



BASE24[®]

External Message Manual

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ACI Worldwide Inc.

Preface

This manual contains specifications for the BASE24 external message. The BASE24 external message is the message BASE24 products use for communicating with their host processors.

BASE24 products support communications with hosts using the external message from the current software release or the external message from one release back. The intent is to allow installations to upgrade to new software releases, while allowing their hosts to continue communicating with BASE24 products using the message formats from the old release. In this way, hosts can be upgraded to the new release external messages gradually.

The newest BASE24 software releases are implementing an external message based on the International Organization for Standardization (ISO) 8583:1987 standard, where previous releases supported an external message based on the American National Standards Institute (ANSI) X9.2:1980 standard. The message specifications in this manual are applicable to the ISO-based external message only.

Audience

This manual is a reference source for persons responsible for the message interface between a host and BASE24 products. It includes a general overview of the message, explanations of the external message types used by BASE24 products for interacting with host processors, a set of message defaults for each BASE24 product using the external message, and a description of each of the data elements contained in the message.

Prerequisites

The structure and content of the BASE24 external message is patterned after the standard external message developed by ISO, which is described in the ISO 8583:1987 standard, *Bank Card Originated Messages—Interchange Message Specifications—Content for Financial Transactions*.

Because of the similarity between the BASE24 external message and the ISO standard, familiarity with the above document, commonly referred to as “ISO 8583,” is recommended. There are several differences between the BASE24 external message and the ISO standard that may be of interest to readers familiar with the ISO standards. These differences are described at the end of section 1.

Additional Documentation

The BASE24 documentation set is arranged so that each BASE24 manual presents a topic or group of related topics in detail. When one BASE24 manual presents a topic that has already been covered in detail in another BASE24 manual, the topic is summarized and the reader is directed to the other manual for additional information. Information has been arranged in this manner to be more efficient for readers that do not need the additional detail and at the same time provide the source for readers that require the additional information.

This manual contains references to the following BASE24 publications:

- The ***BASE24 Base Files Maintenance Manual*** documents BASE24 data entry screens for the External Message File (EMF), Host Configuration File (HCF), and Token File (TKN). These files are used to configure the messages described in this manual.
- The ***BASE24-atm Transaction Processing Manual*** documents the BASE24-atm Standard Internal Message (STM).
- The ***BASE24-pos Transaction Processing Manual*** documents the BASE24-pos Standard Internal Message (PSTM).
- The ***BASE24-teller Transaction Processing Manual*** documents the BASE24-teller Standard Internal Message Header (TSTMH).
- The ***BASE24 Remote Banking Transaction Processing Manual*** documents the BASE24-telebanking Standard Internal Message (BSTM) and Internal Transaction Data (ITD).
- The ***BASE24 ISO Host Interface Manual*** documents configuration and processing for the ISO Host Interface process.
- The ***BASE24 Remote Banking Standard Interface Support Manual*** documents the International Organization for Standardization (ISO) message that is exchanged between BASE24 Remote Banking and an RBSI-compliant device.
- The ***BASE24 BIC ISO Standards Manual*** documents the ISO-based external message as it is used by the BIC ISO Interchange Interface process.

- The ***BASE24 Tokens Manual*** documents message tokens and their use.
- The ***BASE24 Logical Network Configuration Manual*** contains additional information regarding BASE24 assigns and params in the Logical Network Configuration File (LCONF).
- The ***BASE24 Transaction Security Manual*** and ***BASE24 Integrated Server Transaction Security Manual*** document message authentication and the BASE24 implementation of the Cryptographic Service Message (CSM) used for key exchanges. The CSM is carried in the BASE24 External Message.
- The ***BASE24-pos NCR NDP Device Support Manual*** is an informal document provided with the BASE24-pos NCR NDP Device Handler software.

In addition to the BASE24 publications, this manual contains references to the following International Organization for Standardization (ISO) publications:

- The ISO 8583:1993 standard, ***Financial Transaction Card Originated Messages—Interchange Message Specifications***, contains the codes used in messages exchanged between BASE24 and an RBSI-compliant device.
- The ISO 8583:1987 standard, ***Bank Card Originated Messages—Interchange Message Specifications—Content for Financial Transactions***, contains the codes used in the BASE24-telebanking ISO Host Interface process external message.
- The ANSI X9.17:1985 standard, ***Financial Institution Key Management (Wholesale)***, describes the Cryptographic Service Message (CSM) used in dynamic key management.
- The ISO 7813 standard, ***Identification Cards—Financial Transaction Cards***, describes the standard ISO requirements for Track 1 and Track 2 data.
- The ISO 4909 standard, ***Magnetic Stripe Data Content for Track 3***, describes the standard ISO requirements for Track 3 data.
- The ISO 4217:1995 standard, ***Codes for the Representation of Currencies and Funds*** describes ISO currency codes.

Software

This manual documents standard processing as of its publication date. Software that is not current and custom software modifications (CSMs) may result in processing that differs from the material presented in this manual. The customer is responsible for identifying and noting these changes.

Manual Summary

The following is a summary of the contents of this manual.

“Conventions Used in This Manual” follows this preface and describes notation and documentation conventions necessary to understand the information in the manual.

Section 1, “Introduction,” introduces the reader to the BASE24 external message. It includes an overview of message components and structure, the handling of rejected messages, and how the BASE24 external message differs from the ISO standard.

Section 2, “BASE24 External Message Types,” describes the various BASE24 external message types.

Section 3, “External Message Defaults,” documents the BASE24 external message defaults. These defaults are divided by BASE24 product, preceded by the generic BASE24 network management message defaults used by all products.

Section 4, “BASE24 External Message Data Elements,” explains the structures used in describing the BASE24 external message data elements.

Section 5, “Data Elements 1 Through 64,” contains descriptions for data elements 1 through 64 of the BASE24 external message.

Section 6, “Data Elements 65 Through 128,” contains descriptions for data elements 65 through 128 of the BASE24 external message.

Appendix A, “BASE24-atm ISO Conversion Tables,” contains conversion tables for BASE24-atm processing codes, response codes, reversal codes, and adjustment codes that must be converted to and from ISO standard codes by the BASE24-atm ISO Host Interface process.

Appendix B, “BASE24-from host maintenance ISO Conversion Tables,” contains a conversion table for the BASE24-from host maintenance response codes that must be converted to and from ISO standard codes by the From Host Maintenance or ISO Host Interface process.

Appendix C, “BASE24-pos ISO Conversion Tables,” contains conversion tables for BASE24-pos processing codes, response codes, reversal codes, and adjustment codes that must be converted to and from ISO standard codes by the BASE24-pos ISO Host Interface process.

Appendix D, “BASE24-telebanking ISO Conversion Tables,” contains conversion tables for BASE24-telebanking processing codes, response codes, reversal codes, and point of service codes that must be converted to and from ISO standard codes by the BASE24-telebanking ISO Host Interface process. The BASE24-telebanking ISO Host Interface process supports the BASE24-telebanking and BASE24-billpay products.

Appendix E, “BASE24-teller ISO Conversion Tables,” contains conversion tables for BASE24-teller processing codes, response codes, and reversal codes that must be converted to and from ISO standard codes by the BASE24-teller ISO Host Interface process.

Appendix F, “Previous Release ISO Messages,” contains descriptions of data elements where the structure for the previous release format is different from the current release format.

Readers can use the index by data name to locate information about a particular field from an internal message or the Internal Transaction Data (ITD).

Publication Identification

Three entries appearing at the bottom of each page uniquely identify this BASE24 publication. The publication number (for example, BA-DH011-02 for the ***BASE24 External Message Manual***) appears on every page to assist readers in identifying the manual from which a page of information was printed. The publication date (for example, 11/2003 for November, 2003) indicates the issue of the manual. The software release information (for example, R6.0v4 for release 6.0, version 4) specifies the software that the manual describes. This information matches the document information on the copyright page of the manual.

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Conventions Used in This Manual

This section explains how data elements and required blank spaces in field values are documented in this manual.

Documentation Template

The data elements used in the BASE24 external message are described in detail in sections 5 and 6. A standard format has been used for describing these data elements. The standard format is described below.

Note: There may be more than one description for a single data element position in those cases where different BASE24 products define the same private use data element for different purposes.

Format: States the attributes for the data element. The values used to represent the attributes are based on the ISO 8583 standards and are shown below:

A = Alphabetic characters
N = Numeric characters
S = Special characters
AN = Alphabetic and numeric characters
AS = Alphabetic and special characters
NS = Numeric and special characters
ANS = Alphabetic, numeric, and special characters

For fixed-length fields, the above characters are followed by the number of characters in the field (for example, N 10 indicates that the field is a fixed-length, 10-position, numeric field).

For variable-length fields, the above characters are followed by two dots and the maximum number of characters that can be carried in the field (for example, A ..21 indicates that the field is a variable-length, alphabetic field, that can be from zero to 21 characters in length).

X+ is used with some amounts to indicate that they must be preceded by a minus sign (–) or the value C if the amount is a credit or a plus sign (+) or the value D if the amount is a debit. The exact values used are described in individual data element descriptions. Note that this adds one to the given length of the field.

Date and time formats are shown using the following values:

YY or YYYY	=	Year
MM	=	Month
DD	=	Day
HH	=	Hour
MM	=	Minute
SS	=	Second
hh	=	Hundredths of a second
mmmmmm	=	Microseconds (millionths of a second)

The phrase, “includes an *n*-position field length indicator,” indicates that the documented length and contents of the data element include a field length indicator. When this phrase is present, the documentation has already taken into account, and includes, the field length indicator required by ISO. Users need not allow for another field length indicator preceding the data element.

Used by: States the BASE24 products that use the data element. The phrase, “Not used by BASE24,” indicates that the data element is not used by any of the BASE24 products.

The above fields are followed by a description of how the data element is used. General information concerning the data element, which is the same for all BASE24 products, is presented first. Information that varies by BASE24 product is presented, by product, following the general information.

Required Blank Spaces

Throughout this manual when discussing the impact of required blanks or spaces in entered field data, the *b* symbol is used to denote a required blank character or space.

Section 1

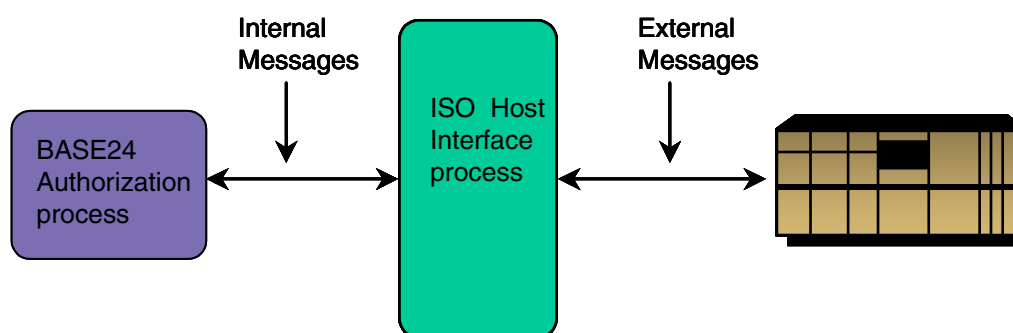
Introduction

This section provides an introduction to the BASE24 external message. It includes an overview of message components and structure, the handling of rejected messages, and how the BASE24 external message differs from the ISO 8583:1987 standard.

The BASE24 External Message

The BASE24 external message is based on the standard external message developed by the International Organization for Standardization (ISO). It is a variable-length, variable-content message that can be configured differently, based on the type of message being sent.

The BASE24 ISO Host Interface processes translate messages between an internal message format used by BASE24 processes and an external format recognizable to BASE24 hosts. Refer to product-specific BASE24 transaction processing manuals for the internal message format used by each BASE24 product. The BASE24 ISO Host Interface processes create and interpret external messages according to the specifications in this manual. The BASE24 external message allows incoming and outgoing messages to be configured individually by a host, depending on the information the host chooses to send and receive. The following graphic illustrates the role of the ISO Host Interface process.

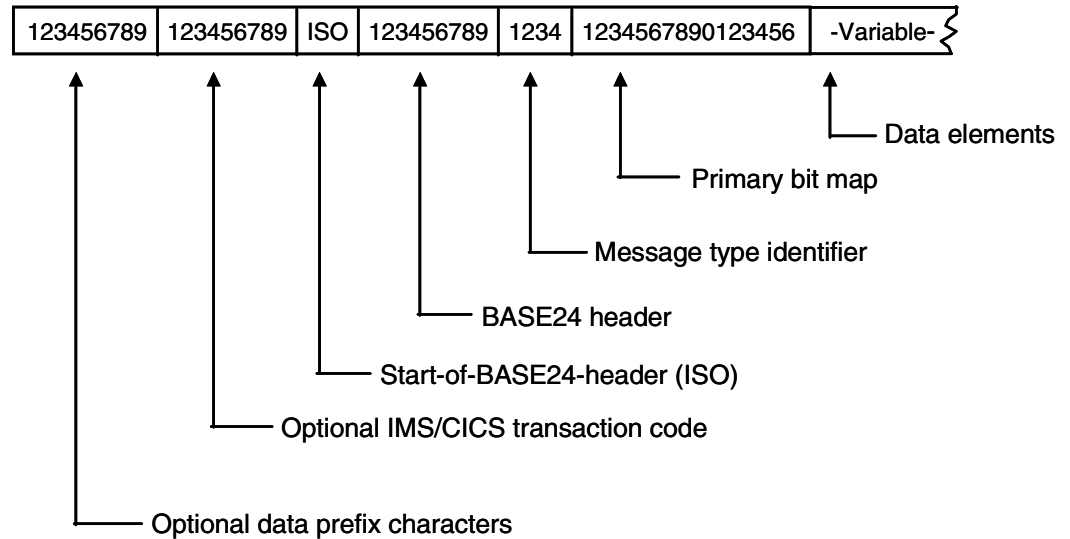


Throughout this manual, *incoming* refers to messages being received by BASE24 and *outgoing* refers to messages being sent by BASE24.

