1. **Incremental Auth**

F62.2 – Copy from previous request (TransactionID)

F125.3.3 – Copy from previous request TLV 62.2 (OriginalTransactionID)

F63.3 – 3900 (Message Reason Code)

F22.1 – 10 (isCOF)

Both should have same value as for original auth

Check omit in F125 and all subfields

In incremental previous auth will be released and new auth will be added with accumulating amount

While reversal received for incremental auth, it will first match with RRN, if not found then match STAN and if not found then

11 – STAN

37 - RRN

1. **Resubmission**

F62.2 – System Generated (TransactionID)

F125.3.3 – Copy from previous request TLV 62.2 (OriginalTransactionID)

Original auth should be with response 51 (Insufficient fund)

1. **Delayed Charges**

F62.2 – System Generated (TransactionID)

F125.3.3 – Copy from previous request TLV 62.2 (OriginalTransactionID)

**Should be processed/cleared same as normal authorizations**

**New entry every time with new request**

1. **Reauthorization**

F62.2 – System Generated (TransactionID)

F125.3.3 – Copy from previous request TLV 62.2 (OriginalTransactionID)

Original auth will be released and new auth request will be created with amount as per from request

1. **No Show & Account Topup**

F62.2 – System Generated (TransactionID)

F125.3.3 – Copy from previous request TLV 62.2 (OriginalTransactionID)

**Should be processed/cleared same as normal authorizations**

**New entry every time with new request**

1. **Recurring & Installment**

F62.2 – System Generated (TransactionID)

F125.3.3 – Copy from previous request TLV 62.2 (OriginalTransactionID)

**F126.13 – R/I (R-Recurring, I-Instalment)**

**If App Setting, <add key="isnewcode" value="1" /> then use new logic for Recurring**

**Auth request will have card feature 12 if value is 1**

**Auth request will have card feature normal ecomm transaction without cvv2 if value is 0**

1. **Estimated & Estimated Partial**

F60.10 – 2 – Estimated

F60.10 – 3 – Estimated with partial

Transaction description should show estimated word

0100 – Auth Request

0120 – Auth STIP

0400 – Reversal

0420 – Reversal STIP

**For STIP** request F11 & F37 copy from previous request

**ARQC** defined at F55.8 and it should be system generated

If Chip card then require ICVV at F35.06

If Magstrip card then require CVV at F35.06

F22.1defines Chip card or magstrip cards

**Contactless transaction**

Update card type to 4 in card program (Prepaid)

Set F022 (in aquirer group) = 0700 for contact less

And for remaining 9010

Set same at the request

In db it should show bIsContactLessTran = 1 (Processor)

**Old Recurring logic,**

It will not ask for field 125.3.3 so omit 125

F25 = 59

F60.8 = 8

So request should be sent of card feature 12 with success and bIsAuthValidForRecurrTran = 1

For new Recurrent

F25 = 00

F60.8 = 02

**strAdditionalResponsedata**

**Address Verification—position 2**

Z- PC match -- Done

M - Full (PC+Add) -- Done

A - Address -- Done

N - No match – Done

Field 123

123 should be in TLV format for address verification

Make 123,123.1,123.2,123.4 enabled

CVV2 verify - Position 11 - if match 'M' else 'N'

CVV - postion 5 - if match 2 else 1

ARQC - position 9 - if verify 2 else 1

**Credit Transactions**

For Credit Transactions Transaction code is 26

F3.1 – Transaction Type = 26

Previously for credit transactions, system was only sending auth request, no any money movement or transactions occurring. Now it will be reserved as credit reserved but will not be available to Card Holder for use. It will be available to use on clearing

**For Immediate Payment**

F42 - Card Acceptor code = VPP0000000000IP

Previously for Immediate Payment, system was reserving amount in credit reserved and was available to card holder for use means counted in available balance. Now we will directly add transactions rather than reserving in.

On reversal it should be reversed too

POS/ATM Magstripe transaction from CHIP enabled terminals

22.1 – 90

60- 5 or 8

25 – 2 or 0

For above combination, transaction will be declined.

Token Transactions

**Wallet Provider Reason Codes - F125.8**

**Token Info in 123 (should be enabled)**

**123.16 – Token**

**123.18 – Token Requestor**

**123.20 – Token Reference**

**case –** 42150 - DAF V1025 - VTS - Apple Pay

**Prepaid –** tblTokenRequestors should have bIsSendActivationNotification= 1 to have impact of processing tblCardProgramTokenizationConfiguration

intEarlyFraudDetectionDays & intRejectTransactionOverAmount – System will reject if received token transactions with amount greater than specified in intRejectTransactionOverAmount with in days defined in intEarlyFraudDetectionDays

Please note, amount is applicable on individual transaction. Not sum of all transactions within days

intDeleteInactiveTokenAfterDays – System will delete inactive tokens after days defined.

Job ContisProcessing\_QA - Daily Mid Night Reset does this task (Please note date wise value comes in picture, data picked based on defined in date wise value)

intMaxNoOfTokenAllow – Allowed max no of Token. It validates on Active tokens only.

bCheckWalletProviderReasonCodes – System will reject token request if any reason code fall in tblWalletProviderReasonCodes with bDeclineTAR = 1

bIsSendReminderNotification – System will send email/Mobile Push on Activating Token

For Mobile push, it checks entry in tblMobileTokens with strPushToken not NULL

Send Notification if token not activated within 24hrs (Daily Mid Night Reset does this task (Please note date wise value comes in picture, data picked based on defined in date wise value))

Suspend All token associated with that card changing card status to any.

ATC validation

Cards having entry in tblCardFraudSetup will go through ATC validation. ATC should be incremental for all subsequent Auth request.

ATC – F55.9 – Set system generated

126.9 – CAVV – required for 3DES transactions.

Fallback transaction

Magstripe Transaction from CHIP capable terminal

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Partial Transaction

60.10 = 1 and Account balance less than Transaction balance