Healthcare Omni-Channel

Integration & Certification Guide v1.0.2

October 2024

Contents

Version	Date	Description	Section	Author
1.0.2	10/31/2024	• Added certification timeline. • Added a feature for Remote ID field that allows that field to be utilized for end-to-end reconciliation purposes between the Payment Fusion Gateway and the Fiserv reporting platform.		
1.0.1	10/1/2023	• Added a language not to use Production PAN in the development and testing environments. • Made printing "duplicate" on a reprinted receipt an optional requirement. • Made displaying "demo" on the terminal when it is used in demo mode an optional requirement.		
1.0.0	12/2/2022	Initial Draft		Connect Team

Integration and Certification Process

This document provides information about the integration best practices, the API development, the certification process, and the receipt requirements.

Integration Best Practices
Payment Fusion Platform
The Payment Fusion architecture consists of 3 main software components as listed below, along with their version number:

1) Transaction Broker v3.0.0
   The transaction broker is the central system for managing ongoing transactions, dispatching them to the terminals, providing results and keeping the mappings for all the terminals endpoints.

2) Settings API v1.0.0
   Setting API is used to:
   a) Fetch the Terminal serial number and Source grouping for card present transaction processing.
   b) Get a list the HPP payment forms available in your organization.

3) Reporting API v1.0.0
   The reporting API helps retrieve detailed reports on your payments (transactions and batches) that have been initiated through your Terminal or Hosted Payment Page (HPP). We recommend that you use the reporting API to help reconcile against your own records for auditing purposes.

Tokens
We recommend that you use our tokenization feature to store credit card information. This is particularly useful for a few reasons:
- You do not have to handle or store credit card information which allows you to not have to be PCI certified.
- Using tokens will help with making recurring and future payments easier for the ISV and the consumer.

Callback URL's
When submitting a transaction request, we recommend that you use one of the 3 callback URL that are available to you. These are useful in a number of cases:
- Credit Card transactions
  - Send transaction data back to your URL for record keeping in which you do not have to use a polling method for finding transaction data.
  - Useful if there is a transition error or drop in connections while a transaction is being processed. This will give you a response back to let you know if the transaction was successful during the interruption.
- ACH transaction
  This allows to receive updates for up to 60 days if there is for example a reversal on the transaction at the bank.

Remote ID

We recommend using this field for easier reconciliation between your Payment Application and the Healthcare Omni-Channel Gateway:

- o It is used for keeping track of a 3rd party identifier alongside the transaction object. It is typically used by the ISV to assign its own identifier to the transaction for easy matching in case any network issues appear; it is not validated for uniqueness.
- o You can use the remote ID to look up transactions as well through the Reporting API.
- o For merchants processing on Fiserv platform, the following apply:
  - ➢ If the Remote ID is sent by the integrating application, it is mapped to the Order Number Field under Common Group in the Fiserv Specification.
  - ➢ The Order Number field in the Fiserv Specification does not support the potential length of the Transaction Broker Remote ID field (100 characters), so it is truncated if the integrating application is creating very long Remote ID.
  - ➢ Truncation will proceed from left-to-right to the **15 characters**, so the uniqueness of the Remote ID is preserved.
  - ➢ It can be used for end-to-end reconciliation purposes between the Payment Fusion Gateway reporting and the Fiserv reporting (ClientLine Enterprise) reporting to measure consistency and gaps.

Reversal

It is recommended that you use the reversal endpoint when submitting a Void or Refund transaction for credit cards. This endpoint will do all the heavy lifting for you in determining if the transaction is a void or a refund. This way you do not have to figure out if the batch has been settled or not.

Transaction Timeout Handling

We suggest a payment attempt request that did not get a response back is handled as follow to avoid a duplicate transaction or double charging the cardholder.

- a) *Using a Callback URL*
  - o Inform the cardholder there is a processing issue and request another method of payment, i.e. cash.
  - o Once the communication issue is resolved, check the callback URL queue to see if the timeout transaction exists.
  - o If the transaction is found, send a Reversal to void the transaction.
- b) *Using Polling*
  - o Inform the cardholder there is a processing issue and request another method of payment, i.e. cash.
  - o Once the communication issue is resolved, poll the timeout transaction using the "Read Transaction" with the "remote_id" from the Create Transaction request.
  - o If the transaction is found, send a Reversal to void the transaction.