Note: The BIC ISO Interchange Interface process also uses the ISO-based external message. For information on how the BIC ISO Interface process uses the ISO-based message, refer to the *BASE24 BIC ISO Standards Manual*.

External Message Components and Structure

The BASE24 external message is made up of the following elements, structured as shown below. Some of these elements are mandatory, others are optional. Each is discussed in depth on the following pages. Note that the ISO Host Interface process adds an end-of-text (ETX) character to the end of every request message sent to a host, regardless of the protocol being used.



BASE24 External Message Components		
Component	Length	Required
Data prefix characters	0–9 bytes	No
IMS/CICS transaction codes	0–9 bytes	No
Start-of-BASE24-header (ISO literal)	3 bytes	Yes
BASE24 header	9 bytes	Yes
Message type identifier	4 bytes	Yes
Primary bit map	16 bytes	Yes
Data elements	variable length	Not Applicable

Data Prefix Characters

BASE24 products allow hosts to define certain characters they want included in front of the messages they receive from BASE24. These additional characters, called data prefix characters, are optional and are included in the BASE24 external message only if they are specified for the Data Processing Center (DPC) in the Host Configuration File (HCF).

A host can specify up to nine characters to precede its messages. Each time the ISO Host Interface process creates an external message to a DPC, it checks the HCF for data prefix characters. If the HCF contains data prefix characters for the DPC, the ISO Host Interface process places these characters at the front of the message.

Because BASE24 ISO Host Interface processes do not support transparent data communications, protocol characters must not be used as data prefix characters. For more information on adding data prefix characters to the HCF, see the *BASE24 ISO Host Interface Manual* or the *BASE24 Base Files Maintenance Manual*.

IMS/CICS Transaction Codes

For IMS or CICS hosts that use different transaction codes than are used by BASE24 products, BASE24 ISO Host Interface processes allow for inclusion of transaction code equivalents in the front material of its external messages.

These IMS or CICS transaction codes can be specified at the message-level in the External Message File (EMF), which allows users to enter up to nine characters for each transaction code supported by BASE24. For example, the EMF could specify CICS and IMS transaction code values similar to those in the following table:

Transaction	BASE24	CICS	IMS
Withdrawal from checking	100100	W001	W0000001
Withdrawal from savings	101100	W002	W0000002
Withdrawal from credit card	103100	W003	W0000002
Deposit to checking	200001	D001	D0000001

Transaction	BASE24	CICS	IMS
Deposit to savings	200011	D002	D0000002
etc. ...			

Note: The values in the table are examples only; the actual IMS or CICS transaction codes depend on the host system. The host programming staff should provide any IMS or CICS codes that need to be added to the EMF.

When the ISO Host Interface process creates an external message, it checks the EMF to determine whether an equivalent is specified for the transaction code of the message being sent. If an equivalent is specified, the ISO Host Interface process adds that transaction code equivalent to the front material of the message.

ISO Literal/Start-of-BASE24-Header Indicator

BASE24 uses, and requires, the literal ISO as its start-of-BASE24-header indicator for external messages. These three characters signal the start of the BASE24 header. For outgoing messages, they are always present; for incoming messages, they are always required.

For incoming messages, the ISO Host Interface process strips off any characters up to and including this start-of-BASE24-header indicator and discards them.

BASE24 External Message Header

The BASE24 external message header is required for all messages. It must immediately follow the ISO start-of-BASE24 header indicator. The external message header is nine positions in length and contains the following fields.

Position	Length	Description
1–2	2	Product Indicator Indicates the BASE24 product with which the message is associated. Valid values are as follows: 00 = Base (network management messages) 01 = BASE24-atm 02 = BASE24-pos 03 = BASE24-teller 08 = BASE24-from host maintenance 14 = BASE24-telebanking* * The BASE24-billpay product uses BASE24-telebanking messages; therefore, the value 14 identifies messages for both products.
3–4	2	Release Number Indicates the release of the BASE24 product with which this message is associated. Many BASE24 products support both current and previous release message formats. This field has an implied decimal point between the two numeric characters. The value for this field depends on the product and message format being used. The message format is specified in the RELEASE INDICATOR field on the product-specific Host Configuration File (HCF) screen. The following table shows the product, HCF screen number, RELEASE INDICATOR field setting, and the resulting value for this field.

Product	Screen Number	Field Setting	Valid Value
BASE24*	1	01	60
		02	50

Product	Screen Number	Field Setting	Valid Value
BASE24-atm	5	01	60
		02	50
BASE24-from host maintenance	N/A [†]	01	60
		02	50
BASE24-pos	7	01	60
		02	50
BASE24-teller	10	01	60
		02	50
BASE24-telebanking	22	01	60
		02	11

* This field affects only Network Management messages (message type identifier is set to 0800 or 0810).

Position	Length	Description
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[†] Not applicable. For BASE24-from host maintenance messages, the message format is specified by the FHM-REL-IND param in the Logical Network Configuration File (LCONF). The last two columns in the table reflect the values for that param and the resulting release numbers.

For more information on previous release ISO message formats, see appendix F.

Position	Length	Description
5-7	3	<p>Status</p> <p>Indicates whether there was a problem with the interpretation of the message.</p> <p>If the message was rejected because of a security failure, this field indicates the reason. Valid values are as follows:</p> <p>196 = Key synchronization error 197 = Invalid MAC error 198 = Security operation failed 199 = Security device failure</p> <p>If the message was rejected because of bad data in the message, the ISO Host Interface process loads the bit map element number of the offending data element into this field and returns the message to the host.</p>
8	1	<p>Originator Code</p> <p>Indicates the network entity that introduced the transaction to BASE24. Valid values are as follows:</p> <p>0 = Undetermined 1 = Device controlled by a BASE24 process 2 = Device Handler process 3 = Authorization process 4 = ISO Host Interface process 5 = Host 6 = Interchange Interface process or remote banking standard unit interface process 7 = Interchange or remote banking endpoint device 8 = Scheduled Transaction Initiator process 9 = XPNET Billpay Server process</p>

Position	Length	Description
9	1	Responder Code Indicates the network entity that created the response. Valid values are as follows: 0 = Undetermined 1 = Device controlled by a BASE24 process 2 = Device Handler process 3 = Authorization process 4 = ISO Host Interface process 5 = Host 6 = Interchange Interface process or remote banking standard unit interface process 7 = Interchange or remote banking endpoint device 8 = From Host Maintenance process 9 = XPNET Billpay Server process

Message Type Identifier

The message type identifier is a four-digit code identifying the general function of the message. It is required in all messages. The external message types supported by BASE24 products are described in section 2.

Primary Bit Map

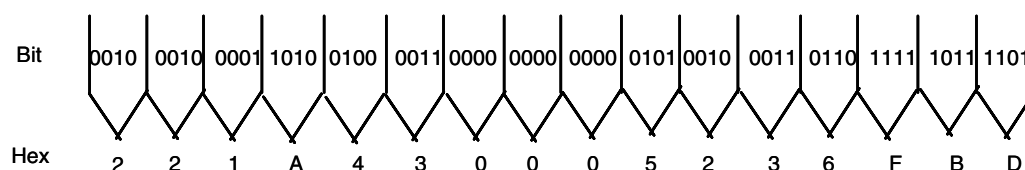
The primary bit map is a 16-position field required in all messages. It represents 64 bits of data used to identify the presence (denoted by 1 or bit on) or absence (denoted by 0 or bit off) of the first 64 data elements in the message.

Sixty-four bits are converted to and from 16 bytes of display data using hexadecimal (hex) equivalents. It is the hexadecimal equivalents that are carried in the bit map of the BASE24 external message.

To convert 64 bits to 16 bytes, the 64 bits are first divided into 16 groups of four. Then, each group of four bits is assigned a hexadecimal equivalent according to the following table.

Conversion Table			
Bit Value	Hex Value	Bit Value	Hex Value
0000	0	1000	8
0001	1	1001	9
0010	2	1010	A
0011	3	1011	B
0100	4	1100	C
0101	5	1101	D
0110	6	1110	E
0111	7	1111	F

The following is an illustration of how 64 bits are converted to 16 bytes for placement in the BASE24 external message. Bits are numbered from left to right, starting with 1.



In the example, the bit map would contain 221A430005236FBD.

There are two bit maps used in the BASE24 external message: the primary bit map and the secondary bit map. The primary bit map controls the presence or absence of data elements 1 through 64. The secondary bit map controls the presence or absence of data elements 65 through 128. The primary bit map precedes the data elements in a message. The secondary bit map is itself a data element (P-1) and its existence is controlled by the primary bit map. When present, it immediately follows the primary bit map.

Data Elements

The BASE24 external message allows for the transmission of all 128 data elements that are a part of the ISO 8583:1987 standard. Not all of these data elements are used for processing by BASE24, however. In fact, many times only a small number are required.

A primary advantage of the BASE24 external message is that a data element need not be included in the external message if it is not needed for processing. Hosts are given the option of configuring the data elements in their messages—within the bounds of BASE24 and ISO processing requirements—such that only those elements needed are included.

BASE24 has a standard set of defaults that it uses for determining which of the 128 data elements are to be included in each external message. These defaults are established to provide BASE24 with the standard data elements it needs for processing transactions.

These defaults can be overridden by a host to include or exclude other data elements in a message. The EMF allows a host to alter the combinations of data elements that are included in its messages.

Altering the EMF should be done with the utmost care, since an incorrect setting could eliminate a data element needed for processing. Sections 5 and 6 describe each data element individually, indicating its function and format and whether it is used by BASE24 for processing. Before eliminating any default data element from a message, a host should check to determine whether it is required by BASE24 for processing.

Rejected Messages

If the BASE24 ISO Host Interface process receives an external message that it cannot process or reformat for internal use (because of bad data or a security-related failure), it rejects the message as follows:

1. Changes the first position of the message type to 9 (for example, a 0200 message would be changed to a 9200 message, and a 0420 message would be changed to a 9420 message).
2. Indicates the reason the message was rejected in the status field of the BASE24 external message header. If the message was rejected because of a security failure, the status field is set to a value between 196 and 199. If the message was rejected because of bad data, this field is set to the bit number of the data element causing rejection (for example, if the Track 2 data in P-35 cannot be parsed, the status field in the header would be set to 035).
3. Returns the message to the host.

The above actions are taken on any message type that cannot be processed, not just those that require a response.

BASE24 Variations from the ISO Standard

The BASE24 external message varies from the ISO standard in several respects, which are discussed in the following paragraphs.

Front Material

BASE24 precedes all messages with certain pieces of required and optional information. This front material is described earlier in this section. The front material elements that precede the message type identifier are not part of the ISO standard message.

Binary Data Transmission

The BASE24 external message varies from the ISO standard in that it does not use binary data fields. Several elements in the ISO external message have been standardized as binary fields; however, the BASE24 external message is sent entirely in display format.

The reason for this is that BASE24 does not support transparent communications with its hosts, and consequently, the use of binary data could cause the unintentional introduction of control characters into the data transmission stream.

Also, a predominant number of hosts expect their data in EBCDIC code, but the HP NonStop native code is ASCII. With the message entirely in display format, the translation from ASCII to EBCDIC and back can be performed by a communications controller. If some data fields in the message were binary, the translation would have to be performed by the ISO Host Interface process (requiring CPU rather than controller resources).

The ISO data elements affected by this are as follows:

- Primary and secondary bit maps
- Message Authentication Code data elements (P-64 and S-128)
- PIN data element (P-52)

Fixed-Length Data Elements Option

A number of elements in the ISO message are defined as variable-length, meaning that the size of the element itself can vary depending on the data contained in the element. BASE24 supports an option that allows certain variable-length fields to be made fixed-length. Under this option, the variable-length elements are simply considered by BASE24 to be fixed-length, with the size of the element equal to the maximum-length set for the variable data. These elements still meet the ISO standard regardless of whether BASE24 considers them to be fixed-length.

This fixed-length option does not affect how the elements are identified. They are still defined as variable-length elements and they still require prefixes to indicate their lengths. However, the data in the element is always left-justified and padded out to the maximum allowed length of the data element. For more information on how this option affects BASE24 external messages, refer to section 4.

Text-Level Acknowledgments

ISO requires text-level acknowledgments (0130, 0230, 0430, 0530, and 0630 messages) in response to repeat messages (0121, 0221, 0421, 0521, and 0621 messages). Text-level acknowledgments are optional in BASE24; their generation is controlled using settings in the Host Configuration File (HCF). Thus, they are not always required or sent by BASE24. For information on how text-level acknowledgments are controlled by BASE24, refer to the external message type descriptions in section 2.

Rejected Messages

BASE24 identifies rejected messages—external messages that cannot be translated into internal format—by changing the first position of the message type to a 9, placing the bit number of the data element that caused the translation problem or a value indicating a security-related failure in the status field of the BASE24 external message header, and returning the message to the host. The ISO standard does not specify a procedure for identifying rejected messages.

Primary Account Number (P-2) and Extended Primary Account Number (P-34) Elements

ISO requires the Primary Account Number (P-2) data element or the Extended Primary Account Number (P-34) data element for all authorization, financial transaction, and reversal messages. ISO standards require data element P-2 when primary account numbers do not begin with the digits 59 and require data element P-34 when primary account numbers do begin with the digits 59.

BASE24 products other than BASE24-telebanking do not require data element P-2 or P-34. Instead they use the primary account number present in the Track 2 Data (P-35) data element. These products support the numeric characters prescribed by ISO in data elements P-2 and P-34.

The BASE24-telebanking product uses data element P-2 or P-34 for the primary account number, depending on the length of the primary account number. The BASE24-telebanking product also supports alphanumeric characters in data elements P-2 and P-34, instead of the characters prescribed by ISO (numeric characters for data element P-2, numeric and special characters for data element P-34). This BASE24 product does not use data element P-35.

BASE24 products do not support primary account numbers beginning with 59.

Processing Code (P-3)

The BASE24-telebanking product supports alphanumeric characters in the Processing Code (P-3) data element instead of the numeric characters prescribed by ISO and supported by the other BASE24 products.

