Single Message System Settlement and Reports

14 April 2016

CN

Summary of Changes, 14 April 2016

This document reflects changes associated with Releases 16.Q1 and 16.Q2.

Description of Change	Where to Look
All report samples have been reproduced with new graphics.	Throughout
Chapter 2, Batch Record Formats—250-byte Batch Data File	
Added note to the end of the Financial/Non-financial Additional Data Addendum Record (ADDR)—Optional as MasterCard will provide the CCA Amount, CCA Currency Code, and CCA Implied Decimal in the ADDR in positions 14-29 using the Cardholder Currency as sent to the issuer in the original transaction.	Financial/Non-financial Additional Data Addendum Record (ADDR)—Optional
Added Miscellaneous Fee Records (1741)—Addendum Record as acquirers and issuers will receive PDS 0001 in this new record as an optional addendum record to Miscellaneous Fee Records (1740)—Optional. Updated the Message Type Indicator Attribute value from a-4 to an-4 for the Miscellaneous Fee Records (1740)—Optional to coincide with that Attribute in the new Miscellaneous Fee Records (1741)—Addendum Record.	Miscellaneous Fee Records (1741)—Addendum Record Miscellaneous Fee Records (1740)—Optional
Chapter 3, Batch Record Formats—80-byte Financial Institution Table File	
Modified FIT Data Record (FITD) in Batch Record Formats—80-byte Financial Institution Table File: • Position 46 to display Private Label Flag. • Position 53 to display Local Use Only Flag. • Positions 54-55 remain as Filler; Attribute modified to an-2	FIT Data Record (FITD)
Modified FIT Data Record (FITD)—for Durbin Unaffiliated Network Compliance in Batch Record Formats—80-byte Financial Institution Table File: • Position 46 to display Private Label Flag. • Position 52 to display MasterCard Digital Enablement Service Flag • Position 53 to display Local Use Only Flag.	FIT Data Record (FITD)—for Durbin Unaffiliated Network Compliance
Chapter 6, Reports Settlement	

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Description of Change	Where to Look
Added brand Private Label to all occurrences of Brand Field Description.	Throughout all reports
Modified reports to display Private Label (PV) brand.	Daily Control Report (SWCHD363) Daily Interchange Report (SWCHD412) Monthly Control Report (SWCHM363) Monthly Interchange Report (SWCHM412)
Chapter 7, Reports—Detail Activity	
Modified reports to display Private Label (PV) brand.	Exception Audit Report (SWCHD53) Reversals Report (SWCHD353) Retrieval Request/Fulfillment Report (SWCHD118)
Chapter 8, Reports—Statistical	
Modified reports to display Private Label (PV) brand.	Institution Definition File (IDF) (SWCHD35) Transaction Interchange Month-to-Date (SWCHM03)
Added 85 as an approved Response Code.	Daily Processing Summary Report (SWCHD61) Month-to-Date Processing Summary Report (SWCHM06)

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Chapter 1 Batch File Specifications

This section describes the four different types of batch data files provided to the Customer Processing System (CPS).

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Overview of Batch Data Files

The Single Message System provides different types of batch data files to the customer processing system (CPS) that participates in one or more electronic file transfer (EFT) programs offered by the Single Message System.

Single Message System Batch Files

The Single Message System provides batch file data to assist CPS and individual EFT program customers with their internal customer service, settlement, and reconciliation operations.

The types of batch files provided by the Single Message System are:

- Report Transmission File
- 250-byte Batch Data File
- 80-byte Financial Institution Table File
- QPS and *PayPass* Chargeback Protection Amounts File

MDS Report Transmission File

The MDS Report Transmission File is a preformatted, print-output file of the daily and month-to-date Single Message System-generated reports.

An MDS Report Transmission File format is used to create Single Message System reports for processors processing through the MasterCard Network.

Processors will receive:

- Production Bulk ID (T461)
- MDS Member Test Bulk ID (T467)

Batch Record Formats—250-byte Batch Data File

These are the batch record formats for the 250-byte Batch

80-byte Financial Institution Table File

The Single Message System creates a batch Financial Institution Table (FIT) data file from the online database. These FIT data files can be sent to customers for full FIT file loads and additional product information.

NOTE: Effective with release 15.2, the 80-byte Financial Institution Table File will include the parameters for the new 2 series BIN range (222100-272099) in the same manner as existing MasterCard BINs.

Processors will receive the FIT data files as Full or Abbreviated 80-byte FIT files in:

- Production Bulk ID (T458)
- Member Test Bulk ID (T459)

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QPS and PayPass Chargeback Protection Amounts File

The Single Message System produces a daily file of all QPS and *PayPass* Chargeback Protection Amounts for each customer that has requested to receive these files.

Processors will receive:

- Production Bulk ID (TAN4)
- Member Test Bulk ID (TAN6)

Transmission Timeframes

The Single Message System transmits data using dial up lines from the Single Message System, leased lines, or the MasterCard Network MIP Bulk Data Facility.

Transmission Timeframes

Transmission Type (Production)	Timeframe
MDS Report Transmission File—Production Bulk ID (T461)	Sent Monday through Sunday **NOTE: The delivery of this report will be delayed approximately 5 hours on Sundays.**
250-byte Batch Data File—Production Bulk ID (T464)	Sent Monday through Sunday **NOTE: The delivery of this report will be delayed approximately 5 hours on Sundays.**
Batch Financial Institution Table (FIT) file—Production Bulk ID (T458)	Sent either daily or weekly. If distributed weekly, the FIT file is sent each Thursday.
Batch QPS and *PayPass* Chargeback Protection Amounts file—Production Bulk ID (TAN4)	Sent Sunday through Friday
Transmission Type (Test)	Timeframe
MDS Report Transmission File—MDS Member Test Bulk ID (T467)	Sent Monday through Sunday
250-byte Batch Data File—MDS Member Test Bulk ID (T470)	Sent Monday through Sunday
Financial Institution Table (FIT) file—Member Test Bulk ID (T459)	Sent either daily or weekly. If distributed weekly, the FIT file is sent each Thursday.

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Batch QPS and *PayPass* Chargeback Protection Amounts file—Member Test Bulk ID (TAN6)	Sent Sunday through Friday

For customer testing, the Single Message System settles on average five times a day:

- Maestro®/Cirrus® (domestic)—02:00 New York time
- Debit MasterCard®—07:00 New York time
- Maestro®/Cirrus® (international)—15:00 New York time
- 24:00 Brazil time (intracurrency)—17:00—18:00 New York time (depending on daylight saving time)
- Canada—10:00 Toronto time
- 24:00 New South Wales (NSW) Australia—08:00—10:00 New York time (depending on daylight saving time)

Most customers are set up to receive their Report Transmission File, 250-byte Batch Data File, and FIT Data File at End of Day (EOD); however, some prefer to receive the 250-byte Batch Data File and Report Transmission files early in alignment with when they settle. Actual transmission occurs as soon as possible after the above stated settlement times.

Effective with Release 15.2, acquirers and issuers have the option to receive reports and 250-byte Batch Data File at an earlier time (maximum of two delivery times) to align with their settlement services and to facilitate balancing the advisement message for the new settlement window. Acquirers and issuers that choose to receive settlement reports and 250-byte Batch Data File earlier must be prepared to handle multiple report transmissions within a 24 hour time frame.

Acquirers and issuers that choose to receive their T464 and T461 file transmissions earlier to align with the settlement service cutoffs should contact the Customer Operations Services team for setup options.

MasterCard will enhance the following reports to distinguish the activity for each new settlement service transaction cutoff totals:

- Dail Control Report (SWCHD363)
- Monthly Control Report (SWCHM363)
- Daily Interchange Report (SWCHD412)
- Monthly Interchange Report (SWCHM412)

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Single Message System Batch File Transmission

The Single Message System provides optional electronic transmission of transaction detail and report data files.

Data Transmissions

The Single Message System supports external complex-to-complex batch file data transmission with various MasterCard supported protocols.

MasterCard File Express, a proprietary data communication software product developed by MasterCard, enables processors to download and upload production and test files from the Single Message System to CPS, retrieve archived files, generate a file transmission report, and print the file transmission report to the CPS printer or preview it from the MasterCard File Express application.

Following is a list of file transfer products used for data transmissions:

- File Transfer Products developed by MasterCard
  - MasterCard File Express Client
  - MasterCard File Express Scheduler (batch mode only)
- File Transfer Products developed by Sterling Commerce
  - Connect:Direct (also known as NDM)
  - Connect:Enterprise (also known as SuperTRACs)
  - Connect:Gateway (Connect:Gateway add-on product for ASCII file transfers)
- File Transfer Product developed by Computer Associates
- CA-XCOM (also known as XCOM 6.2)

Configuration Options

These are available configurations:

- Connect:Direct-to-Connect:Direct
- Mainframe-to-Mainframe VPN over TCP/IP (preferred option)
- MasterCard File Express-to-PC Workstations
- Dial Line, Internet, or VPN using MasterCard Online® Enterprise Edition (data exchanged using TCP protocol, data encrypted at 128-bit key encryption, data compressed using Run Length Encoding algorithm, users authenticated through SecurID™ token)

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MasterCard Network MIP Batch File Transmission

Customer processing systems that use the MasterCard Network MIP Bulk Data Facility (T461 file) for batch data file transmission must refer to the *Data Communications Manual* for all technical specifications.

Batch File Retransmission

To assist in data recovery, the Single Message System maintains "cycles" (for example, business days) of transaction detail and report data for each CPS in production. If a processor encounters problems, it can request a retransmission of data files (report and detail) for the specific cycle where the problems occurred.

Batch Data Format/250-byte Batch Data File

The 250-byte format supports financial, non-financial and addendum records.

Each record layout is displayed with the appropriate fields and corresponding attributes from the online transaction processing log file used to create the records. The values in the Comments and Values column are generated from the online messages, unless otherwise indicated, except interchange fees which are calculated in batch.

NOTE:

Processors can choose to receive the 250-byte Batch Data File at an earlier time to align with their current settlement service. Unless the schedule option is requested to receive the earlier 250-byte Batch Data File, the Single Message System will continue to provide processors with the file during the standard end-of-day delivery processing. End-of-day is defined as 24:00 (New York time). Customers must be able to handle multiple 250-byte Batch Data File transmissions within a 24 hour window.

Transaction records are sorted by settlement service, settlement currency, and Acquirer/Issuer position.

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NOTE:

The 250-byte Batch Data File records indicate to processors the credit/debit position of the transactions as they are settled to either the acquirer or issuer. Debits to issuers are presented as credits to acquirers, and credits to issuers are presented as debits to acquirers.

The 250-byte Batch Data File also provides a net settlement record in addition to the acquirer and issuer settlement records in the file. When the file contains both acquirer and issuer activity, the net settlement record represents the net of both these positions. This net settlement record provides information useful for reconciling and validating to Single Message System reports.

Effective with Release 15.2, the 250–byte Batch Data File will be updated to support transactions on primary account numbers in the new 2 series BIN range (222100–272099) as MasterCard-owned BINs.

Batch File Identifiers

The 250-byte Batch Data File is available for each CPS participating in an EFT program.

Processors that process through the MasterCard Network receive the Batch Data Files as:

- Production Bulk ID T464
- Member Test Bulk ID T470

Batch File Message Types

Each record in the 250-byte Batch Data File format is identified by a Message Type Indicator (MTI) in the first four (4) positions of the record.

Valid Values for Message Type Indicators (MTI) Required

The following MTIs indicate standard records and are provided in the Batch Data File when it contains records.

Value	Message Type Indicators
FHDR	File Header Record
SHDR	Settlement Header Record
FREC	Financial Record
NREC	Non-financial Record
EREC	Exception Record
STRL	Settlement Trailer Record

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Value	Message Type Indicators
INTC	Interchange Compliance Record
FTRL	File Trailer Record

Valid Values for Message Type Indicators (MTI) Optional Addendum Segments

The following MTIs indicate optional addendum records. These records are provided only if the processor has chosen to receive them.

Value	Message Type Indicators
FPST	Financial/Non-financial Posting Addendum Record
FEER	Financial/Non-financial Fee Addendum Record
DBMC	Financial/Non-financial Debit MasterCard Addendum Record
AIRA	Financial/Non-financial Debit MasterCard Airline Ticket Addendum Record
PARC	Financial/Non-financial Parcelas Addendum Record **(Available For Brazil Only)**
MCDC	Financial/Non-financial Maestro CDC Addendum Record **(Available For Brazil Only)**
MPDT	Financial/Non-financial Maestro Post Dated Addendum Record **(Available for Brazil Only)**
MIST	Financial/Non-financial Maestro Installment Addendum Record **(Available for Brazil Only)**
MGIP	Financial/Non-financial Merchant Generated Installment Payment Addendum Record **(Available for Brazil Only)**
ADDR	Financial/Non-financial Additional Data Addendum Record
APPD	Additional Processor Private Addendum Record
CL10	Financial/Non-financial MasterCard Merchant Data Cleansing Service Record
CL20	Financial/Non-financial MasterCard Merchant Data Cleansing Plus Service Record

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Value	Message Type Indicators
CL21	Financial/Non-financial MasterCard Merchant Data Cleansing Plus Service Record (CL21 is a continuation of CL20 if needed).
CL30	Financial/Non-financial MasterCard Merchant Data Advance Service Record
EPST	Financial/Non-financial Exception Posting Record
GTxx	Passenger Transport Detail (General Ticket Information) [1]
TLxx	Passenger Transport Detail (Trip Leg Data) [1]
RDxx	Passenger Transport Detail (Rail Data) [1]
VRxx	Vehicle Rental Detail [1]
LSxx	Lodging Summary [1]
TSxx	Temporary Services [1]
SSxx	Shipping/Courier Services [1]
CDxx	Corporate Card Common Data [1]
LIxx	Corporate Line Item Detail [1]
1740	Miscellaneous Fee Records

Sequence of Transmission File

The Batch Data File transmission lists the acquirer information, followed by the issuer information.

A separate Settlement Trailer record is present for each currency with representative transaction settlement. Processors receiving the file as both an acquirer and issuer receive one Settlement Trailer record as acquirer, one Settlement Trailer record as issuer, and one Settlement Trailer record with the net of acquirer and issuer positions reported. Each record is identified as A (acquirer), I (issuer), or N (net) settlement. This information is essential to the reconciliation process used by processors. Financial, Non-financial, and Exception Records appear in the file as records for a particular settlement date.

[1] These addendum records are submitted by acquirers of MasterCard Corporate Card® to those Debit MasterCard issuers that request to receive corporate card transaction data. Several segment variations are available for each Corporate Card text addendum. Refer to Appendix A in this manual for additional information and record layouts.

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Sample Transmission without Transactions

Record Description	Required/ Optional	Comments
File Header Record (FHDR)	Required	Processor identification data such as record size, processor ID, and settlement date.
Settlement Trailer Record (STRL)	Required	Settlement position at a processor level by settlement currency. This record is represented as **N** (net settlement position).
Financial Trailer Record (FTRL)	Required	The total number of records in file.

Sample Transmission with Financial, Non-financial, Exception Transactions

Record Description	Required/ Optional	Comments
File Header Record (FHDR)	Required	Processor identification data such as record size, processor ID, and settlement date.
Settlement Header Record (SHDR)	Required	The currency of settlement data. There will be a Settlement Header record (SHDR) to identify each settlement currency represented in the activity for the processor.
Financial Record (FREC)	Required	Detailed financial transaction data.
Non-financial Record (NREC)	Required	Detailed non-financial data.
Financial/Non-financial Exception Record (EREC)	Required	Adjustment, chargeback and representment data.

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Record Description	Required/ Optional	Comments
Settlement Trailer Record (STRL)	Required	Settlement position at a processor level by settlement currency. The following identifiers indicate settlement position: • A (Acquirer) • I (Issuer) • N (Net of Acquirer and Issuer) Each transmission contains one of the following Settlement Trailer Records (STRL) combinations: • Acquirer and Net (A & N) • Issuer and Net (I & N) • Acquirer, Issuer, and Net (A, I, & N) There will be a Settlement Trailer Record (STRL) for each settlement currency represented in the activity for the processor.
Interchange Compliance Issuer Detail Adjustment Record (INTC)	Required	This record is dynamic. When this record is created, it is forwarded to the Single Message System from GCMS through the MasterCard File Express or Bulk File. Once received, the Single Message System will identify the receiving processor by identifying the ICA number with the ICA Processor Table (IPT). This record, when received, provides issuers and acquirers with information to determine the effect of interchange compliance on their net settlement.
File Trailer Record (FTRL)	Required	The total number of records in the file.

Sample Transmission with Financial, Non-financial, Exception and Optional Addendum records

Record Description	Required/ Optional	Comments
File Header Record (FHDR)	Required	The processor identification data such as record size, processor ID, and settlement date.
Settlement Header Record (SHDR)	Required	The currency of settlement data.

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Record Description	Required/ Optional	Comments
Financial Record (FREC)/Non-financial Record (NREC)	Required	Detailed financial/non-financial transaction data.
Exception Record (EREC)	Required	Adjustment, chargeback, and representment detail information.
Financial/Non-financial Addendum Record Force Post (FPST)	Optional	Follows the core Financial Record (FREC). It is used for posting customer information.
Financial/Non-financial Addendum Record Exception Force Post (EPST)	Optional	Follows the core Exception Record (EREC). It contains adjustment, chargeback, and representment detail information.
Financial/Non-financial Addendum Record (FEER)	Optional	Follows the core FREC Financial record and any related Force Post FPST addendum records or the EREC exception record and any related Exception Force Post (EPST) record.
Financial/Non-financial Addendum Record (DBMC)	Optional	Follows the core FREC Financial and any FPST Force Post, EPST Exception Posting record, and FEER Fee addendum records.
Financial/Non-financial Addendum Record (AIRA)	Optional	Follows the core FREC Financial record, FPST Force Post, FEER Fee records, and DBMC Debit MasterCard records.
Financial/Non-financial Addendum Record (PARC) **(Brazil Only)**	Optional	Record is for Parcelas and is available for Brazil processors only. It follows the core FREC Financial and any FPST Force Post, FEER Fee addendum records, or both.
Financial/Non-financial Addendum Record (MCDC) **(Brazil Only)**	Optional	Record is for the Maestro CDC information and is available for Brazil Processors only. It follows the core FREC Financial and any FPST Force Post, FEER Fee addendum records, or both.
Financial/Non-financial Addendum Record (MPDT) **(Brazil Only)**	Optional	Record is for the Maestro Post Dated transaction information and is available for Brazil processors only. It follows the core FREC Financial and any FPST Force Post, FEER Fee addendum records, or both.

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Record Description	Required/ Optional	Comments
Financial/Non-financial Addendum Record (MIST) **(Brazil Only)**	Optional	Record is for the Maestro Installment transaction information and is available for Brazil processors only. It follows the core FREC Financial and any FPST Force Post, FEER Fee addendum records, or both.
Financial/Non-financial Addendum Record (MGIP) **(Brazil Only)**	Optional	Record is for the merchant generated installment payment transaction information and is available for Brazil processors only. It follows the core FREC Financial and any FPST Force Post, FEER Fee addendum records, or both.
Financial/Non-financial Addendum Record (ADDR)	Optional	Follows the core FREC/EREC Financial record, FPST Force Post or EPST Exception Posting records, FEER Fee records, DBMC Debit MasterCard records, and AIRA Airline Ticket addendum records.
Passenger Transport Detail (General Ticket Information)	Optional	Supports ticketing transactions for airline, railway, and travel agency transactions to provide passenger ticket information for the cardholder.
Passenger Transport Detail (Trip Leg Data)	Optional	Supports ticketing transactions for airline, railway, and travel agency transactions to provide detailed itinerary information for the cardholder. Acquirers may submit 1–998 occurrences of this message.
Passenger Transport Detail (Rail Data)	Optional	Supports ticketing information for railway transactions to provide detailed itinerary information for the cardholder. Acquirers may submit 1–999 occurrences of this message.
Vehicle Rental Detail	Optional	Provides detailed vehicle rental information for the cardholder. One occurrence of this message provides rental agreement data reporting for a single vehicle rental transaction.
Lodging Summary	Optional	Provides detailed information about lodging accommodations and related expenses for the cardholder.

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Record Description	Required/ Optional	Comments
Temporary Services	Optional	Provides detailed information regarding the billing for services rendered on a temporary or contract basis.
Shipping/Courier Services	Optional	Provides detailed information regarding delivery or courier services. The message layout supports the shipping and delivery tracking information.
Corporate Card Common Data	Optional	May be provided with any transaction in which one of the corporate cards is used. If a MasterCard Corporate Purchasing Card or other corporate program or service is used for airline, railway, lodging, or vehicle rental, those industry-specific addendum messages may be submitted in addition to the Corporate Card Common Data Requirements message.
Corporate Line Item Detail	Optional	When a corporate card (such as MasterCard Corporate Purchasing Card or MasterCard Corporate Fleet Card®) is used in a business-to-business purchase, any line item detail related to the purchase is presented using 1–998 occurrences of this addendum record (Usage Code 98, Industry Record Number 950).
Miscellaneous Fee Records (1740)	Optional	Provides detailed information about miscellaneous fee records the Single Message System receives from the Global Clearing Management System (GCMS).

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Record Description	Required/ Optional	Comments
Settlement Trailer Record (STRL)	Required	Reports the settlement position at the processor level by settlement currency. The Settlement Trailer record is created for the Acquirer settlement. A separate Settlement Trailer record is created if the processor has Issuer activity. A Net Settlement record is created to report the net position of the acquirer and issuer totals. If there is only acquirer or only issuer activity to report, the acquirer or issuer record will be followed by a Net Settlement trailer record.
Interchange Compliance Issuer Detail Adjustment Record (INTC)	Required	This record is dynamic. When created, this record is forwarded to the Single Message System from GCMS via MasterCard File Express or Bulk File. Once received, the Single Message System identifies the receiving processor by identifying the ICA number via the ICA Processor Table (IPT). When received, this record provides issuers and acquirers with information to determine the effect of interchange compliance on their net settlement.
File Trailer Record (FTRL)	Required	The processor ID and the total file record count.

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Chapter 2 Batch Record Formats—250-byte Batch Data File

These are the batch record formats for the 250-byte Batch

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File Header Record (FHDR)—Required

The File Header Record is the leading record in the file and provides the processor with Processor File Data information such as processor ID, record size, and settlement date.

NOTE:

Refer to the *Single Message System Specifications* manual for detailed data element (DE) descriptions specified in the following tables.

File Header Record (FHDR)

Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Message Type Indicator	1–4	N/A	a-4	**FHDR**
Settlement Date	5–10	15	n-6	Format: **MMDDYY**
Processor ID	11–20	N/A	n-10	MasterCard-assigned Processor ID
Record Size	21–23		n-3	250
File Type	24	N/A	an-1	Valid values are: **M** Member Testing File **P** Production File
Version	25–34	N/A	an-10	Current version number of the Batch Data File. The value may increment with changes implemented on a per-release basis.
Filler	35–250	N/A	an-216	Spaces

Settlement Header Record (SHDR)—Required

The Settlement Header Record represents the settlement currency code and other information about the transactions that follow. There can be multiple settlement header records per file if

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the processor has different settlement currencies or if a processor has transactions from both an Acquirer and Issuer perspective.

It contains processor ID, settlement currency, and service information. It specifies the settlement position at a processor level by settlement currency of the transactions, so it is possible to have multiple Settlement Header records on the file to define each settlement currency.

Settlement Header Record (SHDR)

The Settlement Header Record is required when there is activity on the file.

Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Message Type Indicator	1–4	N/A	a-4	**SHDR**
Settlement Service Number	5–7	N/A	n-3	MasterCard-assigned settlement time identifier
Intracurrency Agreement Number	8–11	N/A	an-4	Reserved for future use
Settlement Currency Code	12–14	50	n-3	Settlement Currency Code
Implied Decimal-Settlement	15	N/A	n-1	Implied decimal of the currency that the acquirer or issuer has selected as their settlement currency (DE 50)
Processor-Acquirer or Issuer	16	N/A	a-1	Type of processor listed in the following records. Valid values are: **A** Acquirer **I** Issuer
Filler	17–26	N/A	an-10	Reserved for future use
Filler	27–250	N/A	an-224	Spaces

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Financial (FREC)/Non-financial (NREC) Records—Required

This record layout reflects the core format of a Single Message System financial/non-financial transaction that contains data elements of both the online ISO message and batch calculated settlement.

Financial (FREC)/Non-financial (NREC) Records

These data elements provide information that can be used by Single Message System processors for reconciliation and reporting purposes.

NOTE: Effective with Release 15.2, the Non-financial (NREC) Record will include Debit MasterCard Preauthorization reversals received after the settlement cut off.

Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Message Type Indicator	1–4	N/A	a-4	**FREC** or **NREC**
Switch Serial Number	5–13	63/3	n-9	
Processor—Acquirer or Issuer	14	N/A	a-1	Type of Processor listed in this record. Valid values are: **A** Acquirer **I** Issuer

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Processor ID	15–18	N/A	n-4	MasterCard-assigned acquirer or issuer processor ID. If the receiver of the file is the acquirer in the transaction, the four positions of the Processor ID field will contain the issuer processor ID (not found in the ISO online message unless the processor requests it). **The issuer processor ID appears in the last four positions of DE 100 in the online ISO message.** If the receiver of the file is the issuer in the transaction, the four positions of the Processor ID field will contain the acquirer processor ID. **The acquirer processor ID appears in the last four positions of DE 33 in the ISO online message or as a processor option.**
Transaction Date	19–24	13	n-6	Local date from the acquirer. Valid values are: **MMDD** Provided from the acquirer **YY** Provided by Single Message System
Transaction Time HHMMSS	25–30	12	n-6	Local time as provided from the acquirer.
PAN Length	31–32	N/A	n-2	Length of significant number of Primary Account Number (PAN) digits.

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Primary Account Number (PAN)	33–51	2	an-19	Left justified, blank filled • For acquirers, this field contains the account number provided by the merchant. • For issuers, this field contains the cardholder's primary account number. If PAN mapping is not successful, this field in the NREC will contain the account number provided by the merchant in this field for both acquirer and issuer.
Processing Code	52–57	3	n-6	A processing code of 999999 is returned on a switch denied transaction (Response Code 12). The Single Message System returns the default value of 999999 code when it cannot determine what the processing code should be.
Trace Number	58–63	11	n-6	
Merchant Type (MCC)	64–67	18	n-4	
POS Entry	68–70	22	n-3	
Reference Number	71–82	37	an-12	

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Acquirer Institution ID	83–92	32	n-10	This field will include either the bridged acquirer ICA or the Institution ID.If the bridged acquirer ICA is present, it will be right justified proceeded by leading zeros. The ISO 8583 institution ID is preceded by the number 1 because the ISO DE 32 is 9 digits long and this field is 10 digits long. Additionally, these transactions will be associated with one of the following Processor Identification Numbers, which is located in Positions 15–18: 0084 or 0752.
Terminal ID	93–102	41	ans-10	The values for this field are derived from DE 41. The Single Message System allows up to 10 positions for future growth. The 250–byte Batch Data File adds spaces to fill the 10 positions.
Response Code	103–104	39	n-2	
Brand	105–107	63/1	an-3	Includes the Brand and interchange type.
Advice Reason Code	108–114	60	an-7	From online 0220/0420 messages. Contains blanks when the transaction completes as requested.
Intracurrency Agreement Code	115–118	50	an-4	If present, represents the currency in which the transaction will settle.
Authorization ID	119–124	38	an-6	Blank, if not available
Currency Code—Transaction	125–127	49	n-3	

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Implied Decimal — Transaction	128	N/A	n-1	Implied decimal of Currency Code —Transaction (DE 49)
Completed Amt Trans—Local	129–140	4 or 95/1	n-12	In currency of DE 49. When a 0220/0230 or 04XX message pair follow the original transaction, the value used is that from DE 95, positions 1–12 of the ISO 8583 message.
Completed Amount Transaction—Local DR/CR Indicator	141	N/A	a-1	Indicates whether the value is a credit or debit. Valid values are: **C** Credit to the receiver **D** Debit to the receiver When the Completed Amount Transaction—Local is zero, this field will contain a **D**.
Cash Back Amt—Local	142–153	54/5	n-12	Subfield 5, positions 9–20 in the currency of DE 49.
Cash Back Amount—Local DR/CR Indicator	154	N/A	a-1	Indicates whether the value is a credit or debit. Valid values are: **C** Credit to the receiver **D** Debit to the receiver
Access Fee—Local	155–162	28	n-8	Fee charged for the transaction activity expressed in the currency of DE 49.
Access Fee—Local DR/CR Indicator	163	28	a-1	Indicates whether the value is a credit or debit. Valid values are: **C** Credit to the receiver **D** Debit to the receiver

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Currency Code—Settlement	164–166	50	n-3	
Implied Decimal —Settlement	167	N/A	n-1	Implied decimal of DE 50, Currency Code—Settlement
Conversion Rate—Settlement	168–175	9	n-8	The reciprocal of the online rate. The online rate is represented as settlement currency to local currency, while this rate is represented as local currency to settlement currency.
Completed Amt—Settlement	176–187	4/5 or 95	n-12	Completed amount in settlement currency of DE 50. Zeros when the first two positions of the Processing Code are 40 (Transfer). When 04XX message pairs follow the original transaction, the value used is from DE 95, positions 13–24 of the ISO 8583 message.
Completed Amount Settlement DR/CR Indicator	188	N/A	a-1	Indicates whether the value is a credit or debit to the receiver. Valid values are: **C** Credit to the receiver **D** Debit to the receiver When the Completed Amt–Settlement field is zero, this value is (**D**).
Interchange Fee	189–198	N/A	n-10	Batch generated—same currency as DE 50
Interchange Fee DR/CR Indicator	199	N/A	a-1	Indicates whether the value is a credit or debit to the receiver. Valid values are:

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values	
				C	Credit to the receiver
				D	Debit to the receiver
Service Level Indicator	200–202	123/1	an-3	Valid values are:	
				077	Merchant Data Cleansing
				078	Merchant Data Cleansing Plus
				079	Merchant Data Advance
				080	Merchant Data Cleansing + Merchant Data Advance
				081	Merchant Data Cleansing Plus + Merchant Data Advance
Response Code	203–204	123/1–2	an-2	Valid values are:	
				AA	Cleansed merchant data found, but same merchant data as supplied by the acquirer, not replaced. Additional data fields for Merchant Data Advance are provided.
				CR	Country restricted due to country regulations, not replaced.
				FN	Location found, exception rules apply requiring that cleansed merchant fields not be returned. Merchant Data Cleansing Plus (additional data fields) and Merchant Data Advance are provided.

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values	
				FR	DE 43 (Card Acceptor Name/Location), subfields 1-6 replaced, cleansed merchant data fields returned.
				NF	Cleansed merchant data not found, not replaced. DE 43, subfields 1-6 will contain the merchant information as supplied by the acquirer.
				NR	Cleansed merchant data found, same merchant data as supplied by the acquirer, not replaced. DE 43, subfields 1-6 will contain the merchant information as supplied by the acquirer.
				PA	Location not found. Additional data fields for Merchant Data Advance are provided.
				SU	Service unavailable
Filler	205–214	N/A	an-10	Spaces	
Positive ID Indicator	215	N/A	n-1	Valid values are:	
				0	Not supported
				1	Positive ID is in the issuer's online message; and the FIT value is greater than zero.
				2	Positive ID is in the issuer's online message; and the FIT value is equal to zero.

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values	
				3	Positive ID is not present in the online message; and the FIT value is greater than zero.
				4	Positive ID is not present in the online message; and the FIT value is equal to zero.
ATM Surcharge-Free Program ID	216	48/95	an-1	Valid values are:	
				A	Eligible Allpoint® surcharge-free ATM transaction
				N	No program
Cross Border Indicator	217	126	a-1	Valid values are:	
				Y	Transaction qualifies as a cross border transaction.
				N	Transaction does not qualify as cross border transaction.
Cross Border Currency Indicator	218	126	a-1	Valid values are:	
				X	Transaction does not qualify as cross border transaction. Currency validation not performed.
				Y	Transaction was submitted in the currency of the country where the merchant or ATM is located.

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values	
				N	Transaction was not submitted in the currency of the country where the merchant or ATM is located.
VISA International Service Assessment (ISA) Fee Indicator	219	110/4	n-1	Indicates whether the ISA fee is applied to the transaction. Value values are:	
				0	No international fee
				1	International fee debited
				2	International fee credited
Requested Amt Trans—Local	220–231	4	n-12	In the currency of the transaction DE 49 (Currency Code, Transaction)	
Filler	232–243	N/A	an-12	Spaces	
Trace Number—Adjustment Trans	244–249	11	n-6	In some cases, this field may be zero filled.	
Filler	250	N/A	an-1	Spaces	

Financial/Non-financial Exception Record (EREC)—Required

This record is created when a reversal adjustment, chargeback, or representment record is received.

Financial/Non-financial Exception Record (EREC) Required

Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Message Type Indicator	1–4		a-4	**EREC**

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Original Switch Serial Number	5–13	48/59	n-9	
Processor–Acquirer or Issuer	14		a-1	Type of processor listed in the SHDR record. Valid values are: **A** Acquirer **I** Issuer
Processor ID	15–18	N/A	n-4	MasterCard assigned acquirer or issuer processor ID. If the receiver of the file is the acquirer in the transaction, the four positions of the Processor ID field will contain the issuer processor ID (not found in the ISO online message unless the processor requests it.). The issuer processor ID appears in the last four positions of DE 100 in the ISO online message. If the receiver of the file is the issuer of the transaction, the four position Processor ID field will contain the acquirer processor ID. The acquirer processor ID appears in the last four positions of DE 33 in the ISO online message or as a processor option.
Transaction Date	19–24	13	n-6	Local date from acquirer: **MMDD** Provided from the acquirer **YY** Provided by Single Message System
Transaction Time HHMMSS	25–30	12	n-6	Local time as provided from the acquirer.

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Primary Account Number (PAN) Length	31–32		n-2	Length of significant number of PAN digits.
PAN	33–51	2	an-19	Left justified, blank filled • For acquirers, this field contains the account number provided by the merchant. • For issuers, this field contains the cardholder's primary account number.
Processing Code	52–57	3	n-6	
Original Trace Number	58–63	90/2	n-6	
Merchant Type (MCC)	64–67	18	n-4	
POS Entry	68–70	22	n-3	
Reference Number	71–82	37	an-12	
Acquirer Institution ID	83–92	32	n-10	This field will include either the bridged acquirer ICA or the Institution ID.If the bridged acquirer ICA is present, it will be right justified proceeded by leading zeros. The ISO 8583 institution ID is preceded by the number 1 because the ISO DE 32 is 9 digits long and the bulk file field is 10 digits long. Additionally, these transactions will be associated with one of the following Processor Identification Numbers, which is located in Positions 15–18: 0084 or 0752.
Terminal ID	93–102	41	ans-10	Left justified, blank-filled
Response Code	103–104	39	n-2	

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Brand	105–107	63/1	an-3	Includes the brand and interchange type.
Advice Reason Code	108–114	60	an-7	From exception online 0420/0220 message.
Intracurrency Agreement Code	115–118	N/A	an-4	If present, represents in what currency the transaction will be settled (DE 50).
Authorization ID	119–124	38	an-6	From online message when available or zeros.
Currency Code—Transaction	125–127	49	n-3	
Implied Decimal—Transaction	128	N/A	n-1	Implied decimal of Currency Code—Transaction.
Original Amt Trans—Local	129–140	4	n-12	In currency of DE 49. When an 0220/0230 or 04XX message pair follow the original transaction, the value used is that from DE 95, positions 1–12 of the ISO 8583 message.
Original Amount Transaction—Local DR/CR Indicator	141	N/A	a-1	Indicates whether the value is a Credit or Debit to the receiver. Valid values are: **C** Credit to the receiver **D** Debit to the receiver
Cash Back Amt—Local	142–153	54/5	n-12	In currency of DE 49.
Cash Back Amount—Local DR/CR Indicator	154	N/A	a-1	Indicates whether the value is a Credit or Debit to the receiver. Valid values are: **C** Credit to the receiver **D** Debit to the receiver

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Access Fee—Local	155–162	28	n-8	In currency of DE 49
Access Fee–Local DR/CR Indicator	163	28	a-1	Indicates whether the value is a Credit or Debit to the receiver. Valid values are: **C** Credit to the receiver **D** Debit to the receiver
Currency Code—Settlement	164–166	50	n-3	
Implied Decimal—Settlement	167	N/A	n-1	Implied decimal of Currency Code —Settlement (DE 50)
Conversion Rate—Settlement	168–175	9	n-8	The reciprocal of the online rate. The online rate is represented as settlement currency to local currency while this rate is represented as local currency to settlement currency.
Original Amt—Settlement	176–187	5	n-12	Original Completed amount of the financial transaction in settlement currency of DE 50.
Original Amt—Settlement DR/CR Indicator	188	N/A	a-1	Indicates whether the value is a Credit or Debit to the receiver. Valid values are: **C** Credit to the receiver **D** Debit to the receiver
Interchange Fee	189–198	N/A	n-10	In the currency of DE 50.
Interchange Fee DR/CR Indicator	199	N/A	a-1	Indicates whether the value is a Credit or Debit to the receiver. Valid values are: **C** Credit to the receiver **D** Debit to the receiver

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Service Level Indicator	200–202	123/1	an-3	The value associated to the services which the clearing account range is registered. Valid values are: 077 Merchant Data Cleansing 078 Merchant Data Cleansing Plus 079 Merchant Data Advance 080 Merchant Data Cleansing + Merchant Data Advance 081 Merchant Data Cleansing Plus + Merchant Data Advance
Response Code	203–204	123/1–2	an-2	Valid values are: AA Cleansed merchant data found, but same merchant data as supplied by the acquirer, not replaced. Additional data fields for Merchant Data Advance are provided. CR Country restricted due to country regulations, not replaced. FN Location found, exception rules apply requiring that cleansed merchant fields not be returned. Merchant Data Cleansing Plus (additional data fields) and Merchant Data Advance are provided.

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values	
				FR	DE 43 (Card Acceptor Name/Location), subfields 1–6 and PDS 0170 (Card Acceptor Inquiry Information), subfield 2 (Card Acceptor Phone Number) replaced cleansed merchant data fields returned.
				NF	Cleansed merchant data not found, not replaced. DE 43, subfields 1–6 and PDS 0170, subfield 2 will contain the merchant information as supplied by the acquirer.
				NR	Cleansed merchant data found, same merchant data as supplied by the acquirer, not replaced, DE 43, subfields 1–6 and PDS 0170, subfield 2 will contain the merchant information as supplied by the acquirer.
				PA	Location not found. Additional data fields for Merchant Data Advance are provided.
				SU	Service unavailable
Filler	205–206	N/A	an-2	Spaces	
Replacement Amount —Local	207–218	95/1	n-12	From 0420/0220 online message. In currency of DE 49	
Replacement Amount Local DR/CR Indicator	219	N/A	a-1	Indicates whether the value is a Credit or Debit to the receiver. Valid values are:	

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
				C Credit to the receiver **D** Debit to the receiver
Replacement Amt—Settlement	220–231	95	n-12	From 0420/0220 online message. In currency of DE 50
Replacement Amount Settlement DR/CR Indicator	232	N/A	a-1	Indicates whether the value is a Credit or Debit to the receiver. Valid values are: **C** Credit to the receiver **D** Debit to the receiver
Original Settlement Date	233–238	N/A	n-6	Format: **MMDDYY** Single Message System retrieves the month and day from batch processing and adds the year.
Positive ID Indicator	239	N/A	n-1	Valid values are: **0** Not Supported **1** Positive ID is in the issuer's online message and the FIT value is greater than zero. **2** Positive ID is in the issuer's online message and the FIT value is equal to zero. **3** Positive ID is not present in the online message and the FIT value is greater than zero. **4** Positive ID is not present in the online message and the FIT value is equal to zero.

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values	
ATM Surcharge-Free Program ID	240	48/95	an-1	Valid values are:	
				A	Eligible Allpoint® surcharge-free ATM transaction
				N	No program
Cross Border Indicator	241	126	a-1	Valid values are:	
				Y	Transaction qualifies as a cross border transaction.
				N	Transaction does not qualify as cross border transaction.
Cross Border Currency Indicator	242	126	a-1	Valid values are:	
				X	Transaction does not qualify as cross border transaction. Currency validation not performed.
				Y	Transaction was submitted in the currency of the country where the merchant or ATM is located.
				N	Transaction was not submitted in the currency of the country where the merchant or ATM is located.
ISA Fee Indicator	243	110	a-1	Fixed Length International Fee (ISA) Indicator. Valid values are:	
				0	No international fee
				1	International fee debited

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
				2 International fee credited
Trace Number—Adjustment Tran	244–249	11	n-6	From exception 042x/043x online message completion—Optional.
Filler	250	N/A	an-1	Spaces

Financial/Non-financial Posting Addendum Record (FPST)—Optional

When created, the FPST record follows the corresponding FREC. It should be used only by customers needing to post from this file.

The FPST record is created when one of the following criteria is met:

- The FPST Processor Data File (PDF) flag is turned on, or
- The STND PDF flag is turned on and the Response Code is 'STND', or
- The MMBH PDF flag is turned on and the Response Code is 'MMBH'

NOTE: Effective with release 15.2, the Financial/Non-financial Posting Addendum Record (FPST) will include the values for MoneySend Funding Transactions from DE 48, subelement 77 (Funding/Payment Transaction Type Indicators - C67Inter Platform Person-to-Person) in positions 170-172.

Financial/Non-financial Posting Addendum Record (FPST) Optional

Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Message Type Indicator	1–4	N/A	a-4	**FPST**
Switch Serial Number	5–13	63/3	n-9	
POS Data	14–24	61	an-11	Single Message System only reports the first 11 characters of the online message.
Card-Issuer Institution	25–34	N/A	n-10	
Account 1 Length	35–36		n-2	

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Account 1 "From"	37–55	102	an-19	Right justified, blank filled.
Filler	56–64	N/A	an-9	Reserved for future use.
Account 2 Length	65–66		n-2	
Account 2 "To"	67–85	103	an-19	Right justified, blank filled.
Filler	86–94	N/A	an-9	Reserved for future use.
Card Acceptor Name/ Address	95–116	43	ans-22	
Card Acceptor City	117–132	43	ans-16	
Card Acceptor State or Country Code	133–135	43	ans-3	
Stand-In Transaction	136		a-1	Valid values are: **Y** Yes **N** No
Debit MasterCard Off-Line	137		a-1	Valid values are: **Y** Yes **N** No
Merchant ID	138–152	42	an-15	Only present when the product type is NOT MD.
Amount, Cardholder Billing	153–164	6	n-12	Transaction amount converted to cardholder billing amount.
Currency Code, Cardholder Billing	165–167	51	n-3	Defines the currency of DE 6 (Amount, Cardholder Billing).
DR/CR Amt Indicator	168	N/A	a-1	Indicates whether Amount, Cardholder Billing is:

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
				C Credit **D** Debit
Implied Decimal, Cardholder Billing	169	N/A	n-1	Implied decimal of Currency Code—Cardholder Billing.
Payment Type Indicator	170–172	48/77	an-3	Defines the payment type indicator. Refer to the Single Message System Specifications for valid values for DE 48, subelement 77:
Processor ID 6-Digits	173–178	N/A	n-6	Reserved for future use. Customers must be prepared to receive up to six numeric characters in this field.
Payment Facilitator ID	179-189	48/1	n-11	Identification number for the payment facilitator
Independent Sales Organization ID	190-200	48/2	n-11	Identification number for the independent sales organization
Sub-Merchant ID	201-215	48/3	ans-15	The sub-merchant that is participating in a transaction originating from a service provider.
Filler	216–250	N/A	an-35	Spaces

Financial/Non-financial Fee Addendum Record (FEER)—Optional

When created, this record follows the corresponding FREC, NREC, or EREC core records or any corresponding FPST or EPST addendum records.

Financial/Non-financial Fee Addendum Record (FEER) Optional

This addenda record will not be sent, even if requested, if none of the fields are populated.

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Message Type Indicator	1–4		a-4	**FEER**
Switch Serial Number	5–13	63/3	n-9	
Fee Description	14–53	N/A	an-40	Batch generated to identify the type of interchange fee applied to the transaction.
Merchant Tier	54–56	N/A	an-3	Batch generated classification for U.S. Maestro POS transactions. Valid values are: BBn Big Box Stores Base CVn Convenience OTn All Other PEn Petroleum Base PLn PLUS SCn Specialty Clothing Base SWn Supermarket Warehouse VEn Venezuela **This value does not apply to U.S. Maestro POS transactions.** CV0 No tier assignment to the merchant In the values above, the two-character code represents the merchant category, and the **n** represents the customer tier. The tier value is a contractual agreement between MasterCard and the customer.

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
POS-Merchant ID	57–62	110	n-6	Maestro POS Merchant ID processed by the acquirer.
VAT Amount	63–74	N/A	n-12	Value Added Tax (VAT) equals a designated percentage of the interchange amount for the transaction. The result carries to the second position past the decimal point.
Extended Precision Interchange Fee	75–88	N/A	n-14	Batch generated interchange fee reported in settlement currency.
Extended Precision Interchange Fee DR/CR Indicator	89	N/A	a-1	Indicates to the receiver of the message if the value is a Credit or Debit. Valid values are: **C** Credit to the receiver. **D** Debit to the receiver.
Extended Precision Interchange Currency Code	90–92	N/A	n-3	Currency Code, Settlement (DE 50)
Extended Precision Interchange Implied Decimal	93	N/A	n-1	This field represents the exponent for the extended precision interchange fee positions 75-88. It is the exponent of settlement currency plus 4, not to exceed a value of 7.

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Separate Interchange Fee Paid	94–107	N/A	n-14	This field represents the total amount of interchange paid on the transaction by the acquirer or the issuer. An amount will be displayed only for Purchase with Cash Back transactions when the country or region specifies separate interchange for the purchase and cash back amounts. When displayed, Separate Interchange Fee Paid uses Extended Decimal Precision.
Separate Interchange Fee Paid DR/CR Indicator	108	N/A	a-1	Indicates to the receiver of the message if the value is a Credit or Debit. Valid values are: **C** Credit to the receiver. **D** Debit to the receiver.
Filler	109–250	N/A	an-142	Spaces

Financial/Non-financial Debit MasterCard Addendum Record (DBMC)—Optional

When created, the DBMC record follows the FREC core record and any corresponding FPST, EPST, and FEER records.

Financial/Non-financial Debit MasterCard Addendum Record (DBMC) Optional

The product type must be MD for this addendum record to be created.

The DBMC record does not include preauthorization transactions.

Preauthorization transactions will continue to be included with NREC records.

NOTE: Effective with Release 15.2, issuers need to be able to accept DE 48, subelement 63 in the DBMC record. The DE 48, subelement 63 data will be added in the current filler section of the DBMC record.

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Message Type Indicator	1–4		a-4	**DBMC**
Switch Serial Number	5–13	63/3	n-9	
Merchant ID	14–28	42	an-15	
Banknet Reference Number	29–37	63/4	an-9	
Acquirer's Reference Number (ARN)	38–60	63/5	an-23	
GCMS—Settlement Date	61–66	63/6	an-6	Format: **YYMMDD**
GCMS—Settlement Cycle Number	67–68	63/6	n-2	Valid values are 1–6
GCMS Card Authentication Method	69	110/5	ans-1	
GCMS Cardholder Authentication Entity	70	110/5	ans-1	
GCMS Card Data Output Capability	71	110/5	ans-1	
GCMS Terminal Data Output Capability	72	110/5	ans-1	
GCMS PIN Capture Capability	73	110/5	ans-1	
GCMS PAN Sequence Number	74–76	23	an-3	When present, distinguishes separate cards having the same Primary Account Number (PAN).
GCMS Program Registration ID	77–79	110/2	an-3	Indicates participation in special brand specific promotion programs such as Quick Payment Services, Supermarket, or Gaming.

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
GCMS Card Acceptance Program	80–82	110/6	an-3	Identifies the card program to which the transaction belongs. Valid values are: **DMC** Debit MasterCard
GCMS Business Service Arrangement Type Code	83	110/6	ans-1	Business relationship between the acquirer and issuer and the interchange rules governing the participants in the transaction. Valid values are: **1** Interregional **2** Intraregional **3** Intercountry **4** Intracountry **8** Customer-to-customer
GCMS Business Service ID Code	84–89	110/6	ans-6	Business service to which the transaction is assigned.
GCMS Interchange Rate Designator	90–91	110/6	ans-2	Interchange rate and editing rules applied to the transaction.
GCMS Settlement Service Level Code	92	110/7	an-1	Identifies the settlement level of the settlement service. Valid values are: **1** Regional **2** Intraregional
GCMS Settlement Service ID Code	93–102	110/7	ans-10	Settlement service based on the settlement service ID selected by the receiving customer.

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
GCMS Settlement Date	103–108	110/7	ans-6	If the Debit MasterCard issuer's settlement bank is closed on the date the transaction is received, this date will be the next open date for the settlement bank. Format: **YYMMDD**
GCMS Settlement Cycle	109–110	110/7	ans-2	Identifies the settlement cycle of the transaction. Valid values are **01** Cycle 1 **02** Cycle 2 **03** Cycle 3 **04** Cycle 4 **05** Cycle 5 **06** Cycle 6

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Advice Reason Usage Code	111	60/3	an-1	Debit MasterCard issuers must provide DE 60 (Advice Reason Code), subfield 3 (Advice Reason Detail Text), as defined in the *Single Message System Specifications* manual, when sending an online exception (chargeback) Issuer Reversal Advice/0422 message to the Single Message System through the issuer's online facility. Debit MasterCard issuers must provide DE 60 (Advice Reason Code), subfield 3 (Advice Reason Detail Text), when sending an online exception (chargeback) Issuer Reversal Advice/0422 message to the Single Message System through the issuer's online facility. Advice Reason Usage Code valid values are: **1** Issuer disputing initial presentment **2** Acquirer sending a representment **3** Arbitration chargeback
Financial Network Code	112–114	63/1	a-3	Financial bank card product associated with the transaction
Banknet Reference Number	115-120	63/2	n-6	The Banknet reference number is six characters.
Settlement Date	121-124	63/3	n-4	Format: MMYY

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Original Message Indicator	125-126	63/4	ans-2	For original Financial Transaction Request/0200 messages, this contains value 01. For incremental messages that are sent for the same T&E event, this contains two spaces. For T&E Reversal Transactions, this contains value 02.
Filler	127–250	N/A	an-124	Spaces

Financial/Non-financial Debit MasterCard Airline Ticket Addendum Record (AIRA)—Optional

When created, the AIRA record follows the core FREC Financial record, FPST Force Post , FEER Fee records, and DBMC Debit MasterCard records.

Financial/Non-financial Debit MasterCard Airline Ticket Addendum Record (AIRA) Optional

Airline ticket is required for Debit MasterCard® transactions.

Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Message Type Indicator	1–4		a-4	**AIRA**
Switch Serial Number	5–13	63/3	n-9	
Passenger Name	14–38	N/A	an-25	Passenger Name
Travel Date	54–59	N/A	n-6	Format: **MMDDYY**
Ticket Number	39–53	N/A	ans-15	Ticket Number
Carrier Code	60–61	N/A	an-2	Carrier Code

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Service Class	62–63	N/A	an-2	Service Class
Stop Over Code	64	N/A	an-1	Stop over Code
City of Origin	65–69	N/A	an-5	Origin City
City of Destination	70–74	N/A	an-5	Destination city
Filler	75–250	N/A	an-176	Reserved for future use

Financial/Non-financial Parcelas Addendum Record (PARC)—Optional

When created, the PARC record follows the FREC core record and any corresponding FPST and FEER records.

Financial/Non-financial Parcelas Addendum Record (PARC) Optional

This record is used only by Brazil processors.

Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Message Type Indicator	1–4		a-4	**PARC** (Parcelas)
Switch Serial Number	5–13	63/3	n-9	
Identifier	14–15	112	n-2	Valid values are: **21** Parcelas transaction **50** Construcard Transaction **60** Trishop transaction
Number of Installments	16–17	112	n-2	Number of chosen installments, from inquiry requests. When the transaction identifier is 50 or 60, this field is blank.

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Installment Interest	18–29	N/A	n-12	Estimated installment amount with interest. When the transaction identifier is 50 or 60, this field is blank.
Purchase Price with Interest	30–41	112	n-12	Total amount of transactions with interest. When the transaction identifier is 50 or 60, this field is blank.
Annual Interest Rate	42–45	112	n-4	Annual Interest Rate When the transaction identifier is 50 or 60, this field is blank.
Filler	46–250	N/A	an-205	Spaces

Financial/Non-financial Maestro CDC Addendum Record (MCDC)—Optional

When created the MCDC record follows any corresponding FPST, FEER addendum records, or both.

Financial/Non-financial Maestro CDC Addendum Record (MCDC) Optional

This record is used only by Brazil processors.

Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Message Type Indicator	1–4		a-4	**MCDC**.
Switch Serial Number	5–13	63/3	n-9	
Identifier	14–15	112/1	n-2	Valid value: **20** CDC transaction

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Number of Installments	16–17	112/2	n-2	Number of chosen installments, from inquiry requests.
Estimated Installment Amount	18–28	112/11	n-11	Estimated installment amount for number of installments chosen.
Estimated Installment Amount DR/CR Indicator	29	N/A	a-1	Indicates whether the value is a Credit or Debit to the receiver. Valid values are: **C** Credit to the receiver **D** Debit to the receiver
Total Amount	30–40	112/11	n-11	Total to be repaid via installments.
Total Amount DR/CR Indicator	41	N/A	a-1	Indicates whether the value is a Credit or Debit to the receiver. Valid values are: **C** Credit to the receiver. **D** Debit to the receiver.
Monthly Interest Rate	42–46	112/11	n-5	Monthly Interest Rate.
Annual Interest Rate	47–51	112/11	n-5	Annual Interest Rate.
TAC	52–59	112/11	n-8	Two decimal position—Registration Fee.
# of New Options Offered	60–61	112/11	n-2	Number of additional installment options offered.
CDC Identifier	62	N/A	a-1	Valid values are: **C** CDC Purchase **I** Inquiry
Filler	63–250	N/A	an-188	Spaces

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Financial/Non-financial Maestro Post Dated Addendum Record (MPDT) —Optional

When created, the MPDT record follows any corresponding FPST, FEER addendum records, or both.

Financial/Non-financial Maestro Post Dated Addendum Record (MPDT) Optional

This record is used only by Brazil processors.

Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Message Type Indicator	1–4		a-4	**MPDT**
Switch Serial Number	5–13	63/3	n-9	
Service Code	14–15	112/1	n-2	Valid values are: **30** Guaranteed **31** Non-guaranteed
Guarantee	16	112/18	a-1	The status of the transaction. Valid values are: **Y** Guaranteed **N** Non-guaranteed
Guarantee Amount	17–24	112/18	n-8	The amount of the guarantee in local currency; zero if no guarantee.
Proposed Settlement Date	25–30	112/18	n-6	Proposed settlement date (expected date for completion message arrival). Format: **MMDDYY**
Original MDS Settlement Date	31–36	112/18	n-6	Single Message System settlement date of original preauthorization; contains zeros for preauthorization message. Format: **MMDDYY**

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Original Switch Serial Number	37–45	112/18	n-9	Original switch serial number assigned by Single Message System to original pre-authorization request; contains zeros on pre-authorization message.
Interchange Amount	46–53	112/18	n-8	Interchange amount associated with the completion message with debit/credit indicator; two decimal positions; contains zeros on pre-authorization request.
Interchange Amount DR/CR Indicator	54	112/18	a-1	Indicates whether the value is a Credit or Debit to the receiver. Valid values are: **C** Credit to the receiver. **D** Debit to the receiver.
Authorization Code	55–60	112/18	n-6	The online authorization code provided by the issuer on the original pre-authorization request.
Pre Auth or Completion	61		a-1	Valid values are: **P** Pre-authorization **A** Completion
Filler	62–250	N/A	an-189	Spaces

Financial/Non-financial Maestro Installment Addendum Record (MIST) —Optional

When created this record follows any corresponding FPST, FEER addendum records, or both.

Financial/Non-financial Maestro Installment Addendum (MIST) Optional

This record is used only by Brazil processors.

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Message Type Indicator	1–4		a-4	**MIST**
Switch Serial Number	5–13	63/3	n-9	
Service Code	14–15	112/1	n-2	Valid values are: **40** Guaranteed **41** Not guaranteed
Guarantee	16	112/19	a-1	Indicates the status of the transaction. Valid values are: **Y** Guaranteed **N** Not guaranteed
Guarantee Amount	17–24	112/19	n-8	The amount of the guarantee in local currency; zero if no guarantee.
Number of Installments	25–26	112/19	n-2	Number of requested installments
Number of this Installment	27–28	112/19	n-2	Number in sequence of this completion transaction; zero for pre-authorization request.
Date of First Installment	29–34	112/19	n-6	Contains zeros for completion messages Format: **MMDDYY**
Original MDS Transaction Date	35–40	112/19	n-6	Single Message System settlement date of original pre-authorization request; contains zeros on pre-authorization message. Format: **MMDDYY**
Original Switch Serial Number	41–49	112/19	n-9	Assigned by MasterCard to original pre-authorization request; contains zeros on pre-authorization message.

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Interchange Amount	50–57	112/19	n-8	Associated with completion message with debit/credit indicator; contains zeros on pre-authorization message; two decimal position.
Interchange Amount DR/CR Indicator	58	112/19	a-1	Indicates whether the value is a Credit or Debit to the receiver. Valid values are: **C** Credit to the receiver. **D** Debit to the receiver.
Authorization Code	59–64	112/19	n-6	Online authorization code provided by the issuer on the original pre-authorization request.
Pre-Auth or Completion	65		a-1	Valid values are: **P** Pre-authorization **A** Completion
Filler	66–250	N/A	an-185	Spaces

Financial/Non-financial Merchant Generated Installment Payment Addendum Record (MGIP)—Optional

When created this record follows any corresponding FPST, FEER addendum records, or both.

Financial/Non-financial Merchant Generated Installment Payment Addendum (MGIP) Optional

This record is used only by Brazil processors.

Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Message Type Indicator	1–4		a-4	**MGIP**

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Switch Serial Number	5–13	63/3	n-9	
Number of Installments	14–15	112/1	n-2	Number of installments in the agreement.
Date of First Installment	16–19	112/1	n-4	
IOF Indicator	20	112/25	a-1	Brazil tax applied to the amount of the sale. This tax is paid by the merchant or the cardholder depending on the IOF indicator in the transaction. In both cases, the issuer pays the tax to the government of Brazil. Valid values are: **Y** If the IOF is included in the installment amount **N** If the IOF is not included in the installment amount
Posting Cycle	21	112/25	n-1	Valid values are: **1** First payment within 30 days **2** First payment within 60 days **3** First payment within 90 days
Installment Amount	22–30	112/25	n-9	Installment amount of the transaction; two decimal positions.
Renumeration Percent Amount	31–33	112/25	n-3	A fee the issuer pays to the acquirer. This fee is given to the acquirer from the issuer. Installment amount of the transaction; two decimal positions.

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Tax–Y Percent	34–37	112/25	n-4	The merchant discount resulting from an agreement between the acquirer and the merchant. This amount is passed from the acquirer to the merchant. Tax Y equals acquirer fee; two decimal positions.
Tax–X–Monthly Percent	38–41	112/25	n-4	Tax X is the tax applied to the price of the purchase. The merchant informs the cardholder of the amount of Tax X. This tax is passed on to the cardholder. Tax–X monthly interest rate; two decimal positions.
Tax–X–Annual Percent	42–46	112/25	n-5	Tax X annual interest rate; two decimal positions.
Mora Tax Percent	47–50	112/25	n-4	A penalty to the cardholder if the payments are not made on time. This tax is passed on to the cardholder if payments are not made on time. Mora Tax percent; two decimal positions.
Net Transaction Amount	51–61	112/25	n-11	Net total amount; two decimal positions
IOF Amount	62–67	112/25	an-6	Amount of IOF; two decimal positions.
CPMF	68–73	112/25	an-6	A Brazil tax applied to the cardholder or merchant for taking the funds from the account. This tax exists when the tax X < tax Y. This tax is passed on to the cardholder. Two decimal positions.

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
TAC	74–79	112/25	an-6	A tax that the issuer charges the cardholder when credit is given to the cardholder. This tax is passed on to the cardholder. Two decimal positions amount value.
Remuneration Amount	80–85	112/25	n-6	The fee amount passed from the acquirer to the issuer.
First Installment Date	86–91	112/25	n-6	Date of the first installment. Format: **MMDDYY**
Original Amount Requested	92–103	4	an-12	Original transaction amount requested (DE 4) from the Financial Transaction Request/0200 message, in currency of DE 49, two decimal places.
Financed Amount	104–114	112/25	n-11	If tax X = 0, financed amount = transaction amount If tax X > 0, financed amount = (installment amount X number of installments) + IOF
Remuneration Tax Amount	115–118	112/25	n-4	Income tax applied to remuneration amount.
Remuneration Net Amount	119–124	112/25	n-6	Remuneration amount less IR (Brazil Income Tax)
Filler	125–250	N/A	an-126	Spaces

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Financial/Non-financial Additional Data Addendum Record (ADDR)—Optional

When created, the ADDR record follows the corresponding FREC, NREC, or EREC core records and any corresponding FPST, EPST addendum records, or both.

Financial/Non-financial Additional Data Addendum Record (ADDR) Optional

Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Message Type Indicator	1–4		a-4	**ADDR**
Switch Serial Number	5–13	63/3	n-9	
Currency Code, Currency Conversion Assessment	14–16	51	n-3	Cardholder Billing Currency Code
Implied Decimal, Currency Conversion Assessment	17	N/A	n-1	Implied decimal of currency in DE 51
Amount, Currency Conversion Assessment	18–29	111	n-12	Amount calculated by Single Message System resulting from applying the Currency Conversion Assessment to the transaction. Represented in the currency of the cardholder's billing currency.[2]
Amount, Currency Conversion Assessment DR/CR Indicator	30	N/A	a-1	Indicates whether the value is a Credit or Debit to the receiver. Valid value are: **C** Credit to the receiver. **D** Debit to the receiver.
Filler	31–43	N/A	an-13	Spaces

[2] With Release 16.Q2, MasterCard will provide the CCA Amount, CCA Currency Code, and CCA Implied Decimal in the ADDR in positions 14-29 using the Cardholder Currency as sent to the issuer in the original transaction

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Healthcare Expense Local Amount	44-55	54/5	n-12	Contains the Healthcare Expense Local Amount. The amount in DE 54, subfield 5 when the following apply: **DE 3 =** 00 Purchase **DE 54, subfield 2=** 10 (FSA Eligible Expenditure)
Healthcare Expense USD Amount	56–63	54/5	n-8	Contains the Healthcare Expense USD Amount. The amount in DE 54, subfield 5 when the following apply: **DE 3 =** 00 Purchase **DE 54, subfield 2** 10 (FSA Eligible Expenditure)
Healthcare Expense Amount DR/CR Indicator	64	N/A	an-1	Indicates to the receiver if the value is a Credit or Debit. Valid values are: **C** Credit to receiver. **D** Debit to receiver.
Fraud-Score	65–67	126	an-3	For Fraud Monitor, valid values are: **000–999** Actual score (where 999 is more likely to be fraudulent than a score of 000) **XXX** Unable to return scores **ZZZ** Fraud server is unavailable.
Fraud-Risk Indicator	68–73	126	an-6	For Fraud Monitor service—Indicates the fraud scoring risk contributing factor. Valid values are: **00** No Suspicious Activity

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values	
				01	Suspicious pattern of transaction amounts—cardholder
				02	Suspicious pattern of account activity at device or merchant
				03	Suspicious pattern of geographical distances between transaction locations
				04	Unusual amount or number of transaction fees
				05	Unusual transaction frequency—account
				06	Suspicious geographic location of transactions
				07	Suspicious pattern of transaction merchant categories—account
				08	Unusual/suspicious pattern of transaction amounts—device
				09	High/Unusual transaction frequency—device
				10	Suspicious pattern of transaction time
				11	Unusual/abnormal transmitted data.

