

# Storage and Usage of a Payment Credential

## Merchant Initiated Standing Instructions

### Cardholder Initiated

June 21, 2018  
Version 4

All changes from version 3 are highlighted in yellow throughout the document.

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**NOTE:** Merchants that authorize on any non-Worldpay front end (TSYS, Global, Cybersource, etc.) will need to work with their non-Worldpay front end to ensure that they are sending the proper fields and values.

## Required Support and Timeline for COF Framework

**Visa:** Originally mandated October 2017. Visa extended the compliance timeline until April 30, 2018

- **UPDATE:** Worldpay requested an extension for all Worldpay merchants until October 31, 2018. Worldpay is waiting for a response from Visa.
- **UPDATE 4/30/18-** Visa has reiterated that the COF framework is mandated for April 30th, 2018. Merchants that are able to implement prior to the due date should do so. Merchants, Payment Facilitators Third Parties, merchants' agents that have requested additional time to meet the COF mandate must work to bring their systems into compliance by October 31, 2018. Non-Compliance Assessments will not be pursued for merchants that notify Vantiv, now Worldpay and are actively working to comply with the mandate as soon as possible, up until October 31, 2018.

**Mastercard:** COF Framework available June 12, 2018. Potential non-compliance may begin in October 2018 for non-support. Mastercard support of the COF framework is mandated for the storage of PANs and network tokens. Mastercard will support a new POS entry mode in subsequent COF transactions. Mastercard will not require merchants to indicate the intent to store a payment credential in initial transactions.

**Discover:** October 2018- Discover will support a new POS entry mode in subsequent COF transactions. Discover will not require the merchant to indicate the intent to store a payment credential in initial transactions. Merchant support of the new POS entry mode is optional for recurring and installment payments and mandated for cardholder initiated transactions. Non-compliance assessments will not be pursued by Discover for merchants that do not meet the October 2018 due date.

### **Merchants Storing only PANs**

#### **Recommended/Optional support:**

- Recurring- Visa, Discover
- Installment- Visa, Discover
- Unscheduled COF- Visa
- Cardholder Initiated- Visa

#### **Mandated support of the COF Framework for the following authorization types:**

- Incremental authorizations-Visa
- Delayed Charges-Visa
- No show- Visa
- Resubmission-Visa
- Reauthorization-Visa
- Recurring- Mastercard
- Installment- Mastercard
- Cardholder Initiated- Mastercard, Discover

#### **Risks of non-support of the mandated COF framework:**

- Non-compliance with rules and risk for non-compliance assessments. The networks haven't disclosed non-compliance fee effective dates or fee amounts
- Continued decline responses
- Potential increased customer complaints and poor cardholder experience

### **Merchants Storing Network Tokens (e.g., Visa, Mastercard, Discover) - Mandated**

If a network token from a wallet (e.g., Apple Pay, Samsung Pay, Google Pay, Visa Checkout, MasterPass) is extracted and stored as a credential on file by a merchant or their acquirer, Payment Facilitator, Third Party, merchant's agent the COF framework must be supported.

- Apple Pay, Samsung Pay, Android Pay are not considered credential on file whether accepted as contactless or through a merchant website or merchant app. If the cardholder instructs the merchant to store their payment credential during a contactless, in-app or e-commerce transaction using the payment credential from their Apple Pay, Samsung Pay or Android Pay, this would be considered initial storage of a payment credential (network token).

Merchants that store network tokens and PANs will not have the ability to identify the difference between a network token or PAN at the time of authorization; therefore, supporting the COF framework only for network tokens and not PANs may be impossible.

#### **Recommended/Optional support:**

- Recurring- Discover
- Installment- Discover

#### **Mandated support of the COF Framework for the following authorization types when storing Network Tokens:**

- Recurring- Visa, Mastercard
- Installment- Visa, Mastercard
- Unscheduled COF- Visa
- Cardholder Initiated- Visa, Mastercard, Discover
- Incremental authorizations- Visa
- Delayed Charges- Visa
- No show- Visa
- Resubmission- Visa
- Reauthorization- Visa

#### **Risks of non-support of the mandated COF framework:**

- Non-compliance with rules and risk for non-compliance assessments. The networks haven't disclosed non-compliance fee effective dates or fee amounts
- Continued decline responses
- Potential increased customer complaints and poor cardholder experience

## What is a Stored Credential On File (COF) **THIS IS A NEW PAGE**

A Primary Account Number, Network (e.g., Visa, Mastercard) created token, stored by a merchant, merchant's agent, Payment Facilitator or Staged Digital Wallet Operator to process future transactions for the cardholder. Future COF transactions do not require the cardholder to present or enter their payment credential information when they are making a purchase.

A credential is not considered stored when the credential is used to complete a single transaction or purchase. Example: Guest Checkout- Cardholder shops at an e-commerce retailer to purchase three items. One item is backordered. The merchant submits two transactions to fulfill the entire order. Cardholder visits the merchant's website a week later to purchase something; the cardholder has to enter their payment credentials to place the order.

### Transaction Type Examples:

- Apple Pay Samsung Pay, Android Pay Contactless- not considered COF
- Apple Pay Samsung Pay, Android Pay In-app or e-comm website- not considered COF
  - Pass-through wallets such as Apple Pay, Samsung Pay, and Android Pay are not considered credential on file whether accepted as contactless or through a merchant website or merchant app. If the cardholder instructs the merchant to store their payment credential during an in-app or e-commerce transaction using the payment credential from their Apple Pay or Android Pay, this would be considered initial storage of a payment credential (token).
- Visa Checkout transactions- not considered COF
- Guest Checkout- not considered COF
- Simplified customer checkout (e.g., online retailer stores the cardholder info)- Cardholder Initiated COF
- Staged Digital Wallet Operator specific to a merchant- COF- could be used for Unscheduled COF, Recurring, Installment, cardholder initiated, full or partial prepayment
- Transit wallet when amount goes below agreed amount, merchant will replenish- Unscheduled COF
- Hotel- cardholder has a membership profile with the hotel and provides their card number for future reservations- considered COF
- Hotel- cardholder provides the payment credential to cover charges (e.g., hotel stay, incidentals such as food) associated to that specific reservation only- not COF
- Drug store in person sale, uses QR code to link consumer to their profile with the merchant- uses stored credential- cardholder initiated
- AFD mobile in-app purchases- may be COF
- Recurring, Installment, Unscheduled COF- always COF
- NOT COF when the Merchant or its agent uses a payment credential for a single transaction or a single purchase:
  - A No-Show Transaction
  - Amended amount or a delayed charge
  - Incremental Authorization
  - Reauthorization Auth Type- Where the merchant (e.g., e-comm merchant split shipment) is allowed to submit a new Authorization Request for the same transaction
  - Resubmission Auth Type- Transaction that received a certain auth decline response and is resubmitted for authorization, as permitted in the Visa rules

## Recurring Payment

**Definition for Recurring-** A transaction in a series of transactions that:

- Always uses a stored credential
- Processed at fixed, regular intervals (not to exceed one year between transactions) representing cardholder agreement for the merchant to initiate future transactions for the purchase of goods or services provided

**Use Case-** Subscription payments, bill payments (electric bill, gym membership, monthly car insurance payment, mobile phone bill)

### Disclosure to Cardholder and Cardholder Consent- Recurring

When entering into a cardholder agreement, all the requirements below must be clearly displayed at the time the cardholder gives their consent and must be displayed separately from the general purchase terms and conditions  
Where required by applicable laws or regulations, the merchant or its agent must also provide to the cardholder a record of the cardholder's consent.

