



Colombia Domestic Processing

25 April 2017

Summary of Changes, 25 April 2017

This document reflects changes associated with the Colombia Domestic Processing Guide.

Description of Change	Where to Look
Replaced section title from Original Processing Code to Acquirer Original Processing Codes.	Acquirer Original Processing Codes
Added a new attribute line, Usage: Optional.	Throughout
Changes Values to Example Values Attributes table.	Acquirer Original Processing Codes
Added a new section titled Other Supporting Services.	Other Supporting Services
Added a new Business Service ID.	How Acquirers Identify an Issuer that Participates in Mastercard Colombia Domestic Processing
Added two new private subelements (PDS).	How Issuers Identify a Mastercard Colombia Domestic Processing Transaction
Added new data elements and updated content.	Global Clearing Management System Processing
Removed Worldwide from Mastercard Network.	Single Message System Processing
Replaced Debit with Maestro.	Dual Message System and Single Message System Data Element Usage
Added IPM message PDS 0777 with value COLCTA.	Installment Transactions
Added a new attribute, Usage: Optional	Throughout
Changed DE table header from Values to Example Values	Throughout
Moved section Installment Payment Data under Installment Transactions.	Installment Transactions
Removed weblink: http://www.incocredito.com.co	Throughout
Content updated in several sections.	Dual Message System and Single Message System Data Element Usage
Removed Interchange section.	Reconciliation
Chapter title changed from Implementation to Other Supporting Services and Implementation Process.	Other Supporting Services and Implementation Process
Removed section Acquirer Test Cases	Test Cases

Description of Change	Where to Look
Removed section Issuer Test Cases	Test Cases
Section title changed from Interchange to Intracountry Interchange Structure and Calculation.	Intracountry Interchange Structure and Calculation
Added following verbiage to the section: <ul style="list-style-type: none"> Refer to LAC 376—Colombia Consumer Credit Interchange Enhancements bulletin for more details. 	Throughout
Added following verbiage to the section: <ul style="list-style-type: none"> Refer to Interchange Manual—Latin America and the Caribbean Region to find applicable rates to Colombia Intracountry interchange. 	About Colombia Domestic Transactions
Added following verbiage to the section: <ul style="list-style-type: none"> Issuers required data on acquirers. 	About Colombia Domestic Transactions
Replaced xxxx with 170001.	Global Clearing Management System Processing
Added following verbiage to the section: <ul style="list-style-type: none"> For interchange information purposes, acquirers and their processors must submit Maestro™ transactions in accordance with the interchange structure in place as communicated in the Interchange Manual—Latin America and the Caribbean Region 	Single Message System Processing
Removed following verbiage from the section <ul style="list-style-type: none"> credit lines or :	Single Message System Processing
Added following verbiage to the section: <ul style="list-style-type: none"> Interchange rates will apply for Maestro transactions as communicated in the <i>Interchange Manual—Latin America and the Caribbean Region</i>. 	Single Message System Processing
Replaced PDS 0108 with PDS 0109.	Technical Specifications
Modified the section title from PDS 0108—Promotional Reimbursement to Issuer Promotional Reimbursement.	Issuer Promotional Reimbursement

Description of Change	Where to Look
<p>Moved the following section to Chapter 2:</p> <ul style="list-style-type: none"> Interchange 	Merchant Point of Sale, Mastercard Colombia Domestic Processing
<p>Added the following verbiage to the section:</p> <ul style="list-style-type: none"> DE 48 SE 95 	Installment Transactions
<p>Removed the following verbiage from the section:</p> <ul style="list-style-type: none"> In clearing, the IPM message may contain the PDS 0777 with value COLCTA that indicates an installment payment transaction in Colombia. 	Installment Transactions
<p>Modified the section title from Subelement 95—Mastercard Promotion Code to DE 48 Subelement 95—Mastercard Promotion Code.</p>	DE 48 Subelement 95—Mastercard Promotion Code
<p>Removed multiple programs.</p>	DE 48 Subelement 95—Mastercard Promotion Code
<p>Added the following verbiage to the section:</p> <ul style="list-style-type: none"> manual transactions, voice, and card not present transactions. 	Customer ID
<p>Removed the following verbiage from the section:</p> <ul style="list-style-type: none"> This field is optional if required by the issuer. 	Card Issuer Data
<p>Added the following verbiage to the section:</p> <ul style="list-style-type: none"> If no value, it should contain zero 	Throughout
<p>Added the following verbiage to the section:</p> <ul style="list-style-type: none"> Refer to LAC 376—Colombia Consumer Credit Interchange Enhancements, Release 15.Q4 for details on Interchange calculation of Colombia Domestic Transactions. 	Intracountry Interchange Structure and Calculation
<p>Added the following verbiage to the section:</p> <ul style="list-style-type: none"> Refer to AN 1024—Colombia Interchange Enhancements for Debit Mastercard and Maestro, Release 17.Q3. 	Intracountry Interchange Structure and Calculation
<p>Added the following verbiage to the section:</p> <ul style="list-style-type: none"> Non-Mastercard services provided. 	Other Supporting Services

Description of Change	Where to Look
<p>Added the following verbiage to the section:</p> <ul style="list-style-type: none"> Mastercard only supports the ACIERTA program, and will not be responsible for any ACIERTA transactions approved by the acquirer. 	Other Supporting Services
<p>Added the following verbiage to the section:</p> <ul style="list-style-type: none"> The Authorization Advice/0120—Acquirer-Generated message includes DE38 with a value of AC in front of 4 additional alphanumeric characters. 	Other Supporting Services
<p>Added the following verbiage to the section:</p> <ul style="list-style-type: none"> Settlement Reconciliation Reporting 	Other Supporting Services
<p>Added the following verbiage to the section:</p> <ul style="list-style-type: none"> DE 38 must be left-justified, a length of 6 characters, and contain the letters AC in front of 4 additional alphanumeric characters with no space or special characters. 	Other Supporting Services
<p>Section title from Interchange Settlement Report (IP729010) changed to Settlement Reconciliation Reporting.</p>	Settlement Reconciliation Reporting (IP729010)
<p>Added the following verbiage to the section:</p> <ul style="list-style-type: none"> It is generated at each clearing cycle, and issued even if the customer does not present any transactional activity on that particular clearing cycle 	Reconciliation

Contents

Chapter 1: Functional Overview.....	8
Intended Audience.....	9
About Colombia Domestic Transactions.....	9
How Acquirers Identify an Issuer that Participates in Mastercard Colombia Domestic Processing.....	10
How Issuers Identify a Mastercard Colombia Domestic Processing Transaction.....	12
 Chapter 2: Merchant Point of Sale, Mastercard Colombia Domestic Processing.....	 14
Dual Message System Processing.....	15
Global Clearing Management System Processing.....	16
Single Message System Processing.....	17
Intracountry Interchange Structure and Calculation.....	18
Online Message Routing Timers.....	19
 Chapter 3: Technical Specifications.....	 20
Dual Message System and Single Message System Data Element Usage.....	22
Installment Transactions.....	22
DE 48 Subelement 95—Mastercard Promotion Code.....	22
Installment Payment Data.....	23
Amount Gratuity.....	24
Subfield 2—Amount Type.....	25
Customer ID.....	26
Subelement 011—Customer ID.....	26
Card Issuer Data.....	27
Subfield 1—Card Issuer Data.....	28
Tax (Value Added Tax).....	28
Subfield 2—Tax (IVA).....	29
IAC Tax Amount.....	29
Tax Amount Base.....	30
Subfield 3—Tax Amount Base.....	30
Retailer Data.....	31
Subfield 4—Retailer Data.....	32
Terminal Acquirer Data.....	32
Subfield 5—Terminal Acquirer Data.....	33
Acquirer Original Processing Codes.....	34
Subfield 6—Acquirer Original Processing Code.....	35
Bill Payment/Top Up Data.....	35

Subfield 7—Bill Payment/Top up Data.....	36
Local POS Data.....	36
Subfield 8—Local POS Data.....	38
Local Response Codes.....	38
Subfield 9—Local Response Codes.....	39
Original Transaction Data.....	39
Subfield 10—Original Transaction Data.....	40
Payment Indicator.....	41
Subfield 11—Payment Indicator.....	41
Interchange Code.....	42
Subfield 12—Interchange Code.....	43
Interchange Fixed Amount.....	43
Subfield 13—Interchange Fixed Amount.....	44
Interchange Percent.....	44
Subfield 14—Interchange Percentage.....	45
Local Interchange Group.....	45
Subfield 15—Local Interchange Group.....	46
Reference Data.....	46
Issuer Promotional Reimbursement.....	47

Chapter 4: Reconciliation, Settlement, and Chargeback Services..... 48

Reconciliation.....	49
Settlement Reconciliation Reporting (IP729010).....	49
Settlement Support.....	51
Chargeback Handling.....	51

Chapter 5: Other Supporting Services and Implementation

Process.....	52
Other Supporting Services.....	53
Connectivity and Capacity.....	53
Test Cases.....	54

Notices.....55

Chapter 1 Functional Overview

This section provides an overview of Colombia domestic processing on the Mastercard Network.

