



electronic payment exchange

Transaction Specs - BRIC Storage

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| 5/23/16 | 2.0 | C. Meaney | Reformatting |
| 10/17/16 | 2.1 | C. Meaney | In Stored Fields section, noted that TRACK_DATA and CVV2 values are not stored to the BRIC. |
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BRIC Storage overview

The BRIC Storage transaction offers the ability to create a new EPX BRIC/GUID or update an existing storage BRIC/GUID within the EPX system. This transaction type is available for both credit card (CCxx) and ACH (CKxx) account types. The benefit of utilizing storage BRICs is that they have an indefinite usage window unlike the standard financial BRICs.

The following chapters provide additional details surrounding BRIC Storage functionality.

BRIC lifetime

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.

The EPX BRIC Storage lifetime or usage window is indefinite unlike a financial BRIC/GUID. This is useful for merchants who need the BRIC availability to exceed the 13-24 month limitation, often used for card on file and recurring business models.

NOTE: The customer's ACCOUNT_NBR, EXP_DATE, ADDRESS, & ZIP_CODE that are linked to the Storage BRIC can change or expire over time although the EPX BRIC / GUID may still be valid.

Transaction types

The table below contains a list of the supported BRIC Storage transaction types.

| TRAN_TYPE | Condition |
|-----------|---|
| CCE8 | Ecommerce BRIC Storage Transaction |
| CCM8 | MOTO BRIC Storage Transaction |
| CCR8 | Retail BRIC Storage Transaction |
| CKC8 | Checking Account BRIC Storage Transaction |
| CKS8 | Savings Account BRIC Storage Transaction |

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.

BRIC Storage Transactions - Credit Card

All new BRIC Storage (CCx8) transaction requests that contain Visa, MasterCard, Discover, or American Express credit card numbers will in turn be routed to the Networks as Account Verification (CCx0) transactions by the EPX platform. This action will represent a base COF (card on file) transaction to the Networks indicating that the referenced card number will be stored on file and if approved, to obtain the Network Transaction ID (NTID) that will be linked to the Storage BRIC for future use. This functionality is vital to comply with the Networks card on file requirements. The BRIC Storage response will contain the AVS and CVV2 validation results from the issuers.

- The issuer must approve the Account Verification for EPX to approve the BRIC Storage request.
 - If declined, the BRIC Storage response will contain decline code from the issuer in the AUTH_RESP and the NETWORK_RESPONSE response tags.
- If AVS and CVV2 are supplied with the BRIC Storage request, the AUTH_AVIS and AUTH_CVV2 response tags from the Account Verification will be returned with the BRIC Storage response.

IMPORTANT!

BRIC Storage requests can be declined if the issuer declines the Account Verification transaction based on the provided account information. Thus the returned storage BRIC/GUID cannot be used to process a financial transaction as it won't exist in the EPX system. Valid account information will need to be collected from the customer and a new BRIC Storage request initiated.

Account Verification Details

The account verification transaction is routed to the Networks with an amount of \$0.00 for the issuer to validate the customer's account information prior running a financial transaction. The following request tags will be validated by the issuer and results provide in the response tags. Reference the EPX data dictionary for additional details and response codes for these tags.

Request Tags:

- ACCOUNT_NBR
- EXP_DATE
- ADDRESS (AVS)
- ZIP_CODE (AVS)
- CVV2

Response Tags:

- AUTH_AVIS
- AUTH_CVV2

NOTES:

- Not all issuers will respond with an approval on this transaction; however, the AVS and CVV2 responses may still be legitimate.
- Response code "85" 'Not Declined' may be returned by the issuer which can be interpreted as an approval. EPX will return AUTH_RESP code of "00" if the issuers reply with an "85" and this code will be presented in the NETWORK_RESPONSE tag. Any other response code should be handled as a decline.
- American Express does not validate on CVV2 for this transaction type. The AUTH_CVV2 field will contain a Null value or will be completely omitted from the EPX response message.

Transaction Types

The transaction samples in the following section 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.

BRIC Storage Transaction Samples - Credit Card

BRIC Storage (CCx8) with Account Information

This is a sample of an approved Ecommerce BRIC Storage creation request with account information including valid AVS and CVV2 data.

Note: It is strongly recommended to supply AVS and CVV2 data with BRIC storage creation transactions. This data will be included with the associated account verification request to the Networks and help improve the chances for issuer approval.

