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# User Manual - Soft Descriptors

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# Soft Descriptor Support

## Overview

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The following chapter outlines Credit Card Soft Descriptor support on the EPX platform. Soft Descriptors allow a merchant to dynamically modify the descriptor information that appears on the cardholder statement. The integrated partner must certify for Soft Descriptor support with the EPX integration team and each merchant profile must be configured for Soft Descriptor support. When enabled, the merchant can send the Soft Descriptor tags with the transaction request at their discretion. If the Soft Descriptor tags are not included with the transaction request, the default information from the merchant DBA profile will be used instead.

### **IMPORTANT!**

If the merchant profile is not properly configured for Soft Descriptor support, the data supplied with the SOFT\_DESCRIPTOR & SOFT\_DESCRIPTOR\_2 API tags will be ignored and by default the merchant DBA profile information will be used to display on the cardholder statement.

The SOFT\_DESCRIPTOR and SOFT\_DESCRIPTOR\_2 API tags can be included with Sale (CCx1), Authorization (CCx2), Capture (CCx4), or Refund (CCx9) transaction types. If Soft Descriptor data was supplied with the original transaction, that data will be reused when sending a BRIC based transaction *unless* Soft Descriptor data is included with the new transaction request.

## BRIC Lifetime

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The EPX BRIC (GUID/Token) can be used to create new transactions within the EPX system. However, it is important to understand how long a BRIC/GUID will be available for this use. BRICs received with the response from a financial transaction, such as a sale (CCx1) or authorization (CCx2) will only be accessible for up to 13 - 24 months from creation. This limitation applies to all financial BRICs with a default usage window of 13 months and when COF\_PERIOD is used, up to 24 months.

For merchants who need the BRIC availability to exceed this limitation, the BRIC Storage transaction can be used to generate BRICs that will be accessible indefinitely.

## Field types

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Note the following about mandatory and optional fields:

- Mandatory fields are shown in **bold** and need to be submitted with the transaction request to ensure a successful response.
- Optional fields can 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, a merchant's profile can be set up to make some optional fields mandatory to comply with Risk and Underwriting requirements.

## Transaction Types

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The transaction samples in the following chapters contain the TRAN\_TYPE field values of CCx, where the "x" indicates the industry type (Retail, MOTO, Ecommerce). Reference the respective industry-specific Transaction Specs for more details and the Data Dictionary for EPX field definitions.

# EPX Tag Reference – Soft Descriptor

The following chapter outlines the request tags specifically associated with Credit Card Soft Descriptor support. Reference the EPX data dictionary for the complete list of request and response tags.

## SOFT\_DESCRIPTOR

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The SOFT\_DESCRIPTOR tag is used to dynamically indicate the merchant's DBA name with each transaction. This tag can contain up to 40 characters and is saved with the transaction. However, based on the Network, only the first portion of permitted characters will be used on the Cardholder's Statement.

The following specifies the amount of characters that each Network will use to display in the Name section of the cardholder statement:

- Visa: 25 Characters
- MasterCard: 22 Characters
- Discover: 22 Characters
- Amex: 20 Characters

## SOFT\_DESCRIPTOR\_2

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The SOFT\_DESCRIPTOR\_2 tag is used to dynamically indicate the merchant's DBA customer service phone number or email support address with each transaction. This will replace the City/State section of the Merchant Descriptor on the cardholder statement, and can be used with the following transaction types:

- Sale (CCx1)
- Authorization (CCx2)
- Capture (CCx4)
- Refund (CCx9)

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**NOTE:** Network association rules state for MOTO and Ecommerce that the City/Phone fields of the Merchant Descriptor on the cardholder statement should be populated with the merchant's customer service telephone number, including country and area codes.

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The SOFT\_DESCRIPTOR\_2 field can contain up to 40 characters and is saved with the transaction. However, based on the Network, only the first portion of permitted characters will be used on the Cardholder's Statement.

The following specifies the amount of characters that each Network will use to display in the City/State section of the cardholder statement City/:

- Visa: 13 Characters
- MasterCard: 13 Characters
- Discover: 13 Characters
- Amex: 20 Characters

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**NOTE:** If Soft Descriptor data was supplied with the original transaction, that data will be reused when sending a BRIC based transaction *unless* Soft Descriptor data is included with the new transaction request.

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# Transaction Samples

## Sale (CCx1)

The sale transaction is an authorization and capture within the same transaction. Because of this, the authorization is immediately captured by the EPX platform so no additional transaction is required to capture the authorization. If the sale is approved, the transaction will close and settle during the next batch close time for funding to take place.

