

BANK OF AMERICA

# Healthcare Omni-Channel Gateway

Integration & Certification Guide v1.0.0

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## Revision History

Version	Date	Description	Section	Author
1.0.0	12/2/2022	Initial Draft		Connect Team

## Integration and Certification Process

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

### Integration Best Practices

#### Healthcare Omni-Channel Gateway

The Healthcare Omni-Channel Gateway architecture consists of 3 main software components as listed below, along with their version number:

1) Transaction Broker API v3.0.0

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

2) Settings API v1.0.0

Setting API is used to:

- a) Fetch the Terminal serial number and Source grouping for card present transaction processing.
- b) Get a list the HPP payment forms available in your organization.

3) Reporting API v1.0.0

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

### Tokens

We recommend that you use our tokenization feature to store credit card information. This is particularly useful for a few reasons:

- You do not have to handle or store credit card information which allows you to not have to be PCI certified.
- Using tokens will help with making recurring and future payments easier for the ISV and the consumer.

## Callback URL's

When submitting a transaction request, we recommend that you use one of the 3 callback URLs that are available to you. These are useful in a number of cases:

- Credit Card transactions
  - Send transaction data back to your URL for record keeping in which you do not have to use a polling method for finding transaction data.
  - Useful if there is a transition error or drop in connections while a transaction is being processed. This will give you a response back to let you know if the transaction was successful during the interruption.
- ACH transaction
  - This allows to receive updates for up to 60 days if there is for example a reversal on the transaction at the bank.

## Remote ID

We recommend using this field for easier reconciliation between the ISV and the Healthcare Omni-Channel Gateway.

- Used for keeping track of a 3rd party identifier alongside the transaction object. This is typically used by the ISV to assign its own identifier to the transaction for easy matching in case any network issues appear; this is not validated for uniqueness.
- You are able to use the remote ID to look up transactions as well through the Reporting API.

## Reversal

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

## Transaction Timeout Handling

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

- a) *Using a Callback URL (for Hosted Payment Page and Terminal)*
  - Inform the cardholder there is a processing issue and request another method of payment, i.e. cash.
  - Once the communication issue is resolved, check the callback URL queue to see if the timeout transaction exists.
  - If the transaction is found, send a Reversal to void the transaction.
- b) *Using Polling (For Terminal only)*
  - Inform the cardholder there is a processing issue and request another method of payment.
  - Once the communication issue is resolved, poll the timeout transaction using the "Get Transaction API" to check the transaction status
  - If the transaction is found, send a Reversal to void the transaction.

### Duplicate Transactions

When the duplicate check flag is enabled on the gateway and a transaction meets the following conditions as a previous approved transaction, it will be rejected for duplicate transaction. The duplicate check flag is off by default, we recommend talking to your Solutions Engineer or your Certification Analyst if you want to support the duplicate check functionality.

- Force\_duplicate flag = false
- Transaction amount (same as the initial transaction)
- Card number (same as the initial transaction)
- Card expiration date (same as the initial transaction)
- Invoice number ((same as the initial transaction)
- Transaction is ran in a specified parameter date time window (default 24h)

### Transaction Status Result

When determining if a payment was successful, look at the transaction status message that is available in the response payload or the callback url payload. This status message tells if the transaction has been approved, declined or if an error has occurred.

## Development Process

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

### Submission Requirements for API issue

Description of the issue:

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

### Pre-certification and Validation

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

## Certification Process

### Test Script

A test plan is provided, it includes the various features and functionalities the partner will be integrating to.

### *Executing the test script*

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



## Healthcare Receipt Requirements

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

Healthcare Card Present – Cardholder/Merchant template

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

Card Present Receipt Requirements			Cardholder	Merchant
<ul style="list-style-type: none"> <li>• A signature may be captured electronically</li> <li>• The transaction occurs in face-to-face environment</li> <li>• The transaction is not a Visa Easy Payment Services (VEPS)</li> <li>• A PIN is not used for verify the cardholder</li> </ul>				
<b>EMV Tag Data</b>				
<b>Tag</b>	<b>Name</b>	<b>Description</b>		
9F12	Application Name (labelled on the receipt as Card Network Name)	Application Preferred Name if present on the card in character set supported by the printer, otherwise Application Label (Tag 50) should be printed	X	X
4F	AID	Application Identifier		
95	TVR	Terminal Verification Results		
9B	TSI	Transaction Status Indicator		
8A	ARC	Authorization Response Code		
PIN Statement (only required for EMV PIN) e.g., PIN Verified, PIN Locked			X	X
Cardholder's Name as it appears on the card, if present			X	X
<b>Response Literal Message</b> (Approve, Decline)			X	X
<b>Credit Disclaimer</b> (optional for cardholder copy) I agree to pay the total above amount according to card issuer agreement				X
<b>Receipt Identifier</b> (Cardholder copy, Merchant Copy)			X	X
<b>Reprinted Receipt</b> Must indicated "Reprint" or "Duplicate"			X	X
<b>Demo Mode</b> Should indicate "DEMO" if transaction is ran in demo mode			X	X

