Transaction Specs – Visa / MasterCard Loan Repayment Programs

October 2021

epx
electronic payment exchange

REVISION HISTORY

Date	Version	Author(s)	Comments
5/10/18	1.0	M.Billips	Initial version
2/25/2019	1.2	M.Billips	Retitled document from "Visa Debt Repayment" to "Visa / MasterCard Loan Repayment Programs." Added Visa MOTO transaction examples. Added sections for MasterCard's Consumer Loan Program.
2/28/2019	1.3	M.Billips	Removed CCxQ requirement for MasterCard.
3/12/2019	1.4	M.Billips	Added MC AUTH_CARD_C validation step and table of values
10/28/2020	1.5	M. Billips	Update MasterCard MCC support / Quasi Cash

CONFIDENTIALITY STATEMENT

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Visa Debt Repayment Overview

This section contains information on mandatory fields that need to be sent with Visa Debt Repayment transactions. The section provides information for the supported transaction types:

- Visa Debit Repayment Authorization and Capture (Sale)

- Reversal/Void

- Refund/Return

About Visa Debt Repayment

The Visa Debt Repayment Program supports unique processing based on specific contracts between Visa and individual partner merchants. Specific merchant category codes (MCCs 6012 and 6051 only) are eligible for the program and can receive special interchange incentives on Visa unregulated debit cards used to pay eligible forms of debt. To achieve these incentives the merchant is required to send all pertinent data in the transaction request to EPX for payment processing.

- Only Ecommerce and MOTO industry types are supported by this program.
- The ZIP_CODE tag and value must be included with the transaction request in order to qualify for the appropriate interchange program.

BRIC Lifetime

The EPX BRIC (GUID/Token) can be used to create new transactions within the EPX system, but it is important to know how long the value will be available for this use. BRICs received with the response of a financial transaction, such as an authorization, will only be accessible for 13 months from creation. This limitation applies to all financial BRICs by default. Since each financial transaction created with a BRIC receives a new BRIC in the response, a common practice is for merchants to replace the previous BRIC with the new one, as this new token is valid for a new 13-month interval.

For those merchants who need the BRIC availability to exceed this limitation, the BRIC Storage transaction is available and will create BRICs that will be accessible indefinitely.

Field Types

The sections that follow provide examples for each transaction type. Within the examples, some fields are listed as mandatory (in **bold** text) and others as optional.

Note the following about mandatory and optional fields:

- Mandatory fields need to be submitted with the transaction request to ensure a successful response.

- Optional fields may be omitted; however, optional fields might still be used during the transaction. For example, if optional AVS fields are provided, they are validated and an AVS response is sent back. Also, some optional fields can be made mandatory in a merchant's profile to comply with Risk and Underwriting requirements.

Visa Transaction Types

Visa Debt Repayment Authorization and Capture (CCxC)

The Visa Debt Repayment Authorization and Capture (Sale) transaction is an authorization and a capture within in the same transaction, provided the authorization portion is approved and is otherwise able to settle. When a sale transaction is run against an account number, the authorization occurs for the dollar amount in the transaction. Later, the capture automatically occurs so that it will settle during the next settlement window.

NOTE: For debt repayment transactions, the Visa card in use must not be a true Credit Card. A Visa Debit Card or Visa Check Card can only be used to repay debts and loans. Refer to the *Card Type Validation* section and respective table below.

In the TRAN_TYPE, CCxC , the "x" indicates the industry type. For this program, Ecommerce (CCEC) and MOTO (CCMC) are supported as shown in the examples below.

ACI Tag

The ACI (Authorization Characteristic Indicator) tag is a mandatory tag and must be sent with a value of "D" to represent Debt Repayment / Consumer Loan.

```
<ACI>D</ACI>
```

Card Type Validation

To ensure the Visa card type in use is a valid Debit Card or Visa Check Card, the client application will need to interrogate the value in response tag AUTH_CARD_B. If values of "D" (Debit Card) or "F" (Visa Check Card) are returned no further action is required allowing the transaction to settle. If a value of "C" (Credit Card) is returned, the client application is required to invoke a reversal (CCx7) transaction, preventing it from settling, and prompt the user for another valid (non-Credit card) means of payment.

NOTE: The merchant profile must be enabled for Enhanced Response Data and the terminal profile must be set with a minimum Response Version of "2".

The table below shows possible Visa AUTH_CARD_B values.

Codes	Description
C	Credit Card
D	Debit Card

Codes	Description
F	Visa Check Card

Visa Debt Repayment Authorization and Capture CCEC (Ecommerce Sale) examples

Sale XML

```
<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="1" terminal_nbr="1">
      <TRAN_TYPE>CCEC</TRAN_TYPE>
      <ACCOUNT_NBR>4000000000000002</ACCOUNT_NBR>
      <EXP_DATE>2512</EXP_DATE>
      <AMOUNT>177.00</AMOUNT>
      <BATCH_ID>123</BATCH_ID>
      <TRAN_NBR>18</TRAN_NBR>
      <ACI>D</ACI>
      <CARD_ENT_METH>E</CARD_ENT_METH>
      <ZIP_CODE>12345</ZIP_CODE>
      <INDUSTRY_TYPE>E</INDUSTRY_TYPE>
      <CVV2>123</CVV2>
      <FIRST_NAME>Test</FIRST_NAME>
      <LAST_NAME>Visa Debt Repayment</LAST_NAME>
      <ADDRESS>123 Any Street</ADDRESS>
      <STATE>DE</STATE>
      <CITY>New Town</CITY>
      <USER_DATA_1>Auto Loan</USER_DATA_1>
      <USER_DATA_2>Account no 123456789</USER_DATA_2>
</DETAIL>
```

Sale KVP

```
CUST_NBR=1234&MERCH_NBR=1234567&DBA_NBR=1&TERMINAL_NBR=1&TRAN_TYPE=CCEC&ACCOUNT_NB
R=4000000000000002&EXP_DATE=2512&AMOUNT=177.00&BATCH_ID=123&TRAN_NBR=18&ACI=D&CARD
_ENT_METH=E&ZIP_CODE=12345&INDUSTRY_TYPE=E&CVV2=123&FIRST_NAME=Test&LAST_NAME=Visa
Debt Repayment&ADDRESS=123 Any Street&CITY=New Town&STATE=DE&USER_DATA_1=Auto
Loan&USER_DATA_2>Account no 123456789
```

Example response

```
<RESPONSE>
     <FIELDS>
          <FIELD KEY="MSG_VERSION">003</FIELD>
          <FIELD KEY="CUST_NBR">1234</FIELD>
          <FIELD KEY="MERCH_NBR">1234567</FIELD>
          <FIELD KEY="DBA_NBR">1</FIELD>
          <FIELD KEY="TERMINAL_NBR">1</FIELD>
          <FIELD KEY="TRAN_TYPE">CCEC</FIELD>
          <FIELD KEY="BATCH_ID">123</FIELD>
          <FIELD KEY="TRAN_NBR">18</FIELD>
          <FIELD KEY="LOCAL_DATE">041118</FIELD>
          <FIELD KEY="LOCAL_TIME">112712</FIELD>
          <FIELD KEY="AUTH_GUID">09KFRN1G052N70H9XB6</FIELD>
          <FIELD KEY="AUTH_RESP">00</FIELD>
          <FIELD KEY="AUTH_CODE">014061</FIELD>
          <FIELD KEY="AUTH_AVS">Y</FIELD>
          <FIELD KEY="AUTH_CVV2">M</FIELD>
          <FIELD KEY="AUTH_RESP_TEXT">EXACT MATCH</FIELD>
          <FIELD KEY="AUTH_CARD_TYPE">V</FIELD>
          <FIELD KEY="AUTH_TRAN_DATE_GMT">04/11/2018 05:27:09 PM</FIELD>
          <FIELD KEY="AUTH_AMOUNT_REQUESTED">177.00</FIELD>
          <FIELD KEY="AUTH_AMOUNT">177.00</FIELD>
          <FIELD KEY="AUTH_CURRENCY_CODE">840</FIELD>
          <FIELD KEY="NETWORK_RESPONSE">00</FIELD>
          <FIELD KEY="AUTH_CARD_COUNTRY_CODE">840</FIELD>
          <FIELD KEY="AUTH_CARD_CURRENCY_CODE">840</FIELD>
          <FIELD KEY="AUTH_CARD_B">D</FIELD>
          <FIELD KEY="AUTH_CARD_C">F</FIELD>
          <FIELD KEY="AUTH_CARD_E">N</FIELD>
          <FIELD KEY="AUTH_CARD_F">Y</FIELD>
          <FIELD KEY="AUTH_CARD_G">N</FIELD>
          <FIELD KEY="AUTH_CARD_I">Y</FIELD>
          <FIELD KEY="AUTH_MASKED_ACCOUNT_NBR">************0002</FIELD>
          <FIELD KEY="AUTH_CARD_L">P</FIELD>
     </FIELDS>
</RESPONSE>
```

Visa Debt Repayment Authorization and Capture CCMC (MOTO Sale) examples

Sale XML

```
<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="1" terminal_nbr="1">
     <TRAN_TYPE>CCMC</TRAN_TYPE>
     <ACCOUNT_NBR>4000000000000002</ACCOUNT_NBR>
     <EXP_DATE>2512</EXP_DATE>
     <AMOUNT>177.00</AMOUNT>
     <BATCH_ID>123</BATCH_ID>
     <TRAN_NBR>18</TRAN_NBR>
     <ACI>D</ACI>
     <CARD_ENT_METH>X</CARD_ENT_METH>
     <ZIP_CODE>12345</ZIP_CODE>
     <INDUSTRY_TYPE>M</INDUSTRY_TYPE>
```

```
        <CVV2>123</CVV2>
        <FIRST_NAME>Test</FIRST_NAME>
        <LAST_NAME>Visa Debt Repayment</LAST_NAME>
        <ADDRESS>123 Any Street</ADDRESS>
        <STATE>DE</STATE>
        <CITY>New Town</CITY>
        <USER_DATA_1>Auto Loan</USER_DATA_1>
        <USER_DATA_2>Account no 123456789</USER_DATA_2>
</DETAIL>
```