Intended Audience.....	9
About Colombia Domestic Transactions.....	9
How Acquirers Identify an Issuer that Participates in Mastercard Colombia Domestic Processing....	10
How Issuers Identify a Mastercard Colombia Domestic Processing Transaction.....	12

Intended Audience

This document is intended for Mastercard customers (acquirers, issuers, and processors) that enter into a Mastercard Colombia Domestic Processing Agreement for the authorization, clearing, and settlement of domestic Colombia Mastercard® and Maestro® brand transactions (Colombia Domestic Processing Service or hereinafter CoDS).

Whenever possible this document cross references data specific to Colombia with other standard Mastercard data elements carrying equivalent information for the following functions:

- Business service/interchange processing specifications
- Mastercard-defined interchange data
- Transaction data required at the point of sale (POS) as applicable
- Transaction information for Bill Payment and Top-up services
- Data element and subelement usage for local processing
 - Customer Interface Specification
 - Single Message System Specifications
 - IPM Clearing Formats

NOTE:

Throughout this guide, functional references to issuers and acquirers also refer to authorized agents for issuers or acquirers. Mastercard customers are responsible for the acts and omissions of their agents, including those with respect to Mastercard rules, regulations, policies, and procedures.

About Colombia Domestic Transactions

Mastercard, directly and/or through its subsidiary Mastercard Colombia Administradora S.A., provides CoDS for its customers engaged in domestic Colombia Mastercard™ and Maestro™ brand transactions.

CoDS is for its customers engaged in domestic Colombia Mastercard™ and Maestro™ brand transactions¹

Mastercard requires that acquirers and their processors submit clearing transactions in accordance with the interchange structure in place. Refer to *LAC 376—Colombia Consumer Credit Interchange Enhancements* bulletin for more details.

Interchange data will be provided by ACQ and ACQ Processors at GCMS level under certain business arrangements.

¹ The provision of services through Mastercard Colombia Administradora are subject to the issuance of a certificate of authorization by the Colombian Financial Superintendency.

Refer to *Interchange Manual—Latin America and the Caribbean Region* to find applicable rates to Colombia Intracountry interchange. Mastercard introduced the Intracountry Interchange Rate Structure for purchase transactions that are acquired in Colombia (taking place at a Point-of-Sale (POS) located in Colombia) and initiated with a Mastercard and/or Maestro™ card issued in Colombia. Purchase transactions that do not meet the interchange criteria will be rejected.

For ATM transactions, the LAC Intraregional ATM/Manual/Cash rates apply as per *Interchange Manual—Latin America and the Caribbean Region*.

For more information about these services, refer to *Release 13.Q4 Document—Dual Message and Single Message Systems*.

Transaction processing must occur according to the Standards set out in the *Mastercard Rules*, ISO 8583 standards, and other policies and procedures in effect from time to time.

How Acquirers Identify an Issuer that Participates in Mastercard Colombia Domestic Processing

Acquirers can identify those issuers or issuer processors that participate in the CoDS related to the processing of Mastercard domestic transactions, Maestro™ domestic transactions, or both.

To learn about business services arrangements, refer to the “Business Service” section of the *GCMS Reference Manual*.

For parameter table descriptions, refer to the *GCMS Parameter Table Layouts* manual.

Mastercard provides a daily T067 bulk file to acquirers or acquirer processors. This bulk file contains the Member Parameter Extract (MPE) table. Customers receive the daily T067 update file by default and can receive a full file replacement (T068) by contacting Customer Operations Services.

Customers are encouraged to review the parameter tables related to:

- Issuer account range
- Acquirer BIN range
- Settlement service selection criteria
- Interchange fee group (when applicable)
- Interchange fee type (when applicable)
- Business service arrangement type
- Message reason codes

Customers can identify issuers or issuer processors that participate in the Mastercard Colombia domestic processing business service CoDS arrangement by reviewing the following parameter tables:

- Table IP0090T1—Issuer Account Range Card Program Identifier and Business Service Arrangement Participation.

Acquirers can use table IP0090T1 to identify when an issuing range participates in the Colombia Domestic business service arrangement.

Participation	Field POS	Length	Specific Value
Business Service Arrangement Type	31	an-1	4
Business Service ID Code	3237	an-6	170001

- Acquirers may use the following Special Business Service Arrangement if a bilateral arrangement is made among parties. The arrangement must be previously disclosed and requested for signing with Mastercard for interchange application of local rates.

Participation	Field POS	Length	Specific Value
Business Service Arrangement Type	31	an-1	4
Special Business Service ID	3237	an-6	170002

- Issuers requiring data on acquirers.**

Table IP0072T1—Expanded Member ID Master

Issuers can use table IP0072T1 to determine the origin country of a specific acquiring member ID.

Acquirer Processing of Single Message System Messages

For a description of the data elements and file layout used to create a batch Financial Institution Table (FIT) data file from the online database, refer to *Single Message System Settlement and Reports*. These FIT data files can be sent to customers weekly for full FIT file loads and additional product information.

Customers will receive the FIT Data Files as Full or Abbreviated 80-byte FIT files in:

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

Batch FIT Data Formats/80-byte Record Size

Field Description	Position	ISO DE No./ Subfield	Attribute	Valid Values
Identifier	7–17	N/A	an-11	Prefix—Left Justified, right spaces
Country Code	25–27	N/A	n-3	For a listing of valid country codes refer to the <i>Quick Reference Booklet</i>

How Issuers Identify a Mastercard Colombia Domestic Processing Transaction

Customers that participate in the CoDS should indicate whenever they process a domestic transaction. Customers must adhere to Mastercard Colombia domestic processing standards related to the processing of Mastercard domestic transactions or Maestro domestic transactions, or both.

Interchange is governed in CoDS by transactions initiated as Mastercard transactions processed on the Dual Message System, Maestro™ transactions processed on the Single Message System, and as a specific transaction functions in Colombia.

Issuer Processing of Dual and Single Message System Messages

The issuer may identify the acquirer and its processor through the following Dual Message Customer Interface Specification (CIS), Authorization Request/01xx, data elements (DEs):

- DE 32 (Acquiring Institution ID Code)
- DE 33 (Forwarding Institution ID Code)
- DE 48 (Additional Data—Private Use)
- DE 49 (Currency Code, Transaction)
- DE 50 (Currency Code, Settlement) - to issuer
- DE 51 (Currency Code, Cardholder Billing) - to issuer
- DE 112 (Additional Data [National Use])
- DE 124 (Member-defined Data, Colombia)

The issuer may identify the acquirer and its processor through the following Single Message System Specification (SMS), Financial Transaction Request/02xx data elements:

- DE 32 (Acquiring Institution Identification Code)
- DE 33 (Forwarding Institution Identification Code)

- DE 48 (Additional Data—Private Use)
- DE 49 (Currency Code, Transaction)
- DE 50 (Currency Code, Settlement)—to issuer
- DE 51 (Currency Code, Cardholder Billing)—to issuer
- DE 112 (Additional Data [National Use])
- DE 124 (Member-defined Data, Colombia)

The following data element amounts must be specified in the currency code 170 (Colombian pesos):

- DE 4 (Amount, Transaction)
- DE 5 (Amount, Reconciliation)
- DE 6 (Amount, Cardholder Billing)
- DE 49 (Currency Code, Transaction)
- DE 50 (Currency Code, Settlement)
- DE 51 (Currency Code, Cardholder Billing)

