



# Discover<sup>®</sup> Global Network Merchant-Initiated Transactions: Implementation Guide

Version 1.1  
November 11, 2020

*This document, incorporated by reference into your Agreement with DFS Services LLC, contains detailed procedures that you must follow in connection with your Agreement.*

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# List of Figures

<b>Table 1 – Reference Documents Relating to Discover Network</b>	<b>10</b>
<b>Table 2 – Reference Documents Relating to Diners Club International</b>	<b>10</b>
<b>Table 3 – Merchant-Initiated Transaction Scenarios</b>	<b>13</b>
<b>Table 4 – Discover Network Authorization Messages for Merchant-Initiated Transactions</b>	<b>18</b>
<b>Table 5 – Fields Impacted for Discover Network Authorization</b>	<b>19</b>
<b>Table 6 – Related Fields for DN Sales Data for Acquirers</b>	<b>24</b>
<b>Table 7 – Diners Club International Authorization Messages for Merchant-Initiated Transactions</b>	<b>27</b>
<b>Table 8 – Fields Impacted for Diners Club International Authorization</b>	<b>28</b>

# Confidentiality Notice

This document and all information contained herein is confidential and subject to the confidentiality restrictions contained in the Program Documents, which limit your use hereof. This document is intended as guidance and is not binding. Acquirers, Merchants, Issuers and approved network participants agree to keep the information confidential and not to use the information for any purpose other than in connection with the implementation of Discover® Network or Diners Club International® products. Information may only be disseminated within Acquirers, Merchants, and Issuers and approved network participants' organizations on a need-to-know basis.

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# About this Document

This Discover Global Network (DGN) Merchant-Initiated Transactions (MIT) Implementation Guide (this “guide”) provides guidance and technical requirements to assist Acquirers, Merchants, Issuers and any Agents acting on behalf of Merchants, Acquirers and Issuers with the implementation of the Discover Global Network (DGN) MIT Framework. Compliance with these technical requirements may be tested during Certification.

Please be sure that you are operating in accordance with the requirements in this document and retain this document with your records. For the purposes of these instructions, except as otherwise specified herein, references to Merchants, Acquirers and Issuers shall be deemed to include and apply to any Agents acting on the behalf of Merchants, Acquirers and Issuers.

This document focuses on Discover Network (DN) and Diners Club International (DCI). Where specific differences between these networks need to be called out, the individual networks are named.

To the extent any of the terms in this Guide conflict with the terms of the Program Documents, the Program Documents shall govern and control.

## 1.1 Intended Audience

DGN produces this document for Participants (Acquirers, Issuers, and Merchants) and their respective Agents, including Processors, that seek to implement, support or accept Merchant-Initiated Transactions (MIT).

# About this Document

## 1.2 Summary of Revisions

Provided below is a summary of certain important changes in the *Discover® Global Network Merchant-Initiated Transactions: Implementation Guide*. This Summary of Revisions is not a comprehensive list of all changes to this document. Please carefully review the document for detailed changes. The following enhancements were made to this document.

Version	Location	Date	Description
1.1	4.2 Single Purchases Requiring Multiple Transactions for Diners Club International (page 60)	October 2020	Revised Authorization Data Element 106.64 TAG2 from old: 90USD to new: 200USD
	Throughout the document	October 2020	Corrected the field lengths below from 16 to 15 digits by removing an extra 0 in each instance: <ul style="list-style-type: none"> <li>• DN Authorization Data Element 106.64 TAG 1</li> <li>• DN Authorization Field 48 NRID</li> <li>• DCI Authorization Data Element 106.64 TAG 1</li> <li>• DCI Authorization Data Element 123 NRID</li> <li>• Clearing Field 58 ONRID</li> <li>• Clearing Data Element 43 NRID</li> </ul>
	Appendix A	October 2020	Added Appendix A, providing a high level overview of the types of transactions that are considered Merchant-Initiated Transactions, and transactions that are not considered Merchant-Initiated Transactions



# About this Document

## 1.3 Organization of this Document

This document is divided into the following sections:

- Section 2: Introducing DGN MIT Framework — outlines the MIT Types and the benefits of MIT
- Section 3: Implementing MIT— provides an overview of the flow of MIT and the Authorization and Settlement/Clearing changes and impacted fields for MIT for DN and DCI
- Section 4: Processing for Specific MIT Types — outlines common MIT scenarios and best practices for handling these transactions

## 1.4 Certification

Certification requirements for compliance to enhanced or new technical capabilities are detailed in the Technical Specifications and test cases provided by DGN.

## 1.5 Disputes

For information on Disputes or Chargebacks, for DN, refer to the Dispute Rules Manual, and for DCI, refer to the Chargeback Guide.

## 1.6 Reference Materials

The documents listed in the following tables are referenced in this document using the abbreviations provided. The tables provide the following lists:

[DN-only documents \(Table 1\)](#)

[DCI-only documents \(Table 2\)](#)

Where different document references for DN and DCI are required, both references are provided.

Before using any of these reference documents, please check for any updates with your DGN representative.

# About this Document

**Table 1 – Reference Documents Relating to DN**

Title	Reference
Acquirer Operating Regulations	[DN AOR]
Canadian Merchant Operating Regulations	[DN CMOR]
Discover Credit Operating Regulations	[DN COR]
Discover Debit and Prepaid Operating Regulations	[DN DPOR]
Merchant Operating Regulations	[DN MOR]
International Acquirer Operating Regulations	[DN IAOR]
Dispute Rules Manual	[DN DRM]
Authorization Interface Technical Specification	[DN AITS]
Acquirer Report Interface	[DN ARI]
Issuer Processor Settlement File	[DN IPSF]
Sales Data Interface Technical Specification	[DN SDI]
Technical Specifications Common Appendices	[DN TSCA]
Network Authorization Services User Manual	[DN NAS]

**Table 2 – Reference Documents Relating to DCI**

Title	Reference
International Operations Manual	[DCI IOM]
Network Alliance Operating Regulations	[DCI NAOR]
DCI Chargeback Guide	[DCI CBG]
Xpress Transaction Manual	[DCI XAS]
Xpress Guide to System Use	[DCI XGS]
Electronic Interchange Manual – Issuer Technical Specifications	[DCI EITSI]
Electronic Interchange Manual – Acquirer Technical Specifications	[DCI EITSA]

## 1.7 Contact and Inquiry Procedures

All requests or inquiries should be addressed to your DGN representative.

# Introducing DGN Merchant-Initiated Transactions Framework

Growth of digital commerce, subscription-based economy, and innovative merchant business models have generated substantial demand for the payment ecosystem to embrace the specific kind of payment transactions initiated by Merchants, also known as MIT.

In these types of transactions, the Cardholder does not participate in the entry of the card payment data. The Cardholder does have to agree to the Merchant's terms and conditions before an MIT can take place. The Merchant submits transactions for processing using Cardholder's credentials stored in the Merchant or Acquirer's database. For these transactions, the Merchant relies on the previously captured Cardholder's approval from a Cardholder-Initiated Transaction (CIT) to use the stored credentials for future charges.

The following figure illustrates a CIT followed by an MIT.

*Figure 1 – Cardholder-Initiated and Merchant-Initiated Transactions*



1. In a CIT, the Cardholder actively participates in the process, either by entering the card information, presenting a physical card, or by submitting a payment after logging into the Merchant's website. Cardholder gives approval to Merchant to initiate payments in the future based upon certain terms and conditions.
2. With the Cardholder's approval for the Merchant to initiate payments on their behalf, the Merchant can initiate a payment using stored credentials. The process for capturing the Cardholder payment credentials are detailed in [Section 3.1](#) of this document.

# Introducing DGN Merchant-Initiated Transactions Framework

The table below illustrates the scenarios and use cases related to MIT with stored credentials.

**Table 3 – MIT Scenarios**

Scenario	MIT Use Case
Same purchase requiring multiple transactions	Partial Shipment Incremental Authorizations Delayed Card Sale No Show Charge Resubmission of Card Sale Re-authorization for MIT
Series of purchases, subscriptions, installments	Recurring Authorization Installment Payment Unscheduled Payment

## Definitions

**Partial Shipment:** When a Merchant delivers a single order in multiple shipments.

**Recurring Authorization:** A charge applied to a Cardholder for an ongoing subscription, membership, or the recurring shipment of goods. A recurring transaction is often set up when a Cardholder subscribes to a product that they will receive on a regular basis.

**Incremental Authorization:** Incremental Authorizations give eligible Merchants further flexibility to increase the amount authorized from an initial authorization as conditions change.

**Delayed Card Sale:** A card sale for an additional amount payable by the Cardholder that is determined or applicable after the original Card Sale and service date (e.g., damages for car rental or hotel).

**Resubmission of a Card Sale:** When a Merchant receives a declined authorization response (such as insufficient funds or daily limits exceeded) after they delivered goods or services to the Cardholder, a resubmission of the authorization request can be performed.

# Introducing DGN Merchant-Initiated Transactions Framework

**No-Show Charge:** A card sale for a fee assessed by a Merchant operating in an eligible industry specified in the Merchant Operating Regulations, such as if the Cardholder does not cancel a reservation within the disclosed terms (e.g., hotel charge when the Cardholder does not use the accommodation).

**Installment Payment:** A card sale in a series of one or more future card sales over a period agreed upon by the Merchant and Cardholder for a single purchase of goods or services.

**Unscheduled Payment:** A card sale for a fixed or variable amount, agreed upon by the Merchant and the Cardholder, that does not occur on a scheduled or regularly occurring transaction date, (e.g., snow removal service on an as-needed basis, automatic refill of a balance on a pre-paid mobile phone subscription, or extra toll charges).

**Re-Authorization for MIT:** A card transaction used by the Merchant to re-process the original authorization because the Merchant was unable to provide the goods / services before the authorization expired.

# Introducing DGN Merchant-Initiated Transactions Framework

## 2.0 Benefits of Merchant-Initiated Transactions

The MIT framework provides benefits throughout the payment experience. Benefits of MIT include improving the Cardholder's payment experience, delivering higher transaction approval rates and increasing the visibility of transaction risk levels for all participants of the payment chain.



# Implementing Merchant-Initiated Transactions

## 3.0 Implementing MIT

This section provides an overview of each step of a MIT, including the requirements, recommendations, and best practices necessary to successfully implement MIT.

### 3.1 MIT Execution

The following illustrates the steps of a typical MIT transaction.

#### Elements of MIT

##### ***Stored Cardholder's Credentials***

Through an ordinary card-present or card-not-present transaction, the Merchant or its Agent captures and stores Cardholder's payment credentials in their database for future transactions.

##### ***Cardholder's Approval***

The Merchant informs the Cardholder about the terms and conditions of future payments and obtains the Cardholder's approval. The Cardholder's approval is registered through performing a CIT.

##### ***Cardholder-Initiated Transactions***

CITs are used for registering Cardholder's approval for future charges. The CIT can use both purposes, capturing the Cardholder's credentials, and registering Cardholder's approval.

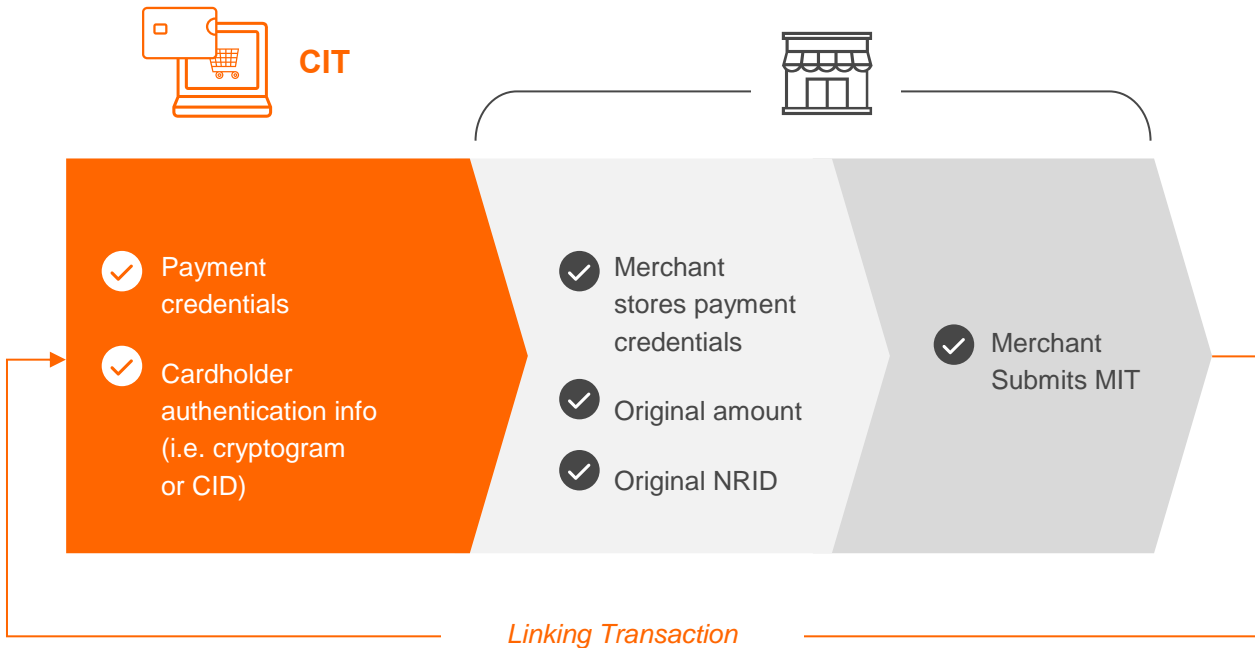
##### ***Merchant-Initiated Transactions***

The Merchant or the Acquirer initiates payment transactions using the previously stored Cardholder's credentials. Each MIT includes the reference to the original CIT, during which the Cardholder's approval was obtained, or to the most recent successful transaction in the MIT series.

# Implementing Merchant-Initiated Transactions

The following illustrates the steps of typical MIT.

Figure 2



## Step 1: Cardholder Initiates Transaction

In the CIT, the Cardholder actively participates in the process, either by entering the card information, presenting a physical card, or by submitting a payment after logging into the Merchant's website. Merchant shares terms and conditions as part of this step. Cardholder gives approval to Merchant to initiate payments in future.

Each CIT must come with Cardholder authentication info (e.g., cryptogram, CID, etc.) and consumer-authentication reference data even when stored payment, PAN or token are used.

If the Cardholder changes the payment method or terms of agreement or CIT was conducted prior to MIT framework, the Merchant should conduct another CIT to capture and register the new Cardholder's approval.



# Implementing Merchant-Initiated Transactions

## Step 2: Storing Credentials

Upon receipt of a CIT, through an ordinary Card Present or Card Not Present transaction, the Merchant captures and stores the Cardholder's card account information in its database as per agreement in Step 1.

The relevant original Network Reference ID (NRID), generated as part of authorization response in Step 1, and the original amount of the CIT used to register Cardholder's approval must be stored by the Merchant for future reference.

## Step 3: Merchant submits MIT

Using the credentials provided by the Cardholder, the Merchant initiates MIT per the agreement. All MIT must be linked to the CIT, and this is done through the NRID and the original transaction amount generated in Step 1.

If the Merchant's service includes a series of transactions over a long period of time (e.g., Installment Payments) the original transaction may be purged from historical storage. In this case, each subsequent MIT may refer to the most recent successful transaction in the series.

## 3.2 Impacts for Authorization Messages for Discover Network

The following table lists the DN messages that have been modified to process MIT.

**Table 4 – Discover Network Authorization Messages for MIT**

Message Type	Message
Authorization	0100 Authorization Request
	0110 Authorization Response
Authorization Advice	0120 Authorization Advice
	0130 Authorization Advice Response
Reversal	0400 Reversal Request
	0410 Reversal Response
Reversal Advice	0420 Reversal Advice
	0430 Reversal Advice Response

# Implementing Merchant-Initiated Transactions

## 3.2.1 Fields Impacted for Discover Network

The following table describes the fields which will have a unique value or special action for Issuers or Acquirers to process MIT. Please refer to the Technical Specifications for additional details.