Certification Timeline

The following section contains diagrams explaining the integration timeline for each integration type that Bank of America supports. Code development and defect remediation timelines for both Card Present and Card not Present are estimated and may be adjusted.

Card Not Present

Hosted Payment Page

Documentation & Validation **1 week**	Development **3 weeks**	Pre-Certification **2 week**	Certification **1 week**	Launch & Deliver **2 weeks**

• Align strategies and key stakeholders
• Feature/Functionality Intake (SOW)
• Roadmap and timelines
• Project kick-off call with Bank of America Gateway analyst
	• Configure test account
	• Provide development support
	  • Common questions
	• QA testing
	• DEV done
		• UAT/Demo Review: functionality, installation, boarding
		  • Run test script
		  • Log validation
		  • Defect remediation
		• Code hardened
			• Integration end-to-end test (Clean)
			• Certification letter issued
				• Product boarding
				  • All bank internal systems
				  • VAR sheet
				• 2 weeks pilot monitoring
				• General Availability Announcement

Card Present

Terminal Integration

Documentation & Validation **1 week**	Development **4 weeks**	Pre-Certification **2 week**	Certification **1 week**	Launch & Deliver **2 weeks**

• Align strategies and key stakeholders
• Feature/Functionality Intake (SOW)
• Roadmap and timelines
• Project kick-off call with Bank of America Gateway analyst
	• Configure test account
	• Provide development support
	  • Common questions
	• QA testing
	• DEV done
		• UAT/Demo Review: functionality, installation, boarding
		  • Run test script
		  • Log validation
		  • Defect remediation
		• Code hardened
			• Integration end-to-end test (Clean)
			• Certification letter issued
				• Product boarding
				  • All bank internal systems
				  • VAR sheet
				• 2 weeks pilot monitoring
				• General Availability Announcement

Development Process

The Certification Engineer provides development support by answering questions and assisting with unit testing. The partner submits integration issues to their assigned Solution/Certification Engineer through emails.

Development Checklist

This section outlines the steps needed for an Independent Software Vendor (ISV) to complete before being assigned a Certification Analyst.

- ➢ Confirm the development is at least 100% complete, the ISV partner to provide their development status.

  - ☐ If Development is less than 100% complete, Bank of America will not begin the certification process.
  - ☐ Tested all applicable transaction types per the Development test script:
    - ▪ Sale (Auth + Capture)
    - ▪ Pre-Auth
    - ▪ Capture (Post-Auth)
    - ▪ Refund
    - ▪ Void
    - ▪ Reversal
    - ▪ Credit
    - ▪ Tip Adjust
    - ▪ Inline Tipping
  - ☐ Tested all industry types in scope:
    - ▪ Retail
    - ▪ Restaurant/Quick Service Restaurant (QSR)
    - ▪ Personal Services
    - ▪ Professional Services
    - ▪ Healthcare
    - ▪ Ecommerce/MOTO
  - ☐ Tested all applicable ancillary features and functionality based on the agreed upon project scope. Refer to Technical Scope Assessment.
- ➢ Confirm implementation of the Bank of America Gateway Integration Developer Guide's Receipt requirements:

  Off-Site Gateway
  - ☐ Receipt Requirement:
    - ▪ Produce an actual or a mock-up receipt that displays all the payment transaction information as outlined in the Developer Guide, no product or service description related information is required to be printed on the receipt.

  Hybrid Gateway
  - ☐ Receipt Requirement:
    - ▪ Provide a sample of the payload returned to a payment application needed to generate a receipt and any additional receipt configuration information provided to the merchant or the ISV partner.
    - ▪ Produce a mock-up receipt that displays all receipt requirements as outlined in the Developer Guide.

On-site Gateway
- ☐ Receipt Requirement:
    - ▪ Provide full receipt samples as outlined in the Developer Guide.

