# Terms and Definitions

## Mandatory and conditional data elements

Conditions in 3DS 2.0 are often described as *'Required unless market or regional mandate restricts sending this information.'*

This applies for example to the email address of the cardholder. Please note that some vendors of ACS software and some issuer might consider these data EEA since there are currently no known restrictions. Thus, it is highly recommended to submit these data elements if possible.

## Condition Codes

| Code | Condition |
|---|---|
| M | **Mandatory**. Signifies that the data element shall be included in that message. |
| O | **Optional**. The data element may or may not be present in a message. |
| C | **Conditional**. The data element shall be included (i.e. mandatory) when specified conditions are met. |

## Definitions

| Term | Definition |
|---|---|
| **Authorization** | An authorization is an approval or guarantee of funds given by the card issuer to the acquirer. |
| **Authorization Advice** | The acquirer advises the card issuer of authorization already given (e.g. Authorization by Voice). |
| **Capture** | Capture is the process of combining the approval amount and authorization code of a transaction and turn it into a billable transaction record. It is funds from the debtor's account. The acquirer usually submits a capture file to the card network (dual messaging system).<br><br>In Host Capture Systems the merchant usually sends a Capture Advice message to the acquiring host. For Terminal Capture Systems the card capture file (most common) to the acquirer or performs a batch upload. The capture records submitted by the card acceptor are usually validated acquirer's capture file for the corresponding card network. |
| **Sale** | A Sale is an instruction from the merchant to the acquirer to request an authorization and a capture of the transaction completed at the Point of S successful authorization will be added to the acquirer's capture file automatically without the need for further instructions or completion messages may require Sale transactions to be included in the capture file or in the batch upload. |
| **Terminal Capture** | Terminal Capture means that the terminal submits Authorizations, Sales, and Reversals to the host throughout the day. The terminal stores all of transactions performed locally (offline), so that the terminal can perform a batch submission at the end of the merchant's processing day. Termin ability to perform offline transactions that are included only in the batch. Offline transactions include for instance returns, prior sales and tip adjus |
| **Host Capture** | In Host Capture processing, transaction batches are managed by the acquiring host. Merchants transmit transactions to the host as they occur a transactions in a batch. In ISO 8583 based message protocols this is often referred to as capture advice. The batch is then closed either by requ batch release) or at a schedule time each day (host auto-close). The auto-close option is the most common mode. |
| **Recurring** | Recurring Transactions are a series of transactions processed following agreement between a Cardholder and a Merchant where the Cardholde of time through a number of separate transactions. |
| **Installment** | Installment Transactions represent a single purchase of goods or services billed to a Cardholder's account in multiple segments, over a period of Cardholder and a Merchant. |