Transaction Specs - 3D Secure & 3rd Party Token Support

October 2022

REVISION HISTORY

Date	Version	Author(s)	Comments
6/11/2019	1.0	M. Billips	Initial version.
9/6/2019	1.1	M. Billips	Change 3DS_VER tag name to TDS_VER
8/21/2020	1.2	M. Billips	Modifications for 3rd party token support – Visa, MC, Amex, Disc
12/9/2020	1.3	M. Billips	Modifications for 3rd party token support – Amex & Disc
12/17/2021	1.4	M. Billips	DIRECTORY_SERVER_TRAN_ID tag required for 3DS V2 regardless of card brand
10/7/2022	1.5	M. Billips	Remove 3DS version 1

CONFIDENTIALITY STATEMENT

Contents

3D Secure Support

Ecommerce

The EPX platform supports 3D Secure Versions 2. This section provides in detail the required EPX fields and samples of how Ecommerce CCE1 Sale and CCE2 Authorization Only transactions containing 3D Secure v2 data must be sent to EPX for processing.

Note the following about 3D Secure:

- The merchant profile must be configured as Ecommerce for the transactions to process successfully.

- Version 2 supports the four major brands (Visa, MasterCard, Discover, and American Express).

TDS_VER

The TDS_VER field contains the 3D Secure version of the authentication agent. This field must contain a value of "2" to indicate 3DS version 2.

- Variable Type: Numeric

- Max Length: 1

- Required

Example:

```
<TDS_VER>2</TDS_VER>
```

TDS_VER	Condition
2	3DS Version 2

CAVV_RESP

The CAVV_RESP field contains the ECI value returned by the authentication agent.

- Variable Type: Numeric
- Max Length: 2
- Required *If returned by the Authentication Agent

Example:

```
<CAVV_RESP>5</CAVV_RESP>
```

CAVV_RESP Values

CAVV_RESP	Request Card Type	Condition
0	MasterCard	Used when UCAF data collection is not supported by the merchant.
1	MasterCard	Used when UCAF data collection is supported by the merchant, but was not populated.
2	MasterCard	Used when UCAF data collection is supported by the merchant and the CAVV_UCAF field is populated.
5	Visa / Discover/ Amex	Used when submitting a secure ecommerce transaction.
6	Visa / Discover/ Amex	Used when submitting a non-authenticated security transaction at a 3-D Secure-capable merchant, and the merchant attempted to authenticate the cardholder data using 3-D Secure.
7	Visa / Discover/ Amex	Used when submitting a non-authenticated security transaction.
8	Visa / Discover/ Amex	Used when submitting a non-secure transaction.
9	Visa / Discover/ Amex	For optional regional use only.

CAVV_UCAF

The CAVV_UCAF field contains the UCAF string returned by the authentication agent and can contain up to 81 characters.

When sending Visa, MasterCard, American Express, and Discover requests, if the CAVV_UCAF string length is 28 it will be considered Base64 format; if the string length is 40 it will be considered HEX format; if it's length is not equal to 28 Base64 or 40 HEX it will not be included in the authorization request. The raw cryptogram value should not be altered or modified in any way. The only is exception is when sending transactions via HTTPS POST where URL encoding is required.

When sending a MasterCard request, if the values of 0 or 1 are submitted in the CAVV_RESP field, it is recommended to include the CAVV_UCAF field and value, but it is not required.

The optional XID can be in BASE64 or HEX (40) representation. If the XID is present, place a "|" (vertical bar) after the CAVV_UCAF and then append the XID value.

NOTE:
For Base64, if the CAVV string contains a "+" character, ensure that it remains in the string and that it is not replaced with a "space".

- Variable Type: Alphanumeric
- Max Length: 81
- Required *If returned by the Authentication Agent

Example (HEX):

```
<CAVV_UCAF>00000107327993123456789012799300000000000</CAVV_UCAF>
```

Example (Base64):

```
<CAVV_UCAF>AAABAWFlmQAAAABjRWWZEEFgFz+=</CAVV_UCAF>
```

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 used when performing a BRIC/GUID-based token transaction such as a new Authorization or Sale.

- Variable Type: Alphanumeric
- Max Length: 20

Example:

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

ACCOUNT_NBR

The ACCOUNT_NBR field contains the account number to be acted upon during the transaction.

- Variable Type: Alphanumeric
- Max Length: 30

Example:

```
<ACCOUNT_NBR>4111111111111111</ACCOUNT_NBR>
```

CARD_ENT_METH

The CARD_ENT_METH field is used to indicate the method of card entry for the transaction. The field should be sent with a value of "E" when using the ACCOUNT_NBR, and "Z" for ORIG_AUTH_GUID BRIC-based transactions.

- Variable Type: Alpha
- Max Length: 1
- Required

Example:

```
<CARD_ENT_METH>E</CARD_ENT_METH>
```

EXP_DATE

The EXP_DATE field contains the credit card's expiration date.

- Variable Type: Numeric
- Format: YYMM
- Max Length: 4
- Required

Example:

```
<EXP_DATE>2504</EXP_DATE>
```

NOTE: This example represents April 2025.

INDUSRTY_TYPE

The use of the INDUSTRY_TYPE tag allows any Retail, CAT, Banking, ECOM, or MOTO transaction to be sent to the same 4-part key and eliminates the need to use unique TERMINAL_NBR(s) configured specifically for each industry type.

If the INDUSTRY_TYPE tag is not present in the request, the EPX platform will determine the best value to use based on the rest of the items in the request, specifically TRAN_TYPE.

For Ecommerce, a value of "E" should be used.

- Variable Type: Alpha
- Max Length: 1
- Required

Example:

```
<INDUSTRY_TYPE>E</INDUSTRY_TYPE>
```

TOKEN_TRAN_IDENT

The TOKEN_TRAN_IDENT is the Token Transaction Identifier and is required to be sent with the transaction if returned by the Token Provider.