Global Clearing Management System (GCMS) Clearing of Dual System Messages by Issuers

Mastercard issuers are able to determine, through various data element values in First Presentment/1240 messages, that a transaction qualifies for the Colombia business service arrangement. The following Integrated Product Messages (IPM) data elements and private data subelements (PDS) are present in Colombia domestic transactions:

- DE 49 (Currency Code, Transaction) in Colombian pesos (170).
- DE 50 (Currency Code, Reconciliation) in Colombian pesos (170).
- DE 51 (Currency Code, Cardholder Billing) in Colombian pesos (170).
- DE 54 (Amounts, Additional) containing the tip amount in Colombian pesos (170) whenever applicable.
- DE 94 (Transaction Originator Institution ID Code) reflecting an acquirer in Colombia.
- PDS 0158 (Business Activity) containing both the business service arrangement data and the interchange rate designator approved as the primary field designating participation in the Mastercard Colombia Domestic Processing Business Service Arrangement.
- PDS 0777 (Promotion Code as COLCTA).
- PDS 1001 to PDS 1019 (Member-to-Member Proprietary Data) containing information that is specifically required for processing in Colombian.
- PDS 0176 (Mastercard Assigned ID) requested for usage of IRD 4A, 5A, C5 (in PDS 0158).

Chapter 2 Merchant Point of Sale, Mastercard Colombia Domestic Processing

This section describes Colombia merchant transaction processing on the Mastercard Network.

Dual Message System Processing.....	15
Global Clearing Management System Processing.....	16
Single Message System Processing.....	17
Intracountry Interchange Structure and Calculation.....	18
Online Message Routing Timers.....	19

Dual Message System Processing

Transactions initiated as Mastercard brand transactions are processed through the Dual Message System for authorization on the authorization platform.

Authorization Processing (CIS)

Issuers participating in CoDS must use the Mastercard Network and ISO 8583 message processing rules. If these customers have set up their processing rules considering only international processing, they must review their authorization procedures to ensure they adhere to the Mastercard Colombia domestic processing requirements.

All Authorization Request/0100 messages (including “voice” or “manual” transactions) must adhere to ISO 8583 standards.

To accommodate market-specific information exchanged by customers in Colombia, Mastercard uses Customer Interface Specification (CIS) and Single Message System Specification (SMS) data elements DE 48 (Additional Data—Private Use), DE 112 (Additional Data, [National Use]), and DE 124 (Member-defined Data). For data element details, refer to the Technical Specification section.

Mastercard Acquirers of Domestic Transactions in Colombia

Acquirers transmit transaction amounts CIS in DE 4 (Amount, Transaction) in Colombian pesos and reflect the corresponding currency in CIS DE 49 (Currency Code, Transaction). The acquirer processor, specified in CIS DE 33 (Forwarding Institution ID Code), transmits the merchant acquirer information in DE 32 (Acquiring Institution ID Code).

In addition to the required Authorization Request/0100 message data elements required by the ISO 8583 specification, acquirers must populate Authorization Request/0100 messages containing DE 112 and DE 124 with Colombia-specific transaction information.

Mastercard Issuers in Colombia

Issuers in Colombia receive both domestic and international transactions using the Mastercard Network. Issuers must identify domestic transactions and update the appropriate credit lines or debit accounts.

Issuers in Colombia also must consider those domestic practices that result in optional functions that become mandatory functions. Issuers in Colombia should be aware of Authorization Request/0100 messages and Financial Transaction Request/0200 messages containing DE 112 and DE 124. Issuers must provide response data coechoing data elements in Authorization Request Response/0110 messages.

Global Clearing Management System Processing

Mastercard domestic transactions are processed on the Global Clearing Management System (GCMS) for clearing.

Mastercard Acquirers of Colombia Domestic Transactions

Acquirers send transaction amounts in First Presentment/1240 messages containing Integrated Product Messages (IPM) data elements DE 4 (Amount, Transaction) expressed in Colombian pesos and reflect the corresponding currency in CIS DE 49 (Currency Code, Transaction). Acquirer processors, specified in CIS DE 33 (Forwarding Institution ID Code), transmit the merchant acquirer information in CIS DE 32 (Acquiring Institution ID Code).

To send Colombia-specific transaction information, acquirers should populate First Presentment/1240 messages with the applicable IPM Private Data Subelements (PDS) 1001 to PDS 1019 (Member-to-Member Proprietary Data).

Acquirers should adjust their Global Collection Only file generation by removing the domestic transactional activity that is converted to Mastercard Colombia domestic processing.

Acquirers and their processors must submit clearing transactions to Mastercard in accordance with the interchange structure in place. Refer to *LAC 376—Colombia Consumer Credit Interchange Enhancements* bulletin for more details. To help ensure correct interchange application to domestic transactions, following are the systemic requirements:

- Colombia intracountry domestic transactions must be submitted for the Colombia Intracountry Business Service Arrangement in PDS 0158.

PDS 0158 (Business Activity):

- Subfield 2 (Business Service Arrangement Type) = 4
- Subfield 3 (Business Service ID Code) = 170001
- Subfield 4 (Interchange Rate Designator) = Refer to *LAC 376—Colombia Consumer Credit Interchange Enhancements* bulletin for details.

Colombia intracountry interchange programs (IRDs) submitted must meet interchange structure criteria including:

- Associated product codes
- CAB program and corresponding MCCs
- Mastercard assigned ID requirements

Mastercard Issuers in Colombia

Issuer and issuing processors in Colombia receive both domestic and international transactions using the Mastercard Network. Issuing customers must identify domestic transactions and update the appropriate credit lines or debit accounts.

Issuers may use data fields in First Presentment/1240 PDS 1001 to PDS 1019 (Member-to-Member Proprietary Data) for use of local data as specified in data fields format and maintain them throughout the transaction lifecycle.

For interchange information purposes:

- Issuers must process clearing transactions in accordance with the interchange structure following the systemic requirements communicated on 1 April 2016:
 - Colombia intracountry (domestic) purchase transactions must be submitted for the Colombia Intracountry Business Service Arrangement (4\170001)
 - Colombia intracountry interchange programs (IRDs) submitted must meet interchange structure criteria including:
 - CAB program and corresponding MCCs
 - Associated product codes
 - Mastercard assigned ID requirements
- PDS 0158 (Business Activity):
 - Subfield 2 (Business Service Arrangement Type) = 4
 - Subfield 3 (Business Service ID Code) = 170001
 - Subfield 4 (Interchange Rate Designator) = IRD based on Agreement to be used

Single Message System Processing

Transactions initiated as Maestro™ brand transactions are processed through the Single Message System for authorization on the authorization platform.

Mastercard Acquirers of Domestic Transactions in Colombia

Acquirers send transaction amounts in Financial Transaction Request/0200 messages containing Single Message System Specification (SMS) data elements, DE 4 (Amount, Transaction) in Colombian pesos and reflect the corresponding currency in DE 49 (Currency Code, Transaction).

The acquirer processor, specified in DE 33 (Forwarding Institution Identification Code), transmits the merchant acquirer information in DE 32 (Acquiring Institution Identification Code).

To send Colombia-specific transaction information, acquirers should populate Financial Transaction Request/0200 messages with the applicable subfields for DE 124 (Member-defined Data).

For interchange information purposes, acquirers and their processors must submit Maestro™ transactions in accordance with the interchange structure in place as communicated in the *Interchange Manual—Latin America and the Caribbean Region*.

Mastercard Issuers in Colombia

Issuers and issuer processors in Colombia receive both domestic and international transactions using the Mastercard Network. Issuers must identify domestic transactions and update the appropriate debit accounts.

Issuers should give special attention to Financial Transaction Request/0200 messages containing DE 124 (Member-defined Data) subfields and maintain them throughout the transaction lifecycle. Interchange rates will apply for Maestro™ transactions as communicated in the *Interchange Manual—Latin America and the Caribbean Region*.

Intracountry Interchange Structure and Calculation

The details of the interchange amount to be applied to Dual Message System (Clearing) or Single Message System transactions acquired in Colombia are as follows.

Dual Message System (Clearing) Processing

Refer to *LAC 376—Colombia Consumer Credit Interchange Enhancements*, Release 15.Q4 for details on Interchange calculation of Colombia Domestic Transactions.

