worldpay

Storage and Usage of a Payment Credential

eCommerce Platform

August 23rd 2018
Version 4.2

NOTE: This document does not outline an all-inclusive list of applicable Business As Usual (BAU) fields. Merchants must continue to send the necessary required fields to identify card present, card not present, e-commerce and Account Verification transactions properly.

Required Support and Timeline for COF Framework

In late 2017, Visa introduced new requirements for businesses that store cardholder payment information for use in future transactions, such as recurring payments, installment payments, and card on file payments. Since then, both Mastercard and Discover have taken a similar approach to stored credentials.
This document provides required elements you must include in your cnpAPI request messages to take advantage of this new capability/process for all card brands. We recommend using the outlined technical methods for all card brands to ensure compliance and eliminate the need to code differently for each brand.

The following information provides a more detailed look at the way the card brands differ in their approach:

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 not require merchants to indicate the intent to store a payment credential in initial transactions.

Discover: October 2018-. Discover will not require the merchant to indicate the intent to store a payment credential in initial transactions. Merchant support 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:
- Delayed Charges-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
- Delayed Charges- 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)

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
- Drug store in person sale, uses QR code to link consumer to their profile with the merchant- uses stored credential- cardholder initiated
- 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:
  - Amended amount or a delayed charge
  - 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:
- 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 underlined 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
- 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:
        - 349 Do Not Honor
        - 110 Insufficient Funds
        - 127 Exceeds Approval Amount

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

Technical Requirements
Recurring Payment

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

During the Transaction (Card Present, Card Not Present, E commerce) **Authorization/Sale Transactions**

XML V8.30 or above, V9.10 or above, V10.5 or above, V11.0 or above and V12.0 or above has the details to support these new fields. If merchant is on any prior XML version, they will need to upgrade to receive the <**networkTransactionId**>

Merchant must send:
- XML- *Merchant must set the **<processing Type>** to *InitialRecurring*
- XML- Worldpay recommends the merchant set the <**orderSource**> to *recurring*

Merchant must **retain**:
- **Network Transaction ID** will be returned in the response message included in the **<networkTransactionId>** element and must be retained for future use regardless of authorization response. **This is a new action step within compliant XML versions.**

Effective April 30th 2018: Merchants must retain the Tran ID from the auth response to send in subsequent auth requests.

*At this time, merchants are not required to send the **<processing Type>** to *initialRecurring* for pre-existing subscriptions when going live with the card on file mandate. Worldpay will set this field on your behalf.

Technical Requirements
Recurring Payment

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

Authorization/Sale

> **XML V8.30 or above, V9.10 or above, V10.5 or above, V11.0 or above and V12.0** or above has the details to support these new fields. If merchant is on any prior XML version, they will need to upgrade to receive the <**networkTransactionId**>

Authorization/Sale Merchant must send:
- XML - **<orderSource>** to *recurring*
- XML - **<networkTranID>** value from original authorization response sent in the **<originalNetworkTransactionId>** element. **This is a new action step within compliant XML versions.**

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 <u>capturing a stored credential for the first time</u>, establish an agreement with the cardholder containing all of the following:	Before processing the transaction the merchant or its agent must obtain the cardholder's express informed consent to an agreement that contains 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	- 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
<u>First Time</u> a Credential is Stored

<u>First Time</u> a Credential is Stored
- Merchant to ask 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 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 beauthorized
- 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:
        - 349 Do Not Honor
        - 110 Insufficient Funds
        - 127 Exceeds Approval Amount
    - 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.

Authorization/Sale

XML V8.30 or above, V9.10 or above, V10.5 or above, V11.0 or above and V12.0 or above has the details to support these new fields. If merchant is on any prior XML version, they will need to upgrade to receive the <**networkTransactionId**>

Merchant must send:
- XML- *Merchant must set the **<processing Type>** to *InitialInstallment*
- XML- Worldpay recommends the merchant set the <**orderSource**> to *installment*

Merchant must **retain**:
- **Network Transaction ID** will be returned in the response message included in the **<networkTransactionId>** element and must be retained for future use regardless of authorization response. **This is a new action step within compliant XML versions.**

Effective April 30th 2018: Merchants must retain the Tran ID from the auth response to send in subsequent auth requests.

*At this time, merchants are not required to send the **<processing Type>** to *initialInstallment* for pre-existing subscriptions when going live with the card on file mandate. Worldpay will set this field on your behalf.

