button option. | | | | |

Additional Device Commands Features

| Feature/Functionality List | Description | MX | Engage (SCA4) | Neo (SCA5) | Notes |
|--|--|----|---------------|------------|-------|
| Signature Cancel Button Support | Determine the placement of the signature cancel button on the signature capture form. This can be configured using sigcancelbuttonpresent parameter. | | | | |
| Support for Acknowledgment Checkbox Option to SIGNATURE_EX | Acknowledgment Checkbox Option is added to confirm that consumers have positively acknowledged terms and conditions text. A checkbox on the current Signature Extended page will help to confirm positive consumer acceptance. | | | | |
| Support for custom background images in Device commands | Supports custom background image on SCA application Charitable Donation, Customer Question and Credit App forms. | | | | |
| Emoji and Emoji Text Support for Customer Question Command | | | | | |
| Support for Free Form Tip Entry | | | | | |

| Feature/Functionality List | Description | MX | Engage (SCA4) | Neo (SCA5) | Notes |
|---|-------------|----|---------------|------------|-------|
| Support for capturing Employee ID in Capture command | | | | | |
| Display Image Top and Middle Button Text Enhancement for Device Command | | | | | |

Report Commands

| Feature/Functionality List | Description | MX | Engage (SCA4) | Neo (SCA5) | Notes |
|----------------------------|--|----|---------------|------------|--|
| Daily Summary | Daily Summary report returns a summary report for each POS command type (sale, credit, post-auth, etc.) for the Client ID. | | | | Supported for UGP solution only. |
| Settle Error | Settle Error report returns information on all the transactions that have not settled. This report may be called after the settlement has been scheduled and run. | | | | Supported for UGP solution only. |
| Transaction Search | Transaction Search report returns a detailed description of each transaction, based on filtering. | | | | Supported for UGP solution only. |
| Last Transaction | It returns the last transaction processed using this device. It may be used to recover from power outages and communication failures on the device or the POS. | | | | |
| Duplicate Check | It returns all the records of suspected duplicate transactions from PAYware Connect gateway. The response of Duplicate Check is not device specific. It returns all the records across all the devices under the particular PWC client ID. | | | | Supported for UGP solution only. |
| Cutover | It runs the End of Day Cutover report. Cutover response is received for a batch close request (host capture cut over). The totals include only ones for the device. | | | | Supported for FDRC solution only. |
| Site Totals | It runs the End of Day Site Totals report. Site totals is the request/response sequence for getting totals for all the devices associated with that site. | | | | Supported for FDRC solution only. |
| Settlement Summary | It runs the Settlement Summary report. | | | | Supported for UGP and TSYS solutions only. |

| Feature/Functionality List | Description | MX | Engage (SCA4) | Neo (SCA5) | Notes |
|----------------------------|--|----|---------------|------------|---|
| Settle | It is used to schedule settlements of transaction. | | | | Not Supported for FDRC and GSC solutions. |

Barcode Commands (M424, M440, E280)

| Feature/Functionality List | Description | MX | Engage (SCA4) | Neo (SCA5) | Notes |
|--|---|----|---------------|------------|---|
| Configure Barcode (BCCONFIG) | Support for configuring the barcode scanner before the first scan. | | | | Supported for UGP and GSC solutions only. |
| Scan Barcode as single scan (SCAN) | This activates and read a barcode. For e280s, depending on the value of the trigger mode the scan laser may turn on (Soft mode) or require the user to press one of the scan buttons (Edge or Level mode). The encode value determines the data output composition. For M440 and M424 devices, since camera is used, hence scan buttons or laser is not applicable. | | | | Supported for UGP and GSC solutions only. |
| Barcode Start as multi-scan (BARCODEASYNC_START) | Identifies the POS IP and Port to receive the barcode response when outside of session. Multiple barcodes can be scanned without turning off the scan function. | | | | Supported for UGP and GSC solutions only. |
| Barcode Stop as multi-scan (BARCODEASYNC_STOP) | Turns off the barcode scanner in a multi-scanning environment. | | | | Supported for UGP and GSC solutions only. |
| Test Barcode (BCTEST) | Tests the ability of the device to scan a barcode. BCTEST initializes and sets the scanner for level trigger mode. Once the command is executed the user may press the scan button to scan a barcode. | | | | Supported for UGP and GSC solutions only. |
| Set Symbology (BCSETSYMBOLGY) | Configures supported barcode symbologies, including enabling or disabling a symbology and setting symbology parameters (for example, to set length, value, and supplements of a symbology). | | | | Supported for UGP and GSC solutions only. |

| Feature/Functionality List | Description | MX | Engage (SCA4) | Neo (SCA5) | Notes |
|---|---------------------------|----|---------------|------------|---|
| Disable All Symbology (BCDISABLEALLSYMBOLOGIES) | Disables all symbologies. | | | | Supported for UGP and GSC solutions only. |