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values	
Account Category	74	48/38	an-1	Used for Account Level Management processing on the Enhanced Value Platform. The account category value.	
				B	Consumer Rewards
				Z	MasterCard provided default value indicating that the specific cardholder account found in DE 2 (Primary Account Number) does not participate in Account Level Management processing.
Flexible Spending Account (FSA)—Amount Type	75–76	54/5	an-2	The FSA Amount Type. Valid value:	
				DE 54, subfield 2	11 (Prescription Eligibility Amount)
FSA-Amount Indicator	77	54/4	an-1	The FSA Debit or Credit Amount Indicator. Valid values are:	
				C	Credit amount or positive balance.
				D	Debit amount or negative balance.
FSA-Local Amount	78–89	54/5	n-12	FSA Local Amount. Amount in DE 54, subfield 5 when the following applies:	
				DE 54, subfield 2	11 (Prescription Eligibility Amount)
FSA-USD Amount	90–97	54/5	n-8	USD Amount. Amount in DE 54, subfield 5 when the following apply:	

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values	
				DE 54, subfield 2	11 (Prescription Eligibility Amount)
Currency Code	98–100	54/3	n-3	The currency code of the local transaction currency.	
Implied Decimal-Transaction	101	N/A	n-1	The implied decimal of the transaction.	
Amount	102–113	54/5	n-12	Amount in DE 54, subfield 5 when the following applies and there is dynamic currency conversion:	
				DE 54, subfield 2=	58 (POI Amount)
Product ID	114–116	110/8	an-3	Includes Maestro or MasterCard product code. Blank if not available.	
Fee Alliance Indicator	117	N/A	an-1	Valid values:	
				Y	Transaction participated in the ATM Access Fee Alliance Service.
				Blank	Transaction did not participate in the ATM Access Fee Alliance Service.
Mapped PAN Account Length	118–119	N/A	n-2	Length of significant number of Primary Account Number (PAN) digits	

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Mapped PAN Account	120–138	48/33	an-19	When mapping has occurred, the acquirer is sent the true PAN in this field. When mapping has occurred, the issuer is sent the virtual PAN/token in this field and zero in the length. If PAN mapping is not successful, this field will contain blanks for both acquirer and issuer.
Mapped PAN Indicator	139	48/33	an-1	Indicates when PAN Mapping has occurred. Valid values are: **C** The Mapped PAN Account field contains the MasterCard Digital Enablement Service token. **F** MasterCard Digital Enablement Service Card on File Account Number **M** The Mapped PAN Account field contains the true PAN. **P** The Mapped PAN Account field contains the Virtual *PayPass* PAN. **V** The Mapped PAN Account field contains the Virtual PAN. **Blank** PAN mapping did not occur.
EBT Merchant ID	140–146	N/A	an-7	
EBT Voucher ID	147–161	N/A	an-15	

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
ICCR Amount	162–171	N/A	n-10	
DB CR IND ICCR	172	N/A	an-1	
Bill Pay Fee Amount	173–180	N/A	an-8	
Bill Pay Fee Amount Indicator	181	N/A	an-1	
Fraud Notification Service Close Date	182–187	48/19	an-6	Date of the second fraud-related chargeback on the account. Format: YYMMDD
Fraud Notification Service Chargeback Counter	188–189	48/19	an-2	Contains the total number of fraud-related chargebacks processed for the same PAN and expiration date. Valid values are -1 through 99. When the value is "-1", the FNS date will be zeros and the FNS IND will be spaces..
Fraud Notification Service Second Presentment Rights Indicator	190–192	48/19	an-3	FNS or Spaces The value is FNS for representment of a fraud transaction.
Filler	193–250	N/A	an-58	Spaces

Financial/Non-financial Exception Posting Record (EPST)—Optional

The EPST record contains adjustment, chargeback, and representment detail information.

Financial/Non-financial Exception Posting Record (EPST) Optional

When created, this record follows the EREC core record.

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Message Type Indicator	1–4		a-4	**EPST**
Original Switch Serial Number	5–13	48/59	n-9	
POS Data	14–24	61	an-11	
Card-Issuer Institution	25–34	58	n-10	The ISO 8583 institution ID is preceded by a 1 because the ISO DE 32 is 9 digits.
Account 1 Length	35–36	N/A	n-2	
Account 1 "From"	37–55	102	an-19	Right justified, zero-filled.
Filler	56–64	N/A	an-9	Reserved for future use.
Account 2 Length	65–66	N/A	n-2	
Account 2 "To"	67–85	103	an-19	Right justified, zero-filled.
GCMS data element 25 (Message Reason Code)	86–89	N/A	an-4	Provides the message receiver with the reason the message was sent.
Filler	90–94	N/A	an-5	
Card Acceptor Name/ Address	95–116	43	ans-22	
Card Acceptor City	117–132	43	ans-16	
Card Acceptor State or Country Code	133–135	43	ans-3	
Stand-In Transaction	136		a-1	Stand-In (from original financial transaction). Valid value are: **Y** Yes **N** No

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Adjustment Date	137–142	N/A	n-6	Single Message System Date Format: **MMDDYY**
Adjustment Time	143–148	N/A	n-6	Single Message System Time Format: **HHMMSS**
Adjusted Amt—Local	149–160	N/A	n-12	Generated from Single Message System internal exception process. In the local currency of the acquirer or source location of the transaction (DE 49).
Adjusted Amt—Local DR/CR Indicator	161	N/A	a-1	Indicates whether the value is a Credit or Debit to the receiver. Valid values are: **C** Credit to the receiver. **D** Debit to the receiver.
Adjusted Amt—Settlement	162–173	N/A	n-12	Generated from Single Message System internal exception process. In the currency that the acquirer or issuer has selected as their settlement currency (DE 50).
Adjusted Amount—Settlement DR/CR Indicator	174	N/A	a-1	Indicates whether the value is a Credit or Debit to the receiver. Valid values are: **C** Credit to the receiver **D** Debit to the receiver
Positive ID Indicator	175	N/A	n-1	Valid values are: **0** Indicates "not supported"

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
				1 Positive ID is in the issuer's online message and the FIT value is greater than zero. **2** Positive ID is in the issuer's online message and the FIT value is equal to zero. **3** Positive ID is not present in the online message and the FIT value is greater than zero. **4** Positive ID is not present in the online message and the FIT value is equal to zero.
Merchant ID	176–190	42	an-15	Only present when the product type is NOT MD.
Amount, Cardholder Billing	191–202	6	n-12	Transaction amount converted to cardholder billing amount.
Currency Code, Cardholder Billing	203–205	51	n-3	Defines the currency of DE 6 (Amount, Cardholder Billing).
DR/CR Amt Indicator	206	N/A	a-1	Indicates whether Amount, Cardholder Billing is a Credit or Debit. Valid values are: **C** Credit to the receiver. **D** Debit to the receiver.
Implied Decimal, Cardholder Billing	207	N/A	n-1	Implied decimal of Currency Code, Cardholder Billing.

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Adjustment Switch Serial Number	208–216	63/3	n-9	Generated from Reversal Advice/04xx or Financial Transaction Advice/0220 and Financial Transaction Advice Response/0230 messages.
Payment Type Indicator	217–219	48/77	an-3	Defines the payment type indicator. Refer to the Single Message System Specifications manual for valid values for DE 48, subelement 77.
Processor ID 6 digits	220–225	N/A	n-6	Reserved for future use. Customers must be prepared to receive up to six numeric characters in this field.
Filler	226–250	N/A	an-25	Spaces

Miscellaneous Fee Records (1740)—Optional

The Miscellaneous Fee Records provides detailed information about miscellaneous fee records the Single Message System receives from the Global Clearing Management System (GCMS).

Miscellaneous Fee Records (1740) Optional

These records are typically customer-to-customer fees not associated with a particular cardholder transaction and may be customer or clearing system-generated, used to reflect the settlement position at a processor level by settlement currency.

Field Description	Position	IPM PDS/ Subfield	ISO DE No./ Subfield	Attribute	Valid Values
Message Type Indicator	1–4	N/A	N/A	an-4	**1740**
Switch Serial Number	5–13		63/3	n-9	

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Field Description	Position	IPM PDS/ Subfield	ISO DE No./ Subfield	Attribute	Valid Values
Message Type Identifier	14–17		N/A	n-4	1740
Function Code	18–20	24	N/A	n-3	Three-digit function code that indicates the message's specific purpose. Valid values: • **700** Fee Collection (Member-generated) • **780** Fee Collection Return • **781** Fee Collection Resubmission • **782** Fee Collection Arbitration Return • **783** Fee Collection (Clearing System-generated) • **790** Fee Collection (Funds Transfer) • **791** Fee Collection (Funds Transfer Backout
Cardholder Transaction	21–22		3/1	an-2	Two-digit code that describes the transaction being performed.
Amount, Transaction	23–34		4	n-12	The amount of funds requested by the cardholder in the local currency of the acquirer or source location of the transaction.
Date, Local Transaction YYMMDD	35–40	12/1	N/A	an-6	Date the transaction takes place at the card acceptor location.

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Field Description	Position	IPM PDS/ Subfield	ISO DE No./ Subfield	Attribute	Valid Values
Currency Code, Transaction	41–43		49	n-3	Three-digit code that defines the local currency of the acquirer or source location of the transaction.
Currency Exponents	44	0148/2		an-1	Identifies the implied decimal position applicable to the ISO standard currency code.
Transaction Destination Institution ID Code (Issuer)	45–55	93	N/A	n-11	Identifies the transaction destination institution.
Transaction Originator Institution ID Code (Acquirer)	56–66	94	32	n-11	Identifies the transaction originator institution.
Message Reason Code	67–70	25	60/2	an-4	Code that provides the message receiver with the reason for sending the message.
Processor ID	71–81	0105/3		n-11	For customer-generated logical files, Processor ID contains the customer ID of the processor submitting the file. For logical files that are generated by MasterCard, this subfield contains the customer ID of the processor receiving the file.
Acquirer Reference Data	82–104	31	63/5	an-23	Data an acquirer supplies in an acquirer-originated message that may be required for an issuer to return to the acquirer in a subsequent message.

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Field Description	Position	IPM PDS/ Subfield	ISO DE No./ Subfield	Attribute	Valid Values
Primary Account Number (PAN) (Length)	105–106		2	n-2	Length Field: 2 positions, value = 06–19.
Primary Account Number (PAN)	107–125		2	an-19	Data Field: Variable length, 6–19 positions. A series of digits that identify a customer account or relationship.
Original Amount	126–137	30	4 5	n-12	Field that contains the "Amount" data element values from the First Presentment/1240 or Fee Collection (member-generated)/1740.
Data Record	138–237	72	N/A	an-100	Message text data, file update data, or other information as specified in individual IPM messages. **Message Reason Code 7808:** • "Interchange Adjustment For : " – Positions 138-166 • Process Date, Format; MM/DD/YY – Positions 167-174 • Blank – Position 175 • Account Range – Positions 176–213
Filler	238–250			an-13	Spaces

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Miscellaneous Fee Records (1741)—Addendum Record

The Miscellaneous Fee Records is a continuation of the 1740 record and is not a stand-alone addendum type.

Miscellaneous Fee Records (1741) Optional

These records are optional and always sent with the Miscellaneous Fee Records (1740)—Optional.

Field Description	Position	IPM PDS/ Subfield	ISO DE No./ Subfield	Attribute	Valid Values
Message Type Indicator	1–4			an-4	**1741**
Switch Serial Number	5–13		63/3	n-9	
Account Number Type (used when PAN mapping has occurred)	14-15	PDS 0001, subfield 1		ans-2	PDS 0001, subfield 1 indicates the account type associated with PDS 0001, subfield 2. Refer to the *IPM Clearing Formats* and the *GCMS Reference Manual* for a list of values.
Account Number (used when PAN mapping has occurred)	16-34	PDS 0001, subfield 2	N/A	an-19	PDS 0001 will contain the token/contactless account number data to the issuer. The PAN will be in DE 2. PDS 0001 will contain the PAN data to the acquirer. The token/ contactless account number will be in DE 2.
Filler	35-250			an-216	Spaces

PDS 0001 (MasterCard Mapping Service Account Number) will be present for MDES (device and Card on File) and Contactless Mapping Service transactions.

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Settlement Trailer Record (STRL)—Required

The STRL record is used to reflect the settlement position at a processor level by settlement currency.

Settlement Trailer Record (STRL) Required

Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Message Type Indicator	1–4	N/A	a-4	**STRL**
Settlement Service Number	5–7	N/A	n-3	Settlement indicator assigned by MasterCard
Intra-currency Agreement Number	8–11	N/A	an-4	Reserved for future use.
Currency Code—Settlement	12–14	50	n-3	A separate Settlement Trailer Record (STRL) for each currency represented in the transaction file.
Implied Decimal—Settlement	15	N/A	n-1	Implied decimal of local settlement currency (DE 50).
Processor—Acquirer or Issuer	16	N/A	a-1	Settlement position of the processor in the Settlement Header Record (SHDR). Valid values are: **A** Acquirer **I** Issuer **N** Net Acquirer and Issuer

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
				Each transmission contains one of the following Settlement Trailer Record (STRL) combinations: • Acquirer and Net (A & N) • Issuer and Net (I & N) • Acquirer, Issuer, and Net (A, I, & N) The Net Settlement Trailer Record (STRL) represents the net amount that is settled to the customer. The Net record contains the final settlement amount only.
Filler	17–26	N/A	an-10	Reserved for future use.
Total Debit Amount—Settlement	27–40	N/A	n-14	Calculated in batch processing. The sum of all **FREC** debit records. Debit records contain a **D** in the settlement indicator field. The totals reported for the acquirer are presented in the true settlement position for the transactions. Debits to issuers will be credits to acquirers.
Number of Debit Items	41–48	N/A	n-8	Calculated in batch processing. The number of **FREC** debit records. The number of debits is not incriminated for transactions when the first two positions of the Processing Code are equal to 40 (Transfer).
Total Credit Amount—Settlement	49–62	N/A	n-14	Calculated in batch processing. The sum of all **FREC** credit records. Credit records contain a **C** in the settlement indicator field. The totals reported for the acquirer are presented in the true settlement position for the transactions. Debits to issuers will be credits to acquirers.

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Number of Credit Items	63–70	N/A	n-8	Calculated in batch processing. The number of **FREC** credit records. The number of credits is not incriminated for transactions when the first two positions of the Processing Code are equal to 40 (Transfer).
Total Reversal Debit Amount	71–84	N/A	n-14	Calculated in batch processing. The sum of all **EREC** debit records. Debit records contain a **D** in the settlement indicator field. The totals reported for the acquirer are presented in the true settlement position for the transactions. Debits to issuers will be credits to acquirers.
Number of Debit Reversals	85–92	N/A	n-8	Calculated in batch processing. The number of **EREC** debit records.
Total Reversal Credit Amount	93–106	N/A	n-14	Calculated in batch processing. The sum of all credit **EREC** records. Credit records contain a **C** in the settlement indicator field. The totals reported for the acquirer are presented in the true settlement position for the transactions. Debits to issuers will be credits to acquirers.
Number of Credit Reversals	107–114	N/A	n-8	Calculated in batch processing. The number of **EREC** credit records.
Number of Non-financial	115–122	N/A	n-8	Calculated in batch processing. The number of non-financial **NREC** records. Non-financial records are transaction where no card settlement value is interchanged through the Single Message System. These include balance inquiries, funds transfers, denials, and e-commerce certificate requests.

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Total Interchange Fees —Debits	123–134	N/A	n-12	Calculated in batch processing. The sums of all debit interchange from **FREC**, **NREC**, and **EREC** records. Debit records contain a **D** in the interchange indicator field.
Total Interchange Fees —Credits	135–146	N/A	n-12	Calculated in batch processing. The sums of all credit interchange from **FREC**, **NREC**, and **EREC** records. Credit records contain a **C** in the interchange indicator field.
Filler	147–163	N/A	an-17	Spaces
Total Net Settlement	164–177	N/A	n-14	Processor Settlement position
Total Net Settlement DR/CR Indicator	178	N/A	a-1	Indicates whether the value is a Credit or Debit to the receiver. Valid values are: **C** Credit to the receiver. **D** Debit to the receiver.
Total Debit Amount with Miscellaneous Fee Items	179–192	N/A	n-14	The total debit amount from the Total Debit Amount-Settlement field in positions 27–40, plus the Total Reversal Debit Amount in positions 71–84, plus the Total Interchange Fees-Debits in positions 123–134, plus the Debit amount from the 1740 messages written to the 250-byte Batch Data File. This field will be zero filled when no Miscellaneous Fee Records (1740) are present.

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Number of Debit Items with Miscellaneous Fees	193–200	N/A	n-8	The total count from the Number of Debit Items field in positions 41–48, plus the Number of Debit Reversals in positions 85–92, plus the Debit count of the 1740 messages written to the 250-byte Batch Data File. This field will be zero filled when no Miscellaneous Fee Records (1740) are present.
Total Credit Amount with Miscellaneous Fees	201–214	N/A	n-14	The total amount from the Total Credit Amount Settlement field in positions 49–62, plus the Total Reversal Credit Amount in positions 93–106, plus the Total Interchange Fees-Credits in positions 135–146, plus the Credit amount from the 1740 messages written to the 250-byte Batch Data File. This field will be zero filled when no Miscellaneous Fee Records (1740) are present.
Number of Credit Items with Miscellaneous Fee Items	215–222	N/A	n-8	The total count from the Number of Credit Items in positions 63–70, plus the Number of Credit Reversals in positions 107–114, plus the Credit count of the 1740 messages written to the 250-byte Batch Data File. This field will be zero filled when no Miscellaneous Fee Records (1740) are present.

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Extended Precision Total Interchange Fees–Debits	223–236	N/A	n-14	This field, and the Extended Precision Total Interchange Fees–Credit field, are calculated from the extended sums of interchange from the FEER records. The amount is rounded to the implied decimal of settlement currency. These fields can be different amounts than the fields in positions 123-134 and 135-146 of the STRL Debit records contain a **D** in the interchange indicator field.
Extended Precision Total Interchange Fees–Credits	237–250	N/A	n-14	This field, and the Extended Precision Total Interchange Fees–Debit field, are calculated from the extended sums of interchange from the FEER records. The amount is rounded to the implied decimal of settlement currency. These fields can be different amounts than the fields in positions 123-134 and 135-146 of the STRL Credit records contain a **C** in the interchange indicator field.

Interchange Compliance Issuer Detail Adjustment Record (INTC)—Required

An INTC record is created when a file is received from GCMS.

Interchange Compliance Issuer Detail Adjustment Record (INTC) Required

Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Message Type Indicator	1–4	N/A	a-4	**INTC**

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Acceptance Brand ID	5–7	N/A	ans-3	Acceptance brand or financial network to which a transaction belongs.
Business Service Arrangement Type	8	N/A	ans-1	Assigned to the transaction in GCMS.
Business Service ID	9–14	N/A	ans-6	Assigned to the transaction in GCMS.
Interchange Rate Designator	15–16	N/A	an-2	Originally submitted and processed through GCMS.
Business Date	17–22	N/A	n-6	The clearing system's processing date expressed in the local time zone of the clearing system's processing center. Format: **YYMMDD**
Business Cycle	23–24	N/A	n-2	A two-digit numeric subfield that represents the clearing cycle.
Member ID	25–35	N/A	n-11	The issuer's MasterCard customer identification number.
PAN—Primary Account Number	36–51	N/A	n-16	Received in the GCMS record sent.
Filler	52–54	N/A	an-3	Spaces
Amount Transaction (Clearing)	55–66	N/A	n-9(10)v99	Submitted by the acquirer in the first presentment message.
Revised Interchange Fee Amount	67–74	N/A	n-9(6)v99	Interchange fee amount after adjustment by the interchange compliance process.
Revised Interchange Rate Designator	75–76	N/A	an-2	Interchange rate designator to which the transaction was adjusted by the interchange compliance process.

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Banknet Reference Number (BRN)	77–85	N/A	an-9	Assigned by the MasterCard Authorization System at the acquirer MIP.
Banknet Date	86–89	N/A	n-4	Date of the transmission from the authorization log. Format: **MMDD** **MM** MONTH **DD** DAY
Filler	90–250	N/A	an-161	Spaces

Additional Processor Private Data Addendum (APPD)—Optional

The APPD record contains transaction matching or queuing detail that can be accessed by the message originator or message designator upon receipt of the corresponding response to the originating request or advice message.

Additional Processor Private Data Addendum (APPD) Optional

Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Message Type Indicator	1–4	N/A	a-4	**APPD**
Switch Serial Number	5–13	63/3	n-9	
Length of Processor Private Data	14–16	N/A	n-3	Length of the private-use data.
Processor Private Data	17–66	127	an-50	Private-use data up to a maximum length of 50 characters.
Filler	67–250	N/A	an-184	Spaces

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Financial/Non-financial MasterCard Merchant Data Cleansing Service (CL10)—Optional

This record contains original (uncleansed) and cleansed merchant data if the member participates in the MasterCard Merchant Data Cleansing Service and sometimes the MasterCard Merchant Data Cleansing Plus Service.

Financial/Non-financial MasterCard Merchant Data Cleansing Service

Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Message Type	1–4	N/A	an-4	**CL10**
Switch Serial Number	5–13	63/3	n-9	
POS Merchant Name	14–35	43/1	ans-22	DE 43 (Card Acceptor Name/ Location), subfield 1 (Card Acceptor Name) from the incoming (uncleansed) First and Second Presentment/1240 messages.
Merchant City	36–48	43/2	ans-13	DE 43, subfield 3 (Card Acceptor City) from the incoming (uncleansed) First and Second Presentment/1240 messages.
Merchant State, Province, or Region Code	49–51	43/3	a-03	DE 43, subfield 5 (Card Acceptor State, Province, Region Code) from the incoming (uncleansed) First and Second Presentment/1240 messages
Cleansed Merchant Name	52–73	43/4	ans-22	DE 43, subfield 1 (Cleansed Merchant Name) from the incoming (cleansed) First and Second Presentment/1240 messages.
Cleansed Merchant Street Address	74–121	43/5	ans-48	DE 43, subfield 2 (Cleansed Merchant Street Address) from the incoming (cleansed) First and Second Presentment/1240 messages.

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Cleansed City Name	122–134	43/6	ans-13	DE 43, subfield 3 (Cleansed City Name) from the incoming (cleansed) First and Second Presentment/1240 messages.
Cleansed State/ Province Code	135–137	PDS 0170/2	a-3	DE 43, subfield 5 (Cleansed State/ Province Code) from the incoming (cleansed) First and Second Presentment/1240 messages.
Cleansed Merchant Postal Code	138–147	N/A	ans-10	DE 43, subfield 4 (Cleansed Merchant Postal Code) from the incoming (cleansed) First and Second Presentment/1240 messages.
Cleansed Country Code	148–150	N/A	a-3	DE43, subfield 46 (Cleansed Merchant Country Code) from the incoming (cleansed) First and Second Presentment/1240 messages.
Cleansed Merchant Telephone Number	151–166	N/A	an-16	PDS170, subfield 2,(Card Acceptor Inquiry Information), subfield 2 (Cleansed Merchant Telephone Number) from the incoming (cleansed) First and Second Presentment/1240 messages.
Filler	167–250	N/A	ans-84	Spaces

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Financial/Non-financial MasterCard Merchant Data Cleansing Plus Service (CL20)—Optional

When created, the CL20 record follows the corresponding CL10 record.

Financial/Non-financial MasterCard Merchant Data Cleansing Plus Service Optional

Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Message Type	1–4	N/A	an-4	**CL20**
Switch Serial Number	5–13	63/3	n-9	
Cleansed Legal Corporate Name	14–103	123/4–1	ans-90	The full, legal corporate name of the merchant.
Sales Channel Percentage Brick	104–106	123/4–2	n-3	The sales channel brick percentage.
Sales Channel Percentage Online	107–109	123/4–3	n-3	The sales channel online percentage.
Sales Channel Percentage Other	110–112	123/4–4	n-3	The sales channel other percentage.
Cleansed Merchant URL	113–212	123/4–5	ans-100	The first 100 characters of the cleansed merchant URL, when available.
Filler	213–250	N/A	ans-38	Spaces

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Financial/Non-financial MasterCard Merchant Data Cleansing Plus Service (CL21) continued—Optional

When created, the CL21 record follows the corresponding CL20 record.

Financial/Non-financial MasterCard Merchant Data Cleansing Plus Service continued (CL21) Optional

Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Message Type	1–4	N/A	an-4	**CL21**
Switch Serial Number	5–13	63/3	n-9	
Cleansed Merchant URL	14–168	123/4–5	ans-155	The last 155 characters of the cleansed merchant URL, when available.
Filler	169–250	N/A	ans-82	Spaces

Financial/Non-financial MasterCard Merchant Data Advance Service (CL30)—Optional

When created, the CL30 record follows the corresponding CL21 record.

Financial/Non-financial MasterCard Merchant Data Advance Service (CL30) Optional

Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Message Type	1–4	N/A	an-4	**CL30**
Switch Serial Number	5–13	63/3	n-9	
Aggregate Merchant ID	14–18	123/5–1	n-5	The aggregate merchant identifier assigned in the data warehouse in the aggregate merchant table.

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Aggregate Merchant Name	19–93	123/5–2	ans-75	The merchant chain, typically for multiple merchant locations, sometimes associated with a brand name.
Industry Code	94–96	123/5–3	ans-3	Industry code assigned to the merchant.
Super Industry Code	97–99	123/5–4	ans-3	
Key Aggregate Merchant ID	100–104	123/5–5	n-5	The aggregate merchant ID for a merchant chain which has other aggregate merchant IDs associated with it that are used to identify different channels of distribution for the same chain.
Channel Distribution ID	105	123/5–6	ans-1	Contains the code determined by MasterCard and assigned to aggregate merchants. Valid values are: **B** Brick and mortar **O** Online (Internet) **C** Catalog **N** Non-store Mixed
NAICS	106–111	123/5–7	ans-6	The North American Industry Classification System code. A code similar to the MasterCard defined merchant category code.
Parent Aggregate Merchant ID	112–119	123/5–8	n-8	A unique number used to identify the company that owns the merchant.
Filler	120–250	N/A	ans-131	Spaces

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Corporate Card Addendum Data—Optional

The Single Message System provides addendum data submitted by acquirers on Corporate MasterCard Cards to those Debit MasterCard issuers that request to receive corporate card transaction data.

This service is optional for all Debit® MasterCard issuers that issue MasterCard Corporate Cards.

The corporate card data information is contained on the following addendum records:

- Passenger Transport Detail (General Ticket Information)
- Passenger Transport Detail (Trip Leg Data)
- Passenger Transport Detail (Rail Data)
- Vehicle Rental Detail
- Lodging Summary
- Temporary Services
- Shipping/Courier Services
- Corporate Card Common Data
- Corporate Line Item Detail

The Corporate Card addenda allows issuers to assess spending and make better decisions by providing rich, accurate, and timely data. The Corporate Card addendum data also allows issuers to streamline spending and control costs for greater efficiency.

Refer to Corporate Card Addendum Data in this manual for additional information, record layouts, and attributes.

File Trailer Record (FTRL)—Required

The FTRL record contains the total number of records in the file.

File Trailer Record (FTRL)—Required

Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Message Type Indicator	1–4	N/A	a-4	**FTRL**
Processor ID	5–14		n-10	Same as File Header Record (FHDR)

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Total Recon Count	15–25	N/A	n-11	Total number of all records including file header record, addendums, financial control records and file trailer.
Filler	26–250		an-225	Spaces

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Chapter 3 Batch Record Formats—80-byte Financial Institution Table File

These are the batch record formats for the 80-byte FIT file.

FIT Header Record (FITH)..... 96
FIT Data Record (FITD)..... 96
FIT Data Record (FITD)—for Durbin Unaffiliated Network Compliance..... 103
FIT Optional Addendum Record (FIT1)..... 112
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Financial Institution Table (FIT) Acknowledgement File..... 114

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FIT Header Record (FITH)

The FIT Header record is the leading record in the file and provides the processor with identifying file information.

FIT Header Record (FITH)

Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Message Type Indicator	1–4	N/A	a-4	**FITH**
File Date	5–10	15	n-6	Format: **MMDDYY**
Record Size	11–13		n-3	080
File Type	14	N/A	an-1	**M** Member Testing File **P** Production File
Version	15-24	N/A	an-10	This field displays the current version number of the Batch Data File. The value may increment with changes implemented on a per-release basis.
Filler	25-80	N/A	an-56	Spaces

FIT Data Record (FITD)

The FITD record can be sent either daily or weekly. Additionally, the file may include all BINs or all BINs less PLUS and Visa.

The **Full** FIT Data File contains all BINs including PLUS and Visa records.

The **Abbreviated** FIT File contains all BINs except those of PLUS and Visa.

If Brazil customers receive the FIT ALT version, they will receive the additional time-based payments data.

Below is the FIT Data Record layout followed by an additional FIT Data Record layout for Durbin Unaffiliated Network Compliance. Refer to positions 54–55 for the unique field descriptions.

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FIT Data Record (FITD)

Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Message Type Indicator	1–4	N/A	a-4	**FITD**
ID Length	5–6	N/A	n-2	Valid values are from 01-11
Identifier	7–17	N/A	an-11	Prefix—Left Justified, right spaces
Issuer Processor ID	18–21	N/A	n-4	MasterCard-assigned processor ID
PAN—Primary Account Number, Length	22–23	N/A	n-2	If a prefix has multiple PAN lengths, then the file will contain a FITD for each different length, up to three.
Stand-In Flag	24	N/A	an-1	Defines whether Single Message System performs a particular function on the customer's behalf during Stand-In processing. Valid values are: **Y** Yes **N** No
Country Code	25–27	N/A	n-3	For a listing of valid country codes refer to the *Quick Reference Booklet*.
Region Code	28–29	N/A	n-2	Valid values are: **01** United States **02** Canada **03** Latin America/Caribbean **04** Asia/Pacific **05** Europe **06** Middle East/Africa

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Effective Date	30–35	N/A	n-6	Format: **YYMMDD** If effective type is **C**, then this field will contain the original date added to FITD File. Future use: If effective type is **A**, then this field will contain a future effective add date. Processors must add this FITD on the effective date. If effective type is **D**, then this field will contain a future delete date. Processors must delete this FITD on the effective date. (**A**)dd and (**D**)elete dates will always be greater than the file header date.
Effective Type	36	N/A	a-1	Valid values are: **C** Current Active FIT (All FITD records contain a **C** at this time) Future use: **A** Add FIT **D** Delete FIT
State Code	37–38	N/A	an-2	Used to identify the U.S. region state associated with the issuer's bank identification number (BIN).
Authentication Indicator	39	48/17	n-1	Valid values are: **0** N/A **1** Authentication Service Type 1 **2** Authentication Service Type 2

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Cirrus Flag	40	N/A	a-1	Valid values are: **Y** Yes **N** No
MasterCard Flag	41	N/A	a-1	Valid values are: **Y** Yes **N** No
Maestro Flag	42	N/A	a-1	Valid values are: **Y** Yes **N** No
Debit MasterCard Flag	43	N/A	a-1	Valid values are: **Y** Yes **N** No
PLUS Flag	44	N/A	a-1	Valid values are: **Y** Yes **N** No
Visa Flag	45	N/A	a-1	Valid values are: **Y** Yes **N** No
Private Label Flag	46	N/A	an-1	Valid values are: **Y** Yes **N** No
Future Brand Flag	47	N/A	an-1	Not currently used, blank filled

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Future Brand Flag	48	N/A	an-1	Not currently used, blank filled
Future Brand Flag	49	N/A	an-1	Not currently used, blank filled
Future Brand Flag	50	N/A	an-1	Not currently used, blank filled
Future Brand Flag	51	N/A	an-1	Not currently used, blank filled
MasterCard Digital Enablement Service Flag	52	N/A	an-1	Does the BIN participate in the MasterCard Digital Enablement Service? Valid values are: **Y** Yes **N** No
Local Use Only Flag	53	N/A	an-1	Valid values are: **Y** Yes **N** No
Filler	54–55	N/A	an-2	Not currently used, blank filled
MS-intracurrency—ICA	56–61	N/A	n-6	Spaces **(for Brazil Only)** Intracurrency ICA of processor's BIN
Positive ID Flag (for Brazil Only)	62	N/A	a-1	Used in the Brazil Redeshop program to indicate that the customer can handle Positive ID encryption processing. The default value for this field is "N." Valid values are: **Y** Yes, the customer can handle Positive ID encryption processing. **N** No, the customer can not handle Positive ID encryption processing.

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Maestro PIN-less Program Indicator	63	N/A	an-1	Does the BIN participate in the PIN-less Single Message Program? Valid values are: **Y** Yes **N** No
MGIP (Merchant Generated Installment Payment) Flag	64	N/A	a-1	Is the merchant participating in the Merchant Generated Installment Payment service? Valid values are: **Y** Yes **N** No **Space** Default
Post Dated Flag (for Brazil Only)	65	N/A	a-1	Is the customer set up to handle "post-dated" transactions. Post-dated transactions are authorized in real time with the associated payment due to the issuer up to 60 days later. Valid values are: **Y** Yes **N** No **Space** Default
Installment Flag (for Brazil Only)	66	N/A	a-1	Is the merchant set up for installment payments that are spread out over a predetermined number of months with monthly installments on the balance? Valid values are: **Y** Yes **N** No **Space** Default

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Parcelas Flag (for Brazil Only)	67	N/A	a-1	Is the customer set up to handle Parcelas or installment ranges from 2 to 6 months? Valid values are: **Y** Yes **N** No **Space** Default
CDC Flag (for Brazil Only)	68	N/A	a-1	Does the customer support CDC or "time pay options"? Valid values are: **Y** Yes **N** No **Space** Default
Preferred Routing Indicator (ATM)	69	N/A	a-1	Valid values are: **Y** Yes **N** No
Preferred Routing Indicator (POS)	70	N/A	a-1	Valid values are: **Y** Yes **N** No
ATM Surcharge-Free Issuer Program Participation ID	71	48/95	an-1	Valid values are: **A** Allpoint surcharge-free ATM program **N** No program
Deposit Participation Flag	72	N/A	a-1	Valid values are:

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values	
				Y	Yes
				N	No
PIN Management Flag	73	N/A	a-1	Valid values are:	
				Y	Yes
				N	No
PAN Mapping Flag	74	N/A	a-1	Valid values are:	
				Y	Yes, PAN Mapping is performed
				N	No, PAN Mapping is not performed
CVC 3 On-behalf Services Indicator Flag	75	N/A	a-1	Valid values are:	
				Y	Yes, CVC 3 On-behalf Service is performed
				N	No, CVC 3 On-behalf Service is not performed
PIN e-Commerce Flag	76	N/A	an-1	Reserved for future use. Customers must be prepared to receive one of the following values in this field:	
				Y	Yes
				N	No
BIN Reference Number	77–80	N/A	n-4	MasterCard-assigned value	

FIT Data Record (FITD)—for Durbin Unaffiliated Network Compliance

The FITD record can be sent either daily or weekly. Additionally, the file may include all BINs or all BINs less PLUS and Visa.

Below is the FIT Data Record layout for Durbin Unaffiliated Network Compliance. Refer to positions 54–55 for the unique field descriptions.

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Message Type Indicator	1–4	N/A	a-4	**FITD**
ID Length	5–6	N/A	n-2	Valid values are from 01-11
Identifier	7–17	N/A	an-11	Prefix—Left Justified, right spaces
Issuer Processor ID	18–21	N/A	n-4	MasterCard-assigned processor ID
PAN—Primary Account Number, Length	22–23	N/A	n-2	If a prefix has multiple PAN lengths, then the file will contain a FITD for each different length, up to three.
Stand-In Flag	24	N/A	an-1	Defines whether Single Message System performs a particular function on the customer's behalf during Stand-In processing. Valid values are: **Y** Yes **N** No
Country Code	25–27	N/A	n-3	For a listing of valid country codes refer to the *Quick Reference Booklet*.
Region Code	28–29	N/A	n-2	Valid values are: **01** United States **02** Canada **03** Latin America/Caribbean **04** Asia/Pacific **05** Europe **06** Middle East/Africa

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Effective Date	30–35	N/A	n-6	Format: **YYMMDD** If effective type is **C**, then this field will contain the original date added to FITD File. Future use: If effective type is **A**, then this field will contain a future effective add date. Processors must add this FITD on the effective date. If effective type is **D**, then this field will contain a future delete date. Processors must delete this FITD on the effective date. (**A**)dd and (**D**)elete dates will always be greater than the file header date.
Effective Type	36	N/A	a-1	Valid values are: **C** Current Active FIT (All FITD records contain a **C** at this time) Future use: **A** Add FIT **D** Delete FIT
State Code	37–38	N/A	an-2	Used to identify the U.S. region state associated with the issuer's bank identification number (BIN).
Authentication Indicator	39	48/17	n-1	Valid values are: **0** N/A **1** Authentication Service Type 1 **2** Authentication Service Type 2

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Cirrus Flag	40	N/A	a-1	Valid values are: **Y** Yes **N** No
MasterCard Flag	41	N/A	a-1	Valid values are: **Y** Yes **N** No
Maestro Flag	42	N/A	a-1	Valid values are: **Y** Yes **N** No
Debit MasterCard Flag	43	N/A	a-1	Valid values are: **Y** Yes **N** No
PLUS Flag	44	N/A	a-1	Valid values are: **Y** Yes **N** No
Visa Flag	45	N/A	a-1	Valid values are: **Y** Yes **N** No
Private Label Flag	46	N/A	an-1	Valid values are: **Y** Yes **N** No
Future Brand Flag	47	N/A	an-1	Not currently used, blank filled

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Future Brand Flag	48	N/A	an-1	Not currently used, blank filled
Future Brand Flag	49	N/A	an-1	Not currently used, blank filled
Future Brand Flag	50	N/A	an-1	Not currently used, blank filled
Future Brand Flag	51	N/A	an-1	Not currently used, blank filled
MasterCard Digital Enablement Service Flag	52	N/A	an-1	Valid values are: **Y** Yes **N** No
Local Use Only Flag	53	N/A	an-1	Valid values are: **Y** Yes **N** No
MS ATM	**54**	**N/A**	**an-1**	**Driven by the Durbin Unaffiliated Network Compliance file flag** **Valid values are:** **D** **The BIN is eligible for Maestro branded ATM transactions when acquired in the U.S. region, in a U.S. territory, or on U.S. military bases.** **B** **The BIN is eligible for Maestro branded ATM transactions when acquired in any region.**

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values	
				N	**The BIN is ineligible for Maestro branded ATM transactions. Acquirers should continue to use the other brand flags to determine non-Maestro ATM eligibility.**
MS POS	**55**	**N/A**	**an-1**	**Driven by the Durbin Unaffiliated Network Compliance file flag** **Valid values are:**	
				D	**Maestro POS transactions can be routed to MasterCard for a BIN (or account range) when acquired in the U.S. region, in a U.S. territory, or on U.S. military bases.**
				B	**Maestro POS transactions can be routed to MasterCard for a BIN (or account range) when acquired in any region.**
				N	**Maestro POS transactions cannot be routed to MasterCard for a BIN (or account range).**
MS-intracurrency—ICA	56–61	N/A	n-6	Spaces **(for Brazil Only)** Intracurrency ICA of processor's BIN	

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Positive ID Flag (for Brazil Only)	62	N/A	a-1	Used in the Brazil Redeshop program to indicate that the customer can handle Positive ID encryption processing. The default value for this field is "N." Valid values are: **Y** Yes, the customer can handle Positive ID encryption processing. **N** No, the customer can not handle Positive ID encryption processing.
Maestro PIN-less Program Indicator	63	N/A	an-1	Does the BIN participate in the PIN-less Single Message Program? Valid values are: **Y** Yes **N** No
MGIP (Merchant Generated Installment Payment) Flag	64	N/A	a-1	Is the merchant participating in the Merchant Generated Installment Payment service? Valid values are: **Y** Yes **N** No **Space** Default
Post Dated Flag (for Brazil Only)	65	N/A	a-1	Is the customer set up to handle "post-dated" transactions. Post-dated transactions are authorized in real time with the associated payment due to the issuer up to 60 days later. Valid values are: **Y** Yes **N** No

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
				Space Default
Installment Flag (for Brazil Only)	66	N/A	a-1	Is the merchant set up for installment payments that are spread out over a predetermined number of months with monthly installments on the balance? Valid values are: **Y** Yes **N** No **Space** Default
Parcelas Flag (for Brazil Only)	67	N/A	a-1	Is the customer set up to handle Parcelas or installment ranges from 2 to 6 months? Valid values are: **Y** Yes **N** No **Space** Default
CDC Flag (for Brazil Only)	68	N/A	a-1	Does the customer support CDC or "time pay options"? Valid values are: **Y** Yes **N** No **Space** Default
Preferred Routing Indicator (ATM)	69	N/A	a-1	Valid values are: **Y** Yes **N** No
Preferred Routing Indicator (POS)	70	N/A	a-1	Valid values are:

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values	
				Y	Yes
				N	No
ATM Surcharge-Free Issuer Program Participation ID	71	48/95	an-1	Valid values are:	
				A	Allpoint surcharge-free ATM program
				N	No program
Deposit Participation Flag	72	N/A	a-1	Valid values are:	
				Y	Yes
				N	No
PIN Management Flag	73	N/A	a-1	Valid values are:	
				Y	Yes
				N	No
PAN Mapping Flag	74	N/A	a-1	Valid values are:	
				Y	Yes, PAN Mapping is performed
				N	No, PAN Mapping is not performed
CVC 3 On-behalf Services Indicator Flag	75	N/A	a-1	Valid values are:	
				Y	Yes, CVC 3 On-behalf Service is performed
				N	No, CVC 3 On-behalf Service is not performed
PIN e-Commerce Flag	76	N/A	an-1	Reserved for future use. Customers must be prepared to receive one of the following values in this field:	

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
				Y Yes **N** No
BIN Reference Number	77–80	N/A	n-4	MasterCard-assigned value

FIT Optional Addendum Record (FIT1)

Acquirers can use this addendum record to determine if the regulatory rate is applicable.

The regulated rates will apply when the Regulated Status Indicator value is a B (Base) or a 1 (Base Plus Fraud Adjustment).

Regulatory status updates will be distributed with the next day's distribution of the 80-byte FIT Data File with Addendum Record. Frequent issuer status updates are not anticipated at this time.

FIT Optional Addendum Record (FIT1)

Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Message Type	1-4	N/A	an-4	**FIT1**
ID Length	5-6	N/A	n-2	01-11
Identifier	7-17	N/A	an-11	Prefix—Left Justified, right spaces
MasterCard Product Code	18-20	N/A	an-3	3–position product code. When no product code is available, this field contains spaces.
Regulated Status Indicator	21	N/A	an-1	Defines the issuer's regulatory status. Valid values are: • B-Base • 1–Base Plus Fraud Adjustment • N-Non-Regulated

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
MoneySend Indicator	22	N/A	an-1	MoneySend Indicator. Valid values: • Y—BINs are MoneySend enabled Domestic and Cross Border • D—BINs are MoneySend enabled Domestic only • N—BINs are not MoneySend enabled • U—MoneySend enabled unknown for BIN
Institution ID	23–31	N/A	n-9	
Maestro Product Code	32–34	N/A	an-3	3–position product code. When no product code is available, this field contains spaces.
BIN Currency Code	35–37	N/A	n-3	Contains valid BIN currency code
BIN Currency Exponent	38	N/A	n-1	Contains valid BIN currency exponent value
Filler	39–80	N/A	an-42	Spaces

FIT Trailer Record (FITT)

The FITT record contains the total number of records in the file.

FIT Trailer Record (FITT) Required

Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Message Type Indicator	1–4	N/A	a-4	**FITT**
Total Recon Count	5–15	N/A	n-11	Total number of FIT file records including the FIT header and FIT trailer records.

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Filler	16–80	N/A	an-65	Spaces

Financial Institution Table (FIT) Acknowledgement File

The Single Message System has added four acknowledgement bulk files that correspond to each of the Financial Institution Table bulk files.

Acknowledgement File—Financial Institution Table Files

The acknowledgement bulk files contain header information from the Financial Institution Table file being acknowledged to allow the ability to match the original file to the acknowledgement file.

- RMF3—Acknowledgement 80–byte Financial Institution Table file (Brazil only)
- RMG3—Test—Acknowledgement 80–byte Financial Institution Table file (Brazil only)
- RMF1—Acknowledgement 80–byte Financial Institution Table file
- RMG1—Test—Acknowledgement 80–byte Financial Institution Table file

FIT Acknowledgement File

Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Message Type Indicator	1–4	N/A	a-4	**FITH**
File Date	5–10	15	n-6	Format: **MMDDYY**
Record Size	11–13	N/A	n-3	080
File Type	14	N/A	an-1	**M** Member Testing File **P** Production File
Version	15–24	N/A	an-10	This field displays the current version number of the Batch Data File. The value may increment with changes implemented on a per-release basis.
Filler	25–125	N/A	an-101	Spaces

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The acknowledgement file is ASCII-fixed block. The record length is 125. The block size is 1,000.

Customers must send the acknowledgement file to the same endpoint in which they receive it. If they receive multiple acknowledgement files from multiple endpoints, an individual acknowledgement file must be sent for each endpoint.

Mandate to Update BIN Tables

As announced in the *Global Operations Bulletin* No. 9, 1 September 2011, MasterCard reminded acquirers of the mandates to update BIN tables. Acquirers and merchants must update BIN tables within the timeframe set in the rules. These rules fall under Category A (Payment System Integrity) of the MasterCard Noncompliance Framework. MasterCard is notifying acquirers that noncompliance assessments may be applied without further notice for noncompliance by themselves or with merchants regarding this mandate.

Transaction Processing Rules

Section 7 POI Terminal Requirements of the *Transaction Processing Rules* states, "Acquirers who do not default route must update their FIT within six (6) calendar days of being informed of a change by the Interchange System. Acquirers who do not default route to the Interchange System must use the FIT for routing before default routing to any competing network."

Testing

Acquirers have the option to test sending the acknowledgement file to MasterCard via the MasterCard Global File Transfer System. For more information, contact Customer Implementation Services.

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Chapter 4 Batch QPS and PayPass Chargeback Protection Amounts

This optional file contains the list of QPS and PayPass chargeback protection amounts.

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Batch File Format

This is the batch file format for the Batch QPS and PayPass Chargeback Protection Amounts file.

Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Effective Timestamp	1–10	N/A	n-10	Format: **YYYYMMDDHH** Date and time that the information in this record becomes effective or was last updated.
Active-Inactive Code	11	N/A	an-1	Indicates the status of the information in this record. **A** Active **I** Inactive
Message Type Indicator	12–19	N/A	an-8	IP0058T1
Card Program Identifier	20–22	110/6	an-3	MasterCard or other proprietary service mark.
Chargeback Protection Type	23	N/A	an-1	Chargeback Protection Type Valid values: **A** Post-Authorized Aggregated *PayPass* Transit **P** *PayPass* **Q** QPS
Card Acceptor Business Code (MCC)	24-28	18	n-5	Valid values are listed in the MasterCard *Quick Reference Booklet*.
Region	29	N/A	an-1	Region of the associated country. Valid values: 1 United States

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Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
				A Canada B Latin America and the Caribbean C Asia/Pacific D Europe E South Asia/Middle East/Africa
Country Code—Numeric	30-32	N/A	n-3	The numeric country code established by the International Organization for Standardization (ISO).
Country Code—Alpha	33-35	N/A	an-3	The alphanumeric country code established by MasterCard.
Currency Code—Numeric	36-38	N/A	n-3	The numeric currency code associated with the country code established by ISO.
Currency Code—Alpha	39-41	N/A	an-3	The alphanumeric currency code associated with the country code.
Currency Exponent	42	N/A	n-1	The currency exponent indicates the number of significant digits to the right of the decimal point that are displayed when communicating amounts in the associated currency
Chargeback Protection Amount	43-54	N/A	n-12	Chargeback Protection Amount.

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Chapter 5 Reports—Specifications

This section provides descriptions of the reports included in the MDS Report Transmission File.

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Report Transmission....120
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Reports Overview

The Single Message System produces transaction processing summary and detail reports for all products the Single Message System supports. These reports assist CPS personnel in daily settlement, reconciliation, system management, customer support functions, and provide processor performance statistics.

NOTE:

All report data in this section is fictitious and does not reflect the activity of actual processors.

Report Transmission

Customers can access Single Message System reports through two methods: Global File Transfer or MasterCard eService. Customers request reports in the form that best suits their business.

Report Transmission Timeframes

Transmission Type	Timeframe
Communication line	Monday through Sunday
MasterCard Network in the T461 bulk files	Monday through Sunday
MDS Report Transmission File—Single Message System Member Test Bulk ID (T467)	Monday through Sunday

All reports are available through Global File Transfer. The Single Message System transmits reports through Global File Transfer to processors, to be delivered per the customer's request of early or at the end of day.

Additionally, all reports are available through the MasterCard Connect™ eService product, accessible through MasterCard Connect™. Customers with access to MasterCard Connect™ can view the online Single Message System reports using their billing ICA. The online reports are available for viewing in eService for a period of 13 months from the original date of publication.

NOTE:

The Single Message System provides customers all of the reports described in this section. Customers can contact a Customer Implementation Services (CIS) Specialist or their regional representative for information about specific report options.

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The Single Message System generates a Report Header File (5200) with distribution of reports for all issuer and acquirer processing systems.

Single Message System Daily Reports

The Single Message System generates the following reports for issuer and acquirer processing systems.

Number	Report Name	Report Type
MS1100BB[a]	Daily Processor Up Time Report (Settlement Date)	Processor Availability
MS1100DD [a]	Daily Processor Up Time Report (Calendar Date)	Processor Availability
MS1101BB [a]	Month-to-Date Report	Processor Availability
SWCHD15-x	Financial Institution Table Report (FIT)	Statistical
SWCHD35	Institution Definition File (IDF)	Statistical
SWCHD53	Exception Audit Report	Detail Activity
SWCHD61	Daily Processing Summary Report	Statistical
SWCHD73 [b]	Monthly Availability Report	Statistical
SWCHD118	Retrieval Request/Fulfillment Report	Detail Activity
SWCHD127-1	Daily Cardholder Performance Report	Statistical
SWCHD127-2	Daily Cardholder Performance Variance Report	Statistical
SWCHD141-1	Account File Updates	Detail Activity
SWCHD141-2	Account Management File Updates	Detail Activity
SWCHD141-3	Recurring Payment Cancellation Service	Detail Activity
SWCHD147-1	Negative File Updates	Detail Activity
SWCHD147-2	Premium File Updates	Detail Activity
SWCHD149	Stand-In Transaction Audit Report	Detail Activity (Stand-In)
SWCHD320-1	Daily Processor Performance Report	Statistical

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Number	Report Name	Report Type
SWCHD353	Reversals Report	Settlement
SWCHD363	Daily Control Report	Settlement
SWCHD364	Daily Direct Settlement Balancing Summary Report	Settlement
SWCHD412	Daily Interchange Report	Settlement
SWCHD537–1	Current Day Open Transaction Report	Settlement
SWCHD537–2	Previous Day Open Transaction Report	Settlement
SWCHD586	Debit MasterCard Inbound/Outbound Fee	Settlement

[a] Processor Availability reports are not available through Global File Transfer.

[b] Reports produced daily with month-to-date totals

Single Message System Monthly Reports

Number	Report Name	Report Type
MS1101AA [a]	Monthly Processor Up Time Report	Processor Availability
SWCHM03 [b]	Transaction Interchange Month-to-Date	Statistical
SWCHM06 [b]	Month-to-Date Processing Summary Report	Statistical
SWCHM07 [b]	Month-to-Date Denial Summary Report	Statistical
SWCHM363	Monthly Control Report	Settlement
SWCHM412	Monthly Interchange Report	Settlement
SWCHM501-M	Debit MasterCard Miscellaneous Billing Report	Settlement

[a] Processor Availability reports are not available through Global File Transfer.

[b] Reports produced daily with month-to-date totals

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Report Header Record (5200)—Required

The Report Header Record (5200) is the leading record in the bulk reports file and provides information such as record size, report date, and Processor ID.

Report Header Record (5200)

The Report Header Record (5200) is a mandatory record included to help issuers and acquirers effectively manage report segregation and distribution.

NOTE:

Issuers and acquirers that want to identify and separate reports for distribution must request to receive the optional Processor ID field.

Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Message Type Indicator	1–4	N/A	a-4	**5200**
Report Date	5–10	15	n-6	Format: **YYMMDD**
Record Segment Size	11–13	N/A	n-3	**133**
Record Group Size	14–16		n-3	**133**
File Type	17	N/A	an-1	Valid values are: **C** Member Test File **P** Production File
Filler	18	N/A	an-1	Space, Reserved for future use
Processor ID/Filler	19–28	N/A	an-10	MasterCard-assigned Processor ID or spaces
Filler	29–133	N/A	an-105	Spaces, Reserved for future use

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NOTE:

Processor ID is an optional field. Filler spaces will be provided when the Processor ID has not been requested.

Customers that wish to receive the Processor ID field should contact their regional Customer Implementation Services representative.

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Chapter 6 Reports—Settlement

The Single Message System produces settlement reports daily to assist processors in reviewing and reconciling the exchange of funds that has occurred each day through the Single Message System settlement process.

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Settlement Reports Overview

The following table lists Single Message System Settlement report names and purposes by report number.

Number	Name	Purpose
SWCHD353	Reversals Report	The Single Message System generates this report to provide advice reason codes and response codes for Acquirer Reversal Advice/ 0420 transactions. The report will also contain the original switch serial number for same-day reversals.
SWCHD363	Daily Control Report	The Single Message System generates this report in the acquirer or issuer processor's designated settlement currency to validate the processor's daily net settlement position to the processor's settlement account.
SWCHM363	Monthly Control Report	The Single Message System generates this report to validate the processor's monthly net settlement position to the processor's settlement account.
SWCHD364	Daily Direct Settlement Balancing Summary Report	This report assists Debit MasterCard direct settlement customers with the reconciliation process, S.A.M. Advisement and the Single Message System processed totals, and the Suspense/Open totals which report items settled in GCMS but not yet processed in the Single Message System.
SWCHD412	Daily Interchange Report	This report assists customers with the reconciliation process by providing enhanced fee reporting.
SWCHM412	Monthly Interchange Report	This report assists customers with the reconciliation process by providing enhanced fee reporting.

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Number	Name	Purpose
SWCHD537–1	Current Day Open Transaction Report	This report assists Debit MasterCard direct settlement customers with the reconciliation process by providing the detail of current day open transactions between the Single Message System and GCMS, and/or S.A.M.
SWCHD537–2	Previous Day Open Report	This report assists Debit MasterCard direct settlement customers with the reconciliation process by providing the detail of prior day open transactions between the Single Message System and GCMS and/or S.A.M.
SWCHD586	Debit MasterCard Inbound/ Outbound Fee	Debit MasterCard processors can use this report to track and monitor miscellaneous inbound and outbound fees incurred through the submission of various fee collection messages.

NOTE:

Processors have the option to receive reports at an earlier time to align with their current settlement service. Unless the schedule option is requested, the Single Message System will continue to provide processors with reports during the standard end of day delivery processing. End of day is defined as 24:00 (New York time). Customers must be able to handle multiple report transmissions within a 24–hour timeframe.

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Daily Control Report (SWCHD363)

The Single Message System generates the Daily Control report in the acquirer or issuer processor's designated settlement currency to validate the processor's daily net settlement position to the processor's settlement account.

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Report Description

This report provides summary detail in the designated settlement currency of the acquirer or issuer processor.

It is produced by transaction type within brand and includes the following transaction information:

- Financial counts for approved and denied
- Financial amount of transaction
- Financial and non-financial counts and amounts for interchange fee categories
- Counts and total amounts for exception items by product.

The SWCHD363 report will display extended decimal precision and will allow as many as six digits following the decimal point within each specific field to help ensure that the net summary total equals the daily settlement amount.

NOTE: Due to Multiple Settlement distributions and Extending Precision Interchange rounding, differences between the Settlement Advisements and the Settlement Control Report are occasionally expected, and the advisement amount indicates the actual funds movement.

The following fields on the Acquirer Processor Summary and Issuer Processor Summary pages of the reports will allow as many as six digits following the decimal point:

- Total Fees Settlement (Debit and Credit amounts)
- Interchange Settlement (Debit or Credit amount, as appropriate)

NOTE: Debit MasterCard preauthorization reversals received after the settlement cutoff will display as a new line under Exception Items in the Summary. there will be a count but no dollar amounts.

The SWCHD363 report will be updated to report surcharge amount (DE 28) for an acquirer-generated, full-reversal transaction for both ATM and POS in a separate line, beneath the existing lines for ATM and POS surcharge on financial transactions.

The Single Message System currently provides the surcharge amount in DE 28 in the following message types:

- Acquirer Reversal Advice /0420—Acquirer Initiated
- Acquirer Reversal Advice/0420—Time-out induced, Acquirer Initiated

The SWCHD363 report will be updated so that the surcharge amount on an acquirer-generated, full-reversal transaction will display as one of the following:

- ACCESS CHARGE (ATM SUR) REV
- ACCESS CHARGE (POS SUR) REV

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	This enhancement does not affect the net settlement or total financial settlement amounts. The following fields on the Net Settlement Summary page of the reports will allow as many as six digits following the decimal point: • Interchange Fees (Debit, Credit, and Net amounts) • Total Acquirer (Debit, Credit, and Net amounts) • Total Issuer (Debit, Credit, and Net amounts) A Net Settlement Summary page lists the net settlement of transactions, exception items, and interchange fees separated by debit, credit, and net for both the acquirer and the issuer. For all lines on the Net Settlement Summary page, as appropriate, the Credit Indicator ("CR") will appear to support the changes to the reported amounts. It also provides a final combined net settlement disposition for the Automated Clearing House System (ACH) and the Global Clearing Management System (GCMS). Intracurrency (ISIS) transactions are detailed on this report. The ISIS Agreement Number and Settlement Service information are included in the header to identify intracurrency transaction information. Pages break by currency type within processor, and then by Routing and Transit number (Institution ID) within processor if the processor participates in member level settlement. **NOTE: This report is activity-driven. If a fee does not have activity, it is not shown.**
Frequency	Daily
Availability	Available through Global File Transfer and MasterCard eService on MasterCard Connect™.

NOTE:

There is also a month-end version of this report (Monthly Control Report [SWCHM363]).

SWCHD363 Fields-Acquiring and Issuing Processors

Refer to the following tables for a description of the SWCHD363 report fields.

Field	Description
Header Fields—Display at the top of all pages of the report	
PROCESSOR	The processor name.

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Field	Description
PROCESSOR ID	MasterCard–assigned processor/customer identification number.
CURRENCY	The currency selected by the acquirer or issuer processor as the currency of settlement. This field displays both the currency name and numeric code.
SETTLEMENT ICA	The unique six-digit number assigned by MasterCard that identifies a customer or processing endpoint for settlement.
Column Headings—Display across the page, just below the Header fields for both acquirers and issuers	
TRANSACTION DESCRIPTION	Transaction Type/Account Type designation. Transaction types with all zeros are suppressed. When Account Status Inquiry activity occurs, it will be displayed using the caption ACCT STATUS INQ. When Tokenization Request/ Notification activity occurs, it will be displayed using the caption TOKENIZATION MSG.
TRANSACTIONS NUMBER APPROVED NUMBER DENIALS	The number of approved and denied transactions by Processing Code within each product.
FINANCIAL AMOUNT TRANS	Total amount for cash withdrawals, purchases, or both, by Processing Code within each product.
INTERCHANGE	Total number of interchange transactions.
COUNTS	Number of interchange fees debited or credited to a transaction.
FINANCIAL	Number of transactions with financial interchange fee.
% BASED	Number of transactions with percentage-based interchange fee.
NONFIN	Number of transactions with non-financial interchange fee.
NONBILL	Number of non-billable transactions.
INTERCHANGE AMOUNT	The total amount for transaction interchange fees. This column will show only one amount for the interchange with up to seven digits to the right of the decimal on the first page of the report. If the amount is negative an indicator of ‘CR’ will print next to the amount of the interchange, separated by debits and credits.
Total Fields—Display to the left of the page. All items under Column Headings total for these headings	

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Field	Description
SUBTOTALS	Totals by each product for all transaction types with activity. This total is by financial and interchange categories (includes transaction counts, amounts, and interchange counts and amounts).
EXCEPTION ITEMS	Total counts and amounts of exception items processed by product, and the counts and amounts of fees debited or credited to a transaction because of an exception item. When the Single Message System reverses a transaction, it adjusts the full amount of the interchange fee from the financial to the non-financial amount.
TOTALS	Totals by each product for all transaction types with activity. This total is by all financial, interchange, and exception item categories.
GRAND TOTALS	Totals of all transactions by type for all products, financial counts and amounts, and interchange counts and amounts.
Settlement Fields—Display to the left of the page of acquirer or issuer settlement information.	
Acquirer or issuer settlement information displays on a separate page of the report, but does not have a separate page title.	
FINANCIAL SETTLEMENT	Total number and amount of financial transactions processed, separated into debits and credits.
EXCEPTION ITEMS	• Total number and dollar amounts of exception items processed, separated into debits and credits. • Separate totals for Same Day (Code 09) and Non-Same Day exception items. • Single Message System processes same day exception items online within the same settlement window as the original transaction. • All exception items processed via Single Message Transaction Manager are included in Non-Same Day exception item totals.
SETTLEMENT	Total of Same Day and Non-Same Day exception items.
NON-SAME DAY, NON-FINANCIAL	Total of Non-Same Day and Non-Financial exception items. There will be a count but no dollar amounts.
TOTAL FINANCIAL SETTLEMENT	Total amount of Financial and exception item settlements.
TOTAL FEES SETTLEMENT	Total Net Fees associated with the transactions processed on the settlement date.

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Field	Description
INTERCHANGE SETTLEMENT	Net result of the financial settlement, exception items, and total interchange fee settlement.
ACCESS CHARGE (ATM SURCHRG)	Total of all ATM Access fees. For reporting purposes only. This amount is included in the financial settlement.
ACCESS CHARGE (POS SURCHRG)	Total of all POS Access fees. For reporting purposes only. This amount is included in the financial settlement.
ACCESS CHARGE (ATM SUR) REV	Total of all ATM Access fee reversals. For reporting purposes only. This amount is included in the financial settlement.
ACCESS CHARGE (POS SUR) REV	Total of all POS Access fee reversals. For reporting purposes only. This amount is included in the financial settlement.
TOTAL CCA	Total of all Currency Conversion Assessments included in the financial settlement.
TOTAL ICCR	Total of all Issuer Currency Conversion Amounts (Not included in the financial settlement)
SURCHARGE FREE ALLIANCE	Total of all ATM Surcharge Free Alliance transactions. This information is only reported on the acquiring side of the transaction.
The next three fields display counts and amounts for Financial Transactions, Non-Financial Transactions, and Total Transactions for Total Acquirer, Total Issuer, and Net.	
INTERCHANGE COUNTS (three occurrences)	The number of transactions that incurred interchange fees. The three occurrences are broken down by financial and non-financial transactions, in addition to a total line for both financial and non-financial transactions.
INTERCHANGE AMOUNT (three occurrences)	The total interchange amount for the number of transactions that incurred interchange fees. The three occurrences are broken down by financial and non-financial transactions, in addition to a total line for both financial and non-financial interchange fees.
VAT AMOUNT (three occurrences)	The total VAT amount for the number of transactions that incurred VAT. The three occurrences are separated by financial and non-financial transactions, in addition to a Total VAT amount for both financial and non-financial transactions.
NET	The summation of the total acquirer and issuer lines.