Technical Requirements
Installment Payment

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

Authorization/Sale

XML V8.30 or above, V9.10 or above, V10.5 or above, V11.0 or above and V12.0 or above has the details to support these new fields. If merchant is on any prior XML version, they will need to upgrade to receive the <**networkTransactionId**>

Authorization/Sale Merchant must send:
- XML - **<orderSource>** to *installment*
- XML - **<networkTranID>** value from original authorization response sent in the **<originalNetworkTransactionId>** element. **This is a new action step within compliant XML versions.**

Unscheduled Merchant Initiated Credential On File

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 <u>capturing a stored credential for the first time</u>, establish an agreement with the cardholder containing all of the following:	Before processing the transaction the merchant or its agent must obtain the cardholder's express informed consent to an agreement that contains 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	- 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
- Mercahnt 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 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. For Unscheduled COF technical requirements CLICK HERE
- 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. For Unscheduled COF technical requirements CLICK HERE
- 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 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:
    - 349 Do Not Honor
    - 110 Insufficient Funds
    - 127 Exceeds Approval Amount

o   Identify the transaction as Resubmission authorization type

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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:
    - o   The transaction is beyond the agreed upon duration by the cardholder
    - o   The cardholder request that the merchant change the payment method
    - o   Cardholder cancels according to the agreed cancelation policy
    - o   The merchant receives a decline response

Technical Requirements
Unscheduled Merchant Initiated Credential On File

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

Authorization/Sale

XML V8.31 or above, V9.14 or above, V10.8 or above, V11.4 or above and V12.1 or above has the details to support these new fields.

If merchant is on any prior XML version, they will need to upgrade to receive the <**networkTransactionId**>

Merchant must send:
- o   XML- *Merchant must set the **<processingType>** to *initialCOF*
- o   XML- Merchant to set <**orderSource**> as normal

Merchant must **retain**:
- **Network Transaction ID** will be returned in the response message included in the **<networkTransactionId>** element and must be retained for future use regardless of authorization response. **This is a new action step within compliant XML versions.**

Effective April 30th 2018: Merchants must retain the Tran ID from the auth response to send in subsequent auth requests.

Technical Requirements
Unscheduled Merchant Initiated Credential On File

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

Authorization/Sale

XML V8.31 or above, V9.14 or above, V10.8 or above, V11.4 or above and V12.1 or above has the details to support these new fields. If merchant is on any prior XML version, they will need to upgrade to receive the <**networkTransactionId**>

Authorization/Sale Merchant must send:
- o   XML - **<orderSource>** to *ecommerce* or *applepay* or *3dsAuthenticated* or *3dsAttempted* depending on how the transaction was received
- o   XML- *Merchant must set the **<processingType>** to *merchantInitiatedCOF*
- o   XML - **<networkTranID>** value from original authorization response sent in the **<originalNetworkTransactionId>** element. **This is a new action step within compliant XML versions.**

Unscheduled Cardholder Initiated Credential On File

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 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 <u>capturing a stored credential for the first time</u>, 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
<u>First Time</u> a Credential is Stored

<u>First Time</u> 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 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. For cardholder initiated technical requirements <u>CLICK HERE</u>
- Do not store the credential if the authorization request or Account Verification Request ($0.00) is declined

Transaction Processing Requirements- Cardholder Initiated
<u>Subsequent</u> Transactions

ubsequent Transactions
- The transaction must be authorized
- Submit the appropriate authorization and settlement indicators. For cardholder initiated technical requirements <u>CLICK HERE</u>
- 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
Unscheduled Cardholder Initiated Credential On File

INITIAL/FIRST
Note: This is not an all-inclusive list of BAU fields.

Authorization/Sale

XML V8.31 or above, V9.14 or above, V10.8 or above, V11.4 or above and V12.1 or above has the details to support these new fields.

If merchant is on any prior XML version, they will need to upgrade to receive the <**networkTransactionId**>

Merchant must send:
- XML- *Merchant must set the **<processingType>** to *initialCOF*
- XML- Merchant to set <**orderSource**> as normal

Merchant must **retain**:
- **Network Transaction ID** will be returned in the response message included in the **<networkTransactionId>** but is not required for future use in this transaction type. **This is a new action step within compliant XML versions.**

Effective April 30th 2018: Merchants must retain the Tran ID from the auth response to send in subsequent auth requests.

Technical Requirements
Unscheduled Cardholder Initiated Credential On File
<u>**SUBSEQUENT**</u> **Note: This is not an all-inclusive list of BAU fields.**
Authorization/Sale

XML V8.31 or above, V9.14 or above, V10.8 or above, V11.4 or above and V12.1 or above has the details to support these new fields. If merchant is on any prior XML version, they will need to upgrade to receive the **<networkTransactionId>**

Authorization/Sale Merchant must send:

- o   XML - **<orderSource>** to *ecommerce* or *applepay* or *3dsAuthenticated* or *3dsAttempted* depending on how the transaction was received
- o   XML- *Merchant must set the **<processingType>** to *cardholderInitiatedCOF*
- o   XML – **For the <originalNetworkTransactionId> There is no value needed as this is non applicable for cardholder initiated transaction**.