Sale KVP

```
CUST_NBR=1234&MERCH_NBR=1234567&DBA_NBR=1&TERMINAL_NBR=1&TRAN_TYPE=CCMC&ACCOUNT_NB
R=4000000000000002&EXP_DATE=2512&AMOUNT=177.00&BATCH_ID=123&TRAN_NBR=18&ACI=D&CARD
_ENT_METH=X&ZIP_CODE=12345&INDUSTRY_TYPE=M&CVV2=123&FIRST_NAME=Test&LAST_NAME=Visa
Debt Repayment&ADDRESS=123 Any Street&CITY=New Town&STATE=DE&USER_DATA_1=Auto
Loan&USER_DATA_2>Account no 123456789
```

Example response

```
<RESPONSE>
    <FIELDS>
            <FIELD KEY="MSG_VERSION">003</FIELD>
            <FIELD KEY="CUST_NBR">1234</FIELD>
            <FIELD KEY="MERCH_NBR">1234567</FIELD>
            <FIELD KEY="DBA_NBR">1</FIELD>
            <FIELD KEY="TERMINAL_NBR">1</FIELD>
            <FIELD KEY="TRAN_TYPE">CCMC</FIELD>
            <FIELD KEY="BATCH_ID">123</FIELD>
            <FIELD KEY="TRAN_NBR">18</FIELD>
            <FIELD KEY="LOCAL_DATE">041118</FIELD>
            <FIELD KEY="LOCAL_TIME">112712</FIELD>
            <FIELD KEY="AUTH_GUID">09KFRN1G052N70H9XB6</FIELD>
            <FIELD KEY="AUTH_RESP">00</FIELD>
            <FIELD KEY="AUTH_CODE">014061</FIELD>
            <FIELD KEY="AUTH_AVS">Y</FIELD>
            <FIELD KEY="AUTH_CVV2">M</FIELD>
            <FIELD KEY="AUTH_RESP_TEXT">EXACT MATCH</FIELD>
            <FIELD KEY="AUTH_CARD_TYPE">V</FIELD>
            <FIELD KEY="AUTH_TRAN_DATE_GMT">04/11/2018 05:27:09 PM</FIELD>
            <FIELD KEY="AUTH_AMOUNT_REQUESTED">177.00</FIELD>
            <FIELD KEY="AUTH_AMOUNT">177.00</FIELD>
            <FIELD KEY="AUTH_CURRENCY_CODE">840</FIELD>
            <FIELD KEY="NETWORK_RESPONSE">00</FIELD>
            <FIELD KEY="AUTH_CARD_COUNTRY_CODE">840</FIELD>
            <FIELD KEY="AUTH_CARD_CURRENCY_CODE">840</FIELD>
            <FIELD KEY="AUTH_CARD_B">D</FIELD>
            <FIELD KEY="AUTH_CARD_C">F</FIELD>
            <FIELD KEY="AUTH_CARD_E">N</FIELD>
            <FIELD KEY="AUTH_CARD_F">Y</FIELD>
            <FIELD KEY="AUTH_CARD_G">N</FIELD>
            <FIELD KEY="AUTH_CARD_I">Y</FIELD>
            <FIELD KEY="AUTH_MASKED_ACCOUNT_NBR">************0002</FIELD>
            <FIELD KEY="AUTH_CARD_L">P</FIELD>
    </FIELDS>
```

```
</RESPONSE>
```

Reversal/Void (CCx7)

The Reversal transaction is used to reverse the authorization hold and void the Sale within one transaction instance. The ORIG_AUTH_GUID sent during this transaction is one from a previous Visa Debt Repayment Authorization and Capture (CCxC) transaction. It is important to note that a very small percentage of issuing banks do not honor the Reversal transaction.

CCE7 (Ecommerce) Reversal/Void examples

Reversal XML

```
<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="1" terminal_nbr="1">
     <TRAN_TYPE>CCE7</TRAN_TYPE>
     <ORIG_AUTH_GUID>09KFRN1G052N70H9XB6</ORIG_AUTH_GUID>
     <CARD_ENT_METH>Z</CARD_ENT_METH>
     <INDUSTRY_TYPE>E</INDUSTRY_TYPE>
     <TRAN_NBR>19</TRAN_NBR>
     <BATCH_ID>123</BATCH_ID>
</DETAIL>
```

Reversal KVP

```
CUST_NBR=1234&MERCH_NBR=1234567&DBA_NBR=1&TERMINAL_NBR=1&TRAN_TYPE=CCE7&
ORIG_AUTH_GUID=09KFRN1G052N70H9XB6&CARD_ENT_METH=Z&INDUSTRY_TYPE=E&TRAN_NBR=19&BAT
CH_ID=123
```

Example response

```
<RESPONSE>
     <FIELDS>
          <FIELD KEY="MSG_VERSION">003</FIELD>
          <FIELD KEY="CUST_NBR">1234</FIELD>
          <FIELD KEY="MERCH_NBR">1234567</FIELD>
          <FIELD KEY="DBA_NBR">1</FIELD>
          <FIELD KEY="TERMINAL_NBR">1</FIELD>
          <FIELD KEY="TRAN_TYPE">CCE7</FIELD>
          <FIELD KEY="BATCH_ID">123</FIELD>
          <FIELD KEY="TRAN_NBR">19</FIELD>
          <FIELD KEY="LOCAL_DATE">041118</FIELD>
          <FIELD KEY="LOCAL_TIME">115718</FIELD>
          <FIELD KEY="AUTH_GUID">09KFRN374DR4LV4EXY6</FIELD>
          <FIELD KEY="AUTH_RESP">00</FIELD>
          <FIELD KEY="AUTH_CODE">014095</FIELD>
          <FIELD KEY="AUTH_AVS"> </FIELD>
          <FIELD KEY="AUTH_CVV2"> </FIELD>
          <FIELD KEY="AUTH_RESP_TEXT">APPROVAL 014095</FIELD>
          <FIELD KEY="AUTH_CARD_TYPE">V</FIELD>
```

```
                <FIELD KEY="AUTH_TRAN_DATE_GMT">04/11/2018 05:57:16 PM</FIELD>
                <FIELD KEY="AUTH_AMOUNT_REQUESTED">0.00</FIELD>
                <FIELD KEY="AUTH_AMOUNT">0.00</FIELD>
                <FIELD KEY="AUTH_CURRENCY_CODE">840</FIELD>
                <FIELD KEY="NETWORK_RESPONSE">00</FIELD>
                <FIELD KEY="AUTH_CARD_COUNTRY_CODE">840</FIELD>
                <FIELD KEY="AUTH_CARD_CURRENCY_CODE">840</FIELD>
                <FIELD KEY="AUTH_CARD_B">D</FIELD>
                <FIELD KEY="AUTH_CARD_C">F</FIELD>
                <FIELD KEY="AUTH_CARD_E">N</FIELD>
                <FIELD KEY="AUTH_CARD_F">Y</FIELD>
                <FIELD KEY="AUTH_CARD_G">N</FIELD>
                <FIELD KEY="AUTH_CARD_I">Y</FIELD>
                <FIELD KEY="AUTH_MASKED_ACCOUNT_NBR">*************0002</FIELD>
                <FIELD KEY="AUTH_CARD_L">P</FIELD>
        </FIELDS>
</RESPONSE>
```

CCM7 (MOTO) Reversal/Void examples

Reversal XML

```
<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="1" terminal_nbr="1">
      <TRAN_TYPE>CCM7</TRAN_TYPE>
      <ORIG_AUTH_GUID>09KFRN1G052N70H9XB6</ORIG_AUTH_GUID>
      <CARD_ENT_METH>Z</CARD_ENT_METH>
      <INDUSTRY_TYPE>M</INDUSTRY_TYPE>
      <TRAN_NBR>19</TRAN_NBR>
      <BATCH_ID>123</BATCH_ID>
</DETAIL>
```

Reversal KVP

```
CUST_NBR=1234&MERCH_NBR=1234567&DBA_NBR=1&TERMINAL_NBR=1&TRAN_TYPE=CCM7&
ORIG_AUTH_GUID=09KFRN1G052N70H9XB6&CARD_ENT_METH=Z&INDUSTRY_TYPE=M&TRAN_NBR=19&BAT
CH_ID=123
```

Example response

```
<RESPONSE>
      <FIELDS>
            <FIELD KEY="MSG_VERSION">003</FIELD>
            <FIELD KEY="CUST_NBR">1234</FIELD>
            <FIELD KEY="MERCH_NBR">1234567</FIELD>
            <FIELD KEY="DBA_NBR">1</FIELD>
            <FIELD KEY="TERMINAL_NBR">1</FIELD>
            <FIELD KEY="TRAN_TYPE">CCM7</FIELD>
            <FIELD KEY="BATCH_ID">123</FIELD>
            <FIELD KEY="TRAN_NBR">19</FIELD>
            <FIELD KEY="LOCAL_DATE">041118</FIELD>
            <FIELD KEY="LOCAL_TIME">115718</FIELD>
            <FIELD KEY="AUTH_GUID">09KFRN374DR4LV4EXY6</FIELD>
            <FIELD KEY="AUTH_RESP">00</FIELD>
```

```
            <FIELD KEY="AUTH_CODE">014095</FIELD>
            <FIELD KEY="AUTH_AVS"> </FIELD>
            <FIELD KEY="AUTH_CVV2"> </FIELD>
            <FIELD KEY="AUTH_RESP_TEXT">APPROVAL 014095</FIELD>
            <FIELD KEY="AUTH_CARD_TYPE">V</FIELD>
            <FIELD KEY="AUTH_TRAN_DATE_GMT">04/11/2018 05:57:16 PM</FIELD>
            <FIELD KEY="AUTH_AMOUNT_REQUESTED">0.00</FIELD>
            <FIELD KEY="AUTH_AMOUNT">0.00</FIELD>
            <FIELD KEY="AUTH_CURRENCY_CODE">840</FIELD>
            <FIELD KEY="NETWORK_RESPONSE">00</FIELD>
            <FIELD KEY="AUTH_CARD_COUNTRY_CODE">840</FIELD>
            <FIELD KEY="AUTH_CARD_CURRENCY_CODE">840</FIELD>
            <FIELD KEY="AUTH_CARD_B">D</FIELD>
            <FIELD KEY="AUTH_CARD_C">F</FIELD>
            <FIELD KEY="AUTH_CARD_E">N</FIELD>
            <FIELD KEY="AUTH_CARD_F">Y</FIELD>
            <FIELD KEY="AUTH_CARD_G">N</FIELD>
            <FIELD KEY="AUTH_CARD_I">Y</FIELD>
            <FIELD KEY="AUTH_MASKED_ACCOUNT_NBR">************0002</FIELD>
            <FIELD KEY="AUTH_CARD_L">P</FIELD>
        </FIELDS>
 </RESPONSE>
```

Refund/Return (CCx9)

The Refund or Return transaction is a transaction used to return funds to an account previously acted upon by a Sale transaction that has already been closed and settled. Like other BRIC-based transactions, the CARD_ENT_METH value is always Z.

