

	Visa Payout types							
	Payout type	Use cases	Mandatory data fields	Transaction limits	Country restrictions	Other restrictions	Supported by Decta	
	P2P payment (P2P Money Transfer, PP)	Sender sending money to someone else's account	Full senders (private) data + Recipient name and surname (other recipient data are not supported by Visa)	see Visa Direct Original Credit Transaction (OCT) – Global Implementation Guide	see Visa Direct Original Credit Transaction (OCT) – Global Implementation Guide	Allowed MCC - 4829 and 6012	DECTA is supporting P2P Money Transfer, PP payouts	
v	OG payment (Online Gambling Payouts, OG)	Payout of winnings from online gambling merchants	Full senders (merchant) data. Recipient name and surname is optional	see Visa Direct Original Credit Transaction (OCT) – Global Implementation Guide	see Visa Direct Original Credit Transaction (OCT) – Global Implementation Guide	Allowed MCC - 7995 and 9406	DECTA is supporting P2P Money Transfer, PP payouts	
DECTA payout types	B2P payment (General Funds Disbursement, FD)	Funds Disbursements not covered by other payout types (Insurance Payments, Commission Payments, Loan Disbursements etc)	Full senders (merchant) data. Recipient name and surname is optional	see Visa Direct Original Credit Transaction (OCT) – Global Implementation Guide	see Visa Direct Original Credit Transaction (OCT) – Global Implementation Guide	Any MCC associated to the merchant, acquirer, or service provider business	DECTA is supporting P2P Money Transfer, PP payouts	
۵	SDWO payout (Wallet Transfer-Staged Digital Wallet Transfer, WT)	Withdrawal or cash out of funds from a staged digital wallet to own or someone else card account	Full senders (private) data + Recipient name and surname (other recipient data are not supported by Visa)	see Visa Direct Original Credit Transaction (OCT) – Global Implementation Guide	see Visa Direct Original Credit Transaction (OCT) – Global Implementation Guide	Allowed MCC - 6051, 4829 and 6012	DECTA is supporting P2P Money Transfer, PP payouts	
	Account to Account Payout (Account-to- Account, AA)	Sender moving money from his/her account to another his/her own card account	Full senders (private) data. For account-to-account payouts sender is the same as recipient	see Visa Direct Original Credit Transaction (OCT) – Global Implementation Guide	see Visa Direct Original Credit Transaction (OCT) – Global Implementation Guide	Allowed MCC - 4829, 6012 and 6211	DECTA is supporting P2P Money Transfer, PP payouts	





Funds Transfer (Funds	Cashing out a his/her	Full senders (private)	see Visa Direct	see Visa Direct	Allowed MCC -	DECTA is
Transfer, FT)	own Stored Value Digital	data. For fund transfer	Original Credit	Original Credit	4829, 6012 and	supporting P2P
	Wallet account	payouts sender is the	Transaction (OCT) –	Transaction (OCT)	6540	Money
		same as recipient	Global	– Global		Transfer, PP
			Implementation	Implementation		payouts
			Guide	Guide		
Payroll & Pensions	Independent contractor	Full senders	see Visa Direct	see Visa Direct	Allowed MCC -	DECTA is
Disbursements Payout	works for temporary	(merchant) data.	Original Credit	Original Credit	8931	supporting P2P
(Payroll and Pensions	staffing agency or	Recipient name and	Transaction (OCT) –	Transaction (OCT)		Money
Disbursements, PD)	directly with an	surname is optional	Global	– Global		Transfer, PP
	employer, submits time		Implementation	Implementation		payouts
	sheet or completes		Guide	Guide		
	project, and is paid to					
	bank account by using a					
	debit card					

Payout type	Use cases	Mandatory data fields	Transaction limits	Country restrictions	Other restrictions	Supported by Decta
Visa Non-Money	Sales Tax Reclaim	Full merchant data.	see Visa Direct	see Visa Direct	Any MCC	DECTA
Transfer Funds		Recipient name and	Original Credit	Original Credit	associated to	currently does
Disbursement - Sales		surname is optional	Transaction (OCT) –	Transaction (OCT)	the merchant,	not support
Tax Reclaim (FD,			Global	– Global	acquirer, or	this type of
Message Reason Code			Implementation	Implementation	service provider	payouts
5120)			Guide	Guide	business	
Bank Initiated Money	Money Transfer is	Full senders (private)	see Visa Direct	see Visa Direct	Allowed MCC -	DECTA
Transfer (BI)	initiated from an online	data + Recipient name	Original Credit	Original Credit	6012	currently does
	banking system, making	and surname (other	Transaction (OCT) –	Transaction (OCT)		not support
	it a bank-initiated	recipient data are not	Global	– Global		this type of
	transaction	supported by Visa)	Implementation	Implementation		payouts
			Guide	Guide		
Cash Deposit (CD)	Deposit of cash using an	Full senders (private)	see Visa Direct	see Visa Direct	Allowed MCC -	DECTA
	OCT to add funds to a	data + Recipient name	Original Credit	Original Credit	6012 (if bank)	currently does
	debit account at a bank	and surname (other	Transaction (OCT) –	Transaction (OCT)	or Retail	not support
	branch or retail location	recipient data are not	Global	– Global	Merchant MCC	this type of
		supported by Visa)				payouts