When capturing a stored credential for the first time, establish an agreement with the cardholder containing all of the following:

- A truncated version of the stored credential (e.g., last 4 digit of the account number)
- Method in which the cardholder will be notified of any changes in the agreement
- How the stored credential will be used
- Expiration date of the agreement when applicable

Before processing the transaction the merchant or its agent must Obtain the cardholder's express informed consent to an agreement that contains the following:

- Transaction amount (includes all taxes and charges) or how the transaction amount will be determined. It cannot contain finance charges
- Transaction currency
- If surcharging is permitted and assesses, cardholder acknowledgement of any surcharges and associated disclosures
- Cancellation and refund policies
- Location of the merchant outlet
- The fixed dates or intervals on which the transaction will be processed
- The cardholder agreement must be retained for the duration of the agreement and provide it to the issuer upon request

## Recurring First Time a Credential is Stored

**First Time a Credential is Stored** (Intent to store a payment credential for future transactions)

- Merchant to ask the cardholder if they'd like the merchant to store their payment credential (card) for future transactions prior to submitting the initial/first authorization request
- The transaction must be authorized
  - Submit an authorization request for the amount due
  - If payment is not required, submit an Account Verification Request (\$0.00)
- Submit the appropriate authorization and settlement fields [CLICK HERE](#) for recurring technical requirements
- When the authorization is approved, retain the Transaction ID to submit in subsequent authorization request
- Do not store the credential if the authorization request or Account Verification Request (\$0.00) is declined

## Recurring Subsequent Transactions

**Subsequent Transactions**

- The transaction must be authorized
- Submit the appropriate authorization and settlement fields [CLICK HERE](#) for recurring technical requirements
- When an authorization is declined the merchant may perform the following:
  - Resubmit the authorization up to 4 times within 16 calendar days (14 calendar days for Visa tokens only) from the date of the original decline response, in an attempt to receive an approved authorization. The resubmission of authorization can only be performed when the original decline response code was one of the following:
    - 05 (Authorization declined)
    - 51 (Insufficient funds)
    - 61 (Exceeds approval amount limit)
    - 65 (Exceeds withdrawal frequency limit)
  - Identify the transaction as Resubmission authorization type [CLICK HERE](#) for resubmission technical requirements

## Cancellation Procedures- Recurring

- The merchant must provide a simple cancellation procedure to the cardholder. If the cardholder's order was initially accepted online, the merchant may provide an online cancellation procedure.
- The merchant cannot complete a transaction when:
  - The transaction is beyond the agreed upon duration by the cardholder
  - The cardholder request that the merchant change the payment method
  - Cardholder cancels according to the agreed cancelation policy
  - The merchant receives a decline response

## INITIAL/FIRST

Note: This is not an all-inclusive list of all applicable Business As Usual (BAU) fields.

Option 1	Option 2
<b>During the Transaction (Card Present, Card Not Present, E commerce) Authorization/Settlement</b>	<b>Account Verification Message (\$0.00) Authorization Request Only</b>
<p>Merchant must send:</p> <ul style="list-style-type: none"> <li>• <b>POS Environment Field</b> <ul style="list-style-type: none"> <li>○ <b>ISO8583-</b> new field 62.68, new value <b>R</b></li> <li>○ <b>610 Spec-</b> new G009.27, new value <b>R</b></li> <li>○ <b>Batch Auth Spec-</b> existing Additional Request Addendum, new value <b>R</b></li> <li>○ <b>EMD Settlement Spec-</b> Visa Transaction Code 41, Format Version 2, POS Env. Ind new value <b>R</b></li> </ul> </li> </ul>	<p>When the merchant properly identifies a recurring payment (MOTO/ECI field), Worldpay will populate the POS Environment Field of R. Merchants also have the option to send the POS Environment Field.</p> <ul style="list-style-type: none"> <li>• <b>POS Environment Field</b> <ul style="list-style-type: none"> <li>○ <b>ISO8583-</b> new field 62.68, new value <b>R</b></li> <li>○ <b>610 Spec-</b> new G009.27, new value <b>R</b></li> <li>○ <b>Batch Auth Spec-</b> existing Additional Request Addendum, new value <b>R</b></li> </ul> </li> </ul>
<p>Merchant must retain:</p> <ul style="list-style-type: none"> <li>• <b>Tran ID</b> from the <b>auth response</b> to send in subsequent COF auth request. This is a <b>new action step</b>. <ul style="list-style-type: none"> <li>○ <b>ISO8583-</b> existing field 61 usage 01 subfield 01</li> <li>○ <b>610 Spec-</b> existing field G012</li> <li>○ <b>Batch Auth Spec-</b> existing RV (Visa Authorization Response Addendum)</li> <li>○ <b>Settlement-</b> this value must be sent in settlement and match the value from the <b>auth response</b></li> </ul> </li> </ul> <p><b>When applicable</b>, merchants must retain the Tran ID from the auth response to send in subsequent auth requests. <b>The Tran ID in the subsequent auth request must either be the original Tran ID from the very first auth response or the Tran ID from the previous auth response.</b></p> <p><b>Note:</b> To provide merchants more time to build support to retain the Tran ID to send in subsequent auth requests, Visa provided approval until further notice, for Worldpay to send a static value in the auth request on behalf of our merchants who authorize with Worldpay when the merchant does not provide the Tran ID in the auth request.</p> <p>Recurring <b>PAN</b> based transactions do not require a Transaction Identifier to be included in subsequent transactions. If it is present, Visa will process it per the rules and forward it to issuers.</p> <p>Recurring <b>network Token</b> based transactions require the original/previous Transaction Identifier to be included.</p> <p>The ability to determine when to send the Transaction Id in subsequent recurring auth requests for PANs versus network tokens may be difficult. It is unknown how issuers will handle subsequent recurring auth requests with or without the Transaction ID. It is unknown if issuers will have sophisticated logic to make auth decisions based on the when the Transaction Id is provided or not or when it is required. Based on that uncertainty, it may be best for the merchant to always include the Transaction Id in subsequent recurring auth requests.</p>	<p>Merchant must retain:</p> <ul style="list-style-type: none"> <li>• <b>Tran ID</b> from the <b>auth response</b> to send in subsequent COF auth request. This is a <b>new action step</b>. <ul style="list-style-type: none"> <li>○ <b>ISO8583-</b> existing field 61 usage 01 subfield 01</li> <li>○ <b>610 Spec-</b> existing field G012</li> <li>○ <b>Batch Auth Spec-</b> existing RV (Visa Authorization Response Addendum)</li> <li>○ <b>Settlement-</b> N/A Auth message only</li> </ul> </li> </ul> <p>Merchants must retain the Tran ID from the auth response to send in subsequent auth requests. <b>The Tran ID in the subsequent auth request must either be the original Tran ID from the very first auth response or the Tran ID from the previous auth response.</b></p> <p><b>Note:</b> To provide merchants more time to build support to retain the Tran ID to send in subsequent auth requests, Visa provided approval until further notice, for Worldpay to send a static value in the auth request on behalf of our merchants who authorize with Worldpay when the merchant does not provide the Tran ID in the auth request.</p>
	<p>Merchant must send:</p> <ul style="list-style-type: none"> <li>• <b>Account Verification Trans Type Id (\$0.00)</b> <ul style="list-style-type: none"> <li>○ <b>ISO8583-</b> existing field 25, value 51 (Acc # Verify)</li> <li>○ <b>610 Spec-</b> existing field 03 pos. 1-2, value 51 (Acc # Verify)</li> <li>○ <b>Batch Auth Spec-</b> existing <b>D0 Record tran type A</b></li> <li>○ <b>Settlement-</b> N/A Auth message only</li> </ul> </li> </ul>
<p><b>Notes:</b></p> <p>Merchants must continue to send the necessary BAU fields (e.g., POS entry mode, MOTO ECI etc.) to identify initial card present, card not present, e-commerce and Account Verification transactions properly.</p> <p><b>Note:</b> Mastercard's COF Framework only requires the POS Entry Mode of 10 (auth and settlement) in subsequent transactions.</p> <p><b>Note:</b> The COF Framework is optional for Discover. Discover's COF Framework only requires POS Entry Mode of 10 (auth and settlement) in subsequent transactions.</p>	