Receipt Examples

*Healthcare Approved Signature EMV Contact online transaction*

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

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

Healthcare EMV Contact Credit Transaction – Denied online

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

Merchant Name	
Merchant Street	
City, State, Zip	
Phone	
MM/DD/YYYY	HH:MM:SS
Transaction Type	Sale
Card Network	Visa
Card Number	XXXXXXXXXX1234
Entry Mode	Chip
Transaction Amount	\$90.51
<b>Total:</b>	<b>\$90.51</b>
Remote ID: XXXXXXXX	
PN Ref: XXXXXXXXXXXX	
APP Name: XXXXXXXX	
AID: XXXXXXXXXXXXX	
TVR: XXXXXXXX	
TSI: XXXX	
ARC: XX	
<b>DENIED BY ISSUER</b>	
Cardholder Verified by PIN	
Merchant Copy	

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

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

Merchant Name	
Merchant Street	
City, State, Zip	
Phone	
MM/DD/YYYY	HH:MM:SS
Transaction Type	Sale
Card Network	Visa
Card Number	XXXXXXXX1234
Entry Mode	Swipe
Transaction Amount	\$90.51
	-----
<b>Total:</b>	<b>\$90.51</b>
Remote ID: XXXXXX	
Approval Code: XXXXXX	
PN Ref: XXXXXXXXXX	
<b>APPROVED BY ISSUER</b>	
I agree to pay above total amount according to card issuer agreement	
Customer Copy	

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

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

Healthcare Hosted Payment Page / Electronic Commerce Receipt Requirements

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



Healthcare Hosted Payment Page – Card Not present Receipt Sample

<b>MERCHANT INFORMATION</b>
Merchant DBA Merchant Street Address Merchant City State zip Merchant Phone Number
<b>PAYMENT INFORMATION</b>
Date/Time: MM-DD-YYYY 12 :00 :00 Transaction Amount: \$1.00 Transaction Type: Sale Card Network: Visa Account Number (Last 4 digits): XXXXXXXXXXXX1234 Authorization Code: XXXXXXXX Remote ID: XXXXXXXX Gateway Reference Number (PN Ref): XXXXXXXX

## Receipt Requirements for Retail/Restaurant Industry

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

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

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

Card Present Receipt Requirements			Cardholder	Merchant																		
<b>Customer receipt may be printed or sent electronically</b> This applies only to a transaction that requires signature <ul style="list-style-type: none"> <li>• A signature may be captured electronically</li> <li>• The transaction occurs in face-to-face environment</li> <li>• The transaction is not a Visa Easy Payment Services (VEPS)</li> <li>• A PIN is not used for verifying the cardholder</li> </ul>																						
<b>EMV Tag Data</b> <table border="1"> <thead> <tr> <th>Tag</th> <th>Name</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>9F12</td> <td>Application Name (labelled on the receipt as Card Network Name)</td> <td>Application Preferred Name if present on the card in character set supported by the printer, otherwise Application Label (Tag 50) should be printed</td> </tr> <tr> <td>4F</td> <td>AID</td> <td>Application Identifier</td> </tr> <tr> <td>95</td> <td>TVR</td> <td>Terminal Verification Results</td> </tr> <tr> <td>9B</td> <td>TSI</td> <td>Transaction Status Indicator</td> </tr> <tr> <td>8A</td> <td>ARC</td> <td>Authorization Response Code</td> </tr> </tbody> </table>			Tag	Name	Description	9F12	Application Name (labelled on the receipt as Card Network Name)	Application Preferred Name if present on the card in character set supported by the printer, otherwise Application Label (Tag 50) should be printed	4F	AID	Application Identifier	95	TVR	Terminal Verification Results	9B	TSI	Transaction Status Indicator	8A	ARC	Authorization Response Code		
Tag	Name	Description																				
9F12	Application Name (labelled on the receipt as Card Network Name)	Application Preferred Name if present on the card in character set supported by the printer, otherwise Application Label (Tag 50) should be printed																				
4F	AID	Application Identifier																				
95	TVR	Terminal Verification Results																				
9B	TSI	Transaction Status Indicator																				
8A	ARC	Authorization Response Code																				
PIN Statement (only required for EMV PIN) e.g. PIN Verified, PIN Locked			X	X																		
<b>Cardholder Name</b> If present on the card - Printed below the signature line			X	X																		
<b>Response Literal Message</b> (Approve, Decline)			X	X																		
<b>Credit Disclaimer</b> (optional for cardholder copy) I agree to pay the total above amount according to card issuer agreement				X																		
<b>Return Policy</b> (Applicable if merchant restricts the return of goods or cancelation of services) Must be displayed in close proximity to the cardholder signature line)			X	X																		
<b>Receipt Identifier</b> (Cardholder copy, Merchant Copy)			X	X																		
<b>Reprinted Receipt</b> Must indicated "Reprint" or "Duplicate"			X	X																		
<b>Demo Mode</b> Should indicate "DEMO" if transaction is ran in demo mode			X	X																		