- ☐ If Receipt development is not complete, Bank of America will not begin the certification process.
- ☐ Verify decline receipts are printing as part of negative testing.
- ➢ Confirm implementation of the Bank of America Gateway Integration Developer Guide's Merchant Solution Configuration Number (MSCN) requirements:
    - ☐ If MSCN is not complete, Bank of America will not begin the certification process.
    - ☐ Validate MSCN value is being transmitted in the transaction request to the Host as part of the certification test script**.**
- ➢ Confirm API Payload logs are available for certification including the below details:
    - ☐ Services and endpoint that are being called.
    - ☐ Content Body
    - ☐ Complete set of request headers
    - ☐ Full response being received.
    - ☐ Response headers including correlation.
- ➢ Confirm merchant plug-in integration with Fraud Management. FME is a required feature for all E-commerce /Card Not Present (CNP) Native Solutions**.**
    - ☐ Device fingerprinting – Fraud Management supports end point device data collection for the purpose of device ID generation by Threatmetrix. All ISV partners are <u>required</u> to implement the Threatmetrix SDK to enable this functionality as part of their Fraud Management integration.
    - ☐ IF the bank's FME integration is not coded to and tested: A certification letter will not be issued**.**

Use of Production Cardholder Data

Production cardholder data (primary account number - PAN) should not be used for the development, the testing, or the certification. The use of production data in the development or the testing environments provides malicious individuals with the opportunity to gain unauthorized access to live cardholder data. If realistic PANs are needed to test a system functionality, payment card brands or other suppliers can often provide appropriate account numbers for this purpose.

Submission Requirements for API issue

Description of the issue:
- a. What are you experiencing.
- b. Source ID
- c. Original JSON post that was posted to the server.
- d. Error JSON that was received in your application.
- e. The API URL that was used.

Pre-certification and Validation

Once the development is completed, the Certification Engineer will schedule a "smoke testing" session with the partner to validate the overall readiness of the code development to move to the certification phase. The "smoke testing" consists of running transactions for some of the features and functionalities the partner will be certifying. (transaction types, reporting, receipt etc.)

Test Script

A test plan is provided, it encompasses the features and functionalities the partner is integrating.

Executing the test script

- o Certification testing will be administered by the certification analyst.
- o The partner will execute the test plan to validate the integration.
- o Results will be reported in the test plan and published to the partner.
    - If no issues are found, the approved executed test plan is deemed certified.
    - If issues are found, the partner will address the issue(s) and another test script run will be scheduled to validate the changes.
- o The test plan document is used to verify the integration and will be updated with screenshots of the partner's product for use by other teams within the Bank.
- o The partner provides the receipts and any transaction log(s) resulting from the test script run for validation.
- o The partner may be asked to provide a video demo of the certified solution as well as detailed instructions required to provision an account on the partner side.

Healthcare Receipt Requirements

This table outlines the data elements that should be printed on receipts for the healthcare industry, the information should be limited to the payment information. No Protected Health information (PHI) or Personal Identifying Information (PII) such as the actual treatment received by the patient, the date of service, a numerical or a verbal description of the service rendered should be included on the payment receipt. The layout of the receipt can be customized to the merchant current receipt template.

Healthcare Card Present – Cardholder/Merchant template

Card Present Receipt Requirements	Cardholder	Merchant
Merchant DBA Name The merchant's name as disclosed to the cardholder at the Point of interaction (POI) and on the transaction receipt must be the same as what is provided in authorization and clearing transaction messages	X	X
Merchant DBA Location Street address, City, State, Country if applicable (must match what is sent in clearing file)	X	X
Transaction Date and Time	X	X
Merchant DBA Telephone Number	X	X
Gateway Reference Number (PN Ref) Processor or gateway transaction reference number	X	X
Remote ID Used by the ISV to assign its own identifier to a transaction	X	X
Truncated Card Number Last 4 digits of the PAN	X	X
Transaction Amount Price of goods and services including taxes, fees, gratuity and any card discounts that may have been applied	X	X
Transaction Currency Currency symbol	X	X
Transaction Fee (Conditional – Printed on a separate line and added to the total amount, example: Convenience Fee, Service Fee, Surcharge)	X	X
Tax Amount (Conditional – Printed on a separate line and added to the total amount)	X	X
Authorization Code	X	X
Transaction Type Example - Sale, Refund, Reversal etc.	X	X
Card Network Name Visa, MasterCard, American Express, Discover, JCB etc.	X	X
Card Entry Mode Contact/Chip, Contactless, Fallback, Swipe, Keyed, Process	X	X
Preauthorized Healthcare (For a Healthcare Auto-Substantiation Transaction, the words "Preauthorized Healthcare")	X	X
Cardholder signature line or space for cardholder signature Customer receipt may be printed or sent electronically This applies only to a transaction that requires signature • A signature may be captured electronically • The transaction occurs in face-to-face environment • The transaction is not a Visa Easy Payment Services (VEPS) • A PIN is not used for verify the cardholder		X

