



Transaction Specs – Quasi Cash / CryptoCurrency / High- Risk Security

Public - Security Level 0

October 2021

REVISION HISTORY

Date	Version	Author(s)	Comments
3/20/17	1.0	C. Meaney	Initial version
10/29/20	1.1	M. Billips	Update Quasi Cash support, add CryptoCurrency & High-Risk Security support

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Contents

Quasi Cash Overview	1
Introduction	1
Industry-specific transaction types	1
ACI	1
BRIC lifetime	2
Field types	2
Key-entered sale (CCx1)	3
Account information	3
XML	3
HTTPS	3
Card-present sale (CCR1) with track data	4
Account Information	4
XML	4
HTTPS	4
Key-entered authorization only (CCx2)	5
Account information	5
XML	5
HTTPS	5
Card-present authorization only (CCR2) with track data	6
Account information	6
XML	6
HTTPS	6
Capture Only (CCx4)	7
GUID/BRIC	7
XML	7
HTTPS	7
Reversal (CCx7)	8
XML	8
HTTPS	8
Void (CCxX)	9

XML.....	9
HTTPS	9
CryptoCurrency Overview	10
Introduction	10
Industry-specific transaction types	10
ACI	10
BRIC lifetime	11
Field types.....	11
Key-entered sale (CCx1)	12
Account information	12
XML.....	12
HTTPS.....	12
Card-present sale (CCR1) with track data	13
Account Information	13
XML.....	13
HTTPS.....	13
Key-entered authorization only (CCx2)	14
Account information	14
XML.....	14
HTTPS.....	14
Card-present authorization only (CCR2) with track data	15
Account information	15
XML.....	15
HTTPS.....	15
Capture Only (CCx4).....	16
GUID/BRIC	16
XML.....	16
HTTPS.....	16
Reversal (CCx7)	17
XML.....	17
HTTPS	17
Void (CCxX)	18
XML.....	18
HTTPS	18

High-Risk Security Overview	19
Introduction	19
Industry-specific transaction types	19
ACI	19
BRIC lifetime	20
Field types.....	20
Key-entered sale (CCx1)	21
Account information	21
XML	21
HTTPS.....	21
Card-present sale (CCR1) with track data	22
Account Information	22
XML	22
HTTPS.....	22
Key-entered authorization only (CCx2)	23
Account information	23
XML	23
HTTPS.....	23
Card-present authorization only (CCR2) with track data	24
Account information	24
XML	24
HTTPS.....	24
Capture Only (CCx4).....	25
GUID/BRIC	25
XML	25
HTTPS.....	25
Reversal (CCx7)	26
XML.....	26
HTTPS	26
Void (CCxX)	27
XML.....	27
HTTPS	27

Quasi Cash Overview

Introduction

This section contains information on mandatory and optional fields and transaction types that cover sales, authorizations, capture GUIDs/BRICs, reversals, and voided transactions for Quasi Cash. The ACI tag is required to indicate a Quasi Cash initiated transaction.

NOTE: Quasi Cash is supported only by the Visa and MasterCard Networks.

In the production environment, the merchant profile must be configured for Quasi Cash support and set with the appropriate MCC Code 6050 or 6051. Quasi cash transactions are used when a credit card is used to purchase traveler's checks, money orders, and casino or other gambling credits.

Industry-specific transaction types

This guide describes the generic transaction types CCx1, CCx2, CCx4, where x represents the industry type. The table that follows provides the industry-specific transaction types for Quasi Cash.

TRAN_TYPE	Description	Industry type		
		R = Retail	E = ECOM	M = MOTO
CCx1	Purchase Authorization and Capture (Sale)	CCR1	CCE1	CCM1
CCx2	Authorization Only	CCR2	CCE2	CCM2
CCx4	Capture Only	CCR4	CCE4	CCM4

ACI

The Authorization Characteristics Indicator (ACI) field is used to identify specific characteristics of the transaction for the Networks. For Quasi Cash transactions, a value of "Q" is required.

ACI Value	Description	Card Type
Q	Quasi Cash	MasterCard and Visa

BRIC lifetime

The EPX BRIC (GUID/Token) can be used to create new transactions within the EPX system, and examples of this use are provided below. For more information about the usage of a BRIC refer to the *EPX BRIC Reference* manual.

Field types

The sections that follow provide examples of each transaction type. Within the examples, some fields are listed as mandatory and others as optional.

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.