Payment Types

Card Types /Tender Types

| Feature/Functionality List | MX | Engage (SCA4) | Neo (SCA5) | Notes |
|---|----|---------------|------------|--|
| Credit card | | | | |
| Debit card | | | | |
| EBT (Foodstamp) card | | | | |
| EBT (Cash Benefits) card | | | | |
| EBT (Voucher) card | | | | Not Supported for UGP and Worldpay solutions. |
| Gift card | | | | Not Supported for TSYS solution. |
| Private Label card - <ul style="list-style-type: none"> • CAPOne • Synchrony • ADS | | | | Supported for Worldpay solution only. |
| EMV Support for FSA Transactions | | | | Not Supported for TSYS and GSC solutions. |
| Merchandise Credit card | | | | Supported for UGP solution only. |
| Support for Fleet cards | | | | Supported for Worldpay and GSC solutions only. |
| Support for Discount on Cash transaction | | | | |
| CHECK as payment type for Sale completion transaction | | | | Supported for UGP and GSC solutions only. |
| CHECK_SALE as payment type for Check Processing | | | | Supported for UGP and GSC solutions only. |
| CHECK_AUTH | | | | Supported for UGP solution only. |
| CHECK_VERIFY as payment type for Check Processing | | | | Supported for UGP solution only. |

Alternate Payment Methods (APM) Transactions

| Feature/Functionality List | Description | MX | Engage (SCA4) | Neo (SCA5) | Notes |
|--|---|----|---------------|------------|-------|
| Alipay | Supported value for the payment type field in APM transactions. | | | | |
| WeChat | Supported value for the payment type field in APM transactions. | | | | |
| Affirm | Supported value for the payment type field in APM transactions. | | | | |
| Klarna | Supported value for the payment type field in APM transactions. | | | | |
| PayPal | Supported value for the payment type field in APM transactions. | | | | |
| Venmo | Supported value for the payment type field in APM transactions. | | | | |
| Linked Refund (CTROUTD Based Refund for APM) | Processing APM Refund transaction by passing the APM transaction ID in the CTROUTD field. CTROUTD field is allowed to accept 16-digit values and refund transaction with the CTROUTD value must contain PAYMENT_TYPE which will contain the APM name. | | | | |

Message Encryption Schemes

| Feature/Functionality List | MX | Engage (SCA4) | Neo (SCA5) | Notes |
|---|----|---------------|------------|--|
| VCL/VSP, VSP(EPARAM) Encryption | | | | Supported for FDRC, UGP and Chase solutions only. |
| RSA/TRA Encryption | | | | Supported for FDRC solution only. |
| Voltage Encryption | | | | Supported for TSYS solution only. |
| ADE Encryption Support. This is applicable for SSI only (Secure Services Interface - the messaging between SCA application and the host). | | | | Not Supported for FDRC, TSYS and Chase solutions. |
| AES-DUKPT Encryption | | | | Supported for FDRC, UGP and Worldpay solutions only. |
| NOE Encryption | | | | |

Communication Network Features

POS Communication Network Modes

| Feature/Functionality List | MX | Engage (SCA4) | Neo (SCA5) | Notes |
|---|----|---------------|------------|-------|
| TCP/IP Ethernet/Wireless (WiFi) | | | | |
| WebSockets | | | | |
| Bluetooth - <ul style="list-style-type: none"> • BT-PAN (Bluetooth Personal Area Network for Mobile or Tablet POS) • Regular BT for Windows/MAC/Android | | | | |
| IP Over USB | | | | |
| Serial Over USB | | | | |

Host Communication Network Modes

| Feature/Functionality List | MX | Engage (SCA4) | Neo (SCA5) | Notes |
|----------------------------|----|---------------|------------|-----------------------------------|
| Ethernet | | | | |
| Wireless (WiFi) | | | | |
| GPRS | | | | |
| IP Over USB | | | | |
| Dial Up | | | | Supported for TSYS solution only. |

Network Configuration Set

| Feature/Functionality List | MX | Engage (SCA4) | Neo (SCA5) | Notes |
|--|----|---------------|------------|----------------------------------|
| WebSockets Network - Priority based Switching | | | | |
| Network Fallback from Primary to Tertiary Networks | | | | |
| Network Setup at initialization flow using CCP (Communication Panel) integration | | | | Not Supported for TSYS solution. |
| Configuration of Network parameters using VHQ | | | | |
| Configuration of Network Parameters using SET_PARAM command | | | | |
| Configuration of Network Settings through Configuration Menu | | | | |

| Feature/Functionality List | MX | Engage (SCA4) | Neo (SCA5) | Notes |
|--|----|---------------|------------|--|
| SSL Policy Overriding for the Customers using IP address instead of Hostname | | | | Supported for UGP and Worldpay solutions only. |
| Proxy Settings for Host communication at Merchant environment | | | | Supported for Worldpay solution only. |