Card Present Receipt Requirements			Cardholder	Merchant
EMV Tag Data				
Tag	Name	Description	X	X
9F12	Application Name (labelled on the receipt as Card Network Name)	Application Preferred Name if present on the card in character set supported by the printer, otherwise Application Label (Tag 50) should be printed		
4F	AID	Application Identifier		
95	TVR	Terminal Verification Results		
9B	TSI	Transaction Status Indicator		
8A	ARC	Authorization Response Code		
PIN Statement (only required for EMV PIN) e.g., PIN Verified, PIN Locked			X	X
Cardholder's Name as it appears on the card, if present			X	X
Response Literal Message (Approve, Decline)			X	X
Credit Disclaimer (optional for cardholder copy) I agree to pay the total above amount according to card issuer agreement				X
Receipt Identifier **(**Cardholder copy, Merchant Copy)			X	X
Reprinted Receipt (optional) Indicates "Reprint" or "Duplicate"			X	X
Demo Mode (optional) Indicates "DEMO" if transaction is ran in demo mode			X	X

Receipt Examples

Healthcare Approved Signature EMV Contact online transaction

Merchant Name Merchant Street City, State, Zip Phone MM/DD/YYYY HH:MM:SS Transaction Type Sale Card Network Visa Card Number XXXXXXXXXX1234 Entry Mode Chip Transaction Amount $90.51 ----------------- **Total:** **$90.51** Remote ID: XXXXXX Approval Code: XXXXXX PN Ref: XXXXXXXXX APP Name: XXXXXXX AID: XXXXXXXXXXXX TVR: XXXXXXXX TSI: XXXX ARC: XX **APPROVED BY ISSUER** I agree to pay above total amount according to card issuer agreement X_____ Cardholder Signature Merchant Copy	Merchant Name Merchant Street City, State, Zip Phone MM/DD/YYYY HH:MM:SS Transaction Type Sale Card Network Visa Card Number XXXXXXXXXX1234 Entry Mode Chip Transaction Amount $90.51 ----------------- **Total:** **$90.51** Remote ID: XXXXXXX Approval Code: XXXXXXX PN Ref: XXXXXXXXXX APP Name: XXXXXXXX AID: XXXXXXXXXXXX TVR: XXXXXXXX TSI: XXXX ARC: XX **APPROVED BY ISSUER** I agree to pay above total amount according to card issuer agreement Customer Copy

Healthcare EMV Contact Credit Transaction – Denied online

For EMV declined transactions, all the EMV tags that were submitted in the transaction **can** be printed on the receipt for troubleshooting purposes.

Merchant Name		Merchant Name	
Merchant Street		Merchant Street	
City, State, Zip		City, State, Zip	
Phone		Phone	
MM/DD/YYYY	HH:MM:SS	MM/DD/YYYY	HH:MM:SS
Transaction Type	Sale	Transaction Type	Sale
Card Network	Visa	Card Network	Visa
Card Number	XXXXXXXXXX1234	Card Number	XXXXXXXX1234
Entry Mode	Chip	Entry Mode	Chip
Transaction Amount	$90.51	Transaction Amount	$90.51
	-----------------		-----------------
Total:	**$90.51**	**Total:**	**$90.51**
Remote ID: XXXXXXX		Remote ID: XXXXXXXX	
PN Ref: XXXXXXXXXX		PN Ref: XXXXXXXXX	
APP Name: XXXXXXX		APP Name: XXXXXX	
AID: XXXXXXXXXXXX		AID: XXXXXXXXXXX	
TVR: XXXXXXXX		TVR: XXXXXXXXX	
TSI: XXXX		TSI: XXXX	
ARC: XX		ARC: XX	
DENIED BY ISSUER		**DENIED BY ISSUER**	
Cardholder Verified by PIN		Cardholder Verified by PIN	
Merchant Copy		Customer Copy	