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Field	Description
Note: The VAT amount is not included in the interchange amount. Both fees are tracked separately in this Daily VAT Recap.	

Daily Control Report (SWCHD363) (1 of 3)—Acquiring Processor

```
SWCHD363                                          MASTERCARD DEBIT SWITCH
                                                    DAILY CONTROL REPORT                                  WORK OF: 04/14/16
                                                    ACQUIRING PROCESSOR                                         PAGE:    1
 PROCESSOR          : WORLDPAY
 PROCESSOR ID       : 9000000001
 CURRENCY           : 840   U.S. Dollar
 SETTLEMENT ICA     : 007249
 DESCRIPTION            TRANSACTIONS            FINANCIAL    ---------------------------- INTERCHANGE ----------------------------
                      NUMBER     NUMBER           AMOUNT     ---------------- COUNTS ----------------  --------- AMOUNT  ----------
                     APPROVED   DENIALS            TRANS     FINANCIAL   % BASED    NONFIN   NONBILL
 CIRRUS
   CASH WD SAV          1,507       503         126,334.59       1,507         0       503         0              700.60    CR
   CASH WD DDA         22,030     2,137       1,923,170.67      22,030         0     2,137         0            9,047.40    CR
   CASH ADV CCD         2,115     1,409         193,025.36       2,115         0     1,409         0            1,364.75    CR
   TRANSFER SAV/DDA        33         8               0.00           0         0        41         0               10.25    CR
   TRANSFER DDA/SAV         1         7               0.00           0         0         8         0                2.00    CR
   BALANCE INQ          3,867       468               0.00           0         0     4,335         0            1,083.75    CR
   ---------------------------------------------------------------------------------------------------------------------------
        SUBTOTALS      29,553     4,532       2,242,530.62      25,652         0     8,433         0           12,208.75    CR
   EXCEPTION ITEMS        234         0          17,659.83DB       234         0         0         0               25.65
   ---------------------------------------------------------------------------------------------------------------------------
        TOTALS         29,787     4,532       2,224,870.79CR    25,886         0     8,433         0           12,183.10    CR
 MASTERCARD
   CASH WD SAV              2         0             264.00           2         0         0         0                1.00    CR
   CASH WD DDA              5        16             311.95           5         0        16         0                6.50    CR
   CASH WD DDA              5        16             311.95           5         0        16         0                6.50    CR
   CASH ADV CCD            80        30           6,806.14          80         0        30         0               46.45    CR
   BALANCE INQ             10         9               0.00           0         0        18         1                4.50    CR
   ---------------------------------------------------------------------------------------------------------------------------
        SUBTOTALS          97        55           7,382.09          87         0        64         1               58.45    CR
   EXCEPTION ITEMS          2         0              85.99DB         2         0         0         0                0.50
   ---------------------------------------------------------------------------------------------------------------------------
        TOTALS             99        55           7,296.10CR        89         0        64         1               57.95    CR
 MAESTRO POS
   PURCHASE             8,768       239         257,178.58           0     8,768       239         0            2,109.26403
   PURCHASE W/CASHBK    3,489        48         124,841.91           0     3,489        48         0              845.36643
   PRE-AUTH               918        52          16,752.61           0       899        71         0              221.952065
   PURCHASE-DM W/PIN   73,677     1,880         971,534.63           0    73,677     1,871         9           18,179.2478
   PUR W/CB-DM W/PIN    1,616        49          68,777.78           0     1,616        47         2              528.86107
   PRE-AUTH-DM W/PIN   17,593       787         337,303.85           0    17,414       966         0            4,944.99088
   PRE-AUTH W/CB          284         0           4,737.30           0       280         4         0               63.96865
   REFUND - DM W/PIN       20        12             114.03DB         0        20        12         0                4.441475CR
   ---------------------------------------------------------------------------------------------------------------------------
        SUBTOTALS     106,365     3,067       1,781,012.63           0   106,163     3,258        11           26,889.20945
   EXCEPTION ITEMS         26         0             281.85DB        26         0         0         0                6.4701  CR
   ---------------------------------------------------------------------------------------------------------------------------
        TOTALS        106,391     3,067       1,780,730.78CR        26   106,163     3,258        11           26,882.73935
```

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Daily Control Report (SWCHD363) (2 of 3)—Acquiring Processor

```
SWCHD363                                          MASTERCARD DEBIT SWITCH
                                                    DAILY CONTROL REPORT                                  WORK OF: 04/14/16
                                                    ACQUIRING PROCESSOR                                         PAGE:    2
 PROCESSOR          : WORLDPAY
 PROCESSOR ID       : 9000000001
 CURRENCY           : 840   U.S. Dollar
 SETTLEMENT ICA     : 007249
 DESCRIPTION            TRANSACTIONS            FINANCIAL    ---------------------------- INTERCHANGE ----------------------------
                      NUMBER     NUMBER           AMOUNT     --------------- COUNTS ----------------  --------- AMOUNT  ----------
                     APPROVED   DENIALS            TRANS     FINANCIAL   % BASED    NONFIN   NONBILL
 MAESTRO ATM
   CASH WD SAV          2,872      726        227,847.37       2,872         0       717         9          1,381.35    CR
   CASH WD DDA         36,219    3,648      2,960,377.29      36,219         0     3,603        45         16,924.70    CR
   CASH ADV CCD         2,443      652        206,716.80       2,443         0       645         7          1,093.55    CR
   TRANSFER SAV/DDA        45       10               0.00           0         0        55         0             13.75    CR
   TRANSFER DDA/SAV         7       12               0.00           0         0        19         0              4.75    CR
   BALANCE INQ          8,722      751               0.00           0         0     9,471         2          2,367.75    CR
   ---------------------------------------------------------------------------------------------------------------------------
        SUBTOTALS      50,308    5,799      3,394,941.46      41,534         0    14,510        63         21,785.85    CR
   EXCEPTION ITEMS        378        0         27,723.24DB       378         0         0         0             54.55
   ---------------------------------------------------------------------------------------------------------------------------
        TOTALS         50,686    5,799      3,367,218.22CR    41,912         0    14,510        63         21,731.30    CR
 VISA
   CASH WD DDA              0        7               0.00           0         0         0         7              0.00
   CASH ADV CCD             0        1               0.00           0         0         0         1              0.00
   BALANCE INQ              0        5               0.00           0         0         0         5              0.00
   ---------------------------------------------------------------------------------------------------------------------------
        TOTALS              0       13               0.00           0         0         0        13              0.00
 GRAND TOTALS:
   PURCHASE             8,768      239        257,178.58           0     8,768       239         0          2,109.26403
   PURCHASE W/CASHBK    3,489       48        124,841.91           0     3,489        48         0            845.36643
   PRE-AUTH               918       52         16,752.61           0       899        71         0            221.952065
   CASH WD SAV          4,381    1,229        354,445.96       4,381         0     1,220         9          2,082.95    CR
   CASH WD DDA         58,254    5,808      4,883,859.91      58,254         0     5,756        52         25,978.60    CR
   CASH ADV CCD         4,638    2,092        406,548.30       4,638         0     2,084         8          2,504.75    CR
   TRANSFER SAV/DDA        78       18               0.00           0         0        96         0             24.00    CR
   TRANSFER DDA/SAV         8       19               0.00           0         0        27         0              6.75    CR
   BALANCE INQ         12,599    1,233               0.00           0         0    13,824         8          3,456.00    CR
   PURCHASE-DM W/PIN   73,677    1,880        971,534.63           0    73,677     1,871         9         18,179.2478
   PUR W/CB-DM W/PIN    1,616       49         68,777.78           0     1,616        47         2            528.86107
   PRE-AUTH-DM W/PIN   17,593      787        337,303.85           0    17,414       966         0          4,944.99088
   PRE-AUTH W/CB          284        0          4,737.30           0       280         4         0             63.96865
   REFUND - DM W/PIN       20       12            114.03DB          0        20        12         0              4.441475CR
   ---------------------------------------------------------------------------------------------------------------------------
        SUBTOTALS     186,323   13,466      7,425,866.80      67,273   106,163    26,265        88          7,163.84055 CR
   EXCEPTION ITEMS        640        0         45,750.91DB       640         0         0         0             74.2299
   ---------------------------------------------------------------------------------------------------------------------------
        TOTALS        186,963   13,466      7,380,115.89CR    67,913   106,163    26,265        88          7,089.61065 CR
```

Daily Control Report (SWCHD363) (3 of 3)—Acquiring Processor

```
SWCHD363                                          MASTERCARD DEBIT SWITCH
                                                    DAILY CONTROL REPORT                                  WORK OF: 11/19/15
                                                    ACQUIRING PROCESSOR                                         PAGE:    3
 PROCESSOR          : WORLDPAY
 PROCESSOR ID       : 9000000001
 CURRENCY           : 840   U.S. Dollar
 SETTLEMENT ICA     : 007249
 DESCRIPTION                          DEBITS                                CREDITS
                               NUMBER          AMOUNT                NUMBER          AMOUNT
 FINANCIAL
   SETTLEMENT                     26            248.17               176,224       7,093,548.89
 EXCEPTION ITEMS
   SAME DAY (CODE 09)            489         33,113.60                     0               0.00
   NON-SAME DAY                   25          2,118.84                    53           4,661.19
   SETTLEMENT                    514         35,232.44                    53           4,661.19
   NON-SAME DAY,NON-FINANCIAL      0                                       0
 TOTAL FINANCIAL SETTLEMENT                                                          7,062,729.47
 TOTAL FEES
   SETTLEMENT                                28,843.82324                          30,849.896015
 INTERCHANGE
   SETTLEMENT                                                                        7,064,735.542775
 ACCESS CHARGE(ATM SURCHRG)        0              0.00                61,397         145,872.15
 ACCESS CHARGE(POS SURCHRG)        0              0.00                    27               9.55
 ACCESS CHARGE(ATM SUR) REV        0              0.00                   337             816.59
 ACCESS CHARGE(POS SUR) REV        0              0.00                     0               0.00
```

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Daily Control Report (SWCHD363) (1 of 2)—Issuing Processor

```
SWCHD363                                                MASTERCARD DEBIT SWITCH
                                                          DAILY CONTROL REPORT                                    WORK OF: 04/14/16
                                                            ISSUING PROCESSOR                                           PAGE:    4
 PROCESSOR          : WORLDPAY
 PROCESSOR ID       : 9000000001
 CURRENCY           : 840   U.S. Dollar
 SETTLEMENT ICA     : 007249
 DESCRIPTION                              DEBITS                                  CREDITS
                                  NUMBER          AMOUNT                NUMBER          AMOUNT
 FINANCIAL
   SETTLEMENT                          0              0.00                  0              0.00
 EXCEPTION ITEMS
   SAME DAY (CODE 09)                  0              0.00                  0              0.00
   NON-SAME DAY                        0              0.00                  0              0.00
   SETTLEMENT                          0              0.00                  0              0.00
   NON-SAME DAY,NON-FINANCIAL          0                                    0
 TOTAL FINANCIAL SETTLEMENT                           0.00
 TOTAL FEES
   SETTLEMENT                                         0.00                                 0.00
 INTERCHANGE
   SETTLEMENT                                         0.00
 ACCESS CHARGE(ATM SURCHRG)            0              0.00                  0              0.00
 ACCESS CHARGE(POS SURCHRG)            0              0.00                  0              0.00
 ACCESS CHARGE(ATM SUR) REV            0              0.00                  0              0.00
 ACCESS CHARGE(POS SUR) REV            0              0.00                  0              0.00
 ACCESS CHARGE(POS SUR) REV            0              0.00                  0              0.00
TOTAL CCA                                             0.00                                 0.00
TOTAL ICCR                                            0.00                                 0.00
SURCHARGE FREE                       0
```

Daily Control Report (SWCHD363) (2 of 2)—Issuing Processor

```
SWCHD363                                                MASTERCARD DEBIT SWITCH
                                                          DAILY CONTROL REPORT                                    WORK OF: 11/19/15
                                                            ISSUING PROCESSOR                                           PAGE:    5
 PROCESSOR          : US BANK
 PROCESSOR ID       : 9000000007
 CURRENCY           : 840   U.S. Dollar
 SETTLEMENT ICA     : 015364
 DESCRIPTION                              DEBITS                                  CREDITS
                                  NUMBER          AMOUNT                NUMBER          AMOUNT
 FINANCIAL
   SETTLEMENT                        445         46,225.68                  0              0.00
 EXCEPTION ITEMS
   SAME DAY (CODE 09)                  0              0.00                  1            102.50
   NON-SAME DAY                        0              0.00                  0              0.00
   SETTLEMENT                          0              0.00                  1            102.50
   NON-SAME DAY,NON-FINANCIAL          0                                    0
 TOTAL FINANCIAL SETTLEMENT                      46,123.18
 TOTAL FEES
   SETTLEMENT                                      279.75                                 0.25
 INTERCHANGE
   SETTLEMENT                                   46,402.68
 ACCESS CHARGE(ATM SURCHRG)            426         1,230.68                  0              0.00
 ACCESS CHARGE(POS SURCHRG)              0              0.00                  0              0.00
 ACCESS CHARGE(ATM SUR) REV              1              2.50                  0              0.00
 ACCESS CHARGE(POS SUR) REV              0              0.00                  0              0.00
```

The Net Settlement Summary page displays on the last page of the SWCHD363, Daily Control Report (and the monthly SWCHM363 report).

SWCHD363 Fields-Net Settlement Summary

Field	Description
Header Fields—Display at the top of all pages of the report	
PROCESSOR	The processor name.

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Field	Description
PROCESSOR ID	MasterCard–assigned processor/customer identification number.
CURRENCY	The currency selected by the acquirer or issuer processor as the currency of settlement. This field displays both the currency name and numeric code.
SETTLEMENT ICA	The unique six-digit number assigned by MasterCard that identifies a customer or processing endpoint for settlement.
Net Settlement Summary Headings—Display to the left of the Net Settlement Summary page	
ACQUIRER SETTLEMENT SUMMARY	Amounts for financial transactions, exception items, interchange fees, combined total separated by debits and credits providing acquirer net amount. When the net amount is a credit, the Single Message System displays a CR after the total.
ISSUER SETTLEMENT SUMMARY	Amounts for financial transactions, exception items, interchange fees, combined total separated by debits and credits providing the issuer net amount. When the net amount is a credit, the Single Message System displays CR after the total.
NET SETTLEMENT TOTAL	Net total amount of all acquiring and issuing activity.
SETTLEMENT SERVICE CUTOVER ID	The customer ID. For example, customer 001 would be 23:00 Brazil ISIS.
NET SETTLEMENT (ACH)	Amount of the combined settlement net totals from the Acquirers Settlement Summary and the Issuers Settlement Summary. The final net total of both represents the ACH settlement position. When the net amount is a credit, the Single Message System displays CR after the total.
NET SETTLEMENT (GCMS/ S.A.M.)	Amount of the combined settlement net totals from the Acquirers Settlement Summary and the Issuers Settlement Summary. These amounts represent the GCMS settlement position. As shown on the sample report 3–6, this field can also display NET SETTLEMENT (S.A.M.)
GCMS Headings—Display across the page, next to the Net Settlement (GCMS) heading at the bottom of the Net Settlement Summary page.	
NET ACQ	Amounts for financial transactions, exception items, and combined total separated by debits and credits providing acquirer net amount for the GCMS settlement position.

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Field	Description
FEE ACQ	Acquirer interchange fees associated with the transactions processed on the settlement date.
NET ISS	Amounts for financial transactions, exception items, and combined total separated by debits and credits providing the issuer net amount for the GCMS settlement position.
FEE ISS	Issuer interchange fees associated with the transactions processed on the settlement date.
DAILY VAT RECAP Headings—Display across the bottom of the page, below the Net Settlement (GCMS) heading at the bottom of the Net Settlement Summary page.	
TOTAL ACQUIRER	Total interchange amount for the acquirer separated by financial and non-financial transactions, then displaying the total for both financial and non-financial amounts.
TOTAL ISSUER	Total interchange amount for the issuer separated by financial and non-financial transactions, then displaying the total for both financial and non-financial amounts.
The next three fields display counts and amounts for Financial Transactions, Non-Financial Transactions, and Total Transactions for Total Acquirer, Total Issuer, and Net.	
COUNT (three occurrences)	The number of transactions that incurred interchange fees. The three occurrences are broken down by financial and non-financial transactions, in addition to a total line for both financial and non-financial transactions.
INTERCHANGE AMOUNT (three occurrences)	The total interchange amount for the number of transactions that incurred interchange fees. The three occurrences are broken down by financial and non-financial transactions, in addition to a total line for both financial and non-financial interchange fees.
VAT AMOUNT (three occurrences)	The total VAT amount for the number of transactions that incurred VAT. The three occurrences are separated by financial and non-financial transactions, in addition to a Total VAT amount for both financial and non-financial transactions.
NET	The summation of the total acquirer and issuer lines.
Note: The VAT amount is not included in the interchange amount. Both fees are tracked separately in this Daily VAT Recap.	

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Daily Control Report (SWCHD363)—Net Settlement Summary

```
SWCHD363                                                MASTERCARD DEBIT SWITCH
                                                          DAILY CONTROL REPORT                                  WORK OF: 04/14/16
                                                          NET SETTLEMENT SUMMARY                                      PAGE:    5
 PROCESSOR          : WORLDPAY
 PROCESSOR ID       : 9000000001
 CURRENCY           : 840   U.S. Dollar
 SETTLEMENT ICA     : 007249
 ACQUIRER SETTLEMENT SUMMARY                  DEBIT                        CREDIT                        NET
   TRANSACTIONS                              114.03                  7,425,980.83                7,425,866.80      CR
   EXCEPTION ITEMS                        45,750.91                          0.00                   45,750.91
   INTERCHANGE FEES                       26,974.350925              34,063.961575                7,089.61065   CR
 TOTAL ACQUIRER                           72,839.290925           7,460,044.791575            7,387,205.50065   CR
 ISSUER SETTLEMENT SUMMARY                    DEBIT                        CREDIT                        NET
   TRANSACTIONS                                0.00                          0.00                       0.00
   EXCEPTION ITEMS                             0.00                          0.00                       0.00
   INTERCHANGE FEES                            0.00                          0.00                       0.00
 TOTAL ISSUER                                  0.00                          0.00                       0.00
 NET SETTLEMENT TOTAL   SSC : 007                                                                 7,387,205.50      CR
 NET SETTLEMENT (ACH)                                                                             7,387,205.50      CR
 NET SETTLEMENT (GCMS)            NETACQ            FEEACQ            NETISS            FEEISS
        ICA: 000000
```

Daily Control Report (SWCHD363)—ISIS Transactions

These are samples of the Daily Control Report (SWCHD363) with ISIS transactions detailed on the report.

SWCHD363 Fields-Acquiring and Issuing Processors

The ISIS Agreement Number and Settlement Service information are included in the header to identify intracurrency transaction information. The body of the report is the same as the Daily Control Report (SWCHD363).

Field	Description
Header Fields—Unique to SWCHD363–ISIS Transaction	
PROCESSOR	The processor name.
PROCESSOR ID	MasterCard–assigned processor/customer identification number.

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Field	Description
SETTLEMENT SERVICE	The Settlement Service agreed to by participating customers. The Settlement Service ID identifies a specific Settlement Service with a cutoff time agreed to by a participating customer. Settlement Service IDs are listed below: • **000** Single Message System Default • **001** Brazil intracurrency • **002** Single Message System Debit MasterCard • **003** Canada intracurrency • **004** Australia intracurrency • **005** Mexico intracurrency • **006** Brazil intracurrency • **007** United States Domestic PIN Debit Settlement Settlement Service cutoff times are determined by the Interchange Type, ISIS Agreement Number, and the product. A service may be in U.S. dollars, local currency, or intracurrency. This field is included only for ISIS activity detail.
ISIS AGREEMENT NUMBER	MasterCard-assigned ISIS Agreement number. This field is included only for intracurrency activity detail.
INSTITUTION ID	The routing and transit number for the institution. This field is included only for processors that participate in member level settlement.
BIN NUMBER	Six-digit number that allows customers to sort the report number by a specific bank identification number. **This information is only available and only displays on issuer daily control reports. It will not display on acquirer daily control reports.**
CURRENCY	The currency selected by the acquirer or issuer processor as the currency of settlement. This field displays both the currency name and numeric code.
SETTLEMENT ICA	The unique six-digit number assigned by MasterCard that identifies a customer or processing endpoint for settlement.
COUNTRY	The three-digit country code. For a complete list of available country codes refer to the *Quick Reference Booklet.*

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Daily Control Report (SWCHD363)—ISIS Transactions

```
SWCHD363                                                MASTERCARD DEBIT SWITCH
                                                          DAILY CONTROL REPORT      COUNTRY: 704                  WORK OF: 02/11/16
                                                          ACQUIRING PROCESSOR                                           PAGE:    1
 PROCESSOR          : ANZ PACIFIC
 PROCESSOR ID       : 9000000913
 SETTLEMENT SERVICE : 000
 ISIS AGREEMENT NBR : C704
 CURRENCY           : 704   Dong
 SETTLEMENT ICA     : 006780
 DESCRIPTION             TRANSACTIONS            FINANCIAL    ---------------------------- INTERCHANGE ----------------------------
                       NUMBER     NUMBER           AMOUNT     --------------- COUNTS ----------------  --------- AMOUNT  ----------
                      APPROVED   DENIALS            TRANS     FINANCIAL   % BASED    NONFIN   NONBILL
 MASTERCARD
   CASH WD SAV              2         1          2,500,000          2         0         0         1              4,600    CR
   CASH WD DDA              2         0          5,000,000          2         0         0         0              4,600    CR
   CASH WD NAS              2         0          4,000,000          2         0         0         0              4,600    CR
   BALANCE INQ              1         1                  0          0         0         2         0              2,200    CR
   ---------------------------------------------------------------------------------------------------------------------------
        TOTALS              7         2         11,500,000CR        6         0         2         1             16,000    CR
 MAESTRO ATM
   CASH WD SAV              3         0          8,000,000          3         0         0         0              6,900    CR
   CASH WD NAS              1         0          1,500,000          1         0         0         0              2,300    CR
   ---------------------------------------------------------------------------------------------------------------------------
        TOTALS              4         0          9,500,000CR        4         0         0         0              9,200    CR
 GRAND TOTALS:
```

Daily Control Report (SWCHD363)—Institution Level Transactions

These are samples of the Daily Control Report (SWCHD363) with Institution Level transactions detailed on the report.

This report will page break by currency type within processor, and then by Routing and Transit number within processor if the processor participates in member level settlement. The body of the report is the same as the Daily Control Report (SWCHD363).

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Daily Control Report (SWCHD363)—Institution Level Trans

```
SWCHD363                                          MASTERCARD DEBIT SWITCH
                                                    DAILY CONTROL REPORT                                  WORK OF: 02/11/16
                                                    ACQUIRING PROCESSOR                                         PAGE:    5
 PROCESSOR          : EFTEX
 PROCESSOR ID       : 9000001082
 INSTITUTION ID     : 1000125752 TRAVELEX LIMITED
 CURRENCY           : 036   Australian Dollar
 SETTLEMENT ICA     : 012575
 DESCRIPTION            TRANSACTIONS            FINANCIAL    ---------------------------- INTERCHANGE ----------------------------
                      NUMBER     NUMBER           AMOUNT     --------------- COUNTS ----------------  --------- AMOUNT  ----------
                     APPROVED   DENIALS            TRANS     FINANCIAL   % BASED    NONFIN   NONBILL
 CIRRUS
   CASH WD SAV            13         3           8,549.91          13         0         3         0              32.51    CR
   CASH WD DDA            14         0           5,738.61          14         0         0         0              29.70    CR
   CASH ADV CCD            8         6           3,214.44           8         0         6         0              20.49    CR
   BALANCE INQ             6         4               0.00           0         0        10         0               3.50    CR
   ---------------------------------------------------------------------------------------------------------------------------
        SUBTOTALS         41        13          17,502.96          35         0        19         0              86.20    CR
   EXCEPTION ITEMS         1         0           1,000.00DB         1         0         0         0               2.83
   ---------------------------------------------------------------------------------------------------------------------------
        TOTALS            42        13          16,502.96CR        36         0        19         0              83.37    CR
 MASTERCARD
   CASH WD SAV            27        23           7,077.28          27         0        23         0              60.71    CR
   CASH WD DDA            10         2           3,210.20          10         0         2         0              21.21    CR
   CASH ADV CCD           31        26          12,202.20          31         0        26         0              75.25    CR
   CASH ADV CCD           31        26          12,202.20          31         0        26         0              75.25    CR
   BALANCE INQ             5         2               0.00           0         0         7         0               1.05    CR
---------------------------------------------------------------------------------------------------------------------------
     TOTALS              73        53          22,489.68CR        68         0        58         0             158.22    CR

>>>>>>>>>>>>>>>>>>>>>>>>
       TOTALS            75        32          18,724.22CR        69         0        38         0             149.86    CR
GRAND TOTALS:
  CASH WD SAV            83        42          26,704.21          83         0        42         0             182.66    CR
  CASH WD DDA            48        13          16,226.48          48         0        13         0             104.28    CR
  CASH ADV CCD           41        32          15,786.17          41         0        32         0              99.99    CR
  BALANCE INQ            17        11               0.00           0         0        28         0               7.35    CR
  ---------------------------------------------------------------------------------------------------------------------------
       SUBTOTALS        189        98          58,716.86         172         0       115         0             394.28    CR
  EXCEPTION ITEMS         1         0           1,000.00DB         1         0         0         0               2.83
  ---------------------------------------------------------------------------------------------------------------------------
       TOTALS           190        98          57,716.86CR       173         0       115         0             391.45    CR
```

Daily Control Report (SWCHD363)—S.A.M. Advisement Reconciliation

To allow customers in Australia to quickly identify any S.A.M. settlement amount that missed the Treasury Settlement cut off, MasterCard includes a total page in the Daily Control Report (SWCHD363) for customers that participate in the MDS Australia Settlement Service (004—Australia intracurrency transactions.)

Daily Control Report (SWCHD363)—SAM Advisement Reconciliation—Net Settlement Summary

Refer to the following table for a description of the fields.

Field	Description
Column Headings—Display across the page below the Header fields	
NO	Represents the number of times Single Message System sends a file to S.A.M. in a settlement day. It corresponds to the S.A.M. Advisement.
CREDITS	Displays the amount of credit transactions for this period.
DEBITS	Displays the amount of debit transactions for this period.

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Field	Description
NET	Displays the total amount of transactions designated as C (credit), D (debit)
Total Field—Displays at the bottom of the report	
Total	Displays the total net amount designated as C (credit), D (debit)

Daily Control Report (SWCHD363)—Institution Level Trans—SAM Advisement Reconciliation

```
SWCHD363                                          MASTERCARD DEBIT SWITCH
                                                    DAILY CONTROL REPORT                                  WORK OF: 02/11/16
                                                SAM ADVISEMENT RECONCILIATION                                PAGE:    6
 PROCESSOR          : WESTPAC BANKING CORP.
 PROCESSOR ID       : 9000000906
 CURRENCY           : 036   Australian Dollar
 SETTLEMENT ICA     : 001429

  NO                        CREDITS                       DEBITS                        NET
   1                            0.00 C                  5,314.03 D                  5,314.03 D
   2                            0.00 C                     34.28 D                     34.28 D
   3                       69,126.00 C                      0.00 D                 69,126.00 C
   4                          227.15 C                      0.00 D                    227.15 C
   5                        5,041.51 C                      0.00 D                  5,041.51 C
   6                            0.00 C                     47.15 D                     47.15 D
   7                            0.00 C                  2,085.78 D                  2,085.78 D
   8                            0.00 C                      5.39 D                      5.39 D
   9                           23.00 C                      0.00 D                     23.00 C
  10                            1.08 C                      0.00 D                      1.08 C
  11                            0.00 C                    915.35 D                    915.35 D
  12                            0.00 C                      5.02 D                      5.02 D
  13                          643.00 C                      0.00 D                    643.00 C
  14                            1.80 C                      0.00 D                      1.80 C
  15                          200.00 C                      0.00 D                    200.00 C
  16                            1.79 C                      0.00 D                      1.79 C

  TOTAL:                                                                             66,858.33 C
```

Daily Direct Settlement Balancing Summary Report (SWCHD364)

The Daily Direct Settlement Balancing Summary report assists Debit MasterCard direct settlement customers with the reconciliation process. It provides S.A.M. Advisement and the Single Message System Processed totals, and Pending and Resolved totals, which report items settled in GCMS but have not been processed in the Single Message System. The body of the report is the same as the Daily Control Report (SWCHD363).

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Report Description	This report provides summary detail in the designated settlement currency of the acquirer or issuer. It is produced by settlement ICA and currency type and summed on all financial total fields. The report includes the following transaction information: • Approved, pending, and resolved inbound presentment records for S.A.M. and Single Message System • Approved, pending, and resolved inbound representment records for S.A.M. and Single Message System • Approved, pending, and resolved accepted chargeback records for S.A.M. and Single Message System • Approved, pending, and resolved inbound and outbound miscellaneous records for S.A.M. and Single Message System • Pending items are items that have been settled in GCMS but have not been processed in the Single Message System such as first and second presentments. They are also items processed in the Single Message System but not cleared through GCMS such as outbound chargebacks and outbound miscellaneous fees. The detail for these items will be included on the SWCHD537–1 report. The summary lines on the SWCHD364 report should balance to the detail lines on the SWCHD537–1 report to enable customers to track items that are still in transit between GCMS and the Single Message System. The miscellaneous records totals will reconcile to the Debit MasterCard Inbound/Outbound Fee Report (SWCHD586-A) and to the Miscellaneous Fee Records (1740) record in the 250-byte Batch Data File.
Frequency	Daily
Availability	Available through Global File Transfer and MasterCard eService on MasterCard Connect™.

NOTE:

To aid in daily reconciliation, the summary lines on the enhanced SWCHD364 report are intended to balance to the detail lines on the SWCHD537–1 report to enable customers to track items in transit between GCMS and the Single Message System.

SWCHD364 field descriptions

Refer to the following table for a description of the SWCHD364 report fields.

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Field	Description
Header Fields—Display at the top of all pages of the report	
SETTLEMENT ICA	The unique six-digit number assigned by MasterCard that identifies a customer or processing endpoint for settlement.
PROCESSOR ID	MasterCard-assigned processor/customer identification number.
PROCESSOR	The processor name.
CURRENCY	The ISO-assigned currency code. It indicates the local currency used at the terminal.
Presentments Heading	
INBOUND PRESENTMENT RECORDS	The total amount of processed transaction data presented by the acquirer to the issuer for the first time.
MDS PENDING	The total amount of pending transaction data presented by the acquirer to the issuer for the first time.
MDS RESOLVED	The total amount of resolved transaction data including Single Message System Pending transaction data that has been resolved.
Representments Heading	
INBOUND REPRESENTMENT RECORDS	The total amount of processed transaction data represented by the acquirer to the issuer.
MDS PENDING	The total amount of pending transaction data represented by the acquirer to the issuer for the first time.
MDS RESOLVED	The total amount of resolved transaction data including Single Message System Pending transaction data that has been resolved.
Chargebacks Heading	
CHARGEBACKS ACCEPTED	The total amount of processed chargeback data presented by the issuer to the acquirer.
MDS PENDING	The total amount of pending processed chargeback data presented by the issuer to the acquirer for the first time.

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Field	Description
MDS RESOLVED	The total amount of resolved transaction data including Single Message System Pending transaction data that has been resolved.
Miscellaneous Heading	
INBOUND MISC RECORDS	The total amount of inbound miscellaneous fees and charges.
OUTBOUND MISC RECORDS ACCEPTED	The total amount of outbound miscellaneous fees and charges.
MDS PENDING	The total amount of pending miscellaneous fees and charges.
MDS RESOLVED	The total amount of resolved transaction data including Single Message System Pending transaction data that has been resolved.
Column Headings	
S.A.M. ADVISEMENT	Total amount of transaction data processed by GCMS/S.A.M.
MDS PROCESSED	Total amount of transaction data processed by Single Message System.
DIFFERENCE	The difference in amount (either a credit or debit) between the S.A.M. Advisement and the Single Message System Processed columns.

Daily Direct Settlement Balancing Summary Report (SWCHD364)

```
SWCHD364                                          MASTERCARD DEBIT SWITCH
                                        DIRECT SETTLEMENT BALANCING SUMMARY                          WORK OF: 02/10/16
                                                                                                            PAGE:    7
 SETTLEMENT ICA     : 002964
 PROCESSOR ID       : 9000000015
 PROCESSOR          : FISERV EFT
 CURRENCY           : 840   U.S. Dollar
 PRESENTMENTS                                                 SAM ADVISEMENT          MDS PROCESSED            DIFFERENCE
 ------------                                                 --------------          -------------            ----------
 INBOUND PRESENTMENT RECORDS                                   1,143,879.18          1,143,879.18
 MDS PENDING                                                                                 0.00
 MDS RESOLVED                                                                                0.00
 REPRESENTMENTS
 --------------
 INBOUND REPRESENTMENT RECORDS                                         0.00                  0.00
 MDS PENDING                                                                                 0.00
 MDS RESOLVED                                                                                0.00
 CHARGEBACKS
 -----------
 CHARGEBACKS ACCEPTED                                                897.81CR              897.81CR
 MDS PENDING                                                                                 0.00
 MDS RESOLVED                                                                                0.00
     SUBTOTAL                                                  ----------------          ---------
                                                               1,142,981.37          1,142,981.37                  0.00
MISCELLANEOUS
-------------
INBOUND MISC RECORDS                                                 16.00                 16.00
OUTBOUND MISC RECORDS ACCEPTED                                        0.00                  0.00
MDS PENDING                                                                                 0.00
MDS RESOLVED                                                                                0.00
                                                              ----------------          ---------
    MISC.SUBTOTAL                                                    16.00                 16.00                  0.00
    TOTALS                                                    ---------------        ----------------            --------
                                                              1,142,997.37          1,142,997.37                  0.00
```

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Daily Interchange Report (SWCHD412)

The Daily Interchange report assists customers with the reconciliation process by providing enhanced fee reporting.

Report Description	This report provides each fee record description alphabetically by product and the interchange fee record within the product category. Amounts are presented in the designated settlement currency of the processor. The Single Message System divides the Daily Interchange Report into three sections: • Fee description by category • Transaction volume by category • Interchange fees for each category. The report shows all fee counts, separated by Financial, Percentage-based, Non-financial, and Non-billable categories. The Single Message System segregates this report according to acquiring and issuing processor. The report page breaks on currency types within processors. The Net Interchange Summary page lists the acquirer's and issuer's net interchange fees. The information is also listed by acquirer and issuer on the Net Settlement Summary page of the Daily Control Report (SWCHD363). **Note: This report is activity-driven. If a fee does not have activity, it is not shown.** **ISIS** appearing in the **FEE DESCRIPTION** field identifies the intracurrency transactions. Refer to the following table for a description of the SWCHD412 report fields.
Frequency	Daily
Availability	Available through Global File Transfer and MasterCard eService on MasterCard OnLine.

NOTE:

Line calculations for interchange fees can not be validated due to percentage-based interchange for Maestro POS calculations. Line calculations for acquirer-generated interchange cannot be validated because the interchange values differ for each transaction.

There is a month-to-date version of this report (Monthly Interchange Report [SWCHM412]).

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SWCHD412 Fields

Refer to the following tables for a description of the SWCHD412 report fields.

Field	Description
Header Fields—Display at top of all pages of the report.	
PROCESSOR	The processor name.
PROCESSOR ID	Processor/customer identification number assigned by MasterCard.
CURRENCY	The currency selected by the acquirer or issuer processor as the currency of settlement. The field displays both the currency name and numeric code.
Column Headings—Display across the page just below the Header fields for both acquirers and issuers.	
FEE DESCRIPTION	Provides the name of each fee record and the corresponding interchange fees associated with the applicable product.
FIN	Financial Interchange Fee is the amount the issuer (ATM transaction) pays to the acquirer, or the acquirer (POS transaction) pays to the issuer for financial transactions.
PCT	The Percentage- Based Interchange Fee is the amount the issuer (ATM transaction) pays to the acquirer, or the acquirer (POS transaction) pays to the issuer for percentage-based transactions.
NON FIN	Non-financial Interchange Fee is the amount the issuer (ATM transaction) pays to the acquirer, or the acquirer (POS transaction) pays to the issuer on non-financial transactions.
MIN	Minimum Interchange Fee (if applicable).
MAX	Maximum Interchange Fee (if applicable).
COUNTS	Total number, by specific type of transaction, assessed an interchange fee.
FINANCIAL	Total number of financial transactions not assessed an interchange fee.
% BASED	Total number of percentage-based transactions assessed an interchange fee.
NONFINANCIAL	Total number of non-financial transactions assessed an interchange fee.

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Field	Description
NONBILL	Total number of non-billable transactions assessed an interchange fee.
AMOUNTS	Total monetary amounts for interchange fees. This column will show one amount for the interchange. If the amount is negative an indicator of 'CR' will print next to the amount of the interchange.
DEBIT	Debit interchange fee amounts.
CREDIT	Credit Interchange fee amounts.
Total Fields—Display to the right of the product name along the left side of the page. All items under Column Headings total for these headings.	
SUBTOTAL	Total counts and amounts of fee categories by product.
EXCEPTION ITEMS	Total counts and fee amounts of Exception Items by product.
TOTAL	Total counts and amounts of interchange fees by product.
ACQUIRER/ISSUER TOTAL	Total interchange fee counts and amounts for all categories as acquirer or issuer. Heading depends on whether the page heading indicates ACQUIRING PROCESSOR or ISSUING PROCESSOR.

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Daily Interchange Report (SWCHD412) (1 of 3)—Acquiring Processor

```
SWCHD412                                          MASTERCARD DEBIT SWITCH
                                                  DAILY INTERCHANGE REPORT                                  WORK OF: 04/14/16
                                                    ACQUIRING PROCESSOR                                        PAGE:        1

PROCESSOR          : CIRRUS NETWORK
PROCESSOR ID       : 9000000000
CURRENCY           : 840   U.S. DOLLAR

FEE DESCRIPTION                                                   COUNTS                                   AMOUNTS
-----------------------------------------  ---------------------------------------------------------- ----------------- -------------------
     FIN         PCT        NONFIN          FINANCIAL    % BASED   NONFINANCIAL   NONBILL         DEBIT               CREDIT
                  MIN            MAX
MS POS INTL CHIP 05
      .000000    .6000C       .000000                0           1           0           0          0.08                0.00
                   .000000        .000000

MS POS INTL ACCT STAT
      .000000    .0000        .000000                0           0          13           4          0.00                0.00
                   .000000        .000000

-----------------------------------------------------------------------------------------------------------------------------------
  MAESTRO                        SUBTOTAL        3,342           1         367          52          0.08                1.50
  MAESTRO                     EXCEPTN ITEMS         17           0           0           0          0.00                0.00
-----------------------------------------------------------------------------------------------------------------------------------
  MAESTRO                          TOTAL         3,359           1         367          52          0.08                1.50

>>>
```

Daily Interchange Report (SWCHD412) (2 of 3)—Issuing Processor

```
SWCHD412                                          MASTERCARD DEBIT SWITCH
                                                  DAILY INTERCHANGE REPORT                                WORK OF: 04/14/16
                                                     ISSUING PROCESSOR                                       PAGE:        4

PROCESSOR          : CIRRUS NETWORK
PROCESSOR ID       : 9000000000
CURRENCY           : 840   U.S. DOLLAR

FEE DESCRIPTION                                                    COUNTS                                    AMOUNTS
-----------------------------------------  ------------------------------------------------------------ ------------------ ------------------
     FIN          PCT        NONFIN          FINANCIAL    % BASED   NONFINANCIAL   NONBILL         DEBIT              CREDIT
                   MIN           MAX
CI ATM DOMESTIC
      .500000D   .0000        .250000D         140,091          0     118,991         668      99,793.25               0.00
                 .000000        .000000

CI ATM DOMESTIC PUERTO RICO
      .370000D   .0000        .250000D           3,094          0       3,334           0       1,978.28               0.00
                 .000000        .000000

CI ATM DOMESTIC TIER 2
      .450000D   .0000        .250000D               0          0           5          34           1.25               0.00
                 .000000        .000000

>>>
```

Field	Description
ACQUIRER SUMMARY	The counts and amounts for ATM and POS interchange fees separated by debits and credits, providing the acquirer net amount. The net amount has a Credit (CR) or Debit (DB) indicator after the total.
ISSUER SUMMARY	The counts and amounts for ATM and POS interchange fees separated by debits and credits, providing the issuer net amount. The net amount has a Credit (CR) or Debit (DB) indicator after the total.
COUNTS	Total number of specific assessed interchange fee transactions. Financial Interchange Fee is the amount the issuer (ATM transaction) pays to the acquirer, or the acquirer (POS transaction) pays to the issuer for financial transactions.
FINANCIAL	Total number of financial transactions not assessed an interchange fee.
% BASED	Total number of percentage-based transactions assessed an interchange fee.
NONFINANCIAL	Total number of non-financial transactions assessed an interchange fee.
NONBILL	Total number of non-billable transactions assessed an interchange fee.
AMOUNTS	Total monetary amounts for interchange fees. This column will show one amount for the interchange with up to seven digits to the right of the decimal on the first page of the report. If the amount is negative an indicator of 'CR' will print next to the amount of the interchange.
DEBIT	The debit interchange fee amount
CREDIT	The credit interchange fee amount.
NET	The new interchange amount derived from totaling the debit and credit amounts.
TOTAL	Total counts and amounts of interchange fees by product.
NET INTERCHANGE SETTLEMENT	Total interchange summary determined by the Settlement Service Cutover ID.
SETTLEMENT SERVICE CUTOVER ID	The customer ID. For example, customer 001 would be 23:00 Brazil ISIS.

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Daily Interchange Report (SWCHD412) (3 of 3)—Net Interchange Summary

```
SWCHD412                                          MASTERCARD DEBIT SWITCH
                                                  DAILY INTERCHANGE REPORT                                WORK OF: 04/14/16
                                                  NET INTERCHANGE SUMMARY                                    PAGE:        9

PROCESSOR          : CIRRUS NETWORK
PROCESSOR ID       : 9000000000
CURRENCY           : 840   U.S. DOLLAR


ACQUIRER SUMMARY                      COUNTS                                          AMOUNTS
---------------- ---------------------------------------------------    ------------------------------------------------------------
                     FINANCIAL      % BASED NONFINANCIAL      NONBILL              DEBIT              CREDIT                  NET

ATM TRANSACTIONS    1,512,306          680      793,028       26,312            4,573.65         1,096,999.97        1,092,426.32C

POS TRANSACTIONS   11,052,452   10,218,033   11,946,015       26,880        7,184,429.34           147,867.11        7,036,562.23D

-----------------------------------------------------------------------------------------------------------------------------------
TOTAL              12,564,758   10,218,713   12,739,043       53,192        7,189,002.99         1,244,867.08        5,944,135.90D


ISSUER SUMMARY                        COUNTS                                          AMOUNTS
---------------- ---------------------------------------------------    ------------------------------------------------------------
                     FINANCIAL      % BASED NONFINANCIAL      NONBILL              DEBIT              CREDIT                  NET

ATM TRANSACTIONS    1,530,315          760      799,446       26,855        1,109,937.89             4,586.00        1,105,351.89D

POS TRANSACTIONS   11,052,361   10,221,833   11,935,785       26,786          147,883.19         7,185,233.06        7,037,349.87C

-----------------------------------------------------------------------------------------------------------------------------------
TOTAL              12,582,676   10,222,593   12,735,231       53,641        1,257,821.08         7,189,819.06        5,931,997.98C
```

Daily Interchange Report (SWCHD412)—ISIS Transactions

These are samples of the Daily Interchange Report (SWCHD412) with ISIS transactions detailed on the report.

SWCHD412 Fields

The ISIS Agreement Number and Settlement Service information are included in the header to identify intracurrency transaction information.

Field	Description
Header Fields—Unique to the SWCHD412–ISIS Transaction report.	
PROCESSOR	The processor name.
PROCESSOR ID	MasterCard-assigned processor/customer identification number.

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Field	Description
SETTLEMENT SERVICE	The Settlement Service agreed to by participating customers. The Settlement Service ID identifies a specific Settlement Service with a cutoff time agreed to by a participating customer. Settlement Service IDs are listed below: **000** MDS Default **001** Brazil intracurrency **002** MDS Debit MasterCard **003** Canada intracurrency **004** Australia intracurrency **005** Mexico intracurrency **006** Brazil intracurrency **007** United States Domestic PIN Debit Settlement Settlement Service cutoff times are determined by the Interchange Type, ISIS Agreement Number, and the Product. A service may be in U.S. dollars, local currency, or intracurrency. This field is included only for ISIS activity detail.
ISIS AGREEMENT NBR	MasterCard-assigned ISIS Agreement number. This field is included only for intracurrency activity detail.
INSTITUTION ID	The Routing and Transit number for the institution. This field is included only for processors that participate in member level settlement.
BIN NUMBER	Six-digit number that allows customers to sort the report number by a specific bank identification number. **This information is only available and only displays on issuer daily interchange reports. It will not display on acquirer daily interchange reports.**
FX	The exchange rate used for the settlement currency.
CURRENCY	The currency selected by the acquirer or issuer processor as the currency of settlement. The field displays both the currency name and numeric code.

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Field	Description
SETTLEMENT ICA	The unique six-digit number assigned by MasterCard that identifies a customer or processing endpoint for settlement.

Daily Interchange Report (SWCHD412)—ISIS Transactions (1 of 3)—Acquiring Processor

```
SWCHD412                                          MASTERCARD DEBIT SWITCH
                                                  DAILY INTERCHANGE REPORT      COUNTRY: 704                WORK OF: 02/11/16
                                                    ACQUIRING PROCESSOR                                          PAGE:        1

PROCESSOR          : ANZ PACIFIC
PROCESSOR ID       : 9000000913
SETTLEMENT SERVICE : 000
ISIS AGREEMENT NBR : C704
CURRENCY           : 704   DONG
SETTLEMENT ICA     : 006780

FEE DESCRIPTION                                   ----------------------- COUNTS ------------------------- ------------------ AMOUNTS ------------------
-----------------------------------------------   FINANCIAL    % BASED   NONFINANCIAL   NONBILL         DEBIT                CREDIT
     FIN          PCT        NONFIN
                   MIN            MAX
MC ATM ISIS VIETNAM
    2300.0000D   .0000      1100.0000D                6           0           2           1           0.             16,000.
                     .0000          .0000

-----------------------------------------------------------------------------------------------------------------------------------
  MASTERCARD                       SUBTOTAL            6           0           2           1           0.             16,000.
  MASTERCARD                 EXCEPTN ITEMS             0           0           0           0           0.                  0.
-----------------------------------------------------------------------------------------------------------------------------------
  MASTERCARD                         TOTAL             6           0           2           1           0.             16,000.

MS ATM ISIS VIETNAM
    2300.0000D   .0000      1100.0000D                4           0           0           0           0.              9,200.
                     .0000          .0000

-----------------------------------------------------------------------------------------------------------------------------------
  MAESTRO ATM                      SUBTOTAL            4           0           0           0           0.              9,200.
  MAESTRO ATM                EXCEPTN ITEMS             0           0           0           0           0.                  0.
-----------------------------------------------------------------------------------------------------------------------------------
  MAESTRO ATM                        TOTAL             4           0           0           0           0.              9,200.

-----------------------------------------------------------------------------------------------------------------------------------
                           ACQUIRER TOTAL            10           0           2           1           0.             25,200.
```

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Daily Interchange Report (SWCHD412)—ISIS Transactions (2 of 3)—Issuing Processor

```
SWCHD412                                          MASTERCARD DEBIT SWITCH
                                                  DAILY INTERCHANGE REPORT      COUNTRY: 076                WORK OF: 02/11/16
                                                     ISSUING PROCESSOR                                          PAGE:      867

PROCESSOR          : IPS-PREPAID
PROCESSOR ID       : 9000000929
SETTLEMENT SERVICE : 001
ISIS AGREEMENT NBR : C986
CURRENCY           : 986   BRAZILIAN REAL
SETTLEMENT ICA     : 014586

FEE DESCRIPTION                                     ----------------------------------------------------------- ------------------ --------------------
                                                                          COUNTS                                          AMOUNTS
-----------------------------------------  ----------------------------------------------------------- ------------------ --------------------
     FIN          PCT        NONFIN          FINANCIAL    % BASED   NONFINANCIAL   NONBILL         DEBIT               CREDIT
                    MIN            MAX
MS POS ISIS BRAZIL OTHER
      .000000   1.0000C       .000000                 0           2           2           0          0.00                0.23
                     .000000        .000000

MS POS ISIS BRAZIL DAILY USAGE
      .000000    .8000C       .000000                 0           1           0           0          0.00                0.01
                     .000000        .000000

MS POS ISIS BRAZIL FAST TRANSACTIONS
      .000000    .5000C       .000000                 0           2           0           0          0.00                0.15
.000000        .000000

MS POS ISIS BRAZIL GAS STATIONS
      .000000    .8000C       .000000                 0           3           0           0          0.00                8.20
                     .000000        .000000

MS POS ISIS BRAZIL SUPERMARKETS
      .000000    .5000C       .000000                 0           1           0           0          0.00                0.04
                     .000000        .000000

MS POS ISIS BRAZIL T & E
      .000000   1.0000C       .000000                 0           1           0           0          0.00                0.16
                     .000000        .000000

-----------------------------------------------------------------------------------------------------------------------------------
  MAESTRO POS                      SUBTOTAL           0          10           2           0          0.00                8.79
  MAESTRO POS                 EXCEPTN ITEMS           0           0           0           0          0.00                0.00
-----------------------------------------------------------------------------------------------------------------------------------
  MAESTRO POS                         TOTAL           0          10           2           0          0.00                8.79

-----------------------------------------------------------------------------------------------------------------------------------
                              ISSUER TOTAL            0          10           2           0          0.00                8.79
```

Daily Interchange Report (SWCHD412)—ISIS Transactions (3 of 3)—Net Interchange Summary

```
SWCHD412                                          MASTERCARD DEBIT SWITCH
                                                  DAILY INTERCHANGE REPORT      COUNTRY: 076                WORK OF: 02/11/16
                                                  NET INTERCHANGE SUMMARY                                       PAGE:      868

PROCESSOR          : IPS-PREPAID
PROCESSOR ID       : 9000000929
SETTLEMENT SERVICE : 001
ISIS AGREEMENT NBR : C986
CURRENCY           : 986   BRAZILIAN REAL
SETTLEMENT ICA     : 014586


ACQUIRER SUMMARY                      COUNTS                                                  AMOUNTS
---------------- ----------------------------------------------------   ------------------------------------------------------------
                    FINANCIAL      % BASED NONFINANCIAL      NONBILL              DEBIT              CREDIT                  NET

ATM TRANSACTIONS            0            0            0            0               0.00                0.00                0.00

POS TRANSACTIONS            0            0            0            0               0.00                0.00                0.00


-----------------------------------------------------------------------------------------------------------------------------------
TOTAL                       0            0            0            0               0.00                0.00                0.00

ISSUER SUMMARY                        COUNTS                                                  AMOUNTS
---------------- ----------------------------------------------------   ------------------------------------------------------------
                    FINANCIAL      % BASED NONFINANCIAL      NONBILL              DEBIT              CREDIT                  NET

ATM TRANSACTIONS            0            0            0            0               0.00                0.00                0.00

POS TRANSACTIONS            0           10            2            0               0.00                8.79                8.79CR


-----------------------------------------------------------------------------------------------------------------------------------
TOTAL                       0           10            2            0               0.00                8.79                8.79CR
```

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Daily Interchange Report (SWCHD412)—Institution Level Transactions

These are samples of the Daily Interchange Report (SWCHD412) with Institution Level transactions detailed on the report.

This report will page break by currency type within processor, and then by Routing and Transit number within processor if the processor participates in member level settlement.

Daily Interchange Report (SWCHD412)—Institution Level Trans (1 of 3)—Acq. Processor

```
SWCHD412                                          MASTERCARD DEBIT SWITCH
                                                  DAILY INTERCHANGE REPORT                                WORK OF: 02/11/16
                                                    ACQUIRING PROCESSOR                                      PAGE:        6

PROCESSOR          : CONCORD PAYMENT SERVICES
PROCESSOR ID       : 9000000301
INSTITUTION ID     : 1053000196 BANK OF AMERICA
CURRENCY           : 840   U.S. DOLLAR
SETTLEMENT ICA     : 014632

FEE DESCRIPTION                                                   COUNTS                                    AMOUNTS
----------------------------------------   ---------------------------------------------- ----------------- -------------------
     FIN          PCT        NONFIN          FINANCIAL    % BASED   NONFINANCIAL   NONBILL         DEBIT              CREDIT
                   MIN           MAX
MS POS B DOM OTHER
      .150000C   .9000C      .000000                0       4,308         117           4       2,287.62342            0.00
                  .000000       .000000

MS POS B DOM CONVENIENCE
      .170000C   .7500C      .000000                0      60,832       2,666           6      17,405.232875           0.00
                  .000000       .950000C

>>>
```

Daily Interchange Report (SWCHD412)—Institution Level Trans (3 of 3)—Net Interchange Summary

```
SWCHD412                                          MASTERCARD DEBIT SWITCH
                                                  DAILY INTERCHANGE REPORT                                WORK OF: 02/11/16
                                                  NET INTERCHANGE SUMMARY                                    PAGE:       13

PROCESSOR          : FIS - WILDCARD
PROCESSOR ID       : 9000000500
INSTITUTION ID     : 1000090599 THE BANCORP BANK
CURRENCY           : 840   U.S. DOLLAR
SETTLEMENT ICA     : 009059


ACQUIRER SUMMARY                      COUNTS                                  AMOUNTS
---------------- ---------------------------------------------------   ---------------------------------------------------------
                     FINANCIAL      % BASED NONFINANCIAL      NONBILL              DEBIT              CREDIT                 NET

ATM TRANSACTIONS           0           0           0           0                 0.00                0.00                0.00

POS TRANSACTIONS           0           0           0           0                 0.00                0.00                0.00


-----------------------------------------------------------------------------------------------------------------------------------
TOTAL                      0           0           0           0                 0.00                0.00                0.00
ISSUER SUMMARY                        COUNTS                                  AMOUNTS
---------------- ---------------------------------------------------   ---------------------------------------------------------
                     FINANCIAL      % BASED NONFINANCIAL      NONBILL              DEBIT              CREDIT                 NET

ATM TRANSACTIONS           0           0           2           1                 0.50                0.00               0.50DB

POS TRANSACTIONS           7         104         121           0                 0.00               58.23              58.23CR


-----------------------------------------------------------------------------------------------------------------------------------
TOTAL                      7         104         123           1                 0.50               58.23              57.73CR
```

Current Day Open Transaction Report (SWCHD537–1)

The Current Day Open Transaction Report assists Debit MasterCard direct settlement customers with the reconciliation process by providing the detail of current day open transactions between the Single Message System and GCMS/S.A.M.

Report Description	This report provides the detail of all current day transactions that have not been settled by GCMS/S.A.M. The Grand Total amount for the current day is expected to balance to the Suspense/Open Total on the Direct Settlement Balancing Summary (SWCHD364) report. The sequence of this report is Settlement ICA and then Currency Code, Activity Date, Transaction Type, and PAN.
Frequency	Daily
Availability	Available through Global File Transfer and eService on MasterCard OnLine.

SWCHD537–1 Fields

Refer to the following table for a description of the SWCHD537–1 report fields.

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Field	Description
Header Field—Displays at the top of all pages of the report	
SETTLEMENT ICA	The unique six-digit number assigned by MasterCard that identifies a customer or processing endpoint for settlement.
CURRENCY	The ISO-assigned currency code. It indicates the local currency used at the terminal.
Column Headings—Display across the page, just below the header fields	
ACTIVITY DATE	The current date the activity occurred.
ORIGINAL DATE	The original date of the transaction.
TRAN TYPE	The Message Type Identifier that describes the general classification of the message type that is interchanged.
PAN	Primary Account Number. This is the cardholder number used to identify the account being accessed during the transaction.
ARN	The Acquirer Reference Number is data supplied by an acquirer in an acquirer-originated message that may be required for an issuer to return to the acquirer in a subsequent message.
CRF	Chargeback Reference Number. Number originally assigned by the issuer in the associated first chargeback/1442 message.
ORIG SSN	The Switch Serial Number is a unique number used by the Single Message System to identify the transaction.
TRAN AMOUNT	Total amount of the transaction.
INTERCHANGE AMOUNT	The total amount for transaction interchange fees.
NET SETTLEMENT AMOUNT	The Net Settlement Amount will always be the sum of the Tran Amount +/- Interchange Amount.
Current Day Totals	
MDS PENDING	Total amount of all current day transactions that have not been settled by GCMS/S.A.M. These transactions originated in GCMS and are included in the SWCHD364 S.A.M. Advisement totals. They will be listed on the SWCHD364 Report.
TOTAL CHARGEBACKS	Total amount of all current day chargebacks that have not been settled by GCMS/S.A.M.

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Field	Description
TOTAL 1ST PRESENTMENTS	Total amount of all current day presentments that have been settled with GCMS/S.A.M. but have not been processed by the Single Message System.
TOTAL MDS PENDING	Total amount of all current day representments that have been settled with GCMS/S.A.M. but have not been processed by the Single Message System.
MDS RESOLVED	The transactions that were pending on a previous day and have been successfully processed today.
TOTAL 1ST PRESENTMENTS	Total amount of all current day presentments that have been settled with GCMS/S.A.M. but have not been processed by the Single Message System.
TOTAL MDS RESOLVED	The grand total of the transactions that were pending on a previous day and have been successfully processed today.
GCMS PENDING	These transactions originated in the Single Message System online but have not yet been processed by GCMS.
TOTAL FEES	The total amount of the pending GCMS fees.
TOTAL CHARGEBACKS	Total amount of all current day chargebacks that have not been settled by GCMS/S.A.M.
TOTAL GCMS PENDING	The total amount of the fees and chargebacks that have not been processed or settled by GCMS.
GCMS RESOLVED	These transactions are submitted to and accepted by GCMS. However, if the transactions fail GCMS edits, and cannot be passed to GCMS, the edit reject code appears under the GCMS PENDING section. In these scenarios, the transactions are manually removed from the PENDING section so they fall to the GCMS RESOLVED section. In these scenarios, the transactions do not settle and are not accepted by GCMS.
TOTAL CHARGEBACKS	Total amount of all chargebacks for transactions submitted to and accepted by GCMS.
TOTAL GCMS RESOLVED	The total amount of the transactions that were submitted to and accepted by GCMS.

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NOTE: * will be used to indicate non-settled chargeback transactions moved to GCMS Resolved and to illustrate a difference between the settled and non-settled transactions. This will display in the same way that presentments display on the current report (with asterisks).**

Current Day Open Transaction Report (SWCHD537–1) (1 of 4)

```
 CA View Browse - SMSD537-1 ------------------------------------------------------ Rec 000000002 Pg 0000001.002 Lock 00 Col 001 132
 Command ===>                                                                                                  Scroll ===> CSR
SWCHD537-1  MDS 15.4                          M A S T E R C A R D  D E B I T  S W I T C H                       WORK OF 11/19/15
SMS3330D                                                  C U R R E N T   D A Y                                      PAGE      1
RUN DATE-TIME: 11/19/15 - 17:25:13               O P E N   T R A N S A C T I O N S

SETTLEMENT ICA     : 004082
CURRENCY           : 840



ACTIVITY/  TRAN             PAN         TRAN     REASON           TRAN AMOUNT        INTERCHANGE               NET SETTLEMENT
ORIGINAL   TYPE                         CODE      CODE                                   AMOUNT                    AMOUNT
DATE

GCMS PENDING
11/19/15   MISC   NO DATA
10/02/15   FEE

GCMS RESOLVED
11/19/15   MISC   NO DATA
10/02/15   FEE
```

Current Day Open Transaction Report (SWCHD537–1) (2 of 4)

```
SWCHD537-1  MDS 15.4                          M A S T E R C A R D  D E B I T  S W I T C H                       WORK OF 11/19/15
SMS3330D                                                  C U R R E N T   D A Y                                      PAGE      2
RUN DATE-TIME: 11/19/15 - 17:25:13               O P E N   T R A N S A C T I O N S

SETTLEMENT ICA     : 004082
CURRENCY           : 840



ACTIVITY/  TRAN          PAN                  ARN                 CRF      ORIG SSN      TRAN AMOUNT   INTERCHANGE   NET SETTLEMENT
ORIGINAL   TYPE                                                                                           AMOUNT         AMOUNT
DATE

MDS PENDING
11/19/15   CHBK   NO DATA
10/02/15

11/19/15   2ND    NO DATA
10/02/15   PRES

11/19/15   1ST    NO DATA
10/02/15   PRES

MDS RESOLVED
11/19/15   CHBK   NO DATA

11/19/15   2ND    NO DATA
10/02/15   PRES

11/19/15   1ST    NO DATA
10/02/15   PRES
```

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Current Day Open Transaction Report (SWCHD537–1) (3 of 4)

```
SWCHD537-1  MDS 15.4                        M A S T E R C A R D  D E B I T  S W I T C H                        WORK OF 11/19/15
SMS3330D                                              C U R R E N T   D A Y                                        PAGE      3
RUN DATE-TIME: 11/19/15 - 17:25:13             O P E N   T R A N S A C T I O N S

SETTLEMENT ICA     : 004082
CURRENCY           : 840



GCMS PENDING
11/19/15   CHBK   NO DATA
09/02/15

GCMS RESOLVED
11/17/15   CHBK   NO DATA
09/02/15

11/17/15   CHBK   NO DATA
10/02/15
```

Current Day Open Transaction Report (SWCHD537–1) (4 of 4)

```
SWCHD537-1  MDS 15.4                        M A S T E R C A R D  D E B I T  S W I T C H                        WORK OF 11/19/15
SMS3330D                                              C U R R E N T   D A Y                                        PAGE      4
RUN DATE-TIME: 11/19/15 - 17:25:13             O P E N   T R A N S A C T I O N S

SETTLEMENT ICA     : 004082
CURRENCY           : 840



11/19/15    TOTAL MDS PENDING                                                    0.00        0.00            0.00

11/19/15    TOTAL MDS RESOLVED                                                   0.00        0.00            0.00

11/19/15    TOTAL GCMS PENDING                                                   0.00        0.00            0.00

11/19/15    TOTAL GCMS RESOLVED                                                  0.00        0.00            0.00
```

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Previous Day Open Transaction Report (SWCHD537–2)

The Previous Day Open Transactions Report assists Debit MasterCard direct settlement customers with the reconciliation process by providing the detail of prior day open transactions between the Single Message System and GCMS/S.A.M.