XML

```

<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="1" terminal_nbr="1">
<TRAN_TYPE>CCE8</TRAN_TYPE>
<BATCH_ID>20240322</BATCH_ID>
<TRAN_NBR>5</TRAN_NBR>
<ACCOUNT_NBR>4000000000000002</ACCOUNT_NBR>
<EXP_DATE>4912</EXP_DATE>
<CARD_ENT_METH>E</CARD_ENT_METH>
<INDUSTRY_TYPE>E</INDUSTRY_TYPE>

```

```
<ADDRESS>123 Main St</ADDRESS>
<ZIP_CODE>12345</ZIP_CODE>
<CVV2>123</CVV2>
<FIRST_NAME>Teddy</FIRST_NAME>
<LAST_NAME>Tester</LAST_NAME>
<CITY>Any Town</CITY>
<STATE>DE</STATE>
<USER_DATA_1>BRIC Storage with account information</USER_DATA>
</DETAIL>
```

HTTPS

```
CUST_NBR=1234&MERCH_NBR=1234567&DBA_NBR=1&TERMINAL_NBR=1&TRAN_TYPE=CCE8&BATCH_ID=20240322&TRAN_NBR=5&ACCOUNT_NBR=4000000000000002&EXP_DATE=4912&CARD_ENTRY_METH=E&INDUSTRY_TYPE=E&ADDRESS=123+Main+Street&ZIP_CODE=12345&CVV2=123&FIRST_NAME=Teddy&LAST_NAME=Tester&CITY=Wilmington&STATE=DE&USER_DATA_1=BRIC+Storage+with+account information
```

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">CCE8</FIELD>
    <FIELD KEY="BATCH_ID">20240322</FIELD>
    <FIELD KEY="TRAN_NBR">5</FIELD>
    <FIELD KEY="LOCAL_DATE">032224</FIELD>
    <FIELD KEY="LOCAL_TIME">103425</FIELD>
    <FIELD KEY="AUTH_GUID">09LLAFEZRNF8WTWL4NE</FIELD>
    <FIELD KEY="AUTH_RESP">00</FIELD>
    <FIELD KEY="AUTH_CODE">034025</FIELD>
    <FIELD KEY="AUTH_AVIS">Y</FIELD>
    <FIELD KEY="AUTH_CVV2">M</FIELD>
    <FIELD KEY="AUTH_RESP_TEXT">APPROVAL 034025</FIELD>
    <FIELD KEY="AUTH_CARD_TYPE">V</FIELD>
    <FIELD KEY="AUTH_TRAN_DATE_GMT">03/22/2024 02:34:25 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>
<FIELD KEY="ORIG_TRAN_TYPE">CCE8</FIELD>
<FIELD KEY="AUTH_TRAN_IDENT">354082524652820</FIELD>
<FIELD KEY="AUTH_PAR">V40000000028FAB8191EEC1C39808</FIELD>
</FIELDS>
</RESPONSE>

```

Note: The response contains valid AUTH_AVIS and AUTH_CVV2 results from the associated account verification transaction.

BRIC Storage Update (CCx8)

The BRIC Storage Update transaction is used to update or bring any of the stored / linked information in the storage BRIC current. When updating an existing Storage BRIC, the ORIG_AUTH_GUID tag must contain the original Storage BRIC/GUID value.

IMPORTANT!

Although a new BRIC value will be returned with the AUTH_GUID response tag from the BRIC Storage Update transaction, you will retain and continue use the Original Storage BRIC for all future / subsequent transactions. The newly returned BRIC from the BRIC Storage Update transaction cannot be used to process transactions.

An account verification transaction will be sent to the Networks if any of the following tags with data are included with the BRIC Storage Update request. They are considered Card / Account (PCI) Information for the issuers to validate.

- ACCOUNT_NBR
- EXP_DATE
- ADDRESS
- ZIP_CODE

If the BRIC Storage Update transaction does not contain any of the above tags (Card / Account (PCI) Information) and only includes any of the following reference tags with data, an account verification transaction will **NOT** be sent to the Networks. Reference tags do not require validation from the issuer.

- CITY

- FIRST_NAME
- LAST_NAME
- SOFT_DESCRIPTOR (CC only)
- SOFT_DESCRIPTOR_2 (CC only)
- STATE
- USER_DATA_1 thru 10

This is a sample of an approved Ecommerce BRIC Storage Update request using an existing Storage BRIC to update the EXP_DATE, ADDRESS, ZIP_CODE, and USER_DATA_1 information. This will trigger an associated Account Verification transaction to be routed to the Networks for the issuer to validate.

XML