A 44-byte base64 value will be sent for MasterCard BIN ranges.

A 64-byte base64 value will be sent for Visa BIN ranges; Hex values are 128 bytes.

- Variable Type: Alphanumeric
- Max Length: 128
- Required *If returned by the Authentication Agent

Example (Base64):

```
<TOKEN_TRAN_IDENT>e220aa1707zz15987a375f9f8359e27dcbc1abz1f959a379d1308dd8731c9371
</TOKEN_TRAN_IDENT>
```

DIRECTORY_SERVER_TRAN_ID

The DIRECTORY_SERVER_TRAN_ID field contains the Directory Server Transaction ID and can contain up to 36 characters.

The Directory Server Transaction ID is a Universally Unique Transaction ID which can be provided by the processors/acquirers as part of the authentication transaction and is required to be sent with the transaction if returned by the Token Provider.

- Variable Type: Alphanumeric
- Max Length: 36
- Required for 3DS Version 2 *If returned by the Authentication Agent

Example:

```
<DIRECTORY_SERVER_TRAN_ID>f38e6948-5388-41a6-bca4-
b49723c19437</DIRECTORY_SERVER_TRAN_ID>
```

3D Secure 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 Ecommerce Transaction Specs for more details and the Data Dictionary for EPX field definitions.

Sale (CCE1)

3DS Data

Visa

Following are samples of Visa Ecommerce Sale transactions containing 3DS data with account information.

XML

```
<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="1" terminal_nbr="1">
<TRAN_TYPE>CCE1</TRAN_TYPE>
<AMOUNT>77.00</AMOUNT>
<BATCH_ID>7</BATCH_ID>
<TRAN_NBR>113</TRAN_NBR>
<ACCOUNT_NBR>4111111111111111</ACCOUNT_NBR>
<TDS_VER>2</TDS_VER>
<CAVV_UCAF>AAABAWFlmQAAAABjRWWZEEFgFz+=</CAVV_UCAF>
<CAVV_RESP>5</CAVV_RESP>
<EXP_DATE>4912</EXP_DATE>
<CARD_ENT_METH>E</CARD_ENT_METH>
<INDUSTRY_TYPE>E</INDUSTRY_TYPE>
<DIRECTORY_SERVER_TRAN_ID>e21f7249-9322-79a6-zqg4-
b67125c61238</DIRECTORY_SERVER_TRAN_ID>
<TOKEN_TRAN_IDENT>e220aa1707zz15987a375f9f8359e27dcbc1abz1f959a379d1308dd8731c9371
</TOKEN_TRAN_IDENT>
<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_>
</DETAIL>
```

HTTPS

```
CUST_NBR=1234&MERCH_NBR=1234567&DBA_NBR=1&TERMINAL_NBR=1&TRAN_TYPE=CCE1&AMOUNT=77.
00&BATCH_ID=7&TRAN_NBR=113&ACCOUNT_NBR=4111111111111111&TDS_VER=2&CAVV_UCAF=AAABAW
FlmQAAAABjRWWZEEFgFz+=&CAVV_RESP=5&EXP_DATE=4912&CARD_ENT_METH=E&INDUSTRY_TYPE=E&D
IRECTORY_SERVER_TRAN_ID=e21f7249-9322-79a6-zqg4-
b67125c61238&TOKEN_TRAN_IDENT=e220aa1707zz15987a375f9f8359e27dcbc1abz1f959a379d130
8dd8731c9371&CVV2=123&FIRST_NAME=Teddy&LAST_NAME=Tester&ADDRESS=123+Main+Street&CI
TY=Wilmington&STATE=DE&ZIP_CODE=12345&USER_DATA_1=Customer ID 773377
```

MasterCard

Following are samples of MasterCard Ecommerce Sale transactions containing 3DS data with account information.

XML

```
<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="1" terminal_nbr="1">
<TRAN_TYPE>CCE1</TRAN_TYPE>
<AMOUNT>77.00</AMOUNT>
<BATCH_ID>7</BATCH_ID>
<TRAN_NBR>113</TRAN_NBR>
<ACCOUNT_NBR>5111111111111118</ACCOUNT_NBR>
<TDS_VER>2</TDS_VER>
<CAVV_UCAF>jELUbgG+Tfj0AREACMLdCae+oIs=</CAVV_UCAF>
<CAVV_RESP>2</CAVV_RESP>
<EXP_DATE>4912</EXP_DATE>
<CARD_ENT_METH>E</CARD_ENT_METH>
<INDUSTRY_TYPE>E</INDUSTRY_TYPE>
<DIRECTORY_SERVER_TRAN_ID>f38e6948-5388-41a6-bca4-
b49723c19437</DIRECTORY_SERVER_TRAN_ID>
<TOKEN_TRAN_IDENT>e220aa1707zz15987a375f9f8359e27dcbc1abz1f959</TOKEN_TRAN_IDENT>
<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_>
</DETAIL>
```

HTTPS

```
CUST_NBR=1234&MERCH_NBR=1234567&DBA_NBR=1&TERMINAL_NBR=1&TRAN_TYPE=CCE1&AMOUNT=77.
00&BATCH_ID=7&TRAN_NBR=113&ACCOUNT_NBR=5111111111111118&TDS_VER=2&CAVV_UCAF=jELUbg
G+Tfj0AREACMLdCae+oIs=&CAVV_RESP=2&EXP_DATE=4912&CARD_ENT_METH=E&INDUSTRY_TYPE=E&D
IRECTORY_SERVER_TRAN_ID=f38e6948-5388-41a6-bca4-
b49723c19437&TOKEN_TRAN_IDENT=e220aa1707zz15987a375f9f8359e27dcbc1abz1f959&CVV2=12
3&FIRST_NAME=Teddy&LAST_NAME=Tester&ADDRESS=123+Main+Street&CITY=Wilmington&STATE=
DE&ZIP_CODE=12345&USER_DATA_1=Customer ID 773377
```

Discover

Following are samples of Discover Ecommerce Sale transactions containing Protect Buy data
with account information.