## Technical Requirements Recurring Payment

### SUBSEQUENT

Note: This is not an all-inclusive list of all applicable Business As Usual (BAU) fields.

#### Authorization/Settlement

When the merchant properly identifies a recurring payment, Worldpay will populate the POS Entry Mode of 10. Merchants also have the option to send the POS Entry Mode of a 10. Worldpay settlement will ensure the value of 10 is sent in the settlement record to Visa, Mastercard (available June 18, 2018) and Discover (available in October 2018). Discover: COF POS Entry Mode is optional for recurring

- **POS Entry Mode Visa and Mastercard**
  - ISO8583- existing field 22, new value 10
  - 610 Spec- existing field 22, new value 10
  - Batch Auth Spec- existing Primary Transaction Detail Record, new value 10. When merchant sends MOTO/ECI of 2, Settlement will force set POS entry mode of 10.
  - EMD Settlement Spec- Visa Transaction Code 40, Detail Trans. Record 1, POS Entry Mode new value 10. This value must be sent in settlement and match from auth. Note: When merchant sends MOTO/ECI of 2, Settlement will force set POS entry mode of 10 for Visa and Discover, and 7 for Mastercard when sending to the respective network.

Merchant must send:

- **MOTO/ECI**
  - ISO8583- existing field 126, value 02 (recurring)
  - 610 Spec- existing field 25 pos. 7, value 1 (recurring)
  - Batch Auth Spec- existing Primary Transaction Detail record, Cardholder ID Meth and Mail/Phone Ind field, value 2 (recurring)
  - EMD Settlement Spec- Visa Transaction Code 40, Detail Trans. Record 1, Mail/Phone Ind value 2, this value must be sent in settlement and match from auth

When the merchant properly identifies a recurring payment, Worldpay will populate the POS Environment Field of R. Merchants also have the option to send the POS Environment Field. Worldpay settlement will ensure the value of R is sent in the settlement record to Visa. Worldpay support: 10/2/17

- **POS Environment Field**
  - ISO8583- new field 62.68, new value R
  - 610 Spec- new G009.27, new value R
  - Batch Auth Spec- existing Additional Request Addendum, new value R. When merchant sends MOTO/ECI of 2, Settlement will force set POS Environment Field to R.
  - EMD Settlement Spec- Visa Transaction Code 41, Format Version 2, POS Env. Ind new value R. When merchant sends MOTO/ECI of 2, Settlement will force set POS Environment Field to R.

Merchant must send:

- **Tran ID** (retained from the previous auth response or Tran ID received from the first transaction) in auth request. This is a new action step.
  - ISO8583- existing field 61 usage 01 subfield 01
  - 610 Spec- existing field G012
  - Batch Auth Spec- Additional Request Addendum, Record Type DA, Field Visa Tran ID
  - Settlement- this value must be sent in settlement and match the value from the auth response

**Note: Short term-** Visa provided approval until further notice, for Worldpay to send a static value in the auth request on behalf of our merchants who authorize with Worldpay when the merchant does not provide the Tran ID in the auth request.

**Long Term-** Merchants must send the transaction ID in the auth request that was retained from original auth response or the Tran ID from the previous auth response.

Recurring PAN based transactions do not require a Transaction identifier to be included. If it is present, Visa will process it per the rules and forward it to issuers.

Recurring network Token based transactions require the original/previous Transaction identifier to be included.

The ability to determine when to send the transaction id in subsequent recurring auth requests for PANs versus network tokens may be difficult. It is unknown how all the different issuers will handle subsequent COF auth request with or without the transaction ID. We don't know if issuers will have sophisticated logic to make auth decisions based on the when the transaction id is provided or not or when it is required. Based on that uncertainty it may be best for the merchant to always include the transaction id in auth requests.

**Note:** Mastercard's COF Framework only requires the POS Entry Mode of 10 (auth and settlement) in subsequent transactions.

**Note:** The COF Framework is optional for Discover. Discover's COF Framework only requires POS Entry Mode of 10 (auth and settlement) in subsequent transactions.

## Installment Payment

**Definition for Installment-** A transaction in a series of transactions that:

- Uses a stored credential
- Represents a cardholder agreement with the merchant
- Future transaction(s) over a period of time
- Transaction is for a fixed amount

**Use Case-** Furniture purchase, home shopping network purchase

### Disclosure to Cardholder and Cardholder Consent- Installment

When entering into a cardholder agreement, all the requirements below must be clearly displayed at the time the cardholder gives their consent and must be displayed separately from the general purchase terms and conditions

Where required by applicable laws or regulations, the merchant or its agent must also provide to the cardholder a record of the cardholder's consent.