Healthcare Approved Magstripe Swiped online transaction

Merchant Name
Merchant Street
City, State, Zip
Phone
 	
MM/DD/YYYY   HH:MM:SS
 	
Transaction Type   Sale
Card Network   Visa
Card Number   XXXXXXXXXX1234
Entry Mode   Swipe
 	
Transaction Amount $90.51
                  ----------------- 	
Total: **$90.51**
 	
Remote ID: XXXXXX
Approval Code: XXXXXX
PN Ref: XXXXXXXXX
 	
APPROVED BY ISSUER
 	
I agree to pay above total amount according to card issuer agreement
 	
X_____
Cardholder Signature
 	
Merchant Copy
	Merchant Name
	Merchant Street
	City, State, Zip
	Phone
	
	MM/DD/YYYY HH:MM:SS
	
	Transaction Type Sale
	Card Network Visa
	Card Number XXXXXXX1234
	Entry Mode Swipe
	
	Transaction Amount $90.51
	                  ----------------- 	
	Total: **$90.51**
	
	Remote ID: XXXXXXX
	Approval Code: XXXXXXX
	PN Ref: XXXXXXXXXX
	
	APPROVED BY ISSUER
	
	I agree to pay above total amount according to card issuer agreement
	
	Customer Copy

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Healthcare Approved Magstripe Keyed online transaction

Merchant Name	Merchant Name
Merchant Street	Merchant Street
City, State, Zip	City, State, Zip
Phone	Phone
MM/DD/YYYY HH:MM:SS	MM/DD/YYYY HH:MM:SS
Transaction Type Sale	Transaction Type Sale
Card Network Visa	Card Network Visa
Card Number XXXXXXXXXX1234	Card Number XXXXXXXXXX1234
Entry Mode keyed	Entry Mode Keyed
Transaction Amount $90.51	Transaction Amount $90.51
-----------------	-----------------
Total: **$90.51**	**Total:** **$90.51**
Remote ID: XXXXXX	Remote ID: XXXXXXX
Approval Code: XXXXXX	Approval Code: XXXXXXX
PN Ref: XXXXXXXXX	PN Ref: XXXXXXXXXX
APPROVED BY ISSUER	**APPROVED BY ISSUER**
I agree to pay above total amount according to card issuer agreement	I agree to pay above total amount according to card issuer agreement
X_____	
Cardholder Signature	Customer Copy
Merchant Copy	

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Healthcare Hosted Payment Page / Electronic Commerce Receipt Requirements

Card Not Present Receipt Requirements	Cardholder	Merchant
Merchant DBA Name The merchant's name as disclosed to the cardholder at the Point of interaction (POI) and on the transaction receipt must be the same as what is provided in authorization and clearing transaction messages	X	X
Merchant DBA Location Street address, City, State, Country if applicable (must match what is sent in clearing file)	X	X
Merchant DBA Telephone Number	X	
Merchant URL (Internet Address)	X	X
Transaction Date and Time	X	X
Transaction Amount Price of goods or services including taxes and any card discount	X	X
Transaction Currency Currency symbol	X	X
Authorization Code	X	X
Gateway Reference Number (PN Ref) Processor or gateway transaction reference number	X	X
Remote ID Used by the ISV to assign its own identifier to a transaction		
Card Network Name (Example: Visa, MC, Amex, Discover etc.)	X	X
Truncated Account Number Last 4 digit of the PAN	X	X
Transaction Type (Example: Sale, Refund)	X	X
Tip Amount (Conditional – Printed on a separate line and added to the total amount)		
Transaction Fee (Conditional – Printed on a separate line and added to the total amount, example: Convenience Fee, Service Fee, Surcharge)	X	X