Mastercard will calculate the interchange amount for Colombia Mastercard Credit and Debit intracountry transactions using the base transaction amount.

The base transaction amount is determined by the following formula:

DE 4 (Amount, Transaction) minus the sum of the following:

- PDS 1002 (Value-Added Tax)
- PDS 1018 (IAC Tax Amount)
- The amount defined by DE 54 (Additional Amounts), subfield 2 (Amount Type), value 44 (Amount Gratuity) (if applicable).

NOTE: Mastercard introduced system edits to reject the transaction if:

- **These fields do not contain numeric values.**
- **The sum of the tax, the tip, and cash back (if any) amount is greater than DE 4, the tax amount (VAT + Consumption Tax), the tip, and Cash Back amount are zero, if not present in the Financial Transaction messages.**

Single Message System Processing

Refer to *AN 1024—Colombia Interchange Enhancements for Debit Mastercard and Maestro*, Release 17.Q3.

Mastercard will calculate the interchange amount for Colombia Maestro intracountry transactions using the base transaction amount.

The base transaction amount is determined by this formula:

DE 4 (Amount, Transaction) minus the sum of the following:

- The amount defined by DE 124—Member Defined Data (Colombia Domestic Use Only), subfield 2 (Tax IVA) (Value Added Tax).
- The amount defined by DE 124, subfield 16 (IAC Tax Amount) (Consumption Tax).
- The amount defined by DE 54 (Additional Amounts), subfield 2 (Amount Type), value 44 (Amount Gratuity) (if applicable).

NOTE: Mastercard will introduce system edits to reject the transaction if:

- **These fields do not contain numeric values.**
- **The sum of the tax, the tip, and cash back (if any) amount is greater than DE 4, the tax amount (VAT + Consumption Tax), the tip, and cash back amount are zero, if not present in the Financial Transaction Request/0200 message.**

Same-day reversal messages are processed through a customer-initiated online message.

Non-same-day reversal messages are processed in one of two ways: through a customer-initiated online message or the Single Message Transaction Manager interface.

Online Message Routing Timers

Authorization message routing timers define the amount of time Mastercard will wait before invoking alternate authorization provider processing.

Issuers in Colombia, (including those issuers using third party gateways to connect to the Single Message System or Dual Message System), must ensure their timers meet the following standards.

Dual Message System Authorization Message Timers

Mastercard Colombia domestic processing transactions are subject to Mastercard default authorization routing timers as defined in the Online Authorization Messages section of the *Authorization Manual*.

Single Message System Maximum Response Times

Mastercard Colombia domestic processing transactions are subject to Mastercard default time intervals as defined in the Maximum Response Times section of the *Single Message System Specifications* manual.

Chapter 3 Technical Specifications

This section describes Dual and Single Message Systems and Global Clearing and Management System technical specifications that support Colombia domestic transactions.

Dual Message System and Single Message System Data Element Usage.....	22
Installment Transactions.....	22
DE 48 Subelement 95—Mastercard Promotion Code.....	22
Installment Payment Data.....	23
Amount Gratuity.....	24
Subfield 2—Amount Type.....	25
Customer ID.....	26
Subelement 011—Customer ID.....	26
Card Issuer Data.....	27
Subfield 1—Card Issuer Data.....	28
Tax (Value Added Tax).....	28
Subfield 2—Tax (IVA).....	29
IAC Tax Amount.....	29
Tax Amount Base.....	30
Subfield 3—Tax Amount Base.....	30
Retailer Data.....	31
Subfield 4—Retailer Data.....	32
Terminal Acquirer Data.....	32
Subfield 5—Terminal Acquirer Data.....	33
Acquirer Original Processing Codes.....	34
Subfield 6—Acquirer Original Processing Code.....	35
Bill Payment/Top Up Data.....	35
Subfield 7—Bill Payment/Top up Data.....	36
Local POS Data.....	36
Subfield 8—Local POS Data.....	38
Local Response Codes.....	38
Subfield 9—Local Response Codes.....	39
Original Transaction Data.....	39
Subfield 10—Original Transaction Data.....	40
Payment Indicator.....	41
Subfield 11—Payment Indicator.....	41
Interchange Code.....	42
Subfield 12—Interchange Code.....	43

Interchange Fixed Amount.....	43
Subfield 13—Interchange Fixed Amount.....	44
Interchange Percent.....	44
Subfield 14—Interchange Percentage.....	45
Local Interchange Group.....	45
Subfield 15—Local Interchange Group.....	46
Reference Data.....	46
Issuer Promotional Reimbursement.....	47

Dual Message System and Single Message System Data Element Usage

Mastercard Authorization Request/01xx and Financial Transaction Request/02xx messages support data specific to Colombia domestic processing transactions.

For detailed technical specifications, refer to the following documents:

- Authorization, *Customer Interface Specification*, Data Element Definitions section
- Maestro™, *Single Message System Specification*, Data Element Definitions section
- Clearing and Settlement, *IPM Clearing Formats*, Data Element Definitions and Private Data Subelement Definitions section
- Reference, *Quick Reference Booklet*, Card Acceptor Business Codes/MCCs section

The following sections present the data element usage as it applies specifically to Colombia domestic processing transactions. When applicable, a parallel view of the authorization and clearing message data is provided together.

Installment Transactions

An installment transaction enables a cardholder to pay a transaction in more than one payment.

DE 48 SE 95 Authorization Request/0100 messages containing DE 48 (Additional Data—Private Use), subelement 95 (Mastercard Promotion Code), value COLCTA indicates an installment payment transaction in Colombia.

For Colombia domestic transactions, this information corresponds with the number of installments in DE 112 (Additional Data [National Use]), Colombia, subelement 010 (Installment Payment Data) in the Authorization Request/0100 message.

In clearing messages, the number of installments corresponds with PDS 1011 (Member-to-Member Proprietary Data).

DE 48 Subelement 95—Mastercard Promotion Code

DE 48, subelement 95 (Mastercard Promotion Code) contains the promotion code to identify unique use of a Mastercard product for a specific program or service established between issuers and merchants. The requirement is conditional.

Attributes	
Usage:	Optional
Subelement ID:	95
Data Representation:	an-6
Length Field:	2
Data Field:	Contents of positions 1–6
Subfields:	N/A

Justification:	N/A		
Usage			
Following is the usage of subelement 95 (whether it is mandatory, conditional, optional, system provided, or not required) in applicable messages:	Org	Sys	Dst
Authorization Request /0100	C	•	C
Authorization Request Response/0110	CE	•	CE
Authorization Advice/0120—Issuer-generated	C	•	C
Authorization Advice/0120—System-generated	•	C	C
Authorization Advice/0120—Acquirer-generated	C	•	C
Reversal Request/0400	C	•	C
Reversal Request Response/0410	CE	•	CE
Reversal Advice/0420	•	C	C
Values			
Program or service specific.			
COLCTA	=	Installment payment transaction within Colombia	

Installment Payment Data

DE 112, subelement 010 (Installment Payment Data) identifies the number of installments associated with the purchase.

Message	Data Element or PDS
Authorization Request/0100	DE 112 (Additional Data [National Use]), Subfield 10 (Number of Installments)
First Presentment/1240	PDS 1011 (Number of Installments)

Attributes	
Subelement ID:	010
Data Representation	n-2
Data Field	Contents of positions 1-2
Subfields:	N/A
Justification:	Left-justified with trailing spaces

Attributes	
Usage:	Conditional
Example Values	
XX = The number of installments (01-99)	
Total number of installments in which the transaction is split; zero filled if not applicable or Revolving Credit – No installments selected.	
If transaction is not required to input installment data (for example: voice or manual transactions), use value 01.	

Subelement 010—Installment Payment Data

DE 112, Colombia, subelement 010 (Installment Payment Data) is used in the authorization platform for Colombia payment transactions.

Subelement 010 must be present if DE 48, subelement 95 (Mastercard Promotion Code) contains the value COLCTA.

Attributes	
Subelement ID:	010
Data Representation:	ans-2
Length Field:	3
Data Field:	Contents of positions 1–2
Subfields:	N/A
Justification:	Left-justified with trailing spaces
Usage:	Conditional
Example Values	
XX = The number of installments (01–XX) Maximum number of installments accepted in Colombia varies from time to time (99 as maximum value allowed)	

Amount Gratuity

For transactions where a gratuity is added to the total transaction amount, the type of amount applied must be specified.