When capturing a stored credential for the first time, establish an agreement with the cardholder containing all of the following:

- A truncated version of the stored credential (e.g., last 4 digit of the account number)
- Method in which the cardholder will be notified of any changes in the agreement
- How the stored credential will be used
- Expiration date of the agreement when applicable

Before processing the transaction the merchant or its agent must Obtain the cardholder's express informed consent to an agreement that contains the following:

- Transaction amount (includes all taxes and charges) or how the transaction amount will be determined
- Transaction currency
- If surcharging is permitted and assesses, cardholder acknowledgement of any surcharges and associated disclosures
- Cancellation and refund policies
- Location of the merchant outlet
- The total purchase price
- Terms of future payments, including the dates, amounts, and currency
- The cardholder agreement must be retained for the duration of the agreement and provide it to the issuer upon request
- The amount may include interest charges except for the U.S. Region

### Transaction Processing Requirements- Installment First Time a Credential is Stored

**First Time a Credential is Stored** (Intent to store a payment credential for future transactions)

- Merchant to ask the cardholder if they'd like the merchant to store their payment credential (card) for future transactions prior to submitting the initial/first authorization request.
- The transaction must be authorized
  - Submit an authorization request for the amount due
  - If payment is not required, submit an Account Verification Request (\$0.00)
- Submit the appropriate authorization and settlement indicators. [CLICK HERE](#) for installment technical requirements
- When the authorization is approved, retain the Transaction ID to submit in subsequent authorization requests
- Do not store the credential if the authorization request or Account Verification Request (\$0.00) is declined
- A merchant must not process an initial installment transaction until the merchandise or services have been provided to the cardholder and must not process individual installment transaction at intervals less than either:
  - 7 calendar days
  - In the U.S. Region, the monthly anniversary of the shipment date

### Transaction Processing Requirements- Installment Subsequent Transactions

**Subsequent Transactions**

- The transaction must be authorized
- Submit the appropriate authorization and settlement indicators. [CLICK HERE](#) for installment technical requirements
- When the transaction is declined, the merchant must notify the cardholder in writing and allow the cardholder at least 7 days to pay by other means
- When an authorization is declined the merchant may perform the following:
  - Resubmit the authorization up to 4 times within 16 calendar days (14 calendar days for Visa tokens only) from the date of the original decline response, in an attempt to receive an approved authorization. The resubmission of authorization can only be performed when the original decline response code was one of the following:
    - 05 (Authorization declined)
    - 51 (Insufficient funds)
    - 61 (Exceeds approval amount limit)
    - 65 (Exceeds withdrawal frequency limit)
  - Identify the transaction as Resubmission authorization type

### Cancellation Procedures- Installment

- The merchant must provide a simple cancellation procedure to the cardholder. If the cardholder's order was initially accepted online, the merchant may provide an online cancellation procedure.
- The merchant cannot complete a transaction when:
  - The transaction is beyond the agreed upon duration by the cardholder
  - The cardholder request that the merchant change the payment method
  - Cardholder cancels within the terms of the cancelation policy
    - Merchant must provide the cardholder a cancellation or refund confirmation in writing within 3 business days
    - Credit transaction receipt for the amount specified in the cancelation policy within 3 business days
    - The merchant receives a decline response

# Technical Requirements Installment Payment

## INITIAL/FIRST

Note: This is not an all-inclusive list of all applicable Business As Usual (BAU) fields.

Option 1	Option 2
<b>During the Transaction (Card Present, Card Not Present, E commerce) Authorization/Settlement</b>	<b>Account Verification Message (\$0.00) Authorization Request Only</b>
<p>Merchant must send:</p> <ul style="list-style-type: none"> <li>• <b>POS Environment Field</b> <ul style="list-style-type: none"> <li>○ <b>ISO8583- new</b> field 62.68, <b>new</b> value <b>I</b></li> <li>○ <b>610 Spec- new</b> G009.27, <b>new</b> value <b>I</b></li> <li>○ <b>Batch Auth Spec-</b> existing Additional Request Addendum, <b>new</b> value <b>I</b></li> <li>○ <b>EMD Settlement Spec-</b> Visa Transaction Code 41, Format Version 2, POS Env. Ind <b>new</b> value <b>I</b></li> </ul> </li> </ul>	<p>When the merchant properly identifies an installment payment (MOTO/ECI field), Worldpay will populate the POS Environment Field of I. Merchants also have the option to send the POS Environment Field.</p> <ul style="list-style-type: none"> <li>• <b>POS Environment Field</b> <ul style="list-style-type: none"> <li>○ <b>ISO8583- new</b> field 62.68, <b>new</b> value <b>I</b></li> <li>○ <b>610 Spec- new</b> G009.27, <b>new</b> value <b>I</b></li> <li>○ <b>Batch Auth Spec-</b> existing Additional Request Addendum, <b>new</b> value <b>I</b></li> </ul> </li> </ul>
<p>Merchant must <b>retain</b>:</p> <ul style="list-style-type: none"> <li>• <b>Tran ID</b> from the <b>auth response</b> to send in subsequent COF auth request. This is a <b>new action step</b>. <ul style="list-style-type: none"> <li>○ <b>ISO8583-</b> existing field 61 usage 01 subfield 01</li> <li>○ <b>610 Spec-</b> existing field G012</li> <li>○ <b>Batch Auth Spec-</b> existing RV (Visa Authorization Response Addendum)</li> <li>○ <b>Settlement-</b> this value must be sent in settlement and match the value from the <b>auth response</b></li> </ul> </li> </ul> <p>When applicable, merchants must retain the Tran ID from the auth response to send in subsequent auth requests. The Tran ID in the subsequent auth request must either be the original Tran ID from the very first auth response or the Tran ID from the previous auth response.</p> <p><b>Note:</b> To provide merchants more time to build support to retain the Tran ID to send in subsequent auth requests, Visa provided approval until further notice, for Worldpay to send a static value in the auth request on behalf of our merchants who authorize with Worldpay when the merchant does not provide the Tran ID in the auth request.</p> <p>Installment <b>PAN</b> based transactions do not require a Transaction Identifier to be included in subsequent transactions. If it is present, Visa will process it per the rules and forward it to issuers.</p> <p>Installment <b>network Token</b> based transactions require the original/previous Transaction Identifier to be included.</p> <p>The ability to determine when to send the Transaction Id in subsequent installment auth requests for PANs versus network tokens may be difficult. It is unknown how issuers will handle subsequent recurring auth requests with or without the Transaction ID. It is unknown if issuers will have sophisticated logic to make auth decisions based on the when the Transaction Id is provided or not or when it is required. Based on that uncertainty, it may be best for the merchant to always include the Transaction Id in subsequent installment auth requests.</p>	<p>Merchant must <b>retain</b>:</p> <ul style="list-style-type: none"> <li>• <b>Tran ID</b> from the <b>auth response</b> to send in subsequent COF auth request. This is a <b>new action step</b>. <ul style="list-style-type: none"> <li>○ <b>ISO8583-</b> existing field 61 usage 01 subfield 01</li> <li>○ <b>610 Spec-</b> existing field G012</li> <li>○ <b>Batch Auth Spec-</b> existing RV (Visa Authorization Response Addendum)</li> <li>○ <b>Settlement-</b> N/A Auth message only</li> </ul> </li> </ul> <p>Merchants must retain the Tran ID from the auth response to send in subsequent auth requests. The Tran ID in the subsequent auth request must either be the original Tran ID from the very first auth response or the Tran ID from the previous auth response.</p> <p><b>Note:</b> To provide merchants more time to build support to retain the Tran ID to send in subsequent auth requests, Visa provided approval until further notice, for Worldpay to send a static value in the auth request on behalf of our merchants who authorize with Worldpay when the merchant does not provide the Tran ID in the auth request.</p> <p>Merchant must send:</p> <ul style="list-style-type: none"> <li>• <b>Account Verification Trans Type Id (\$0.00)</b> <ul style="list-style-type: none"> <li>○ <b>ISO8583-</b> existing field 25, value 51 (Acc # Verify)</li> <li>○ <b>610 Spec-</b> existing field 03 pos. 1-2, value 51 (Acc # Verify)</li> <li>○ <b>Batch Auth Spec-</b> existing <b>D0 Record tran type A</b></li> <li>○ <b>Settlement-</b> N/A Auth message only</li> </ul> </li> </ul>
<p><b>Notes:</b></p> <p>Merchants must continue to send the necessary BAU fields (e.g., POS entry mode, MOTO ECI etc.) to identify initial card present, card not present, e-commerce and Account Verification transactions properly.</p> <p><b>Note:</b> Mastercard's COF Framework only requires the POS Entry Mode of 10 (auth and settlement) in subsequent transactions.</p> <p><b>Note:</b> The COF Framework is optional for Discover. Discover's COF Framework only requires POS Entry Mode of 10 (auth and settlement) in subsequent transactions.</p>	



