



MCC 6012 Recipient Information

User Guide

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1 About This Guide

This section outlines the purpose and aim of the guide, target audience, any source materials or terminology used, and a general document description. Please note that this document is regarded as confidential and is for customer use only. It has been supplied under the conditions of your payment-processing contract.

1.1 Purpose

The purpose of this guide is to provide all of the details required to submit the additional recipient information mandated by VISA using the Realex Virtual Terminal, RealControl, Hosted Payment Page and Remote XML.

1.2 Audience

The target audience for this guide are UK based MCC 6012 Merchants who take credit card payments over the phone, use the new Real Control application or have a Remote Integration with Realex Payments.

1.3 Terminology

Term	Description
MCC 6012	Merchant category code denoting a Financial Institution
Recipient Information	The information of the person who is receiving the funds
Remote XML	Application Programming Interface (API) which allows for the remote submission of authorisation requests
Virtual Terminal	Application used to take card payments over the phone
RealControl	Application used for online reporting and reconciliation
Hosted Payment Page	Application used to take card and alternative payments

1.4 Conventions

Realex documentation uses the following conventions:

The following table outlines the main formatting conventions used in this guide:

Convention	Description	Example
Blue Italic or Plain Type	Hyperlinks and cross-references	https://vt.realexpayments.com/pay
<i>Italics</i>	Names of other guides	RealAuth Developer's Guide
Courier New	Program code, screen messages, directory files, and file names	<code><comments></comments></code>
<i>Courier New</i>	Placeholder for element names, field values, or user input	<code>card_holder_name</code>
BOLDCAPS	Error and warning messages	101/REFERRALB

2 Overview of the MCC 6012 Mandate

The Merchant Category Code (MCC) 6012 Financial Institution is used for a variety of payments initiated by financial institutions. MCC 6012 is the most fraudulent MCC in the UK market. As advised by VISA, the majority of fraud perpetrated on the MCC 6012 is on compromised VISA debit card details which are used to pay or transfer balances to other cards. Acquirers are therefore unable to confirm whether a payment is genuine, despite matching the full CVV2 with AVS.

To address this situation, additional data for MCC 6012 is to be captured and submitted, unchanged, to the card issuer for Visa transactions to assist in authorisation decisions. The additional information required is:

- Recipient Date of Birth
- Recipient Surname
- Recipient Account Number
- Recipient Post Code

The new fields are NOT MANDATORY and VISA will not decline any transaction that is missing the information. This mandate will only affect UK 6012 Merchants.

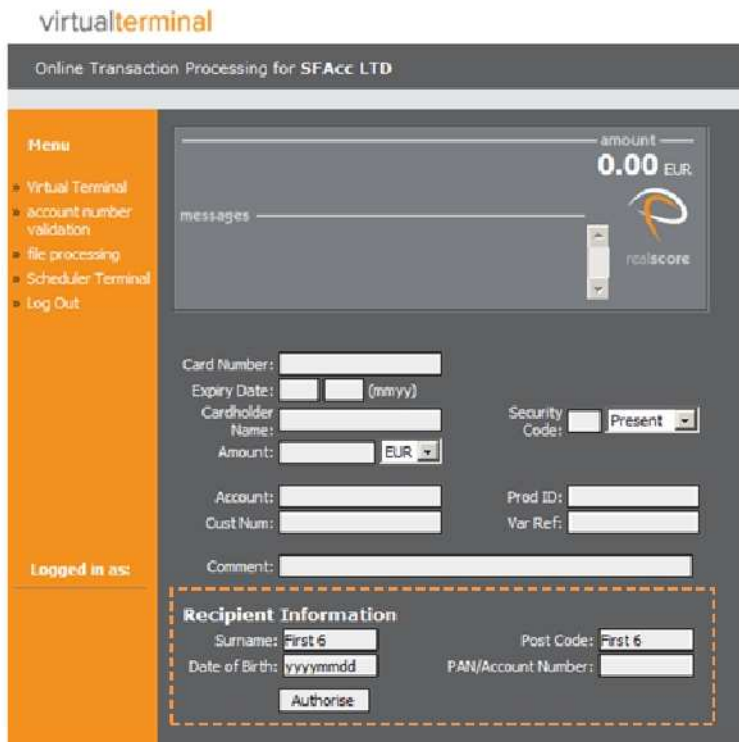
3 Virtual Terminal

Virtual Terminal is a solution for merchants taking credit card payments over the phone, either in a small office or a larger operation such as a call centre. The Virtual Terminal application allows an agent to enter credit card details and order information, then authorise the credit card for payment.