**Table 5 – Fields Impacted for Discover Network Authorization**

Field	Description	
2: Primary Account Number	The Payment Token / PAN will be populated in this field	
3: Processing Code	The following are possible valid values for MIT:	
	<b>Value</b>	<b>Definition</b>
	00	Purchase (of goods or services)
	13	Address Verification with goods or services
	14	Recurring Billing (Recurring Payments – goods or services)
	15	Installment Payment – goods or services
16	Subscription	
4: Transaction Amount	The amount of the original CIT must be retained by the Merchant / Acquirer to submit in future MIT	
14: Expiration Date	Payment Token / PAN Expiration Date	
18: Merchant Type	Please refer to the Operating Regulations for details about the Merchant Types excluded from MIT	

# Implementing Merchant-Initiated Transactions

Field	Description	
22: Point of Sale (POS) Entry Mode (Positions 1-2)	Possible valid values are:	
	Value	Definition
	01	Manual (Key Entered)
	07	Electronic Commerce
	<p>10</p> <p>Stored Card Account</p> <p>Where directed by the Cardholder, a Merchant may use Stored Card Account information to conduct Card Not Present Card Sales in accordance with the Program Documents and the following requirements:</p> <ul style="list-style-type: none"> <li>• Required for Card Sales that are processed using Stored Card Account information</li> <li>• Optional for MIT including: <ul style="list-style-type: none"> <li>– Recurring Payments</li> <li>– Installment Payments</li> <li>– Unscheduled Payments</li> </ul> </li> <li>• Must not be used for <ul style="list-style-type: none"> <li>– QR Code / Bar Code Payment Code Transactions</li> <li>– Contactless Card Transactions, including those using Mobile Payment Device</li> <li>– Card Sales with Card Account information stored by an issuer or provisioned in a wallet</li> </ul> </li> </ul>	
	<p>82</p> <p>Mobile Commerce (M-commerce)</p> <ul style="list-style-type: none"> <li>• Online purchases using a Mobile Payment Device with Merchant mobile apps or mobile browsers connected to either cellular data networks or Wi-Fi networks</li> <li>• PAN Entry Mode 82 must not be assigned to Card Transactions for which the Cardholder uses their Stored Card Account information</li> </ul>	

# Implementing Merchant-Initiated Transactions

Field	Description										
24: Function Code <b>Indicates MIT</b>	Code 185 must be present in the 0100 Authorization Message										
37: Retrieval Reference Number	This field contains the value from the estimated / initial Authorization Request Message. The retrieval reference number is used with other key data elements to identify all related Messages of a Card Transaction.										
38: Approval Code	Issuers must populate 38 when the Approval Response Code in Field 39 is: <table border="1"> <thead> <tr> <th>Response Code</th> <th>Definition</th> </tr> </thead> <tbody> <tr> <td>00</td> <td>Approved or completed successfully</td> </tr> <tr> <td>10</td> <td>Approved for partial amount</td> </tr> <tr> <td>11</td> <td>Approved</td> </tr> <tr> <td>85</td> <td>No reason to decline</td> </tr> </tbody> </table> <p>Refer to Appendix A in the <i>Authorization Interface Technical Specification</i> for a list of valid Response codes.</p>	Response Code	Definition	00	Approved or completed successfully	10	Approved for partial amount	11	Approved	85	No reason to decline
Response Code	Definition										
00	Approved or completed successfully										
10	Approved for partial amount										
11	Approved										
85	No reason to decline										
48: Network Information (Positions 11-25)	In the CIT, the Network Reference ID Positions 11-25 received in the 0110 Authorization Response Message must be retained by the Merchants / Acquirers for future MIT										
54: Additional Amounts (Position 3-4 Amount Type)	This field must be present in each Incremental Authorization Request where code "I" is present in Field 61: Point of Sale (POS) Data, Position 7 <table border="1"> <thead> <tr> <th>Code</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>43</td> <td>Cumulative Amount (Incremental Authorization transactions)</td> </tr> </tbody> </table>	Code	Description	43	Cumulative Amount (Incremental Authorization transactions)						
Code	Description										
43	Cumulative Amount (Incremental Authorization transactions)										
54: Additional Amounts (Position 9-20 Amount Type)	This field must be present in each Incremental Authorization Request where code "I" is present in Field 61: Point of Sale (POS) Data, Position 7 Additional Amount										

# Implementing Merchant-Initiated Transactions

Field	Description	
61: Point of Sale (POS) Data (Position 4: POS Cardholder Presence Indicator)	<b>Code</b>	<b>Definition</b>
	4	Cardholder not present, standing order / recurring billing MIT (i.e., Recurring Payments)
61: Point of Sale (POS) Data (Position 7- POS Transaction Status Indicator)	The following codes are mandatory for MIT using a token and recommended for MIT using a PAN	
<b>Indicates MIT</b>	<b>Code</b>	<b>Definition</b>
	A	Re-Authorization
	D	Delayed Card Sale
	E	Resubmission of Card Transaction
	I	Incremental Payment
	N	No-Show Charge
	P	Partial Shipment
	R	Recurring
	S	Installment Payment
	U	Unscheduled Payment

# Implementing Merchant-Initiated Transactions

Field	Description						
106: Transactional Data (Data Set ID 64, Merchant-Initiated Transaction Data from Merchant / Acquirer)  <b>Indicates MIT</b>	<p>This data set is used by Merchants / Acquirers to pass from the CIT, the original Network Reference ID located in field 48 Position 11-25 and Field 4 transaction amount of the original authorization response</p> <p>This field is required for MIT.</p> <table border="1" data-bbox="548 625 1414 892"> <thead> <tr> <th data-bbox="548 625 678 695">Code</th> <th data-bbox="678 625 1414 695">Description</th> </tr> </thead> <tbody> <tr> <td data-bbox="548 695 678 800">01</td> <td data-bbox="678 695 1414 800">Contains the original transaction identifier value as provided by the Merchant / Acquirer in the original card transaction</td> </tr> <tr> <td data-bbox="548 800 678 892">02</td> <td data-bbox="678 800 1414 892">Contains the original Total Amount from the original card transaction</td> </tr> </tbody> </table>	Code	Description	01	Contains the original transaction identifier value as provided by the Merchant / Acquirer in the original card transaction	02	Contains the original Total Amount from the original card transaction
Code	Description						
01	Contains the original transaction identifier value as provided by the Merchant / Acquirer in the original card transaction						
02	Contains the original Total Amount from the original card transaction						

# Implementing Merchant-Initiated Transactions

## 3.2.2 Related Fields for Discover Network Sales Data for Acquirers

The following table lists the DN fields that have been modified to process MIT.

**Table 6 – Related Fields for DN Sales Data for MIT**

Field	Description	
2: Card Number	Payment Token / PAN will be populated in this field	
7: Transaction Amount	The amount of the MIT is populated in this field	
9: Processing Code (Positions 78-79)	Valid process codes are:	
	<b>Process Code</b>	<b>Name</b>
	00	Purchase (of goods or services)
	13	Address Verification with goods or services
	14	Recurring Billing (Recurring Payments – goods or services)
	15	Installment Payment – goods or services
11: Approval Code	16	Subscription
	<ul style="list-style-type: none"> <li>For Partial Shipments, Field 11 – Approval Code from the original Authorization must be submitted for all Card Sales</li> <li>For Incremental Authorizations. Field 11 – Approval Code must be populated in each subsequent Request with the value from the initial Authorization Request</li> </ul>	

# Implementing Merchant-Initiated Transactions

Field	Description	
18: POS Entry Mode (Positions 154-155)	Valid values are:	
	Value	Definition
	01	Manual (Key Entered)
	07	Electronic Commerce
18: POS Entry Mode (Positions 154-155)	10	Stored Card Account <ul style="list-style-type: none"> <li>• Where directed by the Cardholder, a Merchant may use Stored Card Account information to conduct Card Not Present Card Sales in accordance with the Program Documents and the following requirements:                             <ul style="list-style-type: none"> <li>– Required for Card Sales that are processed using Stored Card Account information</li> <li>– Optional for MIT including:                                     <ul style="list-style-type: none"> <li>– Recurring Payments</li> <li>– Installment Payments</li> <li>– Unscheduled Payments</li> </ul> </li> <li>– Must not be used for                                     <ul style="list-style-type: none"> <li>– QR Code / Bar Code Payment Code Transactions</li> <li>– Contactless Card Transactions, including those using Mobile Payment Device</li> </ul> </li> </ul> </li> </ul> <p>Card Sales with Card Account information stored by an Issuer or provisioned in a wallet.</p>
	Value	Definition
18: POS Entry Mode (Positions 154-155)	82	Mobile Commerce (M-Commerce) <ul style="list-style-type: none"> <li>• Online purchases using a Mobile Payment Device using Merchant mobile apps or mobile browsers connected to either cellular data networks or Wi-Fi networks</li> <li>• PAN Entry Mode 82 must not be assigned to Card Transactions for which the Cardholder uses their Stored Card Account information</li> </ul>



# Implementing Merchant-Initiated Transactions

Field	Description																				
19: Merchant Category Code	Please refer to the Operating Regulations for details about the Merchant Category Codes excluded from MIT.																				
22: POS Data (Position 170 – Cardholder Presence Indicator)	All MIT including Partial Shipment																				
	<table border="1"> <thead> <tr> <th>Code</th> <th>Definition</th> </tr> </thead> <tbody> <tr> <td>4</td> <td>Cardholder not present, standing order / recurring billing MIT (i.e., Recurring Payments)</td> </tr> </tbody> </table>	Code	Definition	4	Cardholder not present, standing order / recurring billing MIT (i.e., Recurring Payments)																
Code	Definition																				
4	Cardholder not present, standing order / recurring billing MIT (i.e., Recurring Payments)																				
22: POS Data (Position 173 – Transaction Status Indicator)	The following codes are mandatory for MIT using a token and recommended for MIT using a PAN.																				
	<table border="1"> <thead> <tr> <th>Code</th> <th>Definition</th> </tr> </thead> <tbody> <tr> <td>A</td> <td>Re-Authorization</td> </tr> <tr> <td>D</td> <td>Delayed Card Sale</td> </tr> <tr> <td>E</td> <td>Resubmission of Card Transaction</td> </tr> <tr> <td>I</td> <td>Incremental</td> </tr> <tr> <td>N</td> <td>No-Show Charge</td> </tr> <tr> <td>P</td> <td>Partial / Split</td> </tr> <tr> <td>R</td> <td>Recurring</td> </tr> <tr> <td>S</td> <td>Installment Payment</td> </tr> <tr> <td>U</td> <td>Unscheduled Payment</td> </tr> </tbody> </table>	Code	Definition	A	Re-Authorization	D	Delayed Card Sale	E	Resubmission of Card Transaction	I	Incremental	N	No-Show Charge	P	Partial / Split	R	Recurring	S	Installment Payment	U	Unscheduled Payment
Code	Definition																				
A	Re-Authorization																				
D	Delayed Card Sale																				
E	Resubmission of Card Transaction																				
I	Incremental																				
N	No-Show Charge																				
P	Partial / Split																				
R	Recurring																				
S	Installment Payment																				
U	Unscheduled Payment																				
25: Network Reference ID	Contains the original transaction identifier value as provided by the Merchant / Acquirer in the original Card Transaction																				

# Implementing Merchant-Initiated Transactions

## 3.3 Impacts for Authorization Messages for Diners Club International

The following table lists the DCI messages that have been modified to process MIT.

**Table 7 Authorization Messages for MIT**

Data Element	Message	
Authorization	1100	Authorization Request
	1110	Authorization Response
Authorization Advice	1120	Authorization Advice
	1130	Authorization Advice Response
Reversal Advice	1420	Reversal Advice
	1430	Reversal Advice Response

# Implementing Merchant-Initiated Transactions

## 3.3.1 Data Elements Impacted for DCI Authorization

The following table describes the Data Elements which will have a unique value or special action for Issuers or Acquirers to process MIT. For additional information regarding authorization messages please refer to the Technical Specifications.

**Table 8 – Data Elements Impacted for DCI Authorization**

Data Element	Description				
2: Primary Account Number	The Payment Token / PAN will be populated in this field				
4: Amount, Transaction	The amount of the original CIT must be retained by the Merchant / Acquirer to submit in future MIT				
14: Date, Expiration	Payment Token / PAN Expiration Date				
22: Point of Service Data Code (Position 5 – Cardholder Present)	Valid Values for MIT are:				
	<table border="1"> <thead> <tr> <th>Value</th> <th>Definition</th> </tr> </thead> <tbody> <tr> <td>4</td> <td>Cardholder not present, standing Authorization or MIT (e.g., Recurring Payment, etc.)</td> </tr> </tbody> </table>	Value	Definition	4	Cardholder not present, standing Authorization or MIT (e.g., Recurring Payment, etc.)
	Value	Definition			
4	Cardholder not present, standing Authorization or MIT (e.g., Recurring Payment, etc.)				

# Implementing Merchant-Initiated Transactions

Data Element	Description										
22: Point of Service Data Code (Position 7 – Card Data Input Mode)	<p>Valid values are:</p> <table border="1"> <thead> <tr> <th data-bbox="548 510 680 583">Value</th> <th data-bbox="680 510 1416 583">Definition</th> </tr> </thead> <tbody> <tr> <td data-bbox="548 583 680 661">1</td> <td data-bbox="680 583 1416 661">Manual</td> </tr> <tr> <td data-bbox="548 661 680 739">6</td> <td data-bbox="680 661 1416 739">Key Entered</td> </tr> <tr> <td data-bbox="548 739 680 816">V</td> <td data-bbox="680 739 1416 816">M-Commerce</td> </tr> <tr> <td data-bbox="548 816 680 1503">B</td> <td data-bbox="680 816 1416 1503">                     Stored Card Account Information                     <ul style="list-style-type: none"> <li>• Where directed by the Cardholder, a Merchant may use Stored Card Account information to conduct Card Not Present Card Sales in accordance with the Program Documents and the following requirements:                             <ul style="list-style-type: none"> <li>– Required for Card Sales that are processed using Stored Card Account information</li> <li>– Optional for MIT including:                                     <ul style="list-style-type: none"> <li>– Recurring Payments</li> <li>– Installment Payments</li> <li>– Unscheduled Payments</li> </ul> </li> <li>– Must not be used for                                     <ul style="list-style-type: none"> <li>– QR Code / Bar Code Payment Code Transactions</li> <li>– Contactless Card Transactions, including those using Mobile Payment Device</li> <li>– Card Sales with Card Account information stored by an issuer or provisioned in a wallet</li> </ul> </li> </ul> </li> </ul> </td> </tr> </tbody> </table>	Value	Definition	1	Manual	6	Key Entered	V	M-Commerce	B	Stored Card Account Information <ul style="list-style-type: none"> <li>• Where directed by the Cardholder, a Merchant may use Stored Card Account information to conduct Card Not Present Card Sales in accordance with the Program Documents and the following requirements:                             <ul style="list-style-type: none"> <li>– Required for Card Sales that are processed using Stored Card Account information</li> <li>– Optional for MIT including:                                     <ul style="list-style-type: none"> <li>– Recurring Payments</li> <li>– Installment Payments</li> <li>– Unscheduled Payments</li> </ul> </li> <li>– Must not be used for                                     <ul style="list-style-type: none"> <li>– QR Code / Bar Code Payment Code Transactions</li> <li>– Contactless Card Transactions, including those using Mobile Payment Device</li> <li>– Card Sales with Card Account information stored by an issuer or provisioned in a wallet</li> </ul> </li> </ul> </li> </ul>
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24: Function Code  <span style="background-color: yellow;">Indicates MIT</span>	Code 185 must be present in the 1100 Authorization Message										

# Implementing Merchant-Initiated Transactions

Data Element	Description												
26: Card Acceptor Business Code	Please refer to the Operating Regulations for details about the Card Acceptor Business Codes excluded from MIT												
37: Retrieval Reference Number	<p>This data element is a reference number supplied by the Originator of Request Message. The recipient must return the data unchanged</p> <p>For each Card Sale with MIT Messages, Acquirer must populate the Retrieval Reference Number in each subsequent Request Message with the value from the initial Authorization Request</p> <p>The Originator of the Request Message must populate Data Element 37: Retrieval Reference Number with the following values:</p> <table border="1" data-bbox="548 863 1414 1136"> <thead> <tr> <th data-bbox="555 871 678 926">Position</th> <th data-bbox="678 871 1408 926">Description</th> </tr> </thead> <tbody> <tr> <td data-bbox="555 932 678 1031">1-4</td> <td data-bbox="678 932 1408 1031">YDDD – The last digit of the year followed by the 3-digit day of the year</td> </tr> <tr> <td data-bbox="555 1037 678 1136">5-12</td> <td data-bbox="678 1037 1408 1136">Terminal sequence number or a unique sequence number for each original Authorization</td> </tr> </tbody> </table>	Position	Description	1-4	YDDD – The last digit of the year followed by the 3-digit day of the year	5-12	Terminal sequence number or a unique sequence number for each original Authorization						
Position	Description												
1-4	YDDD – The last digit of the year followed by the 3-digit day of the year												
5-12	Terminal sequence number or a unique sequence number for each original Authorization												
54: Amounts, Additional	<p>This Data Element must be present in each Incremental Authorization Request where code “1 - Incremental Authorization” is present in Data Element 62, Dataset DF05</p> <table border="1" data-bbox="548 1283 1414 1751"> <thead> <tr> <th data-bbox="555 1291 678 1346">Position</th> <th data-bbox="678 1291 1408 1346">Description</th> </tr> </thead> <tbody> <tr> <td data-bbox="555 1352 678 1409">1-2</td> <td data-bbox="678 1352 1408 1409">Account Type (same as DE 3 Positions 3-4)</td> </tr> <tr> <td data-bbox="555 1415 678 1472">3-4</td> <td data-bbox="678 1415 1408 1472">Amount Type = 43 (Cumulative Amount)</td> </tr> <tr> <td data-bbox="555 1478 678 1535">5-7</td> <td data-bbox="678 1478 1408 1535">3-digit numeric ISO Currency Code</td> </tr> <tr> <td data-bbox="555 1541 678 1640">8</td> <td data-bbox="678 1541 1408 1640">Amount Signing = ‘D’ indicating the ‘total cumulative amount’ is to be debited from the Card Account by the Issuer</td> </tr> <tr> <td data-bbox="555 1646 678 1751">9-20</td> <td data-bbox="678 1646 1408 1751">Amount as reflected by the Currency Code in Positions 5–7, right-justified with leading zeros</td> </tr> </tbody> </table>	Position	Description	1-2	Account Type (same as DE 3 Positions 3-4)	3-4	Amount Type = 43 (Cumulative Amount)	5-7	3-digit numeric ISO Currency Code	8	Amount Signing = ‘D’ indicating the ‘total cumulative amount’ is to be debited from the Card Account by the Issuer	9-20	Amount as reflected by the Currency Code in Positions 5–7, right-justified with leading zeros
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9-20	Amount as reflected by the Currency Code in Positions 5–7, right-justified with leading zeros												

# Implementing Merchant-Initiated Transactions

Data Element	Description																				
<p>62: Additional Authorization Data (TAG DF05 – Merchant Initiated Transactions)</p> <p><b>Indicates MIT</b></p>	<p>Usage of “A, D, E, I, N, P, R, S, and U” is mandatory for MIT using a token and recommended for MIT using a PAN</p> <table border="1" data-bbox="548 527 1414 1272"> <thead> <tr> <th data-bbox="548 527 678 590">Code</th> <th data-bbox="678 527 1414 590">Definition</th> </tr> </thead> <tbody> <tr> <td data-bbox="548 590 678 653">A</td> <td data-bbox="678 590 1414 653">Re-Authorization</td> </tr> <tr> <td data-bbox="548 653 678 716">D</td> <td data-bbox="678 653 1414 716">Delayed Card Sale</td> </tr> <tr> <td data-bbox="548 716 678 779">E</td> <td data-bbox="678 716 1414 779">Resubmission of Card Transaction</td> </tr> <tr> <td data-bbox="548 779 678 842">I</td> <td data-bbox="678 779 1414 842">Incremental</td> </tr> <tr> <td data-bbox="548 842 678 905">N</td> <td data-bbox="678 842 1414 905">No-Show Charge</td> </tr> <tr> <td data-bbox="548 905 678 968">P</td> <td data-bbox="678 905 1414 968">Partial Shipment</td> </tr> <tr> <td data-bbox="548 968 678 1031">R</td> <td data-bbox="678 968 1414 1031">Recurring</td> </tr> <tr> <td data-bbox="548 1031 678 1094">S</td> <td data-bbox="678 1031 1414 1094">Installment Payment</td> </tr> <tr> <td data-bbox="548 1094 678 1157">U</td> <td data-bbox="678 1094 1414 1157">Unscheduled Payment</td> </tr> </tbody> </table>	Code	Definition	A	Re-Authorization	D	Delayed Card Sale	E	Resubmission of Card Transaction	I	Incremental	N	No-Show Charge	P	Partial Shipment	R	Recurring	S	Installment Payment	U	Unscheduled Payment
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R	Recurring																				
S	Installment Payment																				
U	Unscheduled Payment																				
<p>106: Transactional Data - Data Set ID 64, Merchant-Initiated Transaction Data (from Acquirer)</p> <p><b>Indicates MIT</b></p>	<p>This data set is used to pass the original transaction identifier value and the original transaction amount from Acquirer to the Issuer</p> <p>For data set 64, tags 01 and 02 are required for MIT.</p> <table border="1" data-bbox="548 1440 1414 1707"> <thead> <tr> <th data-bbox="548 1440 678 1503">Tag</th> <th data-bbox="678 1440 1414 1503">Contents</th> </tr> </thead> <tbody> <tr> <td data-bbox="548 1503 678 1608">01</td> <td data-bbox="678 1503 1414 1608">Contains the original transaction identifier value as provided by the Merchant / Acquirer in the original Card Transaction</td> </tr> <tr> <td data-bbox="548 1608 678 1707">02</td> <td data-bbox="678 1608 1414 1707">Contains the original Total Amount from the original Card Transaction</td> </tr> </tbody> </table>	Tag	Contents	01	Contains the original transaction identifier value as provided by the Merchant / Acquirer in the original Card Transaction	02	Contains the original Total Amount from the original Card Transaction														
Tag	Contents																				
01	Contains the original transaction identifier value as provided by the Merchant / Acquirer in the original Card Transaction																				
02	Contains the original Total Amount from the original Card Transaction																				

# Implementing Merchant-Initiated Transactions

Data Element	Description
123: Network Reference ID (NRID)	In the CIT, the NRID received in the 1110 Authorization Response Message must be retained by the Merchants / Acquirers for future MIT

### 3.3.2 Data Elements Impacted for Diners Club International Clearing

The following table lists the DCI data elements that have been modified to process MIT for Acquirers.