# Technical Requirements Installment Payment

## SUBSEQUENT

Note: This is not an all-inclusive list of all applicable Business As Usual (BAU) fields.

### Authorization/Settlement

When the merchant properly identifies an installment payment, Worldpay will populate the POS Entry Mode of 10. Merchants also have the option to send the POS Entry Mode of 10. Worldpay settlement will ensure the value of 10 is sent in the settlement record to Visa, Mastercard (**available June 18, 2018**) and Discover (**available in October 2018**).

- **POS Entry Mode Visa and Mastercard**

- ISO8583- existing field 22, **new** value **10**
- **610 Spec**- existing field 22, **new** value **10**
- **Batch Auth Spec**- existing Primary Transaction Detail Record, **new** value **10**. When merchant sends MOTO/ECI of 3, Settlement will force set POS entry mode of 10.
- **EMD Settlement Spec**- Visa Transaction Code 40, Detail Trans. Record 1, POS Entry Mode **new** value **10**. This value must be sent in settlement and match from auth. Note: When merchant sends MOTO/ECI of 3, Settlement will force set POS entry mode of 10 for Visa and Discover, and 7 for Mastercard when sending to the respective network.

Merchant must send:

- **MOTO/ECI**

- ISO8583- existing field 126, value 03 (installment)
- **610 Spec**- existing field 25 pos. 7, value 2 (installment)
- **Batch Auth Spec**- existing Primary Transaction Detail record, Cardholder ID Meth and Mail/Phone Ind field, value 3 (installment)
- **EMD Settlement Spec**- Visa Transaction Code 40, Detail Trans. Record 1, Mail/Phone Ind value 3, this value must be sent in settlement and match from auth

When the merchant properly identifies an installment payment, Worldpay will populate the POS Environment Field of I. Merchants also have the option to send the POS Environment Field.

- **POS Environment Field**

- ISO8583- **new** field 62.68, **new** value **I**
- **610 Spec**- **new** field G009.27, **new** value **I**
- **Batch Auth Spec**- existing Additional Request Addendum, **new** value **I**. When merchant sends MOTO/ECI of 3. Settlement will force set POS Environment Field to I.
- **EMD Settlement Spec**- Visa Transaction Code 41, Format Version 2, POS Env. Ind **new** value **I**. When merchant sends MOTO/ECI of 3, Settlement will force set POS Environment Field to I.

Merchant must send:

- **Tran ID** (retained from the previous auth response or Tran ID received from the first transaction) in auth request. This is a **new action step**.

- ISO8583- existing field 61 usage 01 subfield 01
- **610 Spec**- existing field G012
- **Batch Auth Spec**- Additional Request Addendum, Record Type DA, Field Visa Tran ID
- **Settlement**- this value must be sent in settlement and match the value from the auth response

**Note: Short term**- Visa provided approval until further notice, for Worldpay to send a static value in the auth request on behalf of our merchants who authorize with Worldpay when the merchant does not provide the Tran ID in the auth request.

**Long Term**- Merchants must send the transaction ID in the auth request that was retained **from original auth response or the Tran ID from the previous auth response**.

Installment **PAN** based transactions do not require a Transaction identifier to be included. If it is present, Visa will process it per the rules and forward it to issuers.

Installment **network Token** based transactions require the original/previous Transaction identifier to be included.

The ability to determine when to send the transaction id in subsequent installment auth requests for PANs versus network tokens may be difficult. It is unknown how issuers will handle subsequent COF auth request with or without the transaction ID. It is unknown if issuers will have sophisticated logic to make auth decisions based on the when the transaction id is provided or not or when it is required. Based on that uncertainty it may be best for the merchant to always include the transaction id in auth requests.

**Note:** Mastercard's COF Framework only requires the POS Entry Mode of 10 (auth and settlement) in subsequent transactions.

**Note:** The COF Framework is optional for Discover. Discover's COF Framework only requires POS Entry Mode of 10 (auth and settlement) in subsequent transactions.

## Unscheduled COF Transaction

**Visa Definition for Unscheduled COF-** A transaction that:

- Uses a stored credential
- Does not occur on a scheduled or regularly occurring transaction date, where the cardholder has provided consent for the merchant to initiate one or more future transactions
- Transaction is for a fixed or variable amount
- Transaction dates are unknown

**Use Case-** Snowplow service will plow your driveway when it snows two inches or more.

Cardholder requests transit merchant to top-up their account when balance reaches a certain amount.

