



electronic payment exchange

Transaction Specs – Incremental Authorization

EPX Confidential - Security Level 1

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REVISION HISTORY

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5/25/2022	1.1	M. Billips	Update with ACI_EXT.

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Incremental Authorization

Incremental Authorization

The EPX platform supports incremental authorization functionality, which allows any integrated application to resend a previous authorization using the originating AUTH_GUID (BRIC) to increase the authorization to the final amount prior to capturing for settlement. This feature is intended primarily for industries where the final capture amount is unknown at the time of the original authorization and need the capability to increase the authorization amount until the final amount is determined.

Specifics on the Incremental Authorization:

- Must be a CCx2 authorization only request throughout the incremental authorization process. No other transaction type is supported for incremental authorizations.
- The original BRIC returned in the AUTH_GUID response tag from the initial CCx2 authorization transaction must be used for each subsequent incremental CCx2 authorization attempt throughout the entire process and contain an ACI_EXT value of "IA".
- The additional authorized amount is to be sent in the incremental authorization request, not the new total amount. The calculation of the combined original authorization and additional incremental authorizations will always return in response tag "AUTH_TOTAL_AUTHORIZED".
- The same BRIC returned from the original CCx2 authorization and used for all subsequent incremental authorizations must be used to complete the CCx4 capture only with the final authorized AMOUNT. Once the original BRIC is captured, EPX will clear all associated authorization records leaving only the final CCx2 authorization and AMOUNT to reflect in our system.

NOTE: The Incremental Authorization transaction is intended specifically for an Authorization Only CCx2 transaction. Incremental Authorization is not supported for the Sale CCx1 (Authorization and Capture) or any other transaction type.

In the TRAN_TYPE field value, CCx1, the "x" indicates the industry type (Retail, MOTO, Ecommerce). Please reference the respective industry-specific Transaction Specs for more details and the Data Dictionary for EPX field definitions.

ACI_EXT

The Authorization Characteristics Indicator Extension (ACI_EXT) field is used to identify additional characteristics of the transaction for the Networks. To indicate Incremental Authorization, each subsequent authorization attempt will need to contain an ACI_EXT value of "IA".

- Variable Type: Alphanumeric
- Max Length: 1

Example:

```
<ACI_EXT>IA</ACI_EXT>
```

ORIG_AUTH_GUID

The ORIG_AUTH_GUID field contains the BRIC/GUID (Globally Unique Identifier) of the original transaction being referenced in the current transaction. This field is to be used in each subsequent authorization attempt and capture only transaction.

- Variable Type: Alphanumeric
- Max Length: 20

Example:

```
<ORIG_AUTH_GUID>0V7017HDJXK00PNZKBE</ORIG_AUTH_GUID>
```

AUTH_TOTAL_AUTHORIZED

The AUTH_TOTAL_AUTHORIZED response field contains the total amount of combined incremental authorizations.

- Variable Type: Numeric
- Max Length: 19

Example:

```
<AUTH_TOTAL_AUTHORIZED>150.00</AUTH_TOTAL_AUTHORIZED>
```

Incremental Authorization Transaction Samples

Field types

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.
- Please reference the Retail Transaction Specs for more details and the Data Dictionary for EPX field definitions.

Original Authorization Only (CCx2)

The following sample is a Retail Authorization Only transaction where the original transaction was approved.

NOTE:

The first or initial authorization only transaction that is initiated should not contain the ACI_EXT field and value. Only the subsequent incremental authorization transactions should be sent with the ACI_EXT.

In the TRAN_TYPE field value, CCx2, the "x" indicates the industry type (Retail, MOTO, Ecommerce). Please reference the respective industry-specific Transaction Specs for more details and the Data Dictionary for EPX field definitions.