Report Description	This report provides the detail of all prior day transactions that have not been settled by GCMS/S.A.M. or have not been processed by the Single Message System. The prior day totals presented do not include any current day transaction totals. The sequence of this report is Settlement ICA and then Currency Code, Activity Date, Transaction Type, and PAN. **NOTE:** **The Previous Day Open Transaction Report (SWCHD537–2) will not balance to the data presented on the Daily Direct Settlement Balancing Summary Report (SWCHD364).**
Frequency	Daily
Availability	Available through Global File Transfer and eService on MasterCard Connect.

SWCHD537–2 Fields

Refer to the following table for a description of the SWCHD537–2 report fields.

Field	Description
Header Field—Displays at the top of all pages of the report	
SETTLEMENT ICA	The unique six-digit number assigned by MasterCard that identifies a customer or processing endpoint for settlement.
CURRENCY	The ISO-assigned currency code. It indicates the local currency used at the terminal.
Column Headings—Display across the page, just below the header fields	
ACTIVITY DATE	The current date the activity occurred.
ORIGINAL DATE	The original date of the transaction.

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Field	Description
TRAN TYPE	The GCMS Message Type Identifier that describes the general classification of the message type that is interchanged. Valid transaction types that can display are: • First Presentments • Second Presentments • Chargebacks • Miscellaneous Fee
PAN	Primary Account Number. This is the cardholder number used to identify the account being accessed during the transaction.
ARN	The Acquirer Reference Number is data supplied by an acquirer in an acquirer-originated message that may be required for an issuer to return to the acquirer in a subsequent message.
CRF	Chargeback Reference Number. Number originally assigned by the issuer in the associated first chargeback/1442 message.
ORIG SSN	The Switch Serial Number is a unique number used by the Single Messgae System to identify the transaction.
TRAN AMOUNT	Total amount of the transaction.
INTERCHANGE AMOUNT	The total amount for transaction interchange fees.
NET SETTLEMENT AMOUNT	Net Settlement Amount will always be the sum of the Tran Amount +/- Interchange Amount.
Previous Day Totals	
MDS PENDING or GCMS PENDING	**MDS Pending**—Total amount of the previous day fees that have not been settled by GCMS/S.A.M. These transactions originated in GCMS and are included in the SWCHD364 S.A.M. Advisement totals. They will be listed on a MDS PENDING line on the SWCHD364 report **GCMS Pending**—These transactions originated in the Single Message System online but have not yet been processed by GCMS. They are not included in any total on the SWCHD364 report.
MDS PENDING or GCMS PENDING	Total of all MDS Pending and GCMS Pending amounts for each prior day.

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Field	Description
PRIOR DAYS GRAND TOTAL MDS PENDING or GCMS PENDING	The Grand Total Amount for MDS Pending and GCMS Pending for all prior days.

NOTE: If there is no prior days data to report, the message, No Data to Report, will be displayed.

***** will be used to indicate non-settled chargeback transactions moved to GCMS Resolved and to illustrate a difference between the settled and non-settled transactions. This will display in the same way that presentments display on the current report (with asterisks).**

Previous Day Open Transaction Report (SWCHD537–2) (1 of 4)

```
SWCHD537-2  MDS 15.4                        M A S T E R C A R D  D E B I T  S W I T C H                        WORK OF 11/19/15
SMS3330D                                          P R E V I O U S   D A Y                                          PAGE      1
RUN DATE-TIME: 11/19/15 - 17:25:14             O P E N   T R A N S A C T I O N S

SETTLEMENT ICA     : 013003
CURRENCY           : 032


ACTIVITY/  TRAN            PAN         TRAN     REASON          TRAN AMOUNT       INTERCHANGE              NET SETTLEMENT
ORIGINAL   TYPE                        CODE      CODE                                 AMOUNT                   AMOUNT
DATE

GCMS PENDING
99/99/99   MISC   NO DATA
11/10/15   FEE
```

Previous Day Open Transaction Report (SWCHD537–2) (2 of 4)

```
SWCHD537-2  MDS 15.4                        M A S T E R C A R D  D E B I T  S W I T C H                        WORK OF 11/19/15
SMS3330D                                          P R E V I O U S   D A Y                                          PAGE      2
RUN DATE-TIME: 11/19/15 - 17:25:14             O P E N   T R A N S A C T I O N S

SETTLEMENT ICA     : 013003
CURRENCY           : 032


ACTIVITY/  TRAN          PAN                ARN                CRF      ORIG SSN      TRAN AMOUNT   INTERCHANGE   NET SETTLEMENT
ORIGINAL   TYPE                                                                                        AMOUNT         AMOUNT
DATE

MDS PENDING
99/99/99   CHBK   NO DATA
11/10/15

99/99/99   2ND    NO DATA
11/10/15   PRES

99/99/99   1ST    NO DATA
11/10/15   PRES
```

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Previous Day Open Transaction Report (SWCHD537–2) (3 of 4)

```
SWCHD537-2  MDS 15.4                        M A S T E R C A R D  D E B I T  S W I T C H                        WORK OF 11/19/15
SMS3330D                                          P R E V I O U S   D A Y                                          PAGE      3
RUN DATE-TIME: 11/19/15 - 17:25:14             O P E N   T R A N S A C T I O N S

SETTLEMENT ICA     : 013003
CURRENCY           : 032



ACTIVITY/  TRAN          PAN                  ARN                CRF      ORIG SSN      TRAN AMOUNT   INTERCHANGE   NET SETTLEMENT
ORIGINAL   TYPE                                                                                          AMOUNT         AMOUNT
DATE

GCMS PENDING
11/13/15   CHBK   NO DATA
11/10/15
```

Previous Day Open Transaction Report (SWCHD537–2) (4 of 4)

```
SWCHD537-2  MDS 15.4                        M A S T E R C A R D  D E B I T  S W I T C H                        WORK OF 11/19/15
SMS3330D                                          P R E V I O U S   D A Y                                          PAGE      4
RUN DATE-TIME: 11/19/15 - 17:25:14             O P E N   T R A N S A C T I O N S

SETTLEMENT ICA     : 013003
CURRENCY           : 032



PRIOR DAYS GRAND TOTAL MDS PENDING                                                    0.00         0.00            0.00

11/13/15    GCMS PENDING                                                            341.00CR       0.00          341.00CR

PRIOR DAYS GRAND TOTAL GCMS PENDING                                                 341.00CR       0.00          341.00CR
```

Debit MasterCard Inbound/Outbound Fee Report (SWCHD586-A)

Debit MasterCard processors can use this report to track and monitor miscellaneous inbound and outbound fees incurred through the submission of various fee collection messages.

NOTE:

For more information, refer to the *IPM Clearing Formats* manual.

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Report Description	Customers must settle all miscellaneous fees and charges by use of the IPM Retrieval and Fee Collection/1740 message. The fee collection message contains the information required for customers to process the miscellaneous fees and charges identified and is used for a number of diverse applications. The Single Message System generates this report to provide a summary detail of Retrieval and Fee Collection messages received on the GCMS Debit MasterCard inbound and outbound IPM format file. This report includes various fee collection types with the following Message Type Identifiers and function codes: • Retrieval Request Fees (1644 MTI-603 FNC) • Record Clearing Fees–member-and system-generated (1740 MTI-700/783 FNC) • Handling Fees–member-generated (1740 MTI-700, 780-782 FNC) • Interchange Compliance Fees–system-generated (1740 MTI -783 FNC) The Single Message System also will provide a Net Fees Report Summary page per processor, which lists the combined fee amounts incurred inbound and outbound with a Net total of the inbound and outbound fee amounts. This report is by ICA number within processor number order. This report is based upon activity. Therefore, if a fee collection type has zero activity, it will not be reported.
Frequency	Daily
Availability	Available through Global File Transfer and eService on MasterCard Connect™.

NOTE:

There is a monthly version of this report (Debit MasterCard Miscellaneous Billing Report [SWCHM501-M]).

SWCHD586-A Fields

Refer to the following table for a description of the SWCHD586-A report fields.

Field	Description
Header Field—Displays at the top of all pages of the report	
PROCESSOR	MasterCard-assigned processor/customer identification number and the processor name.

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Field	Description
Column Headings—Display across the page, just below the Header fields	
MTI	The Message Type Identifier (MTI) identifies the general classification of a standard ISO message type being interchanged. For retrieval and fee collection messages: 1644 Retrieval Request Message—sent to acquirer by issuer 1740 Retrieval Fee Billing Message—submitted by acquirer Together with Function Code (IPM DE 24) in the next column, these identifiers uniquely identify all transaction functions the clearing system performs.
FNC	Function Code, indicates a message's specific purpose. The following retrieval and fee collection messages, from IPM DE 24, are included in this report. • 603 Retrieval Request • 700 Fee Collection (member-generated) • 780 Fee Collection Return • 781 Fee Collection Resubmission • 782 Fee Collection Arbitration Return • 783 Fee Collection (clearing system-generated) Together with the MTI, these data elements uniquely identify all transaction functions the clearing system performs.
ACQUIRING ICA	The ICA number assigned by MasterCard to identify a customer that maintains the merchant relationship and acquires the data relating to a transaction.
ISSUING ICA	The ICA number assigned by MasterCard to identify a customer or processing endpoint of the card issuing processor or institution.
PAN	Primary Account Number. This is the cardholder number used to identify the account being accessed during the transaction.
USAGE CODE	Indicates the funds movement direction of a Fee Collection transaction on a customer account. Valid values are: **19** Credit to transaction originator **29** Debit to transaction originator

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Field	Description
REASON CODE	Provides the message receiver with the reason that the message was sent. For detailed reason code (DE 25) information, refer to the *IPM Clearing Formats* manual.
FEE AMOUNT	Represents all fee amounts associated with a transaction type, in USD currency.
REVERSAL INDICATOR	Originator must provide if this message is a single item reversal within a normal clearing file. Valid values are: **R** if message is a reversal of a previous message with no R. **Space** if message is a reversal of a previous message with an R.
MESSAGE TEXT	Message Text enables the customer to provide additional data applicable to a specific transaction type. This information displays beneath the related information in the above columns.
Total Field—Displays in the center at the bottom of the page	
TOTAL	Net amount of all retrieval and fee collection charges incurred.

Inbound Fees Report (SWCHD586-A) (1 of 3)

```
SWCHD586-A MDS 11.1                    M A S T E R C A R D  D E B I T  S W I T C H                          WORK OF 02/11/16
SMS3296D                             D E B I T   M A S T E R C A R D   C Y C L E - ALL                          PAGE    108
RUN DATE-TIME: 02/11/16 - 10:00:21          I N B O U N D  F E E S  R E P O R T
                                                  C U R R E N C Y  840

PROCESSOR: 9000000226   US BANK

==================================================================================================================================

 MTI FNC     ACQUIRING   ISSUING                PAN            USAGE     REASON          FEE       REVERSAL
                ICA         ICA                                CODE       CODE          AMOUNT      INDICATOR
          ---------------------------------------------MESSAGE TEXT-----------------------------------------------

==================================================================================================================================
1740 783     003285      001974                                 29        7802             10.48CR
          INTERCHANGE COMPLIANCE ADJUSTMENT FOR : 02/10/16

1740 783     003285      012936                                 29        7802               .81CR
          INTERCHANGE COMPLIANCE ADJUSTMENT FOR : 02/10/16

1740 783     003285      013440                                 29        7802              2.36CR
          INTERCHANGE COMPLIANCE ADJUSTMENT FOR : 02/10/16
1740 783     003285      013440                                 19        7808             40.99
          INTERCHANGE ADJUSTMENT FOR : 02/10/16 541275XXXXXX9999000541275XXXXXX9999999

>>>
```

In/Out Fees Report (SWCHD586-A) (2 of 3)

```
SWCHD586-A MDS 11.1                    M A S T E R C A R D  D E B I T  S W I T C H                          WORK OF 02/11/16
SMS3296D                             D E B I T   M A S T E R C A R D   C Y C L E - ALL                          PAGE    295
RUN DATE-TIME: 02/11/16 - 10:00:21              I N / O U T  F E E S  R E P O R T
                                                     C U R R E N C Y  840

PROCESSOR: 9000000000
NET GRAND TOTALS

=================================================================================================================================

                          NET                9000000000  MDS                                 12,776,973.34CR
                          NET                9000000015  FISERV EFT                               4,676.97
                          NET                9000000016  FISERV CNS                               9,076.00
                          NET                9000000226  US BANK                                    261.66
                          NET                9000000252  FIS - INTERCEPT                          3,126.91
                          NET                9000000316  US BANK                                  3,062.28
                          NET                9000000317  US BANK                                     63.74
                          NET                9000000321  NETSPEND-METABANK                        3,550.00
                          NET                9000000327  NETSPEND CORPORATION                       795.95
                          NET                9000000345  US BANK                                     75.94
                          NET                9000000346  US BANK                                     79.33
                          NET                9000000472  STAR NORTHEAST                             772.64
                          NET                9000000473  STAR NORTHEAST                           4,260.08
                          NET                9000000474  STAR NORTHEAST                           2,126.10
                          NET                9000000475  STAR NORTHEAST                           1,520.92

                          >>>>>>>>>>>>>>>>>>>>>>>>>>>>
                          NET                9000001569  FIRST DATA CONO SUR                          .75
                          NET                9000001586  VISA DPS                                   431.05
                          NET                9000001600  NOVOPAYMENT                                 34.31
                          NET                9000001677  SAMBA FINANCIAL GROUP                     646,488.70
                          NET                9000001760  US BANK / MELLON                            34.36
                          NET                ..........  ........................                    34.36
                          NET ALL GRAND TOTAL                                                 11,334,176.33CR
```

Net Fees Report (SWCHD586-A) (3 of 3)

```
SWCHD586-A MDS 11.1                    M A S T E R C A R D  D E B I T  S W I T C H                          WORK OF 02/11/16
SMS3296D                             D E B I T   M A S T E R C A R D   C Y C L E - ALL                          PAGE    109
RUN DATE-TIME: 02/11/16 - 10:00:21                N E T  F E E S  R E P O R T
                                                     C U R R E N C Y  840

PROCESSOR: 9000000226   US BANK

NET TOTALS

=================================================================================================================================

                          TOTAL INBOUND       9000000226                                                  261.66
                          TOTAL OUTBOUND      9000000226                                                     .00

                          NET TOTAL           9000000226                                                  261.66
```

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Monthly Control Report (SWCHM363)

The Single Message System generates the Monthly Control Report to validate the processor's monthly net settlement position to the processor's settlement account.

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Report Description	This report is a month-end version of the Daily Control Report (SWCHD363). This report provides summary detail by transaction type within product type and includes the following transaction information: • Financial quantity for approved and denied • Financial amount of transaction and fees • Reversal quantity and net amount of transactions and fees **NOTE: Debit MasterCard preauthorization reversals received after the settlement cutoff will display as a new line called Non-Same Day, Non-Financial under Exception Items in the Summary. There will be a count but no dollar amounts.** The SWCHM363 report was updated to report surcharge amount (DE 28) for an acquirer-generated, full-reversal transaction for both ATM and POS in a separate line, beneath the existing lines for ATM and POS surcharge on financial transactions. The Single Message System currently provides the surcharge amount in DE 28 in the following message types: • Acquirer Reversal Advice /0420—Acquirer Initiated • Acquirer Reversal Advice/0420—Time-out induced, Acquirer Initiated The SWCHM363 report will be updated so that the surcharge amount on an acquirer-generated, full-reversal transaction will display as one of the following: • ACCESS CHARGE (ATM SUR) REV • ACCESS CHARGE (POS SUR) REV This enhancement does not affect the net settlement or total financial settlement amounts. The Single Message System provides totals derived from the Batch Data File settlement messages for acquiring and issuing processors. The Net Settlement Summary page lists the net settlement of transactions, reversals, and fees separated by debit, credit, and net for both the acquirer and the issuer. It also provides a final combined net settlement disposition for the Automated Clearing House System (ACH) and the Global Clearing Management System (GCMS). This report is based upon activity. Therefore, if a transaction type has “0” activity, it is not reported.
Frequency	Monthly

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Availability	Available through Global File Transfer and MasterCard eService on MasterCard Connect™.

NOTE:

This enhancement impacts only intracountry ATM transactions within Australia.

Monthly Interchange Report (SWCHM412)

The Monthly Interchange Report assists customers with the reconciliation process by providing enhanced fee reporting.

Description	This report is a month-end version of the Daily Interchange Report (SWCHD412). The Single Message System divides the Monthly Interchange Report into three sections: • Fee description by category • Transaction volume by category • Total dollar amounts by category The fee description by category reflects the supported fee-sharing indices of the customer and technology. The report shows all transaction counts, separated by Financial and Non-financial and billable and Non-billable categories. The actual dollar amount of fees are applied to interchange by product and then totaled in the "Total Net" column. The Single Message System segregates this report according to acquiring and issuing processor. The Daily Control Report (SWCHD363) lists the net total of fees in the field entitled "total fees settlement." This report is activity-driven. If a transaction type has "0" activity, it is not shown.
Frequency	Monthly
Availability	Available through Global File Transfer and MasterCard eService on MasterCard Connect™.

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NOTE:

On the Net Interchange Settlement line, Settlement Service Cutover ID was added on the Net Interchange Summary page. The Settlement Service Cutover ID is determined by the customer ID. For example, customer 001 would be 23:00 Brazil ISIS.

For a sample of this report, refer to the Daily Interchange Report (SWCHD412) subsection.

Debit MasterCard Miscellaneous Billing Report (SWCHM501-M)

Debit MasterCard processors can use the Debit MasterCard Miscellaneous Billing Report to track and monitor miscellaneous inbound and outbound fees incurred through the submission of various fee collection messages.

NOTE:

For more information, refer to the *IPM Clearing Formats* manual.

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Report Description	This report is a month-end version of the Debit MasterCard Inbound/Outbound Fee Report (SWCHD586). The Single Message System divides this report by reason code and ICAs by Processor ID. It lists the message text separated by message text and associated fee amounts within a reporting month. Therefore, if a fee collection type has zero activity, it will not be reported. Customers must settle all miscellaneous fees and charges by use of the IPM Retrieval and Fee Collection/1740 message. The fee collection message contains the information required for customers to process the miscellaneous fees and charges identified and is used for a number of diverse applications. The Single Message System generates this report to provide a summary detail of Retrieval and Fee Collection messages received on the GCMS Debit MasterCard inbound and outbound IPM format file. This report includes various fee collection types with the following Message Type Identifiers and function codes: • Retrieval Request Fees (1644 MTI-603 FNC) • Record Clearing Fees–member and system-generated (1740 MTI-700/783 FNC) • Handling Fees–member-generated (1740 MTI-700, 780-782 FNC) • Interchange Compliance Fees–system-generated (1740 MTI -783 FNC) The Single Message System also will provide a summary page per processor, which lists the combined fee amounts incurred inbound and outbound with a Net total of the inbound and outbound fee amounts by processor ID.
Frequency	Monthly
Availability	Available through Global File Transfer and eService on MasterCard Connect™.

NOTE:

There is a daily version of this report (Debit MasterCard Inbound/Outbound Fee Report [SWCHD586-A]).

SWCHM501-M Fields

Refer to the following table for a description of the SWCHM501-M report fields.

Field	Description
Header Field—Displays at the top of all pages of the report	

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Field	Description
PROCESSOR NUMBER	MasterCard-assigned processor/customer identification number and the processor name.
PROCESSOR	The name of the processor.
Column Headings—Display across the page, just below the header fields	
REASON CODE	The four-digit reason code number for why the message was sent.
REASON CODE DESCRIPTION	Provides the message receiver with the reason code description for why the message was sent. For detailed reason code (DE 25) information, refer to the *IPM Clearing Formats* manual.
DEBIT/CREDIT INDICATOR	Indicates how the fees displayed for the selected reason code are to be paid. Example: DB (debit) to Issuer
ICA NUMBER	The ICA number assigned by MasterCard to identify a customer or processing endpoint of the card issuing processor or institution.
PAN	Primary Account Number. This is the cardholder number used to identify the account being accessed during the transaction.
MESSAGE TEXT	Message Text enables the customer to provide additional data applicable to a specific transaction type. This information displays beneath the related information in the above columns.
FEE AMOUNT	Represents all fee amounts associated with a transaction type, in USD currency.
REASON CODE	Provides the message receiver with the reason that the message was sent. For detailed reason code (DE 25) information, refer to the *IPM Clearing Formats* manual.
TOTAL ICA	Total fee amount for the displayed ICA.
TOTAL REASON CODE	Total fee amount for the displayed reason code.
Total Field—Displays in the center at the bottom of the page	
TOTAL PROC	Net amount of all fees for the indicated processor.

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NOTE:

Direct settlement data does not appear on this report.

Debit MasterCard Miscellaneous Billing Report (SWCHM501-M) (1 of 2)

```
SWCHM501-M 2014.Q3                    M A S T E R C A R D  D E B I T  S W I T C H                          WORK OF 01/31/16
SMS0410M                     D E B I T  M A S T E R C A R D  M I S C  B I L L I N G  R E P O R T              PAGE      1
RUN DATE-TIME: 01/31/16 - 16:00:31                  M O N T H   O F  :  JANUARY
                                                                                                   FEE AMT
PROCESSOR # 9000000732  XEROX
      REASON CODE: 7800   MEMBER ASSESSMENT COLLECTION       - DB TO ISSUER
         ICA 012545
            PAN:                                                                                     3.24D
            MESSAGE TEXT: MCBS - 0012545  OS - Investment Fees         840          3.24   BILLING CYCLE DATE - JAN 24, 2016
            PAN:                                                                                     3.34D
            MESSAGE TEXT: MCBS - 0012545  DG - Issuer Cross Border     840          3.34   BILLING CYCLE DATE - JAN 24, 2016
            PAN:                                                                                     3.32D
            MESSAGE TEXT: MCBS - 0012545  OS - Investment Fees         840          3.32   BILLING CYCLE DATE - JAN 17, 2016
            PAN:                                                                                      .51D
            MESSAGE TEXT: MCBS - 0012545  DG - Issuer Cross Border     840          0.51   BILLING CYCLE DATE - JAN 17, 2016
            PAN:                                                                                      .37D
            MESSAGE TEXT: MCBS - 0012545  OS - Investment Fees         840          0.37   BILLING CYCLE DATE - JAN 02, 2016
            PAN:                                                                                      .07D
            MESSAGE TEXT: MCBS - 0012545  DG - Issuer Cross Border     840          0.07   BILLING CYCLE DATE - JAN 02, 2016
            PAN:                                                                                     8.05D
            MESSAGE TEXT: MCBS - 0012545  SS - Clearing 1740 Miscella  840          8.05   BILLING CYCLE DATE - JAN 13, 2016
            PAN:                                                                                     4.18D
            MESSAGE TEXT: MCBS - 0012545  OS - Investment Fees         840          4.18   BILLING CYCLE DATE - JAN 10, 2016
            PAN:                                                                                    23.17D
            PAN:                                                                                      .67D
            MESSAGE TEXT: MCBS - 0012545  OS - Investment Fees         840          0.67   BILLING CYCLE DATE - JAN 01, 2016
            PAN:                                                                                      .01D
            MESSAGE TEXT: MCBS - 0012545  DG - Issuer Cross Border     840          0.01   BILLING CYCLE DATE - JAN 01, 2016
            PAN:                                                                                     1.15D
            MESSAGE TEXT: MCBS - 0012545  OS - Investment Fees         840          1.15   BILLING CYCLE DATE - DEC 31, 2015
            PAN:                                                                                      .01D
            MESSAGE TEXT: MCBS - 0012545  DG - Issuer Cross Border     840          0.01   BILLING CYCLE DATE - DEC 31, 2015
         TOTAL ICA: 012545                                                                          48.09D
     TOTAL REASON CODE 7800                                                                         48.09D
                                                                                        ----------------
     REASON CODE: 7802   INTERCHANGE COMPLIANCE ADJMNT      - CR TO ISSUER
        ICA 012545
            PAN:                                                                                      .14C
            MESSAGE TEXT: INTERCHANGE COMPLIANCE ADJUSTMENT FOR : 01/22/16
            PAN:                                                                                      .22C
            MESSAGE TEXT: INTERCHANGE COMPLIANCE ADJUSTMENT FOR : 01/18/16
         TOTAL ICA: 012545                                                                            .36C
    TOTAL REASON CODE 7802                                                                            .36C
                                                                                        ----------------
    REASON CODE: 7808   MISC OVERRIDE FINANCIAL ADJUSTMENT - DB TO ISSUER
       ICA 012545
```

Debit MasterCard Miscellaneous Billing Report (SWCHM501-M) (2 of 2)

```
SWCHM501-M 2014.Q3                    M A S T E R C A R D  D E B I T  S W I T C H                          WORK OF 01/31/16
SMS0410M                     D E B I T  M A S T E R C A R D  M I S C  B I L L I N G  R E P O R T              PAGE     29
RUN DATE-TIME: 01/31/16 - 16:00:31                  M O N T H   O F  :  JANUARY
                                                                                                   FEE AMT
PROCESSOR # 9000001225  XEROX
      REASON CODE: 7808   MISC OVERRIDE FINANCIAL ADJUSTMENT - DB TO ISSUER
         ICA 013208
            PAN:                                                                                    75.50D
            MESSAGE TEXT: INTERCHANGE ADJUSTMENT FOR : 01/19/16 541275XXXXXX9999000541275XXXXXX9999999
            PAN:                                                                                   142.06D
            MESSAGE TEXT: INTERCHANGE ADJUSTMENT FOR : 01/02/16 541275XXXXXX9999000541275XXXXXX9999999
            PAN:                                                                                   141.48D
>>>
```

Chapter 7 Reports—Detail Activity

Detail activity reports list the details of all financial and non-financial transaction activity, regardless of the settlement day completion status that occurred on the settlement day.

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Detail Activity Reports Overview

The Single Message System provides these reports to assist processors in research, tracking capabilities, and transaction analysis.

The following table lists the Single Message System Detail Activity report names and purposes by report number.

Number	Name	Purpose
SWCHD53	Exception Audit Report	Processors use this report to help ensure the Single Message System has processed all exception items and to track incoming and outgoing exception items for the processor. Processors should use the report to initiate the research for representments and to monitor for excessive chargebacks that could be subject to sanction.
SWCHD118	Retrieval Request/ Fulfillment Report	Debit MasterCard processors can use this report to track and monitor retrievals, and to help ensure that acquirers have processed and fulfilled retrievals.
SWCHD141-1	Account File Updates	This report gives Single Message System connected issuer processors the ability to review modifications made to card adjustment files for card numbers residing on the Banknet Stand-In Account file.
SWCHD141-2	Account Management File Updates	This report gives Single Message System-connected issuer processors the ability to review modifications made to card adjustment files for card numbers residing in the Single Message System AMS (Account Management System) repository.
SWCHD141-3	Recurring Payment Cancellation Service	This report gives Single Message System-connected issuer processors the ability to identify and review all additions and changes to Recurring Payment Cancellation Service records.
SWCHD147-1	Negative File Updates	This report gives customers the ability to track changes made to the MDS Stand-In Negative Card file.

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Number	Name	Purpose
SWCHD147-2	Premium File Updates	This report gives customers the ability to track changes made to the MDS Stand-In Premium file.
SWCHD149	Stand-In Transaction Audit Report	For issuers, the report provides tracking capabilities for all transactions that the Single Message System routed to MDS Stand-In during periods the processor was unavailable.

Exception Audit Report (SWCHD53)

Processors use the Exception Audit Report to help ensure the Single Message System has processed all exception items and to track incoming and outgoing exception items for the processor. Processors should use the report to initiate the research for representments and to monitor for excessive chargebacks that could be subject to sanction.

Report Description	This report details exception items including adjustments, chargebacks, and representments. The report contains summary totals (by product, for all the exception items). Same day reversals can be found on the SWCHD353 Reversals report. Exception items are included in the processor's net daily settlement and in the Daily Control Report (SWCHD363). Exception items do not appear on the Transaction Audit Report. The Single Message System sequences the transactions in reversal code order and segregates the report by acquiring and issuing processor. Interchange type **2** appearing in the **BRAND** field identifies intracurrency transactions. **STND** appearing in the **RESP CODE** field identifies Stand-In transactions. Refer to the following table for a description of the SWCHD53 report fields.
Frequency	Daily
Availability	Available through Global File Transfer.

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SWCHD53 Fields

Field	ISO DE	Description
Header Fields—Display at the top of all pages of the report.		
PROCESSOR	N/A	Processor name.
PROCESOR ID	N/A	Processor/customer identification number assigned by MasterCard.
Body Fields—Display in the body of the report. These fields repeat for each exception item.		
PAN	2	Primary Account Number. This is the cardholder number used to identify the account accessed during the transaction.
USER GROUP	N/A	This field identifies the Single Message Transaction Manager group number assigned by MasterCard.
USER NUM	N/A	This field identifies the Single Message Transaction Manager user ID assigned by MasterCard.
BRAND	63	This field identifies the brand accessed and the related interchange rate. Valid brand type codes are: **MC** = MasterCard® **CI** = Cirrus® **MS** = Maestro® **MD** = Debit MasterCard® **MX** = Mondex™ chip card **PL** = Private Label **PV** = PLUS **VI** = Visa Valid interchange rate codes are: **0** = U.S. region **1** = Canada, Asia Pacific, Europe, Latin America and Middle East/Africa regions **2** = Intracountry (ISIS) format Only products with activity display on the report.

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Field	ISO DE	Description
GCMS DT/TM	12	GCMS Date and Time stamp from DE 12 (Date and Time, Local Transaction) or the GCMS 1240 reversal
CURR DATE	13	The calendar date the exception item occurred on the Single Message System. Format: MM-DD
CURR TIME	12	The start and end time for the exception item to complete on the Single Message System. Format: HHMMSS
CURRENCY	49	The ISO-assigned currency code. Indicates the local currency used at the terminal.
ADV REASON	60	Advice Reason Code. Indicates the specific purpose of an advice message.
SWCH DATE	7	The date the transaction was processed on the Single Message System. Format: MM-DD
SWCH TIME	7	The start and end time for the transaction to complete. Format: HHMMSS
ORG SWCH SER	NA	The unique number for each transaction the system processes assigned by MasterCard.
SWCH SERIAL	63	The unique number identifying this adjustment assigned by MasterCard.
STLMT DATE	15	System settlement date of the exception item.
PROC CODE	3	The Processing Code describes the effect of a transaction on a cardholder account and the account type affected for the original transaction.
CONV RATE-A	NA	Currency Conversion rate used to convert local currency to settlement currency where applicable. The Single Message System does not provide this information for balance inquiry transactions.
TRACE NO.	11	The message initiator assigns a unique Trace Number to identify a transaction. This represents the trace number of the original transaction.

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Field	ISO DE	Description
ORG DATE	90	The date on which the transaction originally occurred on the Single Message System.
ORG TIME	90	The time at which the transaction originally occurred on the Single Message System. Format: HHMMSS
ORG AMT	90	The amount settled in the original transaction. For the acquirer, this amount displays in the designated acquirer processor settlement currency, and for the issuer, the amount displays in the designated issuer processor settlement currency.
REFERENCE NO	37	Identifies the serial number printed on the customer receipt.
ACQ REC DATE	NA	The original settlement date.
ACQ INST NAME	NA	The name of the bank/processor, including ATM and POS terminals, acquiring the transaction.
NEW AMT	95	The amount to affect the exception item. This amount displays to the acquirer in the acquirer processor's designated settlement currency, and to the issuer in the issuer processor's designated settlement currency.
RESP CODE-A	NA	The response code of the original transaction. Refer to the *Single Message Transaction Manager User Guide* for a response code listing.
TERMINAL ID	41	The unique ID assigned by the acquirer to each terminal.
ACQ LOC	NA	The physical location of the ATM or POS terminal.
REV DR AMT	NA	The amount reversed in the original transaction that results in a debit to the cardholder, reporting in the issuer processor's designated settlement currency to the issuer, and in the acquirer processor's designated settlement currency to the acquirer.
RESP CODE - I	NA	The response code of the exception item.
ISS INST ID	NA	The issuing processor's Routing and Transit Number (also known as the ABA Number). This number identifies the card processor to the Single Message System.

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Field	ISO DE	Description
ACQ INST ID	32	The acquirer processor's Routing and Transit Number (also known as the ABA Number). This number identifies the acquirer to the Single Message System. It can identify either an ATM or POS processor.
REV CR AMT	NA	The amount reversed in the original transaction that results in a credit to the cardholder, displaying in the issuer processor's designated settlement currency to the issuer, and in the acquirer processor's designated settlement currency to the acquirer.
ADV REASON-A	60	The original Advice Reason Code indicating the specific purpose of an advice message received for a transaction that did not complete as authorized.
ISS PROC ID	NA	Processor number of the issuer involved in the transaction assigned by MasterCard.
ACQ PROC ID	33	Processor number of the acquirer involved in the transaction assigned by MasterCard.
STLMT AMT	NA	The new settlement amount after the adjustment. The settlement amount will report to the acquirer in the acquirer processor's settlement currency, and to the issuer in the issuer processor's settlement currency.
ADV REASON-I	60	The original Advice Reason Code indicating the specific purpose of an advice message received for a transaction that did not complete as authorized.
ORG ISS ID	NA	The cardholder processor number contained in the original transaction.
ORG ACQ ID	33	The acquirer processor number contained in the original transaction.
STLMT CURRENCY	NA	The currency of the amount being settled to the acquirer or issuer processor. The currency associated with the STLMT AMT.
ARN	N/A	Acquirer Reference Number—Data supplied by an acquirer in an acquirer-originated message that may be required for an issuer to return to the acquirer in a subsequent message. Added to the SWCHD53 report for Debit MasterCard records.
CNTL #	N/A	Control Number (Optional)—The control number accepts five alphanumeric characters. Processors can identify the specific transaction by using the control number for internal auditing and tracing purposes.
USAGE CODE [a]		Identifies the current cycle of the chargeback. Valid values are:

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Field	ISO DE	Description
		1 First Chargeback **2** Second Presentment **3** Arbitration Chargeback **6** Retrieval Request **7** Fulfillment
DOC IND [a]		Specific requirements based on the cycle of the chargeback determines the need for a customer to provide supporting documentation. Valid values are: **Blank** No documentation will follow **1** Documentation will follow
REJ CODE [a]		Reserved for future use.
COND CODE [a]		The condition code denotes how the acquirer originally processed the transaction. Valid values are: **00** Online authorization, no PIN, PAN entry unknown **13** Online authorization, no PIN, PAN entry via magnetic stripe **18** Online authorization, no PIN, PAN entry via hand key
ADDITIONAL DATA [a]		Used by the operator processing the adjustment to provide the receiving customer with specific information about the transaction. Can be the contact name and number.
MERCH CODE [a]		The Merchant Code is a classification code used to identify the type of merchant.
EXCEPTION ITEM TYPE	NA	Identifies the type of exception item processed.
TOTAL		Total of all exception item types within a specific product type.
PRODUCT	NA	Product under which original transaction occurred.

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Field	ISO DE	Description
TOTAL		Represents the total of all product types within a specific exception item type.
ORG CASH BACK	54	The Cash Back amount information on a purchase transaction. Cash back may be expressed in both local and designated acquirer or issuer settlement currency. This field displays only under certain conditions. If a transaction has an Amount Type of 40 (in ISO DE 54), this field displays. If there is no Cash Back activity, this field does not display.
ADJ CASH BACK	54	Represents the replacement cash back amount. This field should only display if the ORG CASH BACK field displays.
Fraud Notification Service Date	48/19	Date of the second fraud-related chargeback on the account. Format:YYMMDD
Fraud Notification Service Chargeback Counter	48/19	Contains the total number of fraud-related chargebacks processed for the same PAN and expiration date.
Fraud Notification Service Second Presentment Rights Indicator	48/19	FNS indicating acquirer has second presentment rights
[a] The product type determines whether this field is present on the report.		
MAESTRO, CIRRUS, MD, MC, PLUS, PRIVATE LABEL and VISA TOTAL	The total of the Brand same-day reversals.	
AUTO REVERSALS		This field contains all of the reversals for same-day activity.

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Field	ISO DE	Description
ADJUSTMENTS		Originates from the acquirer for ATM transactions. The original financial request amount is reversed and adjusted within the same day. This column will be zeros. Adjustments display in the Auto Reversals column in this report.
CHARGEBACKS		A chargeback occurs when an issuer charges all or part of the amount on an interchange transaction back to the acquirer in accordance with MasterCard regulations. This column will be zeros. Chargebacks display on the Exception Audit SWCHD53 report.
REPRESENTMENTS		The number of representments. A representment is a financial transaction originated by an acquirer to partially or wholly recover funds charged back to the acquirer by an issuer. This column will be zeros. Representments display on the Exception Audit SWCHD53 report.
REPRESENTMENT REVERSALS		The adjustment of a chargeback. This column will be zeros. Representments display on the Exception Audit SWCHD53 report.
TOTAL		The total of each of the six columns.

Exception Audit Report (SWCHD53) (1 of 3)—Acquiring Processor

```
SWCHD53                                  M A S T E R C A R D   D E B I T   S W I T C H
                                         E X C E P T I O N   A U D I T   R E P O R T                    WORK OF 04/14/16
                                          A C Q U I R I N G   P R O C E S S O R                            PAGE        1
         PROCESSOR   : BANKNET ACQ SIM
         PROCESSOR ID: 9000000011
PAN      000541275XXXXX9999   USER GROUP     2222          USER NUM      222222                        BRAND                  PV
 GCMS DT/TM                   CURR DATE      12-11         CURR TIME     010946 010946                 CURRENCY              840
 ADV REASON    490 0010       SWCH DATE      12-11         SWCH TIME     010946 010946                 ORG SWCH SER     341082219
 SWCH SERIAL   348715494      STLMT DATE     12-11         PROC CODE     001000                        CONV RATE         11000000
 TRACE NO      003358         ORG DATE       12-09         ORG TIME      203555                        ORG AMT             101.00
 REFERENCE NO  CI01R-UU       ACQ REC DATE   12-08         ACQ INST NAME BANK ONE CORPORATION          NEW AMT               1.00
 RESP CODE-A 00 0111111       TERMINAL ID    CI01R-UU      ACQ LOC       LOS ANGELES  CA                REV DR AMT          100.00
 RESP CODE-I                  ISS INST ID    1984000236    ACQ INST ID   1984000236                    REV CR AMT             .00
 ADV REASON -A 490 0010       ISS PROC ID    9000000012    ACQ PROC ID   9000000011                    STLMT AMT            99.10D
 ADV REASON -I                ORG ISS  ID    9000000000    ORG ACQ ID    9000000011                    STLMT CURRENCY        840
                              CNTL#                        DOC IND

>>>
```

Exception Audit Report (SWCHD53) (2 of 3)—Issuing Processor

```
SWCHD53                                  M A S T E R C A R D   D E B I T   S W I T C H
                                          E X C E P T I O N   A U D I T   R E P O R T                    WORK OF 04/14/16
                                             I S S U I N G     P R O C E S S O R                            PAGE        1
        PROCESSOR   :  I200 FOR I200 TEST,ON 1C
        PROCESSOR ID: 9000000012
PAN      000541275XXXX9999    USER GROUP     2222          USER NUM      222222                        BRAND                  PV
 GCMS DT/TM                   CURR DATE      12-11         CURR TIME     010946 010946                 CURRENCY              840
 ADV REASON    490 0010       SWCH DATE      12-11         SWCH TIME     010946 010946                 ORG SWCH SER     341082219
 SWCH SERIAL   348715496      STLMT DATE     12-11         PROC CODE     001000                        CONV RATE         11000000
 TRACE NO      003358         ORG DATE       12-09         ORG TIME      203555                        ORG AMT             101.00
 REFERENCE NO  CI01R-UU       ACQ REC DATE   12-08         ACQ INST NAME BANK ONE CORPORATION          NEW AMT               1.00
 RESP CODE-A 00 0111111       TERMINAL ID    CI01R-UU      ACQ LOC       LOS ANGELES  CA               REV DR AMT             .00
 RESP CODE-I 00 0111111       ISS INST ID    1984000236    ACQ INST ID   1984000236                    REV CR AMT          100.00
 ADV REASON -A 490 0010       ISS PROC ID    9000000012    ACQ PROC ID   9000000011                    STLMT AMT            99.10C
 ADV REASON -I                ORG ISS  ID    9000000000    ORG ACQ ID    9000000011                    STLMT CURRENCY         840
                              CNTL#                        DOC IND

>>>
```

the original switch serial number for same day reversals. It also includes all reversals, including reversals for preauthorizations received after the settlement cut off.

Report Description	This report provides summary detail in the designated settlement currency of the acquirer or issuer processor. It is produced by transaction type within brand and includes the following transaction information: • Same Day Reversals • Same Day Adjustments This report is based upon activity. Therefore, if a transaction type has "0" activity, it is not reported.
Frequency	Daily
Availability	Available through Global File Transfer and MasterCard eService on MasterCard Connect™.

SWCHD353 Fields

Refer to the following table for a description of the SWCHD353 report fields.

Field	Description
Header Fields—Display at the top of all pages of the report	
PROCESSOR	The processor name.
PROCESSOR ID	Processor/customer identification number assigned by MasterCard.
PAN (PRIMARY ACCOUNT NUMBER)	Primary Account Number. This is the cardholder number used to identify the account accessed during the transaction.
Column Headings—Display across the page, just below the Header fields for both acquirers and issuers	
ADV REASON	Advice Reason Code. Indicates the specific purpose of an advice message.
RESP CODE	The response code of the original transaction. Refer to the *Single Message Transaction Manager User Guide* for a response code listing.
SWCH SERIAL	The unique number assigned by MasterCard identifying this adjustment.

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Field	Description
ORG SWCH SERIAL	The original number assigned by MasterCard for each transaction the system processes.
NEW TRACE NO	The trace number assigned by MasterCard that displays in the reversal message sent out to the issuer.
ORG TRACE NO	The original trace number assigned by the message initiator to identify a transaction.
LOCAL DATE	Based on the date in DE 15 (Date, Settlement)
LOCAL TIME	Based on the time in DE 7 (Transmission Date and Time)
INST ID	This column displays the card issuer's Institution ID (BIN or Routing and Transit number).
PROC ID	Processor/customer identification number assigned by MasterCard.
PROC CODE	The Processing Code describes the effect of a transaction on a cardholder account and the account type affected for the original transaction.
BRAND	This field identifies the brand accessed and the related interchange rate. Valid brand type codes are: Valid brand type codes are: **MC** = MasterCard® **CI** = Cirrus® **MS** = Maestro® **MD** = Debit MasterCard® **MX** = Mondex™ chip card **PL** = PLUS **PV** = Private Label **VI** = Visa Valid interchange rate codes are: **0** = U.S. region **1** = Canada, Asia Pacific, Europe, Latin America and Middle East/Africa regions **2** = Intracountry (ISIS) format

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Field	Description
	Only products with activity display on the report.
REFERENCE NO	Identifies the serial number printed on the customer receipt.
CONV RATE	Currency Conversion rate used to convert local currency to settlement currency where applicable. The Single Message System does not provide this information for balance inquiry transactions.
TRANS CURR	The transaction currency code; the currency agreed upon by the cardholder and the merchant to conduct the transaction.
STLMT CURR	The new settlement amount after the adjustment in the issuer's/acquirer's designated currency.
ORG AMT	The amount settled in the original transaction. For the acquirer, this amount displays in the designated acquirer processor settlement currency, and for the issuer, the amount displays in the designated issuer processor settlement currency.
NEW AMT	The amount to affect the exception item. This amount displays to the acquirer in the acquirer processor's designated settlement currency, and to the issuer in the issuer processor's designated settlement currency.
REV AMT	The reversal amount occurs when an acquirer generates an Acquirer Reversal Advice/0420 message and sends it to the Single Message System. The amount can be the entire amount or a partial amount of the original request message.
STLMT AMT	The new settlement amount after the adjustment. The settlement amount will report to the acquirer in the acquirer processor's settlement currency, and to the issuer in the issuer processor's settlement currency.
Total Fields—Display to the left of the page. All items under Column Headings total for these headings	
MAESTRO, CIRRUS, MD, MC, PLUS, PRIVATE LABEL, and VISA TOTAL	The total of the Brand same-day reversals.
AUTO REVERSALS	This field contains all of the reversals for same-day activity.

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Field	Description
ADJUSTMENTS	Originates from the acquirer for ATM transactions. The original financial request amount is reversed and adjusted within the same day. This column will be zeros. Adjustments display in the Auto Reversals column in this report.
CHARGEBACKS	A chargeback occurs when an issuer charges all or part of the amount on an interchange transaction back to the acquirer in accordance with MasterCard regulations. This column will be zeros. Chargebacks display on the Exception Audit SWCHD53 report.
REPRESENTMENTS	The number of representments. A representment is a financial transaction originated by an acquirer to partially or wholly recover funds charged back to the acquirer by an issuer. This column will be zeros. Representments display on the Exception Audit SWCHD53 report.
REPRESENTMENT REVERSALS	The adjustment of a chargeback. This column will be zeros. Representments display on the Exception Audit SWCHD53 report.
TOTAL	The total of each of the six columns.

Reversals Report (SWCHD353)—Issuing Processor

```
SWCHD353                                  M A S T E R C A R D   D E B I T   S W I T C H
                                              R E V E R S A L S   R E P O R T                          WORK OF 04/14/16
                                            I S S U I N G     P R O C E S S O R                            PAGE        1
        PROCESSOR   :  I200 FOR I200 TEST,ON 1C
        PROCESSOR ID: 9000000455
PAN     000541275xxxxxx9999

ADV REASON        SWCH SERIAL       NEW TRACE NO  LOCAL DATE  INST ID    PROC CODE REFERENCE NO TRANS CURR   ORG AMT      REV AMT
RESP CODE         ORG SWCH SERIAL   ORG TRACE NO  LOCAL TIME  PROC ID    BRAND     CONV RATE    STLMT CURR   NEW AMT      STLMT AMT
-----------------------------------------------------------------------------------------------------------------------------------
451 0010          448665037         003491        12-08       1000064208 000000    M1I1 47       937          720.00        100.00C
00 0111111        442679143         003490        231746      9000000457 MS2       11000000      937          620.00         99.55C

PAN     000541275xxxxxx9999

ADV REASON        SWCH SERIAL       NEW TRACE NO  LOCAL DATE  INST ID    PROC CODE REFERENCE NO TRANS CURR   ORG AMT      REV AMT
RESP CODE         ORG SWCH SERIAL   ORG TRACE NO  LOCAL TIME  PROC ID    BRAND     CONV RATE    STLMT CURR   NEW AMT      STLMT AMT
-----------------------------------------------------------------------------------------------------------------------------------
450 0018          448670019         003641        12-08       1900003576 091000    M1I1 198      356          250.00        250.00C
00 0111111        441215136         003640        232140      9000000457 MS2       11000000      356             .00        255.00C

                                                                                  REPRESENTMENT     PRE-AUTH
                     AUTO REVERSALS     ADJUSTMENTS     CHARGEBACKS       REPRESENTMENTS      REVERSALS       NON-FIN         TOTAL
 MAESTRO                          2               0               0                    0               0             0             2
 PRIVATE LABEL                    0               0              10                    0               0             0            10
 TOTAL                            2               0               0                    0               0             0            12
```

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Retrieval Request/Fulfillment Report (SWCHD118)

Debit MasterCard processors can use the Retrieval Request/Fulfillment Report to track retrievals, monitor retrievals, and help ensure that acquirers have processed and fulfilled retrievals.

Report Description	This report details retrieval requests and fulfillments and contains summary totals, by product, for all the items. The Single Message System sequences the transactions according to reversal code.
Frequency	Daily.
Availability	Available through Global File Transfer and MasterCard eService on MasterCard Connect™.

Cardholder Processor

SWCHD118 Fields

Refer to the following table for a description of the SWCHD118 report fields.

Field	ISO DE	Description
Header Fields—Display at top of all pages of the report.		
PROCESSOR		The processor name.
PROCESSOR ID		MasterCard-assigned processor/customer identification number.
Body Fields—Display in the body of the report. These fields repeat for each item.		
PAN	2	Primary Account Number. This is the cardholder number used to identify the transaction's assessed account.

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Field	ISO DE	Description
BRAND	63	This field identifies the brand accessed and the related interchange rate. Valid brand type codes are: **MC** = MasterCard® **CI** = Cirrus® **MS** = Maestro® **MD** = Debit MasterCard® **MX** = Mondex™ chip card **PL** = Private Label **PV** = PLUS **VI** = Visa Valid interchange rate codes are: **0** = U.S. region **1** = Canada, Asia Pacific, Europe, Latin America and Middle East/Africa regions **2** = Intracountry (ISIS) format Only products with activity display on the report.
CURR DATE	13	The calendar date the exception item occurred on the Single Message System.
CURR TIME	12	The start and end time for the exception item to complete on the Single Message System. Format: HHMMSS
CURRENCY	49	The ISO assigned currency code. It indicates the local currency used at the terminal.
ADV REASON	60	Advice Reason Code. Indicates the specific purpose of an advice message. The last two digits of the Advice Reason Code indicate the Reversal Reason Code.
SWCH DATE	7	The date the transaction was processed on the Single Message System.

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Field	ISO DE	Description
SWCH TIME	7	The start and end time for the transaction to complete. Format: HHMMSS
ORG SWCH SER	NA	The unique number assigned by MasterCard to each transaction processed in the system.
SWCH SERIAL	63	The unique number assigned by MasterCard to identify this adjustment.
STLMT DATE	15	System settlement date of the exception item.
PROC CODE	3	The Processing Code describes the effect of a transaction on a cardholder account, and the account type affected for the original transaction.
CONV RATE-A	NA	Currency Conversion rate used to convert local currency to settlement currency where applicable. The Single Message System does not provide this information for balance inquiry transactions.
TRACE NO.	11	The message initiator assigns a unique Trace Number to identify a transaction. This represents the trace no. of the original transaction.
ORG DATE	90	The date on which the transaction originally occurred on the Single Message System.
ORG TIME	90	The time at which the transaction originally occurred on the Single Message System. The format is HHMMSS
REFERENCE NO	37	Identifies the serial number printed on the customer receipt.
ACQ REC DATE	NA	The original settlement date.
ACQ INST NAME	NA	The name of the bank/processor acquiring the transaction. This includes both ATM and POS terminals.
ORG AMT	90	The amount that was settled in the original transaction.
RESP CODE-A	NA	The response code of the original transaction.
TERMINAL ID	41	The unique ID assigned by the acquirer to each terminal.
ACQ LOC	NA	The physical location of the ATM or POS terminal.

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Field	ISO DE	Description
NEW AMT	95	The amount to affect the exception item. This will be the acquirer processor settlement currency for the acquirer, and the issuer processor settlement currency for the issuer.
RESP CODE - I	NA	The response code of the exception item.
ISS INST ID	NA	The issuing processor's Routing and Transit (ABA Number). This number identifies the issuing processor to the Single Message System.
ACQ INST ID	32	The acquirer processor's Routing and Transit Number; this is also known as the ABA Number. This number identifies the acquirer to the Single Message System. It can identify either an ATM or POS processor.
REV DR AMT	NA	The amount reversed in the original transaction that results in a debit to the cardholder, reporting in the issuer processor's settlement currency to the issuer, and in the acquirer processor's settlement currency to the acquirer.
ORG ADV RSN-A	60	The original Advice Reason Code indicating the specific purpose of an advice message received for a transaction that did not complete as authorized.
ISS PROC ID	NA	MasterCard-assigned processor number of the issuer involved in the transaction.
ACQ PROC ID	33	MasterCard-assigned processor number of the acquirer involved in the transaction.
STLMT AMT	NA	The new settlement amount after the adjustment. The settlement amount will report to the acquirer in the acquirer processor's settlement currency, and to the issuer in the issuer processor's settlement currency. The settlement amount includes the reimbursed portion of the interchange fee.
REV CR AMT	NA	The amount reversed in the original transaction that results in a credit to the cardholder, reporting in the issuer processor's settlement currency to the issuer, and in the acquirer processor's settlement currency to the acquirer.
ORG ADV RSN-I	60	The original Advice Reason Code indicating the specific purpose of an advice message received for a transaction that did not complete as authorized.

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Field	ISO DE	Description
ORG ISS ID	NA	The cardholder processor number contained in the original transaction.
ORG ACQ ID	33	The acquirer processor number contained in the original transaction.
STLMT CURRENCY	NA	The currency of the amount being settled to the acquirer or issuer processor. The currency associated with STLMT AMT.
USAGE CODE [a]		The usage code is used to identify the current cycle of the chargeback. **6** Retrieval Request **7** Fulfillment
DOC IND [a]		Specific requirements based on the cycle of the chargeback determine the need for a customer to provide supporting documentation. **Blank** No documentation will follow **1** Documentation will follow
REJ CODE [a]		Reserved for future use.
COND CODE [a]		The condition code denotes how the acquirer originally processed the transaction. **00** Online authorization, no PIN, PAN entry unknown **18** Online authorization, no PIN, PAN entry via magnetic stripe Online authorization, no PIN, PAN entry via hand key
ADDITIONAL DATA [a]		Used by the operator processing the adjustment to provide the receiving customer with specific information about the transaction. Can be the contact name and number.
MERCH CODE [a]		The Merchant Code is a classification code used to identify the type of merchant.
Total Fields—Display across the bottom of the page for each item.		

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Field	ISO DE	Description
EXCEPTION ITEM TYPE	N/A	Identifies the type of exception item processed.
RETRIEVAL REQUESTS		**Retrieval Requests—**Provides the number of retrieval requests for the Debit MasterCard and a grand total.
FULLFILLMENTS		**Fulfillments—**Provides the number of fulfilled retrieval requests for Debit MasterCard and a grand total.
TOTAL		Provides the total amount number of retrieval requests and fulfillments for Debit MasterCard and a grand total amount.

[a] The product type determines whether this field is present on the report.

Retrieval Request/Fulfillment Report (SWCHD118) (1 of 2)—Acquiring Processor

```
SWCHD118                                M A S T E R C A R D   D E B I T   S W I T C H
                            R E T R I E V A L   R E Q U E S T / F U L F I L L M E N T   R E P O R T          WORK OF 04/14/16
                                          A C Q U I R I N G   P R O C E S S O R                                  PAGE        1
        PROCESSOR   : MASTERMONEY - ACQ
        PROCESSOR ID: 9000000084
PAN    000541275XXXXXX9999                                                                          BRAND                  PV
                            CURR DATE      02-10         CURR TIME     093024 093024                 CURRENCY CODE         840
  ADV REASON   487 0023     SWCH DATE      02-10         SWCH TIME     093024 093024                 ORG SWCH SER     445008090
  SWCH SERIAL  658146548    STLMT DATE     02-10         PROC CODE     000000                        CONV RATE        11000000
  TRACE NO     999998       ORG DATE       01-05         ORG TIME      211225                        ORG AMT             60.00
  REFERENCE NO              ACQ REC DATE   01-03         ACQ INST NAME AMERICAN                      NEW AMT             60.00
  RESP CODE-A 00 0000072    TERMINAL ID    99999999      ACQ LOC       SEATTLE      WA               REV DR AMT            .00
  RESP CODE-I 00 010000072  ISS INST ID    1072414255    ACQ INST ID   1790017345                    REV CR AMT            .00
  ADV REASON -A 487 0023    ISS PROC ID    9000000015    ACQ PROC ID   9000000084                    STLMT AMT            .00D
  ADV REASON -I             ORG ISS ID     9000000015    ORG ACQ ID    9000000084                    STLMT CURRENCY        840
  USAGE CODE   6            DOC IND        1             REJ CODE                                    COND CODE       0119091110
  ADDITIONAL DATA                                                                                    MERCH CODE      3001

>>>>>>>>>>>>>>>>>>>>>>>>>>>>>
              RETRIEVAL REQUESTS         FULFILLMENTS                TOTAL
MASTERCARD DEBIT               178                  0                  178
PRIVATE LABEL                    1                  0                    1
TOTAL                          178                  0                  179
```

Retrieval Request/Fulfillment Report (SWCHD118) (2 of 2)—Issuing Processor

```
SWCHD118                                M A S T E R C A R D   D E B I T   S W I T C H
                            R E T R I E V A L   R E Q U E S T / F U L F I L L M E N T   R E P O R T          WORK OF 04/14/16
                                          I S S U I N G   P R O C E S S O R                                      PAGE        1
        PROCESSOR   : FISERV EFT
        PROCESSOR ID: 9000000015
PAN    000541275XXXXXX9999                                                                          BRAND                  PV
                            CURR DATE      02-10         CURR TIME     093024 093024                 CURRENCY CODE         840
  ADV REASON   487 0023     SWCH DATE      02-10         SWCH TIME     093024 093024                 ORG SWCH SER     445008090
  SWCH SERIAL  658146550    STLMT DATE     02-10         PROC CODE     000000                        CONV RATE        11000000
  TRACE NO     999998       ORG DATE       01-05         ORG TIME      211225                        ORG AMT             60.00
  REFERENCE NO              ACQ REC DATE   01-03         ACQ INST NAME AMERICAN                      NEW AMT             60.00
  RESP CODE-A 00 0000072    TERMINAL ID    99999999      ACQ LOC       SEATTLE      WA               REV DR AMT            .00
  RESP CODE-I 00 010000072  ISS INST ID    1072414255    ACQ INST ID   1790017345                    REV CR AMT            .00
  ADV REASON -A 487 0023    ISS PROC ID    9000000015    ACQ PROC ID   9000000084                    STLMT AMT            .00C
  ADV REASON -I             ORG ISS ID     9000000015    ORG ACQ ID    9000000084                    STLMT CURRENCY        840
  USAGE CODE   6            DOC IND        1             REJ CODE                                    COND CODE       0119091110
  ADDITIONAL DATA                                                                                    MERCH CODE      3001

>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>
              RETRIEVAL REQUESTS         FULFILLMENTS                TOTAL
  MASTERCARD DEBIT              31                  0                   31
  TOTAL                         31                  0                   31
```

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Account File Updates (SWCHD141-1)

This report gives issuer processors connected to the Single Message System the ability to review modifications made to card adjustment files for card numbers residing on the Stand-In Account File.

Report Description	This report provides an audit trail of Online File Update messages sent to the MasterCard Network by the Single Message Transaction Manager or online message sending methods. Card number records added, changed, or deleted by the Single Message System, appear daily in this report. The report logs record updates by Processor ID if multiple processors are owned, and then by PAN and Switch Date/Time values in ascending order.
Frequency	Daily.
Availability	Available through Global File Transfer and MasterCard eService on MasterCard Connect™.

SWCHD141-1 Fields

Refer to the following table for a description of the SWCHD141-1 report fields.

Field	ISO DE	Description
Header Fields—Display at top of all pages of the report.		
PROCESSOR		Processor name.
PROCESSOR ID		MasterCard-assigned processor/customer identification number.
Column Headings—Display across the page, just below the Header fields.		
PAN	2	The column lists the Primary Account Number associated with the card record that was updated.
TRACE NUMBER	11	Every file update request message is assigned a unique identification number called a Trace Number. This number provides a message trail between message initiators, the MasterCard Network, and Stand-In services.

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Field	ISO DE	Description
TYPE OF UPDATE (ADDITIONAL RESPONSE DATA)	91/44	This column specifies the action that issuing processors took in regard to card number records residing in the Stand-In Account File and AMS repository. Valid update types include: **MCC102** Add, Change, and Delete ADDITIONAL RESPONSE DATA If an error condition exists, ERROR, appears in this column. **Error Codes** **120001** • The PAN received was not numeric. • The BIN in the PAN was not on file. • The BIN did not belong to the message initiator. • The check digit of the PAN was incorrect • The PAN received was not on the account file. **120002** The Entry Reason was not P, L, S, X, O, F, V, G, C, or U. **120005** The PIN length was not numeric or contained spaces. **120006** The Entry Reason was "V" but the Premium Transaction Amount was not numeric.
REASON CODE	120	This column lists the reason for the card number being reported. Valid Reason Codes for MCC102 file updates **C** Credit **F** Fraud **G** ATM Premium List **L** Lost **O** Other **P** Capture Card **S** Stolen

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Field	ISO DE	Description
		U Unauthorized **V** Premium Status **X** Counterfeit
MCI CUST ID	120	This column displays the Issuer ICA number that MasterCard assigned.
SWITCH DATE	7	This is the date that the update was made to the file (format: MM/DD/YY).
SWITCH TIME	7	This is the time of the day that the update was made to the file (format: HHMMSS).
PREMIUM TRANS AMOUNT	120	This column displays the maximum monetary amount that can be authorized by MasterCard Stand-In processing in a four-day period. This amount is set in the MCC102® telecommunications network file.
CURRENCY CODE	120	An ISO currency code appears in this field and indicates the currency of the money reported in the PREMIUM TRANS AMOUNT column. This currency is set in the MCC102® telecommunications network file.
RESP CODE	39	This column displays the issuer's response code. Issuer Response Codes **00** Completed successfully **25** Unable to locate record on file **27** File update field edit error **30** Format error **40** Requested function not supported **80** Duplicate add, action not performed **96** System error
MESSAGE SOURCE	NA	Following are methods for updating the MasterCard Network AMS repository and the Stand-In database files. • Single Message Transaction Manager • Online messages • Automated Negative Listing Service

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Field	ISO DE	Description
		Single Message Transaction Manager A Single Message Transaction Manager user performed the file update using the MasterCard Debit Hotcard Facility **ONLINE** A processor sent the file update to the Single Message System or the MasterCard Network through a 0302 online message. **AUTO** File update performed by the Automated Negative Listing process
GROUP NUMBER	NA	This column applies only to file updates with a Single Message Transaction Manager Message Source, and identifies the Single Message Transaction Manager user group responsible for the file update.
USER NUMBER	NA	This column applies only to file updates with a Single Message Transaction Manager Message Source, and identifies the Single Message Transaction Manager user who made the file update.

Banknet AMS, Account File Updates Report (SWCHD141-1)

```
SWCHD141-1                              M A S T E R C A R D  D E B I T  S Y S T E M
                                                B A N K N E T  A M S                                  WORK OF 02/11/16
                                          A C C O U N T   F I L E   U P D A T E S                        PAGE        1
PROCESSOR   : CO-OP NETWORK
PROCESSOR ID: 9000000510
                    TRACE   TYPE OF   REASON     MCI    SWITCH   SWITCH      PREMIUM    CURRENCY  RESP     MESSAGE  GROUP    USER
PAN                 NUMBER  UPDATE     CODE    CUST ID   DATE     TIME    TRANS AMOUNT    CODE    CODE     SOURCE   NUMBER   NUMBER
-------------------------------------------------------------------------------------------------------------------------------------
541275xxxxxx9999    083733  ADD         F       005464  02/11/16 223510                          00      ONLINE
541275xxxxxx9999    083739  ADD         F       005464  02/11/16 223649                          00      ONLINE
541275xxxxxx9999    082656  CHANGE      F       005464  02/11/16 035117                          00      ONLINE
541275xxxxxx9999    083333  ADD         F       005464  02/11/16 164109                          00      ONLINE
541275xxxxxx9999    082657  CHANGE      F       005464  02/11/16 035117                          00      ONLINE
541275xxxxxx9999    083474  DELETE      F       005464  02/11/16 181122                          00      ONLINE
541275xxxxxx9999    083475  ERROR *             005464  02/11/16 181132                          25      ONLINE
```

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Account Management File Updates (SWCHD141-2)

This report gives Single Message System-connected issuer processors the ability to review modifications made to card adjustment files for card numbers residing in the Single Message System MasterCard Network AMS (Account Management System) repository.