Receipt Samples

Approved Signature EMV Contact online transaction

Merchant Name	
Merchant Street	
City, State, Zip	
Phone	
MM/DD/YYYY	HH:MM:SS
Transaction Type	Sale
Card Network	Visa Credit
Card Number	XXXXXXXXXX1234
Entry Mode	Chip
Your item description	\$90.51
<b>Amount:</b>	<b>\$90.51</b>
<b>Tip:</b>	<b>\$10.00</b>
-----	
<b>Total:</b>	<b>\$100.51</b>
Remote ID: XXXXXXXX	
Approval Code: XXXXXX	
PN Ref: XXXXXXXXXX	
APP Name: XXXXXX	
AID: XXXXXXXXXXXXX	
TVR: XXXXXXXX	
TSI: XXXX	
ARC: XX	
<b>APPROVED BY ISSUER</b>	
I agree to pay above total amount according to card issuer agreement	
X _____	
<Cardholder Name>	
Merchant Copy	

Merchant Name	
Merchant Street	
City, State, Zip	
Phone	
MM/DD/YYYY	HH:MM:SS
Transaction Type	Sale
Card Network	Visa Credit
Card Number	XXXXXXXXXX1234
Entry Mode	Chip
Your item description	\$90.51
<b>Amount:</b>	<b>\$90.51</b>
<b>Tip:</b>	<b>\$10.00</b>
-----	
<b>Total:</b>	<b>\$100.51</b>
Remote ID: XXXXXXXX	
Approval Code: XXXXXX	
PN Ref: XXXXXXXXXX	
APP Name: XXXXXXXX	
AID: XXXXXXXXXXXXX	
TVR: XXXXXXXX	
TSI: XXXX	
ARC: XX	
<b>APPROVED BY ISSUER</b>	
I agree to pay above total amount according to card issuer agreement	
Customer Copy	

*Retail/Restaurant EMV Contact Credit Transaction – Denied online*

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

Merchant Name	
Merchant Street	
City, State, Zip	
Phone	
MM/DD/YYYY	HH:MM:SS
Transaction Type	Sale
Card Network	Visa Credit
Card Number	XXXXXXXXXX1234
Entry Mode	Chip
Your item description	\$90.51
<b>Subtotal:</b>	<b>\$90.51</b>
<b>Tip:</b>	<b>\$10.00</b>
<b>Total:</b>	<b>\$100.51</b>
Remote ID: XXXXXXXX	
PN Ref: XXXXXXXXXXXX	
APP Name: XXXXXXXX	
AID: XXXXXXXXXXXXX	
TVR: XXXXXXXX	
TSI: XXXX	
ARC: XX	
<b>DECLINED BY ISSUER</b>	
Cardholder Verified by PIN	
Merchant Copy	