Receipt Management

| Feature/Functionality List | MX | Engage (SCA4) | Neo (SCA5) | Notes |
|---|----|---------------|------------|---------------------------------------|
| Printing Merchant Copy or Customer Copy | | | | |
| Enabling or disabling printing receipt | | | | |
| Returning receipt back to POS and printing in terminal or just returning to POS | | | | |
| Configuration of Header/Footer Details on the receipt | | | | |
| Ability to return Line Items on the receipt | | | | |
| Configuration of printing of Cardholder name on receipt | | | | |
| Configuration of printing Terminal ID, Merchant ID, Client ID details on receipt | | | | |
| Receipt Printing for Decline or Error transactions on receipt | | | | |
| Prompt to Print Customer Copy in the Standalone mode | | | | |
| Masking of Account Number on the receipt | | | | |
| Printing of Signature lines on the receipt for EMV Transactions (by setting CTLSIGLINE and CNTSIGLINE parameters) | | | | Supported for Worldpay solution only. |
| Enable Gratuity guidelines on receipt | | | | |

Wallets

| Feature/Functionality List | MX | Engage (SCA4) | Neo (SCA5) | Notes |
|------------------------------------|----|---------------|------------|-------|
| Apple VAS and Loyalty Requirements | | | | |
| Google VAS | | | | |

Commerce Platform Trigger Support

| Feature/Functionality List | MX | Engage (SCA4) | Neo (SCA5) | Notes |
|----------------------------|----|---------------|------------|-------|
|----------------------------|----|---------------|------------|-------|

Triggers API - Support for the list of CP Triggers as Notifications and Requests (CP_SYSTEM_REQUESTS_XXXX and CP_SYSTEM_RECEIVES_XXXX)



Preamble/ Initialization Process

| Feature/Functionality List | MX | Engage (SCA4) | Neo (SCA5) | Notes |
|---|----|---------------|------------|---|
| Device Registration / Host Registration with MID/TID | | | | Supported for FDRC, Chase and GSC solutions only. |
| CAPK Download | | | | Supported for FDRC solution only. |
| MAC Key Download | | | | Not Supported for TSYS solution. |
| Batch DB Purge - for Authorization and Sale - deletion of Records in database after configured days | | | | |
| PropertiesDB Corruption Check and Backup | | | | |
| Batch DB Health Check | | | | |
| Test Sale And Test Void | | | | |
| Merchant Settings Configuration during startup | | | | |
| BIN update for VCL | | | | |
| Network Configuration | | | | |
| VCL Registration/PKI/TRA Key Download | | | | |
| VHQ Device ID Prompt to be sent during the VHQ communication | | | | |

Device Boarding Support

| Feature/Functionality List | MX | Engage (SCA4) | Neo (SCA5) | Notes |
|--|----|---------------|------------|---|
| VHQ Device ID Prompt On Device | | | | |
| Sending Device ID via SET_PARAM command | | | | |
| Device Registration and VSP Registration via SET_PARAM command | | | | Supported for FDRC and GSC solution only. |
| Pre-Boarding of Terminal on VHQ | | | | |

Canadian Feature Set

| Feature/Functionality List | MX | Engage (SCA4) | Neo (SCA5) | Notes |
|--|----|---------------|------------|-----------------------------------|
| Canadian Support (MACing) - Worldpay Canadian Processing | | | | Not Supported for TSYS solution. |
| DUKPT Macing Support Configuration - MAC_METHOD | | | | Supported for FDRC solution only. |

Payment Processing Set

| Feature/Functionality List | MX | Engage (SCA4) | Neo (SCA5) | Notes |
|---|----|---------------|------------|---|
| MACLess Interac Configuration - MAC_METHOD | | | | Not Supported for TSYS solution. |
| Dual Language | | | | Not Supported for TSYS solution. |
| Non QuickChip (Full EMV Flow) Configuration - quickchip | | | | Not Supported for TSYS solution. |
| BIN Look up(CDT File) to determine Card types and details | | | | |
| Honoring PAYMENT_TYPE/PAYMENT_TYPES field to restrict the current transaction to that payment field | | | | |
| Signature Capture During the Transaction Flow For Approved Transactions Initiating Void If the Signature is Cancelled | | | | |
| Token renewal as part of the payment command | | | | Supported for UGP solution only. |
| AVS(Zip/Address) support for Manual transactions | | | | |
| AVS and CVV Validation Based on Host Response | | | | Supported for UGP and GSC solutions only. |
| Support for Quick Chip EMV | | | | Not Supported for GSC solution. |
| Preferred AID(Preferring particular AID over others) | | | | |
| Kernel Switching - Kernel Configuration (NOCVM) | | | | Partially supported for Engage (SCA4) and Neo (SCA5). |
| Support for Dynamic Currency Conversion (DCC) Transactions | | | | Supported for UGP solution only. |
| Support for DCC Auto Opt in for Refund and DCC Transactions is allowed to process in offline mode | | | | Supported for UGP solution only. |
| Support for DCC Transactions Store and Forward (SAF) | | | | Supported for UGP solution only. |
| DCC Prompting Based on Host Response (DCC2PASS) | | | | Supported for UGP solution only (with Worldpay end Host). |
| DCC Support Configuration Per Transaction Type and Card Entry Mode | | | | Supported for UGP solution only. |