**Table 9 – Data Elements Impacted for DCI Clearing for Acquirers**

Data Element	Description				
7: ACCT	The Payment Token / PAN will be populated in this field				
8: CAMTR	The amount of the original CIT must be retained by the Merchant / Acquirer to submit in future MIT				
9: CHGDT	The date of the MIT is populated in this field				
38: CHOLDP	Valid Values for MIT are:				
	<table border="1"> <thead> <tr> <th>Value</th> <th>Definition</th> </tr> </thead> <tbody> <tr> <td>4</td> <td>Cardholder not present, standing Authorization or MIT (e.g., Recurring Payment, etc.)</td> </tr> </tbody> </table>	Value	Definition	4	Cardholder not present, standing Authorization or MIT (e.g., Recurring Payment, etc.)
	Value	Definition			
4	Cardholder not present, standing Authorization or MIT (e.g., Recurring Payment, etc.)				

# Implementing Merchant-Initiated Transactions

Data Element	Description										
40: CPTRM	<p>Valid values are:</p> <table border="1" data-bbox="548 506 1414 1528"> <thead> <tr> <th data-bbox="548 506 680 579">Value</th> <th data-bbox="680 506 1414 579">Definition</th> </tr> </thead> <tbody> <tr> <td data-bbox="548 579 680 655">1</td> <td data-bbox="680 579 1414 655">Manual</td> </tr> <tr> <td data-bbox="548 655 680 730">6</td> <td data-bbox="680 655 1414 730">Key Entered</td> </tr> <tr> <td data-bbox="548 730 680 806">V</td> <td data-bbox="680 730 1414 806">M-Commerce</td> </tr> <tr> <td data-bbox="548 806 680 1528">B</td> <td data-bbox="680 806 1414 1528"> <p>Stored Card Account Information</p> <ul style="list-style-type: none"> <li>• Where directed by the Cardholder, a Merchant may use Stored Card Account information to conduct Card Not Present Card Sales in accordance with the Program Documents and the following requirements:               <ul style="list-style-type: none"> <li>– Required for Card Sales that are processed using Stored Card Account information</li> <li>– Optional for MIT including:                   <ul style="list-style-type: none"> <li>– Recurring Payments</li> <li>– Installment Payments</li> <li>– Unscheduled Payments</li> </ul> </li> </ul> </li> <li>• Must not be used for               <ul style="list-style-type: none"> <li>– QR Code / Bar Code Payment Code Transactions</li> <li>– Contactless Card Transactions, including those using Mobile Payment Device</li> <li>– Card Sales with Card Account information stored by an Issuer or provisioned in a wallet</li> </ul> </li> </ul> </td> </tr> </tbody> </table>	Value	Definition	1	Manual	6	Key Entered	V	M-Commerce	B	<p>Stored Card Account Information</p> <ul style="list-style-type: none"> <li>• Where directed by the Cardholder, a Merchant may use Stored Card Account information to conduct Card Not Present Card Sales in accordance with the Program Documents and the following requirements:               <ul style="list-style-type: none"> <li>– Required for Card Sales that are processed using Stored Card Account information</li> <li>– Optional for MIT including:                   <ul style="list-style-type: none"> <li>– Recurring Payments</li> <li>– Installment Payments</li> <li>– Unscheduled Payments</li> </ul> </li> </ul> </li> <li>• Must not be used for               <ul style="list-style-type: none"> <li>– QR Code / Bar Code Payment Code Transactions</li> <li>– Contactless Card Transactions, including those using Mobile Payment Device</li> <li>– Card Sales with Card Account information stored by an Issuer or provisioned in a wallet</li> </ul> </li> </ul>
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43: NRID	Contains the original transaction identifier value as provided by the Merchant / Acquirer in the original Card Transaction										



# Implementing Merchant-Initiated Transactions

Data Element	Description	
Amounts, Additional DE54	This data element must be present in each Incremental Authorization Request where code "I - Incremental Authorization" is present in Data Element 62, Dataset DF05	
	Position	Description
	1-2	Account Type (same as DE 3 Positions 3-4)
	3-4	Amount Type = 43 (Cumulative Amount)
	5-7	3-digit numeric ISO Currency Code
	8	Amount Signing = 'D' indicating the 'total cumulative amount' is to be debited from the Card Account by the Issuer
	9-20	Amount as reflected by the Currency Code in Positions 5–7, right-justified with leading zeros.
57: TRAI <b>Indicates MIT</b>	Populated with the same value from Xpress Authorization DE 62 Tag DF05 (used for MIT)	
	A	Re-Authorization
	D	Delayed Card Sale
	E	Resubmission of Card Transaction
	I	Incremental
	N	No-Show Charge
	P	Partial / Split
	R	Recurring
	S	Installment Payment
	U	Unscheduled Payment

# Implementing Merchant-Initiated Transactions

58: ORNRID  <b>Indicates MIT</b>	Original Network Reference ID	
	Populated with the same value from Xpress Authorization DE 106-Dataset 64-Tag 01	
	Tag	Contents
	01	Contains the original transaction identifier value as provided by the Merchant / Acquirer in the original Card Transaction
	02	Contains the original Total Amount from the original Card Transaction

### 3.3.3 Data Elements Impacted for DCI Clearing for Issuers

The following table lists the DCI data elements that have been modified to process MIT for Issuers.

**Table 10 – DCI Fields Impacted to Process MIT for Issuers**

Data Element	Description	
7: ACCT	The Payment Token / PAN will be populated in this field	
8: CAMTR	The amount of the original CIT must be retained by the Merchant / Acquirer to submit in future MIT	
9: CHGDT	The date of the MIT is populated in this field	
38: CHOLDP	Valid Values for MIT are:	
	Value	Definition
	4	Cardholder not present, standing Authorization or MIT (e.g., Recurring Payment, etc.)

# Implementing Merchant-Initiated Transactions

Data Element	Description										
40: CPTRM	<p>Valid values are:</p> <table border="1"> <thead> <tr> <th data-bbox="548 506 678 569">Value</th> <th data-bbox="678 506 1414 569">Definition</th> </tr> </thead> <tbody> <tr> <td data-bbox="548 569 678 638">1</td> <td data-bbox="678 569 1414 638">Manual</td> </tr> <tr> <td data-bbox="548 638 678 707">6</td> <td data-bbox="678 638 1414 707">Key Entered</td> </tr> <tr> <td data-bbox="548 707 678 777">V</td> <td data-bbox="678 707 1414 777">M-Commerce</td> </tr> <tr> <td data-bbox="548 777 678 1461">B</td> <td data-bbox="678 777 1414 1461"> <p>Stored Card Account Information</p> <ul style="list-style-type: none"> <li>• Where directed by the Cardholder, a Merchant may use Stored Card Account information to conduct Card Not Present Card Sales in accordance with the Program Documents and the following requirements:               <ul style="list-style-type: none"> <li>– Required for Card Sales that are processed using Stored Card Account information</li> <li>– Optional for MIT including:                   <ul style="list-style-type: none"> <li>– Recurring Payments</li> <li>– Installment Payments</li> <li>– Unscheduled Payments</li> </ul> </li> <li>– Must not be used for                   <ul style="list-style-type: none"> <li>– QR Code / Bar Code Payment Code Transactions</li> <li>– Contactless Card Transactions, including those using Mobile Payment Device</li> <li>– Card Sales with Card Account information stored by an Issuer or provisioned in a wallet</li> </ul> </li> </ul> </li> </ul> </td> </tr> </tbody> </table>	Value	Definition	1	Manual	6	Key Entered	V	M-Commerce	B	<p>Stored Card Account Information</p> <ul style="list-style-type: none"> <li>• Where directed by the Cardholder, a Merchant may use Stored Card Account information to conduct Card Not Present Card Sales in accordance with the Program Documents and the following requirements:               <ul style="list-style-type: none"> <li>– Required for Card Sales that are processed using Stored Card Account information</li> <li>– Optional for MIT including:                   <ul style="list-style-type: none"> <li>– Recurring Payments</li> <li>– Installment Payments</li> <li>– Unscheduled Payments</li> </ul> </li> <li>– Must not be used for                   <ul style="list-style-type: none"> <li>– QR Code / Bar Code Payment Code Transactions</li> <li>– Contactless Card Transactions, including those using Mobile Payment Device</li> <li>– Card Sales with Card Account information stored by an Issuer or provisioned in a wallet</li> </ul> </li> </ul> </li> </ul>
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43: NRID	Contains the original transaction identifier value as provided by the Merchant / Acquirer in the original Card Transaction										

# Implementing Merchant-Initiated Transactions

Data Element	Description																				
61: TRAIND <b>Indicates MIT</b>	<p>Populated with the same value from Xpress Authorization DE 62 Tag DF05 (used for MIT)</p> <table border="1"> <thead> <tr> <th>Code</th> <th>Definition</th> </tr> </thead> <tbody> <tr> <td>A</td> <td>Re-Authorization for Full Amount</td> </tr> <tr> <td>D</td> <td>Delayed Card Sale</td> </tr> <tr> <td>E</td> <td>Resubmission of Card Transaction</td> </tr> <tr> <td>I</td> <td>Incremental</td> </tr> <tr> <td>N</td> <td>No-Show Charge</td> </tr> <tr> <td>P</td> <td>Partial / Split</td> </tr> <tr> <td>R</td> <td>Recurring</td> </tr> <tr> <td>S</td> <td>Installment Payment</td> </tr> <tr> <td>U</td> <td>Unscheduled Payment</td> </tr> </tbody> </table>	Code	Definition	A	Re-Authorization for Full Amount	D	Delayed Card Sale	E	Resubmission of Card Transaction	I	Incremental	N	No-Show Charge	P	Partial / Split	R	Recurring	S	Installment Payment	U	Unscheduled Payment
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62: ORNRID <b>Indicates MIT</b>	<p>Original Network Reference ID</p> <p>Populated with the same value from Xpress Authorization DE 106-Dataset 64-Tag 01</p> <table border="1"> <thead> <tr> <th>Tag</th> <th>Contents</th> </tr> </thead> <tbody> <tr> <td>01</td> <td>Contains the original transaction identifier value as provided by the Merchant / Acquirer in the original Card Transaction</td> </tr> <tr> <td>02</td> <td>Contains the original Total Amount from the original Card Transaction</td> </tr> </tbody> </table>	Tag	Contents	01	Contains the original transaction identifier value as provided by the Merchant / Acquirer in the original Card Transaction	02	Contains the original Total Amount from the original Card Transaction														
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01	Contains the original transaction identifier value as provided by the Merchant / Acquirer in the original Card Transaction																				
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# Processing for Specific Merchant-Initiated Transaction Types

This section provides an overview of MIT types and the commonly encountered transaction scenarios and best practices for handling these transactions. For additional guidance on the technical processing for these types of transactions, please refer to the Technical Specifications. Please note that fields and data elements in the following sections are meant as examples only. Consult the Technical Specifications for additional information.

Participants should consider market requirements and industry practices which may apply to the scenarios described in this section.

This section addresses the following transaction scenarios for DN and DCI:

- Single Purchases Requiring Multiple Transactions
- Series of Purchases, Subscriptions, Installments

For all scenarios, the card account presented in the authorization or the clearing / settlement can be either the PAN or the token PAN. The scenarios in the following sections are examples, please see the Technical Specifications and Operating Regulations for details.

All In-App transactions involving a digital wallet must have a POS Entry Mode of 07 or 82 unless otherwise mentioned in the Program Documents. For CIT and MIT, use 00 as the Processing Code unless otherwise mentioned in the Program Documents.

## 4.0 Single Purchases Requiring Multiple Transactions for Discover Network

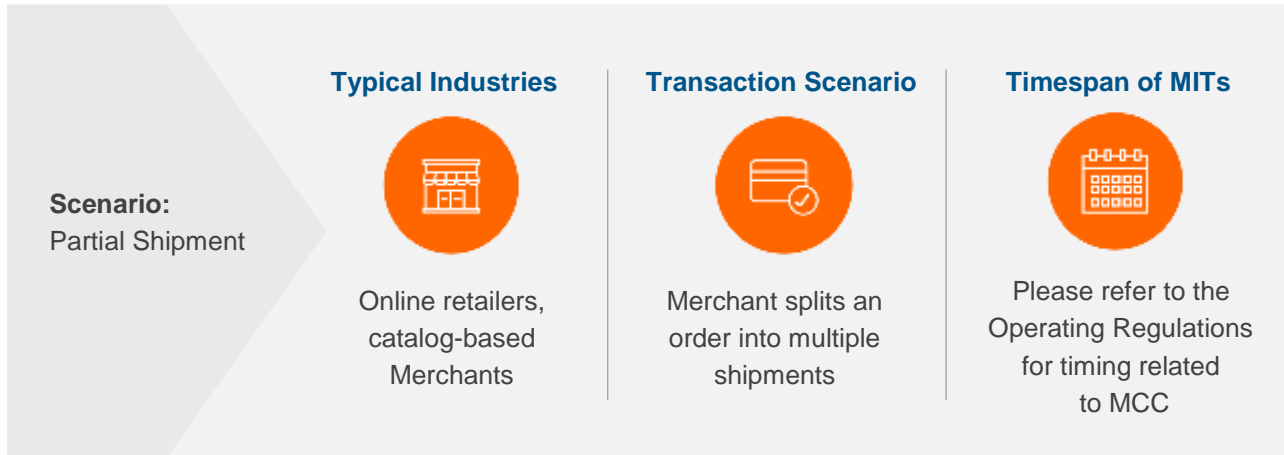
These scenarios are implemented as the sequence of one CIT followed by one or several MIT relying on Cardholder's approval.

### Scenarios for Discover Network Single Purchases Requiring Multiple Transactions

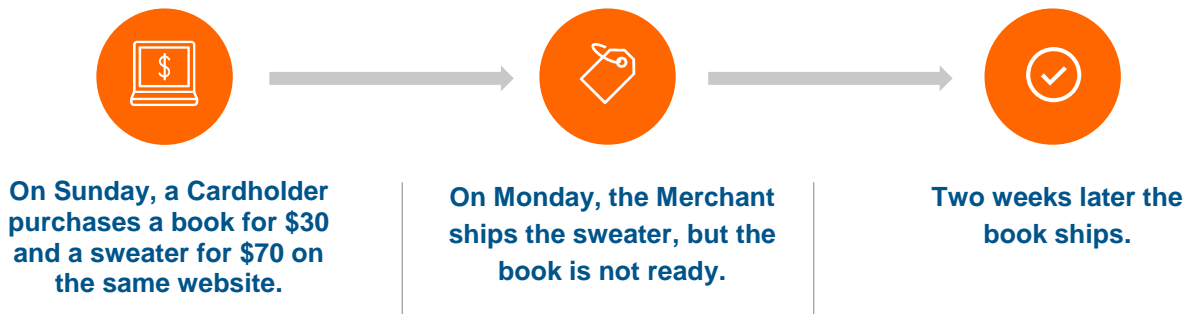
Partial Shipment	Incremental Authorization	Delayed Card Sale	No-Show Charge	Resubmission of a Card Sale	Re-authorization for MIT
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# Processing for Specific Merchant-Initiated Transaction Types

## Scenario: DN Partial Shipment



The following example outlines an online purchase with Partial Shipment:

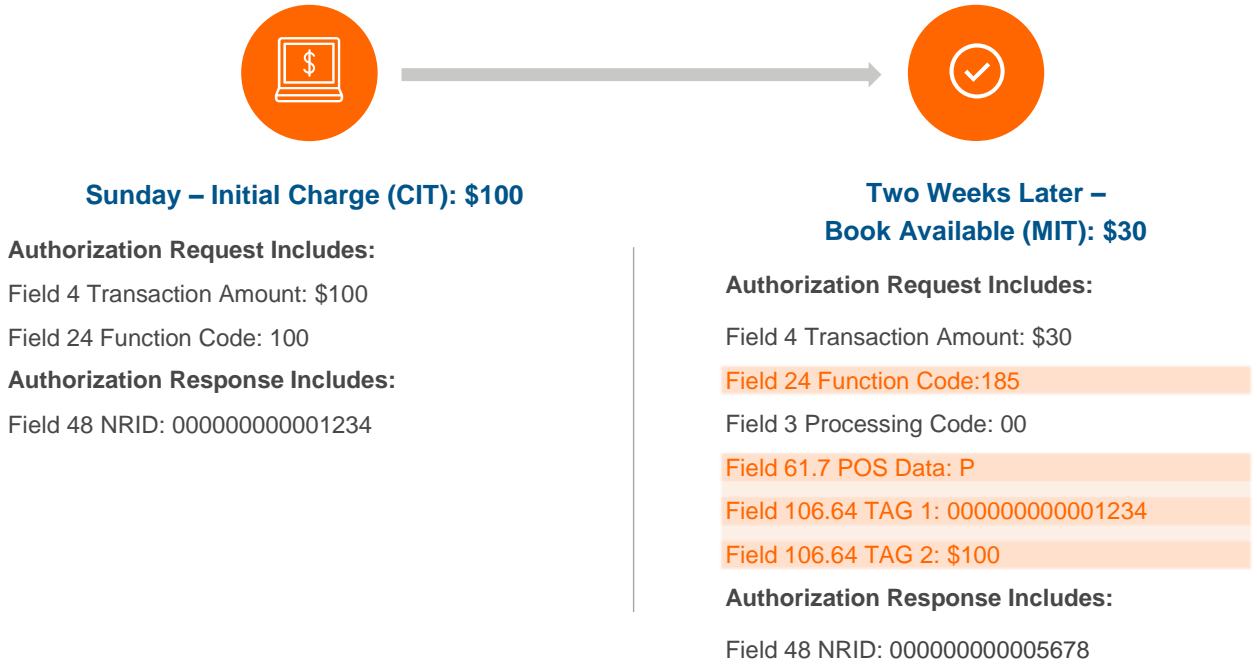


# Processing for Specific Merchant-Initiated Transaction Types

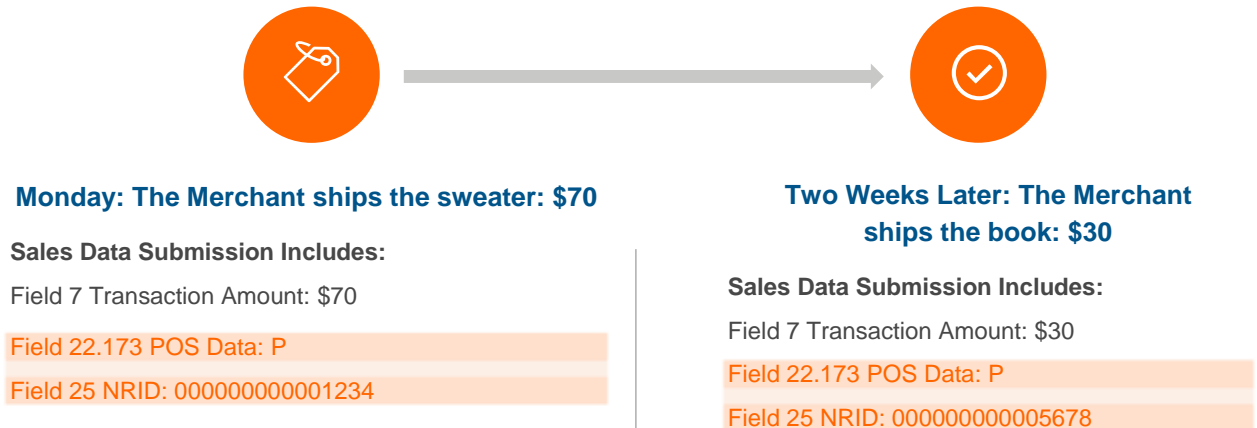
## DN Partial Shipment – continued

The sequence of these Partial Shipment Transactions is shown below. Highlighted fields are required to indicate MIT.

### Authorizations:

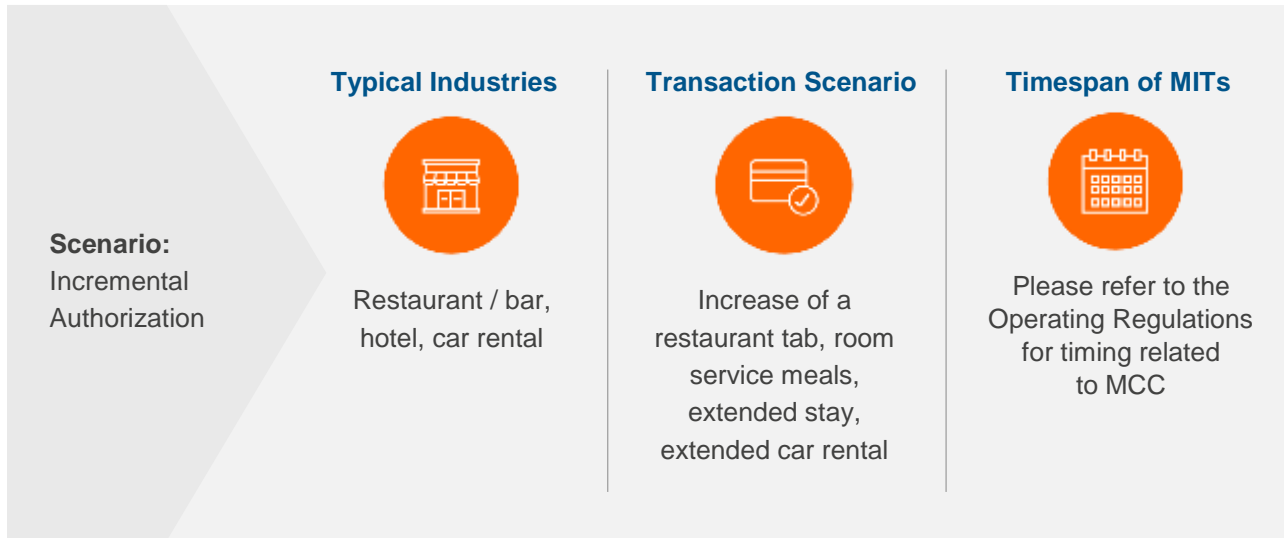


### Settlement:

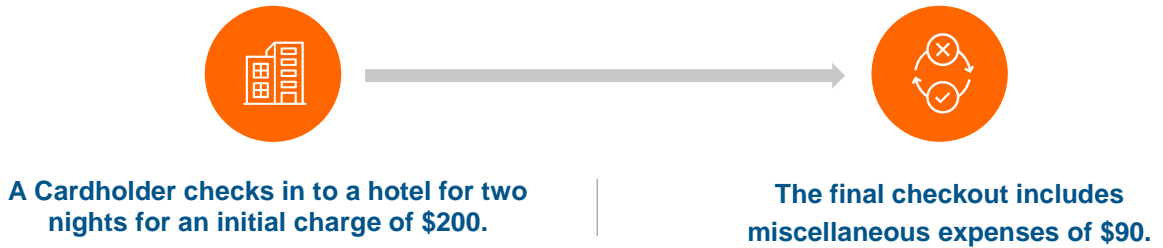


# Processing for Specific Merchant-Initiated Transaction Types

## Scenario: DN Incremental Authorization



The following example outlines a hotel transaction with an initial charge, followed by incremental charges





# Processing for Specific Merchant-Initiated Transaction Types

## DN Incremental Authorization – continued

The sequence of these Incremental Authorization Transactions is shown below. Highlighted fields are required to indicate MIT.

### Authorizations:



#### Initial Charge (CIT): \$200

**Authorization Request Includes:**

- Field 4 Transaction Amount: \$200
- Field 24 Function Code: 100
- Field 37 Retrieval Reference: 33333

**Authorization Response Includes:**

- Field 48 NRID: 000000000001234



#### Room Service (MIT): \$90

**Authorization Request Includes:**

- Field 4 Transaction Amount: \$90
- Field 37 Retrieval Reference: 33333
- Field 24 Function Code: 185
- Field 54 Additional Amounts: 43
- Field 54 POS 9-20 Additional Amount: \$200+90

Field 61.7 POS Data: I

Field 106.64 TAG 1: 000000000001234

Field 106.64 TAG 2: \$200

Field 3 Processing Code: 00

**Authorization Response Includes:**

- Field 48 NRID: 000000000005678

### Settlement:



#### Total Charges: \$290

**Sales Data Submission Includes:**

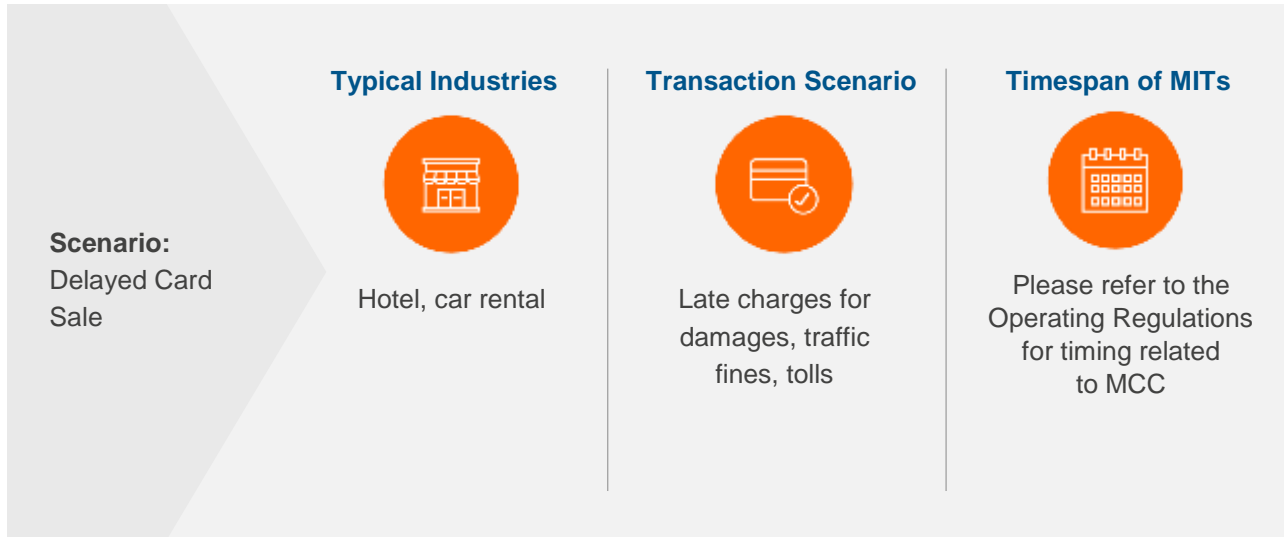
- Field 7 Transaction Amount: \$290

Field 22.173 POS Data: I

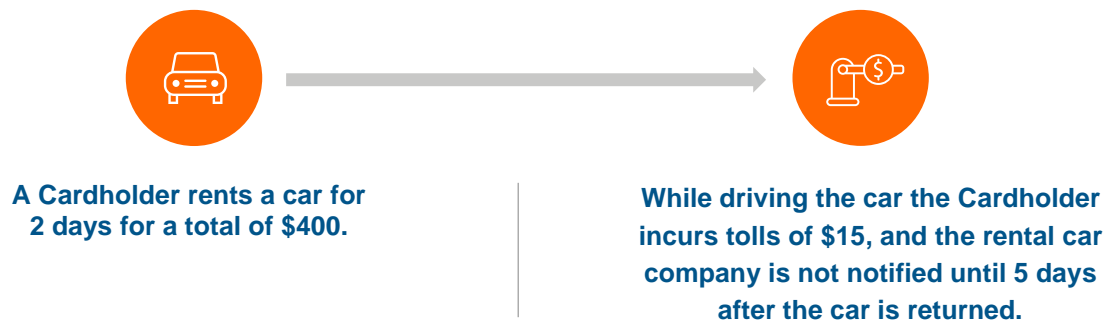
Field 25 NRID: 000000000005678

# Processing for Specific Merchant-Initiated Transaction Types

## Scenario: DN Delayed Card Sale



The following example outlines a car rental where there are toll charges.



# Processing for Specific Merchant-Initiated Transaction Types

*DN Delayed Card Sale– continued*

The sequence of these Transactions is shown in the following example. Highlighted fields are required to indicate MIT.

**Authorizations:**



**Initial Charge (CIT): \$400**

**Authorization Request Includes:**

Field 4 Transaction Amount: \$400  
 Field 24 Function Code: 100

**Authorization Response Includes:**

Field 48 NRID: 000000000001234



**Delayed Charge for Tolls (MIT): \$15**

**Authorization Request Includes:**

Field 4 Transaction Amount: \$15

Field 24 Function Code: 185

Field 61.7 POS Data: D

Field 106.64 TAG 1: 000000000001234

Field 106.64 TAG 2: \$400

Field 3 Processing Code: 00

**Authorization Response Includes:**

Field 48 NRID: 000000000005678

**Settlement:**



**Total Charges: \$400**

**Sales Data Submission Includes:**

Field 7 Transaction Amount: \$400

Field 25 NRID: 000000000001234



**Delayed Charges: \$15**

**Sales Data Submission Includes:**

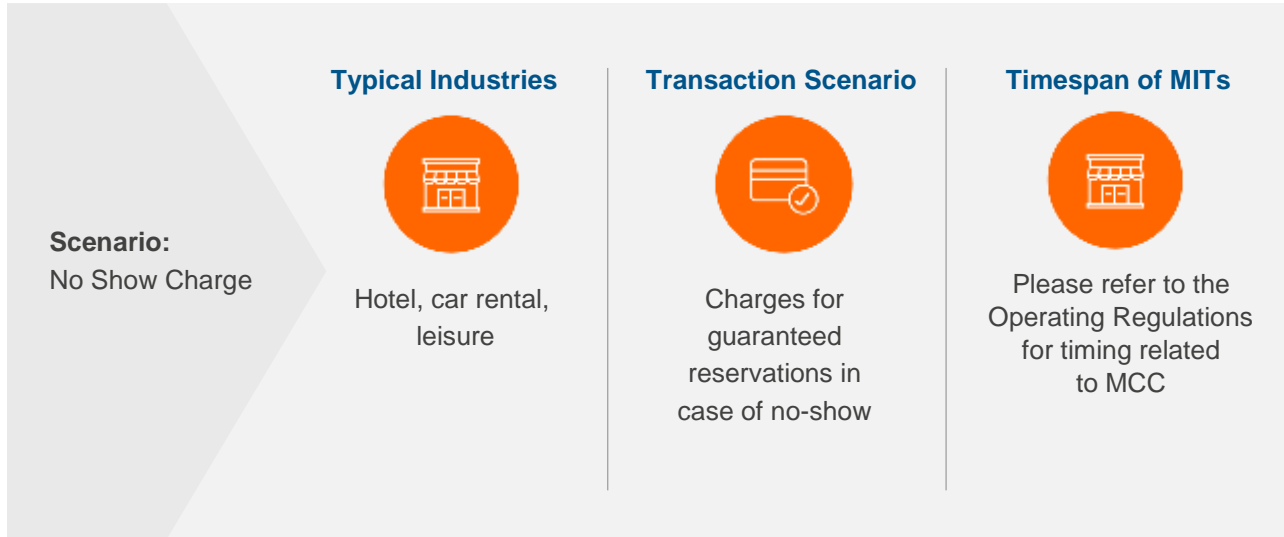
Field 7 Transaction Amount: \$15

Field 22.173 POS Data: D

Field 25 NRID: 000000000005678

# Processing for Specific Merchant-Initiated Transaction Types

## Scenario: DN No-Show Charge



The following example outlines a hotel transaction where the Cardholder does not show up for the stay.



# Processing for Specific Merchant-Initiated Transaction Types

## DN No-Show Charge – continued

The sequence of these DN No-Show Charge Transactions is shown in the following example. Highlighted fields are required to indicate MIT.

### Authorizations:



#### Initial Charge (CIT): \$400

**Authorization Request Includes:**

Field 4 Transaction Amount: \$400

Field 24 Function Code: 100

**Authorization Response Includes:**

Field 48 NRID: 000000000001234



#### Cancellation Fee (MIT): \$100

**Authorization Request Includes:**

Field 4 Transaction Amount: \$100

Field 24 Function Code: 185

Field 61.7 POS Data: N

Field 106.64 TAG 1: 000000000001234

Field 106.64 TAG 2: \$400

Field 3 Processing Code: 00

**Authorization Response Includes:**

Field 38 Approval Code: 4567

Field 48 NRID: 000000000005678

### Settlement:



#### Cancellation Fee (MIT): \$100

**Sales Data Submission Includes:**

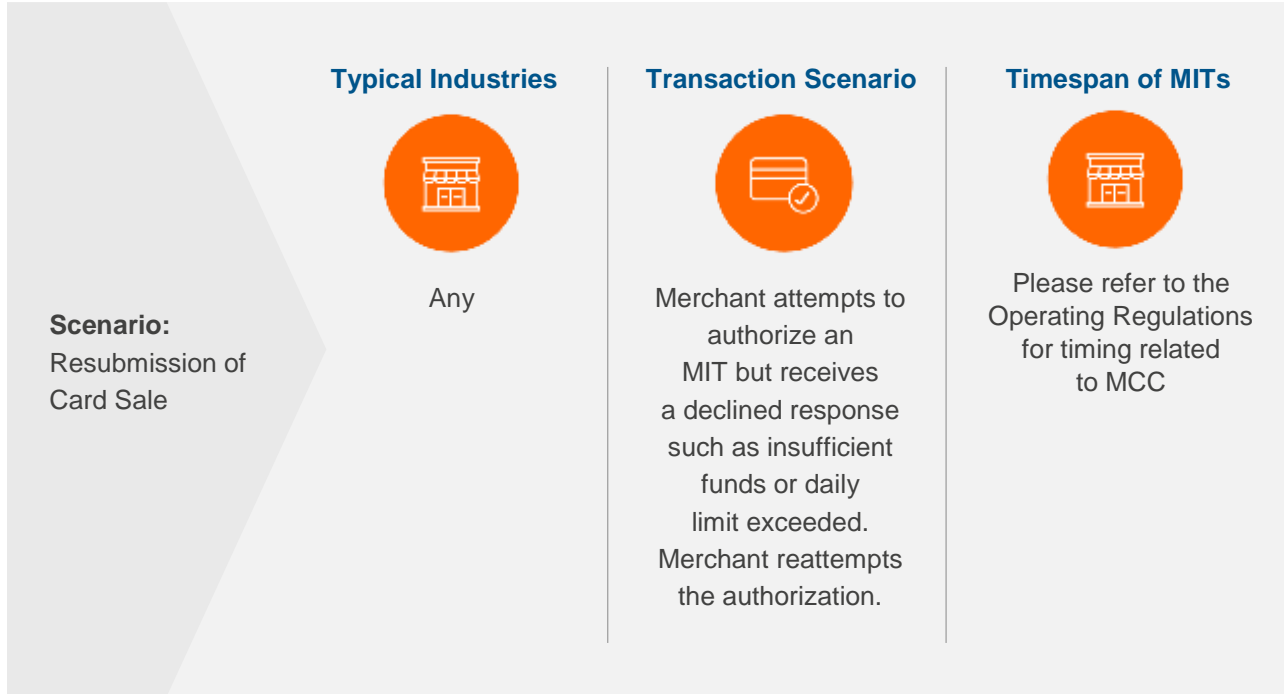
Field 7 Transaction Amount: \$100

Field 22.173 POS Data: N

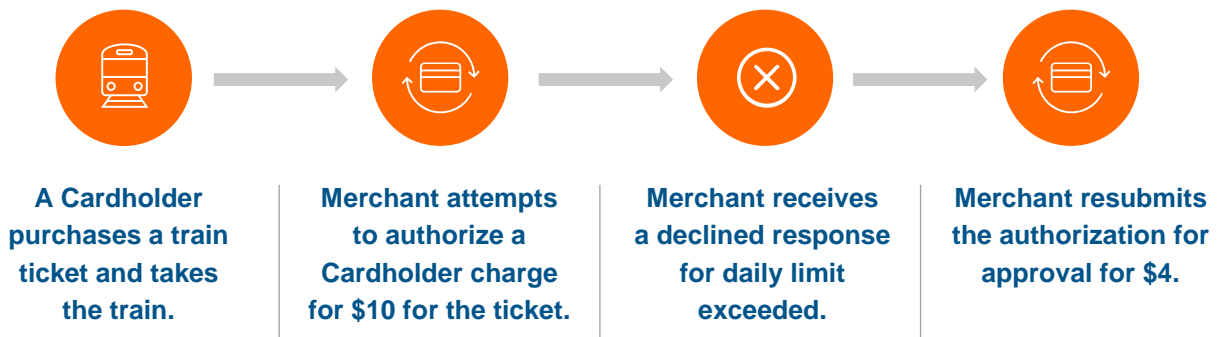
Field 25 NRID: 000000000005678

# Processing for Specific Merchant-Initiated Transaction Types

## Scenario: DN Resubmission of Card Sale



The following example outlines a Merchant attempting the resubmission of an authorization request.