```
<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="1" terminal_nbr="1">
<TRAN_TYPE>CCE8</TRAN_TYPE>
<BATCH_ID>20240322</BATCH_ID>
<TRAN_NBR>6</TRAN_NBR>
<ORIG_AUTH_GUID>09LLAFEZRNF8WTWL4NE</ORIG_AUTH_GUID>
<CARD_ENT_METH>Z</CARD_ENT_METH>
<INDUSTRY_TYPE>E</INDUSTRY_TYPE>
<EXP_DATE>5012</EXP_DATE>
<ADDRESS>123 Any Road</ADDRESS>
<ZIP_CODE>123456789</ZIP_CODE>
<USER_DATA_1>BRIC Storage Update with Original Storage BRIC</USER_DATA>
</DETAIL>
```

HTTPS

```
CUST_NBR=1234&MERCH_NBR=1234567&DBA_NBR=1&TERMINAL_NBR=1&TRAN_TYPE=CCE8&BATCH_ID=20240322&TRAN_NBR=6&ORIG_AUTH_GUID=09LLAFEZRNF8WTWL4NE&CARD_ENT_METH=Z&INDUSTRY_TYPE=E&EXP_DATE=5012&ADDRESS=123+Any+Road&ZIP_CODE=123456789&USER_DATA_1=BRIC+Storage+Update+with+Original+Storage+BRIC
```

Response

Note: The response contains valid AUTH_AVIS results from the associated account verification transaction since AVS information was supplied with the BRIC Storage Update request.

```
<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">CCE8</FIELD>
<FIELD KEY="BATCH_ID">20230221</FIELD>
<FIELD KEY="TRAN_NBR">6</FIELD>
<FIELD KEY="LOCAL_DATE">032224</FIELD>
<FIELD KEY="LOCAL_TIME">103847</FIELD>
<FIELD KEY="AUTH_GUID">09LLAFF4R03VW2T34ZE</FIELD>
<FIELD KEY="AUTH_RESP">00</FIELD>
<FIELD KEY="AUTH_CODE">862068</FIELD>
<FIELD KEY="AUTH_AVIS">Y</FIELD>
<FIELD KEY="AUTH_CVV2">M</FIELD>
<FIELD KEY="AUTH_RESP_TEXT">APPROVAL</FIELD>
<FIELD KEY="AUTH_CARD_TYPE">V</FIELD>
<FIELD KEY="AUTH_TRAN_DATE_GMT">03/22/2024 02:38:47 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>
<FIELD KEY="ORIG_TRAN_TYPE">CCE8</FIELD>
<FIELD KEY="AUTH_PAR">V40000000028FAB8759HGNK739808</FIELD>
</FIELDS>
</RESPONSE>

```

BRIC Storage Conversion (CCx8) Using a Financial BRIC

The BRIC Storage Conversion transaction is used to convert an existing financial BRIC to a storage BRIC. This is accomplished by including the original financial BRIC/GUID with the ORIG_AUTH_GUID tag in the BRIC storage request. Since this would be considered a new BRIC Storage request, it will in turn be routed to the Networks as an Account Verification (CCx0) transaction by the EPX platform for the issuer to validate. If the financial BRIC does not have ADDRESS and ZIP_CODE data linked to it, we highly recommend including these tags and data with the transaction request.

IMPORTANT!

The newly returned storage BRIC value in the AUTH_GUID response tag should be retained and used for all future / subsequent transactions.

Any of the following tags that have data linked to the financial BRIC will be transferred over to the storage BRIC.

Note: If any of these tags contain data and are present with the BRIC Storage Conversion request, they will override the existing data linked to the financial BRIC.

- EXP_DATE
- ADDRESS
- ZIP_CODE
- CITY
- FIRST_NAME
- LAST_NAME
- SOFT_DESCRIPTOR (CC only)
- SOFT_DESCRIPTOR_2 (CC only)
- STATE
- USER_DATA_1 thru 10

This is a sample of an approved Ecommerce BRIC Storage Conversion request using an existing Financial BRIC to convert to a storage BRIC. The request contains ADDRESS and ZIP_CODE information to ensure this data is stored / linked to the new storage BRIC.

XML