Key-entered sale (CCx1)

Account information

The Sale transaction is an authorization that is captured in the same transaction, provided the authorization portion is approved and is otherwise able to settle. When a sale transaction is run against an account number, the authorization occurs for the dollar amount in the transaction. The capture automatically occurs so that the transaction settles during batch close and the next settlement window.

The ACI tag and value of "Q" is required to process as a Quasi Cash transaction.

XML

```
<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="2" terminal_nbr="1">
<TRAN_TYPE>CCx1</TRAN_TYPE>
<AMOUNT>77.00</AMOUNT>
<BATCH_ID>20201027</BATCH_ID>
<TRAN_NBR>113</TRAN_NBR>
<ACCOUNT_NBR>4111111111111111</ACCOUNT_NBR>
<EXP_DATE>4912</EXP_DATE>
<CARD_ENT_METH>X</CARD_ENT_METH>
<ACI>Q</ACI>
<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=2&TERMINAL_NBR=1&TRAN_TYPE=CCx1&AMOUNT=77.00&BATCH_ID=20201027&TRAN_NBR=113&ACCOUNT_NBR=4111111111111111&EXP_DATE=4912&CARD_ENT_METH=X&ACI=Q&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
```


Card-present sale (CCR1) with track data

Account Information

The card-present Sale with track data transaction is an authorization that is captured in the same transaction, provided the authorization portion is approved and is otherwise able to settle. When a sale transaction is run against an account number, the authorization occurs for the dollar amount in the transaction. The capture automatically occurs so that the transaction settles during batch close and the next settlement window.

The ACI tag and value of "Q" is required to process as a Quasi Cash transaction.

XML

```
<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="2" terminal_nbr="1">
<TRAN_TYPE>CCR1</TRAN_TYPE>
<AMOUNT>16.00</AMOUNT>
<BATCH_ID>20201027</BATCH_ID>
<TRAN_NBR>1</TRAN_NBR>
<TRACK_DATA>B41111111111111111111111111111111^CARD/TEST^491210100000000000000000
</TRACK_DATA>
<CARD_ENT_METH>H</CARD_ENT_METH>
<ACI>Q</ACI>
<INDUSTRY_TYPE>P</INDUSTRY_TYPE>
<E2EE>0</E2EE>
<FIRST_NAME>Test</FIRST_NAME>
<LAST_NAME>Card</LAST_NAME>
<ADDRESS>123 Main St</ADDRESS>
<CITY>Wilmington</CITY>
<STATE>DE</STATE>
<ZIP_CODE>12345</ZIP_CODE>
</DETAIL>
```

HTTPS

```
CUST_NBR=1234&MERCH_NBR=1234567&DBA_NBR=2&TERMINAL_NBR=1&TRAN_TYPE=CCR1&AMOUNT=16.00&BATCH_ID=20201027&TRAN_NBR=1&TRACK_DATA=B41111111111111111111111111111111^CARD/TEST^491210100000000000000000&CARD_ENT_METH=H&ACI=Q&INDUSTRY_TYPE=P&E2EE=0&FIRST_NAME=Test&LAST_NAME=Card&ADDRESS=123+Main+Street&CITY=Wilmington&STATE=DE&ZIP_CODE=12345
```

Key-entered authorization only (CCx2)

Account information

The Authorization Only transaction is an authorization that will hold funds equal to the dollar amount of the transaction for later capture. However, when no capture is performed, the funds that are held during the authorization are not available until the issuing bank releases them, typically 3-10 days later.

The ACI tag and value of "Q" is required to process as a Quasi Cash transaction.

XML

```
<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="2" terminal_nbr="1">
<TRAN_TYPE>CCx2</TRAN_TYPE>
<AMOUNT>77.00</AMOUNT>
<BATCH_ID>20201027</BATCH_ID>
<TRAN_NBR>113</TRAN_NBR>
<ACCOUNT_NBR>411111111111111</ACCOUNT_NBR>
<EXP_DATE>4912</EXP_DATE>
<CARD_ENT_METH>X</CARD_ENT_METH>
<ACI>Q</ACI>
<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=2&TERMINAL_NBR=1&TRAN_TYPE=CCx2&AMOUNT=77.00&BATCH_ID=20201027&TRAN_NBR=113&ACCOUNT_NBR=411111111111111&EXP_DATE=4912&CARD_ENT_METH=X&ACI=Q&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
```

Card-present authorization only (CCR2) with track data

Account information

The Authorization Only transaction is an authorization that will hold funds equal to the dollar amount of the transaction for later capture. However, when no capture is performed, the funds that are held during the authorization are not available until the issuing bank releases them, typically 3-10 days later.