# Processing for Specific Merchant-Initiated Transaction Types

## DN Resubmission of Card Sale – continued

The sequence of these DN Resubmission Transactions is shown in the following example. Highlighted fields are required to indicate MIT.

### Authorizations:



#### Initial Charge (CIT): \$10

##### Authorization Request Includes:

Field 4 Transaction Amount: \$10

Field 24 Function Code: 100

##### Authorization Response Includes:

Field 48 NRID: 000000000001234

Field 39 Response Code: 65



#### Resubmission Charge (MIT): \$4

##### Authorization Request Includes:

Field 4 Transaction Amount: \$4

Field 24 Function Code: 185

Field 61.7 POS Data: E

Field 106.64 TAG 1: 000000000001234

Field 106.64 TAG 2: \$10

Field 3 Processing Code: 00

##### Authorization Response Includes:

Field 48 NRID: 000000000005678

### Settlement:



#### Total Charges for Resubmission: \$4

##### Sales Data Submission Includes:

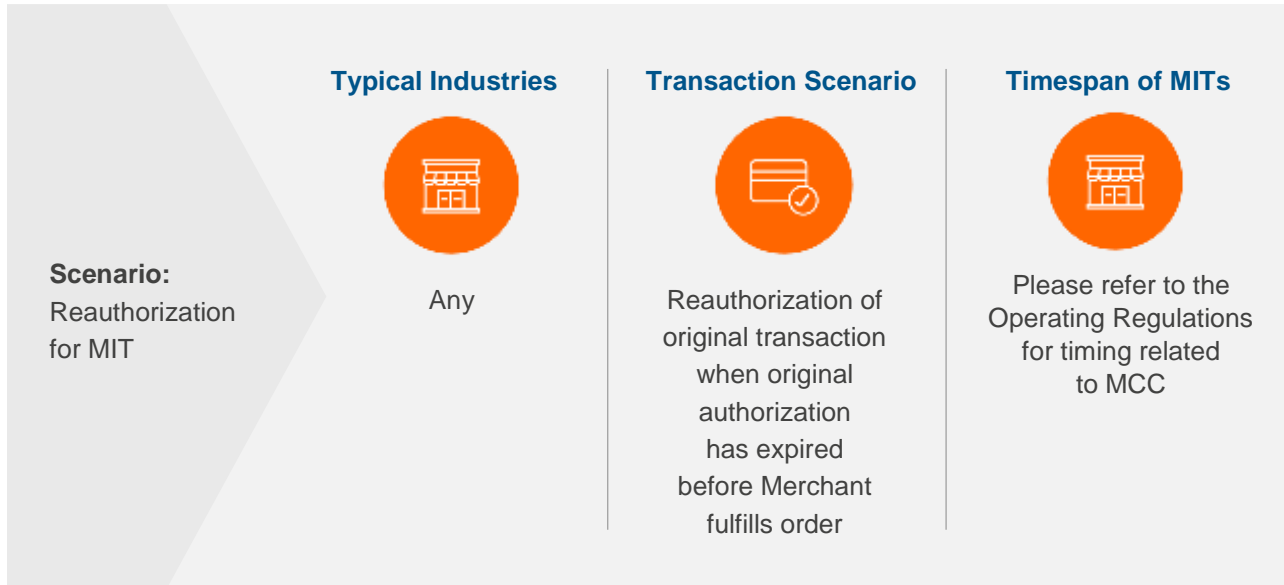
Field 7 Transaction Amount: \$4

Field 22.173 POS Data: E

Field 25 NRID: 000000000005678

# Processing for Specific Merchant-Initiated Transaction Types

## Scenario: DN Reauthorization for MIT



The following example outlines a Merchant attempting the resubmission of a DN authorization request.





# Processing for Specific Merchant-Initiated Transaction Types

*DN Reauthorization for MIT– continued*

The sequence of these Transactions is shown in the following example. Highlighted fields are required to indicate MIT.

**Authorizations:**



**Initial Charge (CIT): \$70**

**Authorization Response Includes:**

Field 48 NRID: 000000000001234



**Re-Authorization Charge (MIT): \$70**

**Authorization Request Includes:**

Field 4 Transaction Amount: \$70

Field 24 Function Code: 185

Field 61.7 POS Data: A

Field 106.64 TAG 1: 000000000001234

Field 106.64 TAG 2: \$70

**Authorization Response Includes:**

Field 48 NRID: 000000000005678

**Settlement:**



**Total Charges for Re-Authorization: \$70**

**Sales Data Submission Includes:**

Field 7 Transaction Amount: \$70

Field 22.173 POS Data: A

Field 25 NRID: 000000000005678

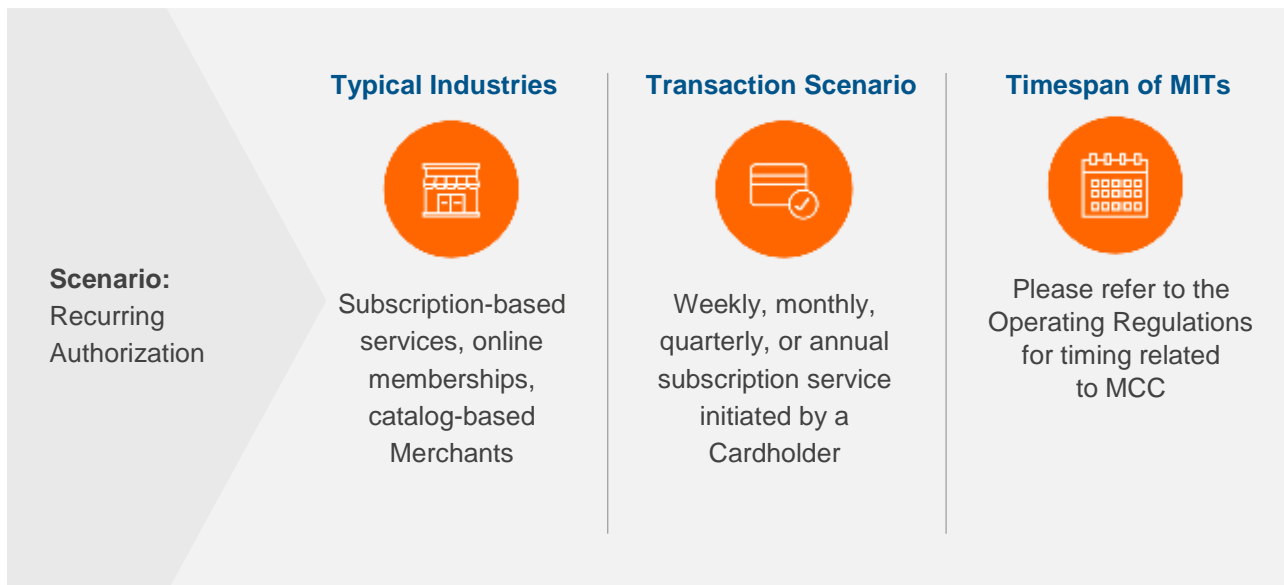
# Processing for Specific Merchant-Initiated Transaction Types

## 4.1 Series of Purchases, Subscriptions, Installments for Discover Network

These scenarios are implemented as the sequence of one CIT Transaction followed by one or several MIT.

Recurring Authorization	Installment Payment	Unscheduled Payment
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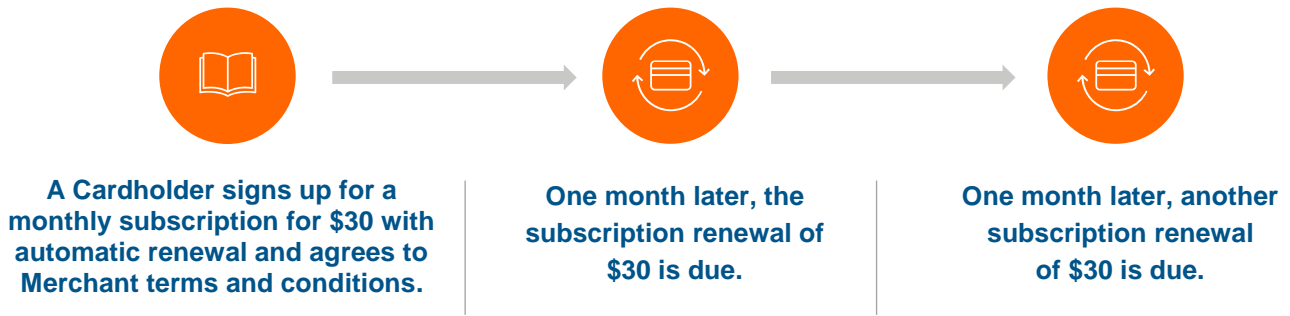
### Scenario: DN Recurring Authorization



# Processing for Specific Merchant-Initiated Transaction Types

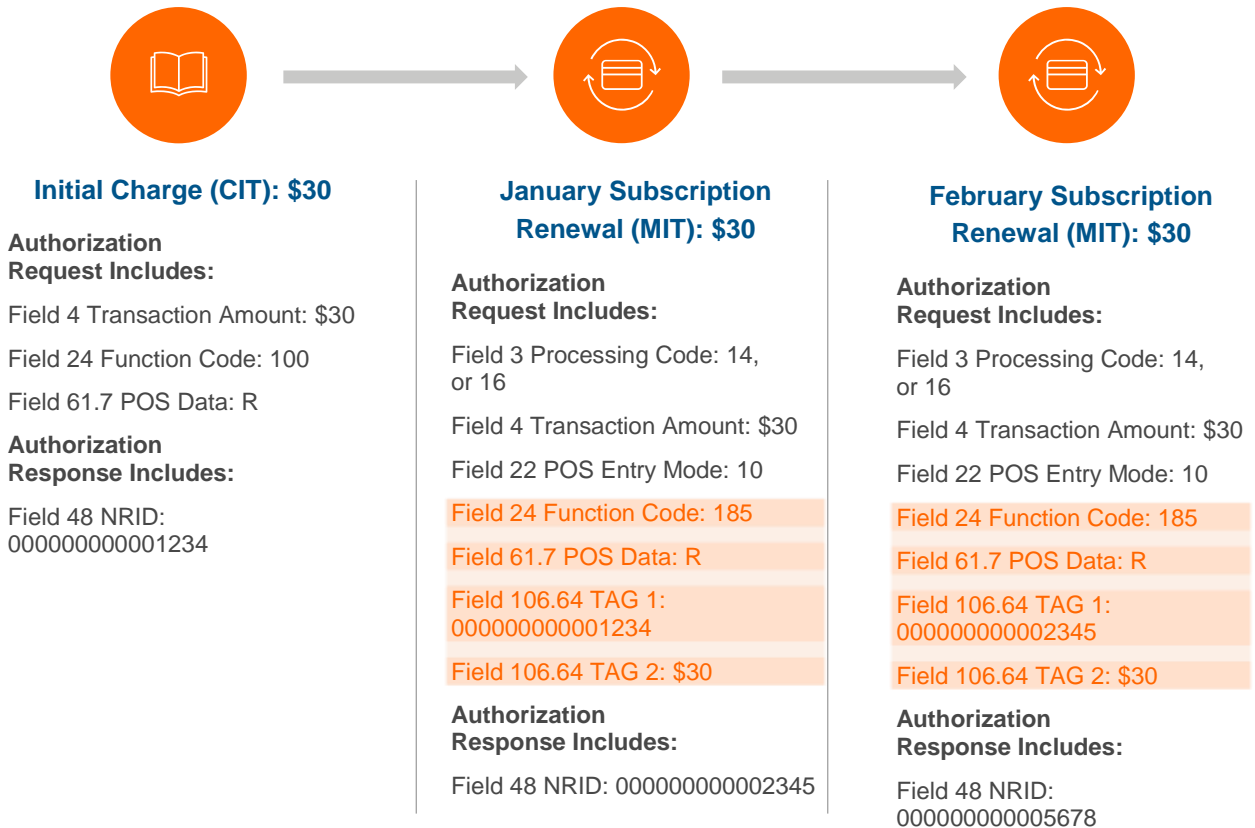
## DN Recurring Authorization – continued

The following example outlines an initial subscription followed by a recurring charge for a subscription renewal.



The sequence of these Transactions is shown in the following example. Highlighted fields are required to indicate MIT.

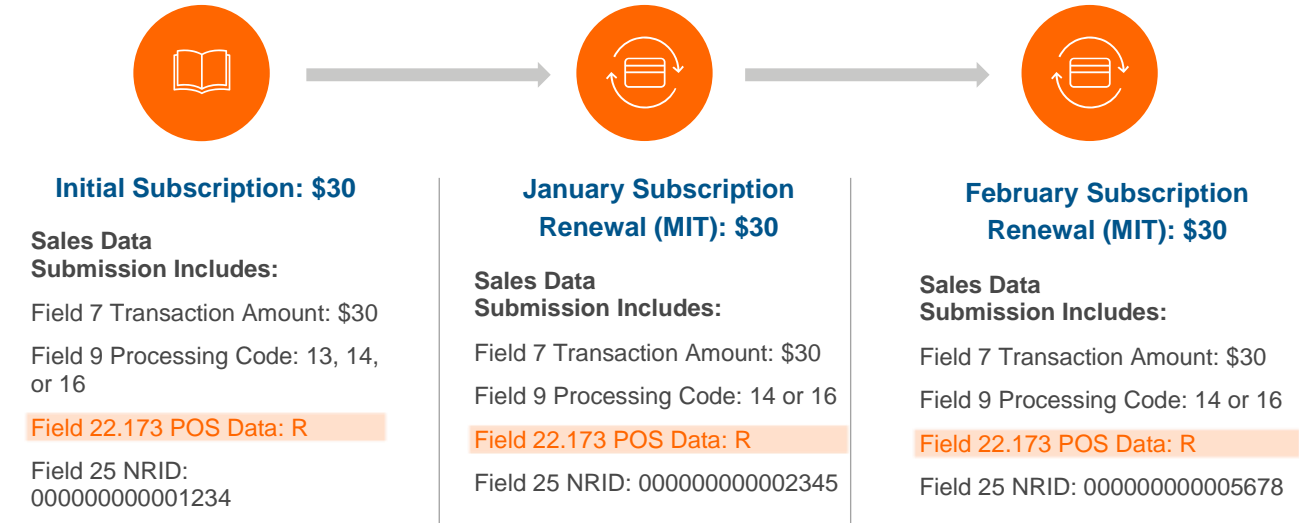
### Authorizations:



# Processing for Specific Merchant-Initiated Transaction Types

DN Recurring Authorization – continued

**Settlement:**



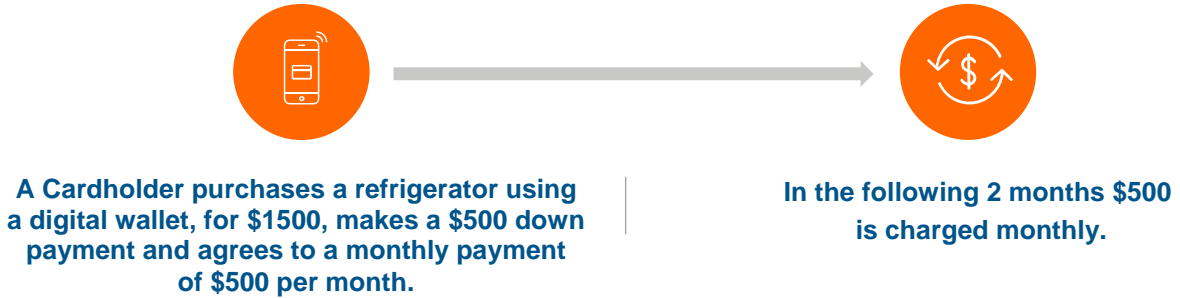
**Scenario: DN Installment Payment**



# Processing for Specific Merchant-Initiated Transaction Types

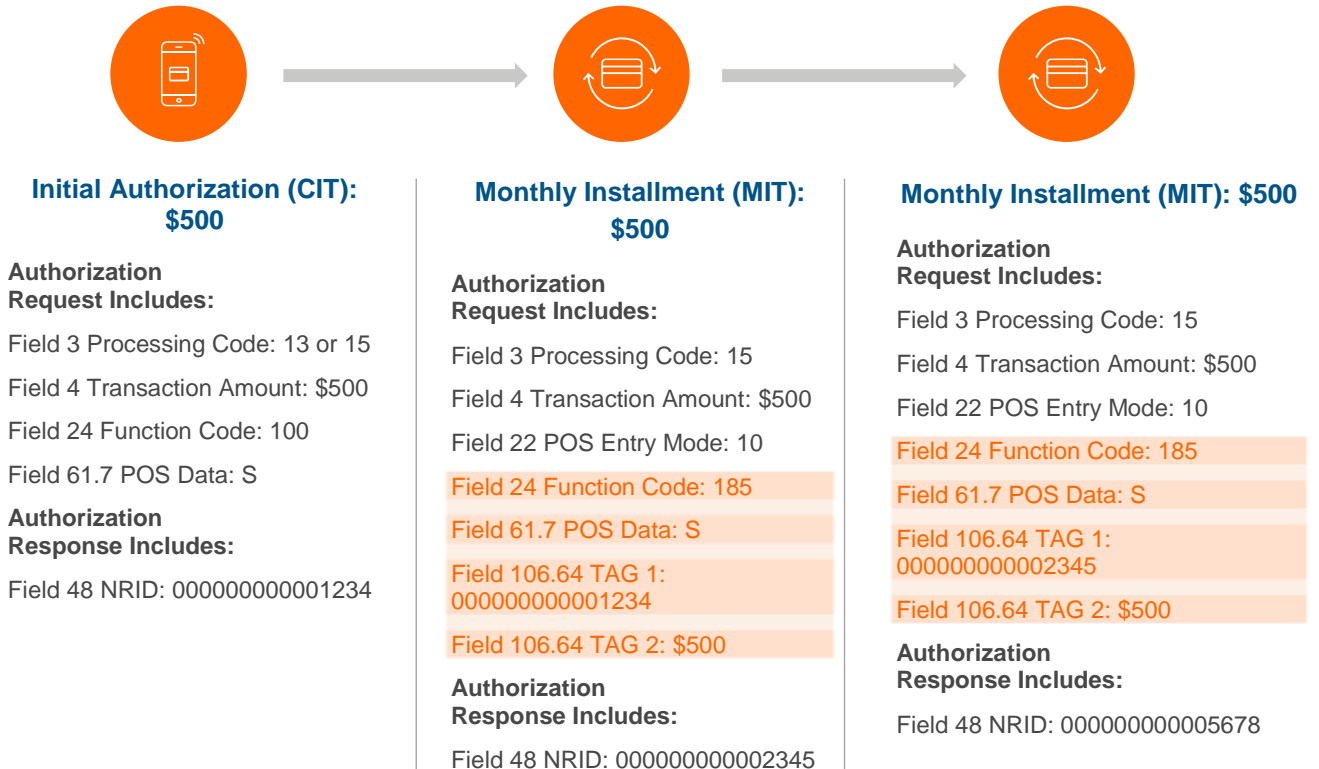
## DN Installment Payment – continued

The following example outlines a purchase for a refrigerator followed with a 2-month installment payment schedule to complete payment of the merchandise.



The sequence of these Transactions is shown the example. Highlighted fields are required to indicate MIT.

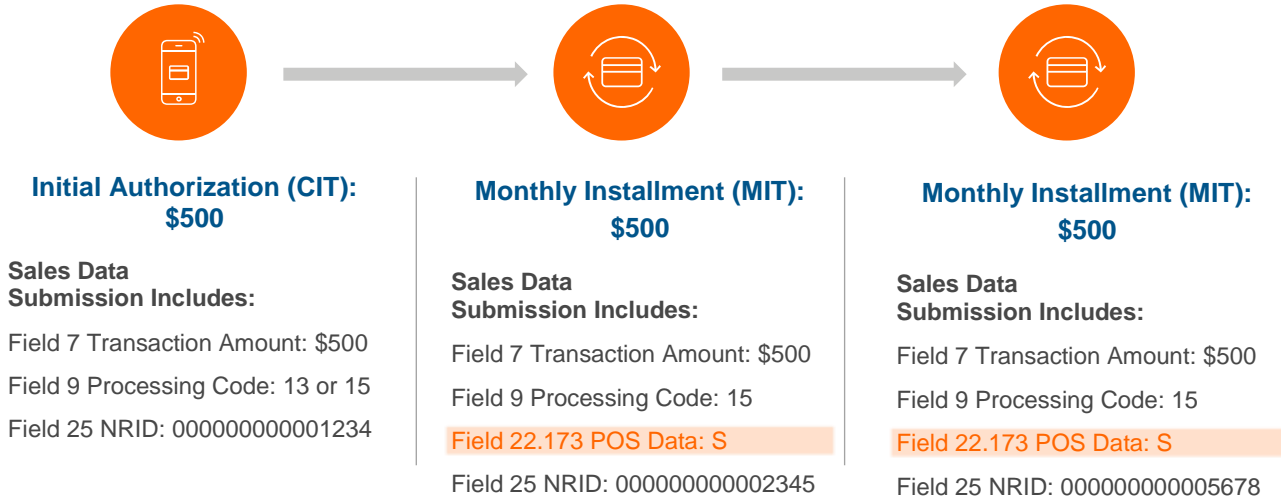
### Authorizations:



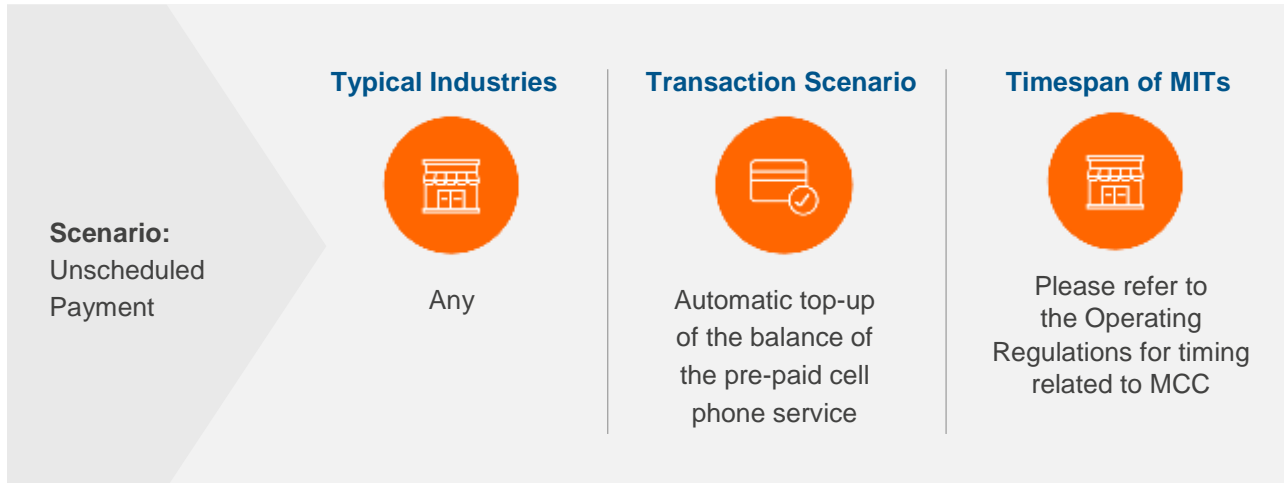
# Processing for Specific Merchant-Initiated Transaction Types

DN Installment Payment– continued

**Settlement:**



**Scenario: DN Unscheduled Payment**



# Processing for Specific Merchant-Initiated Transaction Types

## DN Unscheduled Payment – continued

The following example outlines a pre-paid cell phone subscription followed by an unscheduled charge to top-up the cell phone account.



**A Cardholder enrolls in a pre-paid cell phone service for \$50 with automatic payment of \$25 when the balance is below \$5. The Cardholder agrees to Merchant terms and conditions.**



**Two weeks later, the balance is \$4 and an unscheduled payment of \$25 is due.**

The sequence of these Transactions is shown in the following example. Highlighted fields are required to indicate MIT.

### Authorizations:



#### Initial Charge (CIT): \$50

**Authorization Request Includes:**

Field 4 Transaction Amount: \$50  
 Field 24 Function Code: 100

**Authorization Response Includes:**

Field 48 NRID: 000000000001234



#### Balance Top-Up (MIT): \$25

**Authorization Request Includes:**

Field 4 Transaction Amount: \$25  
 Field 22 POS Entry Mode: 10

- Field 24 Function Code: 185
- Field 61.7 POS Data: U
- Field 106.64 TAG 1: 000000000001234
- Field 106.64 TAG 2: \$50

**Authorization Response Includes:**

Field 48 NRID: 000000000002345

# Processing for Specific Merchant-Initiated Transaction Types

DN Unscheduled Payment – continued

**Settlement:**



**Enrollment in Pre-paid Phone Service (CIT): \$50**

**Sales Data Submission Includes:**

Field 7 Transaction Amount: \$50  
 Field 25 NRID: 000000000001234



**Balance Top-Up (MIT): \$25**

**Sales Data Submission Includes:**

Field 7 Transaction Amount: \$25  
 Field 11 Approval Code: 9876

Field 22.173 POS Data: U  
 Field 25 NRID: 000000000002345

## 4.2 Single Purchases Requiring Multiple Transactions for Diners Club International

These scenarios are implemented as the sequence of one CIT followed by one or MIT relying on Cardholder’s approval.

Partial Shipment	Incremental Authorization	Delayed Card Sale	No-Show Charge	Resubmission of Card Sale	Re-Authorization for MIT
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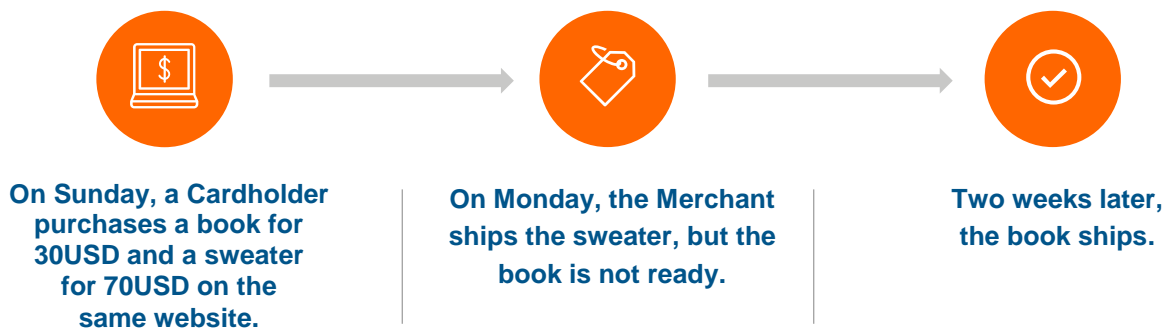


# Processing for Specific Merchant-Initiated Transaction Types

## Scenario: DCI Partial Shipment



The following example outlines an online purchase with Partial Shipment:



# Processing for Specific Merchant-Initiated Transaction Types

## DCI Partial Shipment – continued

The sequence of these Transactions is shown in the following example. Highlighted fields are required to indicate MIT.

### Authorizations:



#### Sunday – Initial Charge (CIT): 100USD

##### Authorization Request Includes:

Data Element 4 Transaction Amount: 100USD

Data Element 24 Function Code: 100

##### Authorization Response Includes:

Data Element 123 NRID: 000000000001234



#### Two Weeks Later (Sweater): 70USD

##### Authorization Request Includes:

Data Element 4 Transaction Amount: 70USD

Data Element 24 Function Code: 185

Data Element 62 DFO5 Additional Authorization Data: P

Data Element 106.64 TAG 1: 000000000001234

Data Element 106.64 TAG 2: 100USD

##### Authorization Response Includes:

Data Element 123 NRID: 000000000002345

### Clearing:



#### Monday – The Merchant ships the book: 30USD

##### Sales Data Submission Includes:

Data Element 8 CAMTR: 30USD

Data Element 57 TRAIAND: P

Data Element 43 NRID: 000000000001234



#### Two Weeks Later – The Merchant ships the sweater: 70USD

##### Sales Data Submission Includes:

Data Element 8 CAMTR: \$70

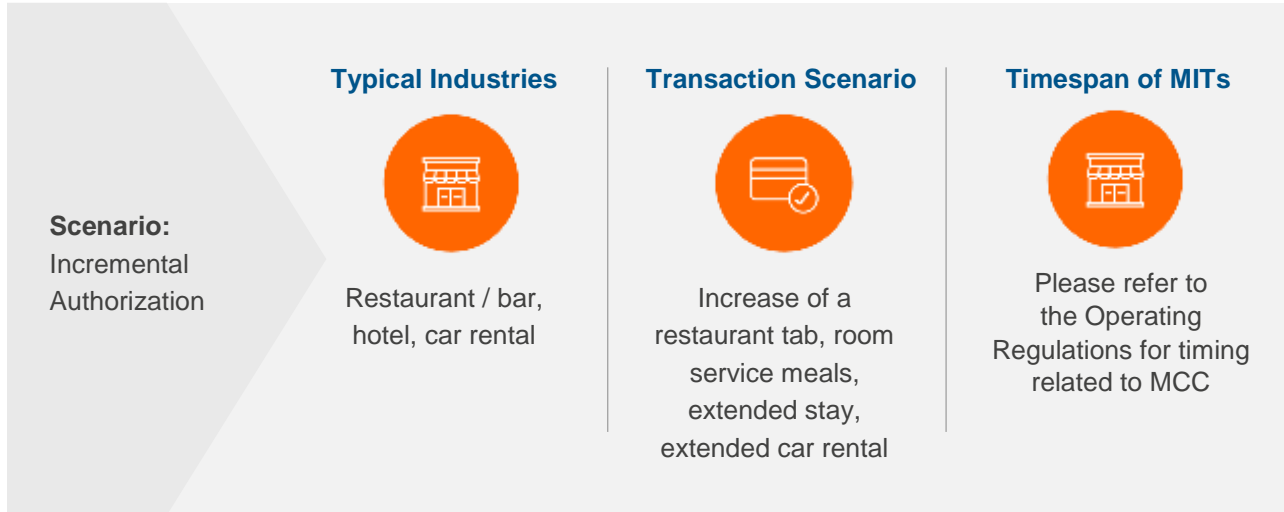
Data Element 57 TRAIAND: P

Data Element 43 NRID: 000000000002345

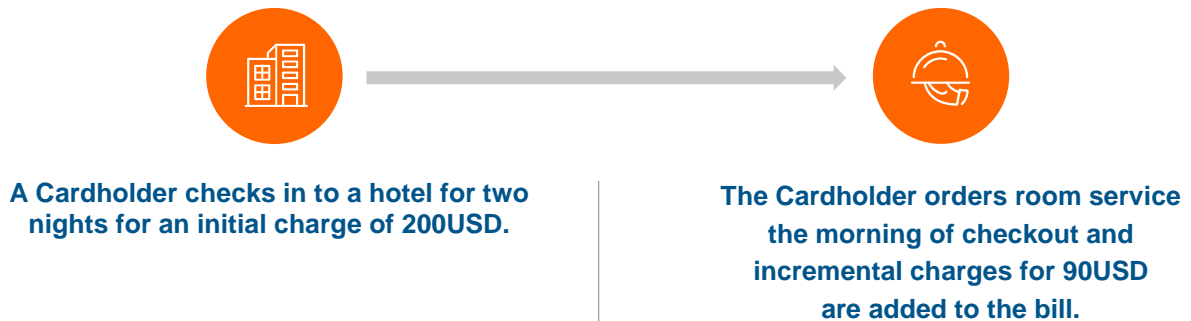
Data Element 58 ONRID: 000000000001234

# Processing for Specific Merchant-Initiated Transaction Types

## Scenario: DCI Incremental Authorization



The following example outlines a hotel transaction with an initial charge, followed by incremental charges:



# Processing for Specific Merchant-Initiated Transaction Types

## DCI Incremental Authorization – continued

The sequence of these Transactions is shown in the following example. Highlighted fields are required to indicate MIT.

### Authorizations:



#### Initial Charge (CIT): 200USD

##### Authorization Request Includes:

Data Element 4 Transaction Amount: 200USD

Data Element 24 Function Code: 100

Data Element 37 Retrieval Reference: 4444

##### Authorization Response Includes:

Data Element 123 NRID: 000000000001234



#### Room Service (MIT): 90USD

##### Authorization Request Includes:

Data Element 4 Transaction Amount: 90USD

Data Element 22 POS Data: B

Data Element 24 Function Code: 185

Data Element 37 Retrieval Reference: 44444

Data Element 54 POS 9-20 Additional Amounts:  
200 + 90USD

Data Element 54 POS 3-4 Additional Amounts: 43

Data Element 62 DF05 Additional Authorization Data: I

Data Element 106.64 TAG 1: 000000000001234

Data Element 106.64 TAG 2: 200USD

##### Authorization Response Includes:

Data Element 123 NRID: 000000000002345

### Clearing



#### Total Charges: 290USD

##### Sales Data Submission Includes:

Field 8 CAMTR: 290USD

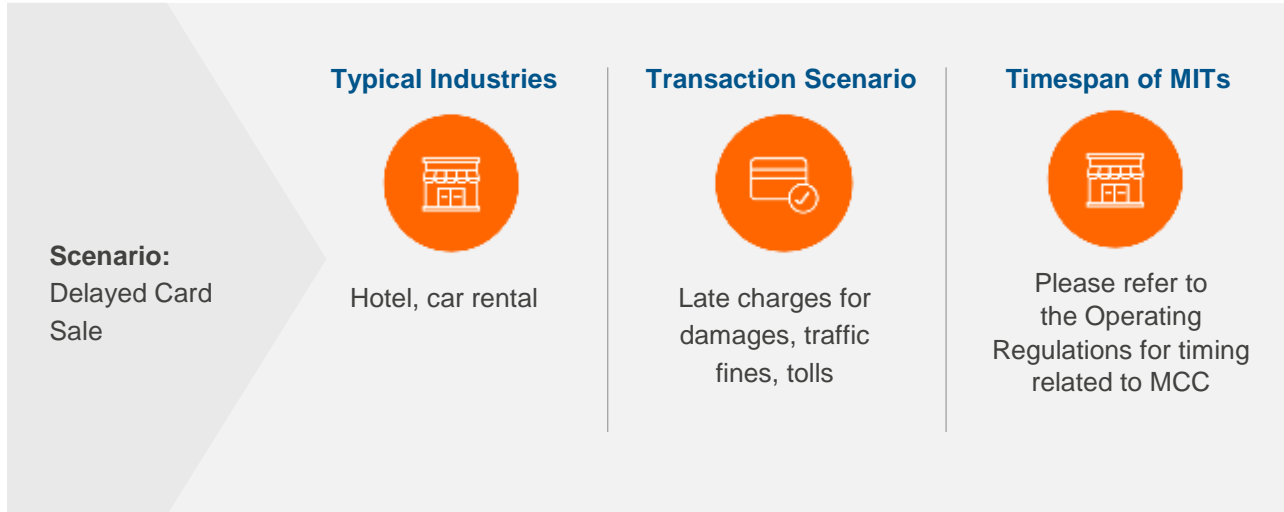
Field 43 NRID: 000000000002345

Field 57 TRAND: I

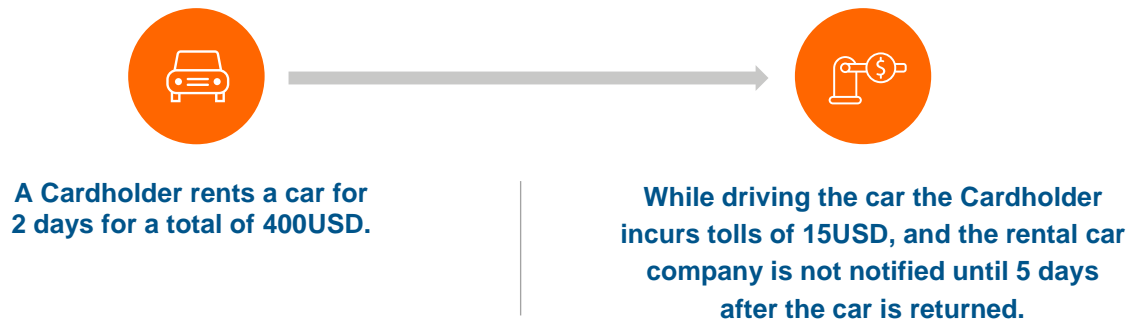
Field 58 ONRID: 000000000001234

# Processing for Specific Merchant-Initiated Transaction Types

## Scenario: DCI Delayed Card Sale



The following example outlines a car rental where there are toll charges.