Card Acceptor Terminal Identification (P-41)

The Card Acceptor Terminal Identification (P-41) data element value is 16 positions in length rather than the eight positions prescribed by ISO. This allows for the 16 position terminal IDs supported by BASE24.

Additional Amounts (P-54)

ISO defines the Additional Amounts (P-54) data element as a variable-length data element containing a currency code and up to six amounts. The BASE24-atm and BASE24-pos products define data element P-54 as a fixed-length data element carrying a single 12-character amount. The BASE24-telebanking product defines data element P-54 as a variable-length data element carrying up to six sets of totals.

Original Data Elements (S-90)

For reversal and adjustment transactions, BASE24 defines the Original Data Elements (S-90) data element differently than the ISO standard. BASE24 places the following fields in data element S-90:

- Original transaction type
- Original sequence number
- Transaction date
- Transaction time
- Original BASE24 capture date

The ISO standard places the following fields in data element S-90:

- Original message type identifier
- Original system trace audit number
- Original transmission date and time
- Original acquiring institution identification code
- Original forwarding institution identification code

The BASE24 definition and the ISO standard definition for data element S-90 use a fixed-length format of 42 numeric characters.

Statement Print Message Types

The BASE24-atm product supports statement print transactions using message types 0205 and 0215, which are not supported by ISO.

Statement print transactions are specialized transactions and are allowed only by certain types of ATMs or by hosts supporting wireless ATM applications.

BASE24 Message Tokens

The ISO Host Interface process can send and receive token data in the external message. Most tokens are sent in one of four data elements:

- The BASE24-pos Additional Data element (P-63) carries BASE24-pos message tokens.
- The BASE24-telebanking Additional Data element (S-124) carries BASE24-telebanking message tokens.
- The BASE24-teller Additional Data element (S-124) carries BASE24-teller nonstandard message tokens.
- The BASE24-atm Additional Data element (S-126) carries BASE24-atm message tokens.

In addition to the BASE24-teller Additional Data element (S-124) listed above, some BASE24-teller tokens are carried in their own data element in the external message, rather than being placed in data element S-124. The elements that carry these tokens, referred to as BASE24-teller standard tokens, are identified below.

- BASE24-teller Account Data Token (S-122) data element
- BASE24-teller Administrative Token (S-120) data element
- BASE24-teller CAF Inquiry Token (S-127) data element
- BASE24-teller CAF Update Token (P-59) data element
- BASE24-teller Financial Token (P-58) data element
- BASE24-teller Native Message Token (S-121) data element
- BASE24-teller NBF Token (P-63) data element
- BASE24-teller Override Token (S-112) data element
- BASE24-teller PBF Inquiry Token (S-126) data element
- BASE24-teller PBF Update Token (S-117) data element
- BASE24-teller SPF Inquiry Token (S-123) data element
- BASE24-teller SPF Update Token (S-118) data element

- BASE24-teller WHFF Inquiry Token—Part 1 (S-114) data element
- BASE24-teller WHFF Inquiry Token—Part 2 (S-115) data element
- BASE24-teller WHFF Inquiry Token—Part 3 (S-116) data element
- BASE24-teller WHFF Update Token (S-119) data element

Any BASE24-teller token not identified above is placed in data element S-124 when it is sent in the external message.

The ISO Host Interface process handles token data differently, depending on whether it is sent in an Additional Data element or is a BASE24-teller standard token. These differences are described below.

BASE24-teller Standard Tokens

BASE24-teller standard tokens are moved into the appropriate data elements using the following procedure:

1. If the token is in binary format, the token is converted from binary format to ASCII format.
2. The field length indicator is set to the length of the token data, plus 2. The additional two bytes of length are for the token ID. For example, the Financial token is 142 bytes long in ASCII format. When the Financial token is moved into the external message, the field length indicator for data element P-58 is set to 144—the length of the Financial token (142) plus 2 bytes for the token ID.
3. The token ID for the token is moved to the Token ID field in the data element. The Token ID field immediately follows the field length indicator in the data element.
4. The token data is moved into the data element for the length of the token data.

Note: The Header token and the token header structure are not carried in the external message for BASE24-teller standard tokens.

Tokens in Data Elements P-63, S-124, and S-126

When the ISO Host Interface process creates an external message, it must determine which tokens in the internal message should be sent to the host, and the order in which the tokens should be placed in the external message. The ISO Host Interface process retrieves this information from the Token File (TKN). To send tokens in data element P-63 for BASE24-pos, S-124 for BASE24-telebanking and BASE24-teller, or S-126 for BASE24-atm, the ISO Host Interface process performs the following procedure:

1. Locates the TKN record for the type of message being sent. If a TKN record cannot be found, no tokens are sent in the external message.
2. Sorts the tokens in the internal message into the order specified in the TKN record. The sorted tokens are stored in a temporary buffer (that is, this step does not change the order in which tokens appear in the internal message).
3. Converts each token from binary format to ASCII format.
4. Adds each token configured to be sent to the data element. When the first token is added, a Header token is created and added to the data element, immediately following the field length indicator. This Header token is updated with a new token count and total token data length as each subsequent token is added to the data element. Each token that is added to the message has its own token header, which identifies the individual token and specifies the length of the token.
5. After all tokens configured to be sent in the message have been added to the data element, the ISO Host Interface process updates the field length indicator with the sum of the length of the Header token and the lengths of each message token (including the length of each token header.)

Message Authentication Code (MAC) Support

Message authentication ensures transaction messages are received exactly as created by the legitimate originator. Message authentication protects messages against accidental or deliberate alteration.

The message authentication code (MAC) is generated by the originator of the message, based upon message elements identified in advance by the originator and recipient, and included with the message. The MAC is verified by the recipient, based on the same criteria as was used in its generation. Message authentication is done prior to normal processing of the message.

The BASE24 ISO Host Interface process supports message authentication. BASE24 has a standard set of defaults that it uses for determining which of the 128 data elements are to be included when authenticating each external message.

These defaults can be overridden using settings in the EMF and settings in the Key File (KEYF) or Key 6 File (KEY6). These settings allow the host to include or exclude data elements when authenticating the message. The EMF allows a host to alter the combinations of data elements that are included when authenticating messages. BASE24 also offers the options of authenticating all data elements in an individual message, or of authenticating all data elements in all messages. Full message authentication is specified in the EMF for individual messages. If an EMF record for the specific message type does not exist, the ISO Host Interface process checks the KEYF or KEY6 to determine whether all of its messages should use full message authentication.

In addition to using the data elements in the MAC generation, the ISO Host Interface process uses the ISO literal, BASE24 header, message type identifier, and primary bit map when it generates a MAC. **These message components are always used in MAC generation, regardless of the EMF, KEYF, or KEY6 settings.**

Note: BASE24 products do not perform message authentication on echo-test, login, logoff, or change key request messages.

For information on the standard external message defaults, refer to section 3. For more information on how BASE24 products support message authentication, refer to the ***BASE24 Integrated Server Transaction Security Manual*** for the BASE24-billpay and BASE24-telebanking products, and the ***BASE24 Transaction Security Manual*** for other BASE24 products.

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Section 2

BASE24 External Message Types

This section describes the various BASE24 external message types.

Supported Message Types

Message type codes are used to identify the general function of messages, and one type code is required in each message.

BASE24 products support the message types shown in the following table for both incoming and outgoing messages. The message types in the table are divided according to the ISO standard message classes, and notations appear for each message type to indicate its use or availability by BASE24 products.

The following abbreviations identify BASE24 products in the table:

ATM = BASE24-atm
FHM = BASE24-from host maintenance
POS = BASE24-pos
TB = BASE24-telebanking
TLR = BASE24-teller

Message Class: Authorization

Type	Description	BASE24 Product				
		ATM	FHM	POS	TB	TLR
0100	Authorization Request			✓	✓	
0110	Authorization Request Response			✓	✓	
0120	Authorization Advice			✓	✓	
0121	Authorization Advice Repeat			✓	✓	
0130	Authorization Advice Response			✓	✓	

Message Class: Financial Transaction

Type	Description	BASE24 Product				
		ATM	FHM	POS	TB	TLR
0200	Financial Transaction Request	✓		✓	✓	✓
0210	Financial Transaction Request Response	✓		✓	✓	✓
0220	Financial Transaction Advice	✓		✓	✓	✓
0221	Financial Transaction Advice Repeat	✓		✓	✓	✓
0230	Financial Transaction Advice Response	✓		✓	✓	✓

Message Class: Statement Print

Type	Description	BASE24 Product				
		ATM	FHM	POS	TB	TLR
0205	Statement Print Request	✓				
0215	Statement Print Response	✓				

Message Class: File Update

Type	Description	BASE24 Product				
		ATM	FHM	POS	TB	TLR
0300	File Update Request		✓			
0310	File Update Request Response		✓			

Message Class: File Inquiry and Update

Type	Description	BASE24 Product				
		ATM	FHM	POS	TB	TLR
0300	File Inquiry/Update Request					✓
0310	File Inquiry/Update Response					✓
0320	File Inquiry/Update Advice					✓
0321	File Inquiry/Update Advice Repeat					✓
0330	File Inquiry/Update Advice Response					✓

Message Class: Reversal

Type	Description	BASE24 Product				
		ATM	FHM	POS	TB	TLR
0402	Card Issuer Reversal Request			✓		
0412	Card Issuer Reversal Request Response			✓		
0420	Acquirer Reversal Advice	✓		✓	✓	✓
0421	Acquirer Reversal Advice Repeat	✓		✓	✓	✓
0430	Reversal Advice Response	✓		✓	✓	✓

Message Class: Reconciliation Control

Type	Description	BASE24 Product				
		ATM	FHM	POS	TB	TLR
0500	Acquirer Reconciliation Request			✓		
0510	Acquirer Reconciliation Request Response			✓		
0520	Acquirer Reconciliation Advice			✓		
0521	Acquirer Reconciliation Advice Repeat			✓		
0530	Acquirer Reconciliation Advice Response			✓		

Message Class: Administrative

Type	Description	BASE24 Product				
		ATM	FHM	POS	TB	TLR
0600	Administrative Request					✓
0610	Administrative Request Response					✓
0620	Administrative Advice					✓
0621	Administrative Advice Repeat					✓
0630	Administrative Advice Response					✓

Message Class: Network Management

Type	Description	BASE24 Product				
		ATM	FHM	POS	TB	TLR
0800	Network Management Request	✓	★	✓	✓	✓
0810	Network Management Request Response	✓	★	✓	✓	✓

- ★ Available only when the BASE24-from host maintenance product is configured with an ISO Host Interface process.

Interactive and Noninteractive Messages

The message descriptions that follow in this section identify the appropriate category for the message. There are two general categories into which messages fall: interactive and noninteractive. Interactive messages are those message types transmitted and responded to while a transaction is taking place. Noninteractive messages are those message types transmitted after a transaction has taken place and where there is no urgency implied for the response.

Issuers and Acquirers

The message descriptions that follow in this section identify the appropriate routing for the message. Message routing is documented in terms of issuer and acquirer, rather than BASE24 product and host.

An issuer is the party in a message exchange representing the transaction authorizer (who is, or is acting on behalf of, the institution that issued the card or account).

An acquirer is the party in a message exchange representing the card or account acceptor (who originally initiated the transaction).

BASE24 products can process transactions on behalf of a card or account issuer or a transaction acquirer, depending on where a transaction originates and who is to authorize the transaction. For example, when a BASE24 product sends a transaction to a back-end host for authorization, the BASE24 product represents the acquirer in the message exchange, and the back-end host represents the issuer. On the other hand, when a transaction is sent to a BASE24 product for authorization, the sending host represents the acquirer, and the BASE24 product represents the issuer.

With the BASE24-teller product, the BASE24 product is always the acquirer and the host is always the issuer. The table below indicates the message types that the BASE24-teller product can send to a host, and that the BASE24-teller product accepts from a host.

BASE24-teller Sends to Host	BASE24-teller Accepts from Host
0200	0210
0220 or 0221	0230
0300	0310
0320 or 0321	0330
0420 or 0421	0430
0600	0610
0620 or 0621	0630

Authorization Messages

This subsection describes the authorization messages supported by BASE24 products.

0100 Authorization Request (BASE24-pos)

Category:	Interactive
Routing:	From acquirer to issuer
Used By:	BASE24-pos (see separate description for BASE24-telebanking)

An Authorization Request (0100) message requests approval authorization or guarantee for the transaction to proceed. It is not intended to permit the application of this transaction to the cardholder account for the purpose of issuing a bill or statement.

An Authorization Request Response (0110) message is expected in return for the 0100 message, either approving or denying the request.

The BASE24-pos Device Handler/Router/Authorization process handles 0100 messages as Financial Transaction Request (0200) messages internally—identified with a value of 11 (preauthorization purchase) or 16 (card verification) in the TRAN-CDE.TC field of the POS Standard Internal Message (PSTM). The ISO Host Interface process converts all incoming 0100 messages to 0200 messages, setting the TRAN-CDE.TC field of the PSTM to 11 for transactions other than the card verification transaction or 16 for card verification transactions.

On outgoing 0200 messages, the ISO Host Interface process checks the TRAN-CDE.TC field in the PSTM. If the TRAN-CDE.TC field is set to 11, the ISO Host Interface process changes the message type to 0100. Otherwise, the ISO Host Interface process leaves the message type as 0200.

0100 Authorization Request (BASE24-telebanking)

Category:	Interactive
Routing:	From acquirer to issuer
Used By:	BASE24-telebanking (see separate description for BASE24-pos)

An Authorization Request (0100) message requests approval authorization for a nonfinancial transaction.

An Authorization Request Response (0110) message is expected in return for the 0100 message, either approving or denying the request.

0110 Authorization Request Response (BASE24-pos)

Category:	Interactive
Routing:	From issuer to acquirer
Used By:	BASE24-pos (see separate description for BASE24-telebanking)

An Authorization Request Response (0110) message is returned in response to an Authorization Request (0100) message to approve or deny the request.

