

schemeReferenceID

This is a unique transaction identifier provided directly from the card schemes like VISA and MC in order to uniquely reference a transaction in the whole payment process. VISA in accordance to their Framework specifications like COF (**C**redential **O**n **F**ile) and MIT (**M**erchant **I**nited **T**ransactions), relevant to use cases involving (MIT), Incremental, Delayed Authorization, Resubmission etc.

With the release of EMV 3DS specifications it came as a requirement also for MasterCard to make use of such a unique identifier which they called "traceID" that the Issuer could rely on this identifier to link the initial payment with all the subsequent ones related to a standing order in a COF or MIT regime. This will be done by rules (i.e. no CVV/CVC, no additional authentication in EMV 3DS) for all the subsequent payments.

In the current situation for Mastercard/Maestro transactions on which the initial payment (Establishment of an Agreement) has been put in place prior to enforcement date of the PSD2 regulation, merchants have not been provided with the "schemeReferenceID" in authorization responses. Merchants will require those merchants dealing with the above use cases to align with the scheme approved static value "grandfathering" in all the subsequent (COF/MIT) transactions.

For **Initial payments** (Establishment of an Agreement) after enforcement date of the PSD2 regulation the merchants **must save** the "schemeReferenceID" value provided in the response and submit it to the Issuer in all the subsequent payments related to that Initial agreement. As for the equivalent of the previous parameter "TransactionID" that the merchants are currently submitting in accordance to COF & MIT Frameworks.



If you have older card tokens for which no schemeReferenceID was recorded, we recommend using the following placeholders for subsequent transactions:
VISA: 887001863998888
MasterCard: 1231_MCC999999



These values are valid until 2021-12-31.

If a subsequent transaction should also fail with the placeholder schemeReferenceID, an initial transaction must be carried out again in the presence of a valid schemeReferenceID.