XML

```
<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="1" terminal_nbr="1">
<TRAN_TYPE>CCE1</TRAN_TYPE>
<AMOUNT>77.00</AMOUNT>
<BATCH_ID>7</BATCH_ID>
<TRAN_NBR>130</TRAN_NBR>
<ACCOUNT_NBR>6011000011111113</ACCOUNT_NBR>
<TDS_VER>2</TDS_VER>
<CAVV_UCAF>AAUBAwExFCGKKNASCDEBXF2GTUI=</CAVV_UCAF>
<CAVV_RESP>5</CAVV_RESP>
<EXP_DATE>4912</EXP_DATE>
<CARD_ENT_METH>E</CARD_ENT_METH>
<INDUSTRY_TYPE>E</INDUSTRY_TYPE>
<TOKEN_TRAN_IDENT>e220aa1707zz15987a375f9f8359e27dcbc1abz1f959a379d1308dd8731c9371
</TOKEN_TRAN_IDENT>
<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_>
</DETAIL>
```

HTTPS

```
CUST_NBR=1234&MERCH_NBR=1234567&DBA_NBR=1&TERMINAL_NBR=1&TRAN_TYPE=CCE1&AMOUNT=77.
00&BATCH_ID=7&TRAN_NBR=130&ACCOUNT_NBR=6011000011111113&TDS_VER=2&CAVV_UCAF=AAUBAw
ExFCGKKNASCDEBXF2GTUI=&CAVV_RESP=5&EXP_DATE=4912&CARD_ENT_METH=E&INDUSTRY_TYPE=E&T
OKEN_TRAN_IDENT=e220aa1707zz15987a375f9f8359e27dcbc1abz1f959a379d1308dd8731c9371&C
VV2=123&FIRST_NAME=Teddy&LAST_NAME=Tester&ADDRESS=123+Main+Street&CITY=Wilmington&
STATE=DE&ZIP_CODE=12345&USER_DATA_1=Customer ID 773377
```

American Express

Following are samples of American Express Ecommerce Sale transactions containing Safe Key data with account information.

NOTE: If the ECI value is not produced by the 3DS provider, ensure you omit the CAVV_RESP tag from the transaction request.

XML

```
<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="1" terminal_nbr="1">
<TRAN_TYPE>CCE1</TRAN_TYPE>
<AMOUNT>77.00</AMOUNT>
<BATCH_ID>7</BATCH_ID>
<TRAN_NBR>131</TRAN_NBR>
<ACCOUNT_NBR>3711111111111117</ACCOUNT_NBR>
<TDS_VER>2</TDS_VER>
<CAVV_UCAF>IPQBZFG4rpQwAWRLLQAnuwEBhgA=</CAVV_UCAF>
<EXP_DATE>4912</EXP_DATE>
<CARD_ENT_METH>E</CARD_ENT_METH>
<CAVV_RESP>5</CAVV_RESP>
<INDUSTRY_TYPE>E</INDUSTRY_TYPE>
<TOKEN_TRAN_IDENT>e220aa1707zz15987a375f9f8359e27dcbc1abz1f959a379d1308dd8731c9371
</TOKEN_TRAN_IDENT>
<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_>
</DETAIL>
```

HTTPS

```
CUST_NBR=1234&MERCH_NBR=1234567&DBA_NBR=1&TERMINAL_NBR=1&TRAN_TYPE=CCE1&AMOUNT=77.
00&BATCH_ID=7&TRAN_NBR=131&ACCOUNT_NBR=3711111111111117&TDS_VER=2&CAVV_UCAF=IMwBXi
ycoV0o7NWQcgZMojIKhgA=&EXP_DATE=4912&CARD_ENT_METH=E&CAVV_RESP=5&INDUSTRY_TYPE=E&T
OKEN_TRAN_IDENT=e220aa1707zz15987a375f9f8359e27dcbc1abz1f959a379d1308dd8731c9371&C
VV2=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 CCE2

3DS Data

Visa

Following are samples of Visa Ecommerce Authorization Only transactions containing 3DS data with account information.

XML

```
<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="1" terminal_nbr="1">
<TRAN_TYPE>CCE2</TRAN_TYPE>
<AMOUNT>77.00</AMOUNT>
<BATCH_ID>87</BATCH_ID>
<TRAN_NBR>117</TRAN_NBR>
<ACCOUNT_NBR>4111111111111111</ACCOUNT_NBR>
<TDS_VER>2</TDS_VER>
<CAVV_UCAF>AAABAWFlmQAAAABjRWWZEEFgFz+=</CAVV_UCAF>
<CAVV_RESP>5</CAVV_RESP>
<EXP_DATE>4912</EXP_DATE>
<CARD_ENT_METH>E</CARD_ENT_METH>
<INDUSTRY_TYPE>E</INDUSTRY_TYPE>
<DIRECTORY_SERVER_TRAN_ID>e21f7249-9322-79a6-zqg4-
b67125c61238</DIRECTORY_SERVER_TRAN_ID>
<TOKEN_TRAN_IDENT>e220aa1707zz15987a375f9f8359e27dcbc1abz1f959a379d1308dd8731c9371
</TOKEN_TRAN_IDENT>
<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_>
</DETAIL>
```

HTTPS