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				Implementation Guide	Implementation Guide	(if at retail	
	Business-to-Business	Supplier Payments	Full merchant data.	see Visa Direct	see Visa Direct	merchant) Any MCC	DECTA
	Supplier Payments (BB)	Supplier rayments	Recipient name and	Original Credit	Original Credit	associated to	currently does
	Supplier rayments (DD)		surname is optional	Transaction (OCT) –	Transaction (OCT)	the merchant,	not support
			Samanie is optional	Global	- Global	acquirer, or	this type of
				Implementation	Implementation	service provider	payouts
				Guide	Guide	business	
	Credit Card Bill Pay	Pushing funds to a credit	Full senders (private)	see Visa Direct	see Visa Direct	Allowed MCC -	DECTA
	(CP)	card account as a	data. Recipient name	Original Credit	Original Credit	4829 and 6012	currently does
		payment	and surname is	Transaction (OCT) –	Transaction (OCT)		not support
			optional	Global	– Global		this type of
				Implementation	Implementation		payouts
				Guide	Guide		
ıts	Government	Government payments	Full merchant data.	see Visa Direct	see Visa Direct	Allowed MCC -	DECTA
yor	Disbursements and	(social security	Recipient name and	Original Credit	Original Credit	9399, 9402,	currently does
pa	Government Initiated	payments,	surname is optional	Transaction (OCT) –	Transaction (OCT)	9211 and 9311	not support
ect	Tax Refunds (GD)	unemployment,		Global	- Global		this type of
۵		disability etc)		Implementation Guide	Implementation Guide		payouts
Other types of Visa Direct payouts	Gambling/Gaming	Casino payouts at	Full merchant data.	see Visa Direct	see Visa Direct	Allowed MCC -	DECTA
Š	Payouts (GP) - other	gaming floor counter	Recipient name and	Original Credit	Original Credit	7995 and 9406	currently does
es c	than online payouts	and sports books	surname is optional	Transaction (OCT) –	Transaction (OCT)	7333 dila 3400	not support
Ϋ́	than online payouts	and sports books	Surrame is optional	Global	- Global		this type of
er 1				Implementation	Implementation		payouts
Ę				Guide	Guide		
	Loyalty Payments (LO)	Payment for a canceled	Full merchant data.	see Visa Direct	see Visa Direct	Any MCC	DECTA
		loyalty program/service,	Recipient name and	Original Credit	Original Credit	associated to	currently does
		deposit refunds etc	surname is optional	Transaction (OCT) –	Transaction (OCT)	the merchant,	not support
				Global	– Global	acquirer, or	this type of
				Implementation	Implementation	service provider	payouts
				Guide	Guide	business	
	Merchant Settlement	Merchant payments for	Full merchant data.	see Visa Direct	see Visa Direct	Allowed MCC -	DECTA
	(MD)	purchase transaction	Recipient name and	Original Credit	Original Credit	4829 and 6012	currently does
		processing	surname is optional	Transaction (OCT) –	Transaction (OCT)		not support





			Global Implementation Guide	– Global Implementation Guide		this type of payouts
Faster Refund (MI)	Merchandise or service returns	Full merchant data. Recipient name and surname is optional	see Visa Direct Original Credit Transaction (OCT) – Global Implementation Guide	EEA/UK	Any MCC associated to the merchant business	DECTA currently does not support this type of payouts
Prepaid Card Load (TU)	Loads, reloads, and top- ups to prepaid card accounts	Full senders (private) data. Recipient name and surname is optional	see Visa Direct Original Credit Transaction (OCT) – Global Implementation Guide	see Visa Direct Original Credit Transaction (OCT) – Global Implementation Guide	Allowed MCC - 6012 and 6540	DECTA currently does not support this type of payouts
Liquid Assets (LA)	Liquid and cryptocurrency assets	Full senders (private) data. Recipient name and surname is optional	see A New BAI Will Be Introduced for Liquid Assets (AI13993)	see A New BAI Will Be Introduced for Liquid Assets (AI13993)	Allowed MCC - 6012, 6051 and 6211	DECTA currently does not support this type of payouts