| Feature/Functionality List | MX | Engage (SCA4) | Neo (SCA5) | Notes |
|---|----|---------------|------------|---|
| Duplicate Transaction Check | | | | |
| Support for enhanced Training Mode | | | | |
| Support for External PINPad pushing EMV configuration from IPP to EPP SSL based External PINPad | | | | Supported for FDRC, UGP and TSYS solutions only. |
| Application Control for VHQ downloads | | | | |
| Support for Network Brand Multi-Sensory Advertising | | | | |
| Support for Level-II Purchase cards | | | | |
| Support for Level 3 Data Passthrough | | | | |
| Advance DDK Functionality | | | | |
| Toggling url (primary to secondary, vice versa) after X response timeouts | | | | |
| Switch to primary url from secondary url after x transactions | | | | Supported for GSC solution only. |
| Support for TOR (Time Out Reversal) - Host Specific | | | | Supported for Canadian Debit only in UGP solution. |
| Auto Settlement(Trigger the Settlement at configured Time) | | | | <ul style="list-style-type: none"> Partially supported for MX. Not Supported for GSC solution (Engage and Neo). |
| Auto Cashout of the Gift Card | | | | Supported for FDRC, UGP and Chase solutions. |
| Pin Bypass | | | | |
| Token Based transaction support | | | | Not Supported for TSYS solution. |
| Encryption of Account Number From POS ENCRYPT field in POS request | | | | |
| Pre-Swipe/Pre-Dip Support - Ability to capture card details before tendering the Total | | | | |
| Support for Early Card Capture | | | | |
| Early Card Capture Extension for EMV and Other commands | | | | |

| Feature/Functionality List | MX | Engage (SCA4) | Neo (SCA5) | Notes |
|---|----|---------------|------------|---|
| Store card details of current Sale transaction if it gets declined for Force(Post Auth) | ✓ | ✓ | ✓ | Not Supported for UGP solution. |
| Buffering Line Item commands while Terminal is busy reading the pre-swipe/dip card | ✓ | ✓ | ✓ | Supported for Worldpay and Chase solutions. |
| Buffering Payment Command while Terminal is busy reading the pre-swipe/dip card | ✓ | ✓ | ✓ | |
| Quick chip - consumer prompting during EMV transaction | ✓ | ✓ | ✓ | |
| Non Quick chip - consumer prompting during EMV transaction | ✓ | ✓ | ✓ | |
| BAPI Support | ✓ | ✗ | ✗ | |
| SCA to VHQ Transaction and Batch Reporting | ✓ | ✗ | ✗ | |
| Displaying transaction type on the screen | ✓ | ✓ | ✓ | |
| Validating encrypted card details | ✓ | ✓ | ✓ | |
| Card Token - Kohl's Track Data Cross Check | ✓ | ✗ | ✗ | |
| REF_TROUTD based transaction support | ✓ | ✓ | ✓ | Supported for GSC solution only. |
| Capturing VAS data/EMAIL/TIP as part of the transaction flow | ✓ | ✓ | ✓ | Partially supported for Engage (SCA4) and Neo (SCA5). |
| Auto last transaction | ✓ | ✓ | ✓ | Supported for UGP solution only. |
| Partial EMV transaction support (Force, Token Query Transaction) | ✓ | ✓ | ✓ | |
| ACK, NAK protocol with SSI host | ✓ | ✗ | ✗ | |
| Contactless to contact fallback based on host response code | ✓ | ✓ | ✓ | |
| Sending captured signature to payment host | ✓ | ✗ | ✗ | |
| EMV card language support | ✓ | ✓ | ✓ | |
| EMV AID based payment type selection | ✓ | ✓ | ✓ | |
| Configurable tender type selection screen before card read screen | ✓ | ✗ | ✗ | |
| MSR PIN Debit Encouragement | ✓ | ✗ | ✗ | |
| CVV/EXP/ZIP code prompt in manual entry transaction based on CDT/Config/POS request. ZIP Prompt is not based on CDT | ✓ | ✓ | ✓ | |
| Controls CVV Bypass for all card types using ALLOWCVVBYPASS parameter. | ✗ | ✓ | ✓ | |

