New - Payer Authentication Request Message Fields

The Payer Authentication Request (PAReq) message field is a data element constructed by 's Merchant Server Plug-in (MPI).

The MPI builds the XML PAReq, in canonical format according to the DTD. It passes the XML stream to an RFC1951-compliant compressor, which produces an RFC1950-compliant output stream which turn is Base64 encoded.

For educational purposes the PAReq data elements are listed in the table below.

PAReq

Data Element	CND	Description
Message Version Number	M	Message Version Number as received in the Verify Enrollment Response (VERes). Values accepted: • `1.0.1` • `1.0.2`
Acquirer Bank Identification Number (BIN)	M	This field must match the acquirer BIN used in the Verify Enrollment Request.
Merchant Identifier (ID) Number	M	This field must match the Merchant ID used in the Verify Enrollment Request. This field also must match the Merchant ID used by the acquirer with the card networks for authorizations and clearing.
Merchant Name	M	This field must contain the name of the online merchant at which cardholder is making the purchase. The maximum length is 25 characters. The merchant name must match the name submitted for authorization and clearing.
Merchant Country Code	M	This field must contain the ISO 3166 three digit country code value.
Merchant URL	M	This field must contain the fully qualified URL of the merchant site.
Transaction Identifier	M	Unique transaction identifier determined by merchant. Contains a 20 byte statistically unique value that has been Base64 encoded, giving a 28 byte result.
Purchase Date & Time	M	Date and time of purchase expressed in GMT in the following format: YYYYMMDD HH:MM:SS.
Purchase Amount	M	This field must contain the value of the purchase being made by the cardholder. It is a value up to 12 digits with punctuation removed.
Purchase Currency	M	The appropriate ISO 4217 three-digit currency code for the transaction currency between the cardholder and merchant must be used.
Currency Exponent	M	The minor units of currency as defined in ISO 4217
Order Description	O	Brief description of items purchased, determined by the merchant. Maximum size is 125 characters, but merchant should consider the characteristics of the cardholder's device when creating the field.
Recurring Payment Data	C	A Recur element must be included if the merchant and cardholder have agreed to recurring payments.
Installment Payment Data	C	An integer greater than one indicating the maximum number of permitted authorizations for installment payments. Must be included if the merchant and cardholder have agreed to installment payments.
Account Identifier	M	The content of this field is a data string useful to the ACS; it must not reveal the PAN and must be generated using an algorithm that is likely to generate unique values, even if the same PAN is being presented.

Card Expiry Date	M	Expiration Date supplied to merchant by cardholder (YYMM).
Message Extension	O	Any data necessary to support the requirements that are not otherwise defined in the PAReq message must be carried in an instance of Message Extension.

Recurring Payment Data

Data Element	CND	Description
Recurring Frequency	M	An integer indicating the minimum number of days between authorizations
Recurring Expiry	M	The date after which no further authorizations should be performed. (YYYYMMDD format).