The ACI tag and value of "Q" is required to process as a Quasi Cash transaction.

XML

```
<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="2" terminal_nbr="1">
<TRAN_TYPE>CCR2</TRAN_TYPE>
<AMOUNT>16.00</AMOUNT>
<BATCH_ID>20201027</BATCH_ID>
<TRAN_NBR>1</TRAN_NBR>
<TRACK_DATA>B41111111111111111111111111111111^CARD/TEST^491210100000000000000000
</TRACK_DATA>
<CARD_ENT_METH>H</CARD_ENT_METH>
<ACI>Q</ACI>
<INDUSTRY_TYPE>P</INDUSTRY_TYPE>
<E2EE>0</E2EE>
<FIRST_NAME>Test</FIRST_NAME>
<LAST_NAME>Card</LAST_NAME>
<ADDRESS>123 Main St</ADDRESS>
<CITY>Wilmington</CITY>
<STATE>DE</STATE>
<ZIP_CODE>12345</ZIP_CODE>
</DETAIL>
```

HTTPS

```
CUST_NBR=1234&MERCH_NBR=1234567&DBA_NBR=2&TERMINAL_NBR=1&TRAN_TYPE=CCR2&AMOUNT=16.00&BATCH_ID=20201027&TRAN_NBR=1&TRACK_DATA=B41111111111111111111111111111111^CARD/TEST^491210100000000000000000&CARD_ENT_METH=H&ACI=Q&INDUSTRY_TYPE=P&E2EE=0&FIRST_NAME=Test&LAST_NAME=Card&ADDRESS=123+Main+Street&CITY=Wilmington&STATE=DE&ZIP_CODE=12345
```

Capture Only (CCx4)

GUID/BRIC

The Capture Only transaction is to capture an approved Authorization Only. A capture can be done on a dollar amount equal or less than the dollar amount of the referenced authorization only. In the following example, the ORIG_AUTH_GUID is being used to reference the previous authorization in the EPX system. Because the ORIG_AUTH_GUID 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 successful, the transaction will settle during batch close and the next settlement window.

The ACI tag is not required since it was included with the initial Quasi Cash authorization request.

XML

```
<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="2" terminal_nbr="1">
<TRAN_TYPE>CCx4</TRAN_TYPE>
<AMOUNT>77.00</AMOUNT>
<BATCH_ID>20201027</BATCH_ID>
<TRAN_NBR>117</TRAN_NBR>
<ORIG_AUTH_GUID>09KEZX86G9QGG7Y3P4E</ORIG_AUTH_GUID>
<CARD_ENT_METH>Z</CARD_ENT_METH>
</DETAIL>
```

HTTPS

```
CUST_NBR=1234&MERCH_NBR=1234567&DBA_NBR=1&TERMINAL_NBR=1&TRAN_TYPE=CCx4&AMOUNT=77.00&BATCH_ID=20201027&TRAN_NBR=117&ORIG_AUTH_GUID=09KEZX86G9QGG7Y3P4E&CARD_ENT_METH=Z
```

Reversal (CCx7)

The reversal transaction is used to release the authorization hold and void the transaction within the same request on an open Sale (CCx1) or non-captured Authorization Only (CCx2) prior to settlement. If the transaction referenced by the ORIG_AUTH_GUID has already been closed and settled, this function will no longer be available. It is important to note that a small percentage of issuing banks do not honor the Reversal transaction.

XML

```
<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="2" terminal_nbr="1">  
<TRAN_TYPE>CCx7</TRAN_TYPE>  
<ORIG_AUTH_GUID>09LX6X3F28ZEHJL9961</ ORIG_AUTH_GUID>  
<CARD_ENT_METH>Z</CARD_ENT_METH>  
</DETAIL>
```

HTTPS

```
CUST_NBR=1234&MERCH_NBR=1234567&DBA_NBR=2&TERMINAL_NBR=1&TRAN_TYPE=CCx7&ORIG_AUTH_  
GUID=09LX6X3F28ZEHJL9961&CARD_ENT_METH=Z
```

Void (CCxX)

The Void transaction is used to stop an open Capture Only (CCx4) or Refund (CCx9) transaction prior to settlement. If the transaction referenced by the ORIG_AUTH_GUID has already settled, this function will no longer be available.