Report Description	This report provides an audit trail of Online File Update messages sent to the MasterCard Network by the Single Message Transaction Manager or online message sending methods. Card number records that were added, changed, or deleted appear daily in this report. The report logs record updates by Processor ID if multiple processors are owned, and then by PAN and Switch Date/Time values in ascending order.
Frequency	Daily.
Availability	Available through Global File Transfer and MasterCard eService on MasterCard Connect™.

SWCHD141-2 Fields

Refer to the following table for a description of the SWCHD141-2 report fields.

Field	ISO DE	Description
Header Fields—Display at top of all pages of the report.		
PROCESSOR		The processor name.
PROCESSOR ID		MasterCard-assigned processor/customer identification number.
Column Headings—Display across the page, just below the Header fields.		
PAN	2	This column lists the Primary Account Number associated with the card record that was updated.
TRACE NUMBER	11	Every file update request message is assigned a unique identification number called a Trace Number. This number provides a message trail between message initiators, the MasterCard Network and Stand-In services.

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Field	ISO DE	Description
TYPE OF UPDATE (Additional Response Data)	91/44	This column specifies the action that issuing processors took in regard to card number records residing in the Banknet Stand-In Account File and AMS repository. Valid update types include: **MCC103 (DE91)** Add/Change and Delete ADDITIONAL RESPONSE DATA If an error condition exists, ERROR, appears in this column. **Error Codes (DE 44)** 120001 • The PAN received was not numeric. • The BIN in the PAN was not on file. • The BIN did not belong to the message initiator. • The check digit of the PAN was incorrect • The PAN received was not on the account file. **120002** Issuing ICA (member ID) is not associated with the primary account number's BIN. **120003** Product code is not equal to a valid card program value. **120004** Response code not equal to 04—capture card. **120005** The Entry reason was not C, X, O, or F. **120006** Regional indicator is not equal to 1, A, B, C, D, or E. **120007** • Region-requested purge date invalid. • Region-requested purge date not equal to current or future date. • Region-requested purge date must be at least one day beyond current date if account is not already listed.
REASON CODE	120	This column lists the reason why the card number was reported. Valid Reason Codes for MCC103 File Updates **C** Credit

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Field	ISO DE	Description
		F Fraud **O** Other **X** Counterfeit
MCI CUST ID	120	This column displays the Issuer ICA number that MasterCard assigned.
SWITCH DATE	7	This is the date that the update was made to the file (format: MM/DD/YY).
SWITCH TIME	7	This is the time of the day that the update was made to the file (format: HHMMSS).
REGIONAL INFO	120	The first character shown in this column depicts the region code of the account listing. The next six digits depict the date the entry was requested to be purged from the Electronic Warning Bulletin file. For example, if the REGIONAL INFO value is "1030102", then the listed region is United States (**1** 030102), and the account listing entry will no longer be in effect on Jan 2, 2003 (1 **030102**). Valid Region Codes **1** United States **A** Canada **B** Latin America and the Caribbean **C** Asia/Pacific **D** Europe **E** Middle East/Africa The date format is: YYMMDD For regions A–E, the actual purge date will align with the printing schedule of the *Warning Bulletin*.
RESP CODE	120	This column displays the issuer's response code. Issuer Response Code **00** Completed successfully **25** Unable to locate record on file

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Field	ISO DE	Description
		27 File Update field error **30** Format error **40** Requested function not supported **63** Security Violation **96** System error
MESSAGE SOURCE	NA	There are two methods for updating the MasterCard Network AMS repository. The first method is to make card adjustments using the Single Message Transaction Manager application (MASTERCARD DEBIT HOTCARD FACILITY). The second method allows issuing processors to bypass the Single Message Transaction Manager application and send 0302 online messages directly to the MasterCard Network through the Single Message System gateway. Interface Values **Single Message Transaction Manager** A Single Message Transaction Manager user performed the file update. **ONLINE** A processor sent the file update to Single Message System or to the MasterCard Network through a 0302 online message.
GROUP NUMBER	NA	This column applies only to file updates with a Single Message Transaction Manager Message Source, and identifies the Single Message Transaction Manager user group responsible for the file update.
USER NUMBER	NA	This column applies only to file updates with a Single Message Transaction Manager Message Source, and identifies the Single Message Transaction Manager user who made the file update.

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Banknet AMS, Account Management File Updates Report (SWCHD141-2)

```
SWCHD141-2                              M A S T E R C A R D  D E B I T  S Y S T E M
                                                  B A N K N E T  A M S                                    WORK OF 02/11/16
                                      A C C O U N T  M G T  F I L E   U P D A T E S                          PAGE        1
PROCESSOR   : US BANK
PROCESSOR ID: 9000000194
                    TRACE   TYPE OF   REASON     MCI    SWITCH   SWITCH   REGIONAL RESP                    MESSAGE  GROUP    USER
PAN                 NUMBER  UPDATE     CODE    CUST ID   DATE     TIME    INFO     CODE                     SOURCE   NUMBER   NUMBER
-------------------------------------------------------------------------------------------------------------------------------------
541275xxxxxx9999    125970  ERROR *     O       005456  02/11/16 031300   1160430   27                      ONLINE
                            * ADDITIONAL RESPONSE DATA: 06120001
541275xxxxxx9999    125970  ERROR *     O       005456  02/11/16 031300   1160430   27                      ONLINE
                            * ADDITIONAL RESPONSE DATA: 06120001
541275xxxxxx9999    380015  ERROR *     O       005456  02/11/16 123801   1160430   27                      ONLINE
                            * ADDITIONAL RESPONSE DATA: 06120001
```

Recurring Payment Cancellation Service (SWCHD141-3)

This report gives Single Message System-connected issuer processors the ability to identify and review all additions and changes to Recurring Payment Cancellation Service records.

Report Description	This report provides an audit trail of Online File Update messages sent to the MasterCard Network by the Single Message Transaction Manager Recurring Payment Cancellation Service records that were added, changed, or deleted appear daily in this report. The report logs record updates by Processor ID if multiple processors are owned, and then by PAN and Switch Date/Time values in ascending order.
Frequency	Daily
Availability	Available through Global File Transfer and MasterCard eService on MasterCard Connect™.

SWCHD141-3 Fields

Refer to the following table for a description of the SWCHD141-3 report fields.

Field	ISO DE	Description
Header Fields—Display at top of all pages of the report.		
PROCESSOR		The processor name.
PROCESSOR ID		MasterCard-assigned processor/customer identification number.
Column Headings—Display across the page, just below the header fields.		

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Field	ISO DE	Description
PRIMARY ACCT NO	2	This column lists the Primary Account Number (16 digits) associated with the card record that was updated.
ACQ CUST ID	32	The six-digit institution ID, truncated from the 10-digit Institution ID, shown on the Transaction Processing screen.
CARD ACPT ID CODE	42	The Merchant ID. This number identifies the business where the transaction occurred.
TYPE OF UPDATE	91/44	This column specifies the action that issuing processors requested. Valid update types include: **Add, Change, Delete or Error** ADDITIONAL RESPONSE DATA If an error condition exists, ERROR, appears in this column. Error Codes (DE 44) **06120000** PAN record is a duplicate **06120001** Error on PAN **06120002** Error on Entry Reason **06120003** Error on Purge Date **06120004** Error on Acquirer ICA **06120006** Error on Transaction Low Amount **06120007** Error on Transaction High Amount
LOW TRAN AMOUNT	4	The amount on which the cancellation request will be matched or the starting point of a range.
HIGH TRAN AMOUNT	4	The amount on which the cancellation request will be matched or the ending point of a range.
SWITCH DATE	7	This is the date that the update was made to the file (format: MM/DD/YY).
SWITCH TIME	7	This is the time of the day that the update was made to the file (format: HHMMSS).

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Field	ISO DE	Description
MESSAGE SOURCE	NA	The method for updating the MasterCard Network AMS repository is to make card adjustments using the Single Message Transaction Manager application (MASTERCARD DEBIT HOTCARD FACILITY). Interface Values **Single Message Transaction Manager** A Single Message Transaction Manager user performed the file update.
GROUP NUMBER	NA	This column identifies the Single Message Transaction Manager user group responsible for the file update.
USER NUMBER	NA	This column identifies the Single Message Transaction Manager user who made the file update.

Banknet AMS, Recurring Payment Cancellation Service Report (SWCHD141-3)

```
SWCHD141-3                                          MASTERCARD DEBIT SYSTEM
                                                          BANKNET AMS                                                WORK OF 02/11/16
                                              RECURRING PAYMENT CANCELLATION SERVICE                                    PAGE        1
PROCESSOR   : MASTERMONEY - ACQ
PROCESSOR ID: 9000000084
                    ACQ CUST   CARD ACPT     TYPE OF       LOW TRAN         HIGH TRAN       SWITCH  SWITCH  MESSAGE  GROUP      USER
PRIMARY ACCT NO       ID       ID CODE       UPDATE         AMOUNT           AMOUNT         DATE     TIME   SOURCE  NUMBER   NUMBER
-------------------------------------------------------------------------------------------------------------------------------------
541275xxxxxx9999    003286 BOOST MOBILE       ADD                  .00  9,999,999,999.99  02/11/16  084020  NICS      5533
541275xxxxxx9999    003286 089047000762203    ADD                  .00  9,999,999,999.99  02/11/16  105132  NICS      5533
541275xxxxxx9999    003286 686030000557165   ERROR *                                       02/11/16  120036  NICS      5533
                           * ADDITIONAL RESPONSE DATA: 120000
541275xxxxxx9999    003286 686030000557165   CHANGE              8.99             8.99  02/11/16  120055  NICS      5533
```

Negative File Updates (SWCHD147-1)

The Negative File Updates report gives customers the ability to track changes made to the MDS Stand-In Negative Card file.

Report Description	This report provides an audit trail of MDS Negative Card file records that were recently added, changed, or deleted by the Single Message Transaction Manageror online message sending methods. Only updates affecting the MDS Negative Card file appear in this report. The report logs record updates by Processor ID if multiple processors are owned, and then by PAN and Switch Date/Time values in ascending order.
Frequency	Daily.

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Availability	Available through Global File Transfer and MasterCard eService on MasterCard Connect™.

SWCHD147-1 Fields

Refer to the following table for a description of the SWCHD147-1 report fields.

Field	Description
Header Fields—Display at top of all pages of the report.	
PROCESSOR	The processor name.
PROCESSOR ID	MasterCard-assigned processor/customer identification number.
Column Headings—Display across the page, just below the header fields.	
PAN	The column lists the Primary Account Number associated with the card record that was updated.
INST ID	This column displays the card issuer's Institution ID (BIN or Routing and Transit number).
Card Status	This column reveals the reason for the card being reported to the Single Message System Hot Card Facility. Valid Hot Card Status Codes **F** Fraud **L** Lost **O** Other **P** Capture **S** Stolen **U** Unauthorized **X** Counterfeit **V** Premium
SWITCH DATE	This is the date that the update was made to the MDS Stand-In Negative file (format: MM/DD/YY).

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Field	Description
SWITCH TIME	This is the time of the day that the update was made to the MDS Stand-In Negative file (format: HHMMSS).
PURGE DATE	The date that the Single Message System purges the account number record from the MDS Stand-In Negative file (format: YYMMDD).
TYPE OF UPDATE	This column specifies the action that issuing processors took in regard to card number records residing in the MDS Stand-In Negative Card file. Valid update types include: Add, Delete, and Change.
UPDATE SOURCE (that is this is the same data as Message Source)	There are three methods for updating the Stand-In database files. The first method is to make card adjustments using the Single Message Transaction Manager application (STAND-IN NEGATIVE CARD FACILITY). The second method allows issuing processors to bypass the Single Message Transaction Manager application and send 0302 online messages directly to the Single Message System. The online method cannot currently be used to change the MDS Stand-In Premium file. The third method is via the Automated Negative Listing process. Interface Values **Single Message Transaction Manager** A Single Message Transaction Manager user performed the file update. **ONLINE** A processor sent the file update to the Single Message System or to the MasterCard Network through a 0302 online message. **AUTO** File update performed by the Automated Negative Listing process
GROUP NUMBER	This column identifies the Single Message Transaction Manager user group responsible for the file update. It applies only to Single Message Transaction Manager users (such as "Single Message Transaction Manager" Update Source).
USER NUMBER	This column identifies the Single Message Transaction Manager user who made the file update. It applies only to Single Message Transaction Manager users ("Single Message Transaction Manager" Update Source).

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Field	Description
TOTAL EXCEPTION COUNT	The total number of Stand-In exception records for a processor. This number comes from the Processor Data File (PDF). Only those records having 840 Country Codes (U.S. Region) are counted.

MDS Stand-in, Negative File Updates Report (SWCHD147-1)

```
SWCHD147-1                              M A S T E R C A R D  D E B I T  S Y S T E M
                                                  M D S  S T A N D  I N                                  WORK OF 02/10/16
                                         N E G A T I V E   F I L E   U P D A T E S                          PAGE        1
PROCESSOR   : US BANK
PROCESSOR ID: 9000000007

                                CARD      SWITCH     SWITCH      PURGE       TYPE OF                     UPDATE  GROUP     USER
PAN                  INST ID    STATUS     DATE       TIME       DATE        UPDATE                      SOURCE  NUMBER    NUMBER
                                         (MM/DD/YY)              (YYMMDD)
_____________________________________________________________________________________________________________________________

5155550000018495      31315036     L      02/10/16    183209      160810      ADD                        ONLINE
5155550000018503      31315036     L      02/10/16    183210      160810      ADD                        ONLINE
4494653685776412     101001364     L      02/10/16    174324      160311      CHANGE                     ONLINE
5516430000505169     101001364     U      02/10/16    100236      160808      DELETE                     ONLINE

>>>>>>>>>>>>>>>>>>>>>>>>>>>
5516430000663471     101001364     U      02/10/16    121621      160810      ADD                        ONLINE

     TOTAL EXCEPTION COUNT                                                                               00001886
```

Premium File Updates (SWCHD147-2)

The Premium File Updates Report gives customers the ability to track changes made to the MDS Stand-In Premium file.

Report Description	This report provides an audit trail of MDS Premium Card file records that were recently added, changed, or deleted by the Single Message Transaction Manager. There is currently no online method for updating this file. Only updates affecting the MDS Premium Card file appear in this report. The report logs record updates by Processor ID if multiple processors are owned, and then by PAN and Switch Date/Time values in ascending order.
Frequency	Daily.
Availability	Available through Global File Transfer.

SWCHD147-2 Fields

Refer to the following table for a description of the SWCHD147-2 report fields.

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Field	Description
Header Fields—Display at top of all pages of the report.	
PROCESSOR	The processor name.
PROCESSOR ID	MasterCard-assigned processor/customer identification number.
Column Headings—Display across the page, just below the header fields.	
PAN	The column lists the Primary Account Number associated with the card record that was updated.
INST ID	This column displays the card issuer's Institution ID (BIN or Routing and Transit number).
Card Status	This column reveals the reason for the card being reported to the Stand-In Premium Card Facility. **V** Premium
SWITCH DATE	This is the date that the update was made to the MDS Stand-In Premium file (format: MM/DD/YY).
SWITCH TIME	This is the time of the day that the update was made to the MDS Stand-In Premium file (format: HHMMSS).
PURGE DATE	The date that the Single Message System purges the account number record from the MDS Stand-In Premium file (format: YYMMDD).
TYPE OF UPDATE	This column specifies the action that issuing processors took in regard to card number records residing in the MDS Stand-In Premium Card file. Valid update types include: Add, Delete, and Change.
UPDATE SOURCE (This is the same data as Message Source)	There are two methods for updating Single Message System Stand-In database files. The first method is to make card adjustments using the Single Message Transaction Manager application (STAND-IN PREMIUM CARD FACILITY). The second method allows issuing processors to bypass the Single Message Transaction Manager application and send 0302 online messages directly to the Single Message System. The online method cannot currently be used to change the MDS Stand-In Premium file. Interface Values

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Field	Description
	Single Message Transaction Manager A Single Message Transaction Manager user performed the file update. **ONLINE** A processor sent the file update to the Single Message System or to the MasterCard Network through a 0302 online message.
GROUP NUMBER	This column identifies the Single Message Transaction Manager user group responsible for the file update. It applies only to Single Message Transaction Manager users (such as "Single Message Transaction Manager" Update Source).
USER NUMBER	This column identifies the Single Message Transaction Manager user who made the file update. It applies only to Single Message Transaction Manager users (such as "Single Message Transaction Manager" Update Source).
Second Column Headings—Display across the page below the first column headings. Data displays below the related data identified by the First Column headings.	
TOT CNT	This column displays the maximum number transactions that Stand-In will process from combined ATM and POS transactions in a single settlement day.
TOT AMT	This column reports the maximum amount of money that Stand-In will debit from combined ATM and POS transactions in a single settlement day.
ATM CNT	This column displays the number of ATM transactions that was processed by Stand-In processes in one day.
ATM AMT	This column reports the amount of money in ATM withdrawals that was processed by Stand-In processes in one day.
SAV CNT	This column displays the number of ATM withdrawals from Savings that was processed by Stand-In processes in one day.
SAV AMT	This column reports the amount of money in ATM withdrawals from savings.
DDA CNT	This column displays the number of ATM withdrawals from credit card accounts that was processed by Stand-In in processes in one day.
DDA AMT	This column reports the amount of money in ATM withdrawals from DDA/checking that was processed by Stand-In processes in one day.
CCD CNT	This column displays the number of ATM withdrawals from credit card accounts that was processed by Stand-In processes in one day.

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Field	Description
CCD AMT	This column reports the amount of money in ATM cash disbursements from credit card accounts processed by Stand-In processes in one day.
NAS CNT	This column displays the number of ATM withdrawals from No Account Specified (NAS) processed in Stand-In processes in one day.
NAS AMT	This column reports the amount of money in ATM withdrawals from No Account Specified (NAS) processed by Stand-In processes in one day.
POS CNT	This column displays the amount of Point of Sale (POS) purchases, regardless of account type, processed by Stand-In processes in one day.
POS AMT	This column reports the number of Point of Sale (POS) purchases, regardless of account type, processed by Stand-In processes in one day.
Total Field—Displays at the bottom of the report.	
TOTAL EXCEPTION COUNT	The total number of Stand-In exception records for a processor. This number comes from the Processor Data File (PDF). Only those records having 840 Country Codes (U.S. Region) are counted.

MDS Stand-in, Premium File Updates Report (SWCHD147-2)

```
SWCHD147-2                              M A S T E R C A R D  D E B I T  S Y S T E M
                                                  M D S  S T A N D  I N                                    WORK OF 02/11/16
                                          P R E M I U M  F I L E  U P D A T E S                               PAGE        1
PROCESSOR   : I200 ISSUER
PROCESSOR ID: 9000000014

                                 CARD      SWITCH     SWITCH      PURGE       TYPE OF                      UPDATE  GROUP     USER
PAN                  INST ID     STATUS     DATE       TIME       DATE        UPDATE                       SOURCE  NUMBER    NUMBER
                                          (MM/DD/YY)              (YYMMDD)
TOT CNT  TOT AMT   ATM CNT  ATM AMT   SAV CNT  SAV AMT   DDA CNT  DDA AMT   CCD CNT  CCD AMT   NAS CNT  NAS AMT   POS CNT  POS AMT
------------------------------------------------------------------------------------------------------------------------------------

541275xxxxxx9999      72000326     O      12/03/15    034206      151231      ADD                          NICS      5636
  100       1000      10        100      10        100
541275xxxxxx9999      72000326     O      12/03/15    040400      151231      CHANGE                       NICS      5636
  100        1000     10        100      10        100
541275xxxxxx9999      72000326     O      12/03/15    040614      151231      CHANGE                       NICS      5636
   10        500      10        500      5        100       5        100       5        100      555       100      10        500
541275xxxxxx9999      72000326     O      12/03/15    042854      151231      DELETE                       NICS      5636
   10        500      10        500      5        100       5        100       5        100      555       100      10        500

     TOTAL EXCEPTION COUNT                                                                                 00000000
```

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Chapter 8 Reports—Statistical

Statistical reports summarize the processor's activity and performance as acquirer and issuer.

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Statistical Reports Overview

The Single Message System generates these reports daily and monthly. Processors can use these reports to analyze their performance to help ensure that they continue to comply with network standards.

The following table lists the names and purposes of Single Message System Statistical reports by report number.

Number	Name	Purpose
SWCHD15-x	Financial Institution Table (FIT) report	Processors can use this report to update acquirer routing tables. The Single Message System provides indicators for each identifier to determine if the identifier has been added (A) or deleted (D) since the last update.
SWCHD35	Institution Definition File (IDF)	Processors can use this report to review and manage routing and transit numbers.
SWCHD61	Daily Processing Summary report	Processors should use this report to monitor their performance rates to help ensure they comply with network standards and to highlight the differences in debit and credit performance. Processors can use this report to identify problems such as PIN failures, invalid account selection, format errors, and the need for increased cardholder education.
SWCHD73 [a]	Monthly Availability Report	Customers should use this report to track customer performance on a month-to-month basis to help ensure that the issuing processor complies with network performance standards.
SWCHD127-1	Daily Cardholder Performance Report	The Single Message System generates this report for each processor to assist in focusing on those card portfolios that do not meet product performance standards.
SWCHD127-2	Daily Cardholder Performance Variance Report	Issuers can use this report to identify problems with a particular BIN.
SWCHD320-1	Daily Processor Performance Report	Processors can use this report to track performance trends and to plan possible corrective actions.

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Number	Name	Purpose
SWCHM03 [a]	Transaction Interchange Month-to-Date	The acquiring report reflects the types of transactions other cardholders performed at the processor's terminals. The cardholder report reflects the types of transactions that the processor's cardholders performed at other processor's terminals. (This may be helpful for marketing analysis.)
SWCHM06 [a]	Month-to-Date Processing Summary Report	Processors should use this report to monitor their performance rates to help ensure that they comply with network standards and to highlight the differences in debit and credit performance. Processors can use this report to identify problems such as PIN failures, invalid account selection, format errors, and the need for increased cardholder education.
SWCHM07	Month-to-Date Denial Summary Report	Processors use this report to evaluate performance.

[a] Reports produced daily with month-to-date totals.

Financial Institution Table Report (FIT) (SWCHD15-x)

Processors can use the FIT Report to update acquirer routing tables. The Single Message System provides indicators for each identifier to determine if the identifier has been added (A) or deleted (D) since the last update.

Report Description	This report is available by identifier for all products (SWCHD15-1) and by processor (SWCHD15–2) for the products supported.
Frequency	Daily.
Availability	Available through Global File Transfer.

NOTE:

The Single Message System can send the FIT as either a print image report or data file.

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FIT by Identifier and FIT by Processor

Refer to the following tables for descriptions of the SWCHD15-1 and SWCHD15-2 report fields.

SWCHD15-1 Fields

Field	Description
Header Field—Displays at top of all pages of the report. For reports by processor.	
PROCESSOR ID	MasterCard-assigned processor/customer identification number.
Column Headings—Display across the page.	
TRACK II	Indicates that the length and identifier were encoded on Track 2 of the card magnetic stripe.
LENGTH	The length of the card prefix.
IDENTIFIER	The prefix of the card that participates in this product. This entry can be 4 to 11 digits in length.

Financial Institution Table by Processor Report (SWCHD15-1) (1 of 2)

```
                                   F I L E   P R I N T                                          WORK OF  2/11/16
                          F I N A N C I A L   I N S T I T U T I O N   T A B L E                    PAGE        4
                                        B Y   P R O C E S S O R
                                              C I R R U S
 PROCESSOR ID: 9000000007
 ------------------------
    TRACK II              TRACK II              TRACK II              TRACK II              TRACK II              TRACK II
LENGTH  IDENTIFIER    LENGTH  IDENTIFIER    LENGTH  IDENTIFIER    LENGTH  IDENTIFIER    LENGTH  IDENTIFIER    LENGTH  IDENTIFIER
 06   400284          06   400896          06   401807          06   403684          06   405495          06   406006
 06   408092          06   420738          06   420989          06   420990          06   421059          06   423118
 06   423119          07   4238396         06   425830          06   425831          06   427097          06   431655
 06   431656          06   433439          06   438725          06   439362          06   439366          06   441432
 06   442717          06   443581          06   445219          06   445257          06   447303          06   447760
 06   449908          06   454592          06   467616          06   470033          06   470423          06   471900
 09   477737026       09   477737028       09   477737032       09   477737084       06   478799          06   494377
 06   500276          06   500830          06   501608          06   503519          06   504335          06   514658
 06   515553          06   515555          06   519055          06   550943          06   551643          06   557180
 09   560056007       09   560056028       09   560056032       06   561145          06   561149          06   561151
 06   562509          06   566351          06   566729          06   566868          06   568443          06   571158
 06   574063          06   574509          06   575493          06   577118          06   577760          06   580901
 06   582155          06   582461          06   582946          06   583330          06   584092          06   584098
 06   584795          06   585152          09   585240492       06   586080          06   586927          06   587106
 06   587210          06   587278          06   587312          08   58731201        08   58735701        06   587801
 06   588034          06   588490          06   589572          06   640076          06   640491          06   640801
```

SWCHD15-2 Financial Institution Table by Identifier Report

The report by BIN identifier provides the following information: identifier (BIN), identifier length, processor number associated with the identifier, and the currency code associated with the identifier.

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SWCHD15-2 Fields

Refer to the following table for a description of the SWCHD15-2 report fields.

Field	Description
Column Headings—Display across the page.	
REC ID	Indicates the table ID for the Financial Institution Table.
F IDENTIFIER	The prefix of the card that participates in this product. This entry can be 4 to 11 digits in length.
LEN	The length of the card prefix.
PROC	MasterCard-assigned processor number for the BIN.
CUR	The ISO-assigned currency code. Indicates the local currency used at the terminal.

Financial Institution Table by Processor Report (SWCHD15-2) (2 of 2)

```
SWCHD15-2                                M A S T E R C A R D   D E B I T   S W I T C H
                                                F I L E   P R I N T                                  WORK OF  2/11/16
                                     F I N A N C I A L   I N S T I T U T I O N   T A B L E              PAGE        1
                                                B Y   I D E N T I F I E R
                                                      C I R R U S
REC ID  F IDENTIFIER   LEN   PROC CUR  F IDENTIFIER   LEN   PROC CUR  F IDENTIFIER   LEN   PROC CUR  F IDENTIFIER   LEN   PROC CUR
------  ----------------------------  ----------------------------  ----------------------------  ----------------------------
*FIT      042410         6    353 862    131840         6     53 840    2001           4    509 840    21138390       8     24 840
*FIT      21187169       8     39 840    27248158       8     25 840    3528           4    531 392    353301         6    531 392
*FIT      353302         6    531 392    353399         6    531 392    3540           4    531 392    3541           4    531 392
*FIT      3542           4    531 392    3543           4    531 392    3550           4    531 392    3551           4    531 392
*FIT      3552           4    531 392    3553           4    531 392    356003         6    531 392    356006         6    531 392
*FIT      356011         6    531 392    356012         6    531 392    356020         6    531 392    356021         6    531 392
*FIT      356022         6    531 392    356023         6    531 392    356024         6    531 392    356025         6    531 392
*FIT      356027         6    531 392    356031         6    531 392    356032         6    531 392    356033         6    531 392
*FIT      356036         6    531 392    356039         6    531 392    356045         6    531 392    356051         6    531 392
*FIT      356052         6    531 392    356053         6    531 392    356055         6    531 392    356056         6    531 392
*FIT      356057         6    531 392    356058         6    531 392    356059         6    531 392    356061         6    531 392
*FIT      356062         6    531 392    356063         6    531 392    356064         6    531 392    356067         6    531 392
*FIT      356068         6    531 392    356069         6    531 392    356070         6    531 392    356071         6    531 392
*FIT      356074         6    531 392    356076         6    531 392    356078         6    531 392    356079         6    531 392
*FIT      356080         6    531 392    356083         6    531 392    356084         6    531 392    356085         6    531 392
*FIT      356086         6    531 392    356087         6    531 392    356088         6    531 392    356089         6    531 392
*FIT      356090         6    531 392    356091         6    531 392    356096         6    531 392    356097         6    531 392
*FIT      356201         6    531 392    356202         6    531 392    356205         6    531 392    356207         6    531 392
```

Institution Definition File (IDF) (SWCHD35)

Processors can use the IDF Report to review and manage routing and transit numbers.

Report Description	This report provides information for each of the processor's routing and transit numbers.

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Frequency	Daily.
Availability	Available through Global File Transfer and eService on MasterCard Connect™.

SWCHD35 Fields

Refer to the following table for a description of the SWCHD35 report fields.

Field	Description
Header Fields—Display at top of all pages of the report.	
PROCESSOR	The processor name.
PROCESSOR ID	MasterCard-assigned processor/customer identification number.
Column Headings—Display across the page, just below the header fields.	
INST NO	The Routing and Transit Number assigned to the processor.
ACQ BRAND	A **Y** indicates the processor supports the brand. A blank indicates the processor does not support the brand. The brands listed are: **CI** Cirrus **PL** PLUS **MC** MasterCard **VI** Visa **PV** Private Label

Institution Definition Report SWCHD35

```
SWCHD35                                    M A S T E R C A R D   D E B I T   S W I T C H                    WORK OF   04/14/16
                                                  F I L E   P R I N T                                          PAGE        1
                                        I N S T I T U T I O N   D E F I N I T I O N
   PROCESSOR   : CIRRUS NETWORK
   PROCESSOR ID: 9000000000
               ACQ BRAND            ACQ BRAND            ACQ BRAND            ACQ BRAND            ACQ BRAND            ACQ BRAND
      INST NO   C P M V P  INST NO   C P M V P  INST NO   C P M V P  INST NO   C P M V P  INST NO   C P M V P  INST NO   C P M V P
                I L C I V            I L C I V           I L C I V            I L C I V           I L C I V            I L C I V
*IDF   240000006            334455664            360000009            390000008            434000003            440000000
*IDF   480000002            650000007            654000003            730000008            740000001            741000000
*IDF   760000007            830200009            840008880 Y   Y Y    876000001            890000003            972200006
*IDF   980000007            981808185 Y   Y      999999992
```

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Daily Processing Summary Report (SWCHD61)

Processors should use the Daily Processing Summary Report to monitor their performance rates to help ensure they comply with network standards and to highlight the differences in debit and credit performance. Processors can use this report to identify problems such as PIN failures, invalid account selection, format errors, and the need for increased cardholder education.

Report Description	This report provides a daily summary of the processor's performance by response code and completion code. This report lists a count of Stand-In transactions that occurred at the time of MDS Stand-In processing support, by transaction type. The Single Message System segregates this report into acquirer and issuer activity, and then into debit and credit activity based on the prefix (BIN) functionality.
Frequency	Daily.
Availability	Available through Global File Transfer and MasterCard eService on MasterCard Connect™.

Acquiring Processor and Card Processor

SWCHD61 Fields

Refer to the following table for a description of the SWCHD61 report fields.

Field	Description
Header Fields—Display at top of all pages of the report.	
PROCESSOR	The processor name.
DEBIT or CREDIT (Heading)	The Single Message System generates separate reports for debit and credit activity. This heading displays at the top of the page beside the Processor Name to identify the report.
PROCESSOR ID	MasterCard-assigned processor/customer identification number.
Column Headings—Display across the page, just below the Header fields.	

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Field	Description
DESCRIPTION TRANSACTION APPROVED TRANSACTIONS NOT APPROVED	The explanation of transaction types by the Response Code and Advice Reason Code. Each category has a subtotal providing total for trans counts and percentages.
ADVICE REASON	The number assigned to each transaction type description.
RESPONSE CODE	The Response Code number assigned to each description. An (S) indicates that the Single Message System generated the response.
TRANS COUNT	Number of transactions
% OF TOTAL	Percentage of total transactions by response and completion code.
STAND-IN COUNT	Number of transactions processed by MDS Stand-In.
TOTAL COUNT	The combined total of transactions and Stand-In counts per transaction type description.
% OF TOTAL	Percentage of total transactions by response and completion code.
Total Fields—Display at the bottom of the page.	
TOTAL	The combined counts, percentages, and Stand-In, for transactions approved and rejected. This field displays on each page of the report.
TOTAL DEBIT/ CREDIT	Total number of debit/credit transactions. This field displays on the last page of the Acquiring Processor and Issuing Processor report.
DEBIT FAIL % / CREDIT FAIL %	• The credit and debit fail percentages for acquiring processors are calculated as: ([Format error [S11}]+ Invalid dollar amount [S13] + ATM proc **or** owning invalid [S31] + ATM processor inoperative [S83] divided by [Total transaction count - cardholder proc not found [S92]). • The credit and debit fail percentages for card processors are calculated as: (cardholder proc timeout [S91] + cardholder proc inoperative billable [S91] + cardholder proc inoperative non-billable [S91] divided by [Total transaction count - cardholder proc non found (S92)]. • This field displays on each page of the report.

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Field	Description
DEBIT/CREDIT FAIL %	• The debit/credit fail percentage for acquiring processors is calculated as: (Format error [S11] + Invalid dollar amount [S13] + ATM proc **or** owning invalid [S31] + ATM processor inoperative [S83] {for both debit and credit}] divided by total debit/credit0. • The debit/credit fail percentage for card processors is calculated as: [cardholder proc timeout (S91) + cardholder proc inoperative billable (S91) + cardholder proc inoperative non-billable (S91) {for both debit and credit}] divided by total debit/credit. • This field displays on the last page of the Acquiring Processor and Issuing Processor report.
MASTERCARD DEBIT TRANSACTIONS	This is the count total of MasterCard debit transactions. These numbers are not included in the report computations. This field displays on each page of the report.
SYSTEM DENIAL RATE FINANCIAL	Is calculated as: ([Unable to process financial [82] + cardholder proc inoperative financial [91] divided by [Total transaction count - cardholder proc inoperative inquiry [82] {for both debit and credit}).

Daily Processing Summary Reports (SWCHD61) (1 of 4)—Acquiring Processor

```
SWCHD61                                M A S T E R C A R D   D E B I T   S W I T C H
     REPORT  3                        D A I L Y   P R O C E S S I N G   S U M M A R Y                    WORK OF 04/14/16
                                          A C Q U I R I N G   P R O C E S S O R                              PAGE    1

         PROCESSOR   : CIRRUS NETWORK           ----------  D E B I T  ----------
         PROCESSOR ID: 9000000000


                              ADVICE  RESPONSE      TRANS      % OF            STAND IN     % OF             TOTAL      % OF
            DESCRIPTION       REASON    CODE        COUNT     TOTAL              COUNT     TOTAL             COUNT     TOTAL

    TRANSACTION APPROVED                (00,10,85,87)
    TRANSACTION NOT APPROVED


           T O T A L                                   0      0.00                  0      0.00                 0      0.00


                       DEBIT FAIL %                 0.00

        MASTERCARD DEBIT TRANSACTIONS                   0
```

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Daily Processing Summary Reports (SWCHD61) (2 of 4)—Acquiring Processor

```
SWCHD61                                M A S T E R C A R D   D E B I T   S W I T C H
     REPORT  3                        D A I L Y   P R O C E S S I N G   S U M M A R Y                    WORK OF 04/14/16
                                          A C Q U I R I N G   P R O C E S S O R                              PAGE    2

        PROCESSOR   : CIRRUS NETWORK           ---------  C R E D I T  ---------
        PROCESSOR ID: 9000000000


                              ADVICE  RESPONSE      TRANS      % OF           STAND IN     % OF             TOTAL      % OF
            DESCRIPTION       REASON    CODE        COUNT     TOTAL             COUNT     TOTAL             COUNT     TOTAL

   TRANSACTION APPROVED                (00,10,85,87)
   TRANSACTION NOT APPROVED


          T O T A L                                   0      0.00                0      0.00                0      0.00


          T O T A L    DEBIT/CREDIT                   0                          0                          0

                     CREDIT FAIL %                 0.00
                DEBIT/CREDIT FAIL %                0.00

      MASTERCARD DEBIT TRANSACTIONS                   0
```

Daily Processing Summary Reports (SWCHD61) (3 of 4)—Issuing Processor

```
SWCHD61                                M A S T E R C A R D   D E B I T   S W I T C H
     REPORT  3                        D A I L Y   P R O C E S S I N G   S U M M A R Y                    WORK OF 04/14/16
                                          I S S U I N G     P R O C E S S O R                                PAGE    3

        PROCESSOR   : CIRRUS NETWORK           ----------  D E B I T  ----------
        PROCESSOR ID: 9000000000


                              ADVICE  RESPONSE      TRANS      % OF           STAND IN     % OF             TOTAL      % OF
            DESCRIPTION       REASON    CODE        COUNT     TOTAL             COUNT     TOTAL             COUNT     TOTAL

   TRANSACTION APPROVED                (00,10,85,87)
   TRANSACTION NOT APPROVED


          T O T A L                                   0      0.00                0      0.00                0      0.00


                     DEBIT FAIL %                  0.00

        SYSTEM DENIAL RATE FINANCIAL                0.00

      MASTERCARD DEBIT TRANSACTIONS                   0
```

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Daily Processing Summary Reports (SWCHD61) (4 of 4)—Issuing Processor

```
SWCHD61                                M A S T E R C A R D   D E B I T   S W I T C H
     REPORT  3                         D A I L Y   P R O C E S S I N G   S U M M A R Y                    WORK OF 04/14/16
                                            I S S U I N G     P R O C E S S O R                              PAGE    4

        PROCESSOR   : CIRRUS NETWORK            ---------  C R E D I T  ---------
        PROCESSOR ID: 9000000000


                                ADVICE  RESPONSE      TRANS      % OF            STAND IN     % OF              TOTAL      % OF
           DESCRIPTION          REASON    CODE        COUNT     TOTAL              COUNT     TOTAL              COUNT     TOTAL

   TRANSACTION APPROVED                 (00,10,85,87)
   TRANSACTION NOT APPROVED


          T O T A L                                       0      0.00                  0      0.00                  0      0.00


          T O T A L    DEBIT/CREDIT                       0                            0                            0

                     CREDIT FAIL %                    0.00
                DEBIT/CREDIT FAIL %                   0.00

        SYSTEM DENIAL RATE FINANCIAL                  0.00


       MASTERCARD DEBIT TRANSACTIONS                    0
```

Monthly Availability Report (SWCHD73)

Customers should use this report to track customer performance on a month-to-month basis to help ensure that the issuing processor complies with network performance standards.

Report Description	This report summarizes the total down time, adjusted down time, and percentage of the time the processor is available to authorize transactions. This report reflects the availability of the cardholder's processor and includes the current and prior month's data.
Frequency	Daily.
Availability	Available through Global File Transfer and MasterCard eService on MasterCard Connect™.

NOTE:

The Single Message System sends this report to cardholder processors daily.

SWCHD73 Fields

Refer to the following table for a description of the SWCHD73 report fields.

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Field	Description
Header Field—Displays at top of all pages of the report.	
PROCESSOR	MasterCard-assigned processor/customer identification number and processor name.
Column Headings—Displays across the page, just below the header fields.	
DATE	The system date that the downtime occurred.
TIME	The system time that the downtime occurred.
DOWNTIME	The duration of the downtime.
REASON	The cause of the downtime: **A** Application **E** Encryption **H** Hardware **L** Line **S** Software **M** Modem **D** Scheduled **P** Processor **?** Unclassified
EXPLANATION	Indicates the cause of the problem.
Total Fields—Displays to the left of the page.	
TOTALS FOR MONTH	Lists the amount of time the processor was down and the downtime classification. It also indicates the percentage of total downtime associated with each classification.
TOTAL TIME	The total downtime for the month.

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Field	Description
ADJUSTED TIME	The total time from the processor category. Processor—sum of downtime indicated with a status code of P. Network—sum of downtime indicated with a status code of H, S, and ?.
AVAILABILITY	Total hours per month downtime less the total hours divided by the total hours per month multiplied by 100.
ADJUSTED AVAILABILITY	Total hours per month downtime less the Adjusted time divided by the total hours per month multiplied by 100.

Monthly Availability Report (SWCHD73) (1 of 2)

```
SWCHD73                                  M A S T E R C A R D   D E B I T   S W I T C H                                PAGE  45
                                                MONTHLY AVAILABILITY REPORT                      TIME: 00:22:17   DATE: 02/12/16
        PROCESSOR: 9000000051    NATIONAL BANK OF CANADA
        MONTH TO DATE: FEBRUARY       SETTLEMENT DATE: 02/11/16
        DATE      TIME   DOWNTIME  REASON  EXPLANATION

        THERE HAS BEEN NO DOWNTIME FOR THIS MONTH
            TOTALS FOR MONTH
                                              % OF DOWN
              CODE    TYPE             TIME      TIME
               E    ENCRYPTION         00:00    000.00
               L    LINE               00:00    000.00
               M    MODEM              00:00    000.00
               D    SCHEDULED          00:00    000.00
               ?    UNCLASSIFIED       00:00    000.00
               P    PROCESSOR          00:00    000.00
                    TOTAL TIME         00:00    AVAILABILITY          100.00%
                    ADJUSTED TIME      00:00    ADJUSTED AVAILABILITY 100.00%
        MONTH TO DATE: JANUARY
        DATE      TIME   DOWNTIME  REASON  EXPLANATION

        THERE HAS BEEN NO DOWNTIME FOR THIS MONTH
            TOTALS FOR MONTH
                                              % OF DOWN
              CODE    TYPE             TIME      TIME               E    ENCRYPTION         00:00    000.00
               L    LINE               00:00    000.00
               M    MODEM              00:00    000.00
               D    SCHEDULED          00:00    000.00
               ?    UNCLASSIFIED       00:00    000.00
               P    PROCESSOR          00:00    000.00
                    TOTAL TIME         00:00    AVAILABILITY          100.00%
                    ADJUSTED TIME      00:00    ADJUSTED AVAILABILITY 100.00%
```

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Monthly Availability Report (SWCHD73) (2 of 2)

```
SWCHD73                                  M A S T E R C A R D   D E B I T   S W I T C H                                PAGE   1
                                            MONTHLY AVAILABILITY REPORT                        TIME: 02:54:28   DATE: 02/01/16
        PROCESSOR: 9000000000    CIRRUS NETWORK
        MONTH TO DATE: JANUARY        SETTLEMENT DATE: 01/31/16
        DATE      TIME   DOWNTIME  REASON  EXPLANATION

        THERE HAS BEEN NO DOWNTIME FOR THIS MONTH
            TOTALS FOR MONTH
                                          % OF DOWN
              CODE    TYPE             TIME      TIME
               A    APPLICATION        00:00    000.00
               H    HARDWARE           00:00    000.00
               S    SOFTWARE           00:00    000.00
               D    SCHEDULED          00:00    000.00
               ?    UNCLASSIFIED       00:00    000.00
                    TOTAL TIME         00:00    AVAILABILITY          100.00%
                    ADJUSTED TIME      00:00    ADJUSTED AVAILABILITY 100.00%
        MONTH TO DATE: JUNE
        DATE      TIME   DOWNTIME  REASON  EXPLANATION

            TOTALS FOR MONTH
                                          % OF DOWN
              CODE    TYPE             TIME      TIME              CODE    TYPE             TIME      TIME
               A    APPLICATION        00:00    000.00
               H    HARDWARE           00:00    000.00
               S    SOFTWARE           00:00    000.00
               D    SCHEDULED          00:00    000.00
               ?    UNCLASSIFIED       00:00    000.00
                    TOTAL TIME         00:00    AVAILABILITY          100.00%
                    ADJUSTED TIME      00:00    ADJUSTED AVAILABILITY 100.00%
```

Daily Cardholder Performance Report (SWCHD127-1)

The Single Message System generates this report for each processor to assist in focusing on those card portfolios that do not meet product performance standards.

Report Description	This report will display any debit or credit BIN with an approval rate below standard (currently set at 70 percent). Transaction counts and percentages by response code are reported in addition to the percentage of approved transactions. The report displays approval and denial rates that are percentages of total volume.
Frequency	Daily.
Availability	Available through Global File Transfer and MasterCard eService on MasterCard Connect™.

Cardholder Process

SWCHD127-1 Fields

Refer to the following table for a description of the SWCHD127-1 report fields.

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Field	Description
Header Fields—Display at top of all pages of the report.	
PROCESSOR	The processor name.
PROCESSOR ID	MasterCard-assigned processor/customer identification number.
Column Headings—Display across the page, just below the header fields.	
CR/DB	This column indicates whether the BIN is a credit BIN or a debit BIN.
TOTAL VOLUME	This column represents the daily total transaction volume per BIN.
INVALID TRANS SELECTION (12, s12, 57)	The percentage of total transaction volume per BIN for these response codes.
EXCEEDS USAGE (61)	The percentage of total transaction volume per BIN for this response code.
INVALID PIN (55, 75)	The percentage of total transaction volume per BIN for these response codes.
BAD, HOT, EXPIRED ACCOUNT SELECTION (14, 41, 43, 54, 56, 62, 67)	The percentage of total transaction volume per BIN for these response codes.
INSUFFICIENT FUNDS (51)	The percentage of total transaction volume per BIN for this response code.
DO NOT HONOR (77)	The percentage of total transaction volume per BIN for this response code.
OTHER (11, s11, 13, s13, s31, 76, s83, 85, s92)	The percentage of total transaction volume per BIN for these response codes.
PROCESSOR SYSTEM DENIALS (82, s91, 91)	The percentage of total transaction volume per BIN for these response codes.
TOTAL APPROVED (01, 78, 80, 81)	The percentage of total transaction volume per BIN for these response codes.
Category Fields—Display on the left of the page below the column headings.	

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Field	Description
FINANCIAL IN#	The Routing and Transit number assigned to the Bank Identification Numbers (BINs).
TOTAL	The total items per category, according to the routing and transit, and percentage of total transactions.

Daily Cardholder Performance Report (SWCHD127-1)

```
SWCHD127-1                              M A S T E R C A R D  D E B I T  S W I T C H
                          D A I L Y  C A R D H O L D E R  P E R F O R M A N C E  R E P O R T                WORK OF 02/10/16
        PROCESSOR   : US BANK                                                                                     PAGE     1
        PROCESSOR ID: 9000000007
                                                                  BAD,LOST,
                                                                   STOLEN
                                                                   EXPIRED
                                INVALID     EXCEEDS               RESTRICTED                                          PROCESSOR
            CR/     TOTAL      TRANS     WITHDRAWAL  INVALID     ACCOUNT    INSUFFICENT   DO NOT                    SYSTEM     TOTAL
            DB     VOLUME    SELECTION     LIMIT      PIN       SELECTION      FUNDS      HONOR      OTHER         DENIALS   APPROVED
            ---------------------------------------------------------------------------------------------------------------------------

FINANCIAL IN # 1043311662

     400284  D          3      0.00%       0.00%     0.00%       0.00%        0.00%     100.00%     0.00%         0.00%      0.00%
      TOTAL             3      0.00%       0.00%     0.00%       0.00%        0.00%     100.00%     0.00%         0.00%      0.00%

FINANCIAL IN # 1056005046

     500830  D          1      0.00%       0.00%     0.00%       0.00%        0.00%     100.00%     0.00%         0.00%      0.00%
      TOTAL             1      0.00%       0.00%     0.00%       0.00%        0.00%     100.00%     0.00%         0.00%      0.00%

FINANCIAL IN # 1081501696

     423118  D         13      0.00%       0.00%    30.76%       0.00%        0.00%       0.00%     0.00%         0.00%     69.23%
      TOTAL            13      0.00%       0.00%    30.76%       0.00%        0.00%       0.00%     0.00%         0.00%     69.23%
```

Daily Cardholder Performance Variance Report (SWCHD127-2)

Issuers can use this report to identify problems with a particular BIN.

Report Description	This report provides information on BINs with a variance of 10 percent higher or lower than its normal approval rate.
Frequency	Daily.
Availability	Available through Global File Transfer and MasterCard eService on MasterCard Connect™.

Cardholder Process

SWCHD127-2 Fields

Refer to the following table for a description of the SWCHD127-2 report fields.

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Field	Description
Header Fields—Display at top of all pages of the report.	
PROCESSOR	The processor name.
PROCESSOR ID	MasterCard-assigned processor/customer identification number.
Column Headings—Display across the page, just below the Header fields.	
BIN	Lists the BINs that exceed a variance parameter of 10 percent.
APPROVAL RATE	Provides the BINs approval rate from totals reported on the Daily cardholder Performance Report (SWCHD127-1). The Single Message System calculates the approval rate based on response codes 01, 78, 79, 80, and 81 divided by the total volume.
AVERAGE APPROVAL RATE	Month-to-date average approval rate that is recalculated daily.
VARIANCE	Difference between the approval rate and the average approval rate.
Data Fields—Display to the left of the page below the Column headings.	
FINANCIAL IN #	Routing and Transit number assigned to the Bank Identification Number (BIN).

Daily Cardholder Performance Variance Report (SWCHD127-2)

```
SWCHD127-2                          M A S T E R C A R,D, D E B I T  S W I T C H
                  D A I L Y  C A R D H O L D E R  P E R F O R M A N C E   V A R I A N C E   R E P O R T        WORK OF 02/10/16
        PROCESSOR   : US BANK                                                                                      PAGE     3
        PROCESSOR ID: 9000000007
                        APPROVAL          AVERAGE
BIN NUMBER                RATE         APPROVAL RATE       VARIANCE
-----------------------------------------------------------------

FINANCIAL IN # 1056005046

     550943                0.00            83.09             -83.09

FINANCIAL IN # 1071201320

     514658              100.00            50.00             +50.00

FINANCIAL IN # 1081501696

     423118               69.23           100.00             -30.77

FINANCIAL IN # 1101001364

     551643               66.66            90.90             -24.24
```

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Daily Processor Performance Report (SWCHD320-1)

Processors can use the Daily Processor Performance Report to track performance trends and to plan possible corrective actions.

Report Description	This report indicates a processor's acquiring and issuing performance. It identifies processor level transaction volume, response time to authorization requests, and processor availability, on an hourly basis.
Frequency	Daily.
Availability	Available through Global File Transfer and MasterCard eService on MasterCard Connect™.

Acquiring Processor and Issuing Processor

SWCHD320-1 Fields

Refer to the following table for a description of the SWCHD320-1 report fields.

Field	Description
Header Fields—Display at top of all pages of the report.	
PROCESSOR	The processor name.
PROCESSOR ID	MasterCard-assigned processor/customer identification number.
Column Headings—Display across the page, just below the header fields.	
TIME	The hour the statistics were collected.
FINANCIAL TRANS	Total number of financial transactions per hour.
INQUIRE TRANS	Total number of balance inquiry transactions per hour.
STAND-IN	Total number of Stand-In transactions per hour.
FAILED	Total number of denied transactions per hour.
TOTAL	The total number of transactions per hour (financial, inquiries, and denials).
PERCENT STAND-IN	The percentage of time for Stand-In processing.

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Field	Description
% AVAIL WITHOUT STAND-IN	The percentage of time the processor is available without the Stand-In total. The percentage of time the processor is available without the Stand-In total.
PERCENT AVAILABLE	The percentage of time per hour that the processor is available.
COUNT	The total transaction count per hour per category.
RESP TIME	The average response time (in seconds) for the total transaction count for each hour.
Total Fields—Display at the bottom of each page.	
TOTAL	Total number of transactions and average response time per category.
PEAK MINUTE/ TRANSACTION	The minute the processor had the highest volume and the transaction count.
PEAK HOUR/ TRANSACTION	The hour the processor has the highest volume and the transaction count.
AVAILABILITY % LOW	The hour the processor has the lowest percent availability.
AVAILABILITY % HIGH	The hour the processor has the highest percent availability.

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Daily Processor Performance Report (SWCHD320-1) (1 of 2)—Acquiring Processor

```
SWCHD320-1                          M A S T E R C A R D   D E B I T   S W I T C H
                              D A I L Y   P R O C E S S O R   P E R F O R M A N C E   R E P O R T          CALENDAR DATE 02/10/16
                                                   ACQUIRING PROCESSOR                                              PAGE        1
        PROCESSOR   : CIRCUS NETWORK
        PROCESSOR ID: 9000000000
                                                                                                   % AVAIL        TOTAL
          FINANCIAL TRANS       INQUIRE TRANS     STAND-IN  FAILED          TOTAL          PERCENT    WITHOUT       PERCENT
 TIME    COUNT   RESP TIME   COUNT    RESP TIME   COUNT    COUNT      COUNT   RESP TIME   STAND-IN   STAND-IN     AVAILABLE
 ____    _____   _________   _____    _________   _____    _____      _____   _________   ________   _________    _________

 00:00   407,951    .433     15,101    .725          9      174     423,235    .443       0.00 %     99.95 %      99.95 %
 01:00   340,783    .528     19,220    .828         25      597     360,625    .544       0.00 %     99.83 %      99.83 %
 02:00   302,304    .708     20,655   1.168          3    1,337     324,299    .738       0.00 %     99.58 %      99.58 %
 03:00   325,040    .751     22,161   1.227          4      675     347,880    .782       0.00 %     99.80 %      99.80 %
 04:00   400,590    .710     25,385   1.235         28      884     426,887    .741       0.00 %     99.79 %      99.79 %
 05:00   584,901    .609     26,962   1.230         18    1,979     613,860    .636       0.00 %     99.67 %      99.67 %
 06:00   883,840    .537     31,551   1.193          9    1,103     916,503    .560       0.00 %     99.88 %      99.88 %
 07:00 1,324,836    .479     38,123   1.014         13    1,744   1,364,716    .494       0.00 %     99.87 %      99.87 %
 08:00 1,781,889    .469     44,902    .889         13    1,684   1,828,488    .479       0.00 %     99.90 %      99.90 %
 09:00 2,161,592    .460     49,387    .858         13    3,003   2,213,995    .469       0.00 %     99.86 %      99.86 %
 10:00 2,348,038    .458     51,916    .853         17    1,771   2,401,742    .467       0.00 %     99.92 %      99.92 %
 11:00 2,553,259    .451     54,358    .833         27    2,056   2,609,700    .459       0.00 %     99.92 %      99.92 %
 12:00 2,775,796    .435     55,942    .717         39    1,120   2,832,897    .441       0.00 %     99.96 %      99.96 %
 13:00 2,857,952    .429     53,743    .691         45    1,263   2,913,003    .434       0.00 %     99.95 %      99.95 %
 14:00 2,875,203    .413     49,315    .606         47    1,054   2,925,619    .416       0.00 %     99.96 %      99.96 %
 15:00 3,004,639    .402     44,652    .518         62    1,093   3,050,446    .403       0.00 %     99.96 %      99.96 %
 16:00 3,060,707    .401     41,190    .420         53    2,707   3,104,657    .401       0.00 %     99.91 %      99.91 %
 17:00 3,017,947    .403     38,014    .387        103      732   3,056,796    .403       0.00 %     99.97 %      99.97 %
 18:00 2,758,897    .401     34,481    .365         65      495   2,793,938    .400       0.00 %     99.98 %      99.98 %
 19:00 2,265,411    .401     28,678    .363         55      328   2,294,472    .401       0.00 %     99.98 %      99.98 %
 20:00 1,810,032    .396     23,458    .367         32      221   1,833,743    .396       0.00 %     99.98 %      99.98 %
 21:00 1,369,454    .387     19,682    .374         14    1,711   1,390,861    .387       0.00 %     99.87 %      99.87 %
 22:00   987,744    .384     17,143    .397         12    1,046   1,005,945    .384       0.00 %     99.89 %      99.89 %
 23:00   693,883    .382     13,672    .470         23    1,734     709,312    .384       0.00 %     99.75 %      99.75 %

 TOTAL 40,892,688   .436    819,691    .739        729   30,511  41,743,619    .442       0.00 %     99.92 %      99.92 %
 PEAK MINUTE/TRANSACTION:  16.46/     52,551
 PEAK HOUR  /TRANSACTION:  16.00/  3,104,657
 AVAILABILITY % LOW     :   2.00/ 99.580
 AVAILABILITY % HIGH    :  18.00/ 99.980
```

Daily Processor Performance Report (SWCHD320-1) (2 of 2)—Issuing Processor

```
SWCHD320-1                          M A S T E R C A R D   D E B I T   S W I T C H
                              D A I L Y   P R O C E S S O R   P E R F O R M A N C E   R E P O R T          CALENDAR DATE 02/11/16
                                                   ISSUING   PROCESSOR                                            PAGE
        PROCESSOR   : CIRCUS NETWORK
        PROCESSOR ID: 9000000000
                                                                                                   % AVAIL        TOTAL
          FINANCIAL TRANS       INQUIRE TRANS     STAND-IN  FAILED          TOTAL          PERCENT    WITHOUT       PERCENT
 TIME    COUNT   RESP TIME   COUNT    RESP TIME   COUNT    COUNT      COUNT   RESP TIME   STAND-IN   STAND-IN     AVAILABL
 ____    _____   _________   _____    _________   _____    _____      _____   _________   ________   _________    _________

 00:00   407,951    .433     15,101    .725          9      174     423,235    .443       0.00 %     99.95 %      99.95 %
 01:00   340,783    .528     19,220    .828         25      597     360,625    .544       0.00 %     99.83 %      99.83 %
 02:00   302,304    .708     20,655   1.168          3    1,337     324,299    .738       0.00 %     99.58 %      99.58 %
 03:00   325,040    .751     22,161   1.227          4      675     347,880    .782       0.00 %     99.80 %      99.80 %
 04:00   400,590    .710     25,385   1.235         28      884     426,887    .741       0.00 %     99.79 %      99.79 %
 05:00   584,901    .609     26,962   1.230         18    1,979     613,860    .636       0.00 %     99.67 %      99.67 %
 06:00   883,840    .537     31,551   1.193          9    1,103     916,503    .560       0.00 %     99.88 %      99.88 %
 07:00 1,324,836    .479     38,123   1.014         13    1,744   1,364,716    .494       0.00 %     99.87 %      99.87 %
 08:00 1,781,889    .469     44,902    .889         13    1,684   1,828,488    .479       0.00 %     99.90 %      99.90 %
 09:00 2,161,592    .460     49,387    .858         13    3,003   2,213,995    .469       0.00 %     99.86 %      99.86 %
 10:00 2,348,038    .458     51,916    .853         17    1,771   2,401,742    .467       0.00 %     99.92 %      99.92 %
 11:00 2,553,259    .451     54,358    .833         27    2,056   2,609,700    .459       0.00 %     99.92 %      99.92 %
 12:00 2,775,796    .435     55,942    .717         39    1,120   2,832,897    .441       0.00 %     99.96 %      99.96 %
 13:00 2,857,952    .429     53,743    .691         45    1,263   2,913,003    .434       0.00 %     99.95 %      99.95 %
 14:00 2,875,203    .413     49,315    .606         47    1,054   2,925,619    .416       0.00 %     99.96 %      99.96 %
 15:00 3,004,639    .402     44,652    .518         62    1,093   3,050,446    .403       0.00 %     99.96 %      99.96 %
 16:00 3,060,707    .401     41,190    .420         53    2,707   3,104,657    .401       0.00 %     99.91 %      99.91 %
 17:00 3,017,947    .403     38,014    .387        103      732   3,056,796    .403       0.00 %     99.97 %      99.97 %
 18:00 2,758,897    .401     34,481    .365         65      495   2,793,938    .400       0.00 %     99.98 %      99.98 %
 19:00 2,265,411    .401     28,678    .363         55      328   2,294,472    .401       0.00 %     99.98 %      99.98 %
 20:00 1,810,032    .396     23,458    .367         32      221   1,833,743    .396       0.00 %     99.98 %      99.98 %
 21:00 1,369,454    .387     19,682    .374         14    1,711   1,390,861    .387       0.00 %     99.87 %      99.87 %
 22:00   987,744    .384     17,143    .397         12    1,046   1,005,945    .384       0.00 %     99.89 %      99.89 %
 23:00   693,883    .382     13,672    .470         23    1,734     709,312    .384       0.00 %     99.75 %      99.75 %

 TOTAL 40,892,688   .436    819,691    .739        729   30,511  41,743,619    .442       0.00 %     99.92 %      99.92 %
 PEAK MINUTE/TRANSACTION:  16.46/     52,551
 PEAK HOUR  /TRANSACTION:  16.00/  3,104,657
 AVAILABILITY % LOW     :   2.00/ 99.580
 AVAILABILITY % HIGH    :  18.00/ 99.980
```

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Transaction Interchange Month-to-Date (SWCHM03)

The acquiring report reflects the types of transactions other cardholders performed at the processors' terminals. The cardholder report reflects the types of transactions that the processors' cardholders performed at other processors' terminals. (This may be helpful for marketing analysis.)

Report Description	This report provides summary information on the number of transactions interchanged with other processors connected to the Single Message System by product. The Single Message System produces this report daily with month-to-date totals. The report lists the processors on the left side in processor number order.
Frequency	Daily, with month-to-date totals.
Availability	Available through Global File Transfer and MasterCard eService on MasterCard Connect™.

Acquiring Processor and Cardholder Processor

SWCHM03 Fields

Refer to the following table for a description of the SWCHM03 report fields.

Field	Description
Header Fields—Display at top of all pages of the report.	
PROCESSOR	The processor name.
PROCESSOR ID	MasterCard-assigned processor/customer identification number.
Fields—Display on the left of the page.	
DDA W/D	Cash withdrawal from a demand deposit account (DDA) or checking account.
SAV W/D	Cash withdrawal from savings.
CCD W/D	Cash advance from credit card.
NO ACCT	Cash withdrawal—No Account Specified. The issuer will determine which account to debit.

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Field	Description
TRANSFERS	Funds transferred between checking (DDA) and savings (SAV).
INQUIRY	Account balance transactions.
TOKENIZATION MSG	Messages available to issuers to enable the real-time decisioning of whether a card can be tokenized and for subsequent notification of information related to tokenization.
REVERSAL	List of exception items processed through the Single Message System.
DENIED	Includes all transactions denied by the issuer or the Single Message System.
FOREIGN CARDS	All transactions that are routed to the Single Message System but do not participate in the products supported by the Single Message System.
PUR C/B	POS purchase with cash back.
PUR SCRIP	Purchases made with a voucher dispensed by a scrip terminal (POS only).
PUR	Purchases made at a POS terminal.
CORRECTION	Transactions that correct an error that the merchant discovers after the cardholder has left the point-of-sale device.
LOAD	Load cash onto Mondex® chip card.
UNLOAD	Unload cash from Mondex® chip card.
RISK M	Risk Management transaction for the Mondex chip card.

