

# AUTHORISATION AND SETTLEMENT TECHNICAL SPECIFICATIONS

## SUPPLEMENTARY GUIDE – MASTERCARD POINT OF INTERACTION (POI) ENABLED INSTALMENTS

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## Amendment History

Version	Status	Date Issued	Comment	Originator	Reviewed By
1.0	New	February 2017	Supplementary guide for the implementation of Mastercard POI enabled installments	Paul Drabble	Philip Jones and Janet Beeson

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## 1. INTRODUCTION

Mastercard have introduced a new service whereby merchants and card issuers can work together to offer selected cardholders the option to pay for items by instalments.

This doesn't impact the way a merchant is credited for goods as the instalment process is managed between the cardholder and their card issuer. The merchant simply uses their POI to allow the cardholder to opt into the instalment process and they'll be credited in full for the sale in exactly the same way that they are now.

Once opted in, the instalment payments for the cardholder are managed directly by their card issuer.

This supplemental guide is to be used in addition to our Authorisation And Technical Specifications (ASTS) and provides the following detail:

- Identifying merchants that participate in the POI Instalment Programme
- Identifying terminals that can support the printing of extra receipt data
- Detailing the receipt of the instalment options from the issuer
- Providing the chosen instalment option in the settlement file

## 2. IDENTIFYING IF A MERCHANT IS PARTICIPATING IN THE POI INSTALMENT PROGRAMME

In order to identify if a merchant is participating in the Mastercard POI Instalment Programme, they must populate position 5 of the Terminal Attribute Codes with a value of 2 as detailed below (see Section 6.5.3 of our ASTS for full details on submitting the Terminal Attribute Codes).

	Feature	Value			
		8	4	2	1
Position 1 Read Capabilities	Contactless Reader Magstripe Format				X
	Contactless Reader EMV Format			X	
	Reserved For UK Cards Association		X		
	Reserved For UK Cards Association	X			
Position 2 Response Message Capabilities	Partial/Alternative Amount Approval Responses Supported				X
	Transaction Identifiers Supported			X	
	Alternate Card Number Supported		X		
	Additional Payment Account Information Supported	X			
Position 3 Contactless CVM	Contactless Signature				X
	Contactless CDCVM			X	
	Reserved For UK Cards Association		X		
	Reserved For UK Cards Association	X			
Position 4 Mobile Point of Sale	MPOS With Integrated Card Reader				X
	MPOS With Separate Card Reader			X	
	Reserved For UK Cards Association		X		
	Reserved For UK Cards Association	X			
Position 5 Additional Response Message Capabilities	Token Data Supported				X
	Pay-By-Instalment Offer Data Supported			X	
	Additional Receipt Data Supported		X		
	Reserved For UK Cards Association	X			
Position 6	Reserved For UK Cards Association				X
	Reserved For UK Cards Association			X	
	Reserved For UK Cards Association		X		
	Reserved For UK Cards Association	X			

Upon receipt of the indicator detailed above, if the merchant and the card issuer are participating in the programme the details of the instalment options will be returned in an auxiliary data record in the authorisation response message.

Additionally, if the terminal indicates that it's able to support the printing of additional receipt data, this is also indicated in position 5 of the Terminal Attribute Codes by setting it to a value of 6 (i.e. the combination of values 2 and 4).

The format of the auxiliary data messages are detailed in [Section 3 – Authorisation Response Data](#) and, follow the standard rules for auxiliary data records as defined in our ASTS.

### 3. AUTHORISATION RESPONSE DATA

#### AUXILIARY DATA RECORD TYPE 24 – PAY-BY-INSTALMENT OFFER DATA

No	Name	F/V	Type	Len	M/O/C	Comment
1	Record Separator	F	RS	1	M	
2	Data Record Type: Value = '24' – Pay-By-Instalment Offer Data	F	A	2	M	
3	Data Record Sub-type: Value = '01'	F	N	2	M	
4	Group Separator	F	GS	1	M	
5	Instalment Funding Type	F	A	1	M	I = Issuer funded M = Merchant funded A = Acquirer funded
6	Group Separator	F	GS	1	M	
7	Funding Approval Type	F	A	1	M	F = Pay in full only I = Pay by instalments only B = Either, at cardholder's choice
8	Group Separator	F	GS	1	C <sub>1</sub>	
9	Total Number Of Pay-By-Instalment Offers	F	N	2	O	
10	Group Separator	F	GS	1	C <sub>1</sub>	
11	Residual Options Count	F	N	2	O	
12	Group Separator	F	GS	1	C <sub>1</sub>	
13	Pay-By-Instalment Offer Option Data Element	V			O	Data Element 13 may optionally be repeated as many times as will fit in the agreed message length
13.1	Pay-By-Instalment Option Data Tag		GS	1	C <sub>1</sub>	See table below
13.3	Pay-By-Instalment Option Data Value		B64	28	O	
13.3	Group Separator	F	GS	1	C <sub>1</sub>	