NOTE:

- Any funds that are held during the authorization portion of the Sale are not affected by the void, and will not be available until the issuing bank releases them, typically 3-10 days later.
 - Not all issuers support CCx7 Reversals, this should be used as a secondary source to void the transaction if the initial reversal attempt on the Sale or Authorization was declined.
-

XML

```
<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="2" terminal_nbr="1">
<TRAN_TYPE>CCXX</TRAN_TYPE>
<ORIG_AUTH_GUID>09KEZX8AJ514U3G2P5M</ ORIG_AUTH_GUID>
<CARD_ENT_METH>Z</CARD_ENT_METH>
</DETAIL>
```

HTTPS

```
CUST_NBR=1234&MERCH_NBR=1234567&DBA_NBR=2&TERMINAL_NBR=1&TRAN_TYPE=CCXX&ORIG_AUTH_
GUID=09KEZX8AJ514U3G2P5M&CARD_ENT_METH=Z
```

CryptoCurrency Overview

Introduction

This section contains information on mandatory and optional fields and transaction types that cover sales, authorizations, capture GUIDs/BRICs, reversals, and voided transactions for CryptoCurrency. The ACI tag is required to indicate a CryptoCurrency initiated transaction.

NOTE: CryptoCurrency is supported only by the Visa and MasterCard Networks.

In the production environment, the merchant profile must be configured for CryptoCurrency support and set with the appropriate MCC Code 6051.

Industry-specific transaction types

This guide describes the generic transaction types CCx1, CCx2, CCx4, where x represents the industry type. The table that follows provides the industry-specific transaction types for CryptoCurrency.

TRAN_TYPE	Description	Industry type		
		R = Retail	E = ECOM	M = MOTO
CCx1	Purchase Authorization and Capture (Sale)	CCR1	CCE1	CCM1
CCx2	Authorization Only	CCR2	CCE2	CCM2
CCx4	Capture Only	CCR4	CCE4	CCM4

ACI

The Authorization Characteristics Indicator (ACI) field is used to identify specific characteristics of the transaction for the Networks. For CryptoCurrency transactions, a value of "CC" is required.

ACI Value	Description	Card Type
CC	CryptoCurrency	MasterCard and Visa

BRIC lifetime

The EPX BRIC (GUID/Token) can be used to create new transactions within the EPX system, and examples of this use are provided below. For more information about the usage of a BRIC refer to the *EPX BRIC Reference* manual.

Field types

The sections that follow provide examples of each transaction type. Within the examples, some fields are listed as mandatory and others as optional.

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.

Key-entered sale (CCx1)

Account information

The Sale transaction is an authorization that is captured in the same transaction, provided the authorization portion is approved and is otherwise able to settle. When a sale transaction is run against an account number, the authorization occurs for the dollar amount in the transaction. The capture automatically occurs so that the transaction settles during batch close and the next settlement window.

The ACI tag and value of "CC" is required to process as a Cryptocurrency 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>20201027</BATCH_ID>
<TRAN_NBR>113</TRAN_NBR>
<ACCOUNT_NBR>4111111111111111</ACCOUNT_NBR>
<EXP_DATE>4912</EXP_DATE>
<CARD_ENT_METH>X</CARD_ENT_METH>
<ACI>CC</ACI>
<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=20201027&TRAN_NBR=113&ACCOUNT_NBR=4111111111111111&EXP_DATE=4912&CARD_ENT_METH=X&ACI=CC&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
```

Card-present sale (CCR1) with track data

Account Information

The card-present Sale with track data transaction is an authorization that is captured in the same transaction, provided the authorization portion is approved and is otherwise able to settle. When a sale transaction is run against an account number, the authorization occurs for the dollar amount in the transaction. The capture automatically occurs so that the transaction settles during batch close and the next settlement window.

The ACI tag and value of "CC" is required to process as a CryptoCurrency transaction.

XML

```
<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="1" terminal_nbr="1">
<TRAN_TYPE>CCR1</TRAN_TYPE>
<AMOUNT>16.00</AMOUNT>
<BATCH_ID>20201027</BATCH_ID>
<TRAN_NBR>1</TRAN_NBR>
<TRACK_DATA>B41111111111111111111111111111111^CARD/TEST^491210100000000000000000
</TRACK_DATA>
<CARD_ENT_METH>H</CARD_ENT_METH>
<ACI>CC</ACI>
<INDUSTRY_TYPE>P</INDUSTRY_TYPE>
<E2EE>0</E2EE>
<FIRST_NAME>Test</FIRST_NAME>
<LAST_NAME>Card</LAST_NAME>
<ADDRESS>123 Main St</ADDRESS>
<CITY>Wilmington</CITY>
<STATE>DE</STATE>
<ZIP_CODE>12345</ZIP_CODE>
</DETAIL>
```

HTTPS