```
<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="1" terminal_nbr="1">
<TRAN_TYPE>CCE8</TRAN_TYPE>
<BATCH_ID>20240322</BATCH_ID>
<TRAN_NBR>3</TRAN_NBR>
<ORIG_AUTH_GUID>09LLA邢4D4RXZHF55X</ORIG_AUTH_GUID>
<CARD_ENT_METH>Z</CARD_ENT_METH>
<INDUSTRY_TYPE>E</INDUSTRY_TYPE>
<ADDRESS>123 Main Street</ADDRESS>
<ZIP_CODE>12345</ZIP_CODE>
<USER_DATA_1>BRIC Storage Creation using a Financial BRIC</USER_DATA>
</DETAIL>
```

HTTPS

```
CUST_NBR=1234&MERCH_NBR=1234567&DBA_NBR=1&TERMINAL_NBR=1&TRAN_TYPE=CCE8&BATCH_ID=20240322&TRAN_NBR=3&ORIG_AUTH_GUID=09LLAFIG4D4RXZHFD55X&CARD_ENT_METH=Z&INDUSTRY_TYPE=E&ADDRESS=123+Main+Street&ZIP_CODE=12345&USER_DATA_1=BRIC
Storage Creation using a Financial BRIC
```

Note: The response contains valid AUTH_AVIS results from the associated account verification transaction since AVS information was supplied with the BRIC Storage Update request.

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">CCE8</FIELD>
    <FIELD KEY="BATCH_ID">2024322</FIELD>
    <FIELD KEY="TRAN_NBR">3</FIELD>
    <FIELD KEY="LOCAL_DATE">032224</FIELD>
    <FIELD KEY="LOCAL_TIME">105843</FIELD>
    <FIELD KEY="AUTH_GUID">09LLAFIG9B633EB8RMZH</FIELD>
    <FIELD KEY="AUTH_RESP">00</FIELD>
    <FIELD KEY="AUTH_CODE">652694</FIELD>
    <FIELD KEY="AUTH_AVIS">Y</FIELD>
    <FIELD KEY="AUTH_RESP_TEXT">APPROVAL</FIELD>
    <FIELD KEY="AUTH_CARD_TYPE">V</FIELD>
    <FIELD KEY="AUTH_TRAN_DATE_GMT">03/22/2024 02:58:43 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>
    <FIELD KEY="ORIG_TRAN_TYPE">CCE8</FIELD>
```

```
<FIELD KEY="AUTH_PAR">V40000000037JJHEYNSYYA770635</FIELD>
</FIELDS>
</RESPONSE>
```

BRIC Storage Transactions - ACH

All new BRIC Storage (CKx8) ACH transaction requests require ACCOUNT_NBR, ROUTING_NBR, FIRST_NAME, and LAST_NAME tags containing the customer's information. Unlike credit cards, ACH does not require the Networks to validate the provided account information in order to approve the BRIC storage request. The EPX platform will perform an internal routing number validation, if a valid routing number, the transaction will be approved and the storage BRIC returned in the response.

IMPORTANT!

ACH BRIC Storage requests can be declined if an invalid ROUTING_NBR is provided and does not pass the internal EPX routing number validation. Thus the returned storage BRIC/GUID cannot be used to process a financial transaction. A valid routing number will need to be collected from the customer and a new BRIC Storage request initiated.

Transaction Types

The transaction samples in the following section contain the TRAN_TYPE field values of CKx8, where the "x" indicates the "Checking" or "Savings". Reference the respective ACH Transaction Specs for more details and the Data Dictionary for EPX field definitions.

BRIC Storage Transaction Samples - ACH

BRIC Storage (CKx8) with Account Information - ACH

This is a sample of an approved ACH Checking BRIC Storage creation request with account information including the ACCOUNT_NBR, ROUTING_NBR, FIRST_NAME and LAST_NAME.

