

» Changes to SmartPay Payment Method Variant

New possible values as of January 2017
for Visa and MasterCard



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Visa and MasterCard – Changes to Payment Method Variant

Barclaycard SmartPay provides information about the type of card that has been used during a transaction in the "Payment Method Variant" field. As of 30 January 2017, Barclaycard SmartPay will introduce new possible values for field "Payment Method Variant" returned in Barclaycard SmartPay's reporting, payment authorisation response (not returned by default) and server-to-server notifications (not returned by default).

The additional values for "Payment Method Variant" will allow for better interchange rate reporting in the US, Brazil, and Asia Pacific regions. Additionally, you'll be able to better understand interchange rates assigned to a particular transaction and perform more thorough data analysis using the additional data provided.

In the sections below we provide an overview of current and new possible values for "Payment Method Variant" field. We also provide an overview of the hierarchy between the different values.

Note that there will be no changes to the "Payment Method" field and the values returned will remain as "visa" and "mc".

Changes to MasterCard "Payment Method Variants"

Current MasterCard Payment Method Variants

Payment Method Variant/Card type	Description
mc	MasterCard card (not classified)
mcdebit	MasterCard debit card
mccredit	MasterCard credit card
mccommercialcredit	MasterCard commercial credit card
mccorporate	MasterCard corporate card
mcpro	MasterCard proprietary card
maestro	Maestro debit card

New values for MasterCard Payment Method Variant as of 30 January 2017

Payment Method Variant/Card type	Description
mc	MasterCard card (not classified)
mcdebit	MasterCard debit card (not classified)
mccredit	MasterCard credit card (not classified)
mcstandardcredit	MasterCard standard credit card
mcstandarddebit	MasterCard standard debit card
mcpremiumcredit	MasterCard premium credit card
mcpremiumdebit	MasterCard premium debit card
mcsuperpremiumcredit	MasterCard super premium credit card
mcsuperpremiumdebit	MasterCard super premium debit card
mccommercialcredit	MasterCard commercial credit card
mccommercialdebit	MasterCard commercial debit card
mccommercialpremiumcredit	MasterCard commercial premium credit card
mccommercialpremiumdebit	MasterCard commercial premium debit card
mccorporatecredit	MasterCard corporate credit card
mccorporatedebit	MasterCard corporate debit card
mcpurchasingcredit	MasterCard purchasing credit card
mcpurchasingdebit	MasterCard purchasing debit card
mcfleetcredit	MasterCard fleet credit card
mcfleetdebit	MasterCard fleet debit card
mcpro	MasterCard Proprietary card
maestro	Maestro card

Changes to Visa "Payment Method Variants"

Current Visa Payment Method Variant

Payment Method Variant/Card type	Description
visa	Visa card (not classified)
visadebit	Visa debit card
visacredit	Visa credit card
visacorporate	Visa corporate card
visapurchasing	Visa purchasing card
visasignature	Visa signature card
visabusiness	Visa business card
visaplatinum	Visa platinum card
visacommercialcredit	Visa commercial credit card
visagold	Visa gold card
visaclassic	Visa classic card
visaproprietary	Visa proprietary card
travelmoney	Visa travel money card
vpay	VPay card
electron	Visa electron card
visa	Visa card (not classified)
visadebit	Visa debit card

New Visa Payment Method Variant as of 30 January 2017

Payment Method Variant/Card type	Description
visa	Visa card (not classified)
visadebit	Visa debit card (not classified)
visacredit	Visa credit card (not classified)
visastandardcredit	Visa standard credit card
visastandarddebit	Visa standard debit card
visapremiumcredit	Visa premium credit card
visapremiumdebit	Visa premium debit card
visasuperpremiumcredit	Visa super premium credit card
visasuperpremiumdebit	Visa super premium debit card
visacommercialcredit	Visa commercial credit card
visacommercialdebit	Visa commercial debit card
visacommercialpremiumcredit	Visa commercial premium credit card
visacommercialpremiumdebit	Visa commercial premium debit card
visacommercialsuperpremiumcredit	Visa commercial super premium credit card
visacommercialsuperpremiumdebit	Visa commercial super premium debit card
visacorporatecredit	Visa corporate credit card
visacorporatedebit	Visa corporate debit card
visapurchasingcredit	Visa purchasing credit card
visapurchasingdebit	Visa purchasing debit card
visafleetcredit	Visa fleet credit card
visafleetdebit	Visa fleet debit card
visaproprietary	Visa proprietary card
vpay	VPay card
electron	Visa electron card

What does this mean for you?

Please make the necessary changes your end to ensure that you are able to process the new "Payment Method Variant" values as of 30 January 2017. "Payment Method Variant" is available in:

- **Payment authorisation response** as part of the Standard additional data. Standard additional data is not returned by default
- **Server-to-server notifications** (if actively enabled by selecting "Include Subvariant" in the additional data configuration of Server Communication)
- **Barclaycard SmartPay reports**. Payment Method Variant is available in Barclaycard SmartPay's Settlement Detail Report, Received Payment Detail Report, Payment Accounting Report and External Settlement Detail Report
- **Barclaycard SmartPay Customer Area (ca-live.com)** visible as part of the payment details. Any logic your end should be adapted to take into account the new possible values



This information is available in large print, Braille and audio, by calling 0800 161 5326 (via Text Relay or Next Generation Text Relay if appropriate).

Barclaycard also welcomes calls via SignVideo for BSL users. For more information visit [barclaycard.co.uk/accessibility](https://www.barclaycard.co.uk/accessibility)

Calls to 0800 numbers are free from UK landlines and personal mobiles, otherwise call charges may apply. Please check with your service provider. Calls to 03 numbers use free plan minutes if available, otherwise they cost the same as calls to 01/02 prefix numbers. To maintain a quality service we may monitor or record phone calls.

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