



Sage Exchange Desktop v2.0 Europay, MasterCard, and Visa (EMV) Receipts v0.91

Sage Payment Solutions

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Europay, MasterCard, Visa (EMV) receipt information

The following table outlines EMV specific information that must be printed on all EMV transaction receipts. The information shown must be present and may be printed in any order.

Field	Description	Value
Application Name	The chip card application name used to process the EMV transaction.	TAG 9F12 If TAG 9F11 value is not “1” then print TAG 50 instead. Note: This tag is provided in hexadecimal format, since it may contain non-alpha numerical characters (e.g. Japanese or Greek).
PAN	PAN must be masked, truncate any trailing hex ‘F’	TAG 5A Transaction.CardLast4
Card Entry Mode	How the card information was obtained	Chip Contactless Fallback Swipe Manual Swiped Transaction.EntryMode
Amount	If there is no Cashback or Tip then print just the Amount with “USD\$” If there is Cashback or Tip then the Amount must be the base and a Total Amount line must be printed	If no Tip or Cashback use TAG 9F02 Transaction.Amount Or (Transaction.Amount – Transaction.TipAmount – Transaction.CashbackAmount)
Total Amount	Optional, if there is Cashback or Tip then the Total Amount line must be	TAG 9F02 Transaction.Amount

Field	Description	Value												
	printed else do not print and use the Amount Line													
Cardholder Verification Method	The cardholder verification method (CVM)	TAG 9F34 “PIN VERIFIED” “SIGN” “NONE”												
EMV Tag	<div>Some EMV Tags values must be printed on the receipt and be identified using either the TAG ID or Name in the order shown below.</div> <table><tr><th>TAG ID</th><th>Name</th></tr><tr><td>4F</td><td>AID</td></tr><tr><td>95</td><td>TVR</td></tr><tr><td>9F10</td><td>IAD</td></tr><tr><td>9B</td><td>TSI</td></tr><tr><td>8A</td><td>ARC</td></tr></table>	TAG ID	Name	4F	AID	95	TVR	9F10	IAD	9B	TSI	8A	ARC	N/A
TAG ID	Name													
4F	AID													
95	TVR													
9F10	IAD													
9B	TSI													
8A	ARC													
Signature Line	A signature line is required on receipts when the CVM is “Signature” or “Combined Offline PIN [enciphered and plain text] + Signature”. When the CVM was NOCVM, the signature line should not be printed.	N/A												
Transaction Type		“PURCHASE” “REFUND”												
Copy Indicator		“CUSTOMER COPY” “MERCHANT COPY”												
Transaction Code	The approval or declined code	Transaction.Code												
Transaction Status	The status of the transaction	Transaction.Status												
Date	The date of the transaction MM/DD/YYYY	Transaction.DateTime												
Time	The time of the transaction HH:MM	Transaction.DateTime												

Field	Description	Value
Cashback Amount	Optional cashback amount	Transaction.CashbackAmount
Tip Amount	Optional tip amount	Transaction.TipAmount
Merchant Name	The name of the business	N/A
Address Line 1	The address line 1 of the business	N/A
Address Line 2	Optional the address line 2 of the business	N/A
Address Line 3	Optional the address line 3 of the business	N/A
Customer Service Number	Customer service phone number	N/A

Merchant and customer receipts should contain the same data with the exception of the Merchant/Customer copy indicator.

Receipt example

<Merchant Name>	
<Address Line 1>	
<Address Line 2>	
<Address Line 3>	
<Customer Service Number>	
<Date>	<Time>
<Transaction Type>	
<Application Name>	<PAN>
Entry Mode:	<Entry Mode>

CVM:	<Cardholder Verification Method>
Amount	USD\$ <Amount>
Cashback:	<Cashback Amount>
Tip:	<Tip Amount>
Total:	<Total Amount>
Response:	<Transaction Status>
Auth Code:	<Transaction Code>
EMV Details:	
AID: <4F>	
TVR: <95>	
IAD: <9F10>	
TSI: <9B>	
ARC: <8A>	
<div> <div>X</div> <div></div> </div>	
Cardholder Signature	
<Copy Indicator>	

*Items in yellow are only displayed based on specific result conditions.

Offline declined EMV transaction receipt information

Regardless of whether the terminal/POS have been configured to always go online for authorization, the transaction may always be locally declined by either card or terminal (before going online for authorization, or even after the Host has given authorization!).

Receipt Text	Tag Number	Description	Comment
Tag 50	50	Application Label	N/A
Tag 5A	5A	Application PAN	Truncate trailing „F“ (if any) and mask
Tag 5F2A	5F2A	Transaction Currency Code	N/A
Tag 5F34	5F34	PAN Sequence Number	Blank if not present
Tag 82	82	Application Interchange Profile	N/A
Tag 95	95	Terminal Verification Results	N/A
Tag 9A	9A	Transaction Date	N/A
Tag 9C	9C	Transaction Time	N/A
Tag 9F02	9F02	Amount Authorized	Printed with decimal point
Tag 9F03	9F03	Other Amount	Printed with decimal point
Tag 9F07	9F07	Application Usage Control	N/A
Tag 9F0D	9F0D	Issuer Action Code – Default	N/A
Tag 9F0E	9F0E	Issuer Action Code – Denial	N/A
Tag 9F0F	9F0F	Issuer Action Code – Online	N/A
Tag 9F10	9F10	Issuer Application Data	Variable length (up to 32 characters)
Tag 9F12	9F12	Application Preferred Name	Blank if in unprintable format
Tag 9F1A	9F1A	Terminal Country Code	N/A
Tag 9F26	9F26	Application Cryptogram	N/A

Receipt Text	Tag Number	Description	Comment
Tag 9F27	9F27	Cryptogram Information Data	N/A
Tag 9F34	9F34	CVM Results	N/A
Tag 9F36	9F36	Application Transaction Data	N/A
Tag 9F37	9F37	Unpredictable Number	N/A
TAC Default	N/A	Terminal Action Code – Default	N/A
TAC Denial	N/A	Terminal Action Code – Denial	N/A
TAC Online	N/A	Terminal Action Code – Online	N/A