MERCHANT INFORMATION
Merchant DBA
Merchant Street Address
Merchant City State zip
Merchant Phone Number

PAYMENT INFORMATION
Date/Time: MM-DD-YYYY 12 :00 :00
Transaction Amount: $1.00
Transaction Type: Sale
Card Network: Visa
Account Number (Last 4 digits): XXXXXXXXXXX1234
Authorization Code: XXXXXXXX
Remote ID: XXXXXXX
Gateway Reference Number (PN Ref): XXXXXXX

Receipt Requirements for Retail/Restaurant Industry

The following table outlines the receipt requirements for Retail/Restaurant. The layout of the receipt can be customized to the merchant current receipt template.

1) Retail/Restaurant Card Present Receipt Requirements – Cardholder/Merchant template

Card Present Receipt Requirements	Cardholder	Merchant
Merchant DBA Name The merchant's name and country location, as disclosed to the cardholder at the Point of interaction (POI) and on the transaction receipt must be the same as what is provided in authorization and clearing transaction messages	X	X
Merchant DBA Location Street address, City, State, Country if applicable (must match what is sent in clearing file)	X	X
Transaction Date and Time	X	X
Merchant DBA Telephone Number	X	X
Gateway Reference Number (PN Ref) Processor or gateway transaction reference number	X	X
Remote ID Used by the ISV to assign its own identifier to a transaction		
General description of goods or services	X	X
Truncated Card Number Last 4 digits of the PAN	X	X
Transaction Amount Price of goods and services including taxes and any card discounts that may have been applied	X	X
Transaction Currency Currency symbol	X	X
Transaction Fee (Conditional – Printed on a separate line and added to the total amount, example: Convenience Fee, Service Fee, Surcharge)	X	X
Tax Amount (Conditional – Printed on a separate line and added to the total amount)	X	X
Authorization Code	X	X
Transaction Type Sale, Refund, Reversal etc.	X	X
Card Network Name Visa, MasterCard, American Express, Discover, JCB etc.	X	X
Card Entry Mode Contact/Chip, Contactless, Fallback, Swipe, Keyed, Process	X	X
Cardholder signature line or space for cardholder signature **Customer receipt may be printed or sent electronically** This applies only to a transaction that requires signature • A signature may be captured electronically • The transaction occurs in face-to-face environment		X

Card Present Receipt Requirements	Cardholder	Merchant
• The transaction is not a Visa Easy Payment Services (VEPS) • A PIN is not used for verifying the cardholder		
EMV Tag Data | Tag	Name	Description
9F12	Application Name (labelled on the receipt as Card Network Name)	Application Preferred Name if present on the card in character set supported by the printer, otherwise Application Label (Tag 50) should be printed
4F	AID	Application Identifier
95	TVR	Terminal Verification Results
9B	TSI	Transaction Status Indicator
8A	ARC	Authorization Response Code		X	X
PIN Statement (only required for EMV PIN) e.g. PIN Verified, PIN Locked	X	X
Cardholder Name If present on the card - Printed below the signature line	X	X
Response Literal Message (Approve, Decline)	X	X
Credit Disclaimer (optional for cardholder copy) I agree to pay the total above amount according to card issuer agreement		X
Return Policy (Applicable if merchant restricts the return of goods or cancelation of services) Must be displayed in close proximity to the cardholder signature line)	X	X
Receipt Identifier (Cardholder copy, Merchant Copy)	X	X
Reprinted Receipt (optional) Indicates "Reprint" or "Duplicate"	X	X
Demo Mode (optional) Indicates "DEMO" if transaction is ran in demo mode	X	X

Receipt Samples

Approved Signature EMV Contact online transaction

Merchant Name Merchant Street City, State, Zip Phone	Merchant Name Merchant Street City, State, Zip Phone