```
CUST_NBR=1234&MERCH_NBR=1234567&DBA_NBR=1&TERMINAL_NBR=1&TRAN_TYPE=CCR1&AMOUNT=16.00&BATCH_ID=20201027&TRAN_NBR=1&TRACK_DATA=B41111111111111111111111111111111^CARD/TEST^491210100000000000000000&CARD_ENT_METH=H&ACI=CC&INDUSTRY_TYPE=P&E2EE=0&FIRST_NAME=Test&LAST_NAME=Card&ADDRESS=123+Main+Street&CITY=Wilmington&STATE=DE&ZIP_CODE=12345
```

Key-entered authorization only (CCx2)

Account information

The Authorization Only transaction is an authorization that will hold funds equal to the dollar amount of the transaction for later capture. However, when no capture is performed, the funds that are held during the authorization are not available until the issuing bank releases them, typically 3-10 days later.

The ACI tag and value of "CC" is required to process as a Cryptocurrency transaction.

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>20201027</BATCH_ID>
<TRAN_NBR>113</TRAN_NBR>
<ACCOUNT_NBR>4111111111111111</ACCOUNT_NBR>
<EXP_DATE>4912</EXP_DATE>
<CARD_ENT_METH>X</CARD_ENT_METH>
<ACI>CC</ACI>
<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=20201027&TRAN_NBR=113&ACCOUNT_NBR=4111111111111111&EXP_DATE=4912&CARD_ENT_METH=X&ACI=CC&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
```

Card-present authorization only (CCR2) with track data

Account information

The Authorization Only transaction is an authorization that will hold funds equal to the dollar amount of the transaction for later capture. However, when no capture is performed, the funds that are held during the authorization are not available until the issuing bank releases them, typically 3-10 days later.

The ACI tag and value of "CC" is required to process as a Cryptocurrency transaction.

XML

```
<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="1" terminal_nbr="1">
<TRAN_TYPE>CCR2</TRAN_TYPE>
<AMOUNT>16.00</AMOUNT>
<BATCH_ID>20201027</BATCH_ID>
<TRAN_NBR>1</TRAN_NBR>
<TRACK_DATA>B41111111111111111111111111111111^CARD/TEST^491210100000000000000000
</TRACK_DATA>
<CARD_ENT_METH>H</CARD_ENT_METH>
<ACI>CC</ACI>
<INDUSTRY_TYPE>P</INDUSTRY_TYPE>
<E2EE>0</E2EE>
<FIRST_NAME>Test</FIRST_NAME>
<LAST_NAME>Card</LAST_NAME>
<ADDRESS>123 Main St</ADDRESS>
<CITY>Wilmington</CITY>
<STATE>DE</STATE>
<ZIP_CODE>12345</ZIP_CODE>
</DETAIL>
```

HTTPS

```
CUST_NBR=1234&MERCH_NBR=1234567&DBA_NBR=1&TERMINAL_NBR=1&TRAN_TYPE=CCR2&AMOUNT=16.00&BATCH_ID=20201027&TRAN_NBR=1&TRACK_DATA=B41111111111111111111111111111111^CARD/TEST^491210100000000000000000&CARD_ENT_METH=H&ACI=CC&INDUSTRY_TYPE=P&E2EE=0&FIRST_NAME=Test&LAST_NAME=Card&ADDRESS=123+Main+Street&CITY=Wilmington&STATE=DE&ZIP_CODE=12345
```

Capture Only (CCx4)

GUID/BRIC

The Capture Only transaction is to capture an approved Authorization Only. A capture can be done on a dollar amount equal or less than the dollar amount of the referenced authorization only. In the following example, the ORIG_AUTH_GUID is being used to reference the previous authorization in the EPX system. Because the ORIG_AUTH_GUID 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 successful, the transaction will settle during batch close and the next settlement window.

The ACI tag is not required since it was included with the initial CryptoCurrency authorization request.