| Feature/Functionality List | MX | Engage (SCA4) | Neo (SCA5) | Notes |
|--|----|---------------|------------|---|
| Controls Expiry prompt for Private Label Specifically using PRIVATELABELEXPREQD parameter. | | | | |
| Controls Expiry prompt for Merchandise Credit Specifically using MERCHCREDITEXPREQD parameter. | | | | |
| Controls CVV prompt for Private Label Specifically using PRIVATELABELCVVREQD parameter. | | | | |
| Control Expiry prompt for Gift Cards Specifically using GIFTCARDEXPREQD parameter. | | | | |
| Control CVV prompt for Token Query using PROMPTCVVFORTOKENQUERY parameter. | | | | |
| Control CVV prompt for Gift Cards Specifically using GIFTCARDCVVREQD parameter. | | | | |
| Control CVV prompt for Refund using ENABLECVVPROMPTFORREFUND parameter. | | | | |
| Virtual Gift Card PIN Prompt Enhancement | | | | Supported for Worldpay and GSC solutions only. |
| Honouring cash back amount from POS | | | | |
| Honouring TIP amount from POS | | | | |
| Service code check fallback based on configuration | | | | |
| GIFT refund support | | | | Supported for Worldpay and GSC solutions only. |
| Capturing INTERAC account type | | | | Not Supported for TSYS solution. |
| KHOLS token query based transactions | | | | |
| Padding 'F' to KSN based on configuration | | | | |
| PINLESS DEBIT flag based on configuration | | | | Not Supported for TSYS and Chase solutions. |
| VSP registration as part of the transaction based on host response code | | | | |
| TruRatings Interface support | | | | Supported as a CP APP, however not supported for TSYS solution. |
| TKN_PROCESS support (Tokenization) in the SSI REQUEST | | | | Supported for UGP solution only. |
| Mx Parity - SCA application does not show Negative sign for refund transaction | | | | |

| Feature/Functionality List | MX | Engage (SCA4) | Neo (SCA5) | Notes |
|--|-----------|----------------------|-------------------|--|
| Partial Authorization and Partial Approval Confirmation Screen | | | | |
| Online PIN Retry Based on Host Response | | | | |
| Capturing card details for debit void transactions | | | | Not Supported for GSC solution. |
| PAYMENT_SUBTYPE support for GIFT transactions | | | | Supported for UGP solution only. |
| Capture PIN for Contactless debit and EBT refund transactions irrespective of CVM (based on configuration) | | | | Not Supported for Chase solution. |
| EMV fallback to All Entry Modes to Swipe Only | | | | |
| POS_RECON field support | | | | |
| MSR PIN Debit enhancements | | | | |
| EMV Signature Capture Enhancements - Ability to skip signature below a certain limit | | | | Partially Supported for Engage (SCA4) and Neo (SCA5) |
| Support for Private label Payments to Verifone Gateway or via Worldpay Direct and Additional Private Label, AVS Enhancements. | | | | Supported for UGP, GSC and Worldpay Direct solutions only. |
| Visa Network Name in Receipt | | | | |
| SCA to VHQ Field Expansion | | | | |
| Add TOKEN_TYPE tag to support WP low value tokens (Worldpay Specific) | | | | Supported for Worldpay solution only. |
| Token Query MOD-10 Enhancement | | | | |
| CREDIT CONVERSION - An option, where the processors converts the signature request to a PIN less debit request based on certain criteria in the transaction request.(Worldpay specific). | | | | Supported for Worldpay solution only. |
| CAPK Download Throttling (Fiserv Specific) | | | | Supported for FDRC solution only. |

Unsolicited Message to POS

| Feature/Functionality List | MX | Engage (SCA4) | Neo (SCA5) | Notes |
|--|-----------|----------------------|-------------------|--------------|
| When consumer option is selected on left panel | | | | |
| When pre-swiped/dipped/tapped | | | | |

| Feature/Functionality List | MX | Engage (SCA4) | Neo (SCA5) | Notes |
|---|----|---------------|------------|--|
| When card details are captured during transaction | | | | Not Supported for Worldpay and Chase solutions. |
| When transaction is in flight | | | | Not Supported for Worldpay and Chase solutions. |
| Detailed status of the transaction at each step of the flow - Event Notification POS Port Expansion | | | | Partially supported for Engage (SCA4) and Neo (SCA5) |
| Unsolicited Messages Enhancement for Headless Mode operation in Ux SCA Support (UX301) | | | | |

Store and Forward Processing

| Feature/Functionality List | MX | Engage (SCA4) | Neo (SCA5) | Notes |
|---|----|---------------|------------|--|
| Posting SAF transactions at Background | | | | |
| SAF on Response Timeout/Support SAFing transaction during response timeout scenario | | | | |
| Host Forced SAF Mode | | | | |
| POS Forced SAF Mode | | | | |
| SAF Throttling | | | | Supported for FDRC, UGP and GSC solutions only. |
| Offline Approval on specific Host result/response codes | | | | Supported for FDRC, UGP and GSC solutions only. |
| SAF of Online PIN | | | | Supported for FDRC and UGP solutions only. |
| SAF Purge | | | | Not Supported for TSYS solution. |
| SAFing of TOR /SSI URL FailOver and SSI TOR and SAF VOID Enhancement Logic | | | | This is a Host specific functionality and supported for FDRC solution only. |
| Edit SAF | | | | Supported for UGP solution and in GSC solution, only for PRE Auth functionality. |
| Posting SAF Transactions to SAF URL | | | | |
| SAF EMV online PIN transactions | | | | For Engage (SCA4) and Neo (SCA5), if SAF is enabled, then it is Kernel switch. This is supported for FDRC and UGP solution only. |
| SAF of GIFT Transactions | | | | Not Supported for TSYS solution. |
| Configuring SAF limits per card types | | | | |

| Feature/Functionality List | MX | Engage (SCA4) | Neo (SCA5) | Notes |
|---|----|---------------|------------|-------|
| Re-Posting Declined SAF Transactions | | | | |
| Support for Storing DCC Transaction in SAF | | | | |
| Disable Pinless Debit For SAF Transaction Forwards | | | | |
| SAF Based on Command Type Support | | | | |
| Avoid Online PIN Prompt During Terminal Offline Situation | | | | |