# Processing for Specific Merchant-Initiated Transaction Types

## DCI Delayed Card Sale – continued

The sequence of these Transactions is shown in the following example. Highlighted fields are required to indicate MIT.

### Authorizations:



#### Initial Charge (CIT): 400USD

##### Authorization Request Includes:

Data Element 4 Transaction Amount: 400USD

Data Element 24 Function Code: 100

##### Authorization Response Includes:

Data Element 123 NRID: 000000000001234



#### Delayed Charge for Tolls (MIT): 15USD

##### Authorization Request Includes:

Data Element 4 Transaction Amount: 15USD

Data Element 24 Function Code: 185

Data Element 62 DF05 Additional Authorization Data: D

Data Element 106.64 TAG 1: 000000000001234

Data Element 106.64 TAG 2: 400USD

##### Authorization Response Includes:

Data Element 123 NRID: 000000000002345

### Clearing:



#### Total Charges: 400USD

##### Sales Data Submission Includes:

Data Element 8 CAMTR: 400USD

Data Element 43 NRID: 000000000001234



#### Delayed Charges: 15USD

##### Sales Data Submission Includes:

Data Element 8 CAMTR: 15USD

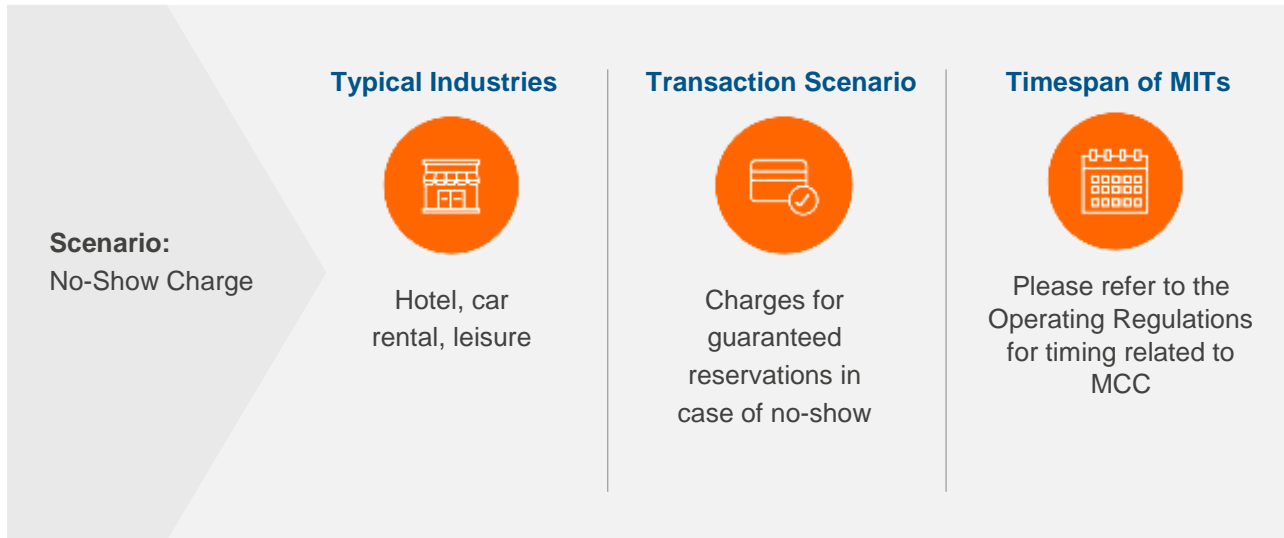
Data Element 57 TRAIIND: D

Data Element 43 NRID: 000000000002345

Data Element 58 ONRID: 000000000001234

# Processing for Specific Merchant-Initiated Transaction Types

## Scenario: DCI No-Show Charge



The following example outlines a hotel transaction where the Cardholder does not show up for the stay.



# Processing for Specific Merchant-Initiated Transaction Types

## DCI No-Show Charge – continued

The sequence of these Transactions is shown in the following example. Highlighted fields are required to indicate MIT.

### Authorizations:



#### Initial Charge (CIT): 400USD

##### Authorization Request Includes:

Data Element 4 Transaction Amount: 400USD

Data Element 24 Function Code: 100

##### Authorization Response Includes:

Data Element 123 NRID: 000000000001234



#### Cancellation Fee (MIT): 100USD

##### Authorization Request Includes:

Data Element 4 Transaction Amount: 100USD

Data Element 22 POS Data: B

Data Element 24 Function Code: 185

Data Element 62 DF05 Additional Authorization Data: N

Data Element 106.64 TAG 1: 000000000001234

Data Element 106.64 TAG 2: 400USD

##### Authorization Response Includes:

Data Element 123 NRID: 000000000002345

### Clearing:



#### Total Charges: 100USD

##### Sales Data Submission Includes:

Field 8 CAMTR: 100USD

Field 57 TRAIND: N

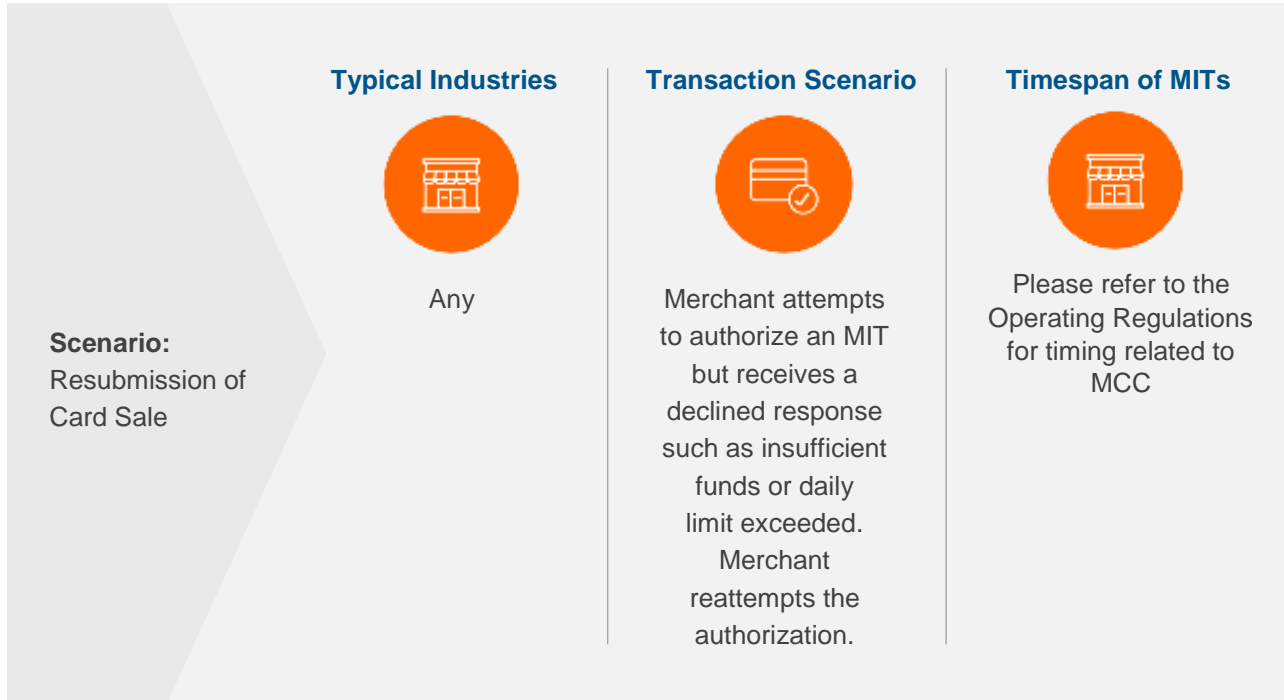
Field 43 NRID: 000000000002345

Field 58 ONRID: 000000000001234

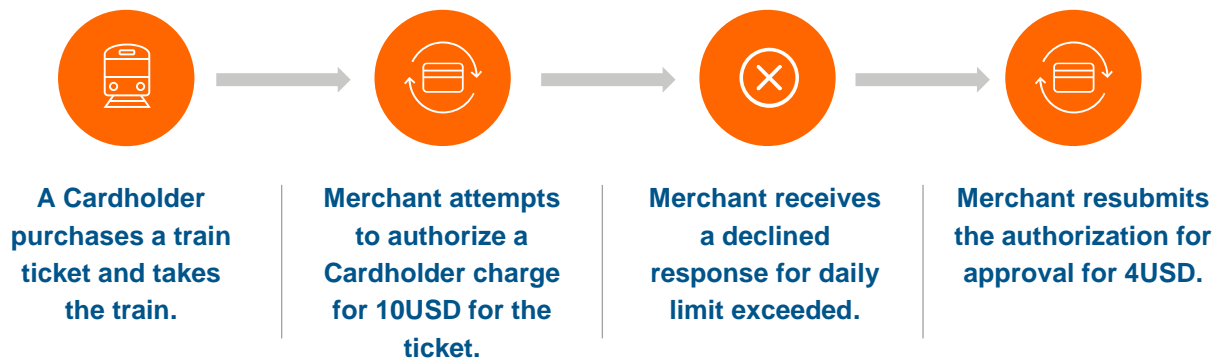


# Processing for Specific Merchant-Initiated Transaction Types

## Scenario: DCI Resubmission of Card Sale



The following example outlines a Merchant attempting the resubmission of an authorization request.



# Processing for Specific Merchant-Initiated Transaction Types

## DCI Resubmission of Card Sale– continued

The sequence of these Transactions is shown in the following example. Highlighted fields are required to indicate MIT. Please note, Field 39: Response Code, value 110, represents an example of a Response Code. Other Response Codes could also be valid.

### Authorization:



#### Initial Charge (CIT): 10USD

##### Authorization Request Includes:

Data Element 4 Transaction Amount: 10USD

Data Element 24 Function Code: 100

##### Authorization Response Includes:

Data Element 123 NRID: 000000000001234

Data Element 39 Response Code: 110



#### Resubmission Charge (MIT): 4USD

##### Authorization Request Includes:

Data Element 4 Transaction Amount: 4USD

Data Element 24 Function Code: 185

Data Element 62 DF05 Additional Authorization Data: E

Data Element 106.64 TAG 1: 000000000001234

Data Element 106.64 TAG 2: 10USD

##### Authorization Response Includes:

Data Element 123 NRID: 000000000002345

### Clearing:



#### Total Charges for Resubmission: 4USD

##### Sales Data Submission Includes:

Field 8 CAMTR: 4USD

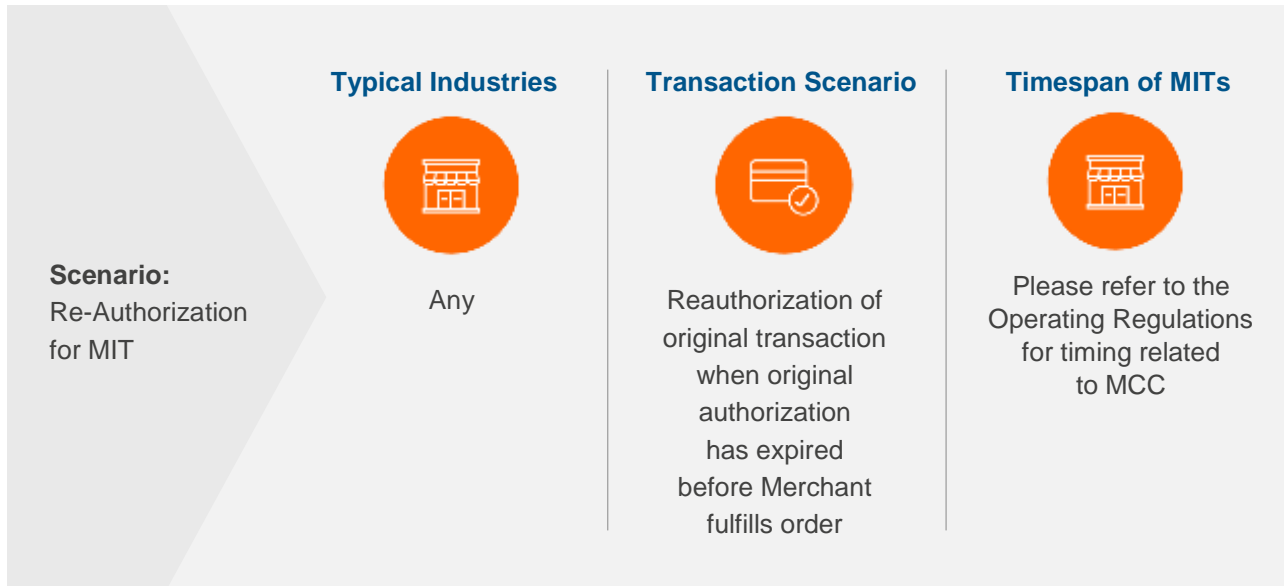
Field 57 TRAIND: E

Field 58 ORNID: 000000000001234

Field 43 NRID: 000000000002345

# Processing for Specific Merchant-Initiated Transaction Types

## Scenario: DCI Re-Authorization for MIT



The following example outlines a Merchant attempting the resubmission of an authorization request.



# Processing for Specific Merchant-Initiated Transaction Types

## DCI Re-Authorization for MIT – continued

The sequence of these Transactions is shown in the following example. Highlighted fields are required to indicate MIT.

### Authorizations:



#### Initial Charge (CIT): 70USD

##### Authorization Request Includes:

Data Element 4 Transaction Amount: 70USD

Data Element 24 Function Code: 100

##### Authorization Response Includes:

Data Element 123 NRID: 000000000001234



#### Re-Authorization Charge: 70USD

##### Authorization Request Includes:

Data Element 4 Transaction Amount: 70 USD

Data Element 24 Function Code: 185

Data Element 62 DF05 Additional Authorization Data: A

Data Element 106.64 TAG 1: 000000000001234

Data Element 106.64 TAG 2: 70USD

##### Authorization Response Includes:

Data Element 123 NRID: 000000000002345

### Clearing:



#### Total Charges for Re-Authorization: 70USD

##### Sales Data Submission Includes:

Field 8 CAMTR: 70USD

Field 57 TRAIND: A

Field 43 NRID: 000000000002345

Field 58 ONRID: 000000000001234

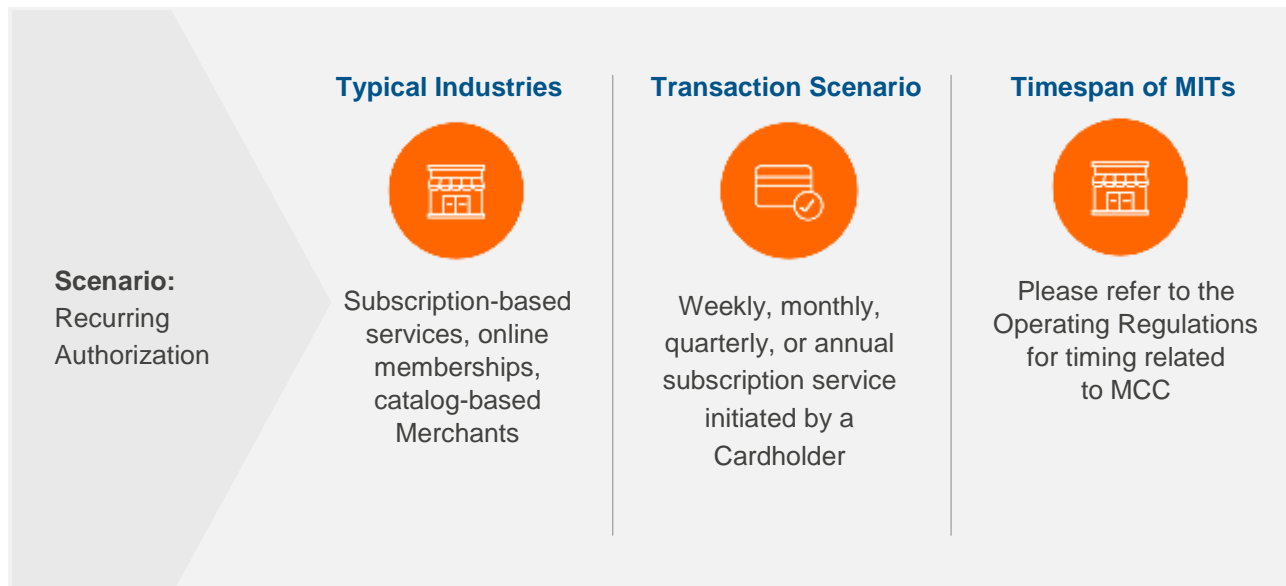
# Processing for Specific Merchant-Initiated Transaction Types

## 4.3 Series of Purchases, Subscriptions, Installments for Diners Club International

These scenarios are implemented as the sequence of one CIT followed by one or several MIT.