```
CUST_NBR=1234&MERCH_NBR=1234567&DBA_NBR=1&TERMINAL_NBR=1&TRAN_TYPE=CCE2&AMOUNT=77.
00&BATCH_ID=87&TRAN_NBR=117&ACCOUNT_NBR=4111111111111111&TDS_VER=2&CAVV_UCAF=AAABA
WFlmQAAAABjRWWZEEFgFz+=&CAVV_RESP=5&EXP_DATE=4912&CARD_ENT_METH=E&INDUSTRY_TYPE=E&
DIRECTORY_SERVER_TRAN_ID=e21f7249-9322-79a6-zqg4-
b67125c61238&TOKEN_TRAN_IDENT=e220aa1707zz15987a375f9f8359e27dcbc1abz1f959a379d130
8dd8731c9371&CVV2=123&FIRST_NAME=Teddy&LAST_NAME=Tester&ADDRESS=123+Main+Street&CI
TY=Wilmington&STATE=DE&ZIP_CODE=12345&USER_DATA_1=Customer ID 773377
```

MasterCard

Following are samples of MasterCard Ecommerce Authorization Only transactions containing 3DS data with account information.

XML

```
<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="1" terminal_nbr="1">
<TRAN_TYPE>CCE2</TRAN_TYPE>
<AMOUNT>77.00</AMOUNT>
<BATCH_ID>87</BATCH_ID>
<TRAN_NBR>117</TRAN_NBR>
<ACCOUNT_NBR>5111111111111118</ACCOUNT_NBR>
<TDS_VER>2</TDS_VER>
<CAVV_UCAF>jELUbgG+Tfj0AREACMLdCae+oIs=</CAVV_UCAF>
<CAVV_RESP>2</CAVV_RESP>
<EXP_DATE>4912</EXP_DATE>
<CARD_ENT_METH>E</CARD_ENT_METH>
<INDUSTRY_TYPE>E</INDUSTRY_TYPE>
<DIRECTORY_SERVER_TRAN_ID>f38e6948-5388-41a6-bca4-
b49723c19437</DIRECTORY_SERVER_TRAN_ID>
<TOKEN_TRAN_IDENT>e220aa1707zz15987a375f9f8359e27dcbc1abz1f959</TOKEN_TRAN_IDENT>
<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_>
</DETAIL>
```

HTTPS

```
CUST_NBR=1234&MERCH_NBR=1234567&DBA_NBR=1&TERMINAL_NBR=1&TRAN_TYPE=CCE2&AMOUNT=77.
00&BATCH_ID=87&TRAN_NBR=117&ACCOUNT_NBR=5111111111111118&TDS_VER=2&CAVV_UCAF=jELUb
gG+Tfj0AREACMLdCae+oIs=&CAVV_RESP=2&EXP_DATE=4912&CARD_ENT_METH=E&INDUSTRY_TYPE=E&
DIRECTORY_SERVER_TRAN_ID=f38e6948-5388-41a6-bca4-
b49723c19437&TOKEN_TRAN_IDENT=e220aa1707zz15987a375f9f8359e27dcbc1abz1f959&CVV2=12
3&FIRST_NAME=Teddy&LAST_NAME=Tester&ADDRESS=123+Main+Street&CITY=Wilmington&STATE=
DE&ZIP_CODE=12345&USER_DATA_1=Customer ID 773377
```

Discover

Following are samples of Discover Ecommerce Authorization Only transactions containing Protect Buy data with account information.

XML

```
<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="1" terminal_nbr="1">
<TRAN_TYPE>CCE2</TRAN_TYPE>
<AMOUNT>77.00</AMOUNT>
<BATCH_ID>7</BATCH_ID>
<TRAN_NBR>132</TRAN_NBR>
<ACCOUNT_NBR>6011000011111113</ACCOUNT_NBR>
```

```
<TDS_VER>2</TDS_VER>
<CAVV_UCAF>AAUBAwExFCGKKNASCDEBXF2GTUI=</CAVV_UCAF>
<CAVV_RESP>5</CAVV_RESP>
<EXP_DATE>4912</EXP_DATE>
<CARD_ENT_METH>E</CARD_ENT_METH>
<INDUSTRY_TYPE>E</INDUSTRY_TYPE>
<TOKEN_TRAN_IDENT>e220aa1707zz15987a375f9f8359e27dcbc1abz1f959a379d1308dd8731c9371
</TOKEN_TRAN_IDENT>
<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_>
</DETAIL>
```

HTTPS

```
CUST_NBR=1234&MERCH_NBR=1234567&DBA_NBR=1&TERMINAL_NBR=1&TRAN_TYPE=CCE2&AMOUNT=77.
00&BATCH_ID=7&TRAN_NBR=132&ACCOUNT_NBR=6011000011111113&TDS_VER=2&CAVV_UCAF=AAUBAw
ExFCGKKNASCDEBXF2GTUI=&CAVV_RESP=5&EXP_DATE=4912&CARD_ENT_METH=E&INDUSTRY_TYPE=E&T
OKEN_TRAN_IDENT=e220aa1707zz15987a375f9f8359e27dcbc1abz1f959a379d1308dd8731c9371&C
VV2=123&FIRST_NAME=Teddy&LAST_NAME=Tester&ADDRESS=123+Main+Street&CITY=Wilmington&
STATE=DE&ZIP_CODE=12345&USER_DATA_1=Customer ID 773377
```

American Express

Following are samples of American Express Ecommerce Authorization Only transactions containing Safe Key data with account information.

NOTE: If the ECI value is not produced by the 3DS provider, ensure you omit the CAVV_RESP tag from the transaction request.

XML