Media Files and Functionality Specifications

| Feature/Functionality List | MX | Engage (SCA4) | Neo (SCA5) | Notes |
|--|----|---------------|------------|---|
| Full Screen Image on Idle Screen (Idlemediamode) | | | | |
| Full Screen Video on Idle Screen (Idlemediamode) | | | | |
| Video + Banner Support | | | | Supported for GSC solution only. |
| Full Screen Animation Idlemediamode | | | | |
| Left panel image on Line Item Screen | | | | |
| Left panel Animation on Line Item Screen | | | | |
| Screen Saver Functionality | | | | Supported in Standalone mode for all solutions. |
| Title Logo / title banner | | | | |
| Background of device commands | | | | |
| Welcome Screen Branding | | | | |

On Device Configuration

| Feature/Functionality List | MX | Engage (SCA4) | Neo (SCA5) | Notes |
|--|----|---------------|------------|-------|
| SCA Configuration Menu | | | | |
| Four Corner Touch to access Config Menu | | | | |
| BT Pairing Short Keys (5+Enter) | | | | |
| Device Information Screen (1+Enter) | | | | |
| ADK COM configuration via SCA Configuration menu | | | | |

Feature/Functionality List

MX Engage (SCA4) Neo (SCA5) Notes

| | | | |
|--|--|--|--|
| TMS Operations - Call TMS | | | |
| Initiate Heartbeats Through SCA Config Menu | | | |
| Accessing MAC menu through Configuration menu | | | |
| Configuration of Commerce Application Settings | | | |

Terminal Management System (TMS)

Feature/Functionality List MX Engage (SCA4) Neo (SCA5)

Notes

| | | | | |
|---------------------|--|--|--|---|
| Vericentre | | | | Supported for FDRC and TSYS solutions only. |
| VHQ | | | | |
| Parameter Downloads | | | | |
| Content Downloads | | | | |
| Software Downloads | | | | |

Standalone Mode Functionalities

| Feature/Functionality List | MX | Engage (SCA4) | Neo (SCA5) | Notes |
|--|----|---------------|------------|---|
| Keyboard Lock | | | | Not Supported for FDRC, UGP and GSC solutions. |
| Commands based Authorization (Password for all transactions) | | | | Supported for UGP solution only. |
| Batch Review | | | | Supported in FDRC only for Deletion functionality. Not supported for UGP and GSC solutions. |
| Reprint | | | | Not supported for UGP and GSC solutions. |
| SAF Offline Forward | | | | Not supported for UGP solution. |
| Phone Order | | | | Not supported for UGP and GSC solutions. |
| Clerk Management | | | | Not supported for UGP and GSC solutions. |
| Clear Batch | | | | Not supported for FDRC, UGP and GSC solutions. |
| Unadjusted Tip Report | | | | Supported for FDRC and Worldpay solutions only. |
| Open Tab Report | | | | Not supported for UGP and GSC solutions. |
| Card Totals Report | | | | |

| Feature/Functionality List | MX | Engage (SCA4) | Neo (SCA5) | Notes |
|--|----|---------------|------------|--|
| Detail Report | | | | |
| Clerk Detail and Clerk Total Report | | | | |
| Terminal Parameter Report | | | | |
| IRS Tip Report | | | | Supported for FDRC and TSYS solutions only. |
| Clerk Totals/Detail Report | | | | Not Supported for UGP and GSC solutions. |
| Batch History Report | | | | Not Supported for UGP and GSC solutions. |
| Shift Processing | | | | Not Supported for UGP, TSYS and GSC solutions. |
| New Card on Close Tab/Completion | | | | Not Supported for UGP and GSC solutions. |
| Password Levels | | | | Not Supported for FDRC, UGP and GSC solutions. |
| Cashback Limit with Password | | | | Supported for Chase solution only. |
| Sale Limit with Password | | | | |
| Refund Limit with Password | | | | Supported for Chase solution only. |
| Set time with SCA | | | | Not Supported for FDRC, UGP and GSC solutions. |
| PLCC Disclaimer and Confirmation Flow for Standalone | | | | |
| Protect Manual Entry Transactions with password | | | | |

Card Rages Features

BIN Table Controls

| Feature/Functionality List | MX | Engage (SCA4) | Neo (SCA5) | Notes |
|----------------------------------|----|---------------|------------|-------|
| Payment Type (For NON EMV Cards) | | | | |

Feature Controls per BIN range

| Feature/Functionality List | MX | Engage (SCA4) | Neo (SCA5) | Notes |
|---|----|---------------|------------|-------|
| CVV Prompt Logic for Keyed (Control Prompting for Card Not Present or Card Present Scenarios) | | | | |