In the examples that follow, the ORIG_AUTH_GUID is being used to reference the previous Sale transaction in the EPX system. Because the ORIG_AUTH_GUID is a reference value, there is no need to send additional information such as the account number or customer information.

CCE9 (Ecommerce) Refund examples

Refund XML

```
<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="1" terminal_nbr="1">
     <TRAN_TYPE>CCE9</TRAN_TYPE>
     <ORIG_AUTH_GUID>09KFTUV328MH65RRKYP</ORIG_AUTH_GUID>
     <AMOUNT>177.00</AMOUNT>
     <TRAN_NBR>20</TRAN_NBR>
     <BATCH_ID>123</BATCH_ID>
     <CARD_ENT_METH>Z</CARD_ENT_METH>
     <INDUSTRY_TYPE>E</INDUSTRY_TYPE>
     <FIRST_NAME>Test</FIRST_NAME>
     <LAST_NAME>Visa Debt Repayment</LAST_NAME>
     <ADDRESS>123 Any Street</ADDRESS>
     <CITY>New Town</CITY>
     <STATE>DE</STATE>
     <ZIP_CODE>12345</ZIP_CODE>
</DETAIL>
```

Refund KVP

```
CUST_NBR=1234&MERCH_NBR=1234567&DBA_NBR=1&TERMINAL_NBR=1&TRAN_TYPE=CCE9&
ORIG_AUTH_GUID=09KFTUV328MH65RRKYP&AMOUNT=177.00&TRAN_NBR=20&BATCH_ID=123&CARD_ENT
_METH=Z&INDUSTRY_TYPE=E&FIRST_NAME=Test&LAST_NAME=Visa Debt Repayment&ADDRESS=123
Any Street&CITY=New Town&STATE=DE&ZIP_CODE=12345
```

Example response

```
<RESPONSE>
     <FIELDS>
          <FIELD KEY="MSG_VERSION">003</FIELD>
          <FIELD KEY="CUST_NBR">1234</FIELD>
          <FIELD KEY="MERCH_NBR">1234567</FIELD>
          <FIELD KEY="DBA_NBR">1</FIELD>
          <FIELD KEY="TERMINAL_NBR">1</FIELD>
          <FIELD KEY="TRAN_TYPE">CCE9</FIELD>
          <FIELD KEY="BATCH_ID">123</FIELD>
          <FIELD KEY="TRAN_NBR">20</FIELD>
          <FIELD KEY="LOCAL_DATE">050918</FIELD>
          <FIELD KEY="LOCAL_TIME">132542</FIELD>
          <FIELD KEY="AUTH_GUID">09KFTVBD5UE8QFN7Y18</FIELD>
          <FIELD KEY="AUTH_RESP">00</FIELD>
          <FIELD KEY="AUTH_CODE">020194</FIELD>
          <FIELD KEY="AUTH_AVS"> </FIELD>
          <FIELD KEY="AUTH_RESP_TEXT">APPROVAL 020194</FIELD>
          <FIELD KEY="AUTH_CARD_TYPE">V</FIELD>
          <FIELD KEY="AUTH_TRAN_DATE_GMT">05/09/2018 07:25:42 PM</FIELD>
          <FIELD KEY="AUTH_AMOUNT_REQUESTED">177.00</FIELD>
          <FIELD KEY="AUTH_AMOUNT">177.00</FIELD>
          <FIELD KEY="AUTH_CURRENCY_CODE">840</FIELD>
          <FIELD KEY="NETWORK_RESPONSE">00</FIELD>
          <FIELD KEY="AUTH_CARD_COUNTRY_CODE">840</FIELD>
          <FIELD KEY="AUTH_CARD_CURRENCY_CODE">840</FIELD>
          <FIELD KEY="AUTH_CARD_B">D</FIELD>
          <FIELD KEY="AUTH_CARD_C">F</FIELD>
          <FIELD KEY="AUTH_CARD_E">N</FIELD>
          <FIELD KEY="AUTH_CARD_F">Y</FIELD>
          <FIELD KEY="AUTH_CARD_G">N</FIELD>
          <FIELD KEY="AUTH_CARD_I">Y</FIELD>
          <FIELD KEY="AUTH_MASKED_ACCOUNT_NBR">************0002</FIELD>
          <FIELD KEY="AUTH_CARD_L">P</FIELD>
     </FIELDS>
</RESPONSE>
```

CCM9 (MOTO) Refund examples

Refund XML

```
<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="1" terminal_nbr="1">
     <TRAN_TYPE>CCM9</TRAN_TYPE>
     <ORIG_AUTH_GUID>09KFTUV328MH65RRKYP</ORIG_AUTH_GUID>
     <AMOUNT>177.00</AMOUNT>
     <TRAN_NBR>20</TRAN_NBR>
     <BATCH_ID>123</BATCH_ID>
     <CARD_ENT_METH>Z</CARD_ENT_METH>
     <INDUSTRY_TYPE>M</INDUSTRY_TYPE>
     <FIRST_NAME>Test</FIRST_NAME>
     <LAST_NAME>Visa Debt Repayment</LAST_NAME>
     <ADDRESS>123 Any Street</ADDRESS>
     <CITY>New Town</CITY>
     <STATE>DE</STATE>
     <ZIP_CODE>12345</ZIP_CODE>
</DETAIL>
```

Refund KVP

```
CUST_NBR=1234&MERCH_NBR=1234567&DBA_NBR=1&TERMINAL_NBR=1&TRAN_TYPE=CCM9&
ORIG_AUTH_GUID=09KFTUV328MH65RRKYP&AMOUNT=177.00&TRAN_NBR=20&BATCH_ID=123&CARD_ENT
_METH=Z&INDUSTRY_TYPE=M&FIRST_NAME=Test&LAST_NAME=Visa Debt Repayment&ADDRESS=123
Any Street&CITY=New Town&STATE=DE&ZIP_CODE=12345
```

Sample response

```
<RESPONSE>
     <FIELDS>
          <FIELD KEY="MSG_VERSION">003</FIELD>
          <FIELD KEY="CUST_NBR">1234</FIELD>
          <FIELD KEY="MERCH_NBR">1234567</FIELD>
          <FIELD KEY="DBA_NBR">1</FIELD>
          <FIELD KEY="TERMINAL_NBR">1</FIELD>
          <FIELD KEY="TRAN_TYPE">CCM9</FIELD>
          <FIELD KEY="BATCH_ID">123</FIELD>
          <FIELD KEY="TRAN_NBR">20</FIELD>
          <FIELD KEY="LOCAL_DATE">050918</FIELD>
          <FIELD KEY="LOCAL_TIME">132542</FIELD>
          <FIELD KEY="AUTH_GUID">09KFTVBD5UE8QFN7Y18</FIELD>
          <FIELD KEY="AUTH_RESP">00</FIELD>
          <FIELD KEY="AUTH_CODE">020194</FIELD>
          <FIELD KEY="AUTH_AVS"> </FIELD>
          <FIELD KEY="AUTH_RESP_TEXT">APPROVAL 020194</FIELD>
          <FIELD KEY="AUTH_CARD_TYPE">V</FIELD>
          <FIELD KEY="AUTH_TRAN_DATE_GMT">05/09/2018 07:25:42 PM</FIELD>
          <FIELD KEY="AUTH_AMOUNT_REQUESTED">177.00</FIELD>
          <FIELD KEY="AUTH_AMOUNT">177.00</FIELD>
          <FIELD KEY="AUTH_CURRENCY_CODE">840</FIELD>
          <FIELD KEY="NETWORK_RESPONSE">00</FIELD>
          <FIELD KEY="AUTH_CARD_COUNTRY_CODE">840</FIELD>
          <FIELD KEY="AUTH_CARD_CURRENCY_CODE">840</FIELD>
          <FIELD KEY="AUTH_CARD_B">D</FIELD>
```

```
            <FIELD KEY="AUTH_CARD_C">F</FIELD>
            <FIELD KEY="AUTH_CARD_E">N</FIELD>
            <FIELD KEY="AUTH_CARD_F">Y</FIELD>
            <FIELD KEY="AUTH_CARD_G">N</FIELD>
            <FIELD KEY="AUTH_CARD_I">Y</FIELD>
            <FIELD KEY="AUTH_MASKED_ACCOUNT_NBR">************0002</FIELD>
            <FIELD KEY="AUTH_CARD_L">P</FIELD>
      </FIELDS>
</RESPONSE>
```

Visa Debt Repayment Platform requirements

Overview

The details in this chapter are intended for the EPX Relationship Manager, as well as the Customer Support and Setup teams.