### Account Information

In the following example, the ACCOUNT\_NBR and EXP\_DATE are used to process the sale transaction. When the sale transaction is run against the account number, the authorization and capture will occur for the dollar amount in the transaction.

### XML

```
<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="1" terminal_nbr="1">
<TRAN_TYPE>CCx1</TRAN_TYPE>
<AMOUNT>77.00</AMOUNT>
<BATCH_ID>20240813</BATCH_ID>
<TRAN_NBR>713</TRAN_NBR>
<ACCOUNT_NBR>4111111111111111</ACCOUNT_NBR>
<EXP_DATE>4912</EXP_DATE>
<CARD_ENT_METH>E</CARD_ENT_METH>
<INDUSTRY_TYPE>E</INDUSTRY_TYPE>
<SOFT_DESCRIPTOR>merchant dba name</SOFT_DESCRIPTOR>
<SOFT_DESCRIPTOR_2>302-123-4567</SOFT_DESCRIPTOR_2>
<CVV2>123</CVV2>
<FIRST_NAME>Teddy</FIRST_NAME>
<LAST_NAME>Tester</LAST_NAME>
<ADDRESS>123 Main St</ADDRESS>
<CITY>Wilmington</CITY>
<STATE>DE</STATE>
<ZIP_CODE>12345</ZIP_CODE>
<USER_DATA_1>Customer ID 773377</USER_DATA_1>
</DETAIL>
```

### HTTPS

```
CUST_NBR=1234&MERCH_NBR=1234567&DBA_NBR=1&TERMINAL_NBR=1&TRAN_TYPE=CCx1&AMOUNT=77.00&BATCH_ID=20240813&TRAN_NBR=713&ACCOUNT_NBR=4111111111111111&EXP_DATE=4912&CARD_ENT_METH=E&INDUSTRY_TYPE=E&SOFT_DESCRIPTOR=merchant+dba+name&
```

**SOFT\_DESCRIPTOR\_2=302-123-**
**4567**&CVV2=123&FIRST\_NAME=Teddy&LAST\_NAME=Tester&ADDRESS=123+Main+Street&CITY=Wilmington&STATE=DE&ZIP\_CODE=12345&USER\_DATA\_1=Customer ID 773377

## GUID/BRIC

In the following example, the ORIG\_AUTH\_GUID is being used to reference a previous credit card transaction BRIC in the EPX system. Since the EPX BRIC is a unique reference value, there is no need to send the account information. When the sale transaction is run against the account number from the BRIC, the authorization and capture will occur for the dollar amount in the transaction. The GUID/BRIC sale is commonly used to collect funds from a customer after the initial purchase using the card information, such as in recurring or card on file payment models. When performing a GUID/BRIC Sale transaction, it is also optional to send the EXP\_DATE field with the transaction. The GUID/BRIC in the response can then be used to process new GUID/BRIC transactions using the previous account information and updated expiration date. For more information on card on file and recurring transactions, please reference the respective transaction specifications.

## XML

```
<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="1" terminal_nbr="1">
<TRAN_TYPE>CCx1</TRAN_TYPE>
<AMOUNT>77.00</AMOUNT>
<BATCH_ID>20240813</BATCH_ID>
<TRAN_NBR>714</TRAN_NBR>
<ORIG_AUTH_GUID>09KEFRUDDY6B4A8EDR7</ORIG_AUTH_GUID>
<CARD_ENT_METH>Z</CARD_ENT_METH>
<INDUSTRY_TYPE>E</INDUSTRY_TYPE>
<SOFT_DESCRIPTOR>merchant dba name</SOFT_DESCRIPTOR>
<SOFT_DESCRIPTOR_2>302-123-4567</SOFT_DESCRIPTOR_2>
<CVV2>123</CVV2>
<FIRST_NAME>Teddy</FIRST_NAME>
<LAST_NAME>Tester</LAST_NAME>
<ADDRESS>123 Main St</ADDRESS>
<CITY>Wilmington</CITY>
<STATE>DE</STATE>
<ZIP_CODE>12345</ZIP_CODE>
<USER_DATA_1>Customer ID 773377</USER_DATA_1>
</DETAIL>
```

## HTTPS

```
CUST_NBR=1234&MERCH_NBR=1234567&DBA_NBR=1&TERMINAL_NBR=1&TRAN_TYPE=CCx1&AMOUNT=77.00&BATCH_ID=20240813&TRAN_NBR=714&ORIG_AUTH_GUID=09KEFRUDDY6B4A8EDR7&CARD_ENT_METH=Z&SOFT_DESCRIPTOR=merchant+dba+name&SOFT_DESCRIPTOR_2=302-
```