C<sub>1</sub> – Mandatory if subsequent fields are present

## PAY-BY-INSTALMENT DATA ELEMENT

Tag	Description	Length And Representation
001	Number Of Instalments Offered (non-range)	n2
002	Minimum Number Of Instalments (range)	n2
003	Maximum Number Of Instalments (range)	n2
004	Pay-By-Instalment Billing Currency	a3 – ISO alpha currency code <b>Note:</b> The billing currency is the currency of the cardholder's card account. This will append to any amount field passed in the Pay-By-Instalment Offer Option data element. If it isn't present, the currency defaults to the transaction currency
005	Total Pay-By-Instalment Fee	n12 – variable
006	Interest Rate	n5 – variable (2 decimal places)
007	Annual Percentage Rate	n5 – variable (2 decimal places)
008	First Pay-By-Instalment Amount	n12 – variable
009	Subsequent Pay-By-Instalment Agreement Amount	n12 – variable
010	Overall Pay-By-Instalment Agreement Amount	n12 - variable
011-999	Reserved For UK Cards Association	
99A – ZZZ	As Agreed Between Interchange Parties	

## AUXILIARY DATA RECORD TYPE 25 – ADDITIONAL RECEIPT DATA

No	Name	F/V	Type	Len	M/O/C	Comment
1	Record Separator	F	RS	1	M	
2	Data Record Type: Value = '25' – Additional Receipt Data	F	A	2	M	
3	Data Record Sub-type: Value = '01'	F	N	2	M	
4	Group Separator	F	GS	1	M	
5	Additional Receipt Data Block	V	A	128	M	
6	Group Separator	F	GS	1	C <sub>1</sub>	
7	Residual Additional Data Block Count	F	N	2	O	

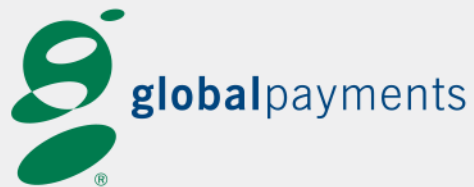
C<sub>1</sub> – Mandatory if subsequent fields are present.

## 4. SETTLEMENT

### SUB RECORD FORMAT TYPE 40 – PAY-BY-INSTALMENT PAYMENT

No	Name	POS	Type	Len	Desc
1	Sub-Record Counter	0	N	4	The sequence number of the sub record in relation to all sub records submitted for this transaction starting at '0001' and up to the 'Sub Record Count' sent in Segment 2.
2	Annual Percentage Rate	+4	N	5	The Annual Percentage Rate selected by the cardholder (2 implied decimal places).
3	Instalment Funding Type	+9	A	1	I= Issuer funded
4	Interest Rate	+10	N	5	The interest rate selected by the cardholder (2 implied decimal places).
5	Number Of Instalments	+15	N	2	Value between 02 – 99. The number of instalments in this Pay-By-Instalment agreement.
6	Reserved For UK Cards Association	+17	A	2	
7	Transaction Code	+19	N	2	Pay-By-Instalment payment = 40
8	First Pay-By-Instalment Amount	+21	N	12	The amount of the first instalment payment of the transaction in the currency minor denomination.
9	Subsequent Pay-By-Instalment Amount	+33	N	12	The amount of all the payments under this Pay-By-Instalment agreement except the first one of the transaction in the Pay-By-Instalment currency minor denomination.
10	Total Pay-By-Instalment Fee	+45	N	12	Total of fees attached to the Pay-By-Instalment agreement in the currency minor denomination
11	Overall Pay-By-Instalment Agreement Amount	+57	N	12	The final payable amount under a Pay-By-Instalment transaction in the currency minor denomination.
12	Pay-By-Instalment Option Billing Currency	+69	A	3	ISO three digit alpha currency code indicating the billing currency of the cardholder's card account.
13	Reserved For UK Cards Association	+72	A	11	
14	Record Sequence Number	+83	N	7	The sequence number of this record within the file. <b>Note:</b> This must match the value sent in field 7 of the associated Segment 1 record
90 Byte Record					





**Global Payments**

51 De Montfort Street  
Leicester  
LE1 7BB  
Tel 0345 702 3344  
Textphone 0345 602 4818  
[www.globalpaymentsinc.co.uk](http://www.globalpaymentsinc.co.uk)  
[www.globalpaymentsinc.com](http://www.globalpaymentsinc.com)

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