### Disclosure to Cardholder and Cardholder Consent- Unscheduled COF

When entering into a cardholder agreement, all the requirements below must be clearly displayed at the time the cardholder gives their consent and must be displayed separately from the general purchase terms and conditions

Where required by applicable laws or regulations, the merchant or its agent must also provide to the cardholder a record of the cardholder's consent.

When capturing a stored credential for the first time, establish an agreement with the cardholder containing all of the following:

- A truncated version of the stored credential (e.g., last 4 digit of the account number)
- Method in which the cardholder will be notified of any changes in the agreement
- How the stored credential will be used
- Expiration date of the agreement when applicable

Before processing the transaction the merchant or its agent must Obtain the cardholder's express informed consent to an agreement that contains the following:

- Transaction amount (includes all taxes and charges) or how the transaction amount will be determined
- Transaction currency
- If surcharging is permitted and assesses, cardholder acknowledgement of any surcharges and associated disclosures
- Cancellation and refund policies
- Location of the merchant outlet
- The agreed upon event that will prompt the Transaction (for example: if the cardholder's balance falls below a certain amount)
- The cardholder agreement must be retained for the duration of the agreement and provide it to the issuer upon request

## Transaction Processing Requirements- Unscheduled COF

### First Time a Credential is Stored

**First Time a Credential is Stored** (Intent to store a payment credential for future transactions)

- Merchant to ask the cardholder if they'd like the merchant to store their payment credential (card) for future transactions prior to submitting the initial/first authorization request.
- The transaction must be authorized
  - Submit an authorization request for the amount due
  - If payment is not required, submit an Account Verification Request (\$0.00)
- Submit the appropriate authorization and settlement indicators. [CLICK HERE](#) for Unscheduled COF technical requirements
- When the authorization is approved, retain the Transaction ID to submit in subsequent authorization requests
- Do not store the credential if the authorization request or Account Verification Request (\$0.00) is declined

## Transaction Processing Requirements- Unscheduled COF

### Subsequent Transactions

**Subsequent Transactions**

- The transaction must be authorized
- Submit the appropriate authorization and settlement indicators. [CLICK HERE](#) for Unscheduled COF technical requirements
- When the transaction is declined, the merchant must notify the cardholder in writing and allow the cardholder at least 7 days to pay by other means
- When an authorization is declined the merchant may perform the following:
  - Resubmit the authorization up to 4 times within 16 calendar days (14 calendar days for Visa tokens only) from the date of the original decline response, in an attempt to receive an approved authorization. The resubmission of authorization can only be performed when the original decline response code was one of the following:
    - 05 (Authorization declined)
    - 51 (Insufficient funds)
    - 61 (Exceeds approval amount limit)
    - 65 (Exceeds withdrawal frequency limit)
  - Identify the transaction as Resubmission authorization type

## Cancellation Procedures- Unscheduled COF

- The merchant must provide a simple cancellation procedure to the cardholder. If the cardholder's order was initially accepted online, the merchant may provide an online cancellation procedure.
- The merchant cannot complete a transaction when:
  - The transaction is beyond the agreed upon duration by the cardholder
  - The cardholder request that the merchant change the payment method
  - Cardholder cancels according to the agreed cancellation policy
  - The merchant receives a decline response

## Technical Requirements Unscheduled Credential On File

### INITIAL/FIRST

Note: This is not an all-inclusive list of all applicable Business As Usual (BAU) fields.

Option 1	Option 2
<b>During the Transaction (Card Present, Card Not Present, E commerce) Authorization/Settlement</b>	<b>Account Verification Message (\$0.00) Authorization Request Only</b>
<p>Merchant must send:</p> <ul style="list-style-type: none"> <li>• <b>POS Environment Field</b> <ul style="list-style-type: none"> <li>○ ISO8583- <b>new</b> field 62.68, <b>new</b> value <b>C</b></li> <li>○ 610 Spec- <b>new</b> G009.27, <b>new</b> value <b>C</b></li> <li>○ Batch Auth Spec- existing Additional Request Addendum, <b>new</b> value <b>C</b></li> <li>○ EMD Settlement Spec- Visa Transaction Code 41, Format Version 2, POS Env. Ind <b>new</b> value <b>C</b></li> </ul> </li> </ul>	<p>Merchant must send:</p> <ul style="list-style-type: none"> <li>• <b>POS Environment Field</b> <ul style="list-style-type: none"> <li>○ ISO8583- <b>new</b> field 62.68, <b>new</b> value <b>C</b></li> <li>○ 610 Spec- <b>new</b> G009.27, <b>new</b> value <b>C</b></li> <li>○ Batch Auth Spec- existing Additional Request Addendum, <b>new</b> value <b>C</b></li> </ul> </li> </ul>
<p>Merchant must retain:</p> <ul style="list-style-type: none"> <li>• <b>Tran ID</b> from the <b>auth response</b> to send in subsequent COF auth request. This is a <b>new action step</b>. <ul style="list-style-type: none"> <li>○ ISO8583- existing field 61 usage 01 subfield 01</li> <li>○ 610 Spec- existing field G012</li> <li>○ Batch Auth Spec- existing RV (Visa Authorization Response Addendum)</li> <li>○ Settlement- this value must be sent in settlement and match the value from the <b>auth response</b></li> </ul> </li> </ul> <p><b>Note:</b> To provide merchants more time to build support to retain the Tran ID to send in subsequent auth requests, Visa provided approval until further notice, for Worldpay to send a static value in the auth request on behalf of our merchants who authorize with Worldpay when the merchant does not provide the Tran ID in the auth request.</p> <p>Merchants must retain the Tran ID from the auth response to send in subsequent auth requests. The Tran ID must either be the original from the very first auth response or it could be the Tran ID received in the most recent/ last auth response.</p>	<p>Merchant must retain:</p> <ul style="list-style-type: none"> <li>• <b>Tran ID</b> retain from the <b>auth response</b> to send in subsequent COF auth request. This is a <b>new action step</b>. <ul style="list-style-type: none"> <li>○ ISO8583- existing field 61 usage 01 subfield 01</li> <li>○ 610 Spec- existing field G012</li> <li>○ Batch Auth Spec- existing RV (Visa Authorization Response Addendum)</li> <li>○ Settlement- N/A Auth message only</li> </ul> </li> </ul> <p>Merchant must send:</p> <ul style="list-style-type: none"> <li>• <b>Account Verification Trans Type Id (\$0.00)</b> <ul style="list-style-type: none"> <li>○ ISO8583- existing field 25, value 51 (Acc # Verify)</li> <li>○ 610 Spec- existing field 03 pos. 1-2, value 51 (Acc # Verify)</li> <li>○ Batch Auth Spec- existing D0 Record tran type A</li> <li>○ Settlement- N/A Auth message only</li> </ul> </li> </ul>
<p><b>Notes:</b> Merchants must continue to send the necessary BAU fields (e.g., POS entry mode, MOTO ECI etc.) to identify card present, card not present, e-commerce and Account Verification transactions properly.</p>	
<p>This is a Visa transaction type only.</p>	

## Technical Requirements Unscheduled Credential On File

### SUBSEQUENT

Note: This is not an all-inclusive list of all applicable Business As Usual (BAU) fields.

