



Acquiring transaction processing - prerequisites						
Business type	Business subtype	Allowed/required transaction type	MCC code	Required IDs	Merchant name	Required registration at Visa/Mastercard
Tourism and Travel (Hotels, Cars rental, Public airline tickets, etc.)	Airline tickets	Any debit, refunds, reversals, airline addendum data	Applicable to business		Any	Special license required for cross-border airline acquiring
	Hotels - payments for hotel services	Any debit, refunds, reversals				-
	Hotels - hosting specific charges (no show etc.)	TBD				-
Retail goods (apparel, electronics, etc.), services		Any debit, refunds, reversals	Applicable to business		Any	-
Forex / Binary / CFD	Fundings, purchases	Any debit, refunds, reversals for low risk merchants for Mastercard cards QCash, refunds, reversals for high risk merchants for Mastercard cards Any debit, refunds, reversals for Visa cards	6211 for Mastercard cards 6211 for Visa cards if merchant is licensed 7955 for Visa cards if merchant is nonlicensed		Any	Yes
	Profit payouts	Account to Account Payout	6536 or 6537 for Mastercard cards		Any	Yes





Acquiring transaction processing - prerequisites

			6211 for Visa cards			
Gambling / Game of Chance	Gambling payments	Any debit, refunds, reversals	7995		Any	Yes
	Gambling payouts	Gaming payouts	7995		Any	Yes
DWO (E-Wallet)	Account funding	SDWO payment, refunds, reversals	6051 or applicable high risk MCC for Visa cards 6540 or applicable high risk MCC for Mastercard cards	Wallet ID for Mastercard cards, MVV for Visa cards	DWO name	Yes
	Transaction during purchase	SDWO payment, refunds, reversals	Applicable to business, except 6051 and 6540	Wallet ID for Mastercard cards, MVV for Visa cards	DWO*Merchant	Yes
	Wallet-To-Person payout	SDWO payout	4829, 6051 or 6012 for Visa cards 6536 or 6537 for Mastercard cards	Wallet ID for Mastercard cards, MVV for Visa cards	Merchant*Sender for Visa cards DWO name for Mastercard cards	Yes
Stored Value Digital Wallet (E-Wallet) - Visa only	Account funding	AFT payment, refunds, reversals for Visa cards Not supported for Mastercard cards	6540, 4829 or 6012		DWO name	Yes
	Wallet-To-Account payout	Funds Transfer	6540, 4829 or 6012		DWO*Sender	Yes
Funding of DWO accounts	Account funding	AFT payment, refunds, reversals	6540 or 4829		Merchant*Recipient for Visa cards Any for Mastercard cards	Yes

DECTA



DECTA LIMITED
1 King William Street, EC4N 7AF
London, UK

DECTA SIA
1 Roberta Hirsas Street, LV-1045
Riga, Latvia

info@decta.com
www.decta.com



Acquiring transaction processing - prerequisites

Funding of EMI prepaid cards - Mastercard only	Account funding	AFT payment, refunds, reversals	6540 or 4829		EMI name	Yes
Cryptocurrency	Payments	QCash, refunds, reversals	6051 6012 (not supported yet)		Any	Yes
	Payouts	Any OCT scenario with cryptocurrency flag for Visa cards TBD for Mastercard cards	see <i>Money Transfer Services</i>		see <i>Money Transfer Services</i>	Yes
Marketplace		Any debit, refunds, reversals	5262 for Visa cards Applicable to business for Mastercard cards	MVV + submerchant ID for Visa cards	Marketplace*Merchant for Visa cards Marketplace or Merchant for Mastercard cards	Yes
Payment Facilitator		Any debit, refunds, reversals	Applicable to business	PF ID for Mastercard cards MVV + submerchant ID for Visa cards	PF*Merchant	Yes
Money Transfer Services	Person-To-Person funding	P2P payment	4829 or 6012 for Visa cards 6538 for Mastercard cards		Merchant*Recipient for Visa cards Any for Mastercard cards	Yes
	Person-To-Person payout	P2P payment	4829 or 6012 for Visa cards 6536 or 6537 for Mastercard cards		Merchant*Sender for Visa cards Any for Mastercard cards	Yes

DECTA



DECTA LIMITED
1 King William Street, EC4N 7AF
London, UK

DECTA SIA
1 Roberta Hirsā Street, LV-1045
Riga, Latvia

info@decta.com
www.decta.com



Acquiring transaction processing - prerequisites

	Account-To-Account payout	Account to Account Payout	4829 or 6012 for Visa cards 6536 or 6537 for Mastercard cards		Merchant*Sender for Visa cards Any for Mastercard cards	Yes
	Business-To-Person payout	B2P payment	Applicable to business for Visa cards 6536 or 6537 for Mastercard cards		Any	Yes
	Salary payout	Payroll & Pensions Disbursements	8931 for Visa cards 6536 or 6537 for Mastercard cards		Any	Yes
Merchant installments	Installment collection	Installment	Applicable to business		Any	-
Debt collection		Debt collection	6012		Any	-
P2P lending		TBD	-		-	Yes
Giftcards, vouchers		TBD	6540		Any	Yes
Acquirer/ Issuer/ TPP installments		TBD	-		-	Yes

DECTA



DECTA LIMITED

1 King William Street, EC4N 7AF
London, UK

DECTA SIA

1 Roberta Hirsā Street, LV-1045
Riga, Latvia

info@decta.com
www.decta.com