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>20201027</BATCH_ID>
<TRAN_NBR>117</TRAN_NBR>
<ORIG_AUTH_GUID>09KEZX86G9QGG7Y3P4E</ORIG_AUTH_GUID>
<CARD_ENT_METH>Z</CARD_ENT_METH>
</DETAIL>
```

HTTPS

```
CUST_NBR=1234&MERCH_NBR=1234567&DBA_NBR=1&TERMINAL_NBR=1&TRAN_TYPE=CCx4&AMOUNT=77.00&BATCH_ID=20201027&TRAN_NBR=117&ORIG_AUTH_GUID=09KEZX86G9QGG7Y3P4E&CARD_ENT_METH=Z
```

Reversal (CCx7)

The reversal transaction is used to release the authorization hold and void the transaction within the same request on an open Sale (CCx1) or non-captured Authorization Only (CCx2) prior to settlement. If the transaction referenced by the ORIG_AUTH_GUID has already been closed and settled, this function will no longer be available. It is important to note that a small percentage of issuing banks do not honor the Reversal transaction.

XML

```
<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="2" terminal_nbr="1">  
<TRAN_TYPE>CCx7</TRAN_TYPE>  
<ORIG_AUTH_GUID>09KX6X3TUQKX5HKYDJK</ ORIG_AUTH_GUID>  
<CARD_ENT_METH>Z</CARD_ENT_METH>  
</DETAIL>
```

HTTPS

```
CUST_NBR=1234&MERCH_NBR=1234567&DBA_NBR=2&TERMINAL_NBR=1&TRAN_TYPE=CCx7&ORIG_AUTH_  
GUID=09KX6X3TUQKX5HKYDJK&CARD_ENT_METH=Z
```

Void (CCxX)

The Void transaction is used to stop an open Capture Only (CCx4) or Refund (CCx9) transaction prior to settlement. If the transaction referenced by the ORIG_AUTH_GUID has already settled, this function will no longer be available.

NOTE:

- Any funds that are held during the authorization portion of the Sale are not affected by the void, and will not be available until the issuing bank releases them, typically 3-10 days later.
- Not all issuers support CCx7 Reversals, this should be used as a secondary source to void the transaction if the initial reversal attempt on the Sale or Authorization was declined.

XML

```
<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="2" terminal_nbr="1">  
<TRAN_TYPE>CCXX</TRAN_TYPE>  
<ORIG_AUTH_GUID>09LX6X4MVR89X3EV9FA</ ORIG_AUTH_GUID>  
<CARD_ENT_METH>Z</CARD_ENT_METH>  
</DETAIL>
```

HTTPS

```
CUST_NBR=1234&MERCH_NBR=1234567&DBA_NBR=2&TERMINAL_NBR=1&TRAN_TYPE=CCXX&ORIG_AUTH_  
GUID=09LX6X4MVR89X3EV9FA&CARD_ENT_METH=Z
```

High-Risk Security Overview

Introduction

This section contains information on mandatory and optional fields and transaction types that cover sales, authorizations, capture GUIDs/BRICs, reversals, and void transactions for High-Risk Security. The ACI tag is required to indicate a High-Risk Security initiated transaction.

NOTE: High-Risk Security transactions are applicable to only the MasterCard Network.

In the production environment, the merchant profile must be configured for High-Risk Security support and set with the appropriate MCC Code 6211.

Industry-specific transaction types

This guide describes the generic transaction types CCx1, CCx2, CCx4, where x represents the industry type. The table that follows provides the industry-specific transaction types for High-Risk Security.

TRAN_TYPE	Description	Industry type		
		R = Retail	E = ECOM	M = MOTO
CCx1	Purchase Authorization and Capture (Sale)	CCR1	CCE1	CCM1
CCx2	Authorization Only	CCR2	CCE2	CCM2
CCx4	Capture Only	CCR4	CCE4	CCM4

ACI

The Authorization Characteristics Indicator (ACI) field is used to identify specific characteristics of the transaction for the Networks. For High-Risk Security transactions, a value of "HR" is required.

ACI Value	Description	Card Type
HR	High-Risk Security	MasterCard

BRIC lifetime

The EPX BRIC (GUID/Token) can be used to create new transactions within the EPX system, and examples of this use are provided below. For more information about the usage of a BRIC refer to the *EPX BRIC Reference* manual.

Field types

The sections that follow provide examples of each transaction type. Within the examples, some fields are listed as mandatory and others as optional.

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.

Key-entered sale (CCx1)

Account information

The Sale transaction is an authorization that is captured in the same transaction, provided the authorization portion is approved and is otherwise able to settle. When a sale transaction is run against an account number, the authorization occurs for the dollar amount in the transaction. The capture automatically occurs so that the transaction settles during batch close and the next settlement window.

The ACI tag and value of "HR" is required to process as a High-Risk Security transaction.

XML