Merchant Name	
Merchant Street	
City, State, Zip	
Phone	
MM/DD/YYYY	HH:MM:SS
Transaction Type	Sale
Card Network	Visa Credit
Card Number	XXXXXXXXXX1234
Entry Mode	Chip
Your item description	\$90.51
<b>Subtotal:</b>	<b>\$90.51</b>
<b>Tip:</b>	<b>\$10.00</b>
<b>Total:</b>	<b>\$100.51</b>
Remote ID: XXXXXXXX	
PN Ref: XXXXXXXXXXXX	
APP Name: XXXXXXXX	
AID: XXXXXXXXXXXXX	
TVR: XXXXXXXX	
TSI: XXXX	
ARC: XX	
<b>DECLINED BY ISSUER</b>	
Cardholder Verified by PIN	
Customer Copy	

Retail/Restaurant Swipe Credit Transaction – Declined

Merchant Name	
Merchant Street	
City, State, Zip	
Phone	
MM/DD/YYYY	HH:MM:SS
Transaction Type	Sale
Card Network	Visa
Card Number	XXXXXXXXXX1234
Entry Mode	Swipe
Your item description	\$90.51
<b>Subtotal:</b>	<b>\$90.51</b>
<b>Tip:</b>	<b>\$10.00</b>
	-----
<b>Total:</b>	<b>\$100.51</b>
Remote ID: XXXXXXXX	
PN Ref: XXXXXXXXXXXX	
<b>DECLINED</b>	
Merchant Copy	

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

Retail/Restaurant Approved swipe transaction

Merchant Name	
Merchant Street	
City, State, Zip	
Phone	
MM/DD/YYYY	HH:MM:SS
Transaction Type	Sale
Card Network	Visa
Card Number	XXXXXXXXXX1234
Entry Mode	Swipe
Your item description	\$90.51
<b>Amount:</b>	<b>\$90.51</b>
<b>Tip:</b>	<b>\$10.00</b>
	-----
<b>Total:</b>	<b>\$100.51</b>
Approval Code: XXXXXXXX	
PN Ref: XXXXXXXXXXXX	
Remote ID: XXXXXXXX	
<b>APPROVED</b>	
I agree to pay above total amount according to card issuer agreement	
X	_____
	<Cardholder Name>
Merchant Copy	

Merchant Name	
Merchant Street	
City, State, Zip	
Phone	
MM/DD/YYYY	HH:MM:SS
Transaction Type	Sale
Card Network	Visa
Card Number	XXXXXXXXXX1234
Entry Mode	Swipe
Your item description	\$90.51
<b>Amount:</b>	<b>\$90.51</b>
<b>Tip:</b>	<b>\$10.00</b>
	-----
<b>Total:</b>	<b>\$100.51</b>
Approval Code: XXXXXXXX	
PN Ref: XXXXXXXXXXXX	
Remote ID: XXXXXXXX	
<b>APPROVED</b>	
I agree to pay above total amount according to card issuer agreement	
	_____
	<Cardholder Name>
Customer Copy	

2) Hosted Payment Page Retail/Restaurant Electronic Commerce Receipt Requirements

The following table outlines the receipt requirements for card not present transactions.

The information can be printed in any order

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



Retail/Restaurant Hosted Payment Page Receipt Sample

Your company name	Your company Logo (Optional)		
123 your street City, State, zip Phone Number <a href="mailto:Your@emailaddress.com">Your@emailaddress.com</a> Your Website			
Transaction Date : MM/DD/YYYY			
<b>SHIPPING INFORMATION</b> (if shipped)			
Shipping Address: Client name Street address City, State, Zip			
<b>ORDER # 123456789</b>			
Description	Unit Cost	QTY	Amount
Your item description	\$0	1	\$0
Your item description	\$0	1	\$0
		Item(s) Subtotal:	\$0
		Shipping & handling:	\$0
		Fee:	\$0
		Subtotal:	\$0
		Discount:	\$0
		Tax Rate:	\$0
		Tax:	\$0
		<b>Grand Total:</b>	<b>\$0</b>
<b>PAYMENT INFORMATION</b>			
<b>Payment Method:</b> Transaction Type: Sale Card Network Name: Visa Card Number (Last 4 PAN digits): XXXXXX1234 Authorization Code: XXXXXXX Remote ID: XXXXXXX Gateway Reference Number (PN Ref) : XXXXXXX			
<b>RETURN POLICY</b>			
If you are not completely satisfied, you may exchange or return your purchase within 90 days..... Questions? 1800-800-8000   <a href="mailto:Onlinecustomerservice@yourstore.com">Onlinecustomerservice@yourstore.com</a>			