Registration process

The Relationship Manager or Customer Support team will work with Risk / Underwriting to handle the merchant enrollment process and acquisition of the Merchant Verification Value (MVV) code with Visa.

During the acquisition of the MVV from Visa, it is important to communicate to Visa whether the merchant will be assessing a convenience fee for the program, or whether there will be no fee for the cardholder.

Merchant Profile Settings

To receive the interchange incentive, the merchant profile must be configured with the settings provided in this section.

Merchant Category Code

The Visa MCC must be set to one of the below:

Code	Description
6012	Financial institutions – merchandise, services, and debt repayment
6051	Non-financial institutions – foreign currency, money orders (not wire transfer)

Visa MVV Code

The Merchant's registered Visa MVV code must be entered into the Merchant Verification Value field in the DBA Profile. Each merchant will receive a unique MVV from Visa.

Terminal Personality

The Merchant's Terminal Personality must be set to the respective industry type, either Ecommerce or MOTO in the Terminal Profile.

Enhanced Response

Note the following about the Enhanced Response settings:

- The Merchant profile must be enabled for Enhanced Response Data.
- The Terminal profile must be set to a minimum Response Version of "2".

MasterCard Consumer Loan Overview

This section contains information on mandatory fields that need to be sent with MasterCard Consumer Loan transactions. The section provides information for the supported transaction types:

- Purchase Authorization and Capture (Sale) for MCC 6012 (Financial institutions)

- Quasi-Cash Authorization and Capture (Sale) for MCC 6051 (Non-financial institutions)

- Reversal/Void

- Refund/Return

About the MasterCard Consumer Loan Program

The MasterCard Consumer Loan Program supports unique processing based on specific contracts between MasterCard and individual partner merchants. Specific merchant category codes (MCCs 6012 and 6051 only) are eligible for the program and can receive special interchange incentives on MasterCard unregulated debit cards used to pay eligible forms of debt. To achieve these incentives the merchant is required to send all pertinent data in the transaction request to EPX for payment processing.

- Only Ecommerce and MOTO industry types are supported by this program.

- The ZIP_CODE tag and value must be included with the transaction request in order to qualify for the appropriate interchange program.

IMPORTANT!

For MasterCard, the client application will send all Sale and Quasi Cash transactions as TRAN_TYPE "CCx1" Purchase Authorization and Capture in the request. It is imperative to understand that when the merchant DBA profile is set to merchant category code (MCC) 6051, the integrated application must send the transaction as Quasi Cash by including the ACI tag with a value of "Q".

The client application is responsible for sending the appropriate transaction type with the respective MCC rules as shown below:

- For MCC 6012, the client sends "CCx1" for a standard Purchase Authorization and Capture (Sale).

- For MCC 6051, the client sends "CCx1" and must include an ACI value of "Q" for Quasi-Cash Authorization and Capture (Sale).

*For additional information on Quasi Cash support, please reference the respective transaction specifications.

BRIC Lifetime

The EPX BRIC (GUID/Token) can be used to create new transactions within the EPX system, but it is important to know how long the value will be available for this use. BRICs received with the response of a financial transaction, such as an authorization, will only be accessible for 13 months from creation. This limitation applies to all financial BRICs by default. Since each financial transaction created with a BRIC receives a new BRIC in the response, a common practice is for merchants to replace the previous BRIC with the new one, as this new token is valid for a new 13-month interval.

For those merchants who need the BRIC availability to exceed this limitation, the BRIC Storage transaction is available and will create BRICs that will be accessible indefinitely.

Field Types

The sections that follow provide examples for each transaction type. Within the examples, some fields are listed as mandatory (in **bold** text) and others as optional.

Note the following about mandatory and optional fields:

- Mandatory fields need to be submitted with the transaction request to ensure a successful response.

- Optional fields may be omitted; however, optional fields might still be used during the transaction. For example, if optional AVS fields are provided, they are validated and an AVS response is sent back. Also, some optional fields can be made mandatory in a merchant's profile to comply with Risk and Underwriting requirements.

MasterCard Transaction Types

MasterCard Consumer Loan Purchase Authorization and Capture Sale (CCx1)

The MasterCard Consumer Loan Authorization and Capture (Sale) transaction is an authorization and a capture within in the same transaction, provided the authorization portion is approved and is otherwise able to settle. When a sale transaction is run against an account number, the authorization occurs for the dollar amount in the transaction. Later, the capture automatically occurs so that it will settle during the next settlement window.

With the MasterCard Loan Repayment Program, the MCC of the merchant determines the type of transaction the client application is required to send for Sale or Authorization transactions, as described in *About the MasterCard Consumer Loan Program*, page *15*.

NOTE: For MasterCard Consumer Loan transactions, the MasterCard card in use must not be a true Credit Card. Only a MasterCard Debit Card or Prepaid Card can be used to repay debts and loans. Refer to the *Card Type Validation* section and respective table below.

In the TRAN_TYPE, CCx1, the "x" indicates the industry type. For this program, Ecommerce (CCE1) and MOTO (CCM1) are supported as shown in the examples below.

Card Type Validation

To ensure the MasterCard card type in use is a valid Debit Card or Prepaid Card, the client application must observe the following logic sequence:

1. The client application must initially interrogate the value received in the response tag AUTH_CARD_B. If a value of "DMC" (Debit Card) is returned, no further action is required and the transaction can settle of its own accord.

2. It is very important to understand that in some situations MasterCard can return a value of "MCC" Credit Card for AUTH_CARD_B even when the account type is indeed a Debit or Prepaid Card. Because of this, EPX strongly recommends that if a value of "MCC" is received in AUTH_CARD_B, that the client application then performs a secondary validation using the value returned in response tag AUTH_CARD_C (Product ID) (see Table 2).

3. If a valid value is not included in the AUTH_CARD_C response tag, the client application is required to invoke a reversal (CCx7) transaction, preventing it from settling and then prompt the user for another valid (non-Credit card) means of payment.

NOTE: The merchant profile must be enabled for Enhanced Response Data and the terminal profile must be set with a minimum Response Version of "2".

Table 1 shows possible MC AUTH_CARD_B values.

Table 1. AUTH_CARD_B values for MasterCard

Code	Description
MCC	Typically indicates "Credit Card" but in certain cases it can potentially represent debit/prepaid based on MC Product ID's. See also *Table 2*.
DMC	Debit Card

Table 2 shows possible MasterCard AUTH_CARD_C (Product ID) values for Debit and Prepaid.

NOTE: The client application can choose to ignore any Product ID value from *Table 2* that the merchant does not want to accept or honor. MasterCard reserves the right to introduce new values for this field without providing advance notice.

Table 2. AUTH_CARD_C values for MasterCard

Code	Description
ACS	Digital Debit
BPD	Business Business Premium Debit
DAG	Gold Debit Mastercard Salary
DAP	Platinum Debit Mastercard Salary
DAS	Standard Debit Mastercard Salary
DLG	Debit Mastercard Gold—Delayed Debit
DLH	Debit Mastercard World Embossed—Delayed Debit
DLI	Debit Mastercard Standard Student Card—Delayed Debit
DLP	Debit Mastercard Platinum—Delayed Debit
DLS	Debit Mastercard Card—Delayed Debit
DLU	Debit Mastercard Unembossed—Delayed Debit
DOS	Standard Debit Mastercard Social
DWF	Debit Mastercard Humanitarian Prepaid
MAQ	Mastercard Prepaid Commercial Payments Account
MBB	Mastercard Prepaid Consumer
MBC	Mastercard Prepaid Voucher
MBD	Mastercard Professional Debit BusinessCard Card
MBP	Mastercard Corporate Prepaid
MBT	Mastercard Corporate Prepaid Travel
MBW	World Mastercard Black Edition—Debit

Code	Description
MCD	Debit Mastercard Card
MDB	Debit Mastercard BusinessCard Card
MDG	Gold Debit Mastercard Card
MDH	Debit Other Embossed Mastercard Card
MDI	World Debit Mastercard Card
MDJ	Debit Mastercard (Enhanced)
MDK	Debit Other 2 Unembossed
MDL	Business Debit Other Embossed
MDO	Debit Other
MDP	Platinum Debit Mastercard Card
MDR	Debit Brokerage
MDS	Debit Mastercard Card
MDT	Commercial Debit Mastercard Card
MDU	Debit Unembossed Mastercard Card
MDW	MDW—(World Elite™ Debit Mastercard)
MDW	MDW—(World Black™ Debit [LAC region excluding Mexico])
MED	Debit Mastercard Electronic Card (Non-U.S.)
MEP	Premium Debit Mastercard Card
MET	Titanium Debit Mastercard Card
MHA	Mastercard Healthcare Prepaid Non-Tax
MIA	Prepaid Mastercard Unembossed Student Card
MID	Debit Unembossed Mastercard Student Card
MIH	Debit Mastercard Electronic™ Student Card
MIJ	Debit Mastercard Unembossed Non-U.S. Student Card
MIK	Mastercard Electronic™ Prepaid Student Card
MIL	Prepaid Unembossed Mastercard Student Card (Non-U.S.)
MIP	Mastercard Prepaid Student Card
MIS	Debit Mastercard Student Card
MIU	Debit Mastercard Unembossed (Non-U.S.)
MIU	Debit Mastercard Unembossed (Non-U.S.)
MOW	World Maestro—Immediate Debit
MPA	Mastercard Prepaid Debit Standard—Payroll