The amount type that is applied is provided in Authorization Request/0100 messages, First Presentment/1240 messages, and Financial Transaction Request/0200 messages where DE 54 (Additional Amounts), subfield 2 (Amount Type) is value 44 (Amount Gratuity). The gratuity does not need to be returned in online messages responses.

Attributes	
Data Representation:	n-2
Data Field	Contents of positions 3–4
Justification:	N/A
Values	
44 = Amount Gratuity	

Subfield 2—Amount Type

DE 54, subfield 2 (Amount Type) indicates the type of amount applied.

Attributes	
Data Representation:	n-2
Data Field:	Contents of positions 3–4
Justification:	N/A
Required As:	Conditional
Example Values	
01	= Ledger Balance
02	= Available Balance
03	= Amount Owing
04	= Amount Due
10	= Healthcare Eligibility Amount
11	= Prescription Eligibility Amount
12	= Reserved for future use
13	= Reserved for future use
14	= Reserved for future use
17	= Mastercard Prepaid Online Bill Pay Transaction Fee Amount
40	= Amount Cash Back
44	= Amount Gratuity
57	= Original Amount
59	= Limit/Balance available amount from Mastercard In Control

Customer ID

DE 112, Subelement 011 (Customer ID) is the customer associated with manual transactions, voice, and card not present transactions.

Message	Data Element or PDS
Authorization Request/0100	DE 112 (Additional Data [National Use]), Subelement 011 (Customer ID)
First Presentment/1240	PDS 1012 (Customer ID)

Attributes	
Subelement ID:	011
Data Representation:	an-11
Length Field:	3
Data Field	Contents of positions 1-11
Subfields:	N/A
Justification:	Left-justified with trailing spaces
Usage:	Conditional

Example Values

Customer ID is required in accordance with local regulations whenever the entry mode is manual, and, if captured, should be switched so issuers can authenticate this value. If not captured, this field is space filled.

Subelement 011—Customer ID

DE 112, Colombia, subelement 011 (Customer ID) is the customer associated with a voice, card not present, or manual transaction.

Attributes	
Subelement ID:	011
Data Representation:	ans-11
Length Field:	3
Data Field:	Contents of positions 1–11
Subfields:	N/A

Justification:	Left-justified with trailing spaces
Usage:	Conditional
Example Values	
Contains customer ID information.	

Card Issuer Data

DE 124, subfield 1 (Card Issuer Data) defines the FIID and Logical Network associated with the card issuer.

Message	Data Element or PDS
Authorization Request/0100	DE 124 (Member-defined Data), subfield 1 (Card Issuer Data)
Financial Transaction Request/0200	DE 124 (Member-defined Data), subfield 1 (Card Issuer Data)
First Presentment/1240	PDS 1001 (Card Issuer Data)

Attributes	
Data Representation:	ans-19
Data Field	Contents of positions 1–19
Justification:	Left-justified with trailing spaces
Usage:	Optional

Example Values

FIID (1–4) = Local identifier for financial institutions in Colombia. Mastercard does not manage or define these identifiers. This field is optional if required by the issuer.

Logical Network ID (5–8) is defined by each processor and provided in this field= ASCR, PRO1, PRO2, MDS, BNET.

Examples of these identifiers are as follows:

- ASCR = AScredibanco
- PRO1 = Redeban Multicolor
- TES2 (Test) & PRO2 (Production) = Credibanco
- MDS (Single Message) or BNET (Dual Message) = Mastercard

Constant Value (9–19) = 00000000

Subfield 1—Card Issuer Data

DE 124, (Member-defined Data [Colombia Domestic Use Only]), subfield 1 (Card Issuer Data) defines the FIID and Logical Network associated with the card issuer.

Attributes	
Data Representation:	ans-19
Data Field:	Contents of positions 1–19
Justification:	Left-justified with trailing spaces
Usage:	Optional
Example Values	
FIID (1–4)	
Logical Network ID (5–8) = Examples are as follow: PRO1, MDS, BNET, ASCR, PRO2	
<ul style="list-style-type: none"> • PRO1 = Redeban Multicolor • MDS or BNET = Mastercard • ASCR = AScredibanco • PRO2 = Credibanco 	
Constant Value (9–19) = zeros	

Tax (Value Added Tax)

DE 124, subfield 2 (Tax Value Added) is the Value Added Tax for the transaction entered by the merchant. This field is critical and required for the Mastercard Interchange Intracountry Calculation Program. If no value, tax amount should be zero.

Message	Data Element or PDS
Authorization Request/0100	DE 124 (Member-defined Data), subfield 2 (Tax [Value Added Tax])
Financial Transaction Request/0200	DE 124 (Member-defined Data), subfield 2 (Tax [Value Added Tax])
First Presentment/1240	PDS 1002 (Tax [Value Added Tax])
Attributes	
Data Representation:	n-12
Data Field	Contents of positions 20–31
Justification:	Right justified with leading zeros

Attributes

Usage: Required. If no value, it should contain zero

Example Values

Amount is in Colombian pesos and carries two explicit decimals.

Subfield 2—Tax (IVA)

DE 124, (Member-defined Data [Colombia Domestic Use Only]), subfield 2 Tax (IVA) defines the tax for Colombia domestic activity.

Attributes

Data Representation: n-12

Data Field: Contents of positions 20–31

Justification: Right-justified with leading zeros

Usage: Required. If no value, it should contain zero.

Example Values

Amount is in Colombian pesos and carries an implied two position decimal.

IAC Tax Amount

The IAC Tax is for Colombia domestic activity and is defined in DE 124, subfield 11 (IAC Tax Amount) in the Dual Message System and as DE 124, subfield 16 (IAC Tax Amount) in the Single Message System. This field is critical and required for the Mastercard Interchange Intracountry Calculation Program. If no value, IAC tax amount should be zero.

Message	Data Element or PDS
Authorization Request/0100	DE 124 (Member-defined Data), Subfield 11 (IAC Tax Amount)
Financial Transaction Request/0200	DE 124 (Member-defined Data), Subfield 16 (IAC Tax Amount)
First Presentment/1240	PDS 1018

Attributes

Data Representation: n-12

Attributes	
Data Field	Contents of positions 174–185 (Dual Message System) Contents of positions 189–200 (Single Message System)
Justification:	Right-justified with leading zeros
Usage:	Required. If no value, it should contain zero
Values	
Amount is in Colombian pesos and carries two explicit decimals.	

Tax Amount Base

DE 124, subfield 3 (Tax Amount Base) is the purchase amount.

Message	Data Element or PDS
Authorization Request/0100	DE 124 (Member-defined Data), subfield 3 (Tax Amount Base)
Financial Transaction Request/0200	DE 124 (Member-defined Data), subfield 3 (Tax Amount Base)
First Presentment/1240	PDS 1003 (Tax Amount Base)

Attributes	
Data Representation:	n-12
Data Field	Contents of positions 32-43
Justification:	Right justified with leading zeros
Usage:	Required.

Example Values

Amount is in COP and carries two explicit decimals.

DE 4 (Amount Transaction) should be equal to the purchase amount (or tax base amount) and gratuity amount. If amount is zero for Vat Tax, IAC Tax, and Gratuity amounts, then DE 4 = Transaction Base amount.

Subfield 3—Tax Amount Base

DE 124, (Member-defined Data [Colombia Domestic Use Only]), subfield 3 (Tax Amount Base) defines the tax amount base for Colombia domestic activity.

Attributes

Data Representation:	n-12
Data Field:	Contents of positions 32–43
Justification:	Right-justified with leading zeros
Usage:	Required.
Values	
Amount is in Colombian pesos and carries an implied two position decimal.	

Retailer Data

DE 124, subfield 4 (Retailer Data) defines the local merchant ID for Colombia domestic activity.

Message	Data Element or PDS
Authorization Request/0100	DE 124 (Member-defined Data), Subfield 4 (Retailer Data)
Financial Transaction Request/0200	DE 124 (Member-defined Data), Subfield 4 (Retailer Data)
First Presentment/1240	PDS 1004 (Retailer Data)

This information also is present in the following messages.