Request

XML

```
<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="1" terminal_nbr="1">
<TRAN_TYPE>CCR2</TRAN_TYPE>
<AMOUNT>100.00</AMOUNT>
<BATCH_ID>1</BATCH_ID>
<TRAN_NBR>1</TRAN_NBR>
<TRACK_DATA>4111111111111111=27121010000000000000</TRACK_DATA>
<CARD_ENT_METH>D</CARD_ENT_METH>
<INDUSTRY_TYPE>P</INDUSTRY_TYPE>
```

```
<CARD_ID>0</CARD_ID>
<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>Table 7</USER_DATA_1>
</DETAIL>
```

HTTPS

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">CCR2</FIELD>
<FIELD KEY="BATCH_ID">1</FIELD>
<FIELD KEY="TRAN_NBR">1</FIELD>
<FIELD KEY="LOCAL_DATE">090220</FIELD>
<FIELD KEY="LOCAL_TIME">093735</FIELD>
<FIELD KEY="AUTH_GUID">09LX23T095962PAL40M</FIELD>
<FIELD KEY="AUTH_RESP">00</FIELD>
<FIELD KEY="AUTH_CODE">010402</FIELD>
<FIELD KEY="AUTH_AVIS">Y</FIELD>
<FIELD KEY="AUTH_RESP_TEXT">EXACT MATCH</FIELD>
<FIELD KEY="AUTH_CARD_TYPE">V</FIELD>
<FIELD KEY="AUTH_TRAN_DATE_GMT">09/02/2020 03:37:35 PM</FIELD>
<FIELD KEY="AUTH_AMOUNT_REQUESTED">100.00</FIELD>
<FIELD KEY="AUTH_AMOUNT">100.00</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">C</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">*****1111</FIELD>
<FIELD KEY="ORIG_TRAN_TYPE">CCR2</FIELD>
</FIELDS>
</RESPONSE>
```

Incremental Authorization Only (CCx2)

The following sample is an approved BRIC based Retail Incremental Authorization Only transaction containing an ACI_EXT value of "IA" to indicate incremental. An additional 70.00 is sent in the incremental authorization request bringing the new total authorized amount to 170.00 that reflects in the AUTH_TOTAL_AUTHORIZED response tag.

NOTE:

The BRIC used in the ORIG_AUTH_GUID tag is the one that was returned from the original CCx2 Authorization Only transaction. This same BRIC is to be used throughout the entire incremental authorization and capture process.

In the TRAN_TYPE field value, CCx2, the "x" indicates the industry type (Retail, MOTO, Ecommerce). Please reference the respective industry-specific Transaction Specs for more details and the Data Dictionary for EPX field definitions.

Request

XML

```
<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="1" terminal_nbr="1">
<TRAN_TYPE>CCR2</TRAN_TYPE>
<AMOUNT>70.00</AMOUNT>
<BATCH_ID>1</BATCH_ID>
<TRAN_NBR>2</TRAN_NBR>
<ORIG_AUTH_GUID>09LX23T095962PAL40M</ORIG_AUTH_GUID>
<ACI_EXT>IA</ACI_EXT>
<CARD_ENT_METH>Z</CARD_ENT_METH>
<INDUSTRY_TYPE>P</INDUSTRY_TYPE>
<CARD_ID>0</CARD_ID>
<USER_DATA_2>Inc Auth</USER_DATA_2>
</DETAIL>
```

HTTPS