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Transaction Interchange, Month-to-Date Report (SWCHM03) (1 of 2)

```
SWCHM03                                M A S T E R C A R D  D E B I T  S W I T C H                          WORK OF 04/14/16
                                       T R A N S A C T I O N   I N T E R C H A N G E                              PAGE      1
                                      M O N T H  -  T O  -  D A T E   F O R :   J A N U A R Y
        PROCESSOR   : I200 FOR I200 TEST,ON 1C
        PROCESSOR ID: 9000000456
                                        TRANSACTION  SUMMARY  AS  CARD  PROCESSOR
                                                                                   MASTERCARD    PRIVATE
                           MASTERCARD      CIRRUS       PLUS       VISA      MAESTRO     DEBIT       LABEL       OTHER     TOTAL
                          ____________________________________________________________________________________________________
9000000084 MASTERCARD DEBIT TEST ACQ
  PRE-AUTH                      0           0          0          0          4          0          0          0          4
  MD PRE-AUTH                   0           0          0          0          0          2          0          0          2
  DENIED                        0           0          0          0         16          0          0          0         16
TOTAL                           0           0          0          0         20          2          0          0         22
9000000456 I200 FOR I200 TEST,ON 1C
  PURCHASE                      0           0          0          0          1          0          0          0          1
TOTAL                           0           0          0          0          1          0          0          0          1
9000000457 I200 FOR I200 TEST,ON 1C
  PURCHASE                      0           0          0          0          6          0          0          0          6
  FOREIGN CARDS                 0           1          0          0          0          0          0          0          1
  DENIED                        0           0          0          0          2          0          0          0          2
TOTAL                           0           1          0          0          8          0          0          0          9
9000000752 MCE ACQ BANKNET I100 SIM
  DENIED                        0           3          0          0          0          0          0          0          3
TOTAL                           0           3          0          0          0          0          0          0          3
GRAND TOTALS
  PURCHASE                      0           0          0          0          7          0          0          0          7
  PRE-AUTH                      0           0          0          0          4          0          0          0          4
  MD PRE-AUTH                   0           0          0          0          0          2          0          0          2
  FOREIGN CARDS                 0           1          0          0          0          0          0          0          1
  DENIED                        0           3          0          0         18          0          0          0         21
```

Transaction Interchange, Month-to-Date Report (SWCHM03) (2 of 2)

```
SWCHM03                                M A S T E R C A R D  D E B I T  S W I T C H                          WORK OF 04/14/16
                                       T R A N S A C T I O N   I N T E R C H A N G E                              PAGE      1
                                      M O N T H  -  T O  -  D A T E   F O R :   J A N U A R Y
        PROCESSOR   : MCE ISSUER BKNET I100 SIM
        PROCESSOR ID: 9000000764
                                        TRANSACTION  SUMMARY  AS  CARD  PROCESSOR
                                                                                   MASTERCARD    PRIVATE
                           MASTERCARD      CIRRUS       PLUS       VISA      MAESTRO     DEBIT       LABEL       OTHER     TOTAL
                          ____________________________________________________________________________________________________
9000000086  PIN FOR CREDIT PROCESSOR
  FOREIGN CARDS                 1           0          0          0          0          0          0          0          1
TOTAL                           1           0          0          0          0          0          0          0          1
9000000752 MCE ACQ BANKNET I100 SIM
  DENIED                        0           0          0          0          3          0          0          0          3
TOTAL                           0           0          0          0          3          0          0          0          3
GRAND TOTALS
  FOREIGN CARDS                 1           0          0          0          0          0          0          0          1
  DENIED                        0           0          0          0          3          0          0          0          3
TOTAL                           1           0          0          0          3          0          0          0          4
```

Month-to-Date Processing Summary Report (SWCHM06)

Processors should use the Month-to-Date Processing Summary Report to monitor their performance rates to help ensure that they comply with network standards and to highlight the differences in debit and credit performance. Processors can use this report to identify problems such as PIN failures, invalid account selection, format errors, and the need for increased cardholder education.

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Report Description	This report provides a month-to-date summary of the processor's performance by response code and completion code. This report lists a count of Stand-In transactions that occurred at the time of MDS Stand-In processing support by transaction type. The Single Message System segregates this report into debit and credit activity based on the prefix (BIN) functionality as an acquirer and card processor.
Frequency	Daily with month-to-date totals.
Availability	Available through Global File Transfer and MasterCard eService on MasterCard Connect™.

Acquiring Processor and Cardholder Processor

SWCHM06 Fields

Refer to the following table for a description of the SWCHM06 report fields.

Field	Description
Header Fields—Display at top of all pages of the report.	
PROCESSOR	The processor name.
DEBIT or CREDIT (Heading)	The Single Message System generates separate reports for debit and credit activity. This heading displays at the top of the page beside processor name to identify the report.
PROCESSOR ID	MasterCard-assigned processor/customer identification number.
Column Headings—Display across the page, just below the header fields.	
DESCRIPTION	The explanation of transaction types by the Response Code and Completion Code. • Transaction Approved • Transaction Not Approved—with Subtotal Each category will have a Subtotal providing total for trans counts and percentages.
ADVICE REASON	The number assigned to each transaction type description.

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Field	Description
RESPONSE CODE	The Response Code number assigned to each description. (S) indicates that the Single Message System generated the response.
TRANS COUNT	Number of transactions.
% OF TOTAL	Percentage of total transactions by Response and Completion Code.
STAND-IN COUNT	Number of transactions processed by MDS Stand-In.
TOTAL COUNT	The combined total of transactions and Stand-In counts per transaction type description.
Total Fields—Display at the bottom of the page.	
TOTAL	The combined counts, percentages, and Stand-In, for transactions approved and rejected.
TOTAL DEBIT/CREDIT	Total number of debit/credit transactions.
DEBIT FAIL % or CREDIT FAIL %	• The credit and debit fail percentages for acquiring processors are calculated as: (Format error [S30] + Invalid dollar amount [S13] + ATM proc **or** owning invalid [S92] + ATM processor inoperative [(S80] divided by [Total transaction count - cardholder proc not found [S15]). • The credit and debit fail percentages for card processors are calculated as: (cardholder proc timeout [S91] + cardholder proc inoperative billable [S91] + cardholder proc inoperative non-billable [S91] divided by [Total transaction count - cardholder proc not found [S15]).
DEBIT/CREDIT FAIL %	• The debit/credit fail percentage for acquiring processors is calculated as: (Format error [S30] + Invalid dollar amount [S13] + ATM proc **or** owning invalid [S92] + ATM processor inoperative [S80] {for both debit and credit} divided by total debit/credit). • The debit/credit fail percentage for card processors is calculated as: (cardholder proc timeout [S91] + cardholder proc inoperative billable [S91] + cardholder proc inoperative non-billable [S91] {for both debit and credit}] divided by total debit/credit).
MASTERCARD DEBIT TRANSACTIONS	This is the count total of MasterCard debit transactions. These numbers are not included in the report computations.
SYSTEM DENIAL RATE FINANCIAL	Is calculated as: (Unable to process financial [96] + cardholder proc inoperative financial [91]) divided by (Total transaction count - cardholder proc inoperative inquiry [96] {for both debit and credit).

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Month-To-Date Processing Summary Report (SWCHM06) (1 of 4)—Acquiring Processor

```
SWCHM06                                M A S T E R C A R D   D E B I T   S W I T C H
     REPORT  3                       MONTH-TO-DATE     P R O C E S S I N G   S U M M A R Y                    WORK OF 04/14/16
                                            M O N T H   O F   J A N U A R Y
                                         A C Q U I R I N G   P R O C E S S O R                                    PAGE    1

        PROCESSOR   : CIRRUS NETWORK            ----------  D E B I T  ----------
        PROCESSOR ID: 9000000000


                                ADVICE  RESPONSE      TRANS      % OF            STAND IN     % OF              TOTAL      % OF
            DESCRIPTION         REASON    CODE        COUNT     TOTAL              COUNT     TOTAL              COUNT     TOTAL

   TRANSACTION APPROVED                (00,10,85,87)
   TRANSACTION NOT APPROVED

   INVALID ISSUER                      (S)15        45,508    100.00                  0      0.00            45,508    100.00

   TRANSACTION NOT APPROVED SUBTOTAL                45,508    100.00                  0      0.00            45,508    100.00


           T O T A L                                45,508    100.00                  0      0.00            45,508    100.00


                      DEBIT FAIL %                    0.00
       MASTERCARD DEBIT TRANSACTIONS                     0
```

Month-To-Date Processing Summary Report (SWCHM06) (2 of 4)—Acquiring Processor

```
SWCHM06                                M A S T E R C A R D   D E B I T   S W I T C H
     REPORT  3                       MONTH-TO-DATE     P R O C E S S I N G   S U M M A R Y                    WORK OF  04/14/16
                                            M O N T H   O F   J A N U A R Y
                                         A C Q U I R I N G   P R O C E S S O R                                    PAGE    2

        PROCESSOR   : CIRRUS NETWORK            ---------  C R E D I T  ---------
        PROCESSOR ID: 9000000000


                                ADVICE  RESPONSE      TRANS      % OF            STAND IN     % OF              TOTAL      % OF
            DESCRIPTION         REASON    CODE        COUNT     TOTAL              COUNT     TOTAL              COUNT     TOTAL

   TRANSACTION APPROVED                (00,10,85,87)
      NORMAL                                            1      8.33                  0      0.00                 1      8.33

   TRANSACTION APPROVED SUBTOTAL                        1      8.33                  0      0.00                 1      8.33

   TRANSACTION NOT APPROVED

   INVALID TRANSACTION FINANCIAL       (S)12            1      8.33                  0      0.00                 1      8.33
   FORMAT ERROR                        (S)30           10     83.33                  0      0.00                10     83.33

   TRANSACTION NOT APPROVED SUBTOTAL                   11     91.67                  0      0.00                11     91.67

           T O T A L                                   12    100.00                  0      0.00                12    100.00


           T O T A L    DEBIT/CREDIT                45,520                          0                       45,520

                      CREDIT FAIL %                 83.33
                DEBIT/CREDIT FAIL %                  0.02

       MASTERCARD DEBIT TRANSACTIONS                     0
```

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Month-To-Date Processing Summary Report (SWCHM06) (3 of 4)—Issuing Processor

```
SWCHM06                                M A S T E R C A R D   D E B I T   S W I T C H
    REPORT  3                       MONTH-TO-DATE     P R O C E S S I N G   S U M M A R Y                    WORK OF 04/14/16
                                              M O N T H   O F   J A N U A R Y
                                            A C Q U I R I N G   P R O C E S S O R                                PAGE    2

        PROCESSOR   : CIRRUS NETWORK            ---------  C R E D I T  ---------
        PROCESSOR ID: 9000000000


                                ADVICE  RESPONSE      TRANS      % OF            STAND IN     % OF              TOTAL      % OF
            DESCRIPTION         REASON    CODE        COUNT     TOTAL             COUNT      TOTAL              COUNT     TOTAL

   TRANSACTION APPROVED                 (00,10,85,87)
      NORMAL                                             1      8.33                  0       0.00                  1      8.33

   TRANSACTION APPROVED SUBTOTAL                         1      8.33                  0       0.00                  1      8.33

   TRANSACTION NOT APPROVED

   INVALID TRANSACTION FINANCIAL        (S)12            1      8.33                  0       0.00                  1      8.33
   FORMAT ERROR                         (S)30           10     83.33                  0       0.00                 10     83.33

   TRANSACTION NOT APPROVED SUBTOTAL                    11     91.67                  0       0.00                 11     91.67

           T O T A L                                    12    100.00                  0       0.00                 12    100.00


                     T O T A L    DEBIT/CREDIT                45,520                          0                        45,520

                                CREDIT FAIL %                 83.33
                            DEBIT/CREDIT FAIL %                0.02

                 MASTERCARD DEBIT TRANSACTIONS                    0
```

Month-To-Date Processing Summary Report (SWCHM06) (4 of 4)—Issuing Processor

```
SWCHM06                                M A S T E R C A R D   D,E,B I T   S W I T C H
    REPORT  3                       MONTH-TO-DATE     P R O C E S S I N G   S U M M A R Y                    WORK OF 04/14/16
                                              M O N T H   O F   J A N U A R Y
                                            I S S U I N G     P R O C E S S O R                                  PAGE    4

        PROCESSOR   : CIRRUS NETWORK            ---------  C R E D I T  ---------
        PROCESSOR ID: 9000000000


                                ADVICE  RESPONSE      TRANS      % OF            STAND IN     % OF              TOTAL      % OF
            DESCRIPTION         REASON    CODE        COUNT     TOTAL             COUNT      TOTAL              COUNT     TOTAL

   TRANSACTION APPROVED                 (00,10,85,87)
      NORMAL                                             1      8.33                  0       0.00                  1      8.33

   TRANSACTION APPROVED SUBTOTAL                         1      8.33                  0       0.00                  1      8.33

   TRANSACTION NOT APPROVED

   INVALID TRANSACTION FINANCIAL        (S)12            1      8.33                  0       0.00                  1      8.33
   FORMAT ERROR                         (S)30           10     83.33                  0       0.00                 10     83.33

   TRANSACTION NOT APPROVED SUBTOTAL                    11     91.67                  0       0.00                 11     91.67
           T O T A L                                    12    100.00                  0       0.00                 12    100.00


           T O T A L    DEBIT/CREDIT                    12                            0                            12

                      CREDIT FAIL %                  0.00
                 DEBIT/CREDIT FAIL %                 0.00

            DISCOUNTED CREDIT FAIL %                 0.00
       DISCOUNTED DEBIT/CREDIT FAIL %                0.00

         CREDIT SYSTEM DENIAL RATE FINANCIAL         0.00
    DEBIT/CREDIT SYSTEM DENIAL RATE FINANCIAL        0.00

        MASTERCARD DEBIT TRANSACTIONS                    0
```

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Month-to-Date Denial Summary Report (SWCHM07)

Processors use the Month-to-Date Denial Summary Report to evaluate performance.

Report Description	This report is a summary of all the denial response codes issued to the issuing processor. In each column listed across the top of the report is the number of transactions and percentages to correspond with each response code. (The report separates them in Debit, Credit, and Total.) This report accumulates totals to date on a daily basis.
Frequency	Daily, with month-to-date totals.
Availability	Available through Global File Transfer and MasterCard eService on MasterCard Connect™.

NOTE:

This report only logs the transaction detail for the issuing processor.

Issuing Processor

SWCHM07 Fields

Refer to the following table for a description of the SWCHM07 report fields.

Field	Description
Header Fields—Display at top of all pages of the report.	
PROCESSOR	The processor name.
PROCESSOR ID	MasterCard-assigned processor/customer identification number.
Data Fields—Display on the left of the page.	
TOTAL ISSUER FAILURES	Includes timeouts and inoperative (S91) responses.
TOTAL ACQUIRER PROCESSOR FAILURES	These totals reflect the processor's cardholders at other network processors Terminals. Includes format errors (30, S30, 92, S92) and inoperative (S80).

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Field	Description
TOTAL FAILURES	This represents a subtotal of transactions for Total Cardholder Failures and Total Terminal processor Failures.
TOTAL ISSUER SYSTEMATIC DENIALS	Includes Inoperative (91), and Unable to Process (96).
TOTAL ISSUER POLICY DENIALS	It is the sum of transactions with the following Response Codes: • Invalid Transaction Selection (12, S12, 57, 58) • Invalid Dollar Amount (13, S13) • Exceeds Withdrawal Limit (61) • Invalid PIN (55, 75) • Bad Account Selection (14, 78) • Hot Account (41, 43, 62, 04) • Expired Card (54) • Insufficient Funds (51) • Invalid Interchange • Do Not Honor (01, 05)
TOTAL DENIALS	A subtotal transaction count and percent by debit and credit, and a combined total for systematic processor denials and policy processor denials.
TOTAL DECLINES	A subtotal of transaction count and percent by debit and credit, and a combined total for cardholder failures, terminal processor failures, systematic processor denials, and policy processor denials.
TOTAL APPROVED TRANSACTIONS	This total represents a sum of all approved transactions including: financials, balances, and address verifications. • Transactions Approved (00) • Balance Inquiries (00) • AVS/EC Certificate Auth Approval (85)
TOTAL TRANSACTIONS	The total number of all transactions for the month to date. Including all declined and approved transaction counts and percent by, debit and credit, and a combined total.

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Month-To-Date Denial Summary Report (SWCHM07)—Issuer

```
SWCHM07                                   M A S T E R C A R D   D E B I T   S W I T C H
                                     MONTH-TO-DATE    D E N I A L   S U M M A R Y   R E P O R T    SETTLEMENT DATE:    02/11/16
                                           M O N T H   O F   F E B R U A R Y                                          PAGE    1
                                                      I S S U E R
        PROCESSOR   : CIRRUS NETWORK
        PROCESSOR ID: 9000000000
                                          -------- DEBIT -------        -------- CREDIT ------        -------- TOTAL -------
                                              NUMBER     PERCENT            NUMBER     PERCENT            NUMBER     PERCENT

  ISSUER PROCESSOR TIMEOUTS (S91)                  0        0.00                 0        0.00                 0        0.00
  ISSUER PROCESSOR INOPERATIVE (S91)          97,120        0.04             3,028        0.00           100,148        0.02

       TOTAL ISSUER FAILURES                  97,120        0.04             3,028        0.00           100,148        0.02

* FORMAT ERRORS (S30,30,92)                 130,882        0.05            19,383        0.01           150,265        0.04
* ACQUIRER PROCESSOR INOPERATIVE (S80)      196,797        0.08             3,577        0.00           200,374        0.05

     * TOTAL ACQUIRER PROCESSOR FAILURES    327,679        0.13            22,960        0.01           350,639        0.09

             TOTAL FAILURES                 424,799        0.17            25,988        0.02           450,787        0.12

  ISSUER UNAVAILABLE INQUIRY (S91,91)         29,614        0.01            10,763        0.00            40,377        0.01
  ISSUER UNAVAILABLE FINANCIAL (91)           69,988        0.02             9,372        0.00            79,360        0.02
  ISSUER UNABLE TO PROCESS INQUIRY (96)        3,863        0.00             2,668        0.00             6,531        0.00
  ISSUER UNABLE TO PROCESS FINANCIAL(96)     122,390        0.05            37,652        0.03           160,042        0.04

      TOTAL ISSUER SYSTEMIC DENIALS          225,855        0.09            60,455        0.05           286,310        0.08

  INVALID TRANS SELECTION (S12,12,57,58)   1,770,492        0.73           544,370        0.46         2,314,862        0.64
  INVALID AMOUNT (13,S13)                     62,273        0.02            24,228        0.02            86,501        0.02
  EXCEEDS WITHDRAWAL LIMIT (61,65)           929,821        0.38           211,258        0.18         1,141,079        0.31
  INVALID PIN (55,63,75)                   4,241,882        1.76         1,607,284        1.38         5,849,166        1.63
  CONTACT CARD ISSUER (70)                     3,994        0.00             9,677        0.00            13,671        0.00
  PIN NOT CHANGED (71)                            60        0.00                72        0.00               132        0.00
  UNACCEPTABLE PIN - RETRY (89)                6,353        0.00               487        0.00             6,840        0.00
  INVALID ACCOUNT SELECTION(14,15,76,77,78)  444,946        0.18           190,179        0.16           635,125        0.17
  STATUSED ACCOUNT (41,43,62,04)             307,407        0.12           104,182        0.08           411,589        0.11
  EXPIRED CARD (54)                          105,048        0.04            19,842        0.01           124,890        0.03
  INSUFFICIENT FUNDS (51)                  5,949,649        2.47         1,324,735        1.13         7,274,384
  INVALID INTERCHANGE                              0        0.00                 0        0.00                 0        0.00
  DO NOT HONOR (01,05)                     1,461,988        0.60           176,292        0.15         1,638,280        0.45

       TOTAL ISSUER POLICY DENIALS        15,283,913        6.35         4,212,606        3.62        19,496,519        5.46
            TOTAL DENIALS                 15,509,768        6.44         4,273,061        3.67        19,782,829        5.54
                 TOTAL DECLINES           15,934,567        6.62         4,299,049        3.69        20,233,616        5.67

 FINANCIAL TRANSACTIONS APPROVED (00,10,87)  217,105,772       90.27       111,669,461       96.04       328,775,233       92.15
  INQUIRY TRANSACTIONS APPROVED (00)          7,459,989        3.10           296,017        0.25         7,756,006        2.17
  AVS/EC CERTIFICATE AUTH APPROVAL (85)           3,040        0.00                 0        0.00             3,040        0.00

             TOTAL APPROVED TRANSACTIONS     224,568,801       93.37       111,965,478       96.30       336,534,279       94.32

                       TOTAL TRANSACTIONS    240,503,368      100.00       116,264,527      100.00       356,767,895      100.00

        * FAILURES ENCOUNTERED BY OTHER CIRRUS TERMINAL PROCESSORS
```

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Chapter 9 Reports—Intracurrency

Intracurrency (ISIS) supports the settlement of local transactions submitted in currencies other than U.S. dollars.

Intracurrency Reports Overview.....247

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Intracurrency Reports Overview

Intracurrency also supports intracurrency settlement. It enables participating customers to establish unique interchange fees for their intracurrency arrangement transactions and to operate on their own holiday schedule.

Intracurrency transactions are displayed on the reports in the designated currency of the intracurrency agreement. The Daily Control Report (SWCHD363) will detail each intracurrency settlement currency supported within a processor. Intracurrency agreement detail, settlement service information, settlement currency and country information are reported to further define intracurrency financial and interchange totals.

The Daily Interchange Report (SWCHD412) will also detail interchange information for each intracurrency processor by the designated settlement currency. Detail transaction interchange counts and amounts will be reported on the SWCHD412 report.

Related intracurrency reports are detailed in the following table. These reports enable customers to research, identify and reconcile transactions, fees, and their net settlement as reported in their 1740 IPM settlement record.

Intracurrency transactions are identified by the BRAND field on the report. The third position of this field will contain a 2 to uniquely identify the intracurrency transactions.

Intracurrency Related Reports

Report Number	Name	Purpose
SWCHD53	Exception Audit	Processors use this report to help ensure the Single Message System has processed all exception items and to track incoming and outgoing exception items for the processor. Processors should use the report to initiate the research for representments and to monitor for excessive chargebacks that could be subject to sanction.
SWCHD118	Retrieval Request Fulfillment	Debit MasterCard processors can use this report to track and monitor retrievals, and to help ensure that acquirers have processed and fulfilled retrievals.

NOTE:

Full descriptions of these reports and report examples are found in the Detail Activity Reports section of this manual.

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Chapter 10 Reports—Stand-In

Stand-In reports assist processors in monitoring their system's percentage of availability, withdrawal limits, usage counts, and card statuses for all transactions the Single Message System routed to MDS Stand-In during periods the processor was unavailable.

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Related Reports.....249
Stand-In Transaction Audit Report (SWCHD149).....250

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Stand-In Reports Overview

There are two types of Stand-In reports.

- **Single Message Transaction Manager Database File reports**—These reports provide the status information of the Premium Card file and the Hot Card file records.
  - PREMIUM is any MasterCard® card selected by the customers to receive higher withdrawal limits and usage counts for the individual Premium accounts during Stand-In activity. They are listed in the Account File with an entry reason code of **V**.
  - A Hot Card is a card being used on an account on which excessive purchasing is taking place. This may indicate a lost or stolen card or other unauthorized purchasing.
- **Stand-In Transaction report (SWCHD149)**—This report provides the details of financial transaction activity during Stand-In processing. It is documented on the following pages.

Related Reports

Additional Stand-In information may be present within other reports. Stand-In transactions are identified by STND in the RESP Code field on the related report.

Stand-In Related Reports

Report Number and Name	Purpose	Manual Section
SWCHD53 Exception Audit Report	Processors use this reports to help ensure the Single Message System has processed all exception items and to track incoming and outgoing exception items for the processor. Processors should use the report to initiate the research for representments and to monitor for excessive chargebacks that could be subject to sanction.	Detail Activity Reports
SWCHD61 Daily Processing Summary	Processors should use this report to monitor their performance rates to help ensure they comply with network standards and to highlight the differences in debit and credit performance. Processors can use this report to identify problems such as PIN failures, invalid account selection, format errors, and the need for increased cardholder education.	Statistical Reports

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Report Number and Name	Purpose	Manual Section
SWCHD147-1 Negative File Updates	This report gives customers the ability to track changes made to the MDS Stand-In Negative Card file.	Detail Activity Reports
SWCHD147-2 Premium File Updates	This report gives customers the ability to track changes made to the MDS Stand-In Premium file.	Detail Activity Reports
SWCHD149 Stand-In Transaction Audit Report	For issuers, the report provides tracking capabilities for all transactions that the Single Message System routed to MDS Stand-In during periods the processor was unavailable.	Stand-In Reports
SWCHM06 Month-to-Date Processing Summary Report	Processors should use this report to monitor their performance rates to help ensure that they comply with network standards and to highlight the differences in debit and credit performance. Processors can use this report to identify problems such as PIN failures, invalid account selection, format errors, and the need for increased cardholder education.	Statistical Reports

Stand-In Transaction Audit Report (SWCHD149)

For issuers, the Stand-In Transaction Audit Report provides tracking capabilities for all transactions that the Single Message System routed to MDS Stand-In during periods the processor was unavailable.

Report Description	This is a two-line report used by switch time (SWCH TIME) order. It details all the financial transactions that were processed in MDS Stand-In. These transactions may be approved or declined depending on the disposition of the transaction indicated by the response code.
Frequency	Daily.
Availability	Available through Global File Transfer and MasterCard eService on MasterCard Connect™.

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NOTE:

The Single Message System supports Processor IDs up to four digits in the Stand-In Transaction Audit Report (SWCHD149). The ACQ (Acquirer) field contains the Processor ID that has been expanded from three digits to four digits.

SWCHD149 Fields

Refer to the following table for a description of the SWCHD149 report fields.

Field	ISO DE	Description
Header Fields—Display at top of all pages of the report.		
PROCESSOR		The processor name.
PROCESSOR ID		MasterCard-assigned processor/customer identification number.
Column Headings—Display across the top of the page. Data related to these headings display first for each transaction.		
REC DATE	7	The date the transaction was processed on the Single Message System.
SWCH TIME	7	The time the transaction was processed on the Single Message System.
SWCH SERIAL	63	The unique number assigned by MasterCard to each transaction processed in the system.
ACQ NAME	43	The name of the bank/processor acquiring the transaction. This includes both ATM and POS terminals.
PROC CODE	3	The Processing Code describes the effect of a transaction on a cardholder account, and the account type affected.
TRACE NO.	11	The message initiator assigns a unique Trace Number to identify a transaction.
REF NO.	37	Identifies the serial number printed on the customer receipt.
ACQ LOCATION	43	The physical location of the ATM or POS terminal.
PAN	2	Primary Account Number. This is the cardholder number used to identify the account being accessed during the transaction.
TERM ID	41	The unique ID assigned by the acquirer to each terminal.

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Field	ISO DE	Description
RESP	39	The response code defines the disposition of a message. Refer to the *Single Message System Specifications* manual for additional information about response codes.
ADV	60	Indicates the general purpose of the advice message. The first three bytes of the Advice Reason Code are mandatory for all advice messages.
ACQ	N/A	Four-digit MasterCard-assigned processor/customer identification number.
RSN	60	Additional specific information as to the exact nature of the advice message. This subfield may be conditionally required.
ISS INST	mx	The card processor's Routing and Transit (ABA number). This number identifies the card processor to the Single Message System.
ACQ INST	32	The acquirer processor's Routing and Transit Number (ABA number). This number identifies the acquirer to the Single Message System. It can identify either an ATM or POS processor.
CC TRAN	49	The ISO assigned currency code. It indicates the local currency used at the terminal.
CC STL	NA	The ISO assigned settlement currency.
BRAND	63	This field identifies the brand accessed and the related interchange rate. Valid brand type codes are: **MC** = MasterCard® **CI** = Cirrus® **MS** = Maestro® **MD** = Debit MasterCard® **MX** = Mondex™ chip card **PL** = PLUS **PV** = Private Label **VI** = Visa

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Field	ISO DE	Description
		Valid interchange rate codes are: **0** = U.S. region **1** = Canada, Asia Pacific, Europe, Latin America and Middle East/Africa regions **2** = Intracountry (ISIS) format Only products with activity display on the report.
CONV RT	9	Currency Conversion rate used to convert local currency to issuer processor settlement currency amount. The Single Message System does not provide this information for balance inquiry transactions.
The following six fields display on the right side of report under the AMOUNTS heading.		
CMP LOCAL	4	The completed amount of the transaction in local currency. Local currency is the currency of the acquirer. This amount does not include fees.
CMP SETL	5	The completed amount in the settlement currency. The amount of funds to be transferred between acquirer and issuer processor.
COMPLETED	MX	Completed amount in the settlement currency of the acquirer processor for the acquirer, and the settlement currency of the issuer processor for the issuer.
CASH BACK	54	Provides the cash back amount information on a purchase transaction. This field will be reported in the acquirer processor's settlement currency for the acquirer, and the issuer processor's settlement currency for the issuer.
ACCESS	28	An additional fee or a surcharge to an ATM transaction. This field will be reported in the acquirer processor's settlement currency for the acquirer, and the issuer processor's settlement currency for the issuer. The acquirer must clearly present the surcharge amount to the cardholder before completing the transaction.
INT	N/A	The Interchange Fee is the transferred fee between acquiring and issuer processor in the settlement currency of the acquirer processor for the acquirer, and the settlement currency of the issuer processor for the issuer.

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Stand-in Transaction Audit Report (SWCHD149)—Issuing Processor

```
SWCHD149                                M A S T E R C A R D  D E B I T  S W I T C H
                              S T A N D - I N   T R A N S A C T I O N   A U D I T   R E P O R T        SETTLEMENT DATE:  02/11/16
                                          I S S U I N G   P R O C E S S O R                                      PAGE        1
         PROCESSOR   : FIS
         PROCESSOR ID: 9000000025
 REC      SWCH     PROC  TRACE                                                  CC          -----------------AMOUNTS-----------------
 DATE    SERIAL    CODE   NO.   REF NO. PAN                RESP ACQ  ISS INST TRN  BRAND       CMP LOCAL    COMPLETED       ACCESS
SWCH TIME  ACQ NAME              ACQ LOC         TERM ID   ADV RSN  ACQ INST STL CONV RT      CMP SETL     CASH BACK          INT
 02/10 435740501 000000 784268 60419380 000541275XXXXXX9999 14  301 841539015 840   MS0            .00          .00          .00D
032656  CIRCLE K ST 272          LADY LAKE    FL 29938001          121000248 840 11000000          .00D         .00          .00D
 02/10 942132736 000000 857627 60419380 000541275XXXXXX9999 14  301 841539015 840   MS0            .00          .00          .00D
032734  CIRCLE K ST 272          LADY LAKE    FL 29938001          121000248 840 11000000          .00D         .00          .00D
 02/10 439945721 000000 854273 60415786 000541275XXXXXX9999 14  301 841539015 840   MS0            .00          .00          .00D
```

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Chapter 11 Reports—Processor Availability

The Single Message System creates a series of daily reports (based on Issuer transactions) and that are indexed by processor number.

Processor Availability Reports Overview..... 256
Daily Processor Up Time Report (Settlement Date) (MS1100BB)..... 258
Daily Processor Up Time Report (Calendar Date) (MS1100DD)..... 260
Monthly Processor Up Time Report (MS1101AA).....262
Month-to-Date Report (MS1101BB)..... 264

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Processor Availability Reports Overview

There are four reports available to customers (through eService) showing processor availability.

- MS1100BB—Daily Processor Up Time Report (Settlement Date)
- MS1100DD—Daily Processor Up Time Report (Calendar Date)
- MS1101AA—Monthly Processor Up Time Report
- MS1101BB—Month To Date Report

Processor Availability Reports Fields

Refer to the following table for a description of the report fields for these reports. The field descriptions are the same for all four reports.

Field	Description
Header Fields—Display at the top of all pages of the report.	
PROCESS DATE	The date that the report was created.
WORK OF	The date/time period that covers the reported information.
PROCESSOR	The processor name.
PROCESSOR ID	MasterCard-assigned processor/customer identification number.
PROCESSOR COUNTRY	The country where the processor is located.
PROCESSOR REGION	The numeric region code assigned per the processor as listed in the *Quick Reference Booklet*. The numeric region code assigned.
BUSINESS ENTITY	The name of the business entity that the processor number is associated with. A single business entity can have several different processor names and numbers associated with it.
Column Headings—Display across the top of the page	
APPROVED TRANSACTIONS	The number of approved transactions during that hour that were logged by the Single Message System.
DENIED TRANSACTIONS	The number of rejected transactions during that hour that were logged by the Single Message System.

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Field	Description
COMM RELATED TIME-OUTS	Transactions that were identified by the Single Message System as network errors.
NON-COMM RELATEDTIME-OUTS	Transactions that were identified by the Single Message System that had a Response Code of 91, 91(s), or 96.
TOTAL TRANSACTIONS	The total count of approved, denied, Comm Related, and Non-Comm Related transactions.
STAND-IN TRANSACTIONS	The total number of Stand-In transactions.
UP TIME PERCENTAGE	The formula for this field is: Total Transactions – Non-Comm Related Time Outs/ Total Transactions.
DOWN TIME PERCENTAGE	The formula for this field is: 1.0 – Up Time Percentage.
Total Field—Displays at the bottom of the page.	
TOTAL	The complete totals for each column.

NOTE:

Total line is the same as above except it uses the complete totals for each column.

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Daily Processor Up Time Report (Settlement Date) (MS1100BB)

The Single Message System generates the Daily Processor Up Time Report on a daily basis for all issuing processors. The report displays processor activity by settlement cut-off time, broken down by hour and settlement date.

Report Description	This report provides summary availability data for each hour of that settlement period. If a processor settles at 15:00 (CT) daily, then the details are from 15:00 (CT) of the first day until 14:00 (CT) of the next day. The report displays the date that the Single Message System job processed (Process Date) and the date of the data/work that was processed (Work of). This is displayed in the MM/DD/YYYY format. Since the data covers a 24 hour period, the report is broken down to cover the starting and ending dates for the data. The top section of the report describes: • Who the processor is • The Processor ID (processor number) • The Processor Country • The Processor Region • The Business Entity that the processor is associated with The next section identifies the: • Number of Approved Transactions • Denied Transactions • Comm Related Time-outs (network communication errors) • Non-Comm Related Time-outs (RC 91, RC91(s) and RC96 errors) • Total Transaction • Stand-In Transactions • Up Time Percentage • Down Time Percentage The last line is a total of all of the transactions for the 24 hour period displayed and the calculated percentages for the Up and Down times.
Frequency	Daily.
Availability	Available only through MasterCard eService on MasterCard Connect™.

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Daily Processor Up Time Report (MS1100BB) (1 of 2)—By Issuer, Processor, Settle Date

MS1100BB M A S T E R C A R D D E B I T S W I T C H PAGE: 1
D A I L Y P R O C E S S O R U P T I M E R E P O R T PROCESS DATE 02/12/2016
BY ISSUING PROCESSOR

PROCESSOR : REDBANC WORK OF 02/10/2016
PROCESSOR ID: 9000000002
PROCESSOR COUNTRY: CHL PROCESSOR REGION: 03 BUSINESS ENTITY: Redbanc

TIME	APPROVED TRANSACTIONS	DENIED TRANSACTIONS	COMM RELATED TIME-OUTS	NONCOMM RELATED TIME-OUTS	TOTAL TRANSACTIONS	STAND-IN TRANSACTIONS	UP TIME PERCENTAGE	DOWN TIME PERCENTAGE
00:00	0	0	0	0	0	0	0.00	0.00
01:00	0	0	0	0	0	0	0.00	0.00
02:00	0	0	0	0	0	0	0.00	0.00
03:00	0	0	0	0	0	0	0.00	0.00
04:00	0	0	0	0	0	0	0.00	0.00
05:00	0	0	0	0	0	0	0.00	0.00
06:00	0	0	0	0	0	0	0.00	0.00
07:00	0	0	0	0	0	0	0.00	0.00
08:00	0	0	0	0	0	0	0.00	0.00
09:00	0	0	0	0	0	0	0.00	0.00
10:00	0	0	0	0	0	0	0.00	0.00
11:00	0	0	0	0	0	0	0.00	0.00
12:00	0	0	0	0	0	0	0.00	0.00
13:00	0	0	0	0	0	0	0.00	0.00
14:00	0	0	0	0	0	0	0.00	0.00
15:00	157	78	0	4	239	0	98.33	1.67
16:00	141	78	0	1	220	0	99.55	0.45
17:00	149	58	0	4	211	0	98.11	1.89
18:00	176	93	0	4	273	0	98.54	1.46
19:00	141	78	0	1	220	0	99.55	0.45
20:00	120	71	0	0	191	0	100.00	0.00
21:00	85	53	0	0	138	0	100.00	0.00
22:00	66	36	0	2	104	0	98.08	1.92
23:00	37	20	0	2	59	0	96.62	3.38
TOTAL	1,072	565	0	18	1,655	0	98.92	1.08

Daily Processor Up Time Report (MS1100-BB) (2 of 2)—By Issuer Processor, Settle Date

MS1100BB M A S T E R C A R D D E B I T S W I T C H PAGE: 2
D A I L Y P R O C E S S O R U P T I M E R E P O R T PROCESS DATE 02/12/2016
BY ISSUING PROCESSOR

PROCESSOR : REDBANC WORK OF 02/11/2016
PROCESSOR ID: 9000000002
PROCESSOR COUNTRY: CHL PROCESSOR REGION: 03 BUSINESS ENTITY: Redbanc

TIME	APPROVED TRANSACTIONS	DENIED TRANSACTIONS	COMM RELATED TIME-OUTS	NONCOMM RELATED TIME-OUTS	TOTAL TRANSACTIONS	STAND-IN TRANSACTIONS	UP TIME PERCENTAGE	DOWN TIME PERCENTAGE
00:00	34	26	0	1	61	0	98.37	1.63
01:00	18	9	0	0	27	0	100.00	0.00
02:00	23	9	0	0	32	0	100.00	0.00
03:00	24	11	0	0	35	0	100.00	0.00
04:00	49	28	0	0	77	0	100.00	0.00
05:00	57	40	0	0	97	0	100.00	0.00
06:00	72	29	0	0	101	0	100.00	0.00
07:00	97	36	0	3	136	0	97.80	2.20
08:00	139	53	0	11	203	0	94.59	5.41
09:00	174	69	0	0	243	0	100.00	0.00
10:00	187	84	0	1	272	0	99.64	0.36
11:00	208	123	0	0	331	0	100.00	0.00
12:00	230	112	0	1	343	0	99.71	0.29
13:00	200	99	0	1	300	0	99.67	0.33
14:00	174	106	0	0	280	0	100.00	0.00
15:00	0	0	0	0	0	0	0.00	0.00
16:00	0	0	0	0	0	0	0.00	0.00
17:00	0	0	0	0	0	0	0.00	0.00
18:00	0	0	0	0	0	0	0.00	0.00
19:00	0	0	0	0	0	0	0.00	0.00
20:00	0	0	0	0	0	0	0.00	0.00
21:00	0	0	0	0	0	0	0.00	0.00
22:00	0	0	0	0	0	0	0.00	0.00
23:00	0	0	0	0	0	0	0.00	0.00
TOTAL	1,686	834	0	18	2,538	0	99.30	0.70

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Daily Processor Up Time Report (Calendar Date) (MS1100DD)

The Single Message System generates the Daily Processor Up Time Report on a daily basis for all issuing processors. The report displays a processor's activity for a 24-hour period, categorized by hour and calendar date.

Report Description	This report provides summary availability data, by hour, for the 24-hour calendar date. The report displays the date that the Single Message System job processed (Process Date) and the date of the data/work that was processed (Work of). This is displayed in the MM/DD/YYYY format. The top section of the report describes: • Who the processor is • The Processor ID (processor number) • The Processor Country • The Processor Region • The Business Entity that the processor is associated with The next section identifies the: • Number of Approved Transactions • Denied Transactions • Comm Related Time-outs (network communication errors) • Non-Comm Related Time-outs (RC 91, RC91(s) and RC96 errors) • Total Transaction • Stand-In Transactions • Up Time Percentage • Down Time Percentage The last line is a total of all of the transactions for the 24 hour period displayed and the calculated percentages for the Up and Down times.
Frequency	Daily.
Availability	Available only through MasterCard eService on MasterCard Connect™.

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Daily Processor Up Time Report (MS1100DD)—By Issuing Processor, Calendar Date

MS1100DD M A S T E R C A R D D E B I T S W I T C H PAGE: 1
D A I L Y P R O C E S S O R U P T I M E R E P O R T PROCESS DATE 02/12/2016
BY ISSUING PROCESSOR

PROCESSOR : REDBANC WORK OF 02/10/2016
PROCESSOR ID: 9000000002
PROCESSOR COUNTRY: CHL PROCESSOR REGION: 03 BUSINESS ENTITY: Redbanc

TIME	APPROVED TRANSACTIONS	DENIED TRANSACTIONS	COMM RELATED TIME-OUTS	NONCOMM RELATED TIME-OUTS	TOTAL TRANSACTIONS	STAND-IN TRANSACTIONS	UP TIME PERCENTAGE	DOWN TIME PERCENTAGE
00:00	25	19	0	0	44	0	100.00	0.00
01:00	31	14	0	0	45	0	100.00	0.00
02:00	19	8	0	0	27	0	100.00	0.00
03:00	26	32	0	0	58	0	100.00	0.00
04:00	42	29	0	0	71	0	100.00	0.00
05:00	43	18	0	0	61	0	100.00	0.00
06:00	65	42	0	0	107	0	100.00	0.00
07:00	104	77	0	0	181	0	100.00	0.00
08:00	139	61	0	1	201	0	99.51	0.49
09:00	180	97	0	0	277	0	100.00	0.00
10:00	215	130	0	1	346	0	99.72	0.28
11:00	204	113	0	1	318	0	99.69	0.31
12:00	195	89	0	2	286	0	99.31	0.69
13:00	205	102	0	1	308	0	99.68	0.32
14:00	184	86	0	0	270	0	100.00	0.00
15:00	157	78	0	4	239	0	98.33	1.67
16:00	141	78	0	1	220	0	99.55	0.45
17:00	149	58	0	4	211	0	98.11	1.89
18:00	176	93	0	4	273	0	98.54	1.46
19:00	141	78	0	1	220	0	99.55	0.45
20:00	120	71	0	0	191	0	100.00	0.00
21:00	85	53	0	0	138	0	100.00	0.00
22:00	66	36	0	2	104	0	98.08	1.92
23:00	37	20	0	2	59	0	96.62	3.38
TOTAL	2,749	1,482	0	24	4,255	0	99.44	0.56

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Monthly Processor Up Time Report (MS1101AA)

The Single Message System generates the Monthly Processor Up Time Report on a monthly basis for all issuing processors. The report displays monthly totals by each processor, categorized by hour and calendar date for the complete month.

Report Description	This report provides monthly summary availability data, by hour, for the 24-hour calendar date period. The report displays the date that the Single Message System job processed (Process Date) and the date of the data/work that was processed (Work of). This is displayed in the MM/YYYY format. The top section of the report describes: • Who the processor is • The Processor ID (processor number) • The Processor Country • The Processor Region • The Business Entity that the processor is associated with The next section identifies the: • Number of Approved Transactions • Denied Transactions • Comm Related Time-outs (network communication errors) • Non-Comm Related Time-outs (RC 91, RC91(s) and RC96 errors) • Total Transaction • Stand-In Transactions • Up Time Percentage • Down Time Percentage. The last line is a total of all of the transactions for the 24 hour period displayed and the calculated percentages for the Up and Down times.
Frequency	Monthly—run on the second day of the month.
Availability	Available only through MasterCard eService on MasterCard Connect™.

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Monthly Processor Up Time Reports (MS1101AA)

```
MS1101AA                                M A S T E R C A R D,,  D E B I T   S W I T C H                          PAGE:       1
                                 M O N T H L Y   P R O C E S S O R   U P   T I M E   R E P O R T          PROCESS DATE 02/02/2016
                                                   BY ISSUING PROCESSOR
          PROCESSOR   : REDBANC                                                                                  WORK OF 01/2016
          PROCESSOR ID: 9000000002
          PROCESSOR COUNTRY: CHL        PROCESSOR REGION: 03         BUSINESS ENTITY:  Redbanc
           APPROVED         DENIED      COMM RELATED   NONCOMM RELATED       TOTAL         STAND-IN      UP TIME    DOWN TIME
 TIME    TRANSACTIONS    TRANSACTIONS    TIME-OUTS        TIME-OUTS      TRANSACTIONS    TRANSACTIONS   PERCENTAGE  PERCENTAGE
 _____   ____________    ____________   ____________    ____________    ____________    ____________   __________  __________
 00:00            700             408            1               3           1,112               0        99.74        0.26
 01:00            561             339            0               8             908               0        99.12        0.88
 02:00            594             361            0               2             957               0        99.80        0.20
 03:00            756             330            0               0           1,086               0       100.00        0.00
 04:00          1,009             517            0               7           1,533               0        99.55        0.45
 05:00          1,340             621            4               3           1,968               0        99.85        0.15
 06:00          1,737             721            0               7           2,465               0        99.72        0.28
 07:00          2,296           1,028            0               8           3,332               0        99.76        0.24
 08:00          2,925           1,252            0              14           4,191               0        99.67        0.33
 09:00          3,459           1,419            0              16           4,894               0        99.68        0.32
 10:00          4,053           1,653            0              16           5,722               0        99.73        0.27
 11:00          4,364           1,876            0               7           6,247               0        99.89        0.11
 12:00          4,282           1,861            0               6           6,149               0        99.91        0.09
 13:00          3,952           1,784            0              16           5,752               0        99.73        0.27
 14:00          3,697           1,661            0               9           5,367               0        99.84        0.16
 15:00          3,472           1,562            0              10           5,044               0        99.81        0.19
 16:00          3,399           1,509            0               7           4,915               0        99.86        0.14
 17:00          3,458           1,356            1               8           4,823               0        99.84        0.16
 18:00          3,229           1,406            0               5           4,640               0        99.90        0.10
 19:00          2,900           1,275            0               2           4,177               0        99.96        0.04
 20:00          2,202           1,156            2               2           3,362               0        99.95        0.05
 21:00          1,666             974            0               4           2,644               0        99.85        0.15
 22:00          1,259             717            0               4           1,980               0        99.80        0.20
 23:00            864             519            0               3           1,386               0        99.79        0.21
        ==============  ==============  ==============  ==============  ==============  ==============  ==========  ==========
 TOTAL         58,174          26,305            8             167          84,654               0        99.81        0.19
```

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Month-to-Date Report (MS1101BB)

The Single Message System generates the Month-to-Date Report on a daily basis for all issuing processors. The report displays month-to-date totals, broken down by hour and calendar date from the first day of the month to current "Work of" date.

Report Description	This report provides month-to-date summary availability data, by hour, for the 24-hour calendar date period. The report displays the date that the Single Message System job processed (Process Date) and the date of the data/work that was processed (Work of). This is displayed in the MM/YYYY format. The top section of the report describes: • Who the processor is • The Processor ID (processor number) • The Processor Country • The Processor Region • The Business Entity that the processor is associated with The next section identifies the: • Number of Approved Transactions • Denied Transactions • Comm Related Time-outs (network communication errors) • Non-Comm Related Time-outs (RC 91, RC91(s) and RC96 errors) • Total Transaction • Stand-In Transactions • Up Time Percentage • Down Time Percentage. The last line is a total of all of the transactions for the 24 hour period displayed and the calculated percentages for the Up and Down times.
Frequency	Daily
Availability	Available only through MasterCard eService on MasterCard Connect™.

NOTE:

The month-end version of this report is the MS1101AA.

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Month-To-Date Report (MS1101BB)—By Issuing Processor

MS1101BB M A S T E R C A R D D E B I T S W I T C H PAGE: 1

M O N T H T O D A T E PROCESS DATE 02/12/2016

BY ISSUING PROCESSOR

PROCESSOR : REDBANC WORK OF 02/01/2016 TO 02/10/2016

PROCESSOR ID: 9000000002

PROCESSOR COUNTRY: CHL PROCESSOR REGION: 03 BUSINESS ENTITY: Redbanc

TIME	APPROVED TRANSACTIONS	DENIED TRANSACTIONS	COMM RELATED TIME-OUTS	NONCOMM RELATED TIME-OUTS	TOTAL TRANSACTIONS	STAND-IN TRANSACTIONS	UP TIME PERCENTAGE	DOWN TIME PERCENTAGE
00:00	250	152	0	4	406	0	99.02	0.98
01:00	221	155	0	0	376	0	100.00	0.00
02:00	234	154	0	0	388	0	100.00	0.00
03:00	340	191	0	3	534	0	99.44	0.56
04:00	458	234	1	4	697	0	99.43	0.57
05:00	608	267	0	4	879	0	99.55	0.45
06:00	745	329	0	5	1,079	0	99.54	0.46
07:00	947	455	0	9	1,411	0	99.37	0.63
08:00	1,325	565	0	9	1,899	0	99.53	0.47
09:00	1,632	600	0	4	2,236	0	99.83	0.17
10:00	1,766	822	0	14	2,602	0	99.47	0.53
11:00	1,815	810	0	17	2,642	0	99.36	0.64
12:00	1,794	762	0	15	2,571	0	99.42	0.58
13:00	1,703	755	0	13	2,471	0	99.48	0.52
14:00	1,600	689	0	6	2,295	0	99.74	0.26
15:00	1,533	628	0	9	2,170	0	99.59	0.41
16:00	1,414	598	0	6	2,018	0	99.71	0.29
17:00	1,426	651	0	6	2,083	0	99.72	0.28
18:00	1,458	664	0	11	2,133	0	99.49	0.51
19:00	1,147	614	0	2	1,763	0	99.89	0.11
20:00	983	490	0	3	1,476	0	99.80	0.20
21:00	678	495	0	0	1,173	0	100.00	0.00
22:00	495	272	0	8	775	0	98.97	1.03
23:00	362	181	0	6	549	0	98.91	1.09
TOTAL	24,934	11,533	1	158	36,626	0	99.57	0.43

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Chapter 12 Reports—Asia/Pacific Regional

This section provides a description of the Asia/Pacific regional reports included in the MDS Report Transmission File.

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Single Message System Monthly Regional Reports (SWCHM420–x)....267
Cirrus/Maestro GST Report International Transactions (SWCHM420–1)....268
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Region and Country Reports Overview

Regional reports are available through Global File Transfer. The Single Message System transmits reports through Global File Transfer to processors at the end of each settlement day.

All reports are available through the MasterCard Connect™ eService product, accessible through MasterCard Connect™. Customers with access to MasterCard Connect™ can view the online Single Message System reports using their billing ICA. The online reports are available for viewing in eService for a period of 13 months from the original date of publication.

NOTE:

The Single Message System provides customers all of the reports described in this section. Customers can contact a Customer Implementation Services (CIS) Specialist or their regional representative for information about requesting these reports and specific report options.

All report data in this section is fictitious and does not reflect the activity of actual processors.

Asia/Pacific Region

Within the Asia/Pacific region, the Single Message System provides a country-specific report tailored to the needs of customers migrating to the Single Message System from the RSC (Regional Service Center).

Single Message System Monthly Regional Reports (SWCHM420–x)

The Goods and Services Tax—SWCHM420 report provides information to assist customers with reporting income derived from interchange fees on Australian ATM debit transactions, as required by the Australian government.

Single Message System Monthly Regional Reports

The Single Message System generates the following monthly SWCHM420-x series of reports for issuer and acquirer processing systems.

Number	Name	Purpose
SWCHM420–1	Cirrus/Maestro GST Report **International** Transactions	This report shows the international transactions where the country code for the issuer or acquirer is 036 (AUS) and the other is anything but 036 or 554 (NZL).

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Number	Name	Purpose
SWCHM420–2	Cirrus/Maestro GST Report **International New Zealand** Transactions	This report shows the transactions for New Zealand where one of the country codes is 036 and the other is 554.
SWCHM420–3	Cirrus/Maestro GST Report **Domestic** Transactions	This report shows the transactions where the country code for both the issuer and the acquirer is 036.

Cirrus/Maestro GST Report International Transactions (SWCHM420–1)

Interchange fees are imposed on Australian debit transaction taxes. This fee is recorded as income and must be reported to the Australian government. The Regional Service Center (RSC) generates the Goods & Services Tax (GST) report monthly, which is used by Australian Processing Centre (APC) customers for governmental reporting.

Report Description	The Cirrus/Maestro GST International Transactions SWCHM420-1 report provides the transactions where the country code for the issuer or acquirer is 036 (AUD) and the other is anything but 036 or 554 (NZD). The report also provides: • Category groups displaying issuing and acquiring data separately. • Totals break by Settlement ICA. The SWCHM420–1 report will calculate GST for ATM transactions only. GST for POS transactions is calculated separately through Electronic Funds Transfer at Point of Sale (EFTPOS), a proprietary domestic debit system.
Frequency	Generated only if activity exists.
Availability	Available through Global File Transfer and MasterCard eService on MasterCard Connect™.

SWCHM420 Fields

Refer to the following table for a description of the report fields for the three SWCHM420 reports. The field descriptions are the same for all three reports.

Field	Description
Header Fields—Display at the top of all pages of the report	

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PROCESSOR	The processor name.
PROCESSOR ID	MasterCard–assigned processor/customer identification number.
CURRENCY	The currency selected by the acquirer or issuer processor as the currency of settlement. This field displays both the currency name and numeric code.
SETTLEMENT ICA	The unique six-digit number assigned by MasterCard that identifies a customer or processing endpoint for settlement.
Column Headings—Display across the page below the Header fields	
TRANSACTION TYPE	Provides the name of each transaction type displayed in the report.
VALUE AUD	Displays the accumulated amount of the specific transaction type reported in Australian Dollars (AUD).
VALUE USD	Displays the accumulated amount of the specific transaction type reported in US Dollars (USD).
NUMBER	The number of the specific transaction type.
INTERCHANGE AUD	Displays the interchange fees for the specific transaction type reported in Australian Dollars.
INTERCHANGE USD	Displays the interchange fees for the specific transaction type reported in US Dollars.
GST AUD	The Goods and Services Tax is calculated as follows: The accumulated ATM interchange between Australian (036) issuers and acquirers multiplied by a GST tax percentage carried to two decimal positions. Total GST reported in Australian Dollars.
GST USD	Total Goods and Services Tax reported in US Dollars.
Data Fields—Display to the left of the page below the Column headings	
INTERNATIONAL ATM	Specific transaction types with ATM as the point of interaction.
SUCCESSFUL WITHDRAWALS	Displays the amount of the withdrawal transaction type.
DECLINED/INVALID TRANSACTIONS	Displays the amount of the declined and invalid transaction type.

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BALANCE INQUIRES	Displays the amount of the balance inquiry transaction type.
DECLINED BALANCE INQUIRIES	Displays the amount of the declined balance inquiry transaction type.
SUB TOTAL	Sub total of International ATM transaction types
INTERNATIONAL POS (MAESTRO)	Specific transaction types with POS (Maestro) as the point of interaction.
RETAIL SALES	This field will display a zero amount as SWCHM420–x does not calculate GST for POS transactions.
REPRESENTMENTS	This field will display a zero amount as SWCHM420–x does not calculate GST for POS transactions.
SUB TOTAL	This field will display a zero amount as SWCHM420–x does not calculate GST for POS transactions.
REFUNDS/CREDITS	This field will display a zero amount as SWCHM420–x does not calculate GST for POS transactions.
REVERSALS	Displays the amount of the reversal transaction type.
CHARGEBACKS	Displays the amount of the chargeback transaction type.
SUB TOTAL	Sub totals for Reversal and Chargeback transaction types.
Total Field—Displays at the bottom of the report	
INTERNATIONAL TOTAL	Displays the overall transaction total minus total Chargeback and Reversal.
GST PAYABLE TO ATO	The GST payable to the Australian Tax Office (ATO) is calculated as follows: Sum of interchange amounts for withdrawal, approved/declined ATM transaction, and balance inquiry transaction types multiplied by the GST tax percentage carried to two decimal positions. The total is displayed in both AUD and USD currencies.

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GST PAID TO INTERCHANGE PARTNER	GST paid to interchange partner (eligible for Reduced Income Tax Credit [RTIC]) is calculated as follows: Sum of interchange amounts for reversal and exception reversal transaction types multiplied by the GST tax percentage carried to two decimal positions. The total is displayed in both AUD and USD currencies.