XML

```
<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="1" terminal_nbr="1">
<TRAN_TYPE>CKC8</TRAN_TYPE>
<BATCH_ID>20230331</BATCH_ID>
<TRAN_NBR>1</TRAN_NBR>
<ACCOUNT_NBR>12345678901</ACCOUNT_NBR>
<ROUTING_NBR>053200983</ROUTING_NBR>
<FIRST_NAME>Teddy</FIRST_NAME>
<LAST_NAME>Tester</LAST_NAME>
<CARD_ENT_METH>x</CARD_ENT_METH>
```

```
<STD_ENTRY_CLASS>PPD</STD_ENTRY_CLASS>
<ADDRESS>123 Main St</ADDRESS>
<ZIP_CODE>12345</ZIP_CODE>
<CITY>Any Town</CITY>
<STATE>DE</STATE>
<USER_DATA_1>ACH Checking BRIC Storage with account information</USER_DATA>
</DETAIL>
```

HTTPS

```
CUST_NBR=1234&MERCH_NBR=1234567&DBA_NBR=1&TERMINAL_NBR=1&TRAN_TYPE=CKC8&BATCH_ID=20230331&TRAN_NBR=1&ACCOUNT_NBR=12345678901&ROUTING_NBR=053200983&FIRST_NAME=Teddy&LAST_NAME=Tester&CARD_ENT_METH=X&STD_ENTRY_CLASS=PPD&ADDRESS=123+Main+Street&ZIP_CODE=12345&CITY=Wilmington&STATE=DE&USER_DATA_1=ACH
Checking BRIC Storage with account information
```

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">CKC8</FIELD>
    <FIELD KEY="BATCH_ID">20230331</FIELD>
    <FIELD KEY="TRAN_NBR">1</FIELD>
    <FIELD KEY="LOCAL_DATE">033123</FIELD>
    <FIELD KEY="LOCAL_TIME">114009</FIELD>
    <FIELD KEY="AUTH_GUID">09LKDYAYK2UARML8PH</FIELD>
    <FIELD KEY="AUTH_RESP">00</FIELD>
    <FIELD KEY="AUTH_CODE">061846</FIELD>
    <FIELD KEY="AUTH_RESP_TEXT">ACCEPTED 061846</FIELD>
    <FIELD KEY="AUTH_TRAN_DATE_GMT">03/31/2023 03:40:09 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_MASKED_ACCOUNT_NBR">*****8901</FIELD>
    <FIELD KEY="ORIG_TRAN_TYPE">CKC8</FIELD>
  </FIELDS>
</RESPONSE>
```

BRIC Storage Update (CCx8) - ACH

The ACH BRIC Storage Update transaction is used to update or bring any of the stored / linked information in the storage BRIC current. When updating an existing ACH Storage BRIC, the ORIG_AUTH_GUID tag must contain the original Storage BRIC/GUID value.

IMPORTANT!

Although a new BRIC value will be returned with the AUTH_GUID response tag from the ACH BRIC Storage Update transaction, you will retain and continue use the Original Storage BRIC for all future / subsequent transactions. The newly returned BRIC from the BRIC Storage Update transaction cannot be used to process transactions.

This is a sample of an approved ACH Checking BRIC Storage Update request using an existing Storage BRIC to update the ACCOUNT_NBR, ADDRESS, ZIP_CODE, and USER_DATA_1 information.

XML

```
<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="1" terminal_nbr="1">
<TRAN_TYPE>CKC8</TRAN_TYPE>
<BATCH_ID>20230331</BATCH_ID>
<TRAN_NBR>2</TRAN_NBR>
<ORIG_AUTH_GUID>09LKDYAYK2UARML8PH<ORIG_AUTH_GUID>
<CARD_ENT_METH>Z</CARD_ENT_METH>
<ACCOUNT_NBR>98765432109</ACCOUNT_NBR>
<ADDRESS>123 Any Road</ADDRESS>
<ZIP_CODE>123456789</ZIP_CODE>
<USER_DATA_1>ACH Checking BRIC Storage Update with Original Storage
BRIC</USER_DATA>
</DETAIL>
```

HTTPS