Code	Description
MPD	Mastercard Flex Prepaid
MPF	Mastercard Prepaid Debit Standard—Gift
MPG	Debit Mastercard Standard Prepaid—General Spend
MPH	Mastercard Cash—Debit Mastercard Prepaid
MPJ	Mastercard Debit Prepaid Meal Vouchers
MPK	Mastercard Prepaid Government Commercial Card
MPM	Mastercard Prepaid Debit Standard—Consumer Incentive
MPN	Mastercard Prepaid Debit Standard—Insurance
MPO	Mastercard Prepaid Debit Standard—Other
MPP	Mastercard Prepaid Card
MPQ	Mastercard Prepaid Debit Standard—Government Disaster Relief
MPR	Mastercard Prepaid Debit Standard—Travel
MPT	Mastercard Prepaid Debit Standard—Teen
MPV	Mastercard Prepaid Debit Standard—Government
MPW	Debit Mastercard BusinessCard Prepaid Workplace Business to Business
MPX	Mastercard Prepaid Debit Standard—Flex Benefit
MPY	Mastercard Prepaid Debit Standard—Employee Incentive
MPZ	Mastercard Prepaid Debit Standard—Government Consumer
MRB	Mastercard Prepaid Electronic™ Business Card (Non-U.S.)
MRC	Prepaid Mastercard Electronic™ Card (Non-U.S.)
MRG	Mastercard Prepaid Card (Non-U.S.)
MRH	Mastercard Platinum Prepaid Travel Card
MRJ	Mastercard Prepaid Meal Vouchers
MRK	Prepaid Mastercard Public Sector Commercial Card
MRL	Prepaid Mastercard Electronic Commercial Card (Non-U.S.)
MRL	Mastercard Prepaid Business Preferred
MRS	Prepaid Mastercard Student Card
MRW	Prepaid Mastercard Business Card (Non-U.S.)
MSA	Prepaid Maestro Payroll Card
MSD	Mastercard Deferred Debit Consumer
MSF	Prepaid Maestro Gift Card
MSG	Prepaid Maestro Consumer Reloadable Card

Code	Description
MSJ	Maestro Prepaid Meal Vouchers
MSM	Maestro Prepaid Consumer Promotion Card
MSN	Maestro Prepaid Insurance Card
MSO	Maestro Prepaid Other Card
MSR	Prepaid Maestro Travel Card
MST	Prepaid Maestro Teen Card
MSV	Prepaid Maestro Government Benefit Card
MSW	Prepaid Maestro Corporate Card
MSX	Prepaid Maestro Flex Benefit Card
MSY	Prepaid Maestro Employee Incentive Card
MSZ	Prepaid Maestro Emergency Assistance Card
MTP	Mastercard Platinum Prepaid Travel Card
MUP	Premium Debit Unembossed Mastercard Card
MUS	Prepaid Unembossed Mastercard Card
MWF	Mastercard Humanitarian Prepaid
MWP	Mastercard World Prepaid
MWP	Mastercard World Prepaid
MXB	Debit Card X Code
MXG	Gold Debit Mastercard Card
MXO	Debit Card Other
MXP	Platinum Debit Mastercard Card
MXR	Debit Card Brokerage
MXS	Standard Debit Mastercard Card
OLB	Maestro Small Business—Delayed Debit
OLG	Maestro Gold—Delayed Debit
OLI	Maestro Student Card—Delayed Debit
OLP	Maestro Platinum—Delayed Debit
OLR	Prepaid Maestro Consumer Reloadable Card
OLS	Maestro—Delayed Debit
OLW	World Maestro Delayed Debit
PMD	Proprietary Debit Card (Sweden domestic)
PSD	Common Proprietary Swedish Debit Card

Code	Description
SAG	Gold Mastercard Salary–Immediate Debit
SAP	Platinum Mastercard Salary–Immediate Debit
SAS	Standard Mastercard Salary–Immediate Debit
SOS	Standard Mastercard Social–Immediate Debit
SUR	Prepaid Unembossed Mastercard Card (Non-U.S.)
TBE	Mastercard Electronic™ Business—Immediate Debit
TCB	Mastercard Executive Business Card—Immediate Debit
TCC	Mastercard (mixed BIN)—Immediate Debit
TCE	Mastercard Electronic™—Immediate Debit
TCF	Mastercard Fleet Card—Immediate Debit
TCG	Gold Mastercard Card—Immediate Debit
TCO	Mastercard Corporate—Immediate Debit
TCP	Mastercard Purchasing Card—Immediate Debit
TCS	Mastercard Standard Card—Immediate Debit
TCW	World Signia Mastercard Card—Immediate Debit
TDN	Middle Market Mastercard Purchasing Card—Immediate Debit
TEB	Mastercard Executive BusinessCard Card—Immediate Debit
TEC	Mastercard Electronic™ Commercial—Immediate Debit
TEO	Mastercard Corporate Executive Card—Immediate Debit
TIB	Mastercard Electronic™ Student Card—Immediate Debit
TIC	Mastercard Student Card—Immediate Debit
TIU	Mastercard Unembossed—Immediate Debit
TLA	Mastercard Central Travel Solutions Air—Immediate Debit
TNF	Mastercard Public Sector Commercial Card—Immediate Debit
TNW	Mastercard New World—Immediate Debit
TPB	Mastercard Preferred Business Card—Immediate Debit
TPC	Mastercard Professional Card—Immediate Debit
TPL	Platinum Mastercard—Immediate Debit
TWB	World Mastercard Black Edition—Immediate Debit
WDR	World Debit Mastercard Rewards
WPD	Mastercard World Prepaid Debit

MasterCard MCC 6012—Purchase Authorization and Capture CCE1 (Ecommerce Sale) examples

Sale XML

```
<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="1" terminal_nbr="1">
     <TRAN_TYPE>CCE1</TRAN_TYPE>
     <ACCOUNT_NBR>5111201111111117</ACCOUNT_NBR>
     <EXP_DATE>2512</EXP_DATE>
     <AMOUNT>177.00</AMOUNT>
     <BATCH_ID>123</BATCH_ID>
     <TRAN_NBR>28</TRAN_NBR>
     <CARD_ENT_METH>E</CARD_ENT_METH>
     <ZIP_CODE>12345</ZIP_CODE>
     <INDUSTRY_TYPE>E</INDUSTRY_TYPE>
     <CVV2>123</CVV2>
     <FIRST_NAME>Test</FIRST_NAME>
     <LAST_NAME>MC Loan Repayment</LAST_NAME>
     <ADDRESS>123 Any Street</ADDRESS>
     <STATE>DE</STATE>
     <CITY>New Town</CITY>
     <USER_DATA_1>Auto Loan</USER_DATA_1>
     <USER_DATA_2>Account no 123456789</USER_DATA_2>
</DETAIL>
```

Sale KVP

```
CUST_NBR=1234&MERCH_NBR=1234567&DBA_NBR=1&TERMINAL_NBR=1&TRAN_TYPE=CCE1&ACCOUNT_NB
R=5111201111111117&EXP_DATE=2512&AMOUNT=177.00&BATCH_ID=123&TRAN_NBR=28&CARD_ENT_M
ETH=E&ZIP_CODE=12345&INDUSTRY_TYPE=E&CVV2=123&FIRST_NAME=Test&LAST_NAME=MC Loan
Repayment&ADDRESS=123 Any Street&CITY=New Town&STATE=DE&USER_DATA_1=Auto
Loan&USER_DATA_2>Account no 123456789
```

Example response

```
<RESPONSE>
<FIELDS>
<FIELD KEY="MSG_VERSION">003</FIELD>
<FIELD KEY="CUST_NBR">1234</FIELD>
<FIELD KEY="MERCH_NBR">1234567</FIELD>
<FIELD KEY="DBA_NBR">1</FIELD>
<FIELD KEY="TERMINAL_NBR">1</FIELD>
<FIELD KEY="TRAN_TYPE">CCE1</FIELD>
<FIELD KEY="BATCH_ID">123</FIELD>
<FIELD KEY="TRAN_NBR">28</FIELD>
<FIELD KEY="LOCAL_DATE">022219</FIELD>
<FIELD KEY="LOCAL_TIME">140837</FIELD>
<FIELD KEY="AUTH_GUID">09KGL7M5AVQJD339JLA</FIELD>
<FIELD KEY="AUTH_RESP">00</FIELD>
<FIELD KEY="AUTH_CODE">011793</FIELD>
<FIELD KEY="AUTH_AVS">Y</FIELD>
<FIELD KEY="AUTH_CVV2">M</FIELD>
<FIELD KEY="AUTH_RESP_TEXT">EXACT MATCH</FIELD>
<FIELD KEY="AUTH_CARD_TYPE">M</FIELD>
<FIELD KEY="AUTH_TRAN_DATE_GMT">02/22/2019 09:08:37 PM</FIELD>
<FIELD KEY="AUTH_AMOUNT_REQUESTED">177.00</FIELD>
<FIELD KEY="AUTH_AMOUNT">177.00</FIELD>
<FIELD KEY="AUTH_CURRENCY_CODE">840</FIELD>
<FIELD KEY="NETWORK_RESPONSE">00</FIELD>
<FIELD KEY="AUTH_CARD_COUNTRY_CODE">840</FIELD>
<FIELD KEY="AUTH_CARD_CURRENCY_CODE">840</FIELD>
<FIELD KEY="AUTH_CARD_B">DMC</FIELD>
<FIELD KEY="AUTH_CARD_A">MCW</FIELD>
<FIELD KEY="AUTH_CARD_C">MCW</FIELD>
<FIELD KEY="AUTH_MASKED_ACCOUNT_NBR">************1117</FIELD>
<FIELD KEY="AUTH_CARD_K">N</FIELD>
<FIELD KEY="ORIG_TRAN_TYPE">CCE1</FIELD>
</FIELDS>
</RESPONSE>
```

MasterCard MCC 6012—Purchase Authorization and Capture CCM1 (MOTO Sale) examples

Sale XML

```
<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="1" terminal_nbr="1">
    <TRAN_TYPE>CCM1</TRAN_TYPE>
    <ACCOUNT_NBR>5111201111111117</ACCOUNT_NBR>
    <EXP_DATE>2512</EXP_DATE>
    <AMOUNT>177.00</AMOUNT>
    <BATCH_ID>123</BATCH_ID>
    <TRAN_NBR>28</TRAN_NBR>
    <CARD_ENT_METH>X</CARD_ENT_METH>
    <ZIP_CODE>12345</ZIP_CODE>
    <INDUSTRY_TYPE>M</INDUSTRY_TYPE>
    <CVV2>123</CVV2>
    <FIRST_NAME>Test</FIRST_NAME>
    <LAST_NAME>MC Loan Repayment</LAST_NAME>
```

```
    <ADDRESS>123 Any Street</ADDRESS>
    <STATE>DE</STATE>
    <CITY>New Town</CITY>
    <USER_DATA_1>Auto Loan</USER_DATA_1>
    <USER_DATA_2>Account no 123456789</USER_DATA_2>
</DETAIL>
```