```
<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="2" terminal_nbr="1">
<TRAN_TYPE>CCx1</TRAN_TYPE>
<AMOUNT>77.00</AMOUNT>
<BATCH_ID>20201030</BATCH_ID>
<TRAN_NBR>113</TRAN_NBR>
<ACCOUNT_NBR>5000000000000009</ACCOUNT_NBR>
<EXP_DATE>4912</EXP_DATE>
<CARD_ENT_METH>X</CARD_ENT_METH>
<ACI>HR</ACI>
<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=2&TERMINAL_NBR=1&TRAN_TYPE=CCx1&AMOUNT=77.00&BATCH_ID=20201030&TRAN_NBR=113&ACCOUNT_NBR=5000000000000009&EXP_DATE=4912&CARD_ENT_METH=X&ACI=HR&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
```

Card-present sale (CCR1) with track data

Account Information

The card-present Sale with track data transaction is an authorization that is captured in the same transaction, provided the authorization portion is approved and is otherwise able to settle. When a sale transaction is run against an account number, the authorization occurs for the dollar amount in the transaction. The capture automatically occurs so that the transaction settles during batch close and the next settlement window.

The ACI tag and value of "HR" is required to process as a High-Risk Security transaction.

XML

```
<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="2" terminal_nbr="1">
<TRAN_TYPE>CCR1</TRAN_TYPE>
<AMOUNT>16.00</AMOUNT>
<BATCH_ID>20201030</BATCH_ID>
<TRAN_NBR>1</TRAN_NBR>
<TRACK_DATA>B50000000000000009^CARD/TEST^49121010000000000000
</TRACK_DATA>
<CARD_ENT_METH>H</CARD_ENT_METH>
<ACI>HR</ACI>
<INDUSTRY_TYPE>P</INDUSTRY_TYPE>
<E2EE>0</E2EE>
<FIRST_NAME>Test</FIRST_NAME>
<LAST_NAME>Card</LAST_NAME>
<ADDRESS>123 Main St</ADDRESS>
<CITY>Wilmington</CITY>
<STATE>DE</STATE>
<ZIP_CODE>12345</ZIP_CODE>
</DETAIL>
```

HTTPS

```
CUST_NBR=1234&MERCH_NBR=1234567&DBA_NBR=2&TERMINAL_NBR=1&TRAN_TYPE=CCR1&AMOUNT=16.00&BATCH_ID=20201030&TRAN_NBR=1&TRACK_DATA=B50000000000000009^CARD/TEST^49121010000000000000&CARD_ENT_METH=H&ACI=HR&INDUSTRY_TYPE=P&E2EE=0&FIRST_NAME=Test&LAST_NAME=Card&ADDRESS=123+Main+Street&CITY=Wilmington&STATE=DE&ZIP_CODE=12345
```

Key-entered authorization only (CCx2)

Account information

The Authorization Only transaction is an authorization that will hold funds equal to the dollar amount of the transaction for later capture. However, when no capture is performed, the funds that are held during the authorization are not available until the issuing bank releases them, typically 3-10 days later.

The ACI tag and value of "HR" is required to process as a High-Risk Security transaction.

XML

```
<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="2" terminal_nbr="1">
<TRAN_TYPE>CCx2</TRAN_TYPE>
<AMOUNT>77.00</AMOUNT>
<BATCH_ID>20201030</BATCH_ID>
<TRAN_NBR>113</TRAN_NBR>
<ACCOUNT_NBR>5000000000000009</ACCOUNT_NBR>
<EXP_DATE>4912</EXP_DATE>
<CARD_ENT_METH>X</CARD_ENT_METH>
<ACI>HR</ACI>
<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=2&TERMINAL_NBR=1&TRAN_TYPE=CCx2&AMOUNT=77.00&BATCH_ID=20201030&TRAN_NBR=113&ACCOUNT_NBR=5000000000000009&EXP_DATE=4912&CARD_ENT_METH=X&ACI=HR&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
```

Card-present authorization only (CCR2) with track data

Account information

The Authorization Only transaction is an authorization that will hold funds equal to the dollar amount of the transaction for later capture. However, when no capture is performed, the funds that are held during the authorization are not available until the issuing bank releases them, typically 3-10 days later.

The ACI tag and value of "HR" is required to process as a High-Risk Security transaction.

XML

```
<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="2" terminal_nbr="1">
<TRAN_TYPE>CCR2</TRAN_TYPE>
<AMOUNT>16.00</AMOUNT>
<BATCH_ID>20201030</BATCH_ID>
<TRAN_NBR>1</TRAN_NBR>
<TRACK_DATA>B50000000000000009^CARD/TEST^49121010000000000000
</TRACK_DATA>
<CARD_ENT_METH>H</CARD_ENT_METH>
<ACI>HR</ACI>
<INDUSTRY_TYPE>P</INDUSTRY_TYPE>
<E2EE>0</E2EE>
<FIRST_NAME>Test</FIRST_NAME>
<LAST_NAME>Card</LAST_NAME>
<ADDRESS>123 Main St</ADDRESS>
<CITY>Wilmington</CITY>
<STATE>DE</STATE>
<ZIP_CODE>12345</ZIP_CODE>
</DETAIL>
```

HTTPS