Control with PMEBIN.db

| Feature/Functionality List | MX | Engage (SCA4) | Neo (SCA5) | Notes |
|---|----|---------------|------------|-------|
| Controlling Expiration Date Check (Non EMV Cards) | | | | |
| Controlling LUHN Check | | | | |
| Manual Entry Support | | | | |
| PCI BIN Marker (Allowing Gift Cards to return full Track Back to POS) | | | | |
| PIN Entry Control (NON EMV Cards) | | | | |
| Canadian Account Type Prompt (Savings/Checking Prompt) | | | | |
| Contactless Receipt Limit Amount | | | | |
| Signature Limit | | | | |
| Offline Transaction Limit | | | | |

Other Features

| Feature/Functionality List | MX | Engage (SCA4) | Neo (SCA5) | Notes |
|---|----|---------------|------------|--|
| Surcharge | | | | Not Supported for UGP, TSYS and GSC solutions. |
| TIP feature, which includes Tip Prompt, TIP Configurations in Percentage or Whole Amounts and Tip Prompts Based on Transaction Types - Custom Tipping Functionality | | | | Supported for GSC solution only. |
| Tax Prompt | | | | Not Supported for GSC solution. |
| Cashback Prompt / Allowing OTHER Button for Cashback Selection | | | | |
| Split Tender | | | | Not Supported for TSYS and GSC solutions. |
| Amount confirmation | | | | Not Supported for GSC solution. |
| Timeout Control For Different Commands (TIMEOUT_ERROR, TIMEOUT_INPUT, TIMEOUT_SUCCESS) | | | | Supported for UGP and GSC solutions only. |
| Signature Limit | | | | |
| Merchant Settings Configuration during startup | | | | Not Supported for UGP and TSYS solutions. |

| Feature/Functionality List | MX | Engage (SCA4) | Neo (SCA5) | Notes |
|--|----|---------------|------------|---|
| Fraud Control | | ✓ | ✓ | |
| Avoid Transactions Below particular Battery % (battery Threshold) / THRESHOLD configuration | ✗ | ✓ | ✓ | Not Supported for UGP and TSYS solutions. |
| Negative Batch Settlement NEGATIVEBATCHSETTLE | ✗ | ✓ | ✓ | Supported for FDRC and Chase solutions only. |
| Network Switching | ✗ | ✓ | ✓ | |
| Host Keep alive support | ✓ | ✓ | ✓ | Supported for FDRC, Worldpay and Chase solutions only. |
| VCL BIN Update | ✓ | ✓ | ✓ | Not Supported for TSYS, Worldpay and GSC solutions. |
| Customized audio on card removal prompt | ✓ | ✗ | ✗ | |
| Custom Audio Token for errortone, normaltone & declinetone | ✗ | ✓ | ✓ | |
| EMV Configuration report | ✓ | ✓ | ✓ | Supported for Worldpay and Chase solutions and Partially Supported for other solutions. |
| SCA Applogging | ✓ | ✓ | ✓ | |
| Identify Card Removal In Between Transaction (R01) | ✓ | ✗ | ✗ | |
| Credit App Command Encryption Support | ✗ | ✓ | ✓ | |
| Credit App Field Reprompting /SCA Credit App Command with re-confirmation prompt support for prompt data | ✗ | ✓ | ✓ | Not Supported for TSYS and Chase solutions. |
| Sending Unsolicited Message to POS when the Battery drops below a particular Limit | ✗ | ✓ | ✓ | |
| Battery Low Warning on screen | ✗ | ✓ | ✓ | Not Supported for TSYS and Chase solutions. |
| Bluetooth POS Connected Information on Screen | ✗ | ✓ | ✓ | Supported for UGP solution only. |
| VHQ Device Movement Alerts Based on LANE ID and STORE ID from POS | ✗ | ✓ | ✓ | |
| User Defined Catalog Update for UI and Receipt Printing | ✗ | ✓ | ✓ | |
| Bluetooth Pairing Enhancements and UI updates for BT | ✗ | ✓ | ✓ | Supported for UGP solution only. |
| Excess Tip Confirmation Control | | ✓ | ✓ | |
| Pay With Points (Pay by Rewards) | ✗ | ✓ | ✓ | Supported for UGP solution only. |
| Preset Tip Functionality | ✓ | ✓ | ✓ | |