Sale KVP

```
CUST_NBR=1234&MERCH_NBR=1234567&DBA_NBR=1&TERMINAL_NBR=1&TRAN_TYPE=CCM1&ACCOUNT_NB
R=5111201111111117&EXP_DATE=2512&AMOUNT=177.00&BATCH_ID=123&TRAN_NBR=28&CARD_ENT_M
ETH=X&ZIP_CODE=12345&INDUSTRY_TYPE=M&CVV2=123&FIRST_NAME=Test&LAST_NAME=MC Loan
Repayment&ADDRESS=123 Any Street&CITY=New Town&STATE=DE&USER_DATA_1=Auto
Loan&USER_DATA_2>Account no 123456789
```

Example response

```
<RESPONSE>
<FIELDS>
<FIELD KEY="MSG_VERSION">003</FIELD>
<FIELD KEY="CUST_NBR">1234</FIELD>
<FIELD KEY="MERCH_NBR">1234567</FIELD>
<FIELD KEY="DBA_NBR">1</FIELD>
<FIELD KEY="TERMINAL_NBR">1</FIELD>
<FIELD KEY="TRAN_TYPE">CCM1</FIELD>
<FIELD KEY="BATCH_ID">123</FIELD>
<FIELD KEY="TRAN_NBR">28</FIELD>
<FIELD KEY="LOCAL_DATE">022219</FIELD>
<FIELD KEY="LOCAL_TIME">140956</FIELD>
<FIELD KEY="AUTH_GUID">09KGL7M7Y1DDXAMZJLL</FIELD>
<FIELD KEY="AUTH_RESP">00</FIELD>
<FIELD KEY="AUTH_CODE">011795</FIELD>
<FIELD KEY="AUTH_AVS">Y</FIELD>
<FIELD KEY="AUTH_CVV2">M</FIELD>
<FIELD KEY="AUTH_RESP_TEXT">EXACT MATCH</FIELD>
<FIELD KEY="AUTH_CARD_TYPE">M</FIELD>
<FIELD KEY="AUTH_TRAN_DATE_GMT">02/22/2019 09:09:56 PM</FIELD>
<FIELD KEY="AUTH_AMOUNT_REQUESTED">177.00</FIELD>
<FIELD KEY="AUTH_AMOUNT">177.00</FIELD>
<FIELD KEY="AUTH_CURRENCY_CODE">840</FIELD>
<FIELD KEY="NETWORK_RESPONSE">00</FIELD>
<FIELD KEY="AUTH_CARD_COUNTRY_CODE">840</FIELD>
<FIELD KEY="AUTH_CARD_CURRENCY_CODE">840</FIELD>
<FIELD KEY="AUTH_CARD_B">DMC</FIELD>
<FIELD KEY="AUTH_CARD_A">MCW</FIELD>
<FIELD KEY="AUTH_CARD_C">MCW</FIELD>
<FIELD KEY="AUTH_MASKED_ACCOUNT_NBR">************1117</FIELD>
<FIELD KEY="AUTH_CARD_K">N</FIELD>
<FIELD KEY="ORIG_TRAN_TYPE">CCM1</FIELD></FIELDS>
</RESPONSE>
```

MasterCard MCC 6051— Quasi Cash Purchase Authorization and Capture CCE1 (Ecommerce Sale) examples

NOTE: The request below contains TRAN_TYPE with a value of "CCE1" and ACI with a value of "Q" to indicate Quasi Cash.

Sale XML

```
<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="2" terminal_nbr="1">
      <TRAN_TYPE>CCE1</TRAN_TYPE>
      <ACCOUNT_NBR>5111201111111117</ACCOUNT_NBR>
      <EXP_DATE>2512</EXP_DATE>
      <AMOUNT>177.00</AMOUNT>
      <BATCH_ID>123</BATCH_ID>
      <TRAN_NBR>28</TRAN_NBR>
      <CARD_ENT_METH>E</CARD_ENT_METH>
      <ACI>Q</ACI>
      <ZIP_CODE>12345</ZIP_CODE>
      <INDUSTRY_TYPE>E</INDUSTRY_TYPE>
      <CVV2>123</CVV2>
      <FIRST_NAME>Test</FIRST_NAME>
      <LAST_NAME>MC Loan Repayment</LAST_NAME>
      <ADDRESS>123 Any Street</ADDRESS>
      <STATE>DE</STATE>
      <CITY>New Town</CITY>
      <USER_DATA_1>Auto Loan</USER_DATA_1>
      <USER_DATA_2>Account no 123456789</USER_DATA_2>
</DETAIL>
```

Sale KVP

```
CUST_NBR=1234&MERCH_NBR=1234567&DBA_NBR=2&TERMINAL_NBR=1&TRAN_TYPE=CCE1&ACCOUNT_NB
R=5111201111111117&EXP_DATE=2512&AMOUNT=177.00&BATCH_ID=123&TRAN_NBR=28&CARD_ENT_M
ETH=E&ACI=Q&ZIP_CODE=12345&INDUSTRY_TYPE=E&CVV2=123&FIRST_NAME=Test&LAST_NAME=MC
Loan Repayment&ADDRESS=123 Any Street&CITY=New Town&STATE=DE&USER_DATA_1=Auto
Loan&USER_DATA_2>Account no 123456789
```

Example response

```
<RESPONSE>
<FIELDS>
<FIELD KEY="MSG_VERSION">003</FIELD>
<FIELD KEY="CUST_NBR">1234</FIELD>
<FIELD KEY="MERCH_NBR">1234567</FIELD>
<FIELD KEY="DBA_NBR">2</FIELD>
<FIELD KEY="TERMINAL_NBR">1</FIELD>
<FIELD KEY="TRAN_TYPE">CCE1</FIELD>
<FIELD KEY="BATCH_ID">123</FIELD>
<FIELD KEY="TRAN_NBR">28</FIELD>
<FIELD KEY="LOCAL_DATE">102820</FIELD>
<FIELD KEY="LOCAL_TIME">153108</FIELD>
<FIELD KEY="AUTH_GUID">09KX6KGK5M9A0EPFVRN</FIELD>
<FIELD KEY="AUTH_RESP">00</FIELD>
<FIELD KEY="AUTH_CODE">008083</FIELD>
<FIELD KEY="AUTH_AVS">Y</FIELD>
<FIELD KEY="AUTH_CVV2">M</FIELD>
<FIELD KEY="AUTH_RESP_TEXT">EXACT MATCH</FIELD>
<FIELD KEY="AUTH_CARD_TYPE">M</FIELD>
<FIELD KEY="AUTH_TRAN_DATE_GMT">10/28/2020 07:31:08 PM</FIELD>
<FIELD KEY="AUTH_AMOUNT_REQUESTED">177.00</FIELD>
<FIELD KEY="AUTH_AMOUNT">177.00</FIELD>
<FIELD KEY="AUTH_CURRENCY_CODE">840</FIELD>
<FIELD KEY="NETWORK_RESPONSE">00</FIELD>
<FIELD KEY="AUTH_CARD_COUNTRY_CODE">840</FIELD>
<FIELD KEY="AUTH_CARD_CURRENCY_CODE">840</FIELD>
<FIELD KEY="AUTH_CARD_B">DMC</FIELD>
<FIELD KEY="AUTH_CARD_A">MCD</FIELD>
<FIELD KEY="AUTH_CARD_C">MCD</FIELD>
<FIELD KEY="AUTH_MASKED_ACCOUNT_NBR">************1117</FIELD>
<FIELD KEY="AUTH_CARD_K">N</FIELD>
<FIELD KEY="ORIG_TRAN_TYPE">CCE1</FIELD>
</FIELDS>
</RESPONSE>
```

MasterCard MCC 6051— Quasi Cash Purchase Authorization and Capture CCM1 (MOTO Sale) examples

NOTE: The request below contains TRAN_TYPE with a value of "CCE1" and ACI with a value of "Q" to indicate Quasi Cash.

Sale XML

```
<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="2" terminal_nbr="1">
      <TRAN_TYPE>CCM1</TRAN_TYPE>
      <ACCOUNT_NBR>5111201111111117</ACCOUNT_NBR>
      <EXP_DATE>2512</EXP_DATE>
      <AMOUNT>177.00</AMOUNT>
      <BATCH_ID>123</BATCH_ID>
      <TRAN_NBR>28</TRAN_NBR>
      <CARD_ENT_METH>X</CARD_ENT_METH>
      <ACI>Q</ACI>
      <ZIP_CODE>12345</ZIP_CODE>
      <INDUSTRY_TYPE>M</INDUSTRY_TYPE>
      <CVV2>123</CVV2>
      <FIRST_NAME>Test</FIRST_NAME>
      <LAST_NAME>MC Loan Repayment</LAST_NAME>
      <ADDRESS>123 Any Street</ADDRESS>
      <STATE>DE</STATE>
      <CITY>New Town</CITY>
      <USER_DATA_1>Auto Loan</USER_DATA_1>
      <USER_DATA_2>Account no 123456789</USER_DATA_2>
</DETAIL>
```

Sale KVP

```
CUST_NBR=1234&MERCH_NBR=1234567&DBA_NBR=2&TERMINAL_NBR=1&TRAN_TYPE=CCM1&ACCOUNT_NB
R=5111201111111117&EXP_DATE=2512&AMOUNT=177.00&BATCH_ID=123&TRAN_NBR=28&CARD_ENT_M
ETH=X&ACI=Q&ZIP_CODE=12345&INDUSTRY_TYPE=M&CVV2=123&FIRST_NAME=Test&LAST_NAME=MC
Loan Repayment&ADDRESS=123 Any Street&CITY=New Town&STATE=DE&USER_DATA_1=Auto
Loan&USER_DATA_2>Account no 123456789
```