Message	Data Element or PDS
Authorization Request/0100	DE 42 (Card Acceptor ID Code)
Financial Transaction Request/0200	DE 42 (Card Acceptor ID Code)
First Presentment/1240	DE 42 (Card Acceptor ID Code)

Attributes	
Data Representation:	ans-27
Data Field	Contents of positions 44–70
Justification:	Left-justified with trailing spaces
Usage:	Optional
Example Values	

Attributes

Each acquirer processor may elect to provide the merchant ID in their own format if required. Example to follow:

Unique merchant ID (44–53)

Spaces (54–62)

Terminal Group (63–66)

Retailer Region (67–70) (Código DANE del Municipio) only required on First Presentment/1240 messages. For online messages; these positions are blank.

Subfield 4—Retailer Data

DE 124, (Member-defined Data [Colombia Domestic Use Only]), subfield 4 (Retailer Data) defines the local merchant ID for Colombia domestic activity.

Attributes

Data Representation:	ans-27
Data Field:	Contents of positions 44–70
Justification:	Left-justified with trailing spaces
Usage:	Optional

Example Values

Each acquirer may elect to provide the merchant ID in their original format. Example to follow:

Unique merchant ID (44–53)

Spaces (54–62)

Terminal Group (63–66)

Retailer Region (67–70)

Terminal Acquirer Data

DE 124, subfield 5 (Terminal Acquirer Data) identifies information about the terminal owner.

Message	Data Element or PDS
Authorization Request/0100	DE 124 (Member-defined Data), Subfield 5 (Terminal Acquirer Data)
Financial Transaction Request/0200	DE 124 (Member-defined Data), Subfield 5 (Terminal Acquirer Data)

Message	Data Element or PDS
First Presentment/1240	PDS 1005 (Terminal Acquirer Data)

This information also is present in the following messages.

Message	Data Element or PDS
Authorization Request/0100	DE 41 (Card Acceptor Terminal Id)
Financial Transaction Request/0200	DE 41 (Card Acceptor Terminal Id)
First Presentment/1240	DE 41 (Card Acceptor Terminal Id)

Attributes	
Data Representation:	n-16
Data Field	Contents of positions 71–86
Justification:	Right-justified
Usage:	Optional

Example Values	
Example to follow:	
FIID (71-74)	
Logical Network (75-78)	
Constant Value (80-86)	

Subfield 5—Terminal Acquirer Data

DE 124, (Member-defined Data [Colombia Domestic Use Only]), subfield 5 (Terminal Acquirer Data) identifies information about the terminal owner for Colombia domestic activity.

Attributes	
Data Representation:	ans-16
Data Field:	Contents of positions 71–86
Justification:	Right-justified
Usage:	Optional
Example Values	

FIID (71–74)
Logical Network (75–78)
Constant Value = zeros

Acquirer Original Processing Codes

Usage: Optional, DE 124, subfield 6 (Original Processing Code) identifies information about the terminal owner.

Message	Data Element or PDS
Authorization Request/0100	DE 124 (Member-defined Data), subfield 6 (Original Processing Code)
Financial Transaction Request/0200	DE 124 (Member-defined Data), subfield 6 (Original Processing Code)
First Presentment/1240	PDS 1006 (Original Processing Code)

The following lists DE 124, subfield 6 example values with associated DE 3 (Processing Code), subfield 1 (Cardholder Transaction Type Code) value and related fields. These values are optional. Below is an example.

Code	DE 3, Subfield 1	Related Fields
15	00 (Purchase)	
35	00	Bill Payment/Top up data
38	00	Bill Payment/Top up data
46	00	

Attributes	
Data Representation:	n-6
Data Field	Contents of positions 87–92
Justification:	Right-justified
Usage:	Optional
Example Values	

Attributes

150000 = Public Utilities
350000 = Billing payment
380000 = Cellular Phone Top-up
460000 = Tax Payment
470000 = Tax Payment Refunds

NOTE: For transaction types other than those represented by these values, DE 124, subfield 6 could match DE 03.

Subfield 6—Acquirer Original Processing Code

DE 124, (Member-defined Data [Colombia Domestic Use Only]), subfield 6 (Original Processing Code) contains the original processing code for Colombia domestic activity.

Attributes

Data Representation:	n-6
Data Field:	Contents of positions 87–92
Justification:	Right-justified

Values

Bill Payment/Top Up Data

DE 124, subfield 7 (Bill Payment/Top Up Data) provides information related to bill payment and top up transactions.

Message	Data Element or PDS
Authorization Request/0100	DE 124 (Member-defined Data), Subfield 7 (Bill Payment/Top Up Data)
Financial Transaction Request/0200	DE 124 (Member-defined Data), Subfield 7 (Bill Payment/Top Up Data)
First Presentment/1240	PDS 1007 (Bill Payment/Top Up Data)

Attributes

Data Representation:	ans-36
Data Field	Contents of positions 93–128

Attributes	
Justification:	Left-justified with trailing spaces
Usage:	Optional
Example Values	
Service Code (93–96) = Number used to identify the provider company (for example: 0001= Bogota Power Light Company)	
Service Description (97–126) = Service provider Bill ID (for example: Invoice number, additional billing information)	
Originator Device (127) = Alphanumeric (for example, P)	
Filler (128) = space	

Subfield 7—Bill Payment/Top up Data

DE 124, (Member-defined Data [Colombia Domestic Use Only]), subfield 7 (Bill Payment/Top up Data) provides information related to bill payment for Colombia domestic activity.

Attributes	
Data Representation:	ans-36
Data Field:	Contents of positions 93–128
Justification:	Left-justified with trailing spaces
Values	
Service Code (93–96) = Number used to identify the provider company (for example: 0001 = Bogota Power Light Company)	
Service Description (97–126) = Service Provider Bill ID (for example: Invoice number, additional billing information)	
Originator Device (127) = Alphanumeric (for example, P)	
Filler (128) = space	

Local POS Data

DE 124, subfield 8 (Local POS Data) is present in card not present transactions such as, but not limited to, a web payment or recurring payment.

Message	Data Element or PDS
Authorization Request/0100	DE 124 (Member-defined Data), subfield 8 (Local POS Data)
Financial Transaction Request/0200	DE 124 (Member-defined Data), subfield 8 (Local POS Data)

Message	Data Element or PDS
First Presentment/1240	PDS 1008 (Local POS Data)

This information is also present in the following messages.

Message	Data Element or PDS
Authorization Request/0100	DE 61 (Point of Service (POS) Data), subfields <ul style="list-style-type: none"> Subfield 4 (POS Cardholder Presence), value 4 (Standing Order Recurring Transactions) Subfield 4 (POS Cardholder Presence), value 5 (Electronic order [home PC, Internet, mobile phone, PDA]) Subfield 7 (POS Cardholder Presence), value 4 (Preauthorized request)
Financial Transaction Request/0200	This information is also present in DE 61 (Point of Service (POS) Data), subfields: <ul style="list-style-type: none"> Subfield 4 (POS Cardholder Presence), value 4 (Standing Order Recurring Transactions) Subfield 4 (POS Cardholder Presence), value 5 (Electronic order [home PC, Internet, mobile phone, PDA]) Subfield 7 (POS Cardholder Presence), value 4 (Preauthorized request)
First Presentment/1240	DE 22 (Point of Service Data Code), Subfield 5 (Cardholder Present Data), values: <ul style="list-style-type: none"> 4 = Cardholder not present (standing order/recurring transactions) 5 = Cardholder not present (electronic order [PC, Internet, mobile phone, or PDA])

Attributes	
Data Representation:	n-1
Data Field	Contents of positions 129
Justification:	N/A
Usage:	Optional
Example Values	

Attributes

6 = Preauthorization/recurring payment

7 = Web payment, Electronic orders

Subfield 8—Local POS Data

DE 124, (Member-defined Data [Colombia Domestic Use Only]), subfield 8 (Local POS Data) present when transaction is a web payment or recurring payment. This field is optional.

Attributes

Data Representation: n-1

Data Field: Contents of positions 129

Justification: N/A

Usage: Optional

Example Values

6 = Preauthorization/recurring payment

7 = Web payment, Electronic orders

Local Response Codes

DE 124, subfield 9 (Local Response Codes) identifies unique response codes.