```
<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="1" terminal_nbr="1">
<TRAN_TYPE>CCE2</TRAN_TYPE>
<AMOUNT>77.00</AMOUNT>
<BATCH_ID>7</BATCH_ID>
<TRAN_NBR>133</TRAN_NBR>
<ACCOUNT_NBR>3711111111111117</ACCOUNT_NBR>
<TDS_VER>2</TDS_VER>
<CAVV_UCAF>IPQBZFG4rpQwAWRLLQAnuwEBhgA=</CAVV_UCAF>
<EXP_DATE>4912</EXP_DATE>
<CARD_ENT_METH>E</CARD_ENT_METH>
<CAVV_RESP>5</CAVV_RESP>
<INDUSTRY_TYPE>E</INDUSTRY_TYPE>
<TOKEN_TRAN_IDENT>e220aa1707zz15987a375f9f8359e27dcbc1abz1f959a379d1308dd8731c9371
</TOKEN_TRAN_IDENT>
<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_>
</DETAIL>
```

HTTPS

```
CUST_NBR=1234&MERCH_NBR=1234567&DBA_NBR=1&TERMINAL_NBR=1&TRAN_TYPE=CCE2&AMOUNT=77.
00&BATCH_ID=7&TRAN_NBR=133&ACCOUNT_NBR=3711111111111117&TDS_VER=2&CAVV_UCAF=IMwBXi
ycoV0o7NWQcgZMojIKhgA=&EXP_DATE=4912&CARD_ENT_METH=E&CAVV_RESP=5&INDUSTRY_TYPE=E&T
OKEN_TRAN_IDENT=e220aa1707zz15987a375f9f8359e27dcbc1abz1f959a379d1308dd8731c9371&C
VV2=123&FIRST_NAME=Teddy&LAST_NAME=Tester&ADDRESS=123+Main+Street&CITY=Wilmington&
STATE=DE&ZIP_CODE=12345&USER_DATA_1=Customer ID 773377
```

3rd Party Token Support

Ecommerce

The EPX platform supports tokens from 3rd parties in accordance with the EMVCo specifications. This section provides in detail the required EPX fields and samples of how Ecommerce CCE1 Sale and CCE2 Authorization Only transactions containing 3rd party tokens must be sent to EPX for processing. The merchant profile must be configured as Ecommerce for the transactions to process successfully. This document is not intended for the support of the raw unaltered digital wallet / e-wallet data-string. The integrated application is responsible for decoding the data-string produced by the digital wallet / e-wallet output and sending the appropriate data with the transaction request in accordance to the EPX specifications for 3rd party tokens.

ACCOUNT_NBR

The ACCOUNT_NBR field contains the account number to be acted upon during the transaction.   The PAN or 3rd Party Token must be sent in this field.

- Variable Type: Alphanumeric
- Max Length: 30
- Required

Example:

```
<ACCOUNT_NBR>4111111111111111</ACCOUNT_NBR>
```

CARD_ENT_METH

The CARD_ENT_METH field is used to indicate how the card number was entered for the transaction.

Visa and MasterCard token transactions require a value of "E".

American Express and Discover token transactions require a value of "T".

- Variable Type: Alpha
- Max Length: 1
- Required

Examples:

Applicable to Visa & MasterCard

```
<CARD_ENT_METH>E</CARD_ENT_METH>
```

Applicable to American Express & Discover

```
<CARD_ENT_METH>T</CARD_ENT_METH>
```

EXP_DATE

The EXP_DATE field contains the credit card's expiration date.

- Variable Type: Numeric
- Format: YYMM
- Max Length: 4
- Required

Example:

```
<EXP_DATE>2504</EXP_DATE>
```

NOTE: This example represents April 2025.

INDUSRTY_TYPE

The use of the INDUSTRY_TYPE tag allows any Retail, CAT, Banking, ECOM, or MOTO transaction to be sent to the same 4-part key and eliminates the need to use unique TERMINAL_NBR(s) configured specifically for each industry type.

If the INDUSTRY_TYPE tag is not present in the request, the EPX platform will determine the best value to use based on the rest of the items in the request, specifically TRAN_TYPE.

For Ecommerce, a value of "E" should be used.

- Variable Type: Alpha
- Max Length: 1
- Required

Example:

```
<INDUSTRY_TYPE>E</INDUSTRY_TYPE>
```

TAVV

The TAVV field contains the cryptogram returned by the token provider and can contain up to 81 characters. This field is very similar to the CAVV_UCAF value and how that field is processed by the 3DS and MC SecureCode logic.

When sending Visa, MasterCard, American Express, and Discover requests, if the cryptogram data string length is 28 it will be considered Base64 format; if the string length is 40 it will be considered HEX format; if its length is not equal to 28 Base64 or 40 HEX it will not be included in the authorization request to the Networks for processing. The raw cryptogram value should not be altered or modified in any way. The only exception is when sending transactions via HTTPS POST method where URL encoding is required.

> **NOTE:** For Base64, if the cryptogram string contains a "+" character, ensure that it remains in the string and that it is not replaced with a "space".

- Variable Type: Alphanumeric
- Max Length: 81
- Required

Example (HEX):

```
<TAVV>00000107327993123456789012799300000000000</TAVV>
```

Example (Base64):

```
<TAVV>AAABAWFlmQAAAABjRWWZEEFgFz+=</TAVV>
```

TAVV_ECI

The TAVV_ECI field contains the ECI response value returned by the Token Provider.

> **NOTE:** This field is required and transactions can decline if not present; however, American Express may not provide an ECI value to include with the transaction request and the TAVV_ECI tag should not be included with the transaction request.

- Variable Type: Numeric
- Max Length: 2
- Required *If returned by the Token Provider

Example:

```
<TAVV_ECI>5</TAVV_ECI>
```

TOKEN_TRAN_IDENT

The TOKEN_TRAN_IDENT is the Token Transaction Identifier and is required to be sent with the transaction if returned by the Token Provider.

A 44-byte base64 value will be sent for MasterCard BIN ranges.

A 64-byte base64 value will be sent for Visa BIN ranges; a Hex value is 128 bytes.

- Variable Type: Alphanumeric
- Max Length: 128
- Required *If returned by the Token Provider

Example (Base64):