Authorization/Settlement
<p>Merchant must send:</p> <ul style="list-style-type: none"> <li>• <b>POS Entry Mode</b> <ul style="list-style-type: none"> <li>○ ISO8583- existing field 22, <b>new</b> value <b>10</b></li> <li>○ 610 Spec- existing field 22, <b>new</b> value <b>10</b></li> <li>○ Batch Auth Spec- existing Primary Transaction Detail Record, <b>new</b> value <b>10</b></li> <li>○ EMD Settlement Spec- Visa Transaction Code 40, Detail Trans. Record 1, POS Entry Mode <b>new</b> value <b>10</b>. This value must be sent in settlement and match from auth</li> </ul> </li> </ul>
<p>Merchant must send:</p> <ul style="list-style-type: none"> <li>• <b>MOTO/ECI</b> <ul style="list-style-type: none"> <li>○ ISO8583- existing field 126, value 01</li> <li>○ 610 Spec- existing field 25 pos. 7, value 3</li> <li>○ Batch Auth Spec- existing Primary Transaction Detail record, Cardholder ID Meth and Mail/Phone Ind field</li> <li>○ EMD Settlement Spec- Visa Transaction Code 40, Detail Trans. Record 1, Mail/Phone Ind value 1, this value must be sent in settlement and match from auth</li> </ul> </li> </ul>
<p>Merchant must send:</p> <ul style="list-style-type: none"> <li>• <b>POS Environment Field</b> <ul style="list-style-type: none"> <li>○ ISO8583- <b>new</b> field 62.68, <b>new</b> value <b>C</b></li> <li>○ 610 Spec- <b>new</b> G009.27, <b>new</b> value <b>C</b></li> <li>○ Batch Auth Spec- existing Additional Request Addendum, <b>new</b> value <b>C</b></li> <li>○ EMD Settlement Spec- Visa Transaction Code 41, Format Version 2, POS Env. Ind <b>new</b> value <b>C</b>. This value must be sent in settlement and match from auth</li> </ul> </li> </ul>

Merchant must send:

- **Tran ID** (retained from the previous auth response or Tran ID received from the first transaction) in auth request. This is a **new action step**.
  - **ISO8583**- existing field 61 usage 01 subfield 01
  - **610 Spec**- existing field G012
  - **Batch Auth Spec**- **Additional Request Addendum, Record Type DA, Field Visa Tran ID**
  - **Settlement**- this value must be sent in settlement and match the value from the auth response

Merchant must send:

- **Processing Code** This is a **new action step**.
  - **ISO8583**- existing field , existing value 50
  - **610 Spec**- existing field
  - **Settlement**- N/A

Merchant must send:

- **Market Specific Data Indicator** -This is a **new action step**.
  - **ISO8583**- existing field , value B
  - **610 Spec**- existing field
  - **Settlement**- this value must be sent in settlement and match the value from the auth response

This is a Visa transaction type only.

## Cardholder Initiated

**Definition for Cardholder initiated** A transaction in a series of transactions that:

- Uses a stored credential
- Represents a cardholder agreement with the merchant
- Does not occur on a fixed schedule

**Use Case**- the cardholder shops from their mobile device by accessing the merchant's app or website and when it's time to pay for the purchase, the merchant has the cardholder's payment credentials, shipping and billing address is on file.

### Disclosure to Cardholder and Cardholder Consent- Cardholder Initiated

When entering into a cardholder agreement, all the requirements below must be clearly displayed at the time the cardholder gives their consent and must be displayed separately from the general purchase terms and conditions

Where required by applicable laws or regulations, the merchant or its agent must also provide to the cardholder a record of the cardholder's consent.

When capturing a stored credential for the first time, establish an agreement with the cardholder containing all of the following:

- A truncated version of the stored credential (e.g., last 4 digit of the account number)
- Method in which the cardholder will be notified of any changes in the agreement
- How the stored credential will be used
- Expiration date of the agreement when applicable
- The cardholder agreement must be retained for the duration of the agreement and provide it to the issuer upon request

### Transaction Processing Requirements- Cardholder Initiated First Time a Credential is Stored

**First Time a Credential is Stored** (**Intent to store a payment credential for future transactions**)

- Merchant to ask the cardholder if they'd like the merchant to store their payment credential (card) for future transactions prior to submitting the initial/first authorization request
- The transaction must be authorized
  - Submit an authorization request for the amount due
  - If payment is not required, submit an Account Verification Request (\$0.00)
- Submit the appropriate authorization and settlement indicators. [CLICK HERE](#) for cardholder initiated technical requirements
- Do not store the credential if the authorization request or Account Verification Request (\$0.00) is declined

### Transaction Processing Requirements- Cardholder Initiated Subsequent Transactions

**Subsequent Transactions**

- The transaction must be authorized
- Submit the appropriate authorization and settlement indicators. [CLICK HERE](#) for cardholder initiated technical requirements
- The merchant must validate the cardholder's identity (example: login ID and password) prior to processing each transaction

### Cancellation Procedures- Cardholder Initiated

- The merchant must provide a simple cancellation procedure to the cardholder. If the cardholder's order was initially accepted online, the merchant may provide an online cancellation procedure.
- The merchant cannot complete a transaction when:
  - The transaction is beyond the agreed upon duration by the cardholder
  - The cardholder request that the merchant change the payment method
  - Cardholder cancels within the terms of the cancelation policy
  - The merchant receives a decline response

## Technical Requirements Cardholder Initiated

### INITIAL/FIRST

**Note: This is not an all-inclusive list of BAU fields.**

#### **First Time a Credential is Stored**

- Merchant to ask the cardholder if they'd like the merchant to store their payment credential (card) for future transactions prior to submitting the initial/first authorization request.
- The transaction must be authorized
  - Submit an authorization request for the amount due
  - If payment is not required, submit an Account Verification Request (\$0.00)
- Submit the appropriate authorization and settlement fields
- Do not store the credential if the authorization request or Account Verification Request (\$0.00) is declined