123-

4567&INDUSTRY\_TYPE=E&CVV2=123&FIRST\_NAME=Teddy&LAST\_NAME=Tester&ADDRESS=123+Main+Street&CITY=Wilmington&STATE=DE&ZIP\_CODE=12345&USER\_DATA\_1=Customer ID 773377

## Authorization Only (CCx2)

The authorization only transaction is an authorization that will hold funds equal to the AMOUNT of the transaction on a cardholders' account. A subsequent capture transaction is required in order for settlement and funding to take place. However, when no capture is performed, the funds that are held from the authorization will not be made available to the cardholder until the issuing bank releases them which is typically 3-10 days later. The card brands usually allow up to 30 days to capture the authorization, because of this the EPX platform will not allow an authorization BRIC to be captured after the 30 day window. If there is no intention to capture and settle the authorization, a reversal should be performed on the authorization BRIC per card brand rules.

- EPX supports incremental and partial authorizations.
  - For additional information on incremental authorizations, reference the Incremental Authorization Transaction Specifications.
  - For additional information on partial authorizations, reference the Partial Authorization section in the Data Dictionary.

## Account information

In the following example, the ACCOUNT\_NBR and EXP\_DATE are used to process the authorization only transaction. When the authorization transaction is run against the account number, the authorization occurs for the AMOUNT in the transaction.

**Note:** The authorization must be captured in order for settlement and funding to take place.

## XML

```
<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="1" terminal_nbr="1">
<TRAN_TYPE>CCx2</TRAN_TYPE>
<AMOUNT>77.00</AMOUNT>
<BATCH_ID>20240813</BATCH_ID>
<TRAN_NBR>715</TRAN_NBR>
<ACCOUNT_NBR>4111111111111111</ACCOUNT_NBR>
<EXP_DATE>4912</EXP_DATE>
<CARD_ENT_METH>E</CARD_ENT_METH>
<INDUSTRY_TYPE>E</INDUSTRY_TYPE>
<SOFT_DESCRIPTOR>merchant dba name</SOFT_DESCRIPTOR>
```

```
<SOFT_DESCRIPTOR_2>302-123-4567</SOFT_DESCRIPTOR_2>
<CVV2>123</CVV2>
<FIRST_NAME>Teddy</FIRST_NAME>
<LAST_NAME>Tester</LAST_NAME>
<ADDRESS>123 Main St</ADDRESS>
<CITY>Wilmington</CITY>
<STATE>DE</STATE>
<ZIP_CODE>12345</ZIP_CODE>
<USER_DATA_1>Customer ID 773377</USER_DATA_1>
</DETAIL>
```

## HTTPS

```
CUST_NBR=1234&MERCH_NBR=1234567&DBA_NBR=1&TERMINAL_NBR=1&TRAN_TYPE=CCx2&AMOUNT=77.00&BATCH_ID=20240813&TRAN_NBR=715&ACCOUNT_NBR=4111111111111111&EXP_DATE=4912&CARD_ENT_METH=E&INDUSTRY_TYPE=E&SOFT_DESCRIPTOR=merchant+dba+name&SOFT_DESCRIPTOR_2=302-123-4567&CVV2=123&FIRST_NAME=Teddy&LAST_NAME=Tester&ADDRESS=123+Main+Street&CITY=Wilmington&STATE=DE&ZIP_CODE=12345&USER_DATA_1=Customer ID 773377
```

## GUID/BRIC

In the following example, the ORIG\_AUTH\_GUID is being used to reference a previous credit card transaction BRIC in the EPX system. Since the EPX BRIC is a unique reference value, there is no need to send the account information. When the authorization transaction is run against the account number from the BRIC, the authorization occurs for the AMOUNT in the transaction. When performing a GUID/BRIC authorization transaction, it is also optional to send the EXP\_DATE field with the transaction. The GUID/BRIC in the response can then be used to process new GUID/BRIC transactions using the previous account information and updated expiration date.