```
<TOKEN_TRAN_IDENT>e220aa1707zz15987a375f9f8359e27dcbc1abz1f959a379d1308dd8731c9371
</TOKEN_TRAN_IDENT>
```

DIRECTORY_SERVER_TRAN_ID

The DIRECTORY_SERVER_TRAN_ID field contains the MasterCard Directory Server Transaction ID and can contain up to 36 characters.

The Directory Server Transaction ID is a Universally Unique Transaction ID which can be provided by the processors/acquirers as part of the authentication transaction and is required to be sent with the transaction if returned by the Token Provider.

- Variable Type: Alphanumeric
- Max Length: 36
- Required *If returned by the Token Provider

Example:

```
<DIRECTORY_SERVER_TRAN_ID>f38e6948-5388-41a6-bca4-
b49723c19437</DIRECTORY_SERVER_TRAN_ID>
```

3rd Party Token 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.

Sale CCE1

3rd Party Token

Visa

Following are samples of Visa Ecommerce Sale transactions containing 3rd Party Token data.

XML

```
<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="1" terminal_nbr="1">
<TRAN_TYPE>CCE1</TRAN_TYPE>
<AMOUNT>77.00</AMOUNT>
<BATCH_ID>7</BATCH_ID>
<TRAN_NBR>113</TRAN_NBR>
<ACCOUNT_NBR>4111111111111111</ACCOUNT_NBR>
<TAVV>AAABAWFlmQAAAABjRWWZEEFgFz+=</TAVV>
<TAVV_ECI>5</TAVV_ECI>
<EXP_DATE>4912</EXP_DATE>
<CARD_ENT_METH>E</CARD_ENT_METH>
<INDUSTRY_TYPE>E</INDUSTRY_TYPE>
<TOKEN_TRAN_IDENT>e220aa1707zz15987a375f9f8359e27dcbc1abz1f959a379d1308dd8731c9371
</TOKEN_TRAN_IDENT>
<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_>
</DETAIL>
```

HTTPS

```
CUST_NBR=1234&MERCH_NBR=1234567&DBA_NBR=1&TERMINAL_NBR=1&TRAN_TYPE=CCE1&AMOUNT=77.
00&BATCH_ID=7&TRAN_NBR=113&ACCOUNT_NBR=4111111111111111&TAVV=AAABAWFlmQAAAABjRWWZE
EFgFz+=&TAVV_ECI=5&EXP_DATE=4912&CARD_ENT_METH=E&INDUSTRY_TYPE=E&TOKEN_TRAN_IDENT=
e220aa1707zz15987a375f9f8359e27dcbc1abz1f959a379d1308dd8731c9371&CVV2=123&FIRST_NA
ME=Teddy&LAST_NAME=Tester&ADDRESS=123+Main+Street&CITY=Wilmington&STATE=DE&ZIP_COD
E=12345&USER_DATA_1=Customer ID 773377
```

MasterCard

Following are samples of MasterCard Ecommerce Sale transactions containing 3rd Party Token data.

XML

```
<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="1" terminal_nbr="1">
<TRAN_TYPE>CCE1</TRAN_TYPE>
<AMOUNT>77.00</AMOUNT>
<BATCH_ID>2</BATCH_ID>
<TRAN_NBR>114</TRAN_NBR>
<ACCOUNT_NBR>5111111111111118</ACCOUNT_NBR>
<TAVV>ALKMwr0ZuON6AAnPLNIUAoABFAA=</TAVV>
<TAVV_ECI>2</TAVV_ECI>
<EXP_DATE>4912</EXP_DATE>
<CARD_ENT_METH>E</CARD_ENT_METH>
<INDUSTRY_TYPE>E</INDUSTRY_TYPE>
<TOKEN_TRAN_IDENT>e220aa1707zz15987a375f9f8359e27dcbc1abz1f959</TOKEN_TRAN_IDENT>
<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_>
</DETAIL>
```

HTTPS

```
CUST_NBR=1234&MERCH_NBR=1234567&DBA_NBR=1&TERMINAL_NBR=1&TRAN_TYPE=CCE1&AMOUNT=77.
00&BATCH_ID=7&TRAN_NBR=114&ACCOUNT_NBR=5111111111111118&TAVV=ALKMwr0ZuON6AAnPLNIUA
oABFAA=&TAVV_ECI=2&EXP_DATE=4912&CARD_ENT_METH=E&INDUSTRY_TYPE=E&TOKEN_TRAN_IDENT=
e220aa1707zz15987a375f9f8359e27dcbc1abz1f959&CVV2=123&FIRST_NAME=Teddy&LAST_NAME=T
ester&ADDRESS=123+Main+Street&CITY=Wilmington&STATE=DE&ZIP_CODE=12345&USER_DATA_1=
Customer ID 773377
```

Discover

Following are samples of Discover Ecommerce Sale transactions containing 3rd Party Token data.

Note: Discover 3rd Party Token requests require a CARD_ENT_METH value of "T" to indicate token based transaction.

XML

```
<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="1" terminal_nbr="1">
<TRAN_TYPE>CCE1</TRAN_TYPE>
<AMOUNT>77.00</AMOUNT>
<BATCH_ID>7</BATCH_ID>
<TRAN_NBR>115</TRAN_NBR>
<ACCOUNT_NBR>6011000011111113</ACCOUNT_NBR>
<TAVV>AAUBAwExFCGKKNASCDEBXF2GTUI=</TAVV>
<TAVV_ECI>5</TAVV_ECI>
<EXP_DATE>4912</EXP_DATE>
<CARD_ENT_METH>T</CARD_ENT_METH>
<INDUSTRY_TYPE>E</INDUSTRY_TYPE>
<TOKEN_TRAN_IDENT>e220aa1707zz15987a375f9f8359e27dcbc1abz1f959a379d1308dd8731c9371
</TOKEN_TRAN_IDENT>
<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_>
</DETAIL>
```

HTTPS