This section describes the following:

- Additional Fields associated with MCC 6012 Merchants

3.1 Virtual Terminal Screen



The Recipient Information fields will only be displayed if the transaction is using a VISA Card:

The Recipient Information is NOT mandatory

Field	Format	Length	M/O	Field Description
Surname	a-zA-Z	0-6	O	Only the first 6 characters of the surname are required
Date of Birth	0-9, yyyyymmdd	8	O	Recipients date of birth
Post Code	a-zA-Z0-9	0-6	O	Only the first part of the post code is required
PAN/Account Number	0-9	0-10	O	The first 6 and last 4 numbers of the card that is receiving the funds or the full account number

4 RealControl

RealControl is the online reporting and reconciliation tool for merchants who use Realex Payments.

4 new fields have been added to the Terminal and Take Payment Screens

4.1 Terminal Screen

RECIPIENT INFORMATION

Surname

Date of Birth

Post Code

PAN/Account Number

The Recipient Information fields will only be displayed if the transaction is using a VISA Card:

The Recipient Information is NOT mandatory

Field	Format	Length	M/O	Field Description
Surname	azA-Z	0-6	O	Only the first 6 characters of the surname are required
Date of Birth	0-9, yyyyymmdd	8	O	Recipients date of birth
Post Code	azA-Z0-9	0-6	O	Only the first part of the post code is required
PAN/Account Number	0-9	0-10	O	The first 6 and last 4 numbers of the card that is receiving the funds or the full account number

5 Remote XML

Realex Payments use a generic XML element called supplementary data to facilitate the transmission of extra informational data to the Realex systems. This supplementary data element will be used to submit all extra MCC information.

```
<request type="auth" timestamp="20060704122345">
...
<supplementarydata>
<item type="...">
<field01>...</field01>
<field02>...</field02>
...
</item>
<item type="...">
...
</item>
</supplementarydata>
</request>
```

This allows any number of different configurations in the same format.

5.1 Requests

The "supplementarydata" element will be included in Authorisation and Receipt in XML Requests. It will be ignored in other requests.

Example:

```
<request type="auth" timestamp="20060704122354">
  <supplementarydata>
    <item type="mcc6012">
      <field01>primary_recipient_DOB</field01>
      <field02>primary_recipient_surname</field02>
      <field03>primary_recipient_account_number</field03>
      <field04>primary_recipient_postalcode_partial</field04>
    </item>
  </supplementarydata>
</request>
```

The following indicators are used to show whether or not an element is required or optional.

M	Required for this request type
O	Optional
C	Required depending on another optional field

Line Per Description	M/O/C	Format	Length	Details
</supplementarydata>	M	a-z A-Z 0-9		Top-level element.
<item type="mcc6012" >	O			
primary_recipient_DOB	O	0-9	8	yyyyMMdd (year month date) Note No default date is captured
primary_recipient_surname	O	a-z A-Z	0-6	First 6 characters of the recipient surname. Only alpha characters to be used (namely Latin characters such as A,B,C or a,b,c, etc)
primary_recipient_account number	O	0-9	0-10	Card to card payments: — First 6 and last 4 characters of recipient PAN (no spaces) Card to non-card payments: — Up to 10 characters of recipient account number details.
primary_recipient_postalcode	O	a-z A-Z 0-9	0-6	First part of the post code (the district). For example in the post code "KA27 8AA", specify only "KA27"

6 Hosted Payment Page

The Hosted Payment Page (HPP) is a simple and straightforward way of taking payments. In addition to processing card payments, HPP also allows you to accept transactions from alternative payment methods. Using this method, the customer will be redirected to the Realex Payments secure server to enter their details and complete the transaction.

4 new fields in the Merchant HTTP Post will be used to submit the additional MCC 6012 recipient information.

6.1 Additional Fields in the HTTP Post Request

```
<input type="hidden" name="PR_DOB" value="yyyymmdd">
<input type="hidden" name="PR_ACCOUNT" value="PAN or account number">
<input type="hidden" name="PR_POSTCODE" value="post code">
<input type="hidden" name="PR_SURNAME" value="surname">
```

Field	Format	Length	M/O	Field Description
PR_DOB	0-9, yyyymmdd	8	O	Recipients date of birth
PR_ACCOUNT	0-9	0-10	O	The first 6 and last 4 numbers of the card that is receiving the funds or the full account number
PR_POSTCODE	a-zA-Z0-9	0-6	O	Only the first part of the post code is required
PR_SURNAME	a-zA-Z	0-6	O	Only the first 6 characters of the surname are required

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