Merchant Copy:

```
                Merchant Name
                Merchant Street
                City, State, Zip
                   Phone

MM/DD/YYYY                    HH:MM:SS

Transaction Type                 Sale
Card Network              Visa Credit
Card Number          XXXXXXXXX1234
Entry Mode                       Chip

Your item description          $90.51
Amount:                        $90.51
Tip:                           $10.00
                        ----------------
Total:                        $100.51

Remote ID: XXXXXXX
Approval  Code: XXXXXX
PN Ref: XXXXXXXXX
APP Name: XXXXXX
AID: XXXXXXXXXXXX
TVR: XXXXXXXX
TSI: XXXX
ARC: XX


             APPROVED BY ISSUER

 I agree to pay above total amount according to
            card issuer agreement


    X_____

             <Cardholder Name>

                Merchant Copy
```

Customer Copy:

```
                Merchant Name
                Merchant Street
                City, State, Zip
                   Phone

MM/DD/YYYY                    HH:MM:SS

Transaction Type                 Sale
Card Network              Visa Credit
Card Number          XXXXXXXXXX1234
Entry Mode                       Chip

Your item description          $90.51
Amount:                        $90.51
Tip:                           $10.00
                        ----------------
Total:                        $100.51

Remote ID: XXXXXX
Approval  Code: XXXXXX
PN Ref: XXXXXXXXX
APP Name: XXXXXXXX
AID: XXXXXXXXXXXX
TVR: XXXXXXXX
TSI: XXXX
ARC: XX


             APPROVED BY ISSUER

 I agree to pay above total amount according to
            card issuer agreement


                Customer Copy
```

Retail/Restaurant EMV Contact Credit Transaction – Denied online

For EMV declined transactions, all the EMV tags that were submitted in the transaction **can** be printed on the receipt for troubleshooting purposes.

Merchant Name	Merchant Name
Merchant Street	Merchant Street
City, State, Zip	City, State, Zip
Phone	Phone

```
        Merchant Name                          Merchant Name
        Merchant Street                        Merchant Street
        City, State, Zip                       City, State, Zip
            Phone                                  Phone


 MM/DD/YYYY              HH:MM:SS        MM/DD/YYYY              HH:MM:SS



 Transaction Type          Sale         Transaction Type          Sale
 Card Network        Visa Credit        Card Network        Visa Credit
 Card Number     XXXXXXXXXX1234         Card Number    XXXXXXXXXXX1234
 Entry Mode                 Chip        Entry Mode                 Chip


 Your item description     $90.51       Your item description     $90.51
 Subtotal:                 $90.51       Subtotal:                 $90.51
 Tip:                      $10.00       Tip:                      $10.00
                    -----------------                      -----------------
 Total:                   $100.51       Total:                   $100.51


 Remote ID: XXXXXXXX                    Remote ID: XXXXXXXX
 PN Ref: XXXXXXXXXXX                    PN Ref: XXXXXXXXXXX
 APP Name: XXXXXXXX                     APP Name: XXXXXXXXX

 AID: XXXXXXXXXXXX                      AID: XXXXXXXXXXXXXX
 TVR: XXXXXXX                           TVR: XXXXXXXX
 TSI: XXXX                              TSI: XXXX
 ARC: XX                                ARC: XX


                                            DECLINED BY ISSUER

         DECLINED BY ISSUER



                                          Cardholder Verified by PIN
       Cardholder Verified by PIN
                                               Customer Copy
           Merchant Copy
```

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Merchant Name		Merchant Name	
Merchant Street		Merchant Street	
City, State, Zip		City, State, Zip	
Phone		Phone	
MM/DD/YYYY	HH:MM:SS	MM/DD/YYYY	HH:MM:SS
Transaction Type	Sale	Transaction Type	Sale
Card Network	Visa	Card Network	Visa
Card Number	XXXXXXXXX1234	Card Number	XXXXXXXXXX1234
Entry Mode	Swipe	Entry Mode	Swipe
Your item description	$90.51	Your item description	$90.51
Subtotal:	**$90.51**	**Subtotal:**	**$90.51**
Tip:	**$10.00**	**Tip:**	**$10.00**
	-----------------		-----------------
Total:	**$100.51**	**Total:**	**$100.51**
Remote ID: XXXXXXX		Remote ID: XXXXXXX	
PN Ref: XXXXXXXXXX		PN Ref: XXXXXXXXXX	
DECLINED		**DECLINED**	
Merchant Copy		Customer Copy	