Example response

```
<RESPONSE>
<FIELDS>
<FIELD KEY="MSG_VERSION">003</FIELD>
<FIELD KEY="CUST_NBR">1234</FIELD>
<FIELD KEY="MERCH_NBR">1234567</FIELD>
<FIELD KEY="DBA_NBR">2</FIELD>
<FIELD KEY="TERMINAL_NBR">1</FIELD>
<FIELD KEY="TRAN_TYPE">CCM1</FIELD>
<FIELD KEY="BATCH_ID">123</FIELD>
<FIELD KEY="TRAN_NBR">28</FIELD>
<FIELD KEY="LOCAL_DATE">102820</FIELD>
<FIELD KEY="LOCAL_TIME">160848</FIELD>
<FIELD KEY="AUTH_GUID">09LX6KXP4FFFUPJNRQP</FIELD>
<FIELD KEY="AUTH_RESP">00</FIELD>
<FIELD KEY="AUTH_CODE">008196</FIELD>
<FIELD KEY="AUTH_AVS">Y</FIELD>
<FIELD KEY="AUTH_CVV2">M</FIELD>
<FIELD KEY="AUTH_RESP_TEXT">EXACT MATCH</FIELD>
<FIELD KEY="AUTH_CARD_TYPE">M</FIELD>
<FIELD KEY="AUTH_TRAN_DATE_GMT">10/28/2020 08:08:48 PM</FIELD>
<FIELD KEY="AUTH_AMOUNT_REQUESTED">177.00</FIELD>
<FIELD KEY="AUTH_AMOUNT">177.00</FIELD>
```

```
<FIELD KEY="AUTH_CURRENCY_CODE">840</FIELD>
<FIELD KEY="NETWORK_RESPONSE">00</FIELD>
<FIELD KEY="AUTH_CARD_COUNTRY_CODE">840</FIELD>
<FIELD KEY="AUTH_CARD_CURRENCY_CODE">840</FIELD>
<FIELD KEY="AUTH_CARD_B">DMC</FIELD>
<FIELD KEY="AUTH_CARD_A">MCD</FIELD>
<FIELD KEY="AUTH_CARD_C">MCD</FIELD>
<FIELD KEY="AUTH_MASKED_ACCOUNT_NBR">************1117</FIELD>
<FIELD KEY="AUTH_CARD_K">N</FIELD>
<FIELD KEY="ORIG_TRAN_TYPE">CCM1</FIELD>
</FIELDS>
</RESPONSE>
```

Reversal/Void (CCx7)

The Reversal transaction is used to reverse the authorization hold and void the Sale within one transaction instance. The ORIG_AUTH_GUID sent during this transaction is one from a previous MasterCard Loan Repayment Authorization and Capture (CCx1 or CCxQ) transaction. It is important to note that a very small percentage of issuing banks do not honor the Reversal transaction.

CCE7 (Ecommerce) Reversal/Void examples

Reversal XML

```
<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="2" terminal_nbr="1">
      <TRAN_TYPE>CCE7</TRAN_TYPE>
      <ORIG_AUTH_GUID>09KX6KGK5M9A0EPFVRN</ORIG_AUTH_GUID>
      <CARD_ENT_METH>Z</CARD_ENT_METH>
      <INDUSTRY_TYPE>E</INDUSTRY_TYPE>
      <TRAN_NBR>19</TRAN_NBR>
      <BATCH_ID>123</BATCH_ID>
</DETAIL>
```

Reversal KVP

```
CUST_NBR=1234&MERCH_NBR=1234567&DBA_NBR=2&TERMINAL_NBR=1&TRAN_TYPE=CCE7&ORIG_AUTH_
GUID=09KX6KGK5M9A0EPFVRN&CARD_ENT_METH=Z&INDUSTRY_TYPE=E&TRAN_NBR=19&BATCH_ID=123
```

Example response

```
<RESPONSE>
<FIELDS>
<FIELD KEY="MSG_VERSION">003</FIELD>
<FIELD KEY="CUST_NBR">1234</FIELD>
<FIELD KEY="MERCH_NBR">1234567</FIELD>
<FIELD KEY="DBA_NBR">2</FIELD>
<FIELD KEY="TERMINAL_NBR">1</FIELD>
<FIELD KEY="TRAN_TYPE">CCE7</FIELD>
```

```
<FIELD KEY="BATCH_ID">123</FIELD>
<FIELD KEY="TRAN_NBR">19</FIELD>
<FIELD KEY="LOCAL_DATE">102820</FIELD>
<FIELD KEY="LOCAL_TIME">161342</FIELD>
<FIELD KEY="AUTH_GUID">09LX6KJ23EDUHN11RT6</FIELD>
<FIELD KEY="AUTH_RESP">00</FIELD>
<FIELD KEY="AUTH_CODE">008202</FIELD>
<FIELD KEY="AUTH_RESP_TEXT">APPROVAL</FIELD>
<FIELD KEY="AUTH_CARD_TYPE">M</FIELD>
<FIELD KEY="AUTH_TRAN_DATE_GMT">10/28/2020 08:13:42 PM</FIELD>
<FIELD KEY="AUTH_AMOUNT_REQUESTED">0.00</FIELD>
<FIELD KEY="AUTH_AMOUNT">0.00</FIELD>
<FIELD KEY="AUTH_CURRENCY_CODE">840</FIELD>
<FIELD KEY="NETWORK_RESPONSE">00</FIELD>
<FIELD KEY="AUTH_CARD_COUNTRY_CODE">840</FIELD>
<FIELD KEY="AUTH_CARD_CURRENCY_CODE">840</FIELD>
<FIELD KEY="AUTH_CARD_B">DMC</FIELD>
<FIELD KEY="AUTH_CARD_A">MCD</FIELD>
<FIELD KEY="AUTH_CARD_C">MCD</FIELD>
<FIELD KEY="AUTH_MASKED_ACCOUNT_NBR">************1117</FIELD>
<FIELD KEY="AUTH_CARD_K">N</FIELD>
<FIELD KEY="ORIG_TRAN_TYPE">CCE7</FIELD>
</FIELDS>
</RESPONSE>
```

CCM7 (MOTO) Reversal/Void examples

Reversal XML

```
<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="1" terminal_nbr="1">
    <TRAN_TYPE>CCM7</TRAN_TYPE>
    <ORIG_AUTH_GUID>09LX6KXP4FFFUPJNRQP</ORIG_AUTH_GUID>
    <CARD_ENT_METH>Z</CARD_ENT_METH>
    <INDUSTRY_TYPE>M</INDUSTRY_TYPE>
    <TRAN_NBR>19</TRAN_NBR>
    <BATCH_ID>123</BATCH_ID>
</DETAIL>
```

Reversal KVP

```
CUST_NBR=1234&MERCH_NBR=1234567&DBA_NBR=1&TERMINAL_NBR=1&TRAN_TYPE=CCM7&ORIG_AUTH_
GUID=09LX6KXP4FFFUPJNRQP&CARD_ENT_METH=Z&INDUSTRY_TYPE=M&TRAN_NBR=19&BATCH_ID=123
```

Example response

```
<RESPONSE>
<FIELDS>
<FIELD KEY="MSG_VERSION">003</FIELD>
<FIELD KEY="CUST_NBR">1234</FIELD>
<FIELD KEY="MERCH_NBR">1234567</FIELD>
<FIELD KEY="DBA_NBR">1</FIELD>
<FIELD KEY="TERMINAL_NBR">1</FIELD>
<FIELD KEY="TRAN_TYPE">CCM7</FIELD>
```

```
<FIELD KEY="BATCH_ID">123</FIELD>
<FIELD KEY="TRAN_NBR">19</FIELD>
<FIELD KEY="LOCAL_DATE">102820</FIELD>
<FIELD KEY="LOCAL_TIME">141733</FIELD>
<FIELD KEY="AUTH_GUID">09KX6KJ95JEFLDN70HM</FIELD>
<FIELD KEY="AUTH_RESP">00</FIELD>
<FIELD KEY="AUTH_CODE">008206</FIELD>
<FIELD KEY="AUTH_RESP_TEXT">APPROVAL</FIELD>
<FIELD KEY="AUTH_CARD_TYPE">M</FIELD>
<FIELD KEY="AUTH_TRAN_DATE_GMT">10/28/2020 08:17:33 PM</FIELD>
<FIELD KEY="AUTH_AMOUNT_REQUESTED">0.00</FIELD>
<FIELD KEY="AUTH_AMOUNT">0.00</FIELD>
<FIELD KEY="AUTH_CURRENCY_CODE">840</FIELD>
<FIELD KEY="NETWORK_RESPONSE">00</FIELD>
<FIELD KEY="AUTH_CARD_COUNTRY_CODE">840</FIELD>
<FIELD KEY="AUTH_CARD_CURRENCY_CODE">840</FIELD>
<FIELD KEY="AUTH_CARD_B">DMC</FIELD>
<FIELD KEY="AUTH_CARD_A">MCD</FIELD>
<FIELD KEY="AUTH_CARD_C">MCD</FIELD>
<FIELD KEY="AUTH_MASKED_ACCOUNT_NBR">************1117</FIELD>
<FIELD KEY="AUTH_CARD_K">N</FIELD>
<FIELD KEY="ORIG_TRAN_TYPE">CCM7</FIELD>
</FIELDS>
</RESPONSE>
```

Refund/Return (CCx9)

The Refund or Return transaction is a transaction used to return funds to an account previously acted upon by a Sale transaction that has already been closed and settled. Like other BRIC-based transactions, the CARD_ENT_METH value is always Z.

In the example that follows, the ORIG_AUTH_GUID is being used to reference the previous Sale transaction in the EPX system. Because the ORIG_AUTH_GUID is a reference value, there is no need to send additional information such as the account number or customer information.