The BASE24-pos Device Handler/Router/Authorization process handles 0110 messages as Financial Transaction Request Response (0210) messages internally. A 0110 message is identified with a value of 11 (preauthorization purchase) or 16 (card verification) in the TRAN-CDE.TC field of the PSTM. The ISO Host Interface process converts all incoming 0110 messages to 0210 messages, setting the TRAN-CDE.TC field of the PSTM to 11 for transactions other than the card verification transaction or 16 for card verification transactions. On outgoing 0210 messages, the ISO Host Interface process checks the TRAN-CDE.TC field in the PSTM. If the TRAN-CDE.TC field is set to 11 or 16, the ISO Host Interface process changes the message type to 0110. Otherwise, the ISO Host Interface process leaves the message type as 0210.

0110 Authorization Request Response (BASE24-telebanking)

Category: Interactive

Routing: From issuer to acquirer

Used By: BASE24-telebanking
(see separate description for BASE24-pos)

An Authorization Request Response (0110) message is returned in response to an Authorization Request (0100) message to approve or deny the request.

0120 Authorization Advice (BASE24-pos)

Category: Noninteractive

Routing: From acquirer to issuer

Used By: BASE24-pos
(see separate description for BASE24-telebanking)

An Authorization Advice (0120) message advises of a transaction authorized on behalf of the card issuer. It is not intended to permit application of the transaction to the cardholder account for the purpose of issuing a bill or statement.

If the ACK FROM DPC field on Host Configuration File (HCF) screen 1 is set to a value of Y, the host must acknowledge each 0120 message with an Authorization Advice Response (0130) message. If the ACK TO DPC field on HCF screen 1 is set to a value of Y, the ISO Host Interface process acknowledges each 0120 message with a 0130 message. The ISO Host Interface process changes a 0120 message into an Authorization Advice Repeat (0121) message under the following conditions:

- If the ACK FROM DPC field on HCF screen 1 is set to a value of Y and the ISO Host Interface process does not receive a 0130 message as an acknowledgment to a 0120 message
- If the ISO Host Interface process is unsuccessful in sending a 0120 message to the host

The BASE24-pos Device Handler/Router/Authorization process handles 0120 messages as Financial Transaction Advice (0220) messages internally. A 0120 message is identified with a value of 11 (preauthorization purchase) or 16 (card

verification) in the TRAN-CDE.TC field of the PSTM. The ISO Host Interface process converts all incoming 0120 messages to 0220 messages, setting the TRAN-CDE.TC field of the PSTM to 11 for transactions other than the card verification transaction or 16 for card verification transactions. On outgoing 0220 messages, the ISO Host Interface process checks the TRAN-CDE.TC field in the PSTM. If the TRAN-CDE.TC field is set to 11, the ISO Host Interface process changes the message type to 0120. Otherwise, the ISO Host Interface process leaves the message type as 0220.

0120 Authorization Advice (BASE24-telebanking)

Category:	Noninteractive
Routing:	From acquirer to issuer
Used By:	BASE24-telebanking (see separate description for BASE24-pos)

An Authorization Advice (0120) message advises of a nonfinancial transaction authorized on behalf of the financial institution.

The ISO Host Interface process sends 0120 messages when the Integrated Authorization Server process authorizes a transaction and the host has opted to receive an advice (using the ADVISE REQUIRED field on screen 1 of the Processing Code Definition File (PCDF)) for the transaction. Whenever the Integrated Authorization Server process authorizes a transaction, the acquirer object (for example, VRU Interface object) checks the PCDF.ADVC-REQ field. If the transaction was approved and the PCDF.ADVC-REQ field contains the value A or B, or if the transaction was denied and the PCDF.ADVC-REQ field contains the value D or B, the Integrated Authorization Server process sends a 0120 advice to the ISO Host Interface process. The ISO Host Interface process transmits the advice to the host.

If the ACK FROM DPC field on Host Configuration File (HCF) screen 1 is set to a value of Y, the host must acknowledge each 0120 message with an Authorization Advice Response (0130) message.

The ISO Host Interface process changes a 0120 message into an Authorization Advice Repeat (0121) message under the following conditions:

- If the ACK FROM DPC field on HCF screen 1 is set to a value of Y and the ISO Host Interface process does not receive a 0130 message as an acknowledgment to a 0120 message
- If the ISO Host Interface process is unsuccessful in sending a 0120 message to the host

0121 Authorization Advice Repeat

Category:	Noninteractive
Routing:	From acquirer to issuer
Used By:	BASE24-pos BASE24-telebanking

An Authorization Advice Repeat (0121) message is identical to an Authorization Advice (0120) message, except that it denotes to the receiver that it is a possible duplicate message. A 0121 message is used when an acknowledgment was expected to a 0120 message but never received.

The ISO Host Interface process changes a 0120 message to a 0121 message in the following circumstances:

- If the ACK FROM DPC field on HCF screen 1 is set to a value of Y and the ISO Host Interface process does not receive an Authorization Advice Response (0130) message as an acknowledgment to a 0120 message
- If the ISO Host Interface process fails in an attempt to send the 0120 message to the host

The ISO Host Interface process changes the 0120 message to a 0121 message and stores it in the Store-and-Forward File (SAF). The 0121 message is sent to the host during normal store-and-forward processing.

0130 Authorization Advice Response

Category:	Noninteractive
Routing:	From issuer to acquirer
Used By:	BASE24-pos BASE24-telebanking

An Authorization Advice Response (0130) acknowledges the receipt of an Authorization Advice (0120) message or an Authorization Advice Repeat (0121) message.

If the ACK FROM DPC field on HCF screen 1 is set to a value of Y, the ISO Host Interface process expects a 0130 message from the host for each 0120 or 0121 message the ISO Host Interface process sends.

If the ACK TO DPC field on HCF screen 1 is set to a value of Y, the ISO Host Interface process returns a 0130 message to the host for each 0120 or 0121 message the ISO Host Interface process receives.

Financial Transaction Messages

This subsection describes the financial transaction messages supported by BASE24 products.

0200 Financial Transaction Request

Category: Interactive

Routing: From acquirer to issuer

Used By: BASE24-atm
BASE24-pos
BASE24-telebanking
BASE24-teller

A Financial Transaction Request (0200) message requests approval for a transaction that, if approved, can be immediately applied to the account of the customer for billing or statement purposes.

A Financial Transaction Request Response (0210) message is expected in return for the 0200 message, either approving or denying the request.

0210 Financial Transaction Request Response

Category: Interactive

Routing: From issuer to acquirer

Used By: BASE24-atm
BASE24-pos
BASE24-telebanking
BASE24-teller

The Financial Transaction Request Response (0210) message is returned in response to a Financial Transaction Request (0200) message to approve or deny the request.

0220 Financial Transaction Advice

Category:	Noninteractive
Routing:	From acquirer to issuer
Used By:	BASE24-atm BASE24-pos (see separate descriptions for other BASE24 products)

A Financial Transaction Advice (0220) message advises of a previously completed financial transaction.

The ISO Host Interface process sends 0220 messages under three circumstances:

- When the Authorization process or module authorizes all transactions and the host has opted to receive advices (by setting the COMPLETION REQUIRED TO HOST field on Issuer Processing Code File (IPCF) screen 2 to a value of Y for BASE24-atm or BASE24-pos) for a specific transaction approved by the Authorization process or module. In this case, whenever the Authorization process or module approves a transaction, the ISO Host Interface process sends a 0220 advice to the host.
- When the Authorization process or module stands in to authorize a transaction for an unavailable host. In this case, if the transaction is approved, the Authorization process or module generates a 0220 message to be sent to the host when it becomes available. The 0220 message is held in a Store-and-Forward File (SAF) until the host becomes available.
- When the BASE24-pos Device Handler/Router/Authorization process receives a 0220 message from a device and the host has opted to receive advices.

A 0220 message can also be sent by a host to the ISO Host Interface process. In this case, it is regarded as a *force post* transaction.

The BASE24 ISO Host Interface process changes a 0220 message to a Financial Transaction Advice Repeat (0221) message under the following conditions:

- If the ACK FROM DPC field on HCF screen 1 is set to a value of Y and the ISO Host Interface process does not receive a Financial Transaction Advice Response (0230) message as an acknowledgment to a 0220 message
- If the ISO Host Interface process fails in an attempt to send the 0220 message to the host

The ISO Host Interface process changes the 0220 message to a 0221 message and stores it in the SAF. The 0221 message is sent to the host during normal store-and-forward processing.

0220 Financial Transaction Advice (BASE24-telebanking)

Category: Interactive or noninteractive

Routing: From acquirer to issuer

Used By: BASE24-telebanking
(see separate descriptions for other BASE24 products)

A Financial Transaction Advice (0220) message advises of a previously completed financial transaction.

The ISO Host Interface process sends 0220 messages when the Integrated Authorization Server process is set up to authorize a transaction and the host has opted to receive an advice (using the ADVISE REQUIRED field on screen 1 of the Processing Code Definition File (PCDF)) for the transaction. In this case, whenever the Integrated Authorization Server process processes the transaction, the acquirer object (for example, VRU Interface object) checks the PCDF.ADVC-REQ field. If the transaction was approved and the PCDF.ADVC-REQ field contains the value A or B, or if the transaction was denied and the PCDF.ADVC-REQ field contains the value D or B, the Integrated Authorization Server process sends a 0220 advice to the ISO Host Interface process. The ISO Host Interface process transmits the advice to the host.

If the ACK FROM DPC field on HCF screen 1 is set to a value of Y and the ISO Host Interface process does not receive a Financial Transaction Advice Response (0230) message as an acknowledgment to a 0220 message, the ISO Host Interface process changes the 0220 message to a Financial Transaction Advice Repeat (0221) message and stores it in the SAF. The 0221 message is sent to the host during normal store-and-forward processing. The same processing occurs if the ISO Host Interface process is unsuccessful in sending a 0220 message to the host.

0220 Financial Transaction Advice (BASE24-teller)

Category:	Interactive or noninteractive
Routing:	From acquirer to issuer
Used By:	BASE24-teller (see separate descriptions for other BASE24 products)

A Financial Transaction Advice (0220) message advises of a previously completed financial transaction.

The ISO Host Interface process sends 0220 messages when the BASE24-teller Authorization process authorizes a transaction and the host has opted to receive an advice (using the COMPLETIONS TO HOST field on screen 1 of the Teller Transaction File (TTF)) for the transaction. Whenever the Authorization process authorizes the transaction, it checks the TTF.COMPL-REQ field. If the transaction was approved and the TTF.COMPL-REQ field contains the value A or B, or if the transaction was denied and the TTF.COMPL-REQ field contains the value D or B, the Authorization process sends a 0220 advice to the host.

If the RQST.ADVC-RESP-REQ field in the BASE24-teller Standard Internal Message Header (TSTMH) is set to the value 1, the ISO Host Interface process handles 0220 messages interactively. In this case, the message is sent to the host and the ISO Host Interface process waits for a Financial Transaction Advice Response (0230) message acknowledging the 0220 message. If the ISO Host Interface process does not receive a 0230 message acknowledging the 0220 message, the Authorization process denies the transaction.

Note: When the RQST.ADVC-RESP-REQ field in the TSTMH is set to the value 1, the ISO Host Interface process expects a 0230 message in response to a 0220 message regardless of the setting for the ACK FROM DPC field on HCF screen 1.

If the RQST.ADVC-RESP-REQ field in the TSTMH is set to the value 0, the ISO Host Interface process handles 0220 messages noninteractively. In this case, the 0220 message is sent to the host. If the ACK FROM DPC field on HCF screen 1 is set to a value of Y and the ISO Host Interface process does not receive a 0230 message as an acknowledgment to a 0220 message, the ISO Host Interface process changes the 0220 message to a Financial Transaction Advice Repeat (0221) message and stores it in the SAF. The 0221 message is sent to the host during normal store-and-forward processing.

0221 Financial Transaction Advice Repeat

Category:	Noninteractive
Routing:	From acquirer to issuer
Used By:	BASE24-atm BASE24-pos BASE24-telebanking BASE24-teller

A Financial Transaction Advice Repeat (0221) message is identical to a Financial Transaction Advice (0220) message, except that it denotes to the receiver that it is a possible duplicate message. A 0221 message is used when an acknowledgment was expected to a 0220 message but never received.

If the ACK FROM DPC field on HCF screen 1 is set to a value of Y and the ISO Host Interface process does not receive an acknowledgment to a 0220 message, the ISO Host Interface process changes the 0220 message to a 0221 message and places it in the SAF. The message is sent during normal store-and-forward processing.

Note: The ISO Host Interface process sends BASE24-teller 0221 messages to the host only if the corresponding 0220 message was sent noninteractively (the RQST.ADVC-RESP-REQ field in the TSTMH is set to the value 0).

A 0221 message can be sent by a host to the BASE24-atm or BASE24-pos ISO Host Interface process. It is regarded as a *force post* transaction.

0230 Financial Transaction Advice Response

Category:	Noninteractive
Routing:	From issuer to acquirer
Used By:	BASE24-atm BASE24-pos BASE24-telebanking (see separate description for BASE24-teller)

A Financial Transaction Advice Response (0230) message acknowledges the receipt of a Financial Transaction Advice (0220) or Financial Transaction Advice Repeat (0221) message.

The ISO Host Interface process expects a 0230 message in return from a host if the ACK FROM DPC field on HCF screen 1 is set to a value of Y.

The ISO Host Interface process returns a 0230 message in response to the host if the ACK TO DPC field on HCF screen 1 is set to a value of Y.

0230 Financial Transaction Advice Response (BASE24-teller)

Category: Interactive or noninteractive

Routing: From issuer to acquirer

Used By: BASE24-teller
(see separate description for other BASE24 products)

A Financial Transaction Advice Response (0230) message acknowledges the receipt of a Financial Transaction Advice (0220) or Financial Transaction Advice Repeat (0221) message.

When the RQST.ADVC-RESP-REQ field in the TSTMH is set to the value 1, BASE24-teller expects a 0230 message in response to a 0220 message regardless of the setting for the ACK FROM DPC field on HCF screen 1.

If the RQST.ADVC-RESP-REQ field in the TSTMH is set to the value 1 and BASE24-teller does not receive a 0230 message acknowledging the 0220 message, BASE24-teller denies the transaction.