Retail/Restaurant Approved swipe transaction

Merchant Name Merchant Street City, State, Zip Phone	Merchant Name Merchant Street City, State, Zip Phone

Left receipt:

Merchant Name
Merchant Street
City, State, Zip
Phone

MM/DD/YYYY   HH:MM:SS

Transaction Type   Sale
Card Network   Visa
Card Number   XXXXXXXXXX1234
Entry Mode   Swipe

Your item description $90.51
Amount: **$90.51**
Tip: **$10.00**

Total: **$100.51**

Approval Code: XXXXXXXX
PN Ref: XXXXXXXXXXX
Remote ID: XXXXXXXX

APPROVED

I agree to pay above total amount according to
card issuer agreement

X_____
<Cardholder Name>

Merchant Copy

Right receipt:

Merchant Name
Merchant Street
City, State, Zip
Phone

MM/DD/YYYY   HH:MM:SS

Transaction Type   Sale
Card Network   Visa
Card Number   XXXXXXXXXX1234
Entry Mode   Swipe

Your item description $90.51
Amount: **$90.51**
Tip: **$10.00**

Total: **$100.51**

Approval Code: XXXXXXXX
PN Ref: XXXXXXXXXX
Remote ID: XXXXXXXX

APPROVED

I agree to pay above total amount according to
card issuer agreement

Customer Copy

2) Hosted Payment Page Retail/Restaurant Electronic Commerce Receipt Requirements
The following table outlines the receipt requirements for card not present transactions. The information can be printed in any order

Card Not Present Receipt Requirements	Cardholder	Merchant
Merchant DBA (the name used by the merchant to identify itself to its customers)	X	X
Merchant DBA Location Street Address, City, State, Zip	X	X
Merchant Phone Number		
Merchant URL (Internet Address)	X	X
Transaction Date and Time	X	X
General description of goods or services	X	X
Transaction Amount Price of goods and services including taxes and any card discount	X	X
Transaction Currency Currency symbol	X	X
Authorization Code	X	X
Gateway Reference Number (PN Ref) Processor or gateway transaction reference number	X	X
Remote ID Used by the ISV to assign its own identifier to a transaction		
Network Name (Visa, MC, Amex, Discover etc.)	X	X
Last 4 digit of the PAN	X	X
Transaction Type Sale or Refund etc.	X	X
Ship to address (if shipped)	X	X
Shipping Method	X	X
Fee Assessed (if any) Convenience or Service Fees must be shown separate and clearly on the receipt	X	X
Cancellation policy if restricted Can be communicated on the merchant's website and provide a way for the cardholder to acknowledge the policy during the checkout process or sent in a supplemental email with the receipt	X	
Return/Refund Policy if restricted Can be communicated on the merchant's website and provide a way for the cardholder to acknowledge the policy during the checkout process or sent in a supplemental email with the receipt	X	

Retail/Restaurant Hosted Payment Page Receipt Sample

Your company name	Your company Logo (Optional)

123 your street
City, State, zip
Phone Number
Your@emailaddress.com
Your Website

Transaction Date : MM/DD/YYYY

SHIPPING INFORMATION
(if shipped)

Shipping Address:
Client name
Street address
City, State, Zip

ORDER # 123456789

Description	Unit Cost	QTY	Amount
Your item description	$0	1	$0
Your item description	$0	1	$0

	Item(s) Subtotal:	$0
	Shipping & handling:	$0
	Fee:	$0
	Subtotal:	$0
	Discount:	$0
	Tax Rate:	$0
	Tax:	$0
	Grand Total:	**$0**

PAYMENT INFORMATION

Payment Method:
Transaction Type: Sale
Card Network Name: Visa
Card Number (Last 4 PAN digits):
XXXXXX1234
Authorization Code: XXXXXXX
Remote ID: XXXXXXX
Gateway Reference Number (PN Ref) :
XXXXXXX

RETURN POLICY

If you are not completely satisfied, you may exchange or return your purchase within 90 days…….
Questions? 1800-800-8000 | Onlinecustomerservice@yourstore.com