



Business and Processing Guidelines

# Account Funding Transactions (AFT)

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## Contents

Introduction .....	3
What is AFT? .....	3
Which Merchants Should Use AFT? .....	3
Registration with the Schemes .....	3
AFT Pricing.....	4
Fraud and Chargeback .....	4
Transaction Processing: Technical Implementation .....	5
Shift4 Payment Platform API .....	5
Request Parameters.....	5
Response Parameters .....	5
Alternative Payment Methods API .....	6
Request parameters.....	6
Response parameters .....	6
Reports.....	7
Processing Limits.....	8
Visa Amount Limits .....	8
Mastercard Amount Limits .....	8
Change History.....	9
Support Information .....	10

## Introduction

This guide walks you through the card schemes' requirements for AFT transactions. It details when these transactions should be used for processing, how to technically implement them in your connection to Shift4, what the processing limits are and how AFT transactions appear in Shift4 reports.

Follow the guidelines in this guide to ensure you are compliant with the schemes' requirements and have a smooth processing experience.

### ***What is AFT?***

AFT stands for "Account Funding Transaction". It is a transaction used to move funds from a card account to another account.

In Shift4, AFT is based on the standard purchase setup, with the addition of several parameters required by the schemes, as detailed in the [Technical Implementation](#) chapter below.

### ***Which Merchants Should Use AFT?***

Use of AFT transactions is determined by your business case and the schemes' requirements, as detailed in the following table:

Business Case	Visa	Mastercard
<b>Crypto</b>	In effect	As of August 2024
<b>Forex</b>	As of January 2025	As of August 2024
<b>Gambling</b>	Not applicable	As of August 2024
<b>Money Transfer</b>	As of January 2025	In effect
<b>Staged Digital Wallet</b>	In effect	In effect

### ***Registration with the Schemes***

Both Visa and Mastercard require registering merchants that process Account Funding Transactions. We will review your business model and register you according to the schemes' requirements detailed above. Registration is free and no action is needed from your side. We may ask you for additional information required for completing the registration.

### ***AFT Pricing***

AFT is based on standard purchase transactions, thus it has the same pricing terms as purchases. Interchange and Card Scheme fees will be charged according to the schemes' rates for AFT, if applicable.

### ***Fraud and Chargeback***

AFTs are subject to chargebacks, and cardholders have the same chargeback rights as they have for standard purchases. The service is deemed to have been received once the funds have been transferred to the wallet address supplied by the cardholder. There are no dispute rights if the cardholder is unable to withdraw funds from the wallet or is locked out of the wallet account.

AFT transactions are included in the schemes' Fraud and Chargeback programs. Full details about the various programs, thresholds and policies can be found in Shift4's [Fraud & Chargeback Policy](#) in our [Operational Terms and Conditions](#).

## Transaction Processing: Technical Implementation

AFT transactions are processed through the purchase set up. You will keep sending transactions to your current Gateway MID, which will be adjusted to process only AFT transactions.

The recipient's full name and address parameters are mandatory for AFTs, and they should be sent on all AFT transactions.

The requirements for these parameters are reflected both in the *Shift4 Payment Platform API* and in the *Alternative Payment Methods API* that can be found on our [Developer Portal](#), and are detailed in the tables below.

### *Shift4 Payment Platform API*

#### Request Parameters

Name	Description	Requirement
j5	Funds Recipient's First name	M
j13	Funds Recipient's Surname	M
j6	Funds Recipient's Street Address	M
j7	Funds Recipient's City	M
j8	Funds Recipient's State/Province Code	C M for US and Canada
j9	Funds Recipient's Country Code	M

#### Response Parameters

Name	Description	Requirement
funding	This field has a value of "true" if the transaction is AFT.  Otherwise, the field does not appear in the response.	O

## Alternative Payment Methods API

### Request parameters

**Object Name:** *recipient\_info*

Name	Requirement
first_name	M
surname	M
address.line_1	M
address.city	M
address.state	C M for US and Canada
country_code	M

### Response parameters

**Object Name:** *purchase\_info*

Name	Description	Requirement
funding	This field has a value of "true" if the transaction is AFT. Otherwise, the field does not appear in the response.	O

## Reports

Shift4's Data & Reporting suite reflects AFT data in various reports and in the merchant statement.

The full specifications appear in the following guides that can be found on our [Developer Portal](#):

- *Reporting Data Transfer Specifications*
- *Settlement Statement Specifications – Merchant Statement section*

The table below shows the dedicated AFT values and columns in each report.

Report Name	Change Type	Column Name	Change Details	Report Column #
<b>Authorisation Activity Report</b>	New values	transaction_type	Account Funding Transaction Account Funding Transaction Reversal	7
<b>Processing Activity Report</b>	New values	transaction_type	Account Funding Transaction Account Funding Transaction Reversal	8
<b>Daily Account Activity Report</b>	New value	transaction_type	Account Funding Transaction	5
<b>Monthly Merchant Balance Report</b>	A new column presenting the total gross amount of all AFT transactions	Account Funding Transaction	Type/Length: Decimal (25,2)	10
<b>Source Gateway Transactions Report</b>	A new column indicating whether the transaction is an AFT or not	Transaction sub type	Type/Length: Varchar (32) Possible value: Funding	32
<b>Merchant Settlement Statement CSV</b>	New value	transaction_type	Account Funding Transaction	10

## Processing Limits

### Visa Amount Limits

Visa defines limits for Account Funding Transactions by limiting the daily, weekly, monthly, and per transaction amounts for processing AFT as detailed in the table below:

	Domestic/Intra-EEA	International
Per single transaction	Velocity limits apply	USD 25,000
Per 1 day	USD 100,000	USD 50,000
Per 7 days	USD 250,000	USD 100,000
Per 30 days	USD 500,000	USD 200,000

### Mastercard Amount Limits

Mastercard defines limits for Account Funding Transactions by limiting the daily, weekly, monthly and per-transaction amounts for processing AFT. Mastercard also differentiates between the following two funding scenarios and sets different limits for each: Funding of cardholder's own account, and funding another individual's account.

The limits are detailed in the tables below.

#### *Limits for transfer to own account (e.g. Forex, Gambling, Crypto)*

	Domestic/Intra-EEA	International
Per single transaction	USD 50,000	USD 25,000
Per 1 day	USD 100,000	USD 25,000
Per 7 days	USD 250,000	USD 25,000
Per 30 days	USD 500,000	USD 50,000

#### *Limits for transfer from account to another individual's account (e.g. Money Transfer)*

	Domestic/Intra-EEA	International
Per single transaction	USD 10,000	USD 5,000
Per 1 day	USD 20,000	USD 10,000
Per 7 days	USD 25,000	USD 10,000
Per 30 days	USD 50,000	USD 20,000

Processing AFT according to the limits listed above requires Shift4's approval.



## Change History

Version	Subject/Date	Description
1.0	April 2024	First Release

## Support Information

Contact our 24/7 Client Relations Center for any additional information or technical issue:

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