Cirrus/Maestro GST Report International Transactions (SWCHM420–1)—Acquiring Processor

```
SWCHM420-1                                          MASTERCARD DEBIT SWITCH
                                          CIRRUS/MAESTRO GST REPORT (GST INCLUSIVE)                          WORK OF: 02/01/16
                                                   INTERNATIONAL TRANSACTIONS                                PAGE:           1
                                                     ACQUIRING PROCESSOR

   PROCESSOR          : NATIONAL AUSTRALIA BANK
   PROCESSOR ID       : 9000000905
   SETTLEMENT ICA     : 001528

==================================================================================================================================
   TRANSACTION TYPE                    VALUE                 NUMBER              INTERCHANGE                      GST
                                 AUD            USD                          AUD            USD            AUD            USD
==================================================================================================================================

INTERNATIONAL ATM

SUCCESSFUL WITHDRAWALS        7471723.00     5240173.63      22564       34465.46       24172.50        3133.22        2197.49
DECLINED/INVALID TRANS              .00            .00       8106        2722.69        1915.50         247.51         174.13
BALANCE INQUIRIES                   .00            .00       3367         619.13         435.75          56.28          39.61
DECLINED BAL INQUIRIES              .00            .00       1185         140.92          99.00          12.81           8.99
SUB TOTAL                     7471723.00     5240173.63      35222       37948.20       26622.75        3449.83        2420.24

INTERNATIONAL POS (MAESTRO)

RETAIL SALES                        .00            .00          0            .00            .00            .00            .00
REPRESENTMENTS                      .00            .00          0            .00            .00            .00            .00
SUB TOTAL                           .00            .00          0            .00            .00            .00            .00

REFUNDS/CREDITS                     .00            .00          0            .00            .00            .00            .00
REVERSALS                       27937.00       19595.46         62          73.30          51.50           6.66           4.68
CHARGEBACKS                         .00            .00          0            .00            .00            .00            .00
SUB TOTAL                       27937.00       19595.46         62          73.30          51.50           6.66           4.68

INTERNATIONAL TOTAL           7443786.00     5220578.17                   37874.90       26674.25
GST PAYABLE TO ATO                                                                                   3449.83        2420.24
GST PAID TO INTERCHANGE PARTNER (ELIGIBLE FOR RITC)                                                     6.66           4.68
```

Cirrus/Maestro GST Report International Transactions (SWCHM420–1) —Issuing Processor

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```
SWCHM420-1                                          MASTERCARD DEBIT SWITCH
                                        CIRRUS/MAESTRO GST REPORT (GST INCLUSIVE)                          WORK OF: 02/01/16
                                                INTERNATIONAL TRANSACTIONS                                 PAGE:          2
                                                  ISSUING PROCESSOR

   PROCESSOR          : WESTPAC BANKING CORP.
   PROCESSOR ID       : 9000000906
   SETTLEMENT ICA     : 001429

=================================================================================================================================
   TRANSACTION TYPE                    VALUE              NUMBER              INTERCHANGE                        GST
                              AUD            USD                          AUD             USD             AUD             USD
=================================================================================================================================

INTERNATIONAL ATM

SUCCESSFUL WITHDRAWALS         376673.96      263653.67      1347        2241.10         1570.25         203.73          142.74
DECLINED/INVALID TRANS               .00            .00       592         208.56          146.25          18.95           13.29
BALANCE INQUIRIES                    .00            .00        65          23.17           16.25           2.10            1.47
DECLINED BAL INQUIRIES               .00            .00        31          11.10            7.75           1.00             .70
SUB TOTAL                      376673.96      263653.67      2035        2483.93         1740.50         225.81          158.22

INTERNATIONAL POS (MAESTRO)

RETAIL SALES                         .00            .00         0            .00             .00            .00             .00
REPRESENTMENTS                       .00            .00         0            .00             .00            .00             .00
SUB TOTAL                            .00            .00         0            .00             .00            .00             .00

REFUNDS/CREDITS                      .00            .00         0            .00             .00            .00             .00
REVERSALS                       8785.96        6171.54        31          46.46           32.50           4.22            2.95
CHARGEBACKS                          .00            .00         0            .00             .00            .00             .00
SUB TOTAL                       8785.96        6171.54        31          46.46           32.50           4.22            2.95

INTERNATIONAL TOTAL            367888.00      257482.13                  2437.47         1708.00
GST PAYABLE TO ATO                                                                                     225.81          158.22
GST PAID TO INTERCHANGE PARTNER (ELIGIBLE FOR RITC)                                                      4.22            2.95
```

Cirrus/Maestro GST Report International New Zealand Transactions (SWCHM420–2)

Interchange fees are imposed on Australian debit transaction taxes. This fee is recorded as income and must be reported to the Australian government. The Regional Service Center (RSC) generates the Goods & Services Tax (GST) report monthly, which is used by Australian Processing Centre (APC) customers for governmental reporting.

Report Description	The Cirrus/Maestro GST Report International New Zealand Transactions (SWCHM420–2) report displays Transactions where one of the country codes is 036 (AUD) and the other is 554 (NZD). It also provides: • Category groups displaying issuing and acquiring data separately. • Totals break by Settlement ICA. The SWCHM420–2 report will calculate GST for ATM transactions only. GST for POS transactions is calculated separately through Electronic Funds Transfer at Point of Sale (EFTPOS), a proprietary domestic debit system.
Frequency	Generated only if activity exists.
Availability	Available through Global File Transfer and MasterCard eService on MasterCard Connect™.

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Country Code is AUD.

Cirrus/Maestro GST Report International New Zealand Transactions (SWCHM420–2)—Acquiring Processor

```
SWCHM420-2                                          MASTERCARD DEBIT SWITCH
                                          CIRRUS/MAESTRO GST REPORT (GST INCLUSIVE)                    WORK OF: 02/01/16
                                                   NEW ZEALAND TRANSACTIONS                            PAGE:          1
                                                     ACQUIRING PROCESSOR

   PROCESSOR          : ANZ AUS ATM LINK
   PROCESSOR ID       : 9000000918
   SETTLEMENT ICA     : 003048

=================================================================================================================================
   TRANSACTION TYPE                      VALUE                NUMBER              INTERCHANGE                        GST
                                 AUD              USD                        AUD              USD              AUD              USD
=================================================================================================================================
|
NEW ZEALAND ATM

SUCCESSFUL WITHDRAWALS        1213390.00       852054.50       3681         6837.41         4798.75          621.58          436.24
DECLINED/INVALID TRANS              .00             .00        670          237.42          167.00           21.58           15.18
BALANCE INQUIRIES                   .00             .00       2639          935.99          659.75           85.08           59.97
DECLINED BAL INQUIRIES              .00             .00        302          105.59           74.50            9.59            6.77
SUB TOTAL                     1213390.00       852054.50       7292         8116.41         5700.00          737.85          518.18

NEW ZEALAND POS (MAESTRO)

RETAIL SALES                        .00             .00          0             .00             .00             .00             .00
REPRESENTMENTS                      .00             .00          0             .00             .00             .00             .00
SUB TOTAL                           .00             .00          0             .00             .00             .00             .00

REFUNDS/CREDITS                     .00             .00          0             .00             .00             .00             .00
REVERSALS                        4222.00         2949.81         16           12.88            9.00            1.17             .81
CHARGEBACKS                         .00             .00          0             .00             .00             .00             .00
SUB TOTAL                        4222.00         2949.81         16           12.88            9.00            1.17             .81

NEW ZEALAND TOTAL             1209168.00       849104.69                     8103.53         5709.00
GST PAYABLE TO ATO                                                                                          737.85          518.18
GST PAID TO INTERCHANGE PARTNER(ELIGIBLE FOR RITC)                                                            1.17             .81
```

Refer to SWCHM420 Fields for a description of the SWCHM420–2 report fields.

Country Code is AUD.

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Cirrus/Maestro GST Report International New Zealand Transactions (SWCHM420–2)—Issuing Processor

```
SWCHM420-2                                        MASTERCARD DEBIT SWITCH
                                        CIRRUS/MAESTRO GST REPORT (GST INCLUSIVE)                    WORK OF: 02/01/16
                                                NEW ZEALAND TRANSACTIONS                             PAGE:          2
                                                  ISSUING PROCESSOR

   PROCESSOR          : ANZ AUS ATM LINK
   PROCESSOR ID       : 9000000918
   SETTLEMENT ICA     : 003048

=================================================================================================================
   TRANSACTION TYPE                    VALUE              NUMBER              INTERCHANGE                GST
                              AUD            USD                          AUD            USD          AUD          USD
=================================================================================================================

NEW ZEALAND ATM

SUCCESSFUL WITHDRAWALS      2288504.33     1604313.68      8420       18191.05       12760.00       1653.73       1159.99
DECLINED/INVALID TRANS             .00            .00      1218         402.44         283.75         36.58         25.79
BALANCE INQUIRIES                  .00            .00      1984         705.74         496.00         64.15         45.09
DECLINED BAL INQUIRIES             .00            .00       343         108.21          76.50          9.83          6.95
SUB TOTAL                   2288504.33     1604313.68     11965       19407.44       13616.25       1764.31       1237.83

NEW ZEALAND POS (MAESTRO)

RETAIL SALES                       .00            .00         0            .00            .00            .00           .00
REPRESENTMENTS                     .00            .00         0            .00            .00            .00           .00
SUB TOTAL                          .00            .00         0            .00            .00            .00           .00

REFUNDS/CREDITS                    .00            .00         0            .00            .00            .00           .00
REVERSALS                     8279.81        5802.80        21          41.26          29.00           3.75          2.63
CHARGEBACKS                        .00            .00         0            .00            .00            .00           .00
SUB TOTAL                     8279.81        5802.80        21          41.26          29.00           3.75          2.63

NEW ZEALAND TOTAL           2280224.52     1598510.88                 19366.18       13587.25
GST PAYABLE TO ATO                                                                                   1764.31       1237.83
GST PAID TO INTERCHANGE PARTNER(ELIGIBLE FOR RITC)                                                      3.75          2.63
```

Country Code is NZD.

Cirrus/Maestro GST Report International New Zealand Transactions (SWCHM420–2)—Acquiring Processor

```
SWCHM420-2                                        MASTERCARD DEBIT SWITCH
                                        CIRRUS/MAESTRO GST REPORT (GST INCLUSIVE)                    WORK OF: 02/01/16
                                                NEW ZEALAND TRANSACTIONS                             PAGE:          1
                                                  ACQUIRING PROCESSOR

   PROCESSOR          : KIWIBANK LIMITED
   PROCESSOR ID       : 9000000902
   SETTLEMENT ICA     : 009438

=================================================================================================================
   TRANSACTION TYPE                    VALUE              NUMBER              INTERCHANGE                GST
                              NZD            USD                          NZD            USD          NZD          USD
=================================================================================================================

NEW ZEALAND ATM

SUCCESSFUL WITHDRAWALS       796400.00      526240.35      3855        8289.89        5475.75        753.62        497.79
DECLINED/INVALID TRANS             .00            .00       705         250.92         165.75         22.81         15.06
BALANCE INQUIRIES                  .00            .00       899         340.07         224.75         30.91         20.43
DECLINED BAL INQUIRIES             .00            .00       107          39.02          25.75          3.54          2.34
SUB TOTAL                    796400.00      526240.35      5566        8919.90        5892.00        810.89        535.63

NEW ZEALAND POS (MAESTRO)

RETAIL SALES                       .00            .00         0            .00            .00            .00           .00
REPRESENTMENTS                     .00            .00         0            .00            .00            .00           .00
SUB TOTAL                          .00            .00         0            .00            .00            .00           .00

REFUNDS/CREDITS                    .00            .00         0            .00            .00            .00           .00
REVERSALS                     9140.00        6059.02        28          56.50          37.50           5.13          3.40
CHARGEBACKS                        .00            .00         0            .00            .00            .00           .00
SUB TOTAL                     9140.00        6059.02        28          56.50          37.50           5.13          3.40

NEW ZEALAND TOTAL            787260.00      520181.33                  8863.40        5929.50
GST PAYABLE TO ATO                                                                                   810.89        535.63
GST PAID TO INTERCHANGE PARTNER(ELIGIBLE FOR RITC)                                                     5.13          3.40
```

Country Code is NZD.

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Cirrus/Maestro GST Report International New Zealand Transactions (SWCHM420–2)—Issuing Processor

```
SWCHM420-2                                        MASTERCARD DEBIT SWITCH
                                        CIRRUS/MAESTRO GST REPORT (GST INCLUSIVE)                    WORK OF: 02/01/16
                                                 NEW ZEALAND TRANSACTIONS                            PAGE:          2
                                                   ISSUING PROCESSOR

   PROCESSOR          : KIWIBANK LIMITED
   PROCESSOR ID       : 9000000902
   SETTLEMENT ICA     : 009438

==================================================================================================================
   TRANSACTION TYPE                    VALUE              NUMBER             INTERCHANGE                    GST
                              NZD            USD                        NZD            USD            NZD            USD
==================================================================================================================

NEW ZEALAND ATM

SUCCESSFUL WITHDRAWALS      613385.38      405254.66      2223       2654.03        1754.75        241.27         159.52
DECLINED/INVALID TRANS            .00            .00       457        172.49         114.00         15.68          10.36
BALANCE INQUIRIES                 .00            .00       698        263.21         174.50         23.92          15.86
DECLINED BAL INQUIRIES            .00            .00        27         10.24           6.75           .93            .61
SUB TOTAL                   613385.38      405254.66      3405       3099.97        2050.00        281.81         186.36

NEW ZEALAND POS (MAESTRO)

RETAIL SALES                      .00            .00         0           .00            .00           .00            .00
REPRESENTMENTS                    .00            .00         0           .00            .00           .00            .00
SUB TOTAL                         .00            .00         0           .00            .00           .00            .00

REFUNDS/CREDITS                   .00            .00         0           .00            .00           .00            .00
REVERSALS                    2507.54        1715.48         5          5.90           4.00           .53            .36
CHARGEBACKS                       .00            .00         0           .00            .00           .00            .00
SUB TOTAL                    2507.54        1715.48         5          5.90           4.00           .53            .36

NEW ZEALAND TOTAL           610877.84      403539.18                 3094.07        2046.00
GST PAYABLE TO ATO                                                                                 281.81         186.36
GST PAID TO INTERCHANGE PARTNER(ELIGIBLE FOR RITC)                                                    .53            .36
```

Cirrus/Maestro GST Report Domestic Transactions (SWCHM420–3)

Interchange fees are imposed on Australian debit transaction taxes. This fee is recorded as income and must be reported to the Australian government. The Regional Service Center (RSC) generates the Goods & Services Tax (GST) report monthly, which is used by Australian Processing Centre (APC) customers for governmental reporting.

Report Description	The Cirrus/Maestro GST Report Domestic Transactions (SWCHM420–3) report provides transactions where the country code for both the issuer and the acquirer is 036 (AUD). In addition the report displays: • Category groups displaying issuing and acquiring data separately. • Totals break by Settlement ICA. The SWCHM420–3 report will calculate GST for ATM transactions only. GST for POS transactions is calculated separately through Electronic Funds Transfer at Point of Sale (EFTPOS), a proprietary domestic debit system.
Frequency	Generated only if activity exists.
Availability	Available through Global File Transfer and MasterCard eService on MasterCard Connect™.

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Cirrus/Maestro GST Report Domestic Transactions (SWCHM420–3)—Acquiring Processor

```
SWCHM420-3                                          MASTERCARD DEBIT SWITCH
                                        CIRRUS/MAESTRO GST REPORT (GST INCLUSIVE)                          WORK OF: 02/01/16
                                                 DOMESTIC  TRANSACTIONS                                    PAGE:          1
                                                   ACQUIRING PROCESSOR

   PROCESSOR          : NATIONAL AUSTRALIA BANK
   PROCESSOR ID       : 9000000905
   SETTLEMENT ICA     : 001528

=================================================================================================================================
   TRANSACTION TYPE                     VALUE                NUMBER              INTERCHANGE                        GST
                              AUD              USD                          AUD              USD              AUD              USD
=================================================================================================================================

DOMESTIC ATM

SUCCESSFUL WITHDRAWALS         521285.00       364879.27       1966            .00              .00              .00              .00
DECLINED/INVALID TRANS               .00             .00        947            .00              .00              .00              .00
BALANCE INQUIRIES                    .00             .00       1923            .00              .00              .00              .00
DECLINED BAL INQUIRIES               .00             .00        762            .00              .00              .00              .00
SUB TOTAL                      521285.00       364879.27       5598            .00              .00              .00              .00

DOMESTIC POS (MAESTRO)

RETAIL SALES                         .00             .00          0            .00              .00              .00              .00
REPRESENTMENTS                       .00             .00          0            .00              .00              .00              .00
SUB TOTAL                            .00             .00          0            .00              .00              .00              .00

REFUNDS/CREDITS                      .00             .00          0            .00              .00              .00              .00
REVERSALS                         459.00          319.30          3            .00              .00              .00              .00
CHARGEBACKS                          .00             .00          0            .00              .00              .00              .00
SUB TOTAL                         459.00          319.30          3            .00              .00              .00              .00

DOMESTIC TOTAL                 520826.00       364559.97                        .00              .00
GST PAYABLE TO ATO                                                                                                .00              .00
GST PAID TO INTERCHANGE PARTNER(ELIGIBLE FOR RITC)                                                                .00              .00
```

Refer to SWCHM420 Fields for a description of the SWCHM420-3 report fields.

Cirrus/Maestro GST Report Domestic Transactions (SWCHM420–3)—Issuing Processor

```
SWCHM420-3                                          MASTERCARD DEBIT SWITCH
                                        CIRRUS/MAESTRO GST REPORT (GST INCLUSIVE)                          WORK OF: 02/01/16
                                                 DOMESTIC  TRANSACTIONS                                    PAGE:          2
                                                   ISSUING PROCESSOR

   PROCESSOR          : NATIONAL AUSTRALIA BANK
   PROCESSOR ID       : 9000000905
   SETTLEMENT ICA     : 001528

=================================================================================================================================
   TRANSACTION TYPE                     VALUE                NUMBER              INTERCHANGE                        GST
                              AUD              USD                          AUD              USD              AUD              USD
=================================================================================================================================

DOMESTIC ATM

SUCCESSFUL WITHDRAWALS               .00             .00          0            .00              .00              .00              .00
DECLINED/INVALID TRANS               .00             .00          7            .00              .00              .00              .00
BALANCE INQUIRIES                    .00             .00          0            .00              .00              .00              .00
DECLINED BAL INQUIRIES               .00             .00          5            .00              .00              .00              .00
SUB TOTAL                            .00             .00         12            .00              .00              .00              .00

DOMESTIC POS (MAESTRO)

RETAIL SALES                         .00             .00          0            .00              .00              .00              .00
REPRESENTMENTS                       .00             .00          0            .00              .00              .00              .00
SUB TOTAL                            .00             .00          0            .00              .00              .00              .00

REFUNDS/CREDITS                      .00             .00          0            .00              .00              .00              .00
REVERSALS                            .00             .00          0            .00              .00              .00              .00
CHARGEBACKS                          .00             .00          0            .00              .00              .00              .00
SUB TOTAL                            .00             .00          0            .00              .00              .00              .00

DOMESTIC TOTAL                       .00             .00                        .00              .00
GST PAYABLE TO ATO                                                                                                .00              .00
GST PAID TO INTERCHANGE PARTNER(ELIGIBLE FOR RITC)                                                                .00              .00
```

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Chapter 13 Reports—Latin America/Caribbean Regional

Within the Latin America/Caribbean region, the Single Message System provides a country-specific report tailored to the needs of customers in Mexico.

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Latin America/Caribbean Region Overview..... 278
Mexico Domestic ATM Transaction Report (SWCHD485)..... 278

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Region and Country Reports Overview

Regional reports are available through Global File Transfer. The Single Message System transmits reports through Global File Transfer to processors at the end of each settlement day.

All reports are available through the MasterCard Connect™ eService product, accessible through MasterCard Connect™. Customers with access to MasterCard Connect™ can view the online Single Message System reports using their billing ICA. The online reports are available for viewing in eService for a period of 13 months from the original date of publication.

NOTE:

The Single Message System provides customers all of the reports described in this section. Customers can contact a Customer Implementation Services (CIS) Specialist or their regional representative for information about requesting these reports and specific report options.

All report data in this section is fictitious and does not reflect the activity of actual processors.

Latin America/Caribbean Region Overview

The following report is available to customers in Mexico.

Number	Name	Purpose
SWCHD485	Mexico Domestic ATM Transactions Report	This report provides details of Mexico domestic ATM transactions including withdrawals, balance inquiries, and credit card cash advances.

Mexico Domestic ATM Transaction Report (SWCHD485)

The Mexico Domestic ATM Transaction Report will be used by customers in Mexico as a summary report that will help issuers validate that charges are accurate on domestic ATM transactions.

Report Description	The Mexico Domestic ATM Transaction Report provides details of the domestic ATM transactions including whether the transactions are withdrawals, balance inquiries, or credit card cash advances. In addition, the report will include the number of transactions, total transaction amount, number of approved and declined transactions, and the amount of fees.

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Frequency	Daily
Availability	Available through Global File Transfer and MasterCard eService on MasterCard Connect™

SWCHD485 Fields

Refer to the following table for a description of the SWCHD485 report fields.

Field	Description
Header Fields—Display at the top of all pages of the report	
PROCESSOR	The processor name.
PROCESSOR ID	MasterCard assigned processor/customer identification number.
Column Headings—Display across the page below the Header fields	
TRANSACTION TYPE	Provides the name of each transaction type displayed in the report.
NUMBER OF TRANSACTIONS	The number of a specific transaction type.
TOT TRANS AMOUNT	Total transaction amount for each transaction type.
AMOUNT OF FEES	Amount of fees for withdrawals, inquiries, and cash advances.
NUMBER OF APPROVED	Displays the number of approved transactions by transaction type.
NUMBER OF DECLINED	Displays the number of declined transactions by transaction type.
Total Field—Displays at the bottom of the report	
GRAND TOTAL	Total of all transaction type counts and amounts by processor

Mexico Domestic ATM Transaction Report (SWCHD485) — Acquiring Processor (1 of 2)

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```
MS00D485                                          MASTERCARD DEBIT SWITCH
                                        MEXICO DOMESTIC ATM TRANSACTION REPORT                          WORK OF: 02/16/16
                                                 ACQUIRING PROCESSOR                                       PAGE:        1

 PROCESSOR          : I200 FOR I200 TEST,ON 1C
 PROCESSOR ID       : 9000000456

 TRANSACTION                    NUMBER OF              TOT TRANS               AMOUNT OF         NUMBER OF          NUMBER OF
    TYPE                       TRANSACTIONS              AMOUNT                  FEES             APPROVED           DECLINED

 WITHDRAWAL                              0                 0.00DB                  0.00DB              0                  0
 BAL INQUIRY                             0                 0.00DB                  0.00DB              0                  0
 CREDIT CARD CASH ADV                    0                 0.00DB                  0.00DB              0                  0
 ---------------------------------------------------------------------------------------------------------------------------
 GRAND TOTAL                             0                 0.00DB                  0.00DB              0                  0
 ---------------------------------------------------------------------------------------------------------------------------
```

Mexico Domestic ATM Transaction Report (SWCHD485) — Issuing Processor (2 of 2)

```
MS00D485                                          MASTERCARD DEBIT SWITCH
                                        MEXICO DOMESTIC ATM TRANSACTION REPORT                          WORK OF: 02/16/16
                                                 ISSUING PROCESSOR                                         PAGE:        2

 PROCESSOR          : I200 FOR I200 TEST,ON 1C
 PROCESSOR ID       : 9000000456

 TRANSACTION                    NUMBER OF              TOT TRANS               AMOUNT OF         NUMBER OF          NUMBER OF
    TYPE                       TRANSACTIONS              AMOUNT                  FEES             APPROVED           DECLINED

 WITHDRAWAL                              2             1,150.00DB                0.00DB              2                  0
 BAL INQUIRY                             0                 0.00DB                  0.00DB              0                  0
 CREDIT CARD CASH ADV                    0                 0.00DB                  0.00DB              0                  0
 ---------------------------------------------------------------------------------------------------------------------------
 GRAND TOTAL                             2             1,150.00DB                0.00DB              2                  0
 ---------------------------------------------------------------------------------------------------------------------------
```

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Appendix A Corporate Card Addendum Data

This appendix describes the Corporate Card Addendum Data submitted by acquirers on MasterCard Corporate Cards for those Debit MasterCard issuers that request to receive corporate card transaction data. It is available in the 250-byte Batch Data File.

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Corporate Card Addendum Records..... 282
Corporate Card Addendum Data Tables..... 283
Passenger Transport Detail—General Ticket Information (GTxx)—Optional..... 283
Passenger Transport Detail—Trip Leg Data (TLxx)—Optional..... 289
Passenger Transport Detail—Rail Data (RDxx) Record—Optional..... 295
Vehicle Rental Detail (VRxx) Record—Optional..... 299
Lodging Summary (LSxx) Record—Optional..... 308
Temporary Services (TSxx) Record—Optional..... 326
Shipping/Courier Services (SSxx) Record—Optional..... 337
Corporate Card Common Data Requirements (CDxx) Record—Optional..... 360
Corporate Line Item Detail (LIxx) Record—Optional..... 368

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Overview

The Single Message System provides addendum data submitted by acquirers on Corporate MasterCard Cards™ to those Debit MasterCard issuers that request to receive corporate card transaction data. This service is optional for all Debit MasterCard® issuers that issue MasterCard Corporate Cards™.

The corporate card data information is available in the 250-byte Batch Data File.

This data is included in the following addendum records:

- Passenger Transport Detail (General Ticket Information)
- Passenger Transport Detail (Trip Leg Data)
- Passenger Transport Detail (Rail Data)
- Vehicle Rental Detail
- Lodging Summary
- Temporary Services
- Shipping/Courier Services
- Corporate Card Common Data
- Corporate Line Item Detail

The Corporate Card addenda allows issuers to assess spending and make better decisions by providing rich, accurate, and timely data. The Corporate Card addendum data also allows issuers to streamline spending and control costs for greater efficiency.

Corporate Card Addendum Records

The Corporate Card Addendum records are contained in the 250-byte batch data file in 40 record segments.

NOTE:

The addendum records listed below are followed by the number of associated segments.

These segments are shown as follows:

- Passenger Transport Detail—General Ticket Information (3)
- Passenger Transport Detail—Trip Leg Data (2)
- Passenger Transport Detail—Rail Data (2)
- Vehicle Rental Detail (4)
- Lodging Summary (5)
- Temporary Services (5)
- Shipping/Courier Services (12)
- Corporate Card Common Data (4)
- Corporate Line Item Detail (3)

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Corporate Card Addendum Data Tables

The addendum data tables represent the addendum data reflected in the addendum records listed above. This information is available in the 250-byte Batch Data File.

NOTE:

See the Financial Detail Addendum/1644 Messages section in Chapter 3 and Chapters 8-10 of the *IPM Clearing Formats* manual for detailed information on Integrated Product Messages (IPM) private data subelement (PDS) data.

In the following tables, PDS and subfield names are listed in the Description column and in the IPM PDS No./Subfield column, the IPM PDS number is listed before the "/" with the associated subfield number listed after the "/."

Subfield names are indented and listed below the associated PDS description. Their corresponding "Position" and "Attribute" values are enclosed in parenthesis. If adding Attribute values, add only the PDS attribute. The sum of the PDS subfield attributes will equal the PDS attribute value.

Passenger Transport Detail—General Ticket Information (GTxx)—Optional

This message supports ticketing transactions for airline, railway, and travel agency transactions to provide passenger ticket information for the cardholder. Acquirers may submit one occurrence of this message for each airline, railway, or travel agency transaction to provide general ticket information.

Passenger Transport Detail General Ticket Information (GT01) Segment 1

The following **three** segments are listed in this record: GT01, GT02, and GT03.

Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Message Type Indicator	1–4	N/A	N/A	a-4	**GT01**
Switch Serial Number	5–13	N/A	63/3	n-9	From online message
Usage Code	14–15	0501/1	N/A	n-2	01
Industry Record Number	16–18	0501/2	N/A	n-3	000

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Occurrence Indicator	19–21	0501/3	N/A	n-3	001
Associated First Presentment Number	22–29	0501/4	N/A	n-8	
Passenger Name	30–58	0505	N/A	ans-29	
Ticket Number	59–73	0506	N/A	ans-15	
Issuing Carrier	74–77	0507	N/A	ans-4	
Customer Code	78–102	0508	N/A	ans-25	
Issue Date	103–108	0509	N/A	n-6	
Travel Agency Code	109–116	0510	N/A	ans-8	
Travel Agency Name	117–141	0511	N/A	ans-25	
Total Fare	142–153	0512	N/A	n-12	
Total Fees	154–165	0513	N/A	n-12	
Total Taxes	166–177	0514	N/A	n-12	
Total Tax Amount	178–191	0597	N/A	ans-14	
Total Tax Amount	(178–189)	0597/1	N/A	(an-12)	
Total Tax Amount Exponent	(190)	0597/2	N/A	(an-1)	
Total Tax Amount Sign	(191)	0597/3	N/A	(an-1)	
Total Tax Collected Indicator	192	0598	N/A	ans-1	
Commodity Code	193–207	0679	N/A	ans-15	

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Detail Tax Amount 1	208–232	0682	N/A	ans–25	• Detail Tax Amount 1 totals ans-46 • PDS has eight subfields • Subfields 1–6 occur in this segment • Continued in segment GT02
Detail Tax Amount Indicator 1	(208)	0682/1	N/A	(ans-1)	
Detail Tax Amount 1	(209–220)	0682/2	N/A	(n-12)	
Detail Tax Rate 1	(221–225)	0682/3	N/A	(n-5)	
Card Acceptor Tax Rate Exponent 1	(226)	0682/4	N/A	(n-1)	
Detail Tax Type Applied 1	(227-230)	0682/5	N/A	(ans-4)	
Detail Tax Type Identifier 1	(231-232)	0682/6	N/A	(ans-2)	
Filler	233-250	N/A	N/A	an-18	Reserved for future use

Passenger Transport Detail General Ticket Information (GT02) Segment 2

Field Description	Position	ISO PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Message Type Indicator	1–4	N/A	N/A	a-4	**GT02**
Switch Serial Number	5–13	N/A	63/3	n-9	From online message
Usage Code	14–15	0501/1	N/A	n-2	01
Industry Record Number	16–18	0501/2	N/A	n-3	000
Occurrence Indicator	19–21	0501/3	N/A	n-3	001

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Field Description	Position	ISO PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Detail Tax Amount 1	22-42	0682	N/A	ans-21	• Detail Tax Amount 1 totals ans-46 • PDS has eight subfields • Subfields 7–8 occur in this segment • Continued from segment GT01
Card Acceptor Tax ID 1	(22–41)	0682/7	N/A	(ans-20)	
Detail Tax Amount Sign 1	(42)	0682/8	N/A	(a-1)	
Detail Tax Amount 2	43–88	0683	N/A	ans-46	
Detail Tax Amount Indicator 2	(43)	0683/1	N/A	(ans-1)	
Detail Tax Amount 2	(44–55)	0683/2	N/A	(n-12)	
Detail Tax Rate 2	(56–60)	0683/3	N/A	(n-5)	
Detail Tax Rate Exponent 2	(61)	0683/4	N/A	(n-1)	
Detail Tax Type Applied 2	(62–65)	0683/5	N/A	(ans-4)	
Detail Tax Type Identifier 2	(66–67)	0683/6	N/A	(ans-2)	
Card Acceptor Tax ID 2	(68–87)	0683/7	N/A	(ans-20)	
Detail Tax Amount Sign 2	(88)	0683/8	N/A	(a-1)	
Detail Tax Amount 3	89–134	0684	N/A	ans-46	
Detail Tax Amount Indicator 3	(89)	0684/1	N/A	(ans-1)	
Detail Tax Amount 3	(90–101)	0684/2	N/A	(n-12)	
Detail Tax Rate 3	(102–106)	0684/3	N/A	(n-5)	

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Field Description	Position	ISO PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Detail Tax Rate Exponent 3	(107)	0684/4	N/A	(n-1)	
Detail Tax Type Applied 3	(108–111)	0684/5	N/A	(ans-4)	
Detail Tax Type Identifier 3	(112–113)	0684/6	N/A	(ans-2)	
Card Acceptor Tax ID 3	(114–133)	0684/7	N/A	(ans-20)	
Detail Tax Amount Sign 3	(134)	0684/8	N/A	(a-1)	
Tax Exempt Indicator	135	0686	N/A	an-1	
Restricted Ticket Indicator	136	0713	N/A	ans-1	
Exchange Ticket Amount	137–148	0714	N/A	n-12	
Exchange Fee Amount	231-232	0715	N/A	n-12	
Travel Authorization Code	161-224	0716	N/A	ans-64	
IATA Client Code	225-241	0717	N/A	ans-17	International Air Transport Association
Filler	242-250	N/A	N/A	ans-9	Reserved for future use

Passenger Transport Detail General Ticket Information (GT03) Segment 3

Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Message Type Indicator	1–4	N/A	N/A	a-4	**GT03**
Switch Serial Number	5–13	N/A	63/3	n-9	From online message
Usage Code	14–15	0501/1	N/A	n-2	01

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Industry Record Number	16–18	0501/2	N/A	n-3	000
Occurrence Indicator	19–21	0501/3	N/A	n-3	001
Detail Tax Amount 4	22–67	0751	N/A	ans-46	
Detail Tax Amount Indicator 4	(22)	0751/1	N/A	(ans-1)	
Detail Tax Amount 4	(23–34)	0751/2	N/A	(n-12)	
Detail Tax Rate 4	(35–39)	0751/3	N/A	(n-5)	
Detail Tax Rate Exponent 4	(40)	0751/4	N/A	(n-1)	
Detail Tax Type Applied 4	(41–44)	0751/5	N/A	(ans-4)	
Detail Tax Type Identifier 4	(45–46)	0751/6	N/A	(ans-2)	
Card Acceptor Tax ID 4	(47–66)	0751/7	N/A	(ans-20)	
Detail Tax Amount Sign 4	(67)	0751/8	N/A	(a-1)	
Detail Tax Amount 5	68–113	0752	N/A	ans-46	
Detail Tax Amount Indicator 5	(68)	0752/1	N/A	(ans-1)	
Detail Tax Amount 5	(69–80)	0752/2	N/A	(n-12)	
Detail Tax Rate 5	(81–85)	0752/3	N/A	(n-5)	
Detail Tax Rate Exponent 5	(86)	0752/4	N/A	(n-1)	
Detail Tax Type Applied 5	(87–90)	0752/5	N/A	(ans-4)	
Detail Tax Type Identifier 5	(91–92)	0752/6	N/A	(ans-2)	

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Card Acceptor Tax ID 5	(93–112)	0752/7	N/A	(ans-20)	
Detail Tax Amount Sign 5	(113)	0752/8	N/A	(an-1)	
Detail Tax Amount 6	114–159	0753	N/A	ans-46	
Detail Tax Amount Indicator 6	(114)	0753/1	N/A	(ans-1)	
Detail Tax Amount 6	(115–126)	0753/2	N/A	(n-12)	
Detail Tax Rate 6	(127–131)	0753/3	N/A	(n-5)	
Detail Tax Rate Exponent 6	(132)	0753/4	N/A	(n-1)	
Detail Tax Type Applied 6	(133–135)	0753/5	N/A	(ans-4)	
Detail Tax Type Identifier 6	(137–138)	0753/6	N/A	(ans-2)	
Card Acceptor Tax ID 6	(139–158)	0753/7	N/A	(ans-20)	
Detail Tax Amount Sign 6	(159)	0753/8	N/A	(a-1)	
Filler	160-250	N/A	N/A	an-91	Reserved for future use

Passenger Transport Detail—Trip Leg Data (TLxx)—Optional

This message supports ticketing transactions for airline, railway, and travel agency transactions to provide detailed itinerary information for the cardholder.

Acquirers may submit 1–998 occurrences of this message. Each occurrence provides detailed itinerary data for one trip leg associated with an airline, railway, or travel agency transaction. If this addendum detail describes an airline itinerary, the City of Origin/Airport Code, and City of

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Destination/Airport Code then each trip leg should contain an Airport Code from the *Official Airline Guide* (OAG), which contains a list of standard airport and airline service abbreviations.

Passenger Transport Detail Trip Leg Data (TL01) Record, Segment 1

Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Message Type Indicator	1–4	N/A	N/A	a-4	**TL01**
Switch Serial Number	5–13	N/A	N/A	n-9	From online message
Usage Code	14–15	0501/1	N/A	an-2	01
Industry Record Number	16–18	0501/2	N/A	an-3	001
Occurrence Indicator	19–21	0501/3	N/A	an-3	002-999
Associated First Presentment Number	22–29	0501/4	N/A	an-9	
Travel Date	30–35	0520	N/A	n-6	
Carrier Code	36–37	0521	N/A	ans-2	
Service Class Code	38–39	0522	N/A	ans-2	
City of Origin/Airport Code	40–44	0523	N/A	ans-5	
City of Destination/ Airport Code	45–49	0524	N/A	ans-5	
Stop Over Code	50	0525	N/A	ans-1	
Conjunction Ticket	51–65	0526	N/A	ans-15	
Exchange Ticket	66–80	0527	N/A	ans-15	
Coupon Number	81	0528	N/A	ans-1	
Fare Basis Code	82–96	0529	N/A	ans-15	
Flight Number	97-101	0530	N/A	ans-5	

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Departure Time	102–106	0531		ans-5	
Departure Time	(102-105)	0531/1	N/A	(n-4)	
Departure Time Segment	(106)	0531/2	N/A	(ans-1)	
Arrival Time	107–111	0533		ans-5	
Arrival Time	(107–110)	0533/1	N/A	(an-4)	
Arrival Time Segment	(111)	0533/2	N/A	(an-1)	
Fare	112–123	0535	N/A	an-12	
Fee	124–135	0536	N/A	n-12	
Taxes	136–147	0537	N/A	n-12	
Endorsements / Restrictions	148–167	0538	N/A	ans-20	
Total Tax Amount	168–181	0597	N/A	an-14	
Total Tax Amount	(168–179)	0597/1	N/A	(n-12)	
Total Tax Exponent	(180)	0597/2	N/A	(n-1)	
Total Tax Sign	(181)	0597/3	N/A	(a-1)	
Total Tax Collected Indicator	182	0598	N/A	ans-1	
Detail Tax Amount 1	183–228	0682	N/A	ans-46	
Detail Tax Amount Indicator 1	(183)	0682/1	N/A	(ans-1)	
Detail Tax Amount 1	(184–195)	0682/2	N/A	(n-12)	
Detail Tax Rate 1	(196–200)	0682/3	N/A	(n-5)	

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Detail Tax Rate Exponent 1	(201)	0682/4	N/A	(n-1)	
Detail Tax Type Applied 1	(202–205)	0682/5	N/A	(ans-4)	
Detail Tax Type Identifier 1	(206–207)	0682/6	N/A	(ans-2)	
Card Acceptor Tax ID 1	(208–227)	0682/7	N/A	(ans-20)	
Detail Tax Amount Sign 1	(228)	0682/8	N/A	(a-1)	
Detail Tax Amount 2	229–247	0683	N/A	ans-19	• Detail Tax Amount 2 totals ans–46 • PDS has eight subfields • Subfields 1–4 occur in this segment • Continued in segment GL02
Detail Tax Amount Indicator 2	(229)	0683/1	N/A	(ans-1)	
Detail Tax Amount 2	(230–241)	0683/2	N/A	(n-12)	
Detail Tax Rate 2	(242–246)	0683/3	N/A	(n-5)	
Detail Tax Rate Exponent 2	(247)	0683/4	N/A	(n-1)	
Filler	248-250	N/A	N/A	an-3	Reserved for future use

Passenger Transport Detail Trip Leg Data (TL02) Record, Segment 2

Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Message Type Indicator	1–4	N/A	N/A	a-4	**TL02**

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Switch Serial Number	5–13	N/A	N/A	n-9	From online message
Usage Code	14–15	0501/1	N/A	an-2	01
Industry Record Number	16–18	0501/2	N/A	an-3	001
Occurrence Indicator	19–21	0501/3	N/A	an-3	002-999
Detail Tax Amount 2	22–48	0683	N/A	ans-27	• Detail Tax Amount 2 totals ans–46 • PDS has eight subfields • Subfields 5–8 occur in this segment • Continued from segment TL01
Detail Tax Type Applied 2	(22–25)	0683/5	N/A	(ans-4)	
Detail Tax Type Identifier 2	(26–27)	0683/6	N/A	(ans-2)	
Card Acceptor Tax ID 2	(28–47)	0683/7	N/A	(ans-20)	
Detail Tax Amount Sign 2	(48)	0683/8	N/A	(a-1)	
Detail Tax Amount 3	49–94	0684	N/A	ans-46	
Detail Tax Amount Indicator 3	(49)	0684/1	N/A	(ans-1)	
Detail Tax Amount 3	(50–61)	0684/2	N/A	(n-12)	
Detail Tax Rate 3	(62–66)	0684/3	N/A	(n-5)	
Detail Tax Rate Exponent 3	(67)	0684/4	N/A	(n-1)	
Detail Tax Type Applied 3	(68–71)	0684/5	N/A	(ans-4)	
Detail Tax Type Identifier 3	(72–73)	0684/6	N/A	(ans-2)	
Card Acceptor Tax ID 3	(74–93)	0684/7	N/A	(ans-20)	

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Detail Tax Amount Sign 3	(94)	0684/8	N/A	(a-1)	
Detail Tax Amount 4	95–140	0751	N/A	ans-46	
Detail Tax Amount Indicator 4	(95)	0751/1	N/A	(ans-1)	
Detail Tax Amount 4	(96–107)	0751/2	N/A	(n-12)	
Detail Tax Rate 4	(108–112)	0751/3	N/A	(n-5)	
Detail Tax Rate Exponent 4	(113)	0751/4	N/A	(n-1)	
Detail Tax Type Applied 4	(114–117)	0751/5	N/A	(ans-4)	
Detail Tax Type Identifier 4	(118–119)	0751/6	N/A	(ans-2)	
Card Acceptor Tax ID 4	(120–139)	0751/7	N/A	(ans-20)	
Detail Tax Amount Sign 4	(140)	0751/8	N/A	(a-1)	
Detail Tax Amount 5	141–186	0752	N/A	ans-46	
Detail Tax Amount Indicator 5	(141)	0752/1	N/A	(ans-1)	
Detail Tax Amount 5	(142–153)	0752/2	N/A	(n-12)	
Detail Tax Rate 5	(154–158)	0752/3	N/A	(n-5)	
Detail Tax Rate Exponent 5	(159)	0752/4	N/A	(n-1)	
Detail Tax Type Applied 5	(160–163)	0752/5	N/A	(ans-4)	
Detail Tax Type Identifier 5	(164–165)	0752/6	N/A	(ans-2)	
Card Acceptor Tax ID 5	(166–185)	0752/7	N/A	(ans-20)	
Detail Tax Amount Sign 5	(186)	0752/8	N/A	(a-1)	

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Detail Tax Amount 6	187–232	0753	N/A	ans-46	
Detail Tax Amount Indicator 6	(187)	0753/1	N/A	(ans-1)	
Detail Tax Amount 6	(188–199)	0753/2	N/A	(n-12)	
Detail Tax Rate 6	(200–204)	0753/3	N/A	(n-5)	
Detail Tax Rate Exponent 6	(205)	0753/4	N/A	(n-1)	
Detail Tax Type Applied 6	(206–209)	0753/5	N/A	(ans-4)	
Detail Tax Type Identifier 6	(210–211)	0753/6	N/A	(ans-2)	
Card Acceptor Tax ID 6	(212–231)	0753/7	N/A	(ans-20)	
Detail Tax Amount Sign 6	(232)	0753/8	N/A	(a-1)	
Filler	233–250	N/A	N/A	an-18	Reserved for future use

Passenger Transport Detail—Rail Data (RDxx) Record—Optional

This message supports ticketing information for railway transactions to provide detailed itinerary information for the cardholder.

Acquirers may submit 1–999 occurrences of this message. Each occurrence provides detailed itinerary data associated with a railway transaction.

Passenger Transport Detail Rail Data (RD01) Record, Segment 1

The following **two** segments are listed in this record: RD01 and RD02.

Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Message Type Indicator	1–4	N/A	N/A	a-4	**RD01**

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Switch Serial Number	5–13	N/A	63/3	n-9	From online message
Usage Code	14–15	0501/1	N/A	n-2	01
Industry Record Number	16–18	0501/2	N/A	n-3	002
Occurrence Indicator	19–21	0501/3	N/A	n-3	002-999
Associated First Presentment Number	22–29	0501/4	N/A	n-8	
Passenger Name	30–58	0505	N/A	ans-29	
Ticket Number	59–73	0506	N/A	ans-15	
Travel Agency Code	74–81	0510	N/A	ans-8	
Travel Agency Name	82–106	0511	N/A	ans-25	
Travel Date	107–112	0520	N/A	n-6	
Sequence Number	113–115	0611	N/A	ans-3	
Procedure ID	116–124	0651	N/A	ans-9	
Service Type	125–128	0652	N/A	ans-4	
Service Amount	129–142	0653	N/A	ans-14	
Service Amount	(129–140)	0653/1	N/A	(n-12)	
Service Amount Exponent	(141)	0653/2	N/A	(n-1)	
Service Amount Sign	(142)	0653/3	N/A	(a-1)	
Full VAT Amounts	143–170	0656	N/A	ans-28	Value Added Tax
Full VAT Gross Amount	(143–154)	0656/1	N/A	(n-12)	
Full VAT Gross Amount Exponent	(155)	0656/2	N/A	(n-1)	

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Full VAT Gross Amount Sign	(156)	0656/3	N/A	(a-1)	
Full VAT Tax Amount	(157–168)	0656/4	N/A	(n-12)	
Full VAT Tax Amount Exponent	(169)	0656/5	N/A	(n-1)	
Full VAT Tax Amount Sign	(170)	0656/6	N/A	(a-1)	
Half VAT Amounts	171–198	0657	N/A	ans-28	Value Added Tax
Half VAT Gross Amount	(171–182)	0657/1	N/A	(n-12)	
Half VAT Gross Amount Exponent	(183)	0657/2	N/A	(n-1)	
Half VAT Gross Amount Sign	(184)	0657/3	N/A	(a-1)	
Half VAT Tax Amount	(185–196)	0657/4	N/A	(n-12)	
Half VAT Tax Amount Exponent	(197)	0657/5	N/A	(n-1)	
Half VAT Tax Amount Sign	(198)	0657/6	N/A	(a-1)	
Traffic Code	199–201	0661	N/A	n-3	
Sample Number	202–205	0662	N/A	n-4	
Start Station	206–235	0664	N/A	ans-30	
Filler	236–250	N/A	N/A	an-15	Reserved for future use

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Passenger Transport Detail Rail Data (RD02) Record, Segment 2

Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Message Type Indicator	1–4	N/A	N/A	a-4	**RD02**
Switch Serial Number	5–13	N/A	63/3	n-9	From online message
Usage Code	14–15	0501/1	N/A	n-2	01
Industry Record Number	16–18	0501/2	N/A	n-3	002
Occurrence Indicator	19–21	0501/3	N/A	n-3	002–999
Destination Station	22–51	0665	N/A	ans-30	
Generic Data	52–97	0667	N/A	ans-46	
Generic Code	(52–54)	0667/1	N/A	(n-3)	
Generic Number	(55–74)	0667/2	N/A	(ans-20)	
Generic Other Code	(75–77)	0667/3	N/A	(n-3)	
Generic Other Number	(78–97)	0667/4	N/A	(ans-20)	
Reduction Data	98–123	0668	N/A	ans-26	
Reduction Code	(98–100)	0668/1	N/A	(n-3)	
Reduction Number	(101–110)	0668/2	N/A	(ans-10)	
Reduction Other Code	(111–113)	0668/3	N/A	(n-3)	
Reduction Other Number	(114–123)	0668/4	N/A	(ans-10)	
Transportation Other Code	124–126	0669	N/A	n-3	

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Passenger Description	127–131	0756	N/A	ans-5	
Number of Adults	(127–128)	0756/1	N/A	(n-2)	
Number of Children	(129–130)	0756/2	N/A	(n-2)	
Class	(131)	0756/3	N/A	(ans-1)	
Transportation Service Provider	132–171	0757	N/A	ans-40	
Transportation Services Offered	172–211	0758	N/A	ans-40	
Filler	212–250	N/A	N/A	an-39	Reserved for future use

Vehicle Rental Detail (VRxx) Record—Optional

This message provides detailed vehicle rental information for the cardholder.

One occurrence of this message provides rental agreement data reporting for a single vehicle rental transaction. This message may be provided in a single occurrence (such as a single transaction for a single vehicle rental) or in multiple occurrences (a single transaction for the rental of multiple vehicles).

Vehicle Rental Detail (VR01) Record, Segment 1

The following **four** segments are listed in this record: VR01, VR02, VR03, and VR04.

Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Message Type Indicator	1–4	N/A	N/A	a-4	**VR01**
Switch Serial Number	5–13	N/A	N/A	n-9	From online message
Usage Code	14–15	0501/1	N/A	an-2	05

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Industry Record Number	16–18	0501/2	N/A	an-3	000
Occurrence Indicator	19–21	0501/3	N/A	an-3	001–999
Associated First Presentment Number	22–29	0501/4	N/A	an-8	
Rental Agreement Number	30–38	0544	N/A	ans-9	
Renter Name	39–78	0545	N/A	ans-40	
Renter Return City	79–103	0546	N/A	ans-25	
Rental Return State/ Province	104–106	0547	N/A	ans-3	
Rental Return Country	107–109	0548	N/A	ans-3	
Rental Return Location ID	110–119	0549	N/A	ans-10	
Rental Return Date	120–125	0550	N/A	n-6	
Rental Checkout Date	126–131	0551	N/A	n-6	
Customer Service Toll-Free (800) Number	132–148	0552	N/A	ans-17	
Rental Rate	149–161	0553	N/A	ans-13	
Rental Rate Indicator	(149)	0553/1	N/A	(as-1)	
Rental Rate	(150–161)	0553/2	N/A	(n-12)	
Rental Rate Per Mile (or Per Kilometer)	162–173	0555	N/A	n-12	

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Total Miles (or Kilometers	174–177	0556	N/A	n-4	
Maximum Free Miles (or Kilometers)	178–181	0557	N/A	n-4	
Mile/Kilometers Indicator	182	0558	N/A	ans-1	
Vehicle Insurance	183–195	0559	N/A	ans-13	
Insurance Indicator	(183)	0559/1	N/A	(as-1)	
Insurance Charges	(184–195)	0559/2	N/A	(ans-12)	
Authorized Contact Phone	196–208	0561	N/A	ans-13	
Adjusted Amount Indicator	(196)	0561/1	N/A	(as-1)	
Adjusted Amount	(197–208)	0561/2	N/A	(n-12)	
Program Code	209–210	0563	N/A	ans-2	
Rental Location City	211–235	0564	N/A	ans-25	
Rental Location State/ Province	236–238	0565	N/A	ans-3	
Rental Location Country	239–241	0566	N/A	as-3	
Filler	242–250	N/A	N/A	an-9	Reserved for future use

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Vehicle Rental Detail (VR02) Record, Segment 2

Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Addendum Type	1–4	N/A	N/A	a-4	**VR02**
Switch Serial Number	5–13	N/A	N/A	n-9	From online message
Usage Code	14–15	0501/1	N/A	an-2	05
Industry Record Number	16–18	0501/2	N/A	an-3	000
Occurrence Indicator	19–21	0501/3	N/A	an-3	001–999
Rental Location Id	22–31	0567	N/A	ans-10	
Rental Class ID	32–35	0568	N/A	ans-4	
Total Tax Amount	36–49	0597	N/A	ans-14	
Total Tax Amount	(36–47)	0597/1	N/A	(n-12)	
Total Tax Exponent	(48)	0597/2	N/A	(n-1)	
Total Tax Sign	(49)	0597/3	N/A	(an-1)	
Total Tax Collected Indicator	50	0598	N/A	ans-1	
Commodity Code	51–65	0679	N/A	ans-15	
Detail Tax Amount 1	66–111	0682	N/A	ans-46	
Detail Tax Amount Indicator 1	(66)	0682/1	N/A	(ans-1)	
Detail Tax Amount 1	(67–78)	0682/2	N/A	(n-12)	
Detail Tax Rate 1	(79–83)	0682/3	N/A	(n-5)	
Detail Tax Rate Exponent 1	(84)	0682/4	N/A	(n-1)	

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Detail Tax Type Applied 1	(85–88)	0682/5	N/A	(ans-4)	
Detail Tax Type Identifier 1	(89–90)	0682/6	N/A	(ans-2)	
Card Acceptor Tax ID 1	(91–110)	0682/7	N/A	(ans-20)	
Detail Tax Amount Sign 1	(111)	0682/8	N/A	(a-1)	
Detail Tax Amount 2	112–157	0683	N/A	ans-46	
Detail Tax Amount Indicator 2	(112)	0683/1	N/A	(ans-1)	
Detail Tax Amount 2	(113–124)	0683/2	N/A	(n-12)	
Detail Tax Rate 2	(125–129)	0683/3	N/A	(n-5)	
Detail Tax Rate Exponent 2	(130)	0683/4	N/A	(n-1)	
Detail Tax Type Applied 2	(131–134)	0683/5	N/A	(ans-4)	
Detail Tax Type Identifier 2	(135–136)	0683/6	N/A	(ans-2)	
Card Acceptor Tax ID 2	(137–156)	0683/7	N/A	(ans-20)	
Detail Tax Amount Sign 2	(157)	0683/8	N/A	(a-1)	
Detail Tax Amount 3	158–203	0684	N/A	ans-46	
Detail Tax Amount Indicator 3	(158)	0684/1	N/A	(ans-1)	
Detail Tax Amount 3	(159–170)	0684/2	N/A	(n-12)	

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Detail Tax Rate 3	(171–175)	0684/3	N/A	(n-5)	
Detail Tax Rate Exponent 3	(176)	0684/4	N/A	(n-1)	
Detail Tax Type Applied 3	(177–180)	0684/5	N/A	(ans-4)	
Detail Tax Type Identifier 3	(181–182)	0684/6	N/A	(ans-2)	
Card Acceptor Tax ID 3	(183–202)	0684/7	N/A	(ans-20)	
Detail Tax Amount Sign 3	(203)	0684/8	N/A	(a-1)	
Tax Exempt Indicator	204	0686	N/A	an-1	
Corporate Identifier	205–216	0689	N/A	ans-12	
No Show Indicator	217	0690	N/A	an-1	
Days Rented	218–221	0691	N/A	n-4	
Weekly Rental Amount	222–233	0692	N/A	n-12	
Total Authorized Amount	234–247	0693	N/A	ans-14	
Total Authorized Amount	(234–245)	0693/1	N/A	(n-12)	
Total Authorized Amount Exponent	(246)	0693/2	N/A	(n-1)	
Total Authorized Amount Sign	(247)	0693/3	N/A	(a-1)	
Filler	248–250	N/A	N/A	an-3	Reserved for future use

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Vehicle Rental Detail (VR03) Record, Segment 3

Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Addendum Type	1–4	N/A	N/A	a-4	**VR03**
Switch Serial Number	5–13	N/A	N/A	n-9	From online message
Usage Code	14–15	0501/1	N/A	an-2	05
Industry Record Number	16–18	0501/2	N/A	an-3	000
Occurrence Indicator	19–21	0501/3	N/A	an-3	001–999
One Way Drop Off Charge	22–33	0694	N/A	n-12	
Regular Mileage Charge	34–45	0695	N/A	n-12	
Extra Mile Charge	46–57	0696	N/A	n-12	
Late Charge	58–69	0697	N/A	n-12	
Fuel Charge	70–81	0698	N/A	n-12	
Towing Charges	82–93	0700	N/A	n-12	
Extra Charges	94–105	0701	N/A	n-12	
Other Charges	106–117	0702	N/A	n-12	
Detail Tax Amount 4	118–163	0751	N/A	ans-46	
Detail Tax Amount Indicator 4	(118)	0751/1	N/A	(ans-1)	
Detail Tax Amount 4	(119–130)	0751/2	N/A	(n-12)	
Detail Tax Rate 4	(131–135)	0751/3	N/A	(n-5)	
Detail Tax Rate Exponent 4	(136)	0751/4	N/A	(n-1)	

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Detail Tax Type Applied 4	(137–140)	0751/5	N/A	(ans-4)	
Detail Tax Type Identifier 4	(141–142)	0751/6	N/A	(ans-2)	
Card Acceptor Tax ID 4	(143–162)	0751/7	N/A	(ans-20)	
Detail Tax Amount Sign 4	(163)	0751/8	N/A	(a-1)	
Detail Tax Amount 5	164–209	0752	N/A	ans-46	
Detail Tax Amount Indicator 5	(164)	0752/1	N/A	(ans-1)	
Detail Tax Amount 5	(165–176)	0752/2	N/A	(n-12)	
Detail Tax Rate 5	(177–181)	0752/3	N/A	(n-5)	
Detail Tax Rate Exponent 5	(182)	0752/4	N/A	(n-1)	
Detail Tax Rate Applied 5	(183–186)	0752/5	N/A	(ans-4)	
Detail Tax Type Identifier 5	(187–188)	0752/6	N/A	(ans-2)	
Card Acceptor Tax ID 5	(189–208)	0752/7	N/A	(ans-20)	
Detail Tax Amount Sign 5	(209)	0752/8	N/A	(a-1)	

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Detail Tax Amount 6	210–234	0753	N/A	ans-25	• Detail Tax Amount 6 totals ans–46 • PDS has eight subfields • Subfields 1–6 occur in this segment • Continued in segment VR04.
Detail Tax Amount Indicator 6	(210)	0753/1	N/A	(ans-1)	
Detail Tax Amount 6	(211–222)	0753/2	N/A	(n-12)	
Detail Tax Rate 6	(223–227)	0753/3	N/A	(n-5)	
Detail Tax Rate Exponent 6	(228)	0753/4	N/A	(n-1)	
Detail Tax Rate Applied 6	(229–232)	0753/5	N/A	(ans-4)	
Detail Tax Type Identifier 6	(233–234)	0753/6	N/A	(ans-2)	
Filler	235–250	N/A	N/A	an-16	Reserved for future use

Vehicle Rental Detail (VR04) Record, Segment 4

Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Addendum Type	1–4	N/A	N/A	a-4	**VR04**
Switch Serial Number	5–13	N/A	N/A	n-9	From online message
Usage Code	14–15	0501/1	N/A	an-2	05

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Industry Record Number	16–18	0501/2	N/A	an-3	000
Occurrence Indicator	19–21	0501/3	N/A	an-3	001–999
Detail Tax Amount 6	22–42	0753	N/A	ans-21	• Detail Tax Amount 6 totals ans-46 • PDS has eight subfields • Subfields 7–8 occur in this segment • Continued from segment VR03
Card Acceptor Tax ID 6	(22–41)	0753/7	N/A	(ans-20)	
Detail Tax Amount Sign 6	(42)	0753/8	N/A	(a-1)	
Filler	43–250	N/A	N/A	an-208	Reserved for future use

Lodging Summary (LSxx) Record—Optional

This message provides detailed information about lodging accommodations and related expenses for the cardholder.

One occurrence of this message provides lodging accommodation reporting for a single lodging folio, such as a single stay at a lodging facility with one check-in and one check-out.

Lodging Summary (LS01) Record, Segment 1

The following **five** segments are listed in this record: LS01, LS02, LS03, LS04, and LS05.

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Message Type Indicator	1–4	N/A	N/A	a-4	**LS01**
Switch Serial Number	5–13	N/A	63/3	n-9	From online message
Usage Code	14–15	0501/1	N/A	n-2	06
Industry Record Number	16–18	0501/2	N/A	n-3	000
Occurrence Indicator	19–21	0501/3	N/A	n-3	001–999
Associated First Presentment Number	22–29	0501/4	N/A	n-8	
Carrier Code	30–31	0521	N/A	ans-2	
Flight Number	32–36	0530	N/A	ans-5	
Total Charges	37–50	0532	N/A	ans-14	
Total Charges Amount	(37–48)	0532/1	N/A	(n-12)	
Total Charges Exponent	(49)	0532/2	N/A	(n-1)	
Total Charges Sign	(50)	0532/3	N/A	(a-1)	
Total Non-Room Charges	51–64	0534	N/A	ans-14	
Total Non-Room Charges Amount	(51–62)	0534/1	N/A	(n-12)	
Total Non-Room Charges Exponent	(63)	0534/2	N/A	(n-1)	
Total Non-Room Charges Sign	(64)	0534/3	N/A	(a-1)	

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Total Amount Charged on Card	65–78	0539	N/A	ans-14	
Total Amount Charged on Card Amount	(65–76)	0539/1	N/A	(n-12)	
Total Amount Charged on Card Exponent	(77)	0539/2	N/A	(n-1)	
Total Amount Charged on Card Sign	(78)	0539/3	N/A	(a-1)	
Room Service Charges	79–92	0540	N/A	ans-14	
Room Service Charges Amount	(79–90)	0540/1	N/A	(n-12)	
Room Service Charges Exponent	(91)	0540/2	N/A	(n-1)	
Room Service Charges Sign	(92)	0540/3	N/A	(a-1)	
Lounge/Bar Charges	93–106	0541	N/A	ans-14	
Lounge/Bar Charges Amount	(93–104)	0541/1	N/A	(n-12)	
Lounge/Bar Charges Exponent	(105)	0541/2	N/A	(n-1)	
Lounge/Bar Charges Sign	(106)	0541/3	N/A	(a-1)	
Transportation Charges	107–120	0542	N/A	ans-14	

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Transportation Charges Amount	(107–118)	0542/1	N/A	(n-12)	
Transportation Charges Exponent	(119)	0542/2	N/A	(n-1)	
Transportation Charges Sign	(120)	0542/3	N/A	(a-1)	
Gratuity Charges	121–134	0543	N/A	ans-14	
Gratuity Charges Amount	(121–132)	0543/1	N/A	(n-12)	
Gratuity Charges Exponent	(133)	0543/2	N/A	(n-1)	
Gratuity Charges Sign	(134)	0543/3	N/A	(a-1)	
Customer Service Toll-Free (800) Number	135–151	0552	N/A	ans-17	
Conference Room Charges	152–165	0554	N/A	ans-14	
Conference Room Charges Amount	(152–163)	0554/1	N/A	(n-12)	
Conference Room Charges Exponent	(164)	0554/2	N/A	(n-1)	
Conference Room Charges Sign	(165)	0554/3	N/A	(a-1)	
Audio Visual Charges	166–179	0560	N/A	ans-14	
Audio Visual Charges Amount	(166–177)	0560/1	N/A	(n-12)	
Audio Visual Charges Exponent	(178)	0560/2	N/A	(n-1)	

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Audio Visual Charges Sign	(179)	0560/3	N/A	(a-1)	
Banquet Charges	180–193	0562	N/A	ans-14	
Banquet Charges Amount	(180–191)	0562/1	N/A	(n-12)	
Banquet Charges Exponent	(192)	0562/2	N/A	(n-1)	
Banquet Charges Sign	(193)	0562/3	N/A	(a-1)	
Internet Access Charges	194-207	0569	N/A	ans-14	
Internet Access Charges Amount	(194–205)	0569/1	N/A	(n-12)	
Internet Access Charges Exponent	(206)	0569/2	N/A	(n-1)	
Internet Access Charges Sign	(207)	0569/3	N/A	(a-1)	
Early Departure Charges	208–221	0570	N/A	ans-14	
Early Departure Charges Amount	(208–219)	0570/1	N/A	(n-12)	
Early Departure Charges Exponent	(220)	0570/2	N/A	(n-1)	
Early Departure Charges Sign	(221)	0570/3	N/A	(a-1)	
Filler	222–250		N/A	an-29	Reserved for future use

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Lodging Summary (LS02) Record, Segment 2

Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Message Type Indicator	1–4	N/A	N/A	a-4	**LS02**
Switch Serial Number	5–13	N/A	63/3	n-9	From online message
Usage Code	14–15	1501/1	N/A	n-2	06
Industry Record Number	16–18	1501/2	N/A	n-3	000
Occurrence Indicator	19–21	1501/3	N/A	n-3	001–999
Guest Name	22–61	0571	N/A	ans-40	
Guest Number	62–86	0572	N/A	ans-25	
Arrival Date	87–92	0574	N/A	an-6	
Departure Date	93–98	0575	N/A	an-6	
Folio Number	99–123	0576	N/A	ans-25	
Property Phone Number	124–140	0577	N/A	ans-17	
Billing Adjustment	141-155	0578	N/A	an-15	
Billing Adjustment Indicator	(141)	0578/1	N/A	(as-1)	
Billing Adjustment Amount	(142–153)	0578/2	N/A	(n-12)	
Billing Adjustment Exponent	(154)	0578/3	N/A	(an-1)	
Billing Adjustment Sign	(155)	0578/4	N/A	(an-1)	
Room Rate	156–168	0580	N/A	ans-13	

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Room Rate Amount	(156–167)	0580/1	N/A	(n-12)	
Room Rate Exponent	(168)	0580/2	N/A	(an-1)	
Total Room Tax	169–182	0581	N/A	ans-14	
Total Room Tax Amount	(169–180)	0581/1	N/A	(n-12)	
Total Room Tax Exponent	(181)	0581/2	N/A	(an-1)	
Total Room Tax Sign	(182)	0581/3	N/A	(an-1)	
Program Code	183–184	0582	N/A	ans-2	
Phone Charges	185–198	0583	N/A	ans-14	
Phone Charges Amount	(185–196)	0583/1	N/A	(n-12)	
Phone Charges Exponent	(197)	0583/2	N/A	(an-1)	
Phone Charges Sign	(198)	0583/3	N/A	(an-1)	
Restaurant Charges	199–212	0584	N/A	ans-14	
Restaurant Charges Amount	(199–210)	0584/1	N/A	(n-12)	
Restaurant Charges Exponent	(211)	0584/2	N/A	(an-1)	
Restaurant Charges Sign	(212)	0584/3	N/A	(an-1)	
Mini-Bar Charges	213–226	0585	N/A	ans-14	
Mini-Bar Charges Amount	(213–224)	0585/1	N/A	(n-12)	

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Mini-Bar Charges Exponent	(225)	0585/2	N/A	(an-1)	
Mini-Bar Charges Sign	(226)	0585/3	N/A	(an-1)	
Gift Shop Charges	227–240	0586	N/A	ans-14	
Gift Shop Charges Amount	(227-283)	0581/1	N/A	(n-12)	
Gift Shop Charges Exponent	(239)	0586/2	N/A	(an-1)	
Gift Shop Charges Sign	(240)	0586/3	N/A	(an-1)	
Filler	241–250	N/A	N/A	an-10	Reserved for future use

Lodging Summary (LS03) Record, Segment 3

Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Addendum Type	1–4	N/A	N/A	a-4	**LS03**
Switch Serial Number	5–13	N/A	63/3	n-9	From online message
Usage Code	14–15	0501/1	N/A	n-2	06
Industry Record Number	16–18	0501/2	N/A	n-3	000
Occurrence Indicator	19–21	0501/3	N/A	n-3	001–999
Laundry and Dry Cleaning Charges	22–35	0587	N/A	ans-14	

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Laundry and Dry Cleaning Charges Amount	(22–33)	0587/1	N/A	(an-12)	
Laundry and Dry Cleaning Charges Exponent	(34)	0587/2	N/A	(an-1)	
Laundry and Dry Cleaning Charges Sign	(35)	0587/3	N/A	(an-1)	
Other Services	36–52	0588	N/A	ans-17	• Other Services totals ans–102 • PDS has four subfields • Subfield group occurs six times in this segment • First occurrence of six
Other Services Code	(36–38)	0588/1	N/A	(ans-3)	
Other Services Amount	(39–50)	0588/2	N/A	(n-12)	
Other Services Exponent	(51)	0588/3	N/A	(n-1)	
Other Services Sign	(52)	0588/4	N/A	(a-1)	
Other Services	53-69	0588	N/A	ans-17	Second occurrence of six
Other Services Code	(53–55)	0588/1	N/A	(ans-3)	
Other Services Amount	(56–67)	0588/2	N/A	(n-12)	
Other Services Exponent	(68)	0588/3	N/A	(n-1)	
Other Services Sign	(69)	0588/4	N/A	(a-1)	

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Other Services	70-86	0588	N/A	ans-17	Third occurrence of six
Other Services Code	(70–72)	0588/1	N/A	(ans-3)	
Other Services Amount	(73–84)	0588/2	N/A	(n-12)	
Other Services Exponent	(85)	0588/3	N/A	(n-1)	
Other Services Sign	(86)	0588/4	N/A	(a-1)	
Other Services	87-103	0588	N/A	ans-17	Fourth occurrence of six
Other Services Code	(87–89)	0588/1	N/A	(ans-3)	
Other Services Amount	(90–101)	0588/2	N/A	(n-12)	
Other Services Exponent	(102)	0588/3	N/A	(n-1)	
Other Services Sign	(103)	0588/4	N/A	(a-1)	
Other Services	104-120	0588	N/A	ans-17	Fifth occurrence of six
Other Services Code	(104–106)	0588/1	N/A	(ans-3)	
Other Services Amount	(107–118)	0588/2	N/A	(n-12)	
Other Services Exponent	(119)	0588/3	N/A	(n-1)	
Other Services Sign	(120)	0588/4	N/A	(a-1)	
Other Services	121-137	0588	N/A	ans-17	Sixth occurrence of six
Other Services Code	(121–123)	0588/1	N/A	(ans-3)	
Other Services Amount	(124–135)	0588/2	N/A	(n-12)	

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Other Services Exponent	(136)	0588/3	N/A	(n-1)	
Other Services Sign	(137)	0588/4	N/A	(a-1)	
Total Tax Amount	138–151	0597	N/A	ans-14	
Total Tax Amount	(138–149)	0597/1	N/A	(n-12)	
Total Tax Amount Exponent	(150)	0597/2	N/A	(n-1)	
Total Tax Amount Sign	(151)	0597/3	N/A	(a-1)	
Total Tax Collected Indicator	152	0598	N/A	ans-1	
Commodity Code	153–167	0679	N/A	ans-15	
Detail Tax Amount 1	168–213	0682	N/A	ans-46	
Detail Tax Amount Indicator 1	(168)	0682/1	N/A	(ans-1)	
Detail Tax Amount 1	(169–180)	0682/2	N/A	(n-12)	
Detail Tax Rate 1	(181–185)	0682/3	N/A	(n-5)	
Detail Tax Rate Exponent 1	(186)	0682/4	N/A	(n-1)	
Detail Tax Type Applied 1	(187–190)	0682/5	N/A	(ans-4)	
Detail Tax Type Identifier 1	(191–192)	0682/6	N/A	(ans-2)	
Card Acceptor Tax ID 1	(193–212)	0682/7	N/A	(ans-20)	

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Detail Tax Amount Sign 1	(213)	0682/8	N/A	(a-1)	
Detail Tax Amount 2	214–238	0683	N/A	ans-25	• Detail Tax Amount 2 totals ans–46 • PDS has eight subfields • Subfields 1–6 occur in this segment • Continued in segment LS04
Detail Tax Amount Indicator 2	(214)	0683/1	N/A	(ans-1)	
Detail Tax Amount 2	(215–226)	0683/2	N/A	(n-12)	
Detail Tax Rate 2	(227–231)	0683/3	N/A	(n-5)	
Detail Tax Rate Exponent 2	(232)	0683/4	N/A	(n-1)	
Detail Tax Rate Applied 2	(233–236)	0683/5	N/A	(ans-4)	
Detail Tax Type Identifier 2	(237–238)	0683/6	N/A	(ans-2)	
Filler	239–250	N/A	N/A	an-12	Reserved for future use

Lodging Summary (LS04) Record, Segment 4

Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Message Type Indicator	1–4	N/A	N/A	a-4	**LS04**
Switch Serial Number	5–13	N/A	63/3	n-9	From online message

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Usage Code	14–15	0501/1	N/A	an-2	06
Industry Record Number	16–18	0501/3	N/A	an-3	000
Occurrence Indicator	19–21	0501/4	N/A	an-3	001–999
Detail Tax Amount 2	22-42	0683	N/A	ans-21	• Detail Tax Amount 2 totals ans-46 • PDS has eight subfields • Subfields 7–8 occur in this segment • Continued from segment LS03
Card Acceptor Tax ID 2	(22–41)	0683/7	N/A	(ans-20)	
Detail Tax Amount Sign 2	(42)	0683/8	N/A	(a-1)	
Detail Tax Amount 3	43–88	0684	N/A	ans-46	
Detail Tax Amount Indicator 3	(43)	0684/1	N/A	(ans-1)	
Detail Tax Amount 3	(44–55)	0684/2	N/A	(n-12)	
Detail Tax Rate 3	(56–60)	0684/3	N/A	(n-5)	
Detail Tax Rate Exponent 3	(61)	0684/4	N/A	(n-1)	
Detail Tax Rate Applied 3	(62–65)	0684/5	N/A	(ans-4)	
Detail Tax Type Identifier 3	(66–67)	0684/6	N/A	(ans-2)	
Card Acceptor Tax ID 3	(68–87)	0684/7	N/A	(ans-20)	

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Detail Tax Amount Sign 3	(88)	0684/8	N/A	(a-1)	
Tax Exempt Indicator	89	0686	N/A	an-1	
No Show Indicator	90	0690	N/A	an-1	
Total Authorized Amount	91–104	0693	N/A	ans-14	
Total Authorized Amount	(91–102)	0693/1	N/A	(n-12)	
Total Authorized Amount Exponent	(103)	0693/2	N/A	(n-1)	
Total Authorized Amount Sign	(104)	0693/3	N/A	(a–1)	
Lodging Total Tax Amount	105–118	0699	N/A	ans-14	
Lodging Total Tax Amount	(105–116)	0699/1	N/A	(n-12)	
Lodging Total Tax Amount Exponent	(117)	0699/2	N/A	(n-1)	
Lodging Total Tax Amount Sign	(118)	0699/3	N/A	(a-1)	
Total Room Nights	119–122	0703	N/A	an-4	
Prepaid Expenses	123–136	0704	N/A	ans-14	
Prepaid Expenses Amount	(123–134)	0704/1	N/A	(n-12)	
Prepaid Expenses Amount Exponent	(135)	0704/2	N/A	(n-1)	

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Prepaid Expenses Amount Sign	(136)	0704/3	N/A	(a-1)	
Total Non-Room Tax Amount	137–150	0705	N/A	ans-14	
Total Non-Room Tax Amount	(137–148)	0705/1	N/A	(n-12)	
Total Non-Room Tax Exponent	(149)	0705/02	N/A	(n-1)	
Total Non-Room Tax Amount Sign	(150)	0705/03	N/A	(a-1)	
Cash Advances Amount	151–164	0706	N/A	ans-14	
Cash Advances Amount	(151–162)	0706/1	N/A	(n-12)	
Cash Advances Exponent	(163)	0706/2	N/A	(n-1)	
Cash Advances Sign	(164)	0706/3	N/A	(a-1)	
Valet Charges Amount	165–178	0707	N/A	ans-14	
Valet Charges Amount	(165–176)	0707/1	N/A	(n-12)	
Valet Charges Exponent	(177)	0707/2	N/A	(n-1)	
Valet Charges Sign	(178)	0707/3	N/A	(a-1)	
Movie Charges	179–192	0708	N/A	ans-14	
Movie Charges Amount	(179–190)	0708/1	N/A	(n-12)	

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Movie Charges Exponent	(191)	0708/2	N/A	(n-1)	
Movie Charges Sign	(192)	0708/3	N/A	(a-1)	
Business Center Charges	193–206	0709	N/A	ans-14	
Business Center Charges Amount	(193–204)	0709/1	N/A	(n-12)	
Business Center Charges Exponent	(205)	0709/2	N/A	(n-1)	
Business Center Charges Sign	(206)	0709/3	N/A	(a-1)	
Health Club Charges	207–220	0710	N/A	ans-14	
Health Club Charges Amount	(207–218)	0710/1	N/A	(n-12)	
Health Club Charges Exponent	(219)	0710/2	N/A	(n-1)	
Health Club Charges Sign	(220)	0710/3	N/A	(a-1)	
Fire Safety Act Indicator	221	0711	N/A	an-1	
Detail Tax Amount 4	222–246	0751	N/A	ans-25	• Detail Tax Amount 4 totals ans-46 • PDS has eight subfields • Subfields 1–6 occur in this segment • Continued in segment LS05.
Detail Tax Amount Indicator 4	(222)	0751/1	N/A	(ans-1)	

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Detail Tax Amount 4	(223–234)	0751/2	N/A	(n-12)	
Detail Tax Rate 4	(235–239)	0751/3	N/A	(n-5)	
Detail Tax Rate Exponent 4	(240)	0751/4	N/A	(n-1)	
Detail Tax Rate Applied 4	(241–244)	0751/5	N/A	(ans-4)	
Detail Tax Type Identifier 4	(245–246)	0751/6	N/A	(ans-2)	
Filler	247–250	N/A	N/A	an-4	Reserved for future use

Lodging Summary (LS05) Record, Segment 5

Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Message Type Indicator	1–4	N/A	N/A	a-4	**LS05**
Switch Serial Number	5–13	N/A	N/A	n-9	From online message
Usage Code	14–15	0501/1	N/A	an-2	06
Industry Record Number	16–18	0501/2	N/A	an-3	000
Occurrence Indicator	19–21	0501/3	N/A	an-3	001–999

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Detail Tax Amount 4	22-42	0751	N/A	ans-21	• Detail Tax Amount 4 totals ans–46 • PDS has eight subfields • Subfields 7–8 occur in this segment • Continued from segment LS04.
Card Acceptor Tax ID 4	(22–41)	0751/7	N/A	(ans-20)	
Detail Tax Amount Sign 4	(42)	0751/8	N/A	(a-1)	
Detail Tax Amount 5	43–88	0752	N/A	ans-46	
Detail Tax Amount Indicator 5	(43)	0752/1	N/A	(ans-1)	
Detail Tax Amount 5	(44–55)	0752/2	N/A	(n-12)	
Detail Tax Rate 5	(56–60)	0752/3	N/A	(n-5)	
Detail Tax Rate Exponent 5	(61)	0752/4	N/A	(n-1)	
Detail Tax Rate Applied 5	(62–65)	0752/5	N/A	(ans-4)	
Detail Tax Type Identifier 5	(66–67)	0752/6	N/A	(ans-2)	
Card Acceptor Tax ID 5	(68–87)	0752/7	N/A	(ans-20)	
Detail Tax Amount Sign 5	(88)	0752/8	N/A	(a-1)	
Detail Tax Amount 6	89–134	0753	N/A	ans-46	

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Detail Tax Amount Indicator 6	(89)	0753/1	N/A	(ans-1)	
Detail Tax Amount 6	(90–101)	0753/2	N/A	(n-12)	
Detail Tax Rate 6	(102–106)	0753/3	N/A	(n-5)	
Detail Tax Rate Exponent 6	(107)	0753/4	N/A	(n-1)	
Detail Tax Rate Applied 6	(108–111)	0753/5	N/A	(ans-4)	
Detail Tax Type Identifier 6	(112–113)	0753/6	N/A	(ans-2)	
Card Acceptor Tax ID 6	(114–133)	0753/7	N/A	(ans-20)	
Detail Tax Amount Sign 6	(134)	0753/8	N/A	(a-1)	
Filler	135–250	N/A	N/A	an-116	Reserved for future use

Temporary Services (TSxx) Record—Optional

The Temporary Services detail addendum provides detailed information regarding the billing for services rendered on a temporary or contract basis.