```
CUST_NBR=1234&MERCH_NBR=1234567&DBA_NBR=1&TERMINAL_NBR=1&TRAN_TYPE=CCR2&AMOUNT=70.
00&BATCH_ID=1&TRAN_NBR=2&ORIG_AUTH_GUID=09LX23T095962PAL40M&ACI_EXT=IA&CARD_ENT_ME
TH=Z&INDUSTRY_TYPE=P&CARD_ID=0&USER_DATA_2=Inc Auth
```

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">CCR2</FIELD>
```

```

<FIELD KEY="BATCH_ID">1</FIELD>
<FIELD KEY="TRAN_NBR">2</FIELD>
<FIELD KEY="LOCAL_DATE">090220</FIELD>
<FIELD KEY="LOCAL_TIME">094330</FIELD>
<FIELD KEY="AUTH_GUID">09LX23TB3RTEMB33435</FIELD>
<FIELD KEY="AUTH_RESP">00</FIELD>
<FIELD KEY="AUTH_CODE">010405</FIELD>
<FIELD KEY="AUTH_AVIS">Y</FIELD>
<FIELD KEY="AUTH_RESP_TEXT">EXACT MATCH</FIELD>
<FIELD KEY="AUTH_CARD_TYPE">V</FIELD>
<FIELD KEY="AUTH_TRAN_DATE_GMT">09/02/2020 03:43:30 PM</FIELD>
<FIELD KEY="AUTH_AMOUNT_REQUESTED">70.00</FIELD>
<FIELD KEY="AUTH_AMOUNT">70.00</FIELD>
<FIELD KEY="AUTH_CURRENCY_CODE">840</FIELD>
<FIELD KEY="NETWORK_RESPONSE">00</FIELD>
<FIELD KEY="AUTH_TOTALAUTHORIZED">170.00</FIELD>
<FIELD KEY="AUTH_CARD_COUNTRY_CODE">840</FIELD>
<FIELD KEY="AUTH_CARD_CURRENCY_CODE">840</FIELD>
<FIELD KEY="AUTH_CARD_B">C</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">*****1111</FIELD>
<FIELD KEY="ORIG_TRAN_TYPE">CCR2</FIELD>
</FIELDS>
</RESPONSE>

```

Incremental Authorization Only (CCx2)

The following sample is an approved BRIC based Retail Incremental Authorization Only transaction containing an ACI_EXT value of "IA" to indicate incremental for the final bill AMOUNT including tip adjust. An additional 57.00 is sent in the incremental authorization request bringing the new total authorized amount to 227.00 that reflects in the AUTH_TOTALAUTHORIZED response tag.

NOTE:

The BRIC used in the ORIG_AUTH_GUID tag is the one that was returned from the original CCx2 Authorization Only transaction. This same BRIC is to be used throughout the entire incremental authorization and capture process.

In the TRAN_TYPE field value, CCx2, the "x" indicates the industry type (Retail, MOTO, Ecommerce). Please reference the respective industry-specific Transaction Specs for more details and the Data Dictionary for EPX field definitions.

Request

XML

```
<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="1" terminal_nbr="1">
<TRAN_TYPE>CCR2</TRAN_TYPE>
<AMOUNT>57.00</AMOUNT>
<BATCH_ID>1</BATCH_ID>
<TRAN_NBR>3</TRAN_NBR>
<ORIG_AUTH_GUID>09LX23T095962PAL40M</ORIG_AUTH_GUID>
<ACI_EXT>IA</ACI_EXT>
<CARD_ENT_METH>Z</CARD_ENT_METH>
<TIP_AMT>57.00</TIP_AMT>
<INDUSTRY_TYPE>P</INDUSTRY_TYPE>
<CARD_ID>0</CARD_ID>
<USER_DATA_3>With tip</USER_DATA_3>
</DETAIL>
```

HTTPS

CUST_NBR=1234&MERCH_NBR=1234567&DBA_NBR=1&TERMINAL_NBR=1&TRAN_TYPE=CCR2&AMOUNT=57.00&BATCH_ID=1&TRAN_NBR=3&ORIG_AUTH_GUID=09LX23T095962PAL40M&ACI_EXT=IA&CARD_ENT_ME TH=Z&TIP_AMT=57.00&INDUSTRY_TYPE=P&CARD_ID=0&USER_DATA_3=With tip