---

**Note:** The authorization must be captured in order for settlement and funding to take place.

---

## XML

```
<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="1" terminal_nbr="1">
<TRAN_TYPE>CCx2</TRAN_TYPE>
<AMOUNT>77.00</AMOUNT>
<BATCH_ID>20240813</BATCH_ID>
<TRAN_NBR>716</TRAN_NBR>
<ORIG_AUTH_GUID>09KEFRUDDY6B4A8EDR7</ORIG_AUTH_GUID>
<CARD_ENT_METH>Z</CARD_ENT_METH>
<INDUSTRY_TYPE>E</INDUSTRY_TYPE>
<SOFT_DESCRIPTOR>merchant dba name</SOFT_DESCRIPTOR>
<SOFT_DESCRIPTOR_2>302-123-4567</SOFT_DESCRIPTOR_2>
<CVV2>123</CVV2>
<FIRST_NAME>Teddy</FIRST_NAME>
<LAST_NAME>Tester</LAST_NAME>
<ADDRESS>123 Main St</ADDRESS>
<CITY>Wilmington</CITY>
<STATE>DE</STATE>
<ZIP_CODE>12345</ZIP_CODE>
<USER_DATA_1>Customer ID 773377</USER_DATA_1>
</DETAIL>
```

## HTTPS

```
CUST_NBR=1234&MERCH_NBR=1234567&DBA_NBR=1&TERMINAL_NBR=1&TRAN_TYPE=CCx2&AMOUNT=77.00&BATCH_ID=20240813&TRAN_NBR=716&ORIG_AUTH_GUID=09KEFRUDDY6B4A8EDR7&CARD_ENT_METH=Z&INDUSTRY_TYPE=E&SOFT_DESCRIPTOR=merchant+dba+name&SOFT_DESCRIPTOR_2=302-123-4567&CVV2=123&FIRST_NAME=Teddy&LAST_NAME=Tester&ADDRESS=123+Main+Street&CITY=Wilmington&STATE=DE&ZIP_CODE=12345&USER_DATA_1=Customer ID 773377
```

## Capture (CCx4)

The capture transaction is used to capture a previous authorization to allow settlement to occur. A capture can be run for an AMOUNT equal or less than the amount of the referenced authorization. If the capture is approved, the transaction will close and settle during the next batch close time in order for funding to take place.

## GUID/BRIC

In the following example, the ORIG\_AUTH\_GUID is being used to reference the previous authorization BRIC in the EPX system. Since the EPX BRIC is a unique reference value, there is no need to send additional information such as the account number or customer information.

If the capture is approved, the transaction will close and settle during the next batch close time for funding to take place.

**Note:** A void can be performed on an open capture that has not been closed or settled and this course of action will reopen the original authorization BRIC for it to be captured again. This is typically used when there previous capture AMOUNT needs to be adjusted.

## XML

```
<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="1" terminal_nbr="1">
<TRAN_TYPE>CCx4</TRAN_TYPE>
<AMOUNT>77.00</AMOUNT>
<BATCH_ID>20240813</BATCH_ID>
<TRAN_NBR>717</TRAN_NBR>
<ORIG_AUTH_GUID>09KEFRVNWYTW11GYE4V</ORIG_AUTH_GUID>
<CARD_ENT_METH>Z</CARD_ENT_METH>
<INDUSTRY_TYPE>E</INDUSTRY_TYPE>
<SOFT_DESCRIPTOR>merchant dba name</SOFT_DESCRIPTOR>
<SOFT_DESCRIPTOR_2>302-123-4567</SOFT_DESCRIPTOR_2>
</DETAIL>
```

## HTTPS

```
CUST_NBR=1234&MERCH_NBR=1234567&DBA_NBR=1&TERMINAL_NBR=1&TRAN_TYPE=CCx4&AMOUNT=77.00&BATCH_ID=20240813&TRAN_NBR=717&ORIG_AUTH_GUID=09KEFRVNWYTW11GYE4V&CARD_ENT_METH=Z&INDUSTRY_TYPE=E&SOFT_DESCRIPTOR=merchant+dba+name&SOFT_DESCRIPTOR_2=302-123-4567
```

## Refund/Return (CCx9)

The refund or return transaction is a transaction used to return funds to an account previously acted upon by a settled sale or capture transaction. A single refund for the full amount of the original transaction or numerous partial refunds can be performed with dollar amounts less than and not to exceed the total amount of the original sale or capture being acted upon.

**IMPORTANT!**

Before sending the refund/return request to the Issuer, the EPX platform will automatically convert TRAN\_TYPE "CCx9" in the transaction request to a "CCxA" (Return Authorization & Capture) only for the supporting card brands and to accommodate Network processing requirements. As a result, the response message will contain the newly returned "CCxA" value in the TRAN\_TYPE field (instead of CCx9).