The message layout provides information such as the employee job performed, timekeeping, and billing rates.

Temporary Services (TS01) Record, Segment 1

The following **five** segments are listed in this record: TS01, TS02, TS03, TS04, and TS05.

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Message Type Indicator	1–4	N/A	N/A	a-4	**TS01**
Switch Serial Number	5–13	N/A	63/3	n-9	From online message
Usage Code	14–15	0501/1	N/A	n-2	07
Industry Record Number	16–18	0501/2	N/A	n-3	000
Occurrence Indicator	19–21	0501/3	N/A	n-3	001–999
Associated First Presentment Number	22–29	0501/4	N/A	n-8	
Customer Code	30–54	0508	N/A	ans-25	
Total Tax Amount	55–68	0597	N/A	ans-14	
Total Tax Amount	(55–66)	0597/1	N/A	(n-12)	
Total Tax Amount Exponent	(67)	0597/2	N/A	(n-1)	
Total Tax Amount Sign	(68)	0597/3	N/A	(a-1)	
Total Tax Collected Indicator	69	0598	N/A	ans-1	
Commodity Code	70–84	0679	N/A	ans-15	
Detail Tax Amount 1	85–130	0682	N/A	ans-46	
Detail Tax Amount Indicator 1	(85)	0682/1	N/A	(ans-1)	
Detail Tax Amount 1	(86–97)	0682/2	N/A	(n-12)	
Detail Tax Rate 1	(98–102)	0682/3	N/A	(n-5)	

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Detail Tax Rate Exponent 1	(103)	0682/4	N/A	(n-1)	
Detail Tax Type Applied 1	(104–107)	0682/5	N/A	(ans-4)	
Detail Tax Type Identifier 1	(108–109)	0682/6	N/A	(ans-2)	
Card Acceptor Tax ID 1	(110–129)	0682/7	N/A	(ans-20)	
Detail Tax Amount Sign 1	(130)	0682/8	N/A	(a-1)	
Detail Tax Amount 2	131–176	0683	N/A	ans-46	
Detail Tax Amount Indicator 2	(131)	0683/1	N/A	(ans-1)	
Detail Tax Amount 2	(132–143)	0683/2	N/A	(n-12)	
Detail Tax Rate 2	(144–148)	0683/3	N/A	(n-5)	
Detail Tax Rate Exponent 2	(149)	0683/4	N/A	(n-1)	
Detail Tax Type Applied 2	(150–153)	0683/5	N/A	(ans-4)	
Detail Tax Type Identifier 2	(154–155)	0683/6	N/A	(ans-2)	
Card Acceptor Tax ID 2	(156–175)	0683/7	N/A	(ans-20)	
Detail Tax Amount Sign 2	(176)	0683/8	N/A	(a-1)	
Detail Tax Amount 3	177–222	0684	N/A	ans-46	

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Detail Tax Amount Indicator 3	(177)	0684/1	N/A	(ans-1)	
Detail Tax Amount 3	(178–189)	0684/2	N/A	(n-12)	
Detail Tax Rate 3	(190–194)	0684/3	N/A	(n-5)	
Detail Tax Rate Exponent 3	(195)	0684/4	N/A	(n-1)	
Detail Tax Type Applied 3	(196–199)	0684/5	N/A	(ans-4)	
Detail Tax Type Identifier 3	(200–201)	0684/6	N/A	(ans-2)	
Card Acceptor Tax ID 3	(202–221)	0684/7	N/A	(ans-20)	
Detail Tax Amount Sign 3	(222)	0684/8	N/A	(a-1)	
Tax Exempt Indicator	223	0686	N/A	an-1	
Employee/Temp Name/ID	224	N/A	N/A	ans-1	
Filler	225–250	N/A	N/A	an-26	Reserved for future use

Temporary Services (TS02) Record, Segment 2

Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Message Type Indicator	1–4	N/A	N/A	a-4	**TS02**
Switch Serial Number	5–13	N/A	163/3	n-9	From online message

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Usage Code	14–15	0501/1	N/A	n-2	07
Industry Record Number	16–18	0501/2	N/A	n-3	000
Occurrence Indicator	19–21	0501/3	N/A	n-3	001–999
Employee Social Security Number or ID	22–51	0719	N/A	ans-30	
Job Description	52–91	0720	N/A	ans-40	
Job Code	92–111	0721	N/A	ans-20	
Flat Rate Indicator	112	0722	N/A	ans-1	
Regular Hours Worked	113–119	0723	N/A	n-7	
Regular Hours Worked	(113–118)	0723/1	N/A	(n-6)	
Regular Hours Worked Exponent	(119)	0723/2	N/A	(n-1)	
Regular Hours Rate	120–126	0724	N/A	n-7	
Regular Hours Rate	(120–125)	0724/1	N/A	(n-6)	
Regular Hours Rate Exponent	(126)	0724/2	N/A	(n-1)	
Overtime Hours Worked	127–133	0725	N/A	n-7	
Overtime Hours Worked	(127–132)	0725/1	N/A	(n-6)	
Overtime Hours Worked Exponent	(133)	0725/2	N/A	(n-1)	
Overtime Hours Rate	134–140	0726	N/A	n-7	

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Overtime Hours Rate	(134–139)	0726/1	N/A	(n-6)	
Regular Hours Rate Exponent	(140)	0726/2	N/A	(n-1)	
Temporary Start Date	141–146	0727	N/A	an-6	
Temporary Week Ending	147–152	0728	N/A	an-6	
Requestor Name or ID	153–192	0729	N/A	ans-40	
Filler	193–250	N/A	N/A	an-58	Reserved for future use

Temporary Services (TS03) Record, Segment 3

Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Message Type Indicator	1–4	N/A	N/A	a-4	**TS03**
Switch Serial Number	5–13	N/A	63/3	n-9	From online message
Usage Code	14–15	0501/1	N/A	n-2	07
Industry Record Number	16–18	0501/2	N/A	n-3	000
Occurrence Indicator	19–21	0501/3	N/A	n-3	001–999
Supervisor/Reports to	22–61	0730	N/A	ans-40	
Time Sheet Number	62–81	0731	N/A	ans-20	
Discount Amount	82–99	0732	N/A	ans-18	
Discount Amount	(82–93)	0732/1	N/A	(n-12)	

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Discount Amount Exponent	(94)	0732/2	N/A	(n-1)	
Discount Amount Sign	(95)	0732/3	N/A	(a-1)	
Discount Type	(96–99)	0732/4	N/A	(ans-4)	
Subtotal Amount	100–113	0733	N/A	ans-14	
Subtotal Amount	(100–111)	0733/1	N/A	(n-12)	
Subtotal Amount Exponent	(112)	0733/2	N/A	(n-1)	
Subtotal Amount Sign	(113)	0733/3	N/A	(a-1)	
Filler	114–250	N/A	N/A	an-137	Reserved for future use

Temporary Services (TS04) Record, Segment 4

Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Message Type Indicator	1–4	N/A	N/A	a-4	**TS04**
Switch Serial Number	5–13	N/A	63/3	n-9	From online message
Usage Code	14–15	0501/1	N/A	n-2	07
Industry Record Number	16–18	0501/2	N/A	n-3	000
Occurrence Indicator	19–21	0501/3	N/A	n-3	001–999

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Miscellaneous Expenses	22–75	0734	N/A	ans-54	• Miscellaneous Expenses totals ans–216 • PDS has four subfields • Subfield group occurs four times in this segment • First occurrence of four
Miscellaneous Expense Description	(22–61)	0734/1	N/A	(ans-40)	
Miscellaneous Expense Amount	(62–73)	0734/2	N/A	(n-12)	
Miscellaneous Expenses Amount Exponent	(74)	0734/3	N/A	(n-1)	
Miscellaneous Expenses Amount Sign	(75)	0734/4	N/A	(a-1)	
Miscellaneous Expenses	76–129	0734	N/A	ans-54	Second occurrence of four
Miscellaneous Expense Description	(76–115)	0734/1	N/A	(ans-40)	
Miscellaneous Expense Amount	(116–127)	0734/2	N/A	(n-12)	
Miscellaneous Expenses Amount Exponent	(128)	0734/3	N/A	(n-1)	
Miscellaneous Expenses Amount Sign	(129)	0734/4	N/A	(a-1)	

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Miscellaneous Expenses	130–183	0734	N/A	ans-54	Third occurrence of four
Miscellaneous Expense Description	(130–169)	0734/1	N/A	(ans-40)	
Miscellaneous Expense Amount	(170–181)	0734/2	N/A	(n-12)	
Miscellaneous Expenses Amount Exponent	(182)	0734/3	N/A	(n-1)	
Miscellaneous Expenses Amount Sign	(183)	0734/4	N/A	(a-1)	
Miscellaneous Expenses	184–237	0734	N/A	ans-54	Fourth occurrence of four
Miscellaneous Expense Description	(184–223)	0734/1	N/A	(ans-40)	
Miscellaneous Expense Amount	(224–235)	0734/2	N/A	(n-12)	
Miscellaneous Expenses Amount Exponent	(236)	0734/3	N/A	(n-1)	
Miscellaneous Expenses Amount Sign	(237)	0734/4	N/A	(a-1)	
Filler	238–250	N/A	N/A	an-13	Reserved for future use

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Temporary Services (TS05) Record, Segment 5

Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Addendum Type	1–4	N/A	N/A	a-4	**TS05**
Switch Serial Number	5–13	N/A	63/3	n-9	From online message
Usage Code	14–15	0501/1	N/A	an-2	07
Industry Record Number	16–18	0501/2	N/A	an-3	000
Occurrence Indicator	19–21	0501/3	N/A	an-3	001–999
Detail Tax Amount 4	22–67	0751	N/A	ans-46	
Detail Tax Amount Indicator 4	(22)	0751/1	N/A	(ans-1)	
Detail Tax Amount 4	(23–34)	0751/2	N/A	(n-12)	
Detail Tax Rate 4	(35–39)	0751/3	N/A	(n-5)	
Detail Tax Rate Exponent 4	(40)	0751/4	N/A	(n-1)	
Detail Tax Type Applied 4	(41–44)	0751/5	N/A	(ans-4)	
Detail Tax Type Identifier 4	(45–46)	0751/6	N/A	(ans-2)	
Card Acceptor Tax ID 4	(47–66)	0751/7	N/A	(ans-20)	
Detail Tax Amount Sign 4	(67)	0751/8	N/A	(a-1)	
Detail Tax Amount 5	68–113	0752	N/A	ans-46	
Detail Tax Amount Indicator 5	(68)	0752/1	N/A	(ans-1)	

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Detail Tax Amount 5	(69–80)	0752/2	N/A	(n-12)	
Detail Tax Rate 5	(81–85)	0752/3	N/A	(n-5)	
Detail Tax Rate Exponent 5	(86)	0752/4	N/A	(n-1)	
Detail Tax Type Applied 5	(87–90)	0752/5	N/A	(ans-4)	
Detail Tax Type Identifier 5	(91–92)	0752/6	N/A	(ans-2)	
Card Acceptor Tax ID 5	(93–112)	0752/7	N/A	(ans-20)	
Detail Tax Amount Sign 5	(113)	0752/8	N/A	(a-1)	
Detail Tax Amount 6	114–159	0753	N/A	ans-46	
Detail Tax Amount Indicator 6	(114)	0753/1	N/A	(ans-1)	
Detail Tax Amount 6	(115–126)	0753/2	N/A	(n-12)	
Detail Tax Rate 6	(127–131)	0753/3	N/A	(n-5)	
Detail Tax Rate Exponent 6	(132)	0753/4	N/A	(n-1)	
Detail Tax Type Applied 6	(133–136)	0753/5	N/A	(ans-4)	
Detail Tax Type Identifier 6	(137–138)	0753/6	N/A	(ans-2)	
Card Acceptor Tax ID 6	(139–158)	0753/7	N/A	(ans-20)	
Detail Tax Amount Sign 6	(159)	0753/8	N/A	(a-1)	

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Filler	160–250	N/A	N/A	an-91	Reserved for future use

Shipping/Courier Services (SSxx) Record—Optional

The Shipping/Courier Service detail addendum provides detailed information regarding delivery or courier services.

The message layout supports the shipping and delivery tracking information.

Shipping/Courier Services (SS01) Record, Segment 1

The following **twelve** segments are listed in this record: SS01, SS02, SS03, SS04, SS05, SS06, SS07, SS08, SS09, SS10, SS11, and SS12.

Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Message Type Indicator	1–4	N/A	N/A	an–4	**SS01**
Switch Serial Number	5–13	N/A	63/3	n–9	From online message
Usage Code	14–15	0501/1	N/A	an–2	08
Industry Record Number	16–18	0501/2	N/A	an–3	000
Occurrence Indicator	19–21	0501/3	N/A	an–3	001–999
Associated First Presentment Number	22–29	0501/4	N/A	an–8	
Customer Code	30–54	0508	N/A	ans–25	
Total Tax Amount	55–68	0597	N/A	ans–14	
Total Tax Amount	(55–66)	0597/1	N/A	(n–12)	

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Total Tax Amount Exponent	(67)	0597/2	N/A	(an–1)	
Total Tax Amount Sign	(68)	0597/3	N/A	(an–1)	
Total Tax Collected Indicator	69	0598	N/A	ans–1	
Commodity Code	70–84	0679	N/A	ans–15	
Detail Tax Amount 1	85–130	0682	N/A	ans–46	
Detail Tax Amount Indicator 1	(85)	0682/1	N/A	(ans–1)	
Detail Tax Amount 1	(86–97)	0682/2	N/A	(n–12)	
Detail Tax Rate 1	(98–102)	0682/3	N/A	(n–5)	
Detail Tax Rate Exponent 1	(103)	0682/4	N/A	(n–1)	
Detail Tax Type Applied 1	(104–107)	0682/5	N/A	(ans–4)	
Detail Tax Type Identifier 1	(108–109)	0682/6	N/A	(ans–2)	
Card Acceptor Tax ID 1	(110–129)	0682/7	N/A	(ans–20)	
Detail Tax Amount Sign 1	(130)	0682/8	N/A	(an–1)	
Detail Tax Amount 2	131–176	0683	N/A	ans–46	
Detail Tax Amount Indicator 2	(131)	0683/1	N/A	(ans–1)	
Detail Tax Amount 2	(132–143)	0683/2	N/A	(n–12)	

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Detail Tax Rate 2	(144–148)	0683/3	N/A	(n–5)	
Detail Tax Rate Exponent 2	(149)	0683/4	N/A	(n–1)	
Detail Tax Type Applied 2	(150–153)	0683/5	N/A	(ans–4)	
Detail Tax Type Identifier 2	(154–155)	0683/6	N/A	(ans–2)	
Card Acceptor Tax ID 2	(156–175)	0683/7	N/A	(ans–20)	
Detail Tax Amount Sign 2	(176)	0683/8	N/A	(an–1)	
Detail Tax Amount 3	177–222	0684	N/A	ans–46	
Detail Tax Amount Indicator 3	(177)	0684/1	N/A	(ans–1)	
Detail Tax Amount 3	(178–189)	0684/2	N/A	(n–12)	
Detail Tax Rate 3	(190–194)	0684/3	N/A	(n–5)	
Detail Tax Rate Exponent 3	(195)	0684/4	N/A	(n–1)	
Detail Tax Type Applied 3	(196–199)	0684/5	N/A	(ans–4)	
Detail Tax Type Identifier 3	(200–201)	0684/6	N/A	(ans–2)	
Card Acceptor Tax ID 3	(202–221)	0684/7	N/A	(ans–20)	
Detail Tax Amount Sign 3	(222)	0684/8	N/A	(an–1)	

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Filler	223–250	N/A	N/A	an–28	Reserved for future use

Shipping/Courier Services (SS02) Record, Segment 2

Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Message Type Indicator	1–4	N/A	N/A	an–4	Valid Value: **SS02**
Switch Serial Number	5–13	N/A	63/3	n–9	From online message
Usage Code	14–15	0501/1	N/A	an–2	Valid Value: 08
Industry Record Number	16–18	0501/2	N/A	an–3	Valid Value: 000
Occurrence Indicator	19–21	0501/3	N/A	an–3	Valid Value: 001–999
Tax Exempt Indicator	22	0686	N/A	an–1	
Miscellaneous Expenses	23–76	0734	N/A	an–54	• Miscellaneous Expenses totals ans–216 • PDS has four subfields • Subfield group occurs four times in this segment • First occurrence of four
Miscellaneous Expense Description	(23–62)	0734/1	N/A	(ans–40)	
Miscellaneous Expense Amount	(63–74)	0734/2	N/A	(n–12)	

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Miscellaneous Expenses Amount Exponent	(75)	0734/3	N/A	(n–1)	
Miscellaneous Expenses Amount Sign	(76)	0734/4	N/A	(an–1)	
Miscellaneous Expenses	77–130	0734	N/A	ans–54	Second occurrence of four
Miscellaneous Expense Description	(77–116)	0734/1	N/A	(ans–40)	
Miscellaneous Expense Amount	(117–128)	0734/2	N/A	(n–12)	
Miscellaneous Expenses Amount Exponent	(129)	0734/3	N/A	(n–1)	
Miscellaneous Expenses Amount Sign	(130)	0734/4	N/A	(a–1)	
Miscellaneous Expenses	131–184	0734	N/A	ans–54	Third occurrence of four
Miscellaneous Expense Description	(131–170)	0734/1	N/A	(ans–40)	
Miscellaneous Expense Amount	(171–182)	0734/2	N/A	(n–12)	
Miscellaneous Expenses Amount Exponent	(183)	0734/3	N/A	(n–1)	
Miscellaneous Expenses Amount Sign	(184)	0734/4	N/A	(a–1)	

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Miscellaneous Expenses	185–238	0734	N/A	an–54	Fourth occurrence of four
Miscellaneous Expense Description	(185–224)	0734/1	N/A	(ans–40)	
Miscellaneous Expense Amount	(225–236)	0734/2	N/A	(n–12)	
Miscellaneous Expenses Amount Exponent	(237)	0734/3	N/A	(n–1)	
Miscellaneous Expenses Amount Sign	(238)	0734/4	N/A	(a–1)	
Filler	239–250	N/A	N/A	an–12	Reserved for future use

Shipping/Courier Services (SS03) Record, Segment 3

Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Message Type Indicator	1–4	N/A	N/A	an–4	**SS03**
Switch Serial Number	5–13	N/A	63/3	n–9	From online message
Usage Code	14–15	0501/1	N/A	an–2	08
Industry Record Number	16–18	0501/2	N/A	an–3	000
Occurrence Indicator	19–21	0501/3	N/A	an–3	001–999
Service Descriptor Code	22–61	0735	N/A	ans–40	

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Tracking Number or Pickup Number	62–101	0736	N/A	ans–40	
Shipping Net Amounts	102–115	0737	N/A	ans–14	
Shipping Net Amount	(102–113)	0737/1	N/A	(n–12)	
Shipping Net Amount Exponent	(114)	0737/2	N/A	(n–1)	
Shipping Net Amount Sign	(115)	0737/3	N/A	(an–1)	
Incentive Amount	116–129	0738	N/A	ans–14	
Incentive Amount	(116–127)	0738/1	N/A	(n–12)	
Incentive Amount Exponent	(128)	0738/2	N/A	(n–1)	
Incentive Net Amount Sign	(129)	0738/3	N/A	(an–1)	
Pickup Date	130–135	0739	N/A	ans–6	
Delivery Date	136–141	0740	N/A	ans–6	
Number of Packages	142–147	0741	N/A	ans–6	
Package Weight	148–159	0742	N/A	ans–12	
Unit of Measure	160–162	0743	N/A	ans–3	
Filler	163–250	N/A	N/A	an–88	Reserved for future use

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Shipping/Courier Services (SS04) Record, Segment 4

Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Message Type Indicator	1–4	N/A	N/A	an–4	**SS04**
Switch Serial Number	5–13	N/A	63/3	n–9	From online message
Usage Code	14–15	0501/1	N/A	an–2	08
Industry Record Number	16–18	0501/2	N/A	an–3	000
Occurrence Indicator	19–21	0501/3	N/A	an–3	001–999
Shipping Party Information	22–71	0744	N/A	ans–50	• Shipping Party Information totals ans–150 • PDS has one subfield • Subfield occurs three times in this segment • First occurrence of three
Shipping Party Name	(22–71)	0744/1	N/A	(ans–50)	
Shipping Party Information	72–121	0744	N/A	ans–50	Second occurrence of three
Shipping Party Name	(72–121)	0744/1	N/A	(ans–50)	
Shipping Party Information	122–171	0744	N/A	ans–50	Third occurrence of three
Shipping Party Name	(122–171)	0744/1	N/A	(ans–50)	

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Destination postal code	172–181	608	N/A	n-10	Five numeric characters, left-justified and space filled, or "ZIP+four" nine numeric characters with a hyphen between the fifth and sixth numeric character.
Destination state code	182–184	609	N/A	an-3	Must contain a valid U.S. state code if the destination is in the U.S. Must contain the three—position country code (GUM, PRI, VIR) if the destination is a U.S. territory (Guam, Puerto Rico, or Virgin Islands). Left-justified and cannot contain all low values, all high values, all spaces, or all zeros.
Destination country code	185–187	610	N/A	an-3	Must contain a valid alphabetic ISO country code. Must contain the three-position country code (GUM, PRI, VIR) if the destination is a U.S. territory (Guam, Puerto Rico, or Virgin Islands).

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Ship-from postal code	188–197	613	N/A	an-10	U.S. region acquired transactions: Five numeric characters, left-justified and space filled, or "ZIP+four" nine numeric characters with a hyphen between the fifth and sixth numeric character. Left-justified and cannot contain all low values, all high values, all spaces, or all zeros.
Filler	198–250	N/A	N/A	an–53	Reserved for future use.

Shipping/Courier Services (SS05) Record, Segment 5

Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Message Type Indicator	1–4	N/A	N/A	an–4	**SS05**
Switch Serial Number	5–13	N/A	63/3	n–9	From online message
Usage Code	14–15	0501/1	N/A	an–2	08
Industry Record Number	16–18	0501/2	N/A	an–3	000
Occurrence Indicator	19–21	0501/3	N/A	an–3	001–999

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Shipping Party Address	22–71	0745	N/A	ans–50	• Shipping Party Address totals ans-300 • PDS has one subfield • Subfield occurs six times • Subfield occurs four times in this segment • Continued in segment SS06
Shipping Party Address	(22–71)	0745/1	N/A	(ans–50)	
Shipping Party Address	72–121	0745	N/A	ans–50	Second occurrence of four
Shipping Party Address	(72–121)	0745/1	N/A	(an–50)	
Shipping Party Address	122–171	0745	N/A	ans–50	Third occurrence of four
Shipping Party Address	(122–171)	0745/1	N/A	(ans–50)	
Shipping Party Address	172–221	0745	N/A	ans–50	Fourth occurrence of four
Shipping Party Address	(172–221)	0745/1	N/A	(ans–50)	
Filler	222–250	N/A	N/A	an–29	Reserved for future use

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Shipping/Courier Services (SS06) Record, Segment 6

Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Message Type Indicator	1–4	N/A	N/A	a–4	**SS06**
Switch Serial Number	5–13	N/A	63/3	n–9	From online message
Usage Code	14–15	0501/1	N/A	an–2	08
Industry Record Number	16–18	0501/2	N/A	an–3	000
Occurrence Indicator	19–21	0501/3	N/A	an–3	001–999
Shipping Party Address	22–71	0745	N/A	ans–50	• Shipping Party Address totals ans-300 • PDS has one subfield • Subfield occurs six times • Subfield occurs two times in this segment • First occurrence of two • Continued from segment SS05
Shipping Party Address	(22–71)	0745/1	N/A	(an–50)	
Shipping Party Address	72–121	0745	N/A	ans–50	Second occurrence of two
Shipping Party Address	(72–121)	0745/1	N/A	(an–50)	
Shipping Party Postal Information	122–162	0746	N/A	ans–41	
Shipping Party City	(122–146)	0746/1	N/A	(ans–25)	

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Shipping Party State/ Province Code	(147–149)	0746/2	N/A	(ans–3)	
Shipping Party Country Code	(150–152)	0746/3	N/A	(ans–3)	
Shipping Party Postal Code	(153–162)	0746/4	N/A	(ans–10)	
Shipping Party Contact	163–223	0747	N/A	ans–61	• Shipping Party Contact totals ans–305 • PDS has two subfields • Subfield group occurs five times • Subfield group occurs one time in this segment • First occurrence of one • Continued in segment SS07
Shipping Party Descriptor	(163)	0747/1	N/A	(ans–1)	
Shipping Party Contact Information	(164–223)	0747/2	N/A	(ans–60)	
Filler	(224–250)	N/A	N/A	(an–27)	Reserved for future use

Shipping/Courier Services (SS07) Record, Segment 7

Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Message Type Indicator	1–4	N/A	N/A	an–4	**SS07**

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Switch Serial Number	5–13	N/A	63/3	n–9	From online message
Usage Code	14–15	0501/1	N/A	an–2	08
Industry Record Number	16–18	0501/2	N/A	an–3	000
Occurrence Indicator	19–21	0501/3	N/A	an–3	001–999
Shipping Party Contact	22–82	0747	N/A	ans–61	• Shipping Party Contact totals ans-305 • PDS has two subfields • Subfield group occurs five times • Subfield group occurs three times in this segment • First occurrence of three • Continued from segment SS06 and in segment SS08
Shipping Party Descriptor	(22)	0747/1	N/A	(ans–1)	
Shipping Party Contact Information	(23–82)	0747/2	N/A	(ans–60)	
Shipping Party Contact	83-143	0747	N/A	ans–61	Second occurrence of three
Shipping Party Descriptor	(83)	0747/1	N/A	(ans–1)	
Shipping Party Contact Information	(84–143)	0747/2	N/A	(ans–60)	

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Shipping Party Contact	144-204	0747	N/A	ans–61	Third occurrence of three
Shipping Party Descriptor	(144)	0747/1	N/A	(ans–1)	
Shipping Party Contact Information	(145–204)	0747/2	N/A	(ans–60)	
Filler	205–250	N/A	N/A	an–46	Reserved for future use

Shipping/Courier Services (SS08) Record, Segment 8

Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Addendum Type	1–4	N/A	N/A	an–4	Valid Value: **SS08**
Switch Serial Number	5–13	N/A	N/A	n–9	From online message
Usage Code	14–15	0501/1	N/A	an–2	Valid Value: 08
Industry Record Number	16–18	0501/2	N/A	an–3	Valid Value: 000
Occurrence Indicator	19–21	0501/3	N/A	an–3	Valid Value: 001–999
Shipping Party Contact	22–82	0747	N/A	ans–61	• Shipping Party Contact totals ans–305 • PDS has two subfields • Subfield group occurs five times • Subfield group occurs one time in this segment • First occurrence of one • Continued from segment SS07

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Shipping Party Descriptor	(22)	0747/1	N/A	(ans–1)	
Shipping Party Contact Information	(23-83)	0747/2	N/A	(ans–60)	
Delivery Party Information	83–132	0748	N/A	ans–50	• Delivery Party Information totals ans–150 • PDS has one subfield • Subfield occurs three times • Subfield occurs three times in this segment • First occurrence of three
Delivery Party Name	(83–132)	0748/1	N/A	(ans–50)	
Delivery Party Information	133–182	0748	N/A	ans–50	
Delivery Party Name	(133–182)	0748/2	N/A	(ans–50)	Second occurrence of three
Delivery Party Information	183–232	0748	N/A	ans–50	
Delivery Party Name	(183–232)	0748/3	N/A	(ans–5)	Third occurrence of three
Filler	233–250		N/A	ans–18	Reserved for future use

Shipping/Courier Services (SS09) Record, Segment 9

Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Message Type Indicator	1–4	N/A	N/A	an–4	**SS09**

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Switch Serial Number	5–13	N/A	63/3	n–9	From online message
Usage Code	14–15	0501/1	N/A	an–2	08
Industry Record Number	16–18	0501/2	N/A	an–3	000
Delivery Party Address Information	22–71	0749	N/A	ans–50	• Delivery Party Address Information totals ans–300 • PDS has one subfield • Subfield occurs six times • Subfield occurs four times in this segment • First occurrence of four • Continued in segment SS10
Delivery Party Address	(22–71)	0749/1	N/A	(ans–50)	
Delivery Party Address Information	72–121	0749	N/A	ans–50	Second occurrence of four
Delivery Party Address	(72–121)	0749/1	N/A	(ans–50)	
Delivery Party Address Information	122–171	0749	N/A	ans–50	Third occurrence of four
Delivery Party Address	(122–171)	0749/1	N/A	(ans–50)	
Delivery Party Address Information	172–221	0749	N/A	ans–50	Fourth occurrence of four
Delivery Party Address	(172–221)	0749/1	N/A	(ans–50)	
Filler	222–250	N/A	N/A	an–29	Reserved for future use

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Shipping/Courier Services (SS10) Record, Segment 10

Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Addendum Type	1–4	N/A	N/A	a–4	**SS10**
Switch Serial Number	5–13	N/A	63/3	n–9	From online message
Usage Code	14–15	0501/1	N/A	an–2	08
Industry Record Number	16–18	0501/2	N/A	an–3	000
Occurrence Indicator	19–21	0501/3	N/A	an–3	001–999
Delivery Party Address Information	22–71	0749	N/A	ans–50	• Delivery Party Address Information totals ans–300 • PDS has one subfield • Subfield occurs six times • Subfield occurs two times in this segment • First occurrence of two • Continued from segment SS09
Delivery Party Address	(22–71)	0749/1	N/A	(ans–50)	
Delivery Party Address Information	72–121	0749	N/A	ans–50	Second occurrence of two
Delivery Party Address	(72–121)	0749/1	N/A	(an–50)	
Delivery Party Postal Information	122–162	0750	N/A	ans–41	
Delivery Party City	(122–146)	0750/1	N/A	(ans–25)	
Delivery Party State/ Province Code	(147–149)	0750/2	N/A	(ans–3)	

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Delivery Party Country Code	(150–152)	0750/3	N/A	(ans–3)	
Delivery Party Postal Code	(153–162)	0750/4	N/A	(ans–10)	
Detail Tax Amount 4	163–208	0751	N/A	ans–46	
Detail Tax Amount Indicator 4	(163)	0751/1	N/A	(ans–1)	
Detail Tax Amount 4	(164–175)	0751/2	N/A	(n–12)	
Detail Tax Rate 4	(176–180)	0751/3	N/A	(n–5)	
Detail Tax Rate Exponent 4	(181)	0751/4	N/A	(n–1)	
Detail Tax Type Applied 4	(182–185)	0751/5	N/A	(ans–4)	
Detail Tax Type Identifier 4	(186–187)	0751/6	N/A	(ans–2)	
Card Acceptor Tax ID 4	(188–207)	0751/7	N/A	(ans–20)	
Detail Tax Amount Sign 4	(208)	0751/8	N/A	(an–1)	
Detail Tax Amount Indicator 5	209-233	0752	N/A	an–25	• Detail Tax Amount Indicator 5 totals ans–46 • PDS has eight subfields • Subfields 1–6 occur in this segment • Continued in segment SS11
Detail Tax Amount Indicator 5	(209)	0752/1	N/A	(ans–1)	

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Detail Tax Amount 5	(210–221)	0752/2	N/A	(n–12)	
Detail Tax Rate 5	(222–226)	0752/3	N/A	(n–5)	
Detail Tax Rate Exponent 5	(227)	0752/4	N/A	(n–1)	
Detail Tax Type Applied 5	(228–231)	0752/5	N/A	(ans–4)	
Detail Tax Type Identifier 5	(232–233)	0752/6	N/A	(ans–2)	
Filler	234–250	N/A	N/A	an–17	Reserved for future use

Shipping/Courier Services (SS11) Record, Segment 11

Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Message Type Indicator	1–4	N/A	N/A	an–4	**SS11**
Switch Serial Number	5–13	N/A	63/3	n–9	From online message
Usage Code	14–15	0501/1	N/A	an–2	08
Industry Record Number	16–18	0501/2	N/A	an–3	000
Occurrence Indicator	19–21	0501/3	N/A	an–3	001–999

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Detail Tax Amount Indicator 5	22–42	0752	N/A	an–21	• Detail Tax Amount Indicator 5 totals ans–46 • PDS has eight subfields • Subfields 7–8 occur in this segment • Continued from segment SS10
Card Acceptor Tax ID 5	(22–41)	0752/7	N/A	(ans–20)	
Detail Tax Amount Sign 5	(42)	0752/8	N/A	(a–1)	
Detail Tax Amount 6	43–88	0753	N/A	ans–46	
Detail Tax Amount Indicator 6	(43)	0753/1	N/A	(ans–1)	
Detail Tax Amount 6	(44–55)	0753/2	N/A	(n–12)	
Detail Tax Rate 6	(56–60)	0753/3	N/A	(n–5)	
Detail Tax Rate Exponent 6	(61)	0753/4	N/A	(n–1)	
Detail Tax Type Applied 6	(62–65)	0753/5	N/A	(ans–4)	
Detail Tax Type Identifier 6	(66–67)	0753/6	N/A	(ans–2)	
Card Acceptor Tax ID 6	(68–87)	0753/7	N/A	(ans–20)	
Detail Tax Amount 6	(88)	0753/8	N/A	(an–1)	

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Delivery Party Contact	89–149	0754	N/A	ans–61	• Delivery Party Contact totals ans–305 • PDS has two subfields • Subfield group occurs five times • Subfield group occurs two times in this segment • First occurrence of two • Continued in segment SS12
Delivery Party Descriptor	(89)	0754/1	N/A	(an–1)	
Delivery Party Contact Information	(90–149)	0754/2	N/A	(an–60)	
Delivery Party Contact	150–210	0754	N/A	ans–61	Second occurrence of two
Delivery Party Descriptor	(150)	0754/1	N/A	(an–1)	
Delivery Party Contact Information	(151–210)	0754/2	N/A	(an–60)	
Filler	211–250	N/A	N/A	an–40	Reserved for future use

Shipping/Courier Services (SS12) Record, Segment 12

Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Message Type Indicator	1–4	N/A	N/A	an–4	**SS12**
Switch Serial Number	5–13	N/A	63/3	n–9	From online message

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Usage Code	14–15	0501/1	N/A	an–2	08
Industry Record Number	16–18	0501/2	N/A	an–3	000
Occurrence Indicator	19–21	0501/3	N/A	an–3	001–999
Delivery Party Contact	22–82	0754	N/A	ans–61	• Delivery Party Contact totals ans–305 • PDS has two subfields • Subfield group occurs five times • Subfield group occurs three times in this segment • First occurrence of three • Continued from Segment SS11
Delivery Party Descriptor	(22)	0754/1	N/A	(an–1)	
Delivery Party Contact Information	(23–82)	0754/2	N/A	(an–60)	
Delivery Party Contact	83–143	0754	N/A	ans–61	Second occurrence of three
Delivery Party Descriptor	(83)	0754/1	N/A	(ans–1)	
Delivery Party Contact Information	(84–143)	0754/2	N/A	(an–60)	
Delivery Party Contact	144–204	0754	N/A	ans–61	Third occurrence of three
Delivery Party Descriptor	(144)	0754/1	N/A	(an–1)	

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Delivery Party Contact Information	(145–204)	0754/2	N/A	(an–60)	
Filler	205–250	N/A	N/A	an–46	Reserved for future use

Corporate Card Common Data Requirements (CDxx) Record—Optional

The Financial Detail Addendum (Corporate Card Common Data Requirements) message may be provided with any transaction in which one of the corporate cards is used.

If a MasterCard Corporate Purchasing Card or other corporate program or service is used for airline, railway, lodging, or vehicle rental, those industry-specific addendum messages may be submitted in addition to the Corporate Card Common Data Requirements message. If the transaction is a business-to-business purchase, customers may provide up to 998 occurrences of the Financial Detail Addendum (Corporate Line Item Detail) message in addition to the Financial Detail Addendum (Corporate Card Common Data Requirements).

Corporate Card Common Data Requirements (CD01) Record, Segment 1

The following **four** segments are listed in this record: CD01, CD02, CD03, and CD04.

Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Message Type Indicator	1–4	N/A	N/A	a–4	**CD01**
Switch Serial Number	5–13	N/A	63/3	n–9	From online message
Usage Code	14–15	0501/1	N/A	n–2	98
Industry Record Number	16–18	0501/2	N/A	n–3	000
Occurrence Indicator	19–21	0501/3	N/A	n–3	001
Associated First Presentment Number	22–29	0501/4	N/A	n–8	

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Customer Code	30–54	0508	N/A	ans–25	
Additional Card Acceptor Information	55–94	0515	N/A	ans–40	
Austin-Tetra Number	95–109	0516	N/A	ans–15	
NAICS Code	110–124	0517	N/A	ans–15	North American Industry Classification System
Card Acceptor Type	125–132	0595	N/A	ans–8	
Card Acceptor Tax ID	133–153	0596	N/A	ans–21	
Card Acceptor Tax ID	(133–152)	0596/1	N/A	(ans–20)	
Card Acceptor Tax ID Provided Code	(153)	0596/2	N/A	(ans–1)	
Total Tax Amount	154–167	0597	N/A	ans–14	
Total Tax Amount	(154–165)	0597/1	N/A	(n–12)	
Total Tax Exponent	(166)	0597/2	N/A	(n–1)	
Total Tax Sign	(167)	0597/3	N/A	(an–1)	
Total Tax Collected Indicator	168	0598	N/A	ans–1	
Corporation VAT Number	169–188	0599	N/A	ans–20	Value Added Tax
Card Acceptor Reference Number	189–213	0600	N/A	ans–25	
Freight Amount	214–227	0606	N/A	ans–14	
Freight Amount	(214–225)	0606/1	N/A	(n–12)	
Freight Amount Exponent	(226)	0606/2	N/A	(an–1)	

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Freight Amount Sign	(227)	0606/3	N/A	(an–1)	
Duty Amount	228–241	0607	N/A	ans–14	
Duty Amount	(228–239)	0607/1	N/A	(n–12)	
Duty Amount Exponent	(240)	0607/2	N/A	(an–1)	
Duty Amount Sign	(241)	0607/3	N/A	(an–1)	
Filler	242–250	N/A	N/A	an–9	Reserved for future use

Corporate Card Common Data Requirements (CD02) Record, Segment 2

Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Message Type Indicator	1–4	N/A	N/A	a–4	**CD02**
Switch Serial Number	5–13	N/A	63/3	n–9	From online message
Usage Code	14–15	0501/1	N/A	n–2	98
Industry Record Number	16–18	0501/2	N/A	n–3	000
Occurrence Indicator	19–21	0501/3	N/A	n–3	001
Destination Postal Code	22–31	0608	N/A	ans–10	
Destination State/ Province Code	32–34	0609	N/A	ans–3	
Destination Country Code	35–37	0610	N/A	an–3	

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Ship From Postal Code	38–47	0613	N/A	ans–10	
Order Date	48–53	0614	N/A	ans–6	
Card Acceptor VAT Number	54–73	0676	N/A	ans–20	Value Added Tax
Customer VAT Number	74–93	0677	N/A	ans–20	Value Added Tax
Unique Invoice Number	94–110	0678	N/A	ans–17	
Commodity Code	111–125	0679	N/A	ans–15	
Authorized Contact Name	126–161	0680	N/A	ans–36	
Authorized Contact Phone	162–178	0681	N/A	ans–17	
Detail Tax Amount 1	179–224	0682	N/A	ans–46	
Detail Tax Amount Indicator 1	(179)	0682/1	N/A	(ans–1)	
Detail Tax Amount	(180–191)	0682/2	N/A	(n–12)	
Detail Tax Rate 1	(192–196)	0682/3	N/A	(n–5)	
Detail Tax Rate Exponent 1	(197)	0682/4	N/A	(n–1)	
Detail Tax Type Applied 1	(198–201)	0682/5	N/A	(an–4)	
Detail Tax Type Identifier 1	(202–203)	0682/6	N/A	(an–2)	
Card Acceptor Tax ID 1	(204–223)	0682/7	N/A	(an–20)	

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Detail Tax Amount Sign 1	(224)	0682/8	N/A	(an–1)	
Filler	225–250	N/A	N/A	an–26	Reserved for future use

Corporate Card Common Data Requirements (CD03) Record, Segment 3

Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Message Type Indicator	1–4	N/A	N/A	a–4	**CD03**
Switch Serial Number	5–13	N/A	63/3	n–9	From online message
Usage Code	14–15	0501/1	N/A	an–2	98
Industry Record Number	16–18	0501/2	N/A	an–3	000
Occurrence Indicator	19–21	0501/3	N/A	an–3	001
Detail Tax Amount 2	22-67	0683	N/A	ans–46	
Detail Tax Amount Indicator 2	(22)	0683/1	N/A	(an–1)	
Detail Tax Amount 2	(23–34)	0683/2	N/A	(n–12)	
Detail Tax Rate 2	(35–39)	0683/3	N/A	(n–5)	
Detail Tax Rate Exponent 2	(40)	0683/4	N/A	(n–1)	
Detail Tax Type Applied 2	(41–44)	0683/5	N/A	(an–4)	
Detail Tax Type Identifier 2	(45–46)	0683/6	N/A	(an–2)	

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Card Acceptor Tax ID 2	(47–66)	0683/7	N/A	(an–20)	
Detail Tax Amount Sign 2	(67)	0683/8	N/A	(an–1)	
Detail Tax Amount 3	68-113	0684	N/A	ans–46	
Detail Tax Amount Indicator 3	(68)	0684/1	N/A	(an–1)	
Detail Tax Amount 3	(69–80)	0684/2	N/A	(n–12)	
Detail Tax Rate 3	(81–85)	0684/3	N/A	(n–5)	
Detail Tax Rate Exponent 3	(86)	0684/4	N/A	(n–1)	
Detail Tax Type Applied 3	(87–90)	0684/5	N/A	(an–4)	
Detail Tax Type Identifier 3	(91–92)	0684/6	N/A	(an–2)	
Card Acceptor Tax ID 3	(93–112)	0684/7	N/A	(an–20)	
Detail Tax Amount Sign 3	(113)	0684/8	N/A	(an–1)	
Tax Exempt Indicator	114	0686	N/A	an–1	
Discount Amount	115-132	0732	N/A	ans–18	
Discount Amount	(115–126)	0732/1	N/A	(n–12)	
Discount Amount Exponent	(127)	0732/2	N/A	(n–1)	
Discount Amount Sign	(128)	0732/3	N/A	(an–1)	

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Discount Type	(129-132)	0732/4	N/A	(an–4)	
Detail Tax Amount 4	133-178	0751	N/A	ans–46	
Detail Tax Amount Indicator 4	(133)	0751/1	N/A	(an–1)	
Detail Tax Amount 4	(134–145)	0751/2	N/A	(n–12)	
Detail Tax Rate 4	(146–150)	0751/3	N/A	(n–5)	
Detail Tax Rate Exponent 4	(151)	0751/4	N/A	(n–1)	
Detail Tax Type Applied 4	(152–155)	0751/5	N/A	(an–4)	
Detail Tax Type Identifier 4	(156–157)	0751/6	N/A	(an–2)	
Card Acceptor Tax ID 4	(158–177)	0751/7	N/A	(an–20)	
Detail Tax Amount Sign 4	(178)	0751/8	N/A	(an–1)	
Detail Tax Amount 5	179-224	0752	N/A	ans–46	
Detail Tax Amount Indicator 5	(179)	0752/1	N/A	(an–1)	
Detail Tax Amount 5	(180–191)	0752/2	N/A	(n–12)	
Detail Tax Rate 5	(192–196)	0752/3	N/A	(n–5)	
Detail Tax Rate Exponent 5	(197)	0752/4	N/A	(n–1)	
Detail Tax Type Applied 5	(198–201)	0752/5	N/A	(an–4)	

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Detail Tax Type Identifier 5	(202–203)	0752/6	N/A	(an–2)	
Card Acceptor Tax ID 5	(204–223)	0752/7	N/A	(an–20)	
Detail Tax Amount Sign 5	(224)	0752/8	N/A	(an–1)	
Detail Tax Amount 6	225-249	0753	N/A	ans–25	• Detail Tax Amount 6 totals ans–46 • PDS has eight subfields • Subfields 1–6 occur in this segment • Continued in segment CD04
Detail Tax Amount Indicator 6	(225)	0753/1	N/A	(ans–1)	
Detail Tax Amount 6	(226–237)	0753/2	N/A	(n–12)	
Detail Tax Rate 6	(238–242)	0753/3	N/A	(n–5)	
Detail Tax Rate Exponent 6	(243)	0753/4	N/A	(n–1)	
Detail Tax Type Applied 6	(244–247)	0753/5	N/A	(ans–4)	
Detail Tax Type Identifier 6	(248–249)	0753/6	N/A	(ans–2)	
Filler	250	N/A	N/A	an–1	Reserved for future use

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Corporate Card Common Data Requirements (CD04) Record, Segment 4

Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Message Type Indicator	1–4	N/A	N/A	a–4	**CD04**
Switch Serial Number	5–13	N/A	63/3	n–9	From online message
Usage Code	14–15	0501/1	N/A	an–2	98
Industry Record Number	16–18	0501/2	N/A	an–3	000
Occurrence Indicator	19–21	0501/3	N/A	an–3	001
Detail Tax Amount 6	22–42	0753	N/A	ans–21	• Detail Tax Amount 6 totals ans–46 • PDS has eight subfields • Subfields 7–8 occur in this segment • Continued from segment CD03
Card Acceptor Tax ID 6	(22–41)	0753/7	N/A	(an–20)	
Detail Tax Amount Sign 6	(42)	0753/8	N/A	(an–1)	
Acquirer Contact E-mail	43–102	0688	N/A	an-60	
Filler	103–250	N/A	N/A	an–148	Reserved for future use

Corporate Line Item Detail (LIxx) Record—Optional

When a corporate card (such as MasterCard Corporate Purchasing Card or MasterCard Corporate Fleet Card®) is used in a business-to-business purchase, any line item detail related

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to the purchase is presented via 1–998 occurrences of the Financial Detail Addendum (Corporate Line Item Detail) message (Usage Code 98, Industry Record Number 950).

One of these messages is submitted for each occurrence of line item data in the transaction.

Corporate Line Item Detail (LI01) Record, Segment 1

The following **three** segments are listed in this record: LI01, LI02, and LI03.

Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Message Type Indicator	1–4	N/A	N/A	a–4	**LI01**
Switch Serial Number	5–13	N/A	63/3	n–9	From online message
Usage Code	14–15	0501/1	N/A	n–2	98
Industry Record Number	16–18	0501/2	N/A	n–3	950
Occurrence Indicator	19–21	0501/3	N/A	n–3	002-999
Associated First Presentment Number	22–29	0501/4	N/A	n–8	
Customer Code	30–54	0508	N/A	ans–25	
Line Item Date	55–60	0518	N/A	an–6	
Total Tax Amount	61–74	0597	N/A	ans–14	
Total Tax Amount	(61–72)	0597/1	N/A	(n–12)	
Total Tax Exponent	(73)	0597/2	N/A	(n–1)	
Total Tax Sign	(74)	0597/3	N/A	(a–1)	
Total Tax Collected Indicator	75	0598	N/A	ans–1	
Ship Date	76–81	0612	N/A	an–6	
Order Date	82–87	0614	N/A	an–6	

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Medical Services Ship To Health Industries Number	88–127	0615	N/A	ans–40	
Contract Number	128–167	0616	N/A	ans–40	
Medical Services Price Adjustment	168	0617	N/A	a–1	
Medical Services Product Number Qualifier	169–170	0618	N/A	an–2	
Product Code	171–185	0641	N/A	ans–15	
Item Description	186–220	0642	N/A	ans–35	
Item Quantity	221–233	0643	N/A	n–13	
Item Quantity	(221–232)	0643/1	N/A	(n–12)	
Item Quantity Exponent	(233)	0643/2	N/A	(n–1)	
Item Unit of Measure	234–245	0645	N/A	ans–12	
Filler	246–250	N/A	N/A	an–5	Reserved for future use

Corporate Line Item Detail (LI02) Record, Segment 2

Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Message Type Indicator	1–4	N/A	N/A	a–4	**LI02**
Switch Serial Number	5–13	N/A	63/3	n–9	From online message
Usage Code	14–15	0501/1	N/A	n–2	98

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Industry Record Number	16–18	0501/2	N/A	n–3	950
Occurrence Indicator	19–21	0501/3	N/A	n–3	002-999
Unit Price	22–34	0646	N/A	n–13	
Unit Price	(22–33)	0646/1	N/A	(an–12)	
Unit Price Exponent	(34)	0646/2	N/A	(an–1)	
Extended Item Amount	35–48	0647	N/A	ans–14	
Extended Item Amount	(35–46)	0647/1	N/A	(an–12)	
Extended Item Amount Exponent	(47)	0647/2	N/A	(an–1)	
Extended Item Amount Sign	(48)	0647/3	N/A	(an–1)	
Item Discount	49–68	0648	N/A	ans–20	
Discount Indicator	(49)	0648/1	N/A	(an–1)	
Discount Amount	(50–61)	0648/2	N/A	(n–12)	
Item Discount Rate	(62–66)	0648/3	N/A	(n–5)	
Item Discount Rate Exponent	(67)	0648/4	N/A	(n–1)	
Item Discount Amount Sign	(68)	0648/5	N/A	(an–1)	
Zero Cost to Customer Indicator	69	0650	N/A	an–1	
Debit or Credit Indicator	70	0654	N/A	an–1	

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Commodity Code	71–85	0679	N/A	ans–15	
Detail Tax Amount 1	86–131	0682	N/A	ans–46	
Detail Tax Amount Indicator 1	(86)	0682/1	N/A	(ans–1)	
Detail Tax Amount 1	(87–98)	0682/2	N/A	(n–12)	
Detail Tax Rate 1	(99–103)	0682/3	N/A	(n–5)	
Detail Tax Rate Exponent 1	(104)	0682/4	N/A	(n–1)	
Detail Tax Type Applied 1	(105–108)	0682/5	N/A	(ans–4)	
Detail Tax Type Identifier 1	(109–110)	0682/6	N/A	(ans–2)	
Card Acceptor Tax ID 1	(111–130)	0682/7	N/A	(ans–20)	
Detail Tax Amount Sign 1	(131)	0682/8	N/A	(a–1)	
Detail Tax Amount 2	132–177	0683	N/A	ans–46	
Detail Tax Amount Indicator 2	(132)	0683/1	N/A	(ans–1)	
Detail Tax Amount 2	(133–144)	0683/2	N/A	(n–12)	
Detail Tax Rate 2	(145–149)	0683/3	N/A	(n–5)	
Detail Tax Rate Exponent 2	(150)	0683/4	N/A	(n–1)	
Detail Tax Type Applied 2	(151–154)	0683/5	N/A	(ans–4)	

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Detail Tax Type Identifier 2	(155–156)	0683/6	N/A	(ans–2)	
Card Acceptor Tax ID 2	(157–176)	0683/7	N/A	(ans–20)	
Detail Tax Amount Sign 2	(177)	0683/8	N/A	(a–1)	
Detail Tax Amount 3	178–223	0684	N/A	ans–46	
Detail Tax Amount Indicator 3	(178)	0684/1	N/A	(ans–1)	
Detail Tax Amount 3	(179–190)	0684/2	N/A	(n–12)	
Detail Tax Rate 3	(191–195)	0684/3	N/A	(n–5)	
Detail Tax Rate Exponent 3	(196)	0684/4	N/A	(n–1)	
Detail Tax Type Applied 3	(197–200)	0684/5	N/A	(ans–4)	
Detail Tax Type Identifier 3	(201–202)	0684/6	N/A	(ans–2)	
Card Acceptor Tax ID 3	(203–222)	0684/7	N/A	(ans–20)	
Detail Tax Amount Sign 3	(223)	0684/8	N/A	(a–1)	
Type of Supply	224–225	0685	N/A	an–2	
Tax Exempt Indicator	226	0686	N/A	an–1	
Unique VAT Invoice Reference Number	227–243	0687	N/A	ans–17	Value added tax (VAT)
Filler	244–250	N/A	N/A	an–7	Reserved for future use

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Corporate Line Item Detail (LI03) Record, Segment 3

Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Addendum Type	1–4	N/A	N/A	a–4	**LI03**
Switch Serial Number	5–13	N/A	63/3	n–9	From online message
Usage Code	14–15	0501/1	N/A	n–2	98
Industry Record Number	16–18	0501/2	N/A	n–3	950
Occurrence Indicator	19–21	0501/3	N/A	n–3	002-999
Detail Tax Amount 4	22–67	0751	N/A	ans–46	
Detail Tax Amount Indicator 4	(22)	0751/1	N/A	(ans–1)	
Detail Tax Amount 4	(23–34)	0751/2	N/A	(n–12)	
Detail Tax Rate 4	(35–39)	0751/3	N/A	(n–5)	
Detail Tax Rate Exponent 4	(40)	0751/4	N/A	(n–1)	
Detail Tax Type Applied 4	(41–44)	0751/5	N/A	(ans–4)	
Detail Tax Type Identifier 4	(45–46)	0751/6	N/A	(ans–2)	
Card Acceptor Tax ID 4	(47–66)	0751/7	N/A	(ans–20)	
Detail Tax Amount Sign 4	(67)	0751/8	N/A	(a–1)	
Detail Tax Amount 5	68–113	0752	N/A	ans–46	
Detail Tax Amount Indicator 5	(68)	0752/1	N/A	(ans–1)	

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Detail Tax Amount 5	(69–80)	0752/2	N/A	(n–12)	
Detail Tax Rate 5	(81–85)	0752/3	N/A	(n–5)	
Detail Tax Rate Exponent 5	(86)	0752/4	N/A	(n–1)	
Detail Tax Type Applied 5	(87–90)	0752/5	N/A	(ans–4)	
Detail Tax Type Identifier 5	(91–92)	0752/6	N/A	(ans–2)	
Card Acceptor Tax ID 5	(93–112)	0752/7	N/A	(ans–20)	
Detail Tax Amount Sign 5	(113)	0752/8	N/A	(a–1)	
Detail Tax Amount 6	114–159	0753	N/A	ans–46	
Detail Tax Amount Indicator 6	(114)	0753/1	N/A	(ans–1)	
Detail Tax Amount 6	(115–126)	0753/2	N/A	(n–12)	
Detail Tax Rate 6	(127–131)	0753/3	N/A	(n–5)	
Detail Tax Rate Exponent 6	(132)	0753/4	N/A	(n–1)	
Detail Tax Type Applied 6	(133–136)	0753/5	N/A	(ans–4)	
Detail Tax Type Identifier 6	(137–138)	0753/6	N/A	(ans–2)	
Card Acceptor Tax ID 6	(139—158)	0753/7	N/A	(ans–20)	
Detail Tax Amount Sign 6	(159)	0753/8	N/A	(a–1)	

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Field Description	Position	IPM PDS No. / Subfield	ISO DE No. / Subfield	Attribute	Valid Values
Line Item Total Amount	160–173	0755	N/A	ans–14	
Line Item Total Amount	(160-171)	0755/1	N/A	(n–12)	
Line Item Total Exponent	(172)	0755/2	N/A	(n–1)	
Line Item Total Amount Sign	(173)	0755/3	N/A	(a–1)	
Filler	174–250	N/A	N/A	an–77	Reserved for future use

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