Statement Print Messages

This subsection describes the statement print messages supported by the BASE24-atm product.

0205 Statement Print Request

Category: Interactive

Routing: From acquirer to issuer

Used By: BASE24-atm

A Statement Print Request (0205) message requests additional statement information for a statement print transaction in progress.

0215 Statement Print Response

Category: Interactive

Routing: From issuer to acquirer

Used By: BASE24-atm

The Statement Print Response (0215) message returns statement information in response to a statement request, which can be in the form of a Financial Transaction Request (0200) message or a Statement Print Request (0205) message.

File Update Messages

This subsection describes the file update messages supported by the BASE24-from host maintenance product.

0300 File Update Request

Category: Interactive

Routing: From acquirer to issuer

Used By: BASE24-from host maintenance

A File Update Request (0300) message contains instructions to inquire to, add, change, delete, or replace a file or a record.

A File Update Request Response (0310) message is expected in return to the 0300 message, either approving or denying the request.

0310 File Update Request Response

Category: Interactive

Routing: From issuer to acquirer

Used By: BASE24-from host maintenance

A File Update Request Response (0310) message is returned in response to a File Update Request (0300) message to approve or deny the request.

File Inquiry and Update Messages

This subsection describes the file inquiry and update messages supported by the BASE24-teller product.

0300 File Inquiry/Update Request

Category: Interactive

Routing: From acquirer to issuer

Used By: BASE24-teller

A File Inquiry/Update Request (0300) message contains an inquiry or update to a record.

A File Inquiry/Update Response (0310) message is expected in return to the 0300 message, either approving or denying the request.

0310 File Inquiry/Update Response

Category: Interactive

Routing: From issuer to acquirer

Used By: BASE24-teller

A File Inquiry/Update Response (0310) message is returned in response to a File Inquiry/Update Request (0300) message to approve or deny the request.

0320 File Inquiry/Update Advice

Category: Interactive or noninteractive

Routing: From acquirer to issuer

Used By: BASE24-teller

A File Inquiry/Update Advice (0320) message advises of a previously completed file update transaction.

The ISO Host Interface process sends 0320 messages when the Authorization process authorizes a transaction and the host has opted to receive an advice (using the COMPLETIONS TO HOST field on TTF screen 1) for the transaction. Whenever the Authorization process authorizes the transaction, it checks the TTF.COMPL-REQ field. If the transaction was approved and the TTF.COMPL-REQ field contains the value A or B, or if the transaction was denied and the TTF.COMPL-REQ field contains the value D or B, the Authorization process sends a 0320 advice to the host.

If the RQST.ADVC-RESP-REQ field in the TSTMH is set to the value 1, the Authorization process handles 0320 messages interactively. In this case, the message is sent to the host and the ISO Host Interface process waits for a File Inquiry/Update Advice Response (0330) message acknowledging the 0320 message. If the ISO Host Interface process does not receive a 0330 message acknowledging the 0320 message, the Authorization process denies the transaction.

Note: When the RQST.ADVC-RESP-REQ field in the TSTMH is set to the value 1, the ISO Host Interface process expects a 0330 message in response to a 0320 message regardless of the setting for the ACK FROM DPC field on HCF screen 1.

If the RQST.ADVC-RESP-REQ field in the TSTMH is set to the value 0, BASE24-teller handles 0320 messages noninteractively. In this case, the 0320 message is sent to the host. If the ACK FROM DPC field on HCF screen 1 is set to a value of Y and BASE24 does not receive a 0330 message as an acknowledgment to a 0320 message, the ISO Host Interface process changes the 0320 message to a File Inquiry/Update Advice Repeat (0321) message and stores it in the SAF. The 0321 message is sent to the host during normal store-and-forward processing.

0321 File Inquiry/Update Advice Repeat

Category: Noninteractive

Routing: From acquirer to issuer

Used By: BASE24-teller

A File Inquiry/Update Advice Repeat (0321) message is identical to a File Inquiry/Update Advice (0320) message, except that it denotes to the receiver that it is a possible duplicate message. A 0321 message is used when an acknowledgment was expected to a noninteractive 0320 message but never received.

The ISO Host Interface process changes a 0320 message to a 0321 message when the ACK FROM DPC field on HCF screen 1 is set to a value of Y and the ISO Host Interface process does not receive a File Inquiry/Update Advice Response (0330) message in acknowledgment to a 0320 message. The message is stored in the SAF and is sent during normal store-and-forward processing.

0330 File Inquiry/Update Advice Response

Category: Noninteractive

Routing: From issuer to acquirer

Used By: BASE24-teller

A File Inquiry/Update Advice Response (0330) message acknowledges the receipt of a File Inquiry/Update Advice (0320) or File Inquiry/Update Advice Repeat (0321) message.

When the RQST.ADVC-RESP-REQ field in the TSTMH is set to the value 1, the ISO Host Interface process expects a 0330 message in response to a 0320 message regardless of the setting for the ACK FROM DPC field on HCF screen 1.

Reversal Messages

This subsection describes the reversal messages supported by BASE24 products.

0402 Card Issuer Reversal Request

Category: Interactive

Routing: From issuer to acquirer

Used By: BASE24-pos

A Card Issuer Reversal Request (0402) message reverses, partially or wholly, an earlier authorization or transaction.

0412 Card Issuer Reversal Request Response

Category: Interactive

Routing: From acquirer to issuer

Used By: BASE24-pos

A Card Issuer Reversal Request Response (0412) message acknowledges the receipt and disposition of a Card Issuer Reversal Request (0402) message.

0420 Acquirer Reversal Advice

Category: Noninteractive

Routing: From acquirer to issuer

Used By: BASE24-atm
BASE24-pos
BASE24-telebanking
(see separate description for BASE24-teller)

An Acquirer Reversal Advice (0420) message reverses an earlier transaction or authorization. The ISO Host Interface process sends 0420 messages in the following circumstances:

- An Authorization Request (0100) message or Financial Transaction Request (0200) message was approved by a host, but the transaction did not complete as approved.
- An Authorization Advice (0120) message or Financial Transaction Advice (0220) message was sent to a host to notify it of a completed transaction, but then the transaction did not actually complete as the host was advised.

If the ACK FROM DPC field on HCF screen 1 is set to a value of Y, the host must acknowledge each 0420 message with a Reversal Advice Response (0430) message.

A 0420 message can also be sent from the host to the ISO Host Interface process.

0420 Acquirer Reversal Advice (BASE24-teller)

Category:	Interactive or noninteractive
Routing:	From acquirer to issuer
Used By:	BASE24-teller (see separate description for other BASE24 products)

An Acquirer Reversal Advice (0420) message reverses an earlier transaction or authorization.

The ISO Host Interface process sends 0420 messages in the following circumstances:

- A Financial Request (0200) message was approved by a host, but the transaction did not complete as approved.
- A late Financial Transaction Advice Response (0230) message was received from the host and the Advice Response Required field in the 0230 message contained the value 1.
- A teller initiates a 0420 reversal immediately after the transaction to be reversed completes.

If the RQST.ADVC-RESP-REQ field in the TSTMH is set to the value 1, the ISO Host Interface process handles 0420 messages interactively. In this case, the message is sent to the host and the ISO Host Interface process waits for a Reversal Advice Response (0430) message acknowledging the 0420 message. If the ISO Host Interface process does not receive a 0430 message acknowledging the 0420 message, the Authorization process denies the transaction.

Note: When the RQST.ADVC-RESP-REQ field in the TSTMH is set to the value 1, the ISO Host Interface process expects a 0430 message in response to a 0420 message regardless of the setting for the ACK FROM DPC field on HCF screen 1.

If the RQST.ADVC-RESP-REQ field in the TSTMH is set to the value 0, the ISO Host Interface process handles 0420 messages noninteractively. In this case, the 0420 message is sent to the host. If the ACK FROM DPC field on HCF screen 1 is set to a value of Y and the ISO Host Interface process does not receive a 0430 message as an acknowledgment to a 0420 message, the ISO Host Interface process changes the 0420 message to a Acquirer Reversal Advice Repeat (0421) message and stores it in the SAF. The 0421 message is sent to the host during normal store-and-forward processing.

If the ACK FROM DPC field on HCF screen 1 is set to a value of Y, the host must acknowledge each 0420 message with a 0430 message.

0421 Acquirer Reversal Advice Repeat

Category:	Noninteractive
Routing:	From acquirer to issuer
Used By:	BASE24-atm BASE24-pos BASE24-telebanking BASE24-teller

An Acquirer Reversal Advice Repeat (0421) message is identical to an Acquirer Reversal Advice (0420) message, except that it denotes to the receiver that it is a possible duplicate message. A 0421 message is used when an acknowledgment was expected to a 0420 message but never received.

If the ACK FROM DPC field on HCF screen 1 is set to a value of Y and the ISO Host Interface process does not receive a Reversal Advice Response (0430) message acknowledging a 0420 message, the ISO Host Interface process changes the 0420 message to a 0421 message and places it in the SAF. The message is sent during normal store-and-forward processing.

A 0421 message can also be sent by a host to the BASE24-atm, BASE24-pos, or BASE24-telebanking ISO Host Interface process. These are treated the same as 0420 messages.

0430 Reversal Advice Response

Category:	Noninteractive
Routing:	From issuer to acquirer
Used By:	BASE24-atm BASE24-pos BASE24-telebanking (see separate description for BASE24-teller)

A Reversal Advice Response (0430) message acknowledges an Acquirer Reversal Advice (0420) message or an Acquirer Reversal Advice Repeat (0421) message.

The ISO Host Interface process expects a 0430 message in return from a host only if the ACK FROM DPC field on HCF screen 1 is set to a value of Y.

The BASE24-atm, BASE24-pos, and BASE24-telebanking ISO Host Interface process returns a 0430 message in response to the host if the ACK TO DPC field on HCF screen 1 is set to a value of Y.

0430 Reversal Advice Response (BASE24-teller)

Category:	Interactive or noninteractive
Routing:	From issuer to acquirer
Used By:	BASE24-teller (see separate description for other BASE24 products)

A Reversal Advice Response (0430) message acknowledges an Acquirer Reversal Advice (0420) message or an Acquirer Reversal Advice Repeat (0421) message.

When the RQST.ADVC-RESP-REQ field in the TSTMH is set to the value 1, the ISO Host Interface process expects a 0430 message in response to a 0420 message regardless of the setting for the ACK FROM DPC field on HCF screen 1.

If the RQST.ADVC-RESP-REQ field in the TSTMH is set to the value 1 and the ISO Host Interface process does not receive an acknowledgment to the 0420 message, the Authorization process denies the transaction.

Reconciliation Control Messages

This subsection describes the reconciliation control messages supported by the BASE24-pos product.

0500 Acquirer Reconciliation Request

Category: Interactive

Routing: From acquirer to issuer

Used By: BASE24-pos

An Acquirer Reconciliation Request (0500) message requests confirmation of acquirer totals in order to affect settlement between the parties.

An Acquirer Reconciliation Request Response (0510) message is expected in return to the 0500 message.

0510 Acquirer Reconciliation Request Response

Category: Interactive

Routing: From issuer to acquirer

Used By: BASE24-pos

An Acquirer Reconciliation Request Response (0510) message responds to an Acquirer Reconciliation Request (0500) message to denote the disposition of, or answer to, that message.

0520 Acquirer Reconciliation Advice

Category: Noninteractive

Routing: From acquirer to issuer

Used By: BASE24-pos

An Acquirer Reconciliation Advice (0520) message advises of totals in order to affect settlement between the parties.

0521 Acquirer Reconciliation Advice Repeat

Category: Noninteractive

Routing: From acquirer to issuer

Used By: BASE24-pos

An Acquirer Reconciliation Advice Repeat (0521) message is identical to an Acquirer Reconciliation Advice (0520) message, except that it denotes to the receiver that it is a possible duplicate message. A 0521 message is used when an acknowledgment was expected to a 0520 message but never received.

If the ACK FROM DPC field on HCF screen 1 is set to a value of Y and the ISO Host Interface process does not receive an acknowledgment to a 0520 message, the ISO Host Interface process changes the 0520 message to a 0521 message and places it in the SAF. The message is sent during normal store-and-forward processing.

0530 Acquirer Reconciliation Advice Response

Category: Noninteractive

Routing: From issuer to acquirer

Used By: BASE24-pos

An Acquirer Reconciliation Advice Response (0530) message acknowledges the receipt of an Acquirer Reconciliation Advice (0520) or Acquirer Reconciliation Advice Repeat (0521) message.

The ISO Host Interface process expects a 0530 message in return from a host only if the ACK FROM DPC field on HCF screen 1 is set to a value of Y.

The ISO Host Interface process returns a 0530 message in response only if the ACK TO DPC field on HCF screen 1 is set to a value of Y.

Administrative Messages

This subsection describes the administrative messages supported by the BASE24-teller product.

0600 Administrative Request

Category: Interactive

Routing: From acquirer to issuer

Used By: BASE24-teller

An Administrative Request (0600) message is used to perform logon, logoff, signon, and signoff for each teller at each terminal.

An Administrative Request Response (0610) message is expected in return to the 0600 message.

0610 Administrative Request Response

Category: Interactive

Routing: From issuer to acquirer

Used By: BASE24-teller

An Administrative Request Response (0610) message responds to an Administrative Request (0600) message to denote the disposition of the teller logon, logoff, signon, or signoff.

0620 Administrative Advice

Category: Interactive or noninteractive

Routing: From acquirer to issuer

Used By: BASE24-teller

An Administrative Advice (0620) message advises of a teller logon, logoff, signon, or signoff.

If the RQST.ADV-RESP-REQ field in the TSTMH is set to the value 1, the ISO Host Interface process handles 0620 messages interactively. In this case, the message is sent to the host and the ISO Host Interface process waits for an Administrative Advice Response (0630) message acknowledging the 0620 message. If the ISO Host Interface process does not receive a 0630 message acknowledging the 0620 message, the Authorization process denies the transaction.

