	Payout type	Use cases	Mandatory data fields	Transaction limits	Country restrictions	Other restrictions	Supported by Decta
DECTA payout types	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
	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
	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
	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

	Payout type	Use cases	Mandatory data fields	Transaction limits	Country restrictions	Other restrictions	Supported by Decta
	Funds Transfer (Funds Transfer, FT)	Cashing out a his/her own Stored Value Digital Wallet account	Full senders (private) data. For fund transfer 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 6540	DECTA is supporting P2P Money Transfer, PP payouts
	Payroll & Pensions Disbursements Payout (Payroll and Pensions Disbursements, PD)	Independent contractor works for temporary staffing agency or directly with an employer, submits time sheet or completes project, and is paid to bank account by using a debit card	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 - 8931	DECTA is supporting P2P Money Transfer, PP payouts

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

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

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

info@decta.com
www.decta.com

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			Implementation Guide	Implementation Guide	(if at retail merchant)	
Business-to-Business Supplier Payments (BB)	Supplier Payments	Full 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 currently does not support this type of payouts
Credit Card Bill Pay (CP)	Pushing funds to a credit card account as a payment	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 - 4829 and 6012	DECTA currently does not support this type of payouts
Government Disbursements and Government Initiated Tax Refunds (GD)	Government payments (social security payments, unemployment, disability etc)	Full 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 - 9399, 9402, 9211 and 9311	DECTA currently does not support this type of payouts
Gambling/Gaming Payouts (GP) - other than online payouts	Casino payouts at gaming floor counter and sports books	Full 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 currently does not support this type of payouts
Loyalty Payments (LO)	Payment for a canceled loyalty program/service, deposit refunds etc	Full 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 currently does not support this type of payouts
Merchant Settlement (MD)	Merchant payments for purchase transaction processing	Full merchant data. Recipient name and surname is optional	see *Visa Direct Original Credit Transaction (OCT) –*	see *Visa Direct Original Credit Transaction (OCT)*	Allowed MCC - 4829 and 6012	DECTA currently does not support

Other types of Visa Direct payouts

			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

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