Recurring Authorization	Installment Payment	Unscheduled Payment
-------------------------	---------------------	---------------------

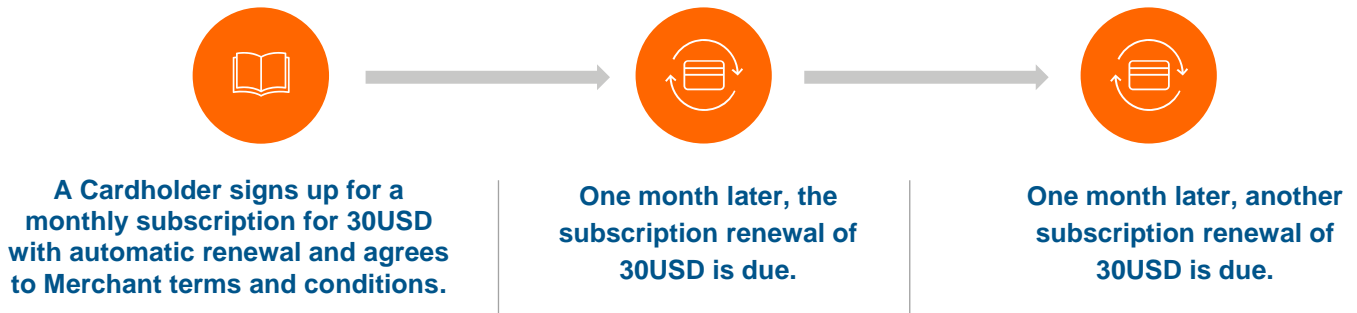
### Scenario: DCI Recurring Authorization



# Processing for Specific Merchant-Initiated Transaction Types

## *DCI Recurring Authorization– continued*

The following example outlines an initial subscription followed by a recurring charge for a subscription renewal.



The sequence of these Transactions is shown in the following example. Highlighted fields are required to indicate MIT.

# Processing for Specific Merchant-Initiated Transaction Types

DCI Recurring Authorization– continued

## Authorizations:



### Initial Charge (CIT): 30USD

#### Authorization Request Includes:

Data Element 4 Transaction Amount: 30USD

Data Element 24 Function Code: 100

Data Element 62 DF05 Additional Authorization Data: R

#### Authorization Response Includes:

Data Element 123 NRID: 000000000001234

### January Subscription Renewal (MIT): 30USD

#### Authorization Request Includes:

Data Element 4 Transaction Amount: 30USD

Data Element 22 Point of Service Data Code, Position 5: 4

Data Element 22 Point of Service Data Code, Position 7: B

Data Element 24 Function Code: 185

Data Element 62 DF05 Additional Authorization Data: R

Data Element 106.64 TAG 1: 000000000001234

Data Element 106.64 TAG 2: 30USD

#### Authorization Response Includes:

Data Element 123 NRID: 000000000002345

### February Subscription Renewal (MIT): 30USD

#### Authorization Request Includes:

Data Element 4 Transaction Amount: 30USD

Data Element 22 Point of Service Data Code, Position 5: 4

Data Element 22 Point of Service Data Code, Position 7: B

Data Element 24 Function Code: 185

Data Element 62 DF05 Additional Authorization Data: R

Data Element 106.64 TAG 1: 000000000002345

Data Element 106.64 TAG 2: 30USD

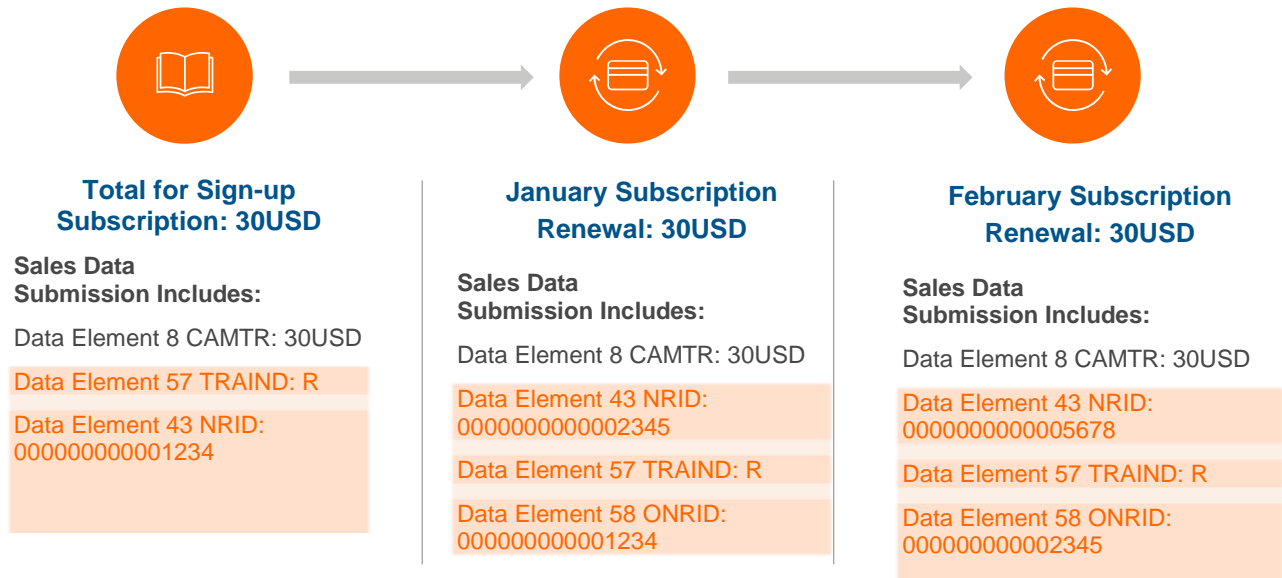
#### Authorization Response Includes:

Data Element 123 NRID: 000000000005678

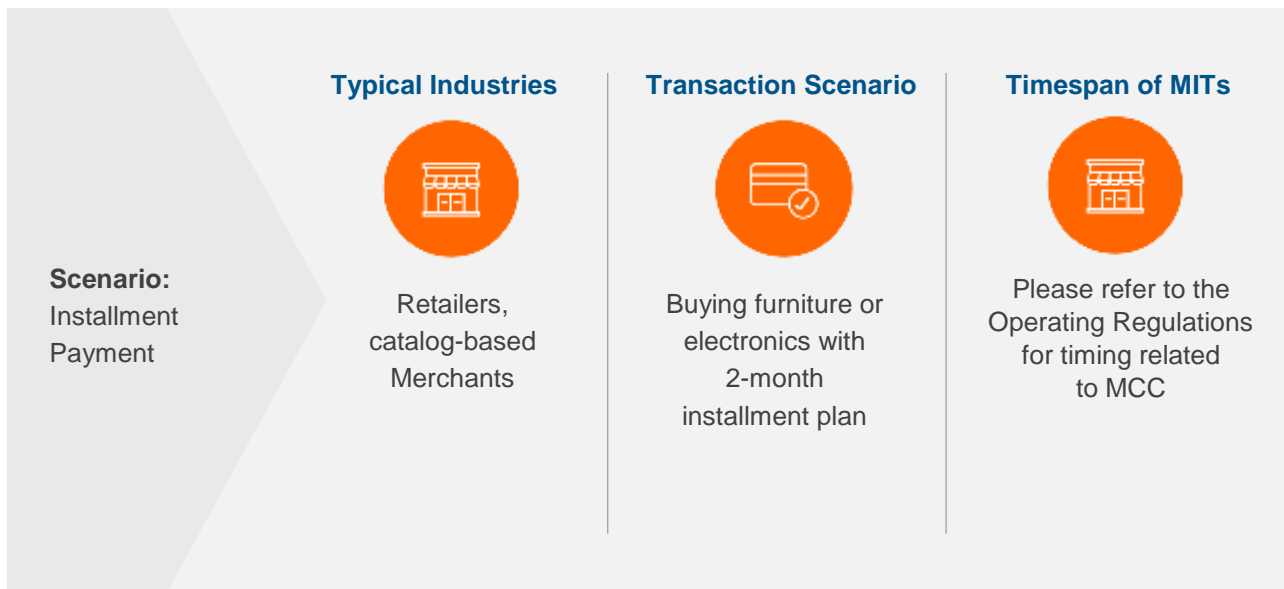
# Processing for Specific Merchant-Initiated Transaction Types

DCI Recurring Authorization – continued

**Clearing:**



## Scenario: DCI Installment Payment





# Processing for Specific Merchant-Initiated Transaction Types

## DCI Installment Payment– continued

The following example outlines a purchase for a refrigerator followed by a 2-month installment payment schedule to complete payment of the merchandise.



**A Cardholder purchases a refrigerator, using digital wallet for 1500USD, making a 500USD down payment and agreeing to a monthly payment of 500USD per month.**

**In the following 2 months 500USD is charged monthly.**

The sequence of these Transactions is shown in the following example. Highlighted fields are required to indicate MIT.

### Authorizations:



#### Initial Authorization (CIT): 500USD

##### Authorization Request Includes:

Data Element 4 Transaction Amount: 500USD

Data Element 24 Function Code: 100

Data Element 62 DF05 Additional Authorization Data: S

##### Authorization Response Includes:

Data Element 123 NRID: 000000000001234

#### Monthly Installment (MIT): 500USD

##### Authorization Request Includes:

Data Element 4 Transaction Amount: 500USD

Data Element 22 Point of Service Data Code, Position 5: 4

Data Element 22 Point of Service Data Code, Position 7: B

Data Element 24 Function Code: 185

Data Element 62 DF05 Additional Authorization Data: S

Data Element 106.64 TAG 1: 000000000001234

Data Element 106.64 TAG 2: 500USD

##### Authorization Response Includes:

Data Element 123 NRID: 000000000002345

#### Monthly Installment (MIT): 500USD

##### Authorization Request Includes:

Data Element 4 Transaction Amount: 500USD

Data Element 22 Point of Service Data Code, Position 5: 4

Data Element 22 Point of Service Data Code, Position 7: B

Data Element 24 Function Code: 185

Data Element 62 DF05 Additional Authorization Data: S

Data Element 106.64 TAG 1: 000000000002345

Data Element 106.64 TAG 2: 500USD

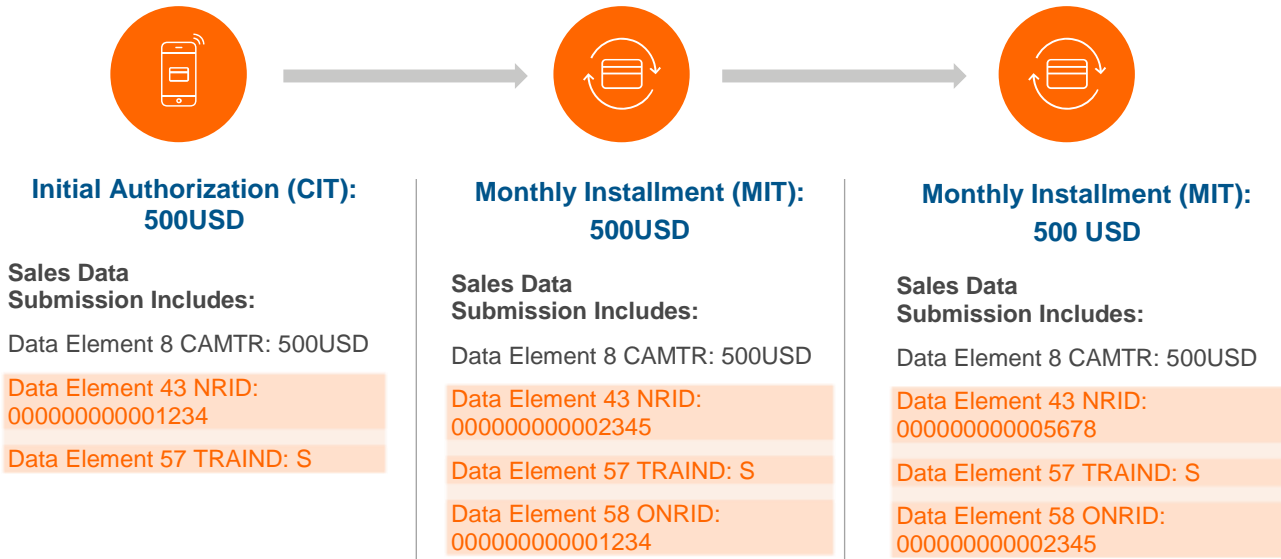
##### Authorization Response Includes:

Data Element 123 NRID: 000000000005678

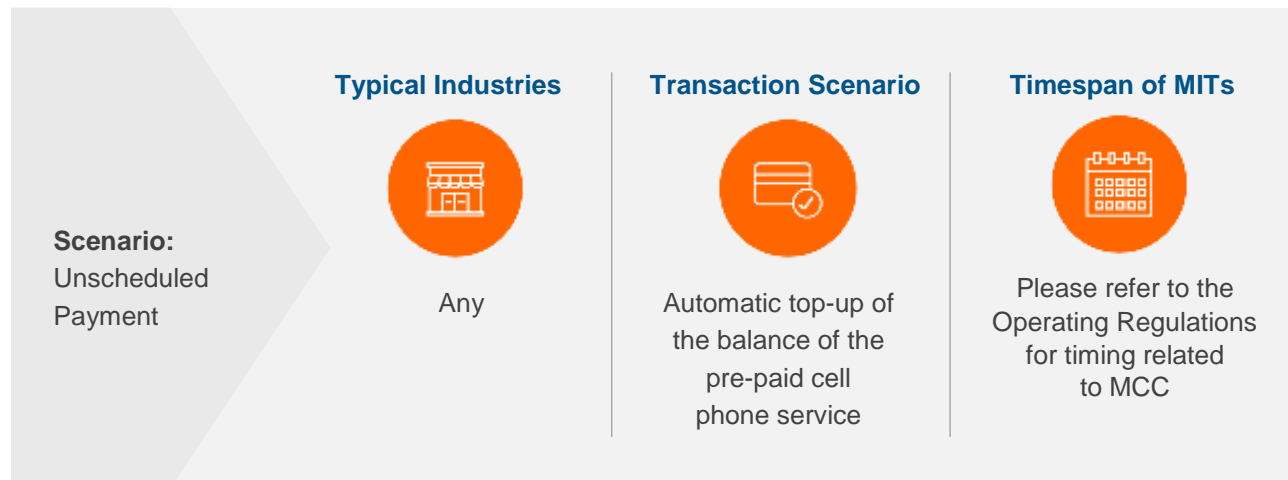
# Processing for Specific Merchant-Initiated Transaction Types

DCI Installment Payment – continued

Clearing:



## Scenario: DCI Unscheduled Payment



# Processing for Specific Merchant-Initiated Transaction Types

## DCI Unscheduled Payment– continued

The following example outlines a pre-paid cell phone subscription followed by an unscheduled charge to top-up the cell phone account.



**A Cardholder enrolls in a pre-paid cell phone service for 50USD with automatic payment of 25USD when the balance is below 5USD. The Cardholder agrees to Merchant terms and conditions.**



**Two weeks later, the balance is 4USD and an unscheduled payment of 25USD is due.**

The sequence of these Transactions is shown in the following example. Highlighted fields are required to indicate MIT.

### Authorizations:



#### Initial Charge (CIT): 50USD

##### Authorization Request Includes:

Data Element 4 Transaction Amount: 50USD  
 Data Element 24 Function Code: 100  
 Data Element 22 POS Data: 10  
 Data Element 62 DF05 Additional Authorization Data: U

##### Authorization Response Includes:

Data Element 123 NRID: 000000000001234



#### (MIT): 25USD

##### Authorization Request Includes:

Data Element 4 Transaction Amount: 25USD  
 Data Element 22 Point of Service Data Code, Position 5: 4  
 Data Element 22 Point of Service Data Code, Position 7: B  
**Data Element 24 Function Code: 185**  
**Data Element 62 DF05 Additional Authorization Data: U**  
**Data Element 106.64 TAG 1: 000000000001234**  
**Data Element 106.64 TAG 2: 50USD**

*If MIT authorization is declined refer to the Resubmission use case.*

##### Authorization Response Includes:

Data Element 123 NRID: 000000000002345

# Processing for Specific Merchant-Initiated Transaction Types

*DCI Unscheduled Payment – continued*

**Clearing:**



## Enrollment in Pre-paid Phone Service (CIT): 50USD

**Sales Data Submission Includes:**

Data Element 8 CAMTR: 50USD

Data Element 43 NRID: 000000000001234

Data Element 57 TRAIAND: U



## Balance Top-Up (MIT): 25USD

**Sales Data Submission Includes:**

Data Element 8 CAMTR: 25USD

Data Element 43 NRID: 000000000002345

Data Element 57 TRAIAND: U

Data Element ONRID: 000000000001234

# Appendix

## A Merchant-Initiated Transaction **IS**:

- Transaction is linked to a previous transaction where cardholder agreed to T&C with the merchant
- Transaction is initiated by the merchant
- Transaction will not include authentication information

For example:

- a monthly streaming subscriptions; utility bills
- a penalty or fee charged by the merchant

MIT Type	Field 61 – Position 7	Field 3 – Process Code	Field 24 – Function Code	Field 106 – Transactional Data
Recurring	R	14 or 16	Function Code 185 – Merchant Initiated Transactions	Dataset 64 – Recurring and Partial Shipment Transaction Data: •Tag 1 – Original Network Reference ID (NRID) •Tag 2 – Original Transaction Amount
Installment	S	15		
Unscheduled	U	16		
Reauthorization	A	Not 13 – 16		
Incremental	I	Not 13 – 16		
Partial Shipment	P	Not 13 – 16		
Resubmission	E	Not 13 – 16		
Delayed	D	Not 13 – 16		
No Show	N	Not 13 – 16		

## A Merchant-Initiated Transaction **IS NOT**:

- A transaction where the cardholder is involved in the ordering process.
- Transaction is initiated by the cardholder
- Transaction should include authentication information.

For example:

- a restaurant food or grocery delivery order
- a movie purchase using the app
- Replenishing grocery item via order on smart speaker