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">CCR2</FIELD>
<FIELD KEY="BATCH_ID">1</FIELD>
<FIELD KEY="TRAN_NBR">3</FIELD>
<FIELD KEY="LOCAL_DATE">090220</FIELD>
<FIELD KEY="LOCAL_TIME">095139</FIELD>
<FIELD KEY="AUTH_GUID">09KX23TQ0NU3HHLYLUB</FIELD>
<FIELD KEY="AUTH_RESP">00</FIELD>
<FIELD KEY="AUTH_CODE">010415</FIELD>
<FIELD KEY="AUTH_AVIS">Y</FIELD>
<FIELD KEY="AUTH_RESP_TEXT">EXACT MATCH</FIELD>
<FIELD KEY="AUTH_CARD_TYPE">V</FIELD>
<FIELD KEY="AUTH_TRAN_DATE_GMT">09/02/2020 03:51:39 PM</FIELD>
<FIELD KEY="AUTH_AMOUNT_REQUESTED">57.00</FIELD>
<FIELD KEY="AUTH_AMOUNT">57.00</FIELD>
<FIELD KEY="AUTH_CURRENCY_CODE">840</FIELD>
<FIELD KEY="NETWORK_RESPONSE">00</FIELD>
<FIELD KEY="AUTH_TOTALAUTHORIZED">227.00</FIELD>
<FIELD KEY="AUTH_CARD_COUNTRY_CODE">840</FIELD>
<FIELD KEY="AUTH_CARD_CURRENCY_CODE">840</FIELD>
<FIELD KEY="AUTH_CARD_B">C</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">*****1111</FIELD>
<FIELD KEY="ORIG_TRAN_TYPE">CCR2</FIELD>
</FIELDS>
</RESPONSE>

```

Capture Only (CCx4)

The following sample is an approved BRIC based Retail Capture Only transaction for the final bill AMOUNT including tip adjust for settlement and funding to take place.

NOTE:

The BRIC used in the ORIG_AUTH_GUID tag is the one that was returned from the original CCx2 Authorization Only transaction. This same BRIC is to be used throughout the entire incremental authorization and capture process.

In the TRAN_TYPE field value, CCx2, the "x" indicates the industry type (Retail, MOTO, Ecommerce). Please reference the respective industry-specific Transaction Specs for more details and the Data Dictionary for EPX field definitions.

Request

XML

```

<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="1" terminal_nbr="1">
<TRAN_TYPE>CCR4</TRAN_TYPE>
<AMOUNT>227.00</AMOUNT>
<BATCH_ID>1</BATCH_ID>
<TRAN_NBR>4</TRAN_NBR>
<ORIG_AUTH_GUID>09LX23T095962PAL40M</ORIG_AUTH_GUID>
<CARD_ENT_METH>Z</CARD_ENT_METH>
<TIP_AMT>57.00</TIP_AMT>
<INDUSTRY_TYPE>P</INDUSTRY_TYPE>
<CARD_ID>0</CARD_ID>
<USER_DATA_4>Capture total</USER_DATA_4>
</DETAIL>

```

HTTPS

```

CUST_NBR=1234&MERCH_NBR=1234567&DBA_NBR=1&TERMINAL_NBR=1&TRAN_TYPE=CCR4&AMOUNT=227
.00&BATCH_ID=1&TRAN_NBR=4&ORIG_AUTH_GUID=09LX23T095962PAL40M&CARD_ENT_METH=Z&TIP_A
MT=57.00&INDUSTRY_TYPE=P&CARD_ID=0&USER_DATA_4=Capture total

```

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">CCR4</FIELD>
<FIELD KEY="BATCH_ID">1</FIELD>
<FIELD KEY="TRAN_NBR">3</FIELD>
<FIELD KEY="LOCAL_DATE">090220</FIELD>
<FIELD KEY="LOCAL_TIME">095727</FIELD>
<FIELD KEY="AUTH_GUID">09KX23U4KUDWWLVGM0Q</FIELD>
<FIELD KEY="AUTH_RESP">00</FIELD>
<FIELD KEY="AUTH_RESP_TEXT">APPROVAL</FIELD>
<FIELD KEY="AUTH_CARD_TYPE">V</FIELD>
<FIELD KEY="AUTH_TRAN_DATE_GMT">09/02/2020 03:57:27 PM</FIELD>
<FIELD KEY="AUTH_AMOUNT_REQUESTED">227.00</FIELD>
<FIELD KEY="AUTH_AMOUNT">227.00</FIELD>
<FIELD KEY="AUTH_CURRENCY_CODE">840</FIELD>
<FIELD KEY="NETWORK_RESPONSE">00</FIELD>
<FIELD KEY="ORIG_TRAN_TYPE">CCR4</FIELD>
</FIELDS>
</RESPONSE>
```