```
CUST_NBR=1234&MERCH_NBR=1234567&DBA_NBR=1&TERMINAL_NBR=1&TRAN_TYPE=CKC8&BATCH_ID=20230331&TRAN_NBR=2&ORIG_AUTH_GUID=09LKDYAYK2UARML8PH&CARD_ENT_METH=Z&ACCOUNT_NBR=98765432109&ADDRESS=123+Any+Road&ZIP_CODE=123456789&USER_DATA_1=ACH Checking BRIC Storage Update with Original Storage BRIC
```

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">CKC8</FIELD>
<FIELD KEY="BATCH_ID">20230331</FIELD>
<FIELD KEY="TRAN_NBR">1</FIELD>
<FIELD KEY="LOCAL_DATE">033123</FIELD>
<FIELD KEY="LOCAL_TIME">122120</FIELD>
<FIELD KEY="AUTH_GUID">09LKDYD413Y7ZLPK9B6</FIELD>
<FIELD KEY="AUTH_RESP">00</FIELD>
<FIELD KEY="AUTH_CODE">270162</FIELD>
<FIELD KEY="AUTH_RESP_TEXT">ACCEPTED 270162</FIELD>
<FIELD KEY="AUTH_CARD_TYPE">L</FIELD>
<FIELD KEY="AUTH_TRAN_DATE_GMT">03/31/2023 04:21:20 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_MASKED_ACCOUNT_NBR">*****2109</FIELD>
<FIELD KEY="ORIG_TRAN_TYPE">CKC8</FIELD>
</FIELDS>
</RESPONSE>

```

BRIC Storage Conversion (CCx8) Using a Financial BRIC - ACH

The ACH BRIC Storage Conversion transaction is used to convert an existing ACH financial BRIC to a storage BRIC. This is accomplished by including the original ACH financial BRIC/GUID with the ORIG_AUTH_GUID, FIRST_NAME, and LAST_NAME tags in the BRIC storage request.

IMPORTANT!

The newly returned storage BRIC value in the AUTH_GUID response tag should be retained and used for all future / subsequent transactions.

This is a sample of an approved ACH BRIC Storage Conversion request using an existing ACH Financial BRIC to convert to a storage BRIC. The request contains FIRST_NAME and LAST_NAME information to ensure this data is stored / linked to the new storage BRIC.

XML

```

<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="1" terminal_nbr="1">
<TRAN_TYPE>CKC8</TRAN_TYPE>
<BATCH_ID>20230331</BATCH_ID>
<TRAN_NBR>3</TRAN_NBR>

```

```
<ORIG_AUTH_GUID>09LKDYWD3D6H4M72UR1</ORIG_AUTH_GUID>
<FIRST_NAME>Teddy</FIRST_NAME>
<LAST_NAME>Tester</LAST_NAME>
<CARD_ENT_METH>Z</CARD_ENT_METH>
<USER_DATA_1>ACH BRIC Storage Creation using an ACH Financial
BRIC</USER_DATA>
</DETAIL>
```

HTTPS

```
CUST_NBR=1234&MERCH_NBR=1234567&DBA_NBR=1&TERMINAL_NBR=1&TRAN_TYPE=CKC8&BAT
CH_ID=20230331&TRAN_NBR=3&ORIG_AUTH_GUID=09LKDYWD3D6H4M72UR1&FIRST_NAME=Ted
dy&LAST_NAME=Tester&CARD_ENT_METH=Z&USER_DATA_1=ACH BRIC Storage Creation
using an ACH Financial BRIC
```