CCE9 (Ecommerce) Refund examples

Refund XML

```
<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="1" terminal_nbr="1">
    <TRAN_TYPE>CCE9</TRAN_TYPE>
    <ORIG_AUTH_GUID>09KGL7YXEMQMZPGPK24</ORIG_AUTH_GUID>
    <AMOUNT>177.00</AMOUNT>
    <TRAN_NBR>20</TRAN_NBR>
    <BATCH_ID>123</BATCH_ID>
    <CARD_ENT_METH>Z</CARD_ENT_METH>
    <INDUSTRY_TYPE>E</INDUSTRY_TYPE>
    <FIRST_NAME>Test</FIRST_NAME>
    <LAST_NAME>MC Loan Repayment</LAST_NAME>
    <ADDRESS>123 Any Street</ADDRESS>
    <CITY>New Town</CITY>
    <STATE>DE</STATE>
```

```
        <ZIP_CODE>12345</ZIP_CODE>
</DETAIL>
```

Refund KVP

```
CUST_NBR=1234&MERCH_NBR=1234567&DBA_NBR=1&TERMINAL_NBR=1&TRAN_TYPE=CCE9&ORIG_AUTH_
GUID=09KGL7YXEMQMZPGPK24&AMOUNT=177.00&TRAN_NBR=20&BATCH_ID=123&CARD_ENT_METH=Z&IN
DUSTRY_TYPE=E&FIRST_NAME=Test&LAST_NAME=MC Loan Repayment&ADDRESS=123 Any
Street&CITY=New Town&STATE=DE&ZIP_CODE=12345
```

Example response

```
<RESPONSE>
<FIELDS>
<FIELD KEY="MSG_VERSION">003</FIELD>
<FIELD KEY="CUST_NBR">1234</FIELD>
<FIELD KEY="MERCH_NBR">1234567</FIELD>
<FIELD KEY="DBA_NBR">1</FIELD>
<FIELD KEY="TERMINAL_NBR">1</FIELD>
<FIELD KEY="TRAN_TYPE">CCE9</FIELD>
<FIELD KEY="BATCH_ID">123</FIELD>
<FIELD KEY="TRAN_NBR">20</FIELD>
<FIELD KEY="LOCAL_DATE">022219</FIELD>
<FIELD KEY="LOCAL_TIME">145148</FIELD>
<FIELD KEY="AUTH_GUID">09KGL7YKWGRFRJ23K2D</FIELD>
<FIELD KEY="AUTH_RESP">00</FIELD>
<FIELD KEY="AUTH_CODE">022292</FIELD>
<FIELD KEY="AUTH_RESP_TEXT">APPROVAL</FIELD>
<FIELD KEY="AUTH_CARD_TYPE">M</FIELD>
<FIELD KEY="AUTH_TRAN_DATE_GMT">02/22/2019 09:51:48 PM</FIELD>
<FIELD KEY="AUTH_AMOUNT_REQUESTED">177.00</FIELD>
<FIELD KEY="AUTH_AMOUNT">177.00</FIELD>
<FIELD KEY="AUTH_CURRENCY_CODE">840</FIELD>
<FIELD KEY="NETWORK_RESPONSE">00</FIELD>
<FIELD KEY="AUTH_CARD_COUNTRY_CODE">840</FIELD>
<FIELD KEY="AUTH_CARD_CURRENCY_CODE">840</FIELD>
<FIELD KEY="AUTH_CARD_B">DMC</FIELD>
<FIELD KEY="AUTH_CARD_A">MCW</FIELD>
<FIELD KEY="AUTH_CARD_C">MCW</FIELD>
<FIELD KEY="AUTH_MASKED_ACCOUNT_NBR">************1117</FIELD>
<FIELD KEY="AUTH_CARD_K">N</FIELD>
<FIELD KEY="ORIG_TRAN_TYPE">CCE9</FIELD>
</FIELDS>
</RESPONSE>
```

CCM9 (MOTO) Refund examples

Refund XML

```
<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="1" terminal_nbr="1">
        <TRAN_TYPE>CCM9</TRAN_TYPE>
        <ORIG_AUTH_GUID>09KGL7YM343T5XJ7K2M</ORIG_AUTH_GUID>
        <AMOUNT>177.00</AMOUNT>
```

```
    <TRAN_NBR>20</TRAN_NBR>
    <BATCH_ID>123</BATCH_ID>
    <CARD_ENT_METH>Z</CARD_ENT_METH>
    <INDUSTRY_TYPE>M</INDUSTRY_TYPE>
    <FIRST_NAME>Test</FIRST_NAME>
    <LAST_NAME>MC Loan Repayment</LAST_NAME>
    <ADDRESS>123 Any Street</ADDRESS>
    <CITY>New Town</CITY>
    <STATE>DE</STATE>
    <ZIP_CODE>12345</ZIP_CODE>
</DETAIL>
```

Refund KVP

```
CUST_NBR=1234&MERCH_NBR=1234567&DBA_NBR=1&TERMINAL_NBR=1&TRAN_TYPE=CCM9&ORIG_AUTH_
GUID=09KGL7YM343T5XJ7K2M&AMOUNT=177.00&TRAN_NBR=20&BATCH_ID=123&CARD_ENT_METH=Z&IN
DUSTRY_TYPE=M&FIRST_NAME=Test&LAST_NAME=MC Loan Repayment&ADDRESS=123 Any
Street&CITY=New Town&STATE=DE&ZIP_CODE=12345
```

Example response

```
<RESPONSE>
<FIELDS>
<FIELD KEY="MSG_VERSION">003</FIELD>
<FIELD KEY="CUST_NBR">1234</FIELD>
<FIELD KEY="MERCH_NBR">1234567</FIELD>
<FIELD KEY="DBA_NBR">1</FIELD>
<FIELD KEY="TERMINAL_NBR">1</FIELD>
<FIELD KEY="TRAN_TYPE">CCM9</FIELD>
<FIELD KEY="BATCH_ID">123</FIELD>
<FIELD KEY="TRAN_NBR">20</FIELD>
<FIELD KEY="LOCAL_DATE">022219</FIELD>
<FIELD KEY="LOCAL_TIME">145351</FIELD>
<FIELD KEY="AUTH_GUID">09KGL7YY58J5K9DRK2V</FIELD>
<FIELD KEY="AUTH_RESP">00</FIELD>
<FIELD KEY="AUTH_CODE">693206</FIELD>
<FIELD KEY="AUTH_RESP_TEXT">APPROVAL</FIELD>
<FIELD KEY="AUTH_CARD_TYPE">M</FIELD>
<FIELD KEY="AUTH_TRAN_DATE_GMT">02/22/2019 09:53:51 PM</FIELD>
<FIELD KEY="AUTH_AMOUNT_REQUESTED">177.00</FIELD>
<FIELD KEY="AUTH_AMOUNT">177.00</FIELD>
<FIELD KEY="AUTH_CURRENCY_CODE">840</FIELD>
<FIELD KEY="NETWORK_RESPONSE">00</FIELD>
<FIELD KEY="AUTH_CARD_COUNTRY_CODE">840</FIELD>
<FIELD KEY="AUTH_CARD_CURRENCY_CODE">840</FIELD>
<FIELD KEY="AUTH_CARD_B">DMC</FIELD>
<FIELD KEY="AUTH_CARD_A">MCW</FIELD>
<FIELD KEY="AUTH_CARD_C">MCW</FIELD>
<FIELD KEY="AUTH_MASKED_ACCOUNT_NBR">************1117</FIELD>
<FIELD KEY="AUTH_CARD_K">N</FIELD>
<FIELD KEY="ORIG_TRAN_TYPE">CCM9</FIELD>
</FIELDS>
</RESPONSE>
```

MasterCard Consumer Loan Platform Requirements

Overview

The details in this chapter are intended for the EPX Relationship Manager, as well as the Customer Support and Setup teams.

Registration process

The merchant is responsible for registering directly with MasterCard and obtaining the MasterCard assigned Merchant ID (MAID). Once the MAID is received by the merchant, the merchant will contact their Relationship Manager or Customer Support contact, who must update the merchant profile with the MAID.

During the acquisition of the MAID from MasterCard, it is important to communicate to MasterCard whether the merchant will be assessing a convenience fee for the program, or whether there will be no fee for the cardholder.

To register and participate in the program, ensure the merchant sends via email all of the information in the following table to Consumer_Loans@mastercard.com . This process can sometimes take up to 3-5 weeks.

NOTE: The NAB / EPX Merchant Number MID and Acquirer Information will be provided to the merchant by their respective Relationship Manager or Customer Support Representative.

Merchant Legal Name:	
Merchant DBA Name:	
Merchant Website:	
Merchant Account Number (MID):	
Merchant Contact Name:	
Merchant Contact Phone Number:	
Acquirer Name:	
Acquirer ICA:	
Monthly Loan Repayment Volume:	

Merchant Legal Name:	
Convenience Fee Assessed:	

Merchant Profile Settings

To receive the interchange incentive, the merchant profile must be configured with the settings provided in this section.

Merchant Category Code

The MasterCard MCC must be set to one of the below:

NOTE: MCC 6051 requires the CCx1 with an ACI value of "Q" for a Quasi-Cash transaction.

Code	Description
6012	Financial institutions – merchandise, services, and debt repayment
6051	Non-financial institutions – foreign currency, money orders (not wire transfer)

MasterCard Assigned Merchant ID (MAID)

The Merchant's registered MAID code must be entered into the MC Assigned ID field in the DBA Profile. Each merchant will receive a unique MAID from MasterCard.

Terminal Personality

The Merchant's Terminal Personality must be set to respective industry type, either Ecommerce or MOTO in the Terminal Profile.

Enhanced Response

Note the following about the Enhanced Response settings:

- The Merchant profile must be enabled for Enhanced Response Data.
- The Terminal profile must be set to a minimum Response Version of "2".