Issuers in Colombia will incorporate this information in their Authorization Request Response/0110 or Financial Transaction Request Response/0210 when the validation of Cardholder National ID in DE 112, subelement 11, position 3-13 provided in the Authorization Request/0100 or Financial Transaction Request/0200 does not match issuer expectation.

Message	Data Element or PDS
Authorization Request Response/0110	DE 124 (Member-defined Data), Subfield 9 (Local Response Codes)
Financial Transaction Request Response/0210	DE 124 (Member-defined Data), Subfield 9 (Local Response Codes)

Attributes

Data Representation: ans-2

Attributes	
Data Field	Contents of positions 130-131
Justification:	Left-justified with trailing spaces
Usage:	Optional
Example Values	
M2 = Invalid national customer identifier	

Subfield 9—Local Response Codes

DE 124, (Member-defined Data [Colombia Domestic Use Only]), subfield 9 (Local Response Codes) identifies unique response codes for Colombia domestic activity.

Attributes	
Data Representation:	ans-2
Data Field:	Contents of positions 130–131
Justification:	Left-justified with trailing spaces
Usage:	Optional
Example Values	
M2 = Invalid national customer identifier	

Original Transaction Data

DE 124, subfield 10 (Original Transaction Data) is present for reversal messages to help uniquely identify the original message.

Message	Data Element or PDS
Authorization Reversal Advice/0420	DE 124 (Member-defined Data), Subfield 10 (Original Transaction Data)
Reversal Request/0400	DE 124 (Member-defined Data), Subfield 10 (Original Transaction Data)
First Presentment/1240	PDS 1010 (Original Transaction Data)

This information is also present in the following messages.

Message	Data Element or PDS
Authorization Request/0100	DE 90 (Original Data Elements)
Financial Transaction Request/0200	DE 90 (Original Data Elements)

Attributes	
Data Representation:	ans-42
Data Field	Contents of positions 132-173
Justification:	Left-justified with trailing spaces
Usage:	Optional

Example Values
Original message type (132–135) = 0100 or 0200
Sequence number (136–147) =
Original date of the transaction (148–151) = MMDD
Original time of the transaction (152–157) = HHMMSS
Capture date of original transaction (158–161) = YYMMDD
Filler (162–173) = zeros

Subfield 10—Original Transaction Data

DE 124, (Member-defined Data [Colombia Domestic Use Only]), subfield 10 (Original Transaction Data) is present for reversal messages to help uniquely identify the original message.

Attributes	
Data Representation:	ans-42
Data Field:	Contents of positions 132–173
Justification:	Left-justified with trailing spaces
Usage:	Optional

Example Values

Original Message Type (132–135) = 0100 or 0200
Sequence Number (136–147)
Original Transaction Date (148–151) = MMDD
Original Transaction Time (152–157) = HHMMSS
Capture Date (158–161) = MMDD
Filler (162–173) = all zeros

Payment Indicator

DE 124, subfield 11 (Payment Indicator) contains the payment indicator.

Message	Data Element or PDS
Financial Transaction Request/0200	DE 124 (Member-defined Data), Subfield 11 (Payment Indicator)
Attributes	
Data Representation:	ans-1
Data Field	Contents of positions 174–174
Justification:	N/A
Usage:	Optional
Example Values	
0 = Cash Payment	
1 = Check Payment	

Subfield 11—Payment Indicator

DE 124, subfield 11 (Payment Indicator) contains the payment indicator for Colombia domestic activity.

Attributes	
Data Representation:	ans-1
Data Field:	Contents of position 174
Justification:	N/A

Attributes	
Usage:	Optional
Example Values	
0 = Cash Payment	
1 = Check Payment	

Interchange Code

DE 124, subfield 12 (Interchange Code) contains the interchange code. This subfield is conditional if Mastercard does not calculate the interchange amount.

This information is useful for issuer validation of the interchange amount calculation. In chargebacks, this information is expected to be returned and equal to the value provided in the corresponding original message.

Message	Data Element or PDS
Financial Transaction Request/0200	DE 124 (Member-defined Data), Subfield 12 (Interchange Code)
First Presentment/1240	PDS 1013 (Interchange Code)

Attributes	
Data Representation:	ans-1
Data Field	Contents of positions 175-175
Justification:	N/A
Usage:	Optional
Values	
C = Combined Fixed/Percentage Value	
F = Fixed Value	
P = Percentage Value	

Subfield 12—Interchange Code

DE 124, subfield 12 (Interchange Code) contains the interchange code for Colombia domestic activity.

Attributes	
Data Representation:	ans-1
Data Field:	Contents of position 175
Justification:	N/A
Usage:	Optional
Example Values	
C = Combined Fixed/Percentage Value	
F = Fixed Value	
P = Percentage Value	

Interchange Fixed Amount

DE 124, subfield 13 (Interchange Fixed Amount) contains the interchange fixed amount. This subfield is Conditional if Mastercard does not calculate the interchange amount

This information is expected to support issuer validation of the interchange amount calculation. In Chargeback/1442 messages, this PDS is expected to be returned and equal to the value provided in the corresponding Presentment/1240 message.

Message	Data Element or PDS
Financial Transaction Request/0200	DE 124 (Member-defined Data), Subfield 13 (Interchange Fixed Amount)
First Presentment/1240	PDS 1014 (Interchange Fixed Amount)

Attributes	
Data Representation:	n-5
Data Field	Contents of positions 176-180
Justification:	Right-justified with leading zeros
Usage:	Optional
Example Values	

Attributes

Decimal definitions, implicit of two positions without a decimal sign.

Subfield 13—Interchange Fixed Amount

DE 124, subfield 13 (Interchange Fixed Amount) contains the fixed amount of interchange applied to the transactions for Colombia domestic activity.

Attributes

Data Representation:	n-5
Data Field:	Contents of positions 176–180
Justification:	Right justified with leading zeros
Usage:	Optional

Example Values

Amount is in Colombian pesos and carries an implied two position decimal.

Interchange Percent

DE 124, subfield 14 (Interchange Percent) contains the Interchange Percentage. This subfield is conditional if Mastercard does not calculate the interchange amount.

This information is useful to support issuer validation of the interchange amount calculation. In Chargeback/1442 messages, this PDS is returned and remains equal to the value provided in the corresponding Presentment/1240 message.

Message	Data Element or PDS
Financial Transaction Request/0200	DE 124 (Member-defined Data), Subfield 14 (Interchange Percentage)
First Presentment/1240	PDS 1015 (Percentage)

Attributes

Data Representation:	n-5
Data Field	Contents of positions 181-185
Justification:	Right justified with leading zeros
Usage:	Optional

Attributes

Example Values

Two implicit decimals with no separation sign.

Subfield 14—Interchange Percentage

DE 124, subfield 14 (Interchange Percentage) contains the interchange percentage applied to the transactions for Colombia domestic activity.

Attributes

Data Representation: n-5

Data Field: Contents of positions 181–185

Justification: Right justified with leading zeros

Example Values

Two implied decimals with no separation sign.

Local Interchange Group

DE 124, subfield 15 (Local Interchange Group) contains the local interchange grouping. This subfield is conditional if Mastercard does not calculate the interchange amount.

Message	Data Element or PDS
Financial Transaction Request/0200	DE 124 (Member-defined Data), Subfield 15 (Local Interchange Group)
First Presentment/1240	PDS 1016 (Local Interchange Group)

Attributes

Data Representation: ans-3

Data Field: Contents of positions 186–188

Justification: Left-justified with trailing spaces

Usage: Optional

Example Values

Attributes

This field is a market defined sub-grouping of merchant category codes. This field is used in report IP729110 to support customer's reconciliation processes.

Subfield 15—Local Interchange Group

DE 124, subfield 15 (Local Interchange Group) contains the local interchange grouping (MCC) for Colombia domestic activity.

Attributes

Data Representation:	ans-3
Data Field:	Contents of positions 186–188
Justification:	Left-justified with trailing spaces

Values

This field is a market defined sub-grouping of merchant category codes.

Reference Data

PDS 1017, (Reference Data) contains the original local Acquirer Reference Definition (ARD) number associated with the transaction. This subfield is optional.

Message	Data Element or PDS
First Presentment/1240	PDS 1017 (Reference Data)

Attributes

Data Representation:	an-23
Data Field	Contents of positions 1-23
Justification:	Left justified
Usage:	Optional

Example Values

Original local acquirer reference definition number is associated with the transaction. This value should be supplied in all subsequent cycles for the same transaction.