Option 1	Option 2
During the Transaction (CP, CNP, eComm) Authorization/Settlement	Account Verification Message (\$0.00) Authorization Request Only
Merchant must send: <ul style="list-style-type: none"> <li>• <b>POS Environment Field</b> <ul style="list-style-type: none"> <li>○ ISO8583- <b>new</b> field 62.68, <b>new</b> value <b>C</b></li> <li>○ 610 Spec- <b>new</b> G009.27, <b>new</b> value <b>C</b></li> <li>○ <b>Batch Auth Spec</b>- existing Additional Request Addendum, <b>new</b> value <b>C</b></li> <li>○ <b>EMD Settlement Spec</b>- Visa Transaction Code 41, Format Version 2, POS Env. Ind <b>new</b> value <b>C</b></li> </ul> </li> </ul>	Merchant must send: <ul style="list-style-type: none"> <li>• <b>POS Environment Field</b> <ul style="list-style-type: none"> <li>○ ISO8583- <b>new</b> field 62.68, <b>new</b> value <b>C</b></li> <li>○ 610 Spec- <b>new</b> G009.27, <b>new</b> value <b>C</b></li> <li>○ <b>Batch Auth Spec</b>- existing Additional Request Addendum, <b>new</b> value <b>C</b></li> </ul> </li> </ul>
Merchants must continue to send the necessary BAU fields (e.g., POS entry mode, MOTO ECI etc.) to identify initial card present, card not present, e-commerce and Account Verification transactions properly.	
<b>Note: Mastercard and Discover's COF Framework only requires the POS Entry Mode of 10 (auth and settlement) in subsequent transactions.</b>	

## Technical Requirements Cardholder Initiated

### SUBSEQUENT

**Note: This is not an all-inclusive list of BAU fields.**

#### Authorization/Settlement

#### **Mastercard (available June 18, 2018) and Discover (available in October 2018)**

Merchant must send:

- **POS Entry Mode**
  - ISO8583- existing field 22, **new** value **10**
  - 610 Spec- existing field 22, **new** value **10**
  - **Batch Auth Spec**- existing Primary Transaction Detail Record, **new** value **10**
  - **EMD Settlement Spec**- Visa Transaction Code 40, Detail Trans. Record 1, POS Entry Mode **new** value **10**. This value must be sent in settlement and match from auth.

**Note:** Cardholder Initiated transactions may occur in various POS environments (e.g., face-to-face, phone, e-commerce)

**Note:** For split shipments see Reauthorization section of this document.

**Note: Mastercard and Discover's COF Framework only requires the POS Entry Mode of 10 (auth and settlement) in subsequent transactions.**

## Resubmission

**Resubmission may be used by a merchant that is storing or not storing a payment credential.**

**Use Case:** A merchant performs a resubmission when an authorization was declined due to insufficient funds after goods or services were already delivered to the cardholder. Merchants can resubmit the auth request to recover outstanding debt from the cardholder. Recurring, installment, unscheduled credential on file, transit merchants.

- When an authorization is declined the merchant may perform the following:
  - Resubmit the authorization up to 4 times within 16 calendar days (14 calendar days for Visa tokens only) from the date of the original decline response, in an attempt to receive an approved authorization. The resubmission of authorization can only be performed when the original decline response code was one of the following:
    - 05 (Authorization declined)
    - 51 (Insufficient funds)
    - 61 (Exceeds approval amount limit)
    - 65 (Exceeds withdrawal frequency limit)

## Technical Requirements

### SUBSEQUENT

**Note:** This is not an all-inclusive list of all applicable Business As Usual (BAU) fields.

### Authorization/Settlement

**Resubmission may be used by a merchant that is storing or not storing a payment credential.**

Merchant must send:

- **POS Entry Mode** (This value must be 10 when the merchant is using a stored payment credential)
  - **ISO8583-** existing field 22, **new** value **10**
  - **610 Spec-** existing field 22, **new** value **10**
  - **Batch Auth Spec-** existing Primary Transaction Detail Record, **new** value **10**
  - **Settlement-** this value must be sent in settlement and match from auth
  - **EMD-** Detail Transaction Record 1, existing field, **new** value **10**

**Note:** POS Entry Mode of 10 identifies when the transaction was processed using a credential on file. If credential is not on file, the POS Entry Mode value must be 01.

Merchant must send:

- **Reason Code** (This field and value is required when the merchant is storing or not storing a payment credential)
  - **ISO8583-** existing field 63, **new** value **41**<sup>2</sup>
  - **610 Spec-** TBD
  - **Batch Auth Spec-** existing Additional Request Addendum, **new** Subsequent Transaction Reason Code Field, **new** value **1**
  - **Settlement-** N/A

Merchant must send:

- **Tran ID** (retained from the declined auth response) in auth request. This is a **new action step**. (This field and value is required when the merchant is storing or not storing a payment credential)
  - **ISO8583-** existing field 61 usage 01 subfield 01
  - **610 Spec-** existing field G012
  - **Batch Auth Spec-** Additional Request Addendum, Record Type DA- Field- Visa Tran ID
  - **Settlement-** this value must be sent in settlement and match the value from the auth response

**Note:** See recurring payment, installment and unscheduled credential on file sections of this document for additional information regarding when a resubmission may be used by the merchant.

## Reauthorization

Reauthorization may be used by a merchant that is storing or not storing a payment credential.

**Use Case:** A merchant initiated transaction using stored credentials initiated if the original order or service extends beyond the authorization validity limit set by Visa. Split shipment – when goods are not available for shipment at the time of the consumer's purchase (e-commerce or MoTo). A separate authorization is conducted to ensure the customer's funds are available when the goods become available to ship.

### Technical Requirements

#### SUBSEQUENT

Note: This is not an all-inclusive list of all applicable Business As Usual (BAU) fields.

#### Authorization/Settlement

Reauthorization may be used by a merchant that is storing or not storing a payment credential.

Merchant must send:

- **POS Entry Mode** (This value must be 10 when the merchant is using a stored credential)
  - **ISO8583**- existing field 22, new value 10
  - **610 Spec**- existing field 22, new value 10<sup>2</sup>
  - **Batch Auth Spec**- existing Primary Transaction Detail Record, new value 10
  - **Settlement**- this value must be sent in settlement and match from auth

**Note:** POS Entry Mode of 10 identifies when the transaction was processed using a credential on file. If credential is not on file, the POS Entry Mode value must be 01.

Merchant must send:

- **Reason Code** (This field and value is required when the merchant is storing or not storing a payment credential)
  - **ISO8583**- existing field 63, new value 43
  - **610 Spec**- existing field G046 values 040-044, new value 43
  - **Batch Auth Spec**- existing Additional Request Addendum, new Subsequent Transaction Reason Code Field, new value 3
  - **Settlement**- N/A

Merchant must send:

- **Tran ID** (Tran ID received from the first transaction) in auth request. This is a new action step. (This field and value is required when the merchant is storing or not storing a payment credential)
  - **ISO8583**- existing field 61 usage 01 subfield 01
  - **610 Spec**- existing field G012
  - **Batch Auth Spec**- Additional Request Addendum, Record Type DA- Field- Visa Tran ID
  - **Settlement**- this value must be sent in settlement and match the value from the auth response

See cardholder initiated section of this document for additional information for when a reauthorization may be used by the merchant.