Note: When the RQST.ADV-RESP-REQ field in the TSTMH is set to the value 1, the ISO Host Interface process expects a 0630 message in response to a 0620 message regardless of the setting for the ACK FROM DPC field on HCF screen 1.

If the RQST.ADV-RESP-REQ field in the TSTMH is set to the value 0, the ISO Host Interface process handles 0620 messages noninteractively. In this case, the 0620 message is sent to the host. If the ACK FROM DPC field on HCF screen 1 is set to a value of Y and the ISO Host Interface process does not receive a 0630 message as an acknowledgment to a 0620 message, the ISO Host Interface process changes the 0620 message to an Administrative Advice Repeat (0621) message and stores it in the SAF. The 0621 message is sent to the host during normal store-and-forward processing.

0621 Administrative Advice Repeat

Category: Noninteractive

Routing: From acquirer to issuer

Used By: BASE24-teller

An Administrative Advice Repeat (0621) message is identical to an Administrative Advice (0620) message, except that it denotes to the receiver that it is a possible duplicate message. A 0621 message is used when an acknowledgment was expected to a noninteractive 0620 message but never received.

If BASE24 requires, but does not receive, an acknowledgment to a 0620 message, it changes the 0620 message to a 0621 message and places it in the SAF to be sent during normal store-and-forward processing.

0630 Administrative Advice Response

Category: Interactive or noninteractive

Routing: From issuer to acquirer

Used By: BASE24-teller

An Administrative Advice Response (0630) message acknowledges the receipt of an Administrative Advice (0620) message or an Administrative Advice Repeat (0621) message.

When the RQST.ADVC-RESP-REQ field in the TSTMH is set to the value 1, the ISO Host Interface process expects a 0630 message in response to a 0620 message regardless of the setting for the ACK FROM DPC field on HCF screen 1.

If the RQST.ADVC-RESP-REQ field in the TSTMH is set to the value 1 and the ISO Host Interface process does not receive an acknowledgment to the 0620 message, the Authorization process denies the transaction.

Network Management Messages

This subsection describes the network management messages supported by BASE24 products.

0800 Network Management Request

Category:	Interactive
Routing:	Between any two communicating parties (acquirer, issuer, or intermediate network facility)
Used By:	BASE24-atm BASE24-from host maintenance BASE24-pos BASE24-telebanking BASE24-teller

A Network Management Request (0800) message is used to send echo-test, dynamic key management, logon, and logoff messages.

The ISO Host Interface process sends 0800 messages only if the NMM ENABLED field on HCF screen 1 is set to a value of Y.

This message is available with the BASE24-from host maintenance product only when the ISO Host Interface process is used.

0810 Network Management Request Response

Category:	Interactive
Routing:	Between any two communicating parties (acquirer, issuer, or intermediate network facility)
Used By:	BASE24-atm BASE24-from host maintenance BASE24-pos BASE24-telebanking BASE24-teller

A Network Management Request Response (0810) message is returned in response to a Network Management Request (0800) message.

The ISO Host Interface process responds to an 0800 message with an 0810 message regardless of how the NMM ENABLED field on HCF screen 1 is set.

This message is available with the BASE24-from host maintenance product only when the ISO Host Interface process is used.

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Section 3

External Message Defaults

The data elements included in each incoming and outgoing BASE24 external message can be configured individually for each external message type. In addition, the data elements included in message authentication for BASE24 external messages can be configured individually for each external message type. This configuration is accomplished using the External Message File (EMF), which specifies the combinations of data elements to be included in the external messages for each DPC.

Data elements included in messages can be configured uniquely, based on the DPC handling the message, the BASE24 product involved in the transaction, the message type, and whether the message is incoming or outgoing. This gives DPCs the flexibility to modify the external message according to the data elements they need and those they do not.

The ISO Host Interface and From Host Maintenance processes, as well as the BASE24 Interchange (BIC) ISO Interface process, Integrated Authorization Server process, and NCR NDP Device Handler processes, can use the EMF for external message information. Each of these processes also has internal default settings that it can use when an EMF record has not been defined or the EMF is unavailable. Default settings have been established that specify the data elements contained in a message. The ISO Host Interface and BIC ISO Interface also have default settings that specify the data elements used to authenticate a message. An EMF record is not needed if these default settings are appropriate for external message processing and authentication.

EMF data element default settings vary according to interface or device handler type, BASE24 product, message type, and message direction. Default settings for the ISO Host Interface and From Host Maintenance processes are documented later in this section.

EMF data element default settings for each of the other processes are documented in the following manuals:

Process	Location of Documentation
BIC ISO Interface	<i>BASE24 BIC ISO Standards Manual</i>
Integrated Authorization Server process	<i>BASE24 Remote Banking Standard Interface Support Manual</i>
NCR NDP Device Handler	<i>BASE24-pos NCR NDP Device Support Manual</i>

Keep in mind that these message defaults do not imply fixed-length messages, only fixed groupings of data elements in each message. The data elements themselves may be fixed- or variable-length.

This section documents the BASE24 external message defaults. These defaults are divided by BASE24 product, preceded by the generic BASE24 network management message defaults used by all products.

BASE24 External Message Codes

BASE24 products use the following codes to denote whether a data element should be present in its external message. These codes appear on EMF screen 1 and are used throughout this section.

C = Conditional. The element is mandatory under certain conditions.

M = Mandatory. The element is required in the message.

b = Not used (b represents a blank character). The element is not included in the message.

Mandatory

On incoming messages, a mandatory data element must always be present. If a mandatory element is not present in a message from a host, the message is rejected and returned to the host.

On outgoing messages, a mandatory data element is always present. If a BASE24 product does not have the appropriate information for the element, the BASE24 product fills the field with zeros or blanks or sets the length indicator to zero.

Conditional

Inclusion of the element is determined by a BASE24 product, message-by-message, based on conditions cited in sections 5 and 6. A host must be prepared to send and receive conditional elements.

On incoming messages, a conditional data element must be present if a BASE24 product requires the conditional element for processing. If it is not present in a message from a host, the transaction is denied when Authorization determines it needs the information for processing. The data element descriptions indicate when a conditional element is required by the BASE24 product. A conditional element is mapped to the internal message if the element is included in the incoming message, there is an equivalent internal message field, and the element does not contain zeros or spaces.

On outgoing messages, a conditional element is included in the message only if the element contains data and the data is valid. If the element contains blanks, it is not sent.

Not Used

Under certain conditions, a blank can be changed to an M or a C if a host wants to receive the element. However, the ability of a BASE24 product to carry the value internally may dictate whether an element can be included in the message. Refer to the individual element descriptions in sections 5 and 6 for information on how the element value is handled internally by a BASE24 product.

Message Direction

The IN-OUT-IND field in the EMF record indicates whether the record values apply to incoming messages (I), outgoing messages (O), or both incoming and outgoing messages (B). The incoming or outgoing direction is to be taken from the point of view of BASE24.

Some messages have different defaults established for the incoming and outgoing versions of the messages while others use the same defaults for both. Users can, however, create separate incoming and outgoing records for any message type desired.

The message defaults described in this section are the same for both incoming and outgoing messages, unless a message direction is noted.

BASE24 MAC Values

BASE24 products use the following values to denote whether a data element should be used in message authentication. These values appear on EMF screen 2.

Y = Yes, include this field in message authentication.

N = No, do not include this field in message authentication.

The message authentication tables in the remainder of this section show all of the data elements that are included by default in the message. A Y in the table indicates that, by default, the particular data element is included in message authentication. If the table is blank for a particular data element, then by default that element is not included in message authentication.

The Primary Message Authentication Code (P-64) and Secondary Message Authentication Code (S-128) data elements are not used in message authentication, regardless of the settings on EMF screen 2. These data elements hold the result of message authentication, and therefore cannot be used in the calculation.

Network Management Message Defaults

This section identifies the elements that are included or expected by default in network management messages. Those elements that are included in message authentication are also identified. All BASE24 products use network management messages.

Data Element Defaults

The following table summarizes the BASE24 external message element defaults established for network management external messages.

Data Element		0800	0810
P-1	Secondary Bit Map	M	M
P-7	Transmission Date and Time	M	M
P-11	Systems Trace Audit Number	M	M
P-39	Response Code		M
P-53	Security Related Control Information	C	C
P-64	Primary MAC	C	C
S-70	Network Management Information Code	M	M
S-120	BASE24 Key Management	C	C
S-123	Cryptographic Service Message	C	C
S-128	Secondary MAC	C	C

MAC Defaults

The following table summarizes the BASE24 external message MAC defaults established for network management external messages.

Data Element		0800	0810
P-1	Secondary Bit Map	Y	Y
P-7	Transmission Date and Time	Y	Y
P-11	Systems Trace Audit Number	Y	Y
P-39	Response Code		Y
P-53	Security Related Control Information	Y	Y
P-64	Primary MAC		
S-70	Network Management Information Code	Y	Y
S-120	BASE24 Key Management	Y	Y
S-123	Cryptographic Service Message	Y	Y
S-128	Secondary MAC		

BASE24-atm Message Defaults

This section identifies the elements that are included or expected by default in BASE24-atm messages. Those elements that are included in message authentication are also identified.

Data Element Defaults

The following table summarizes the BASE24 external message element defaults established for BASE24-atm external messages.

Data Element		Message Class							
		Financial Transaction					State-ment Print		Rever-sal
		0200 (I)	0200 (O)	0210	0220/1	0230	0205	0215	0420/1 0430
(I) = Incoming messages only (O) = Outgoing messages only									
P-1	Secondary Bit Map	C	M	M	M	C	M	M	M
P-3	Processing Code	M	M	M	M	M	M	M	M
P-4	Transaction Amount	M	M	M	M	M			M
P-7	Transmission Date and Time	M	M	M	M	M	M	M	M
P-11	Systems Trace Audit Number	M	M	M	M	M	M	M	M
P-12	Local Transaction Time	M	M	M	M		M	M	M
P-13	Local Transaction Date	M	M	M	M		M	M	M
P-15	Settlement Date		C	C	C				C
P-17	Capture Date	M	M	M	M		M	M	M
P-22	Point of Service Entry Mode	C							
P-23	Card Sequence Number	C							
P-32	Acquiring Institution Identification Code	M	M	M	M	M			M
P-35	Track 2 Data	M	M	M	M	M	M	M	M
P-37	Retrieval Reference Number	M	M	M	M	M	M	M	M

Data Element (I) = Incoming messages only (O) = Outgoing messages only		Message Class							
		Financial Transaction					State- ment Print		Rever- sal
		0200 (I)	0200 (O)	0210	0220/1	0230	0205	0215	0420/1 0430
P-38	Authorization Identification Response			M	M				M
P-39	Response Code			M	M	M	M	M	M
P-41	Card Acceptor Terminal Identification	M	M	M	M	M	M	M	M
P-42	Card Acceptor Identification Code	C	C	C	C				C
P-43	Card Acceptor Name/Location	M	M		M				M
P-44	Additional Response Data			C					
P-48	Additional Data	M							
P-49	Transaction Currency Code	M	M	M	M	M			M
P-52	Personal Identification Number (PIN) Data	M	C						
P-54	Additional Amounts	C	C	C	C				C
P-60	Terminal Data	M	M	M	M		M	M	M
P-61	Card Issuer and Authorizer Data		M	M	M				M
P-63	PIN Offset		C	C	C				C
P-64	Primary MAC	C	C	C	C	C	C	C	C
S-90	Original Data Elements				C				M
S-95	Replacement Amounts								C
S-100	Receiving Institution Identification Code		M	M	M				M
S-102	Account Identification 1	C		C	C	C	M	M	C
S-103	Account Identification 2	C		C	C	C			C
S-122	Card Issuer Identification Code			C	C				C
S-123	Deposit Credit Amount			C	C				C

Data Element		Message Class							
		Financial Transaction					State- ment Print		Rever- sal
		0200 (I)	0200 (O)	0210	0220/1	0230	0205	0215	0420/1 0430
	(I) = Incoming messages only (O) = Outgoing messages only								
S-124	Depository Type	C	C	C	C				C
S-125	Account Indicator/Statement Print Data		C	C	C		C	M	C
S-126	Additional Data	C	C	C	C	C	C	C	C
S-128	Secondary MAC	C	C	C	C	C	C	C	C

MAC Defaults

The following table summarizes the BASE24 external message MAC defaults established for BASE24-atm external messages.

Data Element (I) = Incoming messages only (O) = Outgoing messages only		Message Class							
		Financial Transaction					State- ment Print		Rever- sal
		0200 (I)	0200 (O)	0210	0220/1	0230	0205	0215	0420/1 0430
P-1	Secondary Bit Map	Y	Y	Y	Y	Y	Y	Y	Y
P-3	Processing Code	Y	Y	Y	Y	Y	Y	Y	Y
P-4	Transaction Amount	Y	Y	Y	Y	Y			Y
P-7	Transmission Date and Time	Y	Y	Y	Y	Y	Y	Y	Y
P-11	Systems Trace Audit Number	Y	Y	Y	Y	Y	Y	Y	Y
P-12	Local Transaction Time	Y	Y	Y	Y		Y	Y	Y
P-13	Local Transaction Date	Y	Y	Y	Y		Y	Y	Y
P-15	Settlement Date								
P-17	Capture Date								
P-22	Point of Service Entry Mode								
P-23	Card Sequence Number								
P-32	Acquiring Institution Identification Code	Y	Y	Y	Y	Y			Y
P-35	Track 2 Data	Y	Y	Y	Y	Y	Y	Y	Y
P-37	Retrieval Reference Number	Y	Y	Y	Y	Y	Y	Y	Y
P-38	Authorization Identification Response			Y	Y				Y
P-39	Response Code			Y	Y	Y			Y
P-41	Card Acceptor Terminal Identification	Y	Y	Y	Y	Y	Y	Y	Y
P-42	Card Acceptor Identification Code								

Data Element (I) = Incoming messages only (O) = Outgoing messages only		Message Class							
		Financial Transaction					State- ment Print		Rever- sal
		0200 (I)	0200 (O)	0210	0220/1	0230	0205	0215	0420/1 0430
P-43	Card Acceptor Name/Location								
P-44	Additional Response Data								
P-48	Additional Data								
P-49	Transaction Currency Code	Y	Y	Y	Y	Y			Y Y
P-52	Personal Identification Number (PIN) Data	Y	Y						
P-54	Additional Amounts	Y	Y	Y	Y				Y
P-60	Terminal Data	Y	Y	Y	Y		Y	Y	Y
P-61	Card Issuer and Authorizer Data		Y	Y	Y				Y
P-63	PIN Offset								
P-64	Primary MAC								
S-90	Original Data Elements								
S-95	Replacement Amounts								Y Y
S-100	Receiving Institution Identification Code								
S-102	Account Identification 1	Y		Y	Y	Y	Y	Y	Y Y
S-103	Account Identification 2	Y		Y	Y	Y			Y Y
S-122	Card Issuer Identification Code								
S-123	Deposit Credit Amount			Y	Y				Y
S-124	Depository Type								
S-125	Account Indicator/Statement Print Data								
S-126	Additional Data								
S-128	Secondary MAC								

BASE24-from host maintenance Message Defaults

This section identifies the elements that are included or expected by default in BASE24-from host maintenance messages. The BASE24-from host maintenance product does not support message authentication.