Issuer Promotional Reimbursement

PDS 1019 (Issuer Promotional Reimbursement) contains the reimbursement to the consumer.

Message	Data Element or PDS
First Presentment/1240	PDS 1019 (Issuer Reimbursement amount Data)

Attributes	
Data Representation:	an-23
Data Field:	Contents of Positions 1-23
Justification:	Left justified
Usage:	Optional
Example Values	
Issuer specifies if this data/amount is to be provided by the merchant/acquirer.	

Chapter 4 Reconciliation, Settlement, and Chargeback Services

This section describes reconciliation, settlement, and chargeback processing for Colombia domestic transactions.

Reconciliation.....	49
Settlement Reconciliation Reporting (IP729010).....	49
Settlement Support.....	51
Chargeback Handling.....	51

Reconciliation

This section describes various aspects of reconciliation of Mastercard Colombia domestic processing transactions.

Dual Message System Report

The Settlement Reconciliation Reporting (IP729010) supports customer reconciliation processes. It is generated at each clearing cycle, and issued, even if the customer does not present any transactional activity on that particular clearing cycle. Customers can request access to this report when setting up their configuration through their Customer Implementation Services representative.

Report IP729010 is available in .txt or .xml format delivered through existing bulk type T140. This report is not available on Mastercard Connect™.

Single Message System Report

Single message customers can use the existing Daily Control Report (SWCHD363) for reconciliation support as described in the Reports section of the *Single Message System Settlement and Reports* manual.

Settlement Reconciliation Reporting (IP729010)

IP729010				MASTERCARD WORLDWIDE			RUN DATE : 2012-12-10 (G)		
MEMBER ID: 9999999999 (A)				CLEARING SYSTEM			RUN TIME : 99.99.99 (H)		
SETTLE SERVICE: XXXXXXXXXX (B)				INTERCHANGE SETTLEMENT REPORT			PAGE NO : 99999999 (I)		
SETTLE CURRENCY: 999 - XXX (C)									
SETTLE DATE: 99/99/9999 (D)									
SETTLE TYPE: XXXXXXXXXXXXXXXXXXXX (E)									
FILE ID: 999/999999/9999999999/99999 (F)									

Field	Start	End	Length	Format
Distribution Key	1	34	34	Group
End Point	1	7	7	Alpha
Member ID	8	18	11	Numeric
Distribution ID	19	34	16	Alpha
Distribution Data	35	233	199	Group
Member ID	35	45	11	Numeric
Settle Service ID	46	55	10	Alpha
Settle Currency	56	58	3	Alpha
Settle Date	59	66	8	Numeric
Settle Type	67	67	1	Alpha
File ID	68	92	25	Group
IPM File Type	68	70	3	Alpha
IPM file reference date	71	76	6	Alpha

Field	Start	End	Length	Format
IPM file process ID	77	87	11	Alpha
IPM file sequence number	88	92	5	Alpha
MTI/Function	93	99	7	Alpha
Process Code	100	101	2	Alpha
Reversal Indicator	101	102	1	Alpha
Interchange fee MCC group (PDS 1016)	103	104	2	Alpha
Accumulation Fields	105	250	146	Group
Counts	105	115	11	Numeric
Transaction Base Amount DR	116	130	15	Numeric
Transaction Base Amount CR	131	145	15	Numeric
Transaction Base Amount Net	146	160	15	Numeric
Transaction Base DR/CR Indic.	161	162	2	Alpha
Interchange Fee Amount DR	163	177	15	Numeric
Interchange Fee Amount CR	178	192	15	Numeric
Interchange Fee Amount Net	193	207	15	Numeric
Interchange Fee DR/CR Indic.	208	209	2	Alpha
Settlement Amount DR	210	224	15	Numeric
Settlement Amount CR	225	239	15	Numeric
Settlement Amount Net	240	254	15	Numeric
Settlement Amount DR/CR Indic.	255	256	2	Alpha

Settlement Support

Until further notice, Mastercard Colombia domestic transactions processed through the Mastercard Network are settled through Redeban Multicolor S.A. (RBM).

Chargeback Handling

Mastercard chargeback processing rules and standards apply for any acquirer or issuer processing through the Mastercard Network.

For more information about chargeback processing, refer to the *Chargeback Guide*.

Chapter 5 Other Supporting Services and Implementation Process

This section describes the implementation process for customers who want to participate in Colombia domestic transaction processing.

Other Supporting Services.....	53
Connectivity and Capacity.....	53
Test Cases.....	54

Other Supporting Services

Non-Mastercard services provided.

ACIERTA Program

For issuers and acquirers who have an agreement among themselves to participate in the ACIERTA program, Mastercard will support its participants. Mastercard only supports the ACIERTA program, and will not be responsible for any ACIERTA transactions approved by the acquirer.

If a transaction is declined by the participating issuer with Reason Code 51 in DE 39, insufficient funds or over credit limit, then it is the participating acquirer's responsibility to review the cardholder's credit score in the Colombian credit score data base.

If the cardholder's score is above a certain range, agreed upon the issuer and the acquirer, then the acquirer approves the transaction. The acquirer sends an Authorization Advice/0120—Acquirer-generated message to notify the issuer that the ACQ has approved the transaction on behalf of the issuer.

The issuer sends a 0130—Issuer-generated message responding to the acquirer generated 0120 message.

The Authorization Advice/0120—Acquirer-Generated message includes DE38 with a value of AC in front of 4 additional alphanumeric characters. Values DE 38 must be left-justified, a length of 6 characters, and contain the letters AC in front of 4 additional alphanumeric characters with no space or special characters.

Values

DE 38 must be left-justified, a length of 6 characters, and contain the letters AC in front of 4 additional alphanumeric characters with no space or special characters.

Connectivity and Capacity

The scope of each project will guide this phase.

- Customers converting to CoDS
- How many BINS will be implemented
- On behalf services that will be provided
- Projected transactional activity per message type

Each new acquiring bank or processors are required to provide transaction estimates in order to perform capacity planning exercise. As a result, Mastercard can then recommend the best solution for the business projections and the time frame to implementation.

Test Cases

Mastercard strongly recommends customer testing.

These tests will assess the appropriate usage of the Colombia domestic processing specific message information in diverse business situations. Test case scenarios are documented separately and provided by the Customer Implementation Team.

Notices

Following are policies pertaining to proprietary rights, trademarks, translations, and details about the availability of additional information online.

Proprietary Rights

The information contained in this document is proprietary and confidential to Mastercard International Incorporated, one or more of its affiliated entities (collectively “Mastercard”), or both.

This material may not be duplicated, published, or disclosed, in whole or in part, without the prior written permission of Mastercard.

Trademarks

Trademark notices and symbols used in this document reflect the registration status of Mastercard trademarks in the United States. Please consult with the Global Customer Service team or the Mastercard Law Department for the registration status of particular product, program, or service names outside the United States.

All third-party product and service names are trademarks or registered trademarks of their respective owners.

Disclaimer

Mastercard makes no representations or warranties of any kind, express or implied, with respect to the contents of this document. Without limitation, Mastercard specifically disclaims all representations and warranties with respect to this document and any intellectual property rights subsisting therein or any part thereof, including but not limited to any and all implied warranties of title, non-infringement, or suitability for any purpose (whether or not Mastercard has been advised, has reason to know, or is otherwise in fact aware of any information) or achievement of any particular result. Without limitation, Mastercard specifically disclaims all representations and warranties that any practice or implementation of this document will not infringe any third party patents, copyrights, trade secrets or other rights.

Translation

A translation of any Mastercard manual, bulletin, release, or other Mastercard document into a language other than English is intended solely as a convenience to Mastercard customers. Mastercard provides any translated document to its customers “AS IS” and makes no representations or warranties of any kind with respect to the translated document, including, but not limited to, its accuracy or reliability. In no event shall Mastercard be liable for any damages resulting from reliance on any translated document. The English version of any Mastercard document will take precedence over any translated version in any legal proceeding.

Information Available Online

Mastercard provides details about the standards used for this document—including times expressed, language use, and contact information—on the Publications Support page available on Mastercard Connect™. Go to Publications [Support](#) for centralized information.