\* An AUTH\_RESP code of "00" or "85" can be returned by the issuer and should be interpreted as an approval. Any other response code should be handled as a decline.

The original TRAN\_TYPE "CCx9" that was included in the initial request will be in the ORIG\_TRAN\_TYPE response field and can be used for matching purposes by the client.

As a general rule, please ensure the client application is never hardcoded to the TRAN\_TYPE field and value in the response message.

**NOTE:** To receive the optional ORIG\_TRAN\_TYPE tag in the response message from EPX, the EPX terminal profile must be set with a minimum Response Version of 8.

## GUID/BRIC

In the following example, the ORIG\_AUTH\_GUID is being used to reference the previous sale or capture BRIC in the EPX system. Since the EPX BRIC is a unique reference value, there is no need to send additional information such as the account number or customer information. If the return is approved, the transaction will close and settle during the next batch close time in order for the funds to move from the merchant account back to the cardholder account being acted upon.

## XML

```
<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="1" terminal_nbr="1">
<TRAN_TYPE>CCx9</TRAN_TYPE>
<AMOUNT>77.00</AMOUNT>
<BATCH_ID>20240813</BATCH_ID>
<TRAN_NBR>718</TRAN_NBR>
<ORIG_AUTH_GUID>09KGMR71RAVBB5U6PY0</ORIG_AUTH_GUID>
<CARD_ENT_METH>Z</CARD_ENT_METH>
<INDUSTRY_TYPE>E</INDUSTRY_TYPE>
<SOFT_DESCRIPTOR>merchant dba name</SOFT_DESCRIPTOR>
<SOFT_DESCRIPTOR_2>302-123-4567</SOFT_DESCRIPTOR_2>
</DETAIL>
```

## HTTPS

```
CUST_NBR=1234&MERCH_NBR=1234567&DBA_NBR=1&TERMINAL_NBR=1&TRAN_TYPE=CCx9&AMOUNT=77.00&BATCH_ID=20240813&TRAN_NBR=718&ORIG_AUTH_GUID=09KGMR71RAVBB5U6PY0
```

```
V&CARD_ENT_METH=Z&INDUSTRY_TYPE=E&SOFT_DESCRIPTOR=merchant+dba+name&SOFT_DESCRIPTOR_2=302-123-4567
```

## Account Information

In the following example, the ACCOUNT\_NBR and EXP\_DATE are being used to reference a previous sale or capture in the EPX system. If the return is approved, the transaction will close and settle during the next batch close time in order for the funds to move from the merchant account back to the cardholder account being acted upon.

## XML

```
<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="1" terminal_nbr="1">
<TRAN_TYPE>CCx9</TRAN_TYPE>
<AMOUNT>77.00</AMOUNT>
<BATCH_ID>20240813</BATCH_ID>
<TRAN_NBR>718</TRAN_NBR>
<ACCOUNT_NBR>4111111111111111</ACCOUNT_NBR>
<EXP_DATE>4912</EXP_DATE>
<CARD_ENT_METH>E</CARD_ENT_METH>
<INDUSTRY_TYPE>E</INDUSTRY_TYPE>
<SOFT_DESCRIPTOR>merchant dba name</SOFT_DESCRIPTOR>
<SOFT_DESCRIPTOR_2>302-123-4567</SOFT_DESCRIPTOR_2>
<CVV2>123</CVV2>
<FIRST_NAME>Teddy</FIRST_NAME>
<LAST_NAME>Tester</LAST_NAME>
<ADDRESS>123 Main St</ADDRESS>
<CITY>Wilmington</CITY>
<STATE>DE</STATE>
<ZIP_CODE>12345</ZIP_CODE>
<USER_DATA_1>Customer ID 773377</USER_DATA_1>
</DETAIL>
```

## HTTPS

```
CUST_NBR=1234&MERCH_NBR=1234567&DBA_NBR=1&TERMINAL_NBR=1&TRAN_TYPE=CCx9&AMOUNT=77.00&BATCH_ID=20240813&TRAN_NBR=718&ACCOUNT_NBR=4111111111111111&EXP_DATE=4912&CARD_ENT_METH=E&INDUSTRY_TYPE=E&SOFT_DESCRIPTOR=merchant+dba+name&SOFT_DESCRIPTOR_2=302-123-4567&CVV2=123&FIRST_NAME=Teddy&LAST_NAME=Tester&ADDRESS=123+Main+Street&CITY=Wilmington&STATE=DE&ZIP_CODE=12345&USER_DATA_1=Customer ID 773377
```