```
CUST_NBR=1234&MERCH_NBR=1234567&DBA_NBR=2&TERMINAL_NBR=1&TRAN_TYPE=CCR2&AMOUNT=16.00&BATCH_ID=20201030&TRAN_NBR=1&TRACK_DATA=B50000000000000009^CARD/TEST^49121010000000000000&CARD_ENT_METH=H&ACI=HR&INDUSTRY_TYPE=P&E2EE=0&FIRST_NAME=Test&LAST_NAME=Card&ADDRESS=123+Main+Street&CITY=Wilmington&STATE=DE&ZIP_CODE=12345
```

Capture Only (CCx4)

GUID/BRIC

The Capture Only transaction is to capture an approved Authorization Only. A capture can be done on a dollar amount equal or less than the dollar amount of the referenced authorization only. In the following example, the ORIG_AUTH_GUID is being used to reference the previous authorization in the EPX system. Because the ORIG_AUTH_GUID 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 successful, the transaction will settle during batch close and the next settlement window.

The ACI tag is not required since it was included with the initial High-Risk Security authorization request.

XML

```
<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="2" terminal_nbr="1">
<TRAN_TYPE>CCx4</TRAN_TYPE>
<AMOUNT>77.00</AMOUNT>
<BATCH_ID>20201030</BATCH_ID>
<TRAN_NBR>117</TRAN_NBR>
<ORIG_AUTH_GUID>09KEZX86G9QGG7Y3P4E</ORIG_AUTH_GUID>
<CARD_ENT_METH>Z</CARD_ENT_METH>
</DETAIL>
```

HTTPS

```
CUST_NBR=1234&MERCH_NBR=1234567&DBA_NBR=1&TERMINAL_NBR=1&TRAN_TYPE=CCx4&AMOUNT=77.00&BATCH_ID=20201030&TRAN_NBR=117&ORIG_AUTH_GUID=09KEZX86G9QGG7Y3P4E&CARD_ENT_METH=Z
```

Reversal (CCx7)

The reversal transaction is used to release the authorization hold and void the transaction within the same request on an open Sale (CCx1) or non-captured Authorization Only (CCx2) prior to settlement. If the transaction referenced by the ORIG_AUTH_GUID has already been closed and settled, this function will no longer be available. It is important to note that a small percentage of issuing banks do not honor the Reversal transaction.

XML

```
<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="2" terminal_nbr="1">  
<TRAN_TYPE>CCx7</TRAN_TYPE>  
<ORIG_AUTH_GUID>09LX6X3F28ZEHJL9961</ ORIG_AUTH_GUID>  
<CARD_ENT_METH>Z</CARD_ENT_METH>  
</DETAIL>
```

HTTPS

```
CUST_NBR=1234&MERCH_NBR=1234567&DBA_NBR=2&TERMINAL_NBR=1&TRAN_TYPE=CCx7&ORIG_AUTH_  
GUID=09LX6X3F28ZEHJL9961&CARD_ENT_METH=Z
```

Void (CCxX)

The Void transaction is used to stop an open Capture Only (CCx4) or Refund (CCx9) transaction prior to settlement. If the transaction referenced by the ORIG_AUTH_GUID has already settled, this function will no longer be available.

NOTE:

- Any funds that are held during the authorization portion of the Sale are not affected by the void, and will not be available until the issuing bank releases them, typically 3-10 days later.
- Not all issuers support CCx7 Reversals, this should be used as a secondary source to void the transaction if the initial reversal attempt on the Sale or Authorization was declined.

XML

```
<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="2" terminal_nbr="1">  
<TRAN_TYPE>CCXX</TRAN_TYPE>  
<ORIG_AUTH_GUID>09KEZX8AJ514U3G2P5M</ ORIG_AUTH_GUID>  
<CARD_ENT_METH>Z</CARD_ENT_METH>  
</DETAIL>
```

HTTPS

```
CUST_NBR=1234&MERCH_NBR=1234567&DBA_NBR=2&TERMINAL_NBR=1&TRAN_TYPE=CCXX&ORIG_AUTH_  
GUID=09KEZX8AJ514U3G2P5M&CARD_ENT_METH=Z
```