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 pay
VISA in accordance to their Framework specifications like COF (**C**redential **O**n **F**ile) and MIT (**M**erchant **I**nitiated **T**ransactions), relevant to use cases involvi
(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 wil
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 enfo
have not been provided with the "*schemeReferenceID*" in authorization responses. will require those merchants dealing with the above use cases to align w
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 in all the subsequent payments related to that Initial agreement. As fo
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 tran:
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 presenc
schemeReferenceID.