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">CKC8</FIELD>
    <FIELD KEY="BATCH_ID">20230331</FIELD>
    <FIELD KEY="TRAN_NBR">1</FIELD>
    <FIELD KEY="LOCAL_DATE">033123</FIELD>
    <FIELD KEY="LOCAL_TIME">122656</FIELD>
    <FIELD KEY="AUTH_GUID">09LKDYDE8LU33Q5P9WJ</FIELD>
    <FIELD KEY="AUTH_RESP">00</FIELD>
    <FIELD KEY="AUTH_CODE">258372</FIELD>
    <FIELD KEY="AUTH_RESP_TEXT">ACCEPTED 258372</FIELD>
    <FIELD KEY="AUTH_CARD_TYPE">L</FIELD>
    <FIELD KEY="AUTH_TRAN_DATE_GMT">03/31/2023 04:26:56 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_MASKED_ACCOUNT_NBR">*****2109</FIELD>
    <FIELD KEY="ORIG_TRAN_TYPE">CKC8</FIELD>
  </FIELDS>
</RESPONSE>
```

Stored fields

The following fields will be stored when submitted in the initial BRIC Storage transaction, or in a subsequent BRIC Storage update transaction:

- ACCOUNT_NBR
- ADDRESS*
- CITY
- EXP_DATE (CC only)
- FIRST_NAME
- LAST_NAME
- ROUTING_NBR (ACH only)
- SOFT_DESCRIPTOR (CC only)
- SOFT_DESCRIPTOR_2 (CC only)
- STATE
- USER_DATA_1 thru 10
- ZIP_CODE*

NOTE: *ADDRESS and ZIP_CODE are the two AVS fields that, when submitted with the authorization, will help qualify a merchant to receive a better interchange rate on every transaction sent to the Card Networks. To ensure the best interchange, these fields can be submitted during the initial BRIC Storage transaction request or added to the request later when using the BRIC to process a new transaction. The response will contain a new BRIC that will reference the new AVS going forward.

TRACK_DATA and CVV2 data is **not** stored to BRICs.

BRIC Storage Response Triggers

This chapter provides detail on how to trigger various combinations of BRIC Storage responses in the EPX UAP / Test environment.

BRIC Storage Response Triggers

| ACCOUNT_NBR | ADDRESS | ZIP_CODE | CVV2 | Expected Result |
|--------------------|---------|-----------|------|-----------------|
| 400000000000000002 | | | | Decline |
| 400000000000000002 | 123 | 12345 | 123 | Approve |
| 400000000000000002 | | | 123 | Approve |
| 400000000000000002 | | | 321 | Decline |
| 400000000000000002 | 123 | | | Approve |
| 400000000000000002 | 123 | | 123 | Approve |
| 400000000000000002 | 321 | | 123 | Approve |
| 400000000000000002 | 123 | | 321 | Decline |
| 400000000000000002 | 123 | 54321 | | Approve |
| 400000000000000002 | | 12345 | | Approve |
| 400000000000000002 | | 12345 | 123 | Approve |
| 400000000000000002 | | 54321 | 123 | Approve |
| 400000000000000002 | | 54321 | 321 | Decline |
| 400000000000000002 | 321 | 12345 | | Approve |
| 500000000000000009 | | | | Decline |
| 500000000000000009 | 123 | 123456789 | 123 | Approve |
| 500000000000000009 | | | 123 | Approve |
| 500000000000000009 | | | 321 | Decline |
| 500000000000000009 | 123 | | | Approve |
| 500000000000000009 | 123 | | 123 | Approve |
| 500000000000000009 | 321 | | 123 | Approve |
| 500000000000000009 | 123 | | 321 | Decline |
| 500000000000000009 | 123 | 54321 | | Approve |
| 500000000000000009 | | 12345 | | Approve |
| 500000000000000009 | | 123456789 | 123 | Approve |
| 500000000000000009 | | 987654321 | 123 | Approve |
| 500000000000000009 | | 54321 | 321 | Decline |
| 500000000000000009 | 321 | 12345 | | Approve |
| 6011499300000005 | | | | Decline |
| 6011499300000005 | 123 | 123456789 | 123 | Approve |
| 6011499300000005 | | | 123 | Approve |
| 6011499300000005 | | | 321 | Decline |
| 6011499300000005 | 123 | | | Approve |
| 6011499300000005 | 123 | | 123 | Approve |
| 6011499300000005 | 321 | | 123 | Approve |
| 6011499300000005 | 123 | | 321 | Decline |

| ACCOUNT_NBR | ADDRESS | ZIP_CODE | CVV2 | Expected Result |
|------------------|---------|-----------|------|-----------------|
| 6011499300000005 | 123 | 54321 | | Approve |
| 6011499300000005 | | 12345 | | Approve |
| 6011499300000005 | | 123456789 | 123 | Approve |
| 6011499300000005 | | 987654321 | 123 | Approve |
| 6011499300000005 | | 54321 | 321 | Decline |
| 6011499300000005 | 321 | 12345 | | Approve |
| 3400000000000009 | | | | Decline |
| 3400000000000009 | 123 | 123456789 | 1234 | Approve |
| 3400000000000009 | | | 1234 | Approve |
| 3400000000000009 | | | 4321 | Decline |
| 3400000000000009 | 123 | | | Approve |
| 3400000000000009 | 123 | | 1234 | Approve |
| 3400000000000009 | 321 | | 1234 | Approve |
| 3400000000000009 | 123 | | 4321 | Decline |
| 3400000000000009 | 123 | 54321 | | Approve |
| 3400000000000009 | | 12345 | | Approve |
| 3400000000000009 | | 123456789 | 1234 | Approve |
| 3400000000000009 | | 987654321 | 1234 | Approve |
| 3400000000000009 | | 54321 | 4321 | Decline |
| 3400000000000009 | 321 | 12345 | | Approve |