```
CUST_NBR=1234&MERCH_NBR=1234567&DBA_NBR=1&TERMINAL_NBR=1&TRAN_TYPE=CCE1&AMOUNT=77.
00&BATCH_ID=7&TRAN_NBR=115&ACCOUNT_NBR=6011000011111113&TAVV=AAUBAwExFCGKKNASCDEBX
F2GTUI=&TAVV_ECI=5&EXP_DATE=4912&CARD_ENT_METH=T&INDUSTRY_TYPE=E&TOKEN_TRAN_IDENT=
e220aa1707zz15987a375f9f8359e27dcbc1abz1f959a379d1308dd8731c9371&CVV2=123&FIRST_NA
ME=Teddy&LAST_NAME=Tester&ADDRESS=123+Main+Street&CITY=Wilmington&STATE=DE&ZIP_COD
E=12345&USER_DATA_1=Customer ID 773377
```

American Express

Following are samples of American Express Ecommerce Sale transactions containing 3rd Party Token data.

NOTE:

Amex 3rd Party Token requests require a CARD_ENT_METH value of "T" to indicate a token based transaction.

If the ECI value is not produced by the token provider, do not include the TAVV_ECI tag or any value with the transaction request.

XML

```
<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="1" terminal_nbr="1">
<TRAN_TYPE>CCE1</TRAN_TYPE>
<AMOUNT>77.00</AMOUNT>
<BATCH_ID>7</BATCH_ID>
<TRAN_NBR>116</TRAN_NBR>
<ACCOUNT_NBR>3711111111111117</ACCOUNT_NBR>
<TAVV>IPQBZFG4rpQwAWRLLQAnuwEBhgA=</TAVV>
<EXP_DATE>4912</EXP_DATE>
<CARD_ENT_METH>T</CARD_ENT_METH>
<TAVV_ECI>5</TAVV_ECI>
<INDUSTRY_TYPE>E</INDUSTRY_TYPE>
<TOKEN_TRAN_IDENT>e220aa1707zz15987a375f9f8359e27dcbc1abz1f959a379d1308dd8731c9371
</TOKEN_TRAN_IDENT>
<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_>
</DETAIL>
```

HTTPS

```
CUST_NBR=1234&MERCH_NBR=1234567&DBA_NBR=1&TERMINAL_NBR=1&TRAN_TYPE=CCE1&AMOUNT=77.
00&BATCH_ID=7&TRAN_NBR=116&ACCOUNT_NBR=3711111111111117&TAVV=IMwBXiycoV0o7NWQcgZMo
jIKhgA=&EXP_DATE=4912&CARD_ENT_METH=T&TAVV_ECI=5&INDUSTRY_TYPE=E&TOKEN_TRAN_IDENT=
e220aa1707zz15987a375f9f8359e27dcbc1abz1f959a379d1308dd8731c9371&CVV2=123&FIRST_NA
ME=Teddy&LAST_NAME=Tester&ADDRESS=123+Main+Street&CITY=Wilmington&STATE=DE&ZIP_COD
E=12345&USER_DATA_1=Customer ID 773377
```

Authorization Only CCE2

3rd Party Token

Visa

Following are samples of Visa Ecommerce Authorization Only transactions containing 3rd Party Token data.

XML

```
<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="1" terminal_nbr="1">
<TRAN_TYPE>CCE1</TRAN_TYPE>
<AMOUNT>77.00</AMOUNT>
<BATCH_ID>7</BATCH_ID>
<TRAN_NBR>113</TRAN_NBR>
<ACCOUNT_NBR>4111111111111111</ACCOUNT_NBR>
<TAVV>AAABAWFlmQAAAABjRWWZEEFgFz+=</TAVV>
<TAVV_ECI>5</TAVV_ECI>
```

```
<EXP_DATE>4912</EXP_DATE>
<CARD_ENT_METH>E</CARD_ENT_METH>
<INDUSTRY_TYPE>E</INDUSTRY_TYPE>
<TOKEN_TRAN_IDENT>e220aa1707zz15987a375f9f8359e27dcbc1abz1f959a379d1308dd8731c9371
</TOKEN_TRAN_IDENT>
<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_>
</DETAIL>
```

HTTPS

```
CUST_NBR=1234&MERCH_NBR=1234567&DBA_NBR=1&TERMINAL_NBR=1&TRAN_TYPE=CCE1&AMOUNT=77.
00&BATCH_ID=7&TRAN_NBR=113&ACCOUNT_NBR=4111111111111111&TAVV=AAABAWFlmQAAAABjRWWZE
EFgFz+=&TAVV_ECI=5&EXP_DATE=4912&CARD_ENT_METH=E&INDUSTRY_TYPE=E&TOKEN_TRAN_IDENT=
e220aa1707zz15987a375f9f8359e27dcbc1abz1f959a379d1308dd8731c9371&CVV2=123&FIRST_NA
ME=Teddy&LAST_NAME=Tester&ADDRESS=123+Main+Street&CITY=Wilmington&STATE=DE&ZIP_COD
E=12345&USER_DATA_1=Customer ID 773377
```

MasterCard

Following are samples of MasterCard Ecommerce Authorization Only transactions containing 3rd Party Token data.

XML