Data Element Defaults

The following table summarizes the BASE24 external message element defaults established for BASE24-from host maintenance external messages.

Data Element		(I) 0300	(O) 0310
(I) = Incoming messages only (O) = Outgoing messages only			
P-1	Secondary Bit Map	M	M
P-2	Primary Account Number	M	M
P-7	Transmission Date and Time	M	M
P-11	Systems Trace Audit Number	M	M
P-39	Response Code		M
P-48	Additional Data	M	M
P-49	Transaction Currency Code	M	C
P-60	BASE24-from host maintenance Data	M	C
P-62	CAF Exponent	C	C
P-63	Super Teller Information	C	C
P-63	ACI Proactive Risk Manager Data	C	C
S-91	File Update Code	M	M
S-101	File Name	M	M
S-102	Account Identification 1	C	C
S-115	CAF and PBF Base User Information	C	C
S-116	CAF Non-Currency Dispense Segment	C	C

Data Element		(I) 0300	(O) 0310
(I) = Incoming messages only (O) = Outgoing messages only			
S-117	CAF EMV Segment	C	C
S-118	PBF Data	C	C
S-119	Self-Service Banking Check Information	C	C
S-120	Application File and Table Information	C	C
S-121	Application File and Table Information	C	C
S-122	Application File and Table Information	C	C
S-123	Application File and Table Information	C	C
S-124	Application File and Table Information	C	C
S-126	Application File and Table Information	C	C
S-127	Application File and Table Information	C	C

MAC Defaults

The BASE24-from host maintenance product does not support message authentication.

BASE24-pos Message Defaults

This section identifies the elements that are included or expected by default in BASE24-pos messages. Those elements that are included in message authentication are also identified.

Data Element Defaults

The following table summarizes the BASE24 external message element defaults established for BASE24-pos external messages.

Data Element (I) = Incoming messages only (O) = Outgoing messages only		Message Class															
		Authorization				Financial Transaction				Reversal				Reconciliation Control			
		0100	0110	0120/1	0130	0200	0210	0220/1	0230	0402	0412	0420/1	0430	0500 (O)	0510 (I)	0520/1 (O)	0530 (I)
P-1	Secondary Bit Map	M	M	M	C	M	M	M	C	M	M	M	M	M		M	
P-3	Processing Code	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M
P-4	Transaction Amount	M	M	M	M	M	M	M	M	M	M	M	M				
P-7	Transmission Date and Time	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M
P-11	Systems Trace Audit Number	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M
P-12	Local Transaction Time	M	M	M		M	M	M		M		M	C				
P-13	Local Transaction Date	M	M	M		M	M	M		M		M	C				
P-14	Expiration Date	C	C	C		C	C	C		C		C					
P-15	Settlement Date	C	C	C		C	C	C		C		C					
P-17	Capture Date	M	M	M		M	M	M		M		M					
P-22	Point of Service Entry Mode	M	C	C	C	C	C	C	C	C	C	C	C				

Data Element (I) = Incoming messages only (O) = Outgoing messages only		Message Class															
		Authorization				Financial Transaction				Reversal				Reconciliation Control			
		0100	0110	0120/1	0130	0200	0210	0220/1	0230	0402	0412	0420/1	0430	0500 (O)	0510 (I)	0520/1 (O)	0530 (I)
P-23	Card Sequence Number													C		C	
P-25	Point of Service Condition Code					C	C	C	C			C	C				
P-27	Authorization ID Response Length	C		C		C		C									
P-32	Acquiring Institution ID Code	M	M	M	M	M	M	M	M	M	M	M	M				
P-35	Track 2 Data	M	M	M	M	M	M	M	M	M	M	M	M				
P-37	Retrieval Reference Number	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M
P-38	Authorization ID Response		M	M			M	M				M					
P-39	Response Code		M	M	M	C	M	M	M	M	M	M	M				
P-41	Card Acceptor Terminal ID	M	M	M	M	M	M	M	M	M	M	M	M				
P-42	Card Acceptor ID Code	C	C	C		C	C	C		C		C					
P-43	Card Acceptor Name/Location	M		M		M		M		M		M					
P-44	Additional Response Data					C	C	C									
P-48	Retailer Data	M	M	M		M	M	M		M		M		M	M	M	M
P-49	Transaction Currency Code	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M

Data Element (I) = Incoming messages only (O) = Outgoing messages only		Message Class															
		Authorization				Financial Transaction				Reversal				Reconciliation Control			
		0100	0110	0120/1	0130	0200	0210	0220/1	0230	0402	0412	0420/1	0430	0500 (O)	0510 (I)	0520/1 (O)	0530 (I)
P-52	PIN Data	C				C											
P-54	Additional Amounts					C	C	C				C					
P-60	Terminal Data	M	M	M		M	M	M		M		M		M	M	M	M
P-61	Card Issuer-Category-Response Code Data	M	M	M	M	M	M	M	M	M	M	M	M	M		M	
P-63	Additional Data	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C
P-64	Primary MAC	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C
S-90	Original Data Elements					C	C	C		C		M	M				
S-95	Replacement Amounts					C	C	C		C		C					
S-100	Receiving Institution ID Code	M	M	M		M	M	M		M		M					
S-102	Account ID 1		C	C	C		C	C	C	M	M	C	C				
S-121	Authorization Indicators	M	M	M		M	M	M		M	M	M	M				
S-122	Card Issuer ID Code		C	C			C	C		M		C					
S-123	Invoice Data/ Settlement Record 1	C		C		C		C		M		M		M		M	
S-124	Batch and Shift Data/ Settlement Record 2	M		M		M	M	M		M		M		C		C	
S-125	Settlement Data/ Settlement Record 3	M	M	M		M	M	M		M		M		C		C	

Data Element (I) = Incoming messages only (O) = Outgoing messages only		Message Class															
		Authorization				Financial Transaction				Reversal				Reconciliation Control			
		0100	0110	0120/1	0130	0200	0210	0220/1	0230	0402	0412	0420/1	0430	0500 (O)	0510 (I)	0520/1 (O)	0530 (I)
S-126	Preauthorization and Chargeback Data	M	C	M	C	M	C	M	C	M	M	M	M				
S-128	Secondary MAC	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C

MAC Defaults

The following table summarizes the BASE24 external message MAC defaults established for BASE24-pos external messages.

Data Element (I) = Incoming messages only (O) = Outgoing messages only		Message Class															
		Authorization				Financial Transaction				Reversal				Reconciliation Control			
		0100	0110	0120/1	0130	0200	0210	0220/1	0230	0402	0412	0420/1	0430	0500 (O)	0510 (I)	0520/1 (O)	0530 (I)
P-1	Secondary Bit Map	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y		Y	
P-3	Processing Code	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
P-4	Transaction Amount	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y				
P-7	Transmission Date and Time	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
P-11	Systems Trace Audit Number	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
P-12	Local Transaction Time	Y	Y	Y		Y	Y	Y		Y		Y					
P-13	Local Transaction Date	Y	Y	Y		Y	Y	Y		Y		Y					
P-14	Expiration Date																
P-15	Settlement Date																
P-17	Capture Date																
P-22	Point of Service Entry Mode	Y				Y											
P-23	Card Sequence Number																
P-25	Point of Service Condition Code																
P-27	Authorization ID Response Length																

Data Element (I) = Incoming messages only (O) = Outgoing messages only		Message Class													
		Authorization				Financial Transaction				Reversal				Reconc	
		0100	0110	0120/1	0130	0200	0210	0220/1	0230	0402	0412	0420/1	0430	0500 (O)	0510 (I)
P-32	Acquiring Institution ID Code	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y		
P-35	Track 2 Data	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y		
P-37	Retrieval Reference Number	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
P-38	Authorization ID Response		Y	Y			Y	Y				Y			
P-39	Response Code		Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y		
P-41	Card Acceptor Terminal ID	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y		
P-42	Card Acceptor ID Code														
P-43	Card Acceptor Name/Location														
P-44	Additional Response Data					Y	Y	Y							
P-48	Retailer Data	Y	Y	Y		Y	Y	Y		Y		Y		Y	Y
P-49	Transaction Currency Code	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
P-52	PIN Data	Y				Y									
P-54	Additional Amounts					Y	Y	Y				Y			
P-60	Terminal Data	Y	Y	Y		Y	Y	Y		Y		Y		Y	Y
P-61	Card Issuer-Category-Response Code Data	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	
P-63	Additional Data														

Data Element (I) = Incoming messages only (O) = Outgoing messages only		Message Class															
		Authorization				Financial Transaction				Reversal				Reconciliation Control			
		0100	0110	0120/1	0130	0200	0210	0220/1	0230	0402	0412	0420/1	0430	0500 (O)	0510 (I)	0520/1 (O)	0530 (I)
P-64	Primary MAC																
S-90	Original Data Elements																
S-95	Replacement Amounts					Y	Y	Y		Y		Y					
S-100	Receiving Institution ID Code																
S-102	Account ID 1		Y	Y	Y		Y	Y	Y			Y	Y				
S-121	Authorization Indicators																
S-122	Card Issuer ID Code																
S-123	Invoice Data/ Settlement Record 1																
S-124	Batch and Shift Data/Settlement Record 2	Y		Y		Y	Y	Y		Y		Y					
S-125	Settlement Data/ Settlement Record 3	Y	Y	Y		Y	Y	Y		Y		Y					
S-126	Preauthorization and Chargeback Data	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y				
S-128	Secondary MAC																

BASE24-telebanking Message Defaults

This section identifies the elements that are included or expected by default in BASE24-telebanking messages. Those elements that are included in message authentication are also identified.

Data Element Defaults

The following table summarizes the BASE24 external message element defaults established for BASE24-telebanking external messages.

Data Element		Message Class									
		Nonfinancial Transaction				Financial Transaction				Rever-sal	
		0100	0110	0120/1	0130	0200	0210	0220/1	0230	0420/1	0430
P-1	Secondary Bit Map	C	C	C	C	C	C	C	C	M	C
P-2	Primary Account Number	C	C	C	C	C	C	C	C	C	C
P-3	Processing Code	M	M	M	M	M	M	M	M	M	M
P-4	Transaction Amount	C	C	C	C	M	M	M	M	C	C
P-7	Transmission Date and Time	M	M	M	M	M	M	M	M	M	M
P-11	Systems Trace Audit Number	M	M	M	M	M	M	M	M	M	M
P-12	Local Transaction Time	M	M	M		M	M	M		M	
P-13	Local Transaction Date	M	M	M		M	M	M		M	
P-17	Capture Date	M	M	M		M	M	M		M	
P-22	Point of Service Entry Mode	M	M	M	M	M	M	M	M	M	M
P-25	Point of Service Condition Code	M	M	M	M	M	M	M	M	M	M
P-27	Authorization Identification Response Length	C				C					
P-32	Acquiring Institution Identification Code	M	M	M	M	M	M	M	M	M	M
P-34	Extended Primary Account Number	C	C	C	C	C	C	C	C	C	C
P-37	Retrieval Reference Number	M	M	M	M	M	M	M	M	M	M

Data Element		Message Class									
		Nonfinancial Transaction				Financial Transaction				Rever- sal	
		0100	0110	0120/1	0130	0200	0210	0220/1	0230	0420/1	0430
P-38	Authorization Identification Response		C	C	C		C	C	C	C	C
P-39	Response Code		M	M	M		M	M	M	M	M
P-44	Additional Response Data		C	C						C	
P-48	Additional Data	C	C	C	C	C	C	C	C	C	C
P-49	Transaction Currency Code	C	C	C	C	M	M	M	M	C	C
P-52	Personal Identification Number (PIN) Data	C				C					
P-54	Additional Amounts		C				C				
P-60	Acquirer Data	M	M	M		M	M	M		M	
P-61	Issuer Institution Data	M	M	M		M	M	M		M	
P-62	Recurring Transaction Data	C	C	C		C	C	C		C	
P-63	Special Data		C	C						C	
P-64	Primary MAC	C	C	C	C	C	C	C	C	C	C
S-73	Action Date	C	C	C		C	C	C		C	
S-90	Original Data Elements									M	
S-98	Payee	C	C	C	C	C	C	C	C	C	C
S-102	Account Identification 1	C	C	C	C	C	C	C	C	C	C
S-103	Account Identification 2	C	C	C	C	C	C	C	C	C	C
S-104	Transaction Description		C	C		C	C	C		C	
S-121	PIN Change Data	C									
S-122	Card Issuer Identification Code		C	C			C	C		C	
S-123	Account Qualifiers	C	C	C		C	C	C		C	
S-124	Additional Data	C	C	C	C	C	C	C	C	C	C

Data Element		Message Class									
		Nonfinancial Transaction				Financial Transaction				Rever- sal	
		0100	0110	0120/1	0130	0200	0210	0220/1	0230	0420/1	0430
S-125	Backup Account Information		C				C	C		C	
S-126	Inquiry Data	C	C	C							
S-127	Last Transaction Allowed Count	C									
S-128	Secondary MAC	C	C	C	C	C	C	C	C	C	C

MAC Defaults

The following table summarizes the BASE24 external message MAC defaults established for BASE24-telebanking external messages.