| Feature/Functionality List | MX | Engage (SCA4) | Neo (SCA5) | Notes |
|--|----|---------------|------------|---|
| Call For Authorization with host response codes | ✓ | ✓ | ✓ | |
| VHQ Device Alerts During POS Disconnections | ✓ | ✓ | ✓ | |
| VHQ Custom Attributes based on configured fields / Posting Specific Parameters from terminal to VHQ | ✓ | ✓ | ✓ | |
| RAW Signature Format Support | ✓ | ✓ | ✓ | |
| SCA Single Tap Functionality (Mandate in EU Regions) | | ✓ | ✓ | |
| Custom Tipping for Restaurant | | ✓ | ✓ | |
| Stored Credentials / Credential on File | ✓ | ✓ | ✓ | |
| Pitstop Anywhere Support | ✗ | ✓ | ✓ | |
| Device Info via QR Code | ✗ | ✓ | ✓ | |
| Terminal Languages Support <ul style="list-style-type: none"> • English • French • Spanish • Italian • German • Portugese • Russian | ✓ | ✓ | ✓ | Terminal Languages feature is partially supported for MX solutions, like ENGLISH, SPANISH, PORTUGUESE, FRENCH (US buids) and FRENCH (Canadian buids). |
| Last Transaction feature, includes validation of the Last Transaction with the Gateway and return the locally stored Data and returning the SAF record | ✓ | ✓ | ✓ | |
| Transaction Performance Metric | ✗ | ✓ | ✓ | |
| Health Monitor For Device Diagnostics | ✗ | ✓ | ✓ | |
| Purchase BIN Indicator Back to POS (CMRCL_FLAG) | | ✓ | ✓ | |
| Debit Optimization (Worldpay Specific) | ✗ | ✓ | ✓ | Supported for Worldpay solution only. |
| Allow POS to Pair with Terminal without entering the Entry Code. (AutoPair Function) | ✗ | ✓ | ✓ | |
| Embossed Number Calculation and returning back to POS | ✓ | ✓ | ✓ | |
| Restricting EMV Fallback To Specific Payment Types | | ✓ | ✓ | |
| Separate Settlement URL Configuration | ✗ | ✓ | ✓ | Supported for Chase solution only. |

| Feature/Functionality List | MX | Engage (SCA4) | Neo (SCA5) | Notes |
|--|----|---------------|------------|---------------------------------------|
| Ability to Post EMV Transactions as CREDIT or DEBIT based on presence of PIN | | | | |
| Ability to Prompt CREDIT/DEBIT card Types for EMV Cards based on specific AID | | | | |
| Ability to Treat Offline PIN CVM cards as Debit for AUTOSELECT Payment Type | | | | |
| NON ISO EBT Card Acceptance | | | | |
| Disable The Contactless Acceptance On Preswipe Screen | | | | |
| Disable Contactless Acceptance for Refund Transaction | | | | |
| Disable Contactless Acceptance for Gift Transactions | | | | |
| Returning Response Text To POS in terminal Language / Allows POS to display the Response Text in configured language of terminal | | | | |
| Controlling the Format of the Amount Displayed on the terminal and Format being returned in Receipt / Currency Symbol Configuration Support | | | | |
| Functionality to Return the Unmasked PAN for the NON PCI cards. | | | | |
| Allow Swiping of EMV Cards with Service code 2xx or 6xx / Configurable in CAMCORE based on BIN ranges | | | | |
| Returning AUTH_REF_NUM field back in the POS Response and Printing on the Receipt (WP specific, mapped to response field 105.3 of WorldPay response) | | | | Supported for Worldpay solution only. |

Supported EMV AID

| Feature/Functionality List | MX | Engage (SCA4) | Neo (SCA5) | Notes |
|---|----|---------------|------------|-------|
| MasterCard Global Credit (A0000000041010) | | | | |
| Maestro (A0000000043060) | | | | |
| Maestro US Common Debit (A0000000042203) | | | | |
| Visa Global Credit (A0000000031010) | | | | |
| Visa Interlink (A0000000033010) | | | | |

| Feature/Functionality List | MX | Engage (SCA4) | Neo (SCA5) | Notes |
|---|----|---------------|------------|--|
| Visa US Common Debit (A0000000980840) | ✓ | ✓ | ✓ | |
| Visa Electron (A0000000032010) | ✓ | ✓ | ✓ | |
| Amex Global Credit (A00000002501) | ✓ | ✓ | ✓ | |
| Amex US Common Debit (A00000002504) | ✗ | ✓ | ✓ | |
| Discover Credit (A0000001523010) | ✓ | ✓ | ✓ | |
| Discover US Common Debit (A0000001524010) | ✓ | ✓ | ✓ | |
| UnionPay Debit (A000000333010101) | ✓ | ✓ | ✓ | |
| UnionPay Credit (A000000333010102) | ✓ | ✓ | ✓ | |
| UnionPay Quasi (A000000333010103) | ✓ | ✓ | ✓ | |
| UnionPay US Common Debit (A000000333010108) | ✓ | ✓ | ✓ | |
| DNA (A0000006200620) | ✓ | ✓ | ✓ | |
| Interac (A0000002771010) | ✓ | ✓ | ✓ | |
| JCB (A0000000651010) | ✓ | ✓ | ✓ | |
| Voyager (A0000000049999C00016) | ✗ | ✓ | ✓ | Supported for Worldpay and GSC solutions only. |
| Wex (A0000007681010) | ✗ | ✓ | ✓ | Supported for Worldpay and GSC solutions only. |
| EBT (A0000000044542) | ✗ | ✓ | ✓ | |