```
<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="1" terminal_nbr="1">
<TRAN_TYPE>CCE1</TRAN_TYPE>
<AMOUNT>77.00</AMOUNT>
<BATCH_ID>2</BATCH_ID>
<TRAN_NBR>114</TRAN_NBR>
<ACCOUNT_NBR>5111111111111118</ACCOUNT_NBR>
<TAVV>ALKMwr0ZuON6AAnPLNIUAoABFAA=</TAVV>
<TAVV_ECI>2</TAVV_ECI>
<EXP_DATE>4912</EXP_DATE>
<CARD_ENT_METH>E</CARD_ENT_METH>
<INDUSTRY_TYPE>E</INDUSTRY_TYPE>
<TOKEN_TRAN_IDENT>e220aa1707zz15987a375f9f8359e27dcbc1abz1f959</TOKEN_TRAN_IDENT>
<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_>
</DETAIL>
```

HTTPS

```
CUST_NBR=1234&MERCH_NBR=1234567&DBA_NBR=1&TERMINAL_NBR=1&TRAN_TYPE=CCE1&AMOUNT=77.
00&BATCH_ID=7&TRAN_NBR=114&ACCOUNT_NBR=5111111111111118&TAVV=ALKMwr0ZuON6AAnPLNIUA
oABFAA=&TAVV_ECI=2&EXP_DATE=4912&CARD_ENT_METH=E&INDUSTRY_TYPE=E&TOKEN_TRAN_IDENT=
e220aa1707zz15987a375f9f8359e27dcbc1abz1f959&CVV2=123&FIRST_NAME=Teddy&LAST_NAME=T
ester&ADDRESS=123+Main+Street&CITY=Wilmington&STATE=DE&ZIP_CODE=12345&USER_DATA_1=
Customer ID 773377
```

Discover

Following are samples of Discover Ecommerce Authorization Only transactions containing 3rd Party Token data.

Note: Discover 3rd Party Token requests require a CARD_ENT_METH value of "T" to indicate token based transaction.

XML

```
<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="1" terminal_nbr="1">
<TRAN_TYPE>CCE1</TRAN_TYPE>
<AMOUNT>77.00</AMOUNT>
<BATCH_ID>7</BATCH_ID>
<TRAN_NBR>115</TRAN_NBR>
<ACCOUNT_NBR>6011000011111113</ACCOUNT_NBR>
<TAVV>AAUBAwExFCGKKNASCDEBXF2GTUI=</TAVV>
<TAVV_ECI>5</TAVV_ECI>
<EXP_DATE>4912</EXP_DATE>
<CARD_ENT_METH>T</CARD_ENT_METH>
<INDUSTRY_TYPE>E</INDUSTRY_TYPE>
<TOKEN_TRAN_IDENT>e220aa1707zz15987a375f9f8359e27dcbc1abz1f959a379d1308dd8731c9371
</TOKEN_TRAN_IDENT>
<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_>
</DETAIL>
```

HTTPS

```
CUST_NBR=1234&MERCH_NBR=1234567&DBA_NBR=1&TERMINAL_NBR=1&TRAN_TYPE=CCE1&AMOUNT=77.
00&BATCH_ID=7&TRAN_NBR=115&ACCOUNT_NBR=6011000011111113&TAVV=AAUBAwExFCGKKNASCDEBX
F2GTUI=&TAVV_ECI=5&EXP_DATE=4912&CARD_ENT_METH=T&INDUSTRY_TYPE=E&TOKEN_TRAN_IDENT=
e220aa1707zz15987a375f9f8359e27dcbc1abz1f959a379d1308dd8731c9371&CVV2=123&FIRST_NA
ME=Teddy&LAST_NAME=Tester&ADDRESS=123+Main+Street&CITY=Wilmington&STATE=DE&ZIP_COD
E=12345&USER_DATA_1=Customer ID 773377
```

American Express

Following are samples of American Express Ecommerce Authorization Only transactions containing 3rd Party Token data.

Note:

Amex 3rd Party Token requests require a CARD_ENT_METH value of "T" to indicate a token based transaction.

If the ECI value is not produced by the token provider, do not include the TAVV_ECI tag or any value with the transaction request.

XML

```
<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="1" terminal_nbr="1">
<TRAN_TYPE>CCE1</TRAN_TYPE>
<AMOUNT>77.00</AMOUNT>
<BATCH_ID>7</BATCH_ID>
<TRAN_NBR>116</TRAN_NBR>
<ACCOUNT_NBR>3711111111111117</ACCOUNT_NBR>
<TAVV>IPQBZFG4rpQwAWRLLQAnuwEBhgA=</TAVV>
<EXP_DATE>4912</EXP_DATE>
<CARD_ENT_METH>T</CARD_ENT_METH>
<TAVV_ECI>5</TAVV_ECI>
<INDUSTRY_TYPE>E</INDUSTRY_TYPE>
<TOKEN_TRAN_IDENT>e220aa1707zz15987a375f9f8359e27dcbc1abz1f959a379d1308dd8731c9371
</TOKEN_TRAN_IDENT>
<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_>
</DETAIL>
```

HTTPS

```
CUST_NBR=1234&MERCH_NBR=1234567&DBA_NBR=1&TERMINAL_NBR=1&TRAN_TYPE=CCE1&AMOUNT=77.
00&BATCH_ID=7&TRAN_NBR=116&ACCOUNT_NBR=3711111111111117&TAVV=IPQBZFG4rpQwAWRLLQAnu
wEBhgA=&EXP_DATE=4912&CARD_ENT_METH=T&TAVV_ECI=5&INDUSTRY_TYPE=E&TOKEN_TRAN_IDENT=
e220aa1707zz15987a375f9f8359e27dcbc1abz1f959a379d1308dd8731c9371&CVV2=123&FIRST_NA
ME=Teddy&LAST_NAME=Tester&ADDRESS=123+Main+Street&CITY=Wilmington&STATE=DE&ZIP_COD
E=12345&USER_DATA_1=Customer ID 773377
```