Data Element		Message Class									
		Nonfinancial Transaction				Financial Transaction				Reversal	
		0100	0110	0120/1	0130	0200	0210	0220/1	0230	0420/1	0430
P-1	Secondary Bit Map	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
P-2	Primary Account Number	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
P-3	Processing Code	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
P-4	Transaction Amount	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
P-7	Transmission Date and Time	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
P-11	Systems Trace Audit Number	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
P-12	Local Transaction Time	Y	Y	Y		Y	Y	Y		Y	
P-13	Local Transaction Date	Y	Y	Y		Y	Y	Y		Y	
P-17	Capture Date										
P-22	Point of Service Entry Mode	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
P-25	Point of Service Condition Code	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
P-27	Authorization Identification Response Length										
P-32	Acquiring Institution Identification Code	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
P-34	Extended Primary Account Number	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
P-37	Retrieval Reference Number	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
P-38	Authorization Identification Response		Y	Y	Y		Y	Y	Y	Y	Y
P-39	Response Code		Y	Y	Y		Y	Y	Y	Y	Y
P-44	Additional Response Data										
P-48	Additional Data										

Data Element		Message Class									
		Nonfinancial Transaction				Financial Transaction				Rever- sal	
		0100	0110	0120/1	0130	0200	0210	0220/1	0230	0420/1	0430
P-49	Transaction Currency Code	Y	Y	Y	Y		Y	Y	Y	Y	Y
P-52	Personal Identification Number (PIN) Data	Y				Y					
P-54	Additional Amounts		Y				Y				
P-60	Acquirer Data	Y	Y	Y		Y	Y	Y		Y	
P-61	Issuer Institution Data	Y	Y	Y		Y	Y	Y		Y	
P-62	Recurring Transaction Data	Y	Y	Y		Y	Y	Y		Y	
P-63	Special Data		Y	Y						Y	
P-64	Primary MAC										
S-73	Action Date	Y	Y	Y		Y	Y	Y		Y	
S-90	Original Data Elements									Y	
S-98	Payee	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
S-102	Account Identification 1	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
S-103	Account Identification 2	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
S-104	Transaction Description		Y	Y		Y	Y	Y		Y	
S-121	PIN Change Data	Y									
S-122	Card Issuer Identification Code		Y	Y		Y	Y	Y		Y	
S-123	Account Qualifiers	Y	Y	Y		Y	Y	Y		Y	
S-124	Additional Data										
S-125	Backup Account Information		Y				Y	Y		Y	
S-126	Inquiry Data	Y	Y								
S-127	Last Transaction Allowed Count										
S-128	Secondary MAC										

BASE24-teller Message Defaults

This section identifies the elements that are included or expected by default in BASE24-teller messages. Those elements that are included in message authentication are also identified.

Data Element Defaults

The following table summarizes the BASE24 external message element defaults established for BASE24-teller external messages.

Data Element		Message Class													
		Financial Transaction				File Inquiry and Update				Rever-sal		Administrative			
		0200	0210	0220/1	0230	0300	0310	0320/1	0330	0420/1	0430	0600	0610	0620	0630
P-1	Secondary Bit Map	C	C	C	C	C	C	C	C	C	C	C	C	C	C
P-3	Processing Code	M	M	M	M	M	M	M	M	M	M	M	M	M	M
P-7	Transmission Date and Time	M	M	M	M	M	M	M	M	M	M	M	M	M	M
P-11	Systems Trace Audit Number	M	M	M	M	M	M	M	M	M	M	M	M	M	M
P-12	Local Transaction Time	M	M	M	C	M	M	M		M		M	M	M	
P-13	Local Transaction Date	M	M	M	C	M	M	M		M		M	M	M	
P-17	Capture Date	M	M	M	C	M	M	M		M		M	M	M	
P-22	Point of Service Entry Mode	C	C	C	C	C	C	C	C	C	C	C	C	C	C
P-23	Card Sequence Number	C	C	C		C	C	C		C		C	C	C	
P-32	Acquiring Institution Identification Code	M	M	M	M	M	M	M	M	M	M	M	M	M	M
P-35	Track 2 Data	C	C	C	C	C	C	C	C	C	C	C	C	C	C
P-37	Retrieval Reference Number	M	M	M	M	M	M	M	M	M	M	M	M	M	M
P-38	Authorization Identification Response		C	C	C		C	C	C	C	C		C	C	C
P-39	Response Code		M	M	M		M	M	M	M	M		M	M	M

Data Element		Message Class													
		Financial Transaction				File Inquiry and Update				Rever-sal		Administrative			
		0200	0210	0220/1	0230	0300	0310	0320/1	0330	0420/1	0430	0600	0610	0620	0630
P-41	Card Acceptor Terminal Identification	M	M	M	M	M	M	M	M	M	M	M	M	M	M
P-43	Card Acceptor Name/Location	M				M				M		M			
P-48	Routing Data	C		C		C		C		C		C		C	
P-52	PIN Data	C				C						C			
P-58	Financial Token	M	M	M	C					M	C				
P-59	CAF Update Token					C	C	C	C						
P-60	Bank Header Information	M	M	M	C	M	M	M	C	M	C	M	M	M	C
P-61	Request Header Data	M		M	C	M		M		M		M		M	
P-62	Response Header Data		C	C	C		C	C	C	C	C		C	C	C
P-63	NBF Token		C			C	C	C	C	C	C				
P-64	Primary MAC	C	C	C	C	C	C	C	C	C	C	C	C	C	C
S-90	Original Data Elements									C					
S-100	Receiving Institution Identification Code	C	C	C	C	C	C	C	C	C	C	C	C	C	C
S-102	Account Identification 1	C	C	C	C	C	C	C	C	C	C	C	C	C	C
S-103	Account Identification 2	C	C	C	C	C	C	C	C	C	C	C	C	C	C
S-112	Override Token		C				C								
S-114	WHFF Inquiry Token—Part 1		C			C	C	C	C						
S-115	WHFF Inquiry Token—Part 2		C			C	C	C	C						
S-116	WHFF Inquiry Token—Part 3		C			C	C	C	C						
S-117	PBF Update Token					C	C	C	C						
S-118	SPF Update Token					C	C	C	C						

Data Element		Message Class													
		Financial Transaction				File Inquiry and Update				Rever- sal		Administrative			
		0200	0210	0220/1	0230	0300	0310	0320/1	0330	0420/1	0430	0600	0610	0620	0630
S-119	WHFF Update Token					C	C	C	C						
S-120	Administrative Token											C	C	C	C
S-121	Native Message Token	C	C	C	C	C	C	C	C	C	C	C	C	C	C
S-122	Account Data Token		C		C	C	C	C	C	C	C				
S-123	SPF Inquiry Token		C			C	C	C	C						
S-124	Additional Data	C	C	C	C	C	C	C	C	C	C				
S-126	PBF Inquiry Token		C			C	C	C	C						
S-127	CAF Inquiry Token	C	C			C	C	C	C						
S-128	Secondary MAC	C	C	C	C	C	C	C	C	C	C	C	C	C	C

MAC Defaults

The following table summarizes the BASE24 external message MAC defaults established for BASE24-teller external messages.

Data Element		Message Class													
		Financial Transaction				File Inquiry and Update				Rever- sal		Administrative			
		0200	0210	0220/1	0230	0300	0310	0320/1	0330	0420/1	0430	0600	0610	0620	0630
P-1	Secondary Bit Map	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
P-3	Processing Code	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
P-7	Transmission Date and Time	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
P-11	Systems Trace Audit Number	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
P-12	Local Transaction Time	Y	Y	Y		Y	Y	Y		Y		Y	Y	Y	
P-13	Local Transaction Date	Y	Y	Y		Y	Y	Y		Y		Y	Y	Y	
P-17	Capture Date														
P-22	Point of Service Entry Mode														
P-23	Card Sequence Number														
P-32	Acquiring Institution Identification Code														
P-35	Track 2 Data	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
P-37	Retrieval Reference Number	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
P-38	Authorization Identification Response		Y	Y	Y		Y	Y	Y	Y	Y		Y	Y	Y
P-39	Response Code		Y	Y	Y		Y	Y	Y	Y	Y		Y	Y	Y
P-41	Card Acceptor Terminal Identification														
P-43	Card Acceptor Name/Location														
P-48	Routing Data														
P-52	PIN Data	Y				Y						Y			

Data Element		Message Class													
		Financial Transaction				File Inquiry and Update				Rever- sal		Administrative			
		0200	0210	0220/1	0230	0300	0310	0320/1	0330	0420/1	0430	0600	0610	0620	0630
P-58	Financial Token	Y	Y	Y	Y					Y	Y				
P-59	CAF Update Token														
P-60	Bank Header Information														
P-61	Request Header Data														
P-62	Response Header Data														
P-63	NBF Token														
P-64	Primary MAC														
S-90	Original Data Elements														
S-100	Receiving Institution Identification Code														
S-102	Account Identification 1														
S-103	Account Identification 2														
S-112	Override Token														
S-114	WHFF Inquiry Token—Part 1														
S-115	WHFF Inquiry Token—Part 2														
S-116	WHFF Inquiry Token—Part 3														
S-117	PBF Update Token														
S-118	SPF Update Token														
S-119	WHFF Update Token														
S-120	Administrative Token														
S-121	Native Message Token														
S-122	Account Data Token		Y			Y	Y	Y	Y	Y	Y				
S-123	SPF Inquiry Token														

Data Element		Message Class													
		Financial Transaction				File Inquiry and Update				Rever-sal		Administrative			
		0200	0210	0220/1	0230	0300	0310	0320/1	0330	0420/1	0430	0600	0610	0620	0630
S-124	Additional Data														
S-126	PBF Inquiry Token														
S-127	CAF Inquiry Token														
S-128	Secondary MAC														

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Section 4

BASE24 External Message Data Elements

This section explains the fixed-length and variable-length structures used in describing the BASE24 external message data elements. It also explains how BASE24 products can treat some variable-length data elements as fixed-length data elements.

The ISO standard includes a number of private use data elements that can be defined by any organization that uses the standard. This section describes how one such data element has been uniquely defined for different BASE24 products.

Data Element Structures

The following paragraphs describe how data elements in the BASE24 external message must be structured. These guidelines are followed by BASE24 products and must be adhered to by hosts sending messages to BASE24 products.

Fixed-Length Data Elements

Data placed in numeric, fixed-length data elements must be right-justified, with leading zeros. Data placed in all other fixed-length data elements must be left-justified, with trailing blanks.

Variable-Length Data Elements

Data placed in variable-length data elements can vary in length from zero positions up to the individual maximum length stated for the data element.

The actual length of the data placed in a variable-length data element must always be specified in a fixed-length prefix immediately preceding the data. This fixed length field is known as the *field length indicator*.

For variable-length data elements with a maximum length of less than 100 characters, a two-position field length indicator containing the length of the data in the field precedes the data element.

For variable-length data elements with a maximum length greater than 99 and less than 1,000 characters, a three-position field length indicator containing the length of the data in the field precedes the data element.

These prefixes must be right-justified and zero-filled. For example, if a variable-length data element could be up to 200 characters, but only seven characters were actually to be loaded into the element, the required fixed-length prefix would be 007. In this case, if the seven characters were 1234567, the entire data element to be included in the external message would be 0071234567—ten positions in all.

Had the data element been limited to a maximum of less than 100 characters, the fixed-length prefix would be 07, and the entire data element would be 071234567—nine positions in all.

Documentation of Field Length Indicators

All variable-length data elements must be preceded by a field length indicator, and users must allow for this. Some variable-length data elements contain data structures while others contain a single field. In sections 5 and 6 of this manual, variable-length data elements with data structures explicitly include the field length indicator in the contents of the data element, while data elements with a single field do not include the field length indicator in the contents of the data element.

When the field length indicator is included, the phrase, “includes an *n*-position field length indicator,” is added to the FORMAT tag for the data element. In these cases, users need not allow for an additional field length indicator preceding the data element. For example, the BASE24-teller NBF Token (P-63) data element is variable length up to 557 characters. In this case, the maximum length of 557 includes a 3-position field length indicator, which is explicitly documented—the user need not allow for another 3-position field length indicator preceding this 557-character element.

When the field length indicator is not included, the value shown with the FORMAT tag for the data element is the length of the data field only. The length of the field length indicator must be added to the value shown with the FORMAT tag for the data element and users must allow for the field length indicator preceding the data element. For example, the Track 2 Data element (P-35) is variable length up to 37 characters. In this case, the user must allow for a 2-position field length indicator preceding this 37-character element, for a total of up to 39 characters.

Zero-Length Data Elements

BASE24 products can include zero-length data elements if a host has inadvertently made mandatory a data element that BASE24 products do not support. If a BASE24 product has no data to place in a mandatory data element, it simply sets the data element prefix to zeros (00 or 000) and sends the prefix.

Making Variable-Length Data Elements Fixed-Length

BASE24 products have the capability of making certain variable-length data elements in the BASE24 external messages fixed-length. Fixed-length does not mean that all messages sent to the host are the same length, or even that all messages of a specific type are the same length. Rather, with the fixed-length option, certain key variable fields are sent at their maximum length.

Configuring Fixed-Length Data Elements

This option is controlled by settings in the Host Configuration File (HCF) and is intended to enable hosts to receive messages made up entirely of fixed-length data elements. To create a fixed-length message, ensure that no variable-length fields are configured to be sent in the message and that no fields are specified as conditional.

For BASE24-atm, BASE24-pos, BASE24-telebanking, and BASE24-teller products, the MESSAGE FORMAT fields in the HCF control this option. There is a separate MESSAGE FORMAT field for each product. To invoke this option, the field must be set to a value of 00 for the BASE24 product whose messages are to be affected. To invoke this option for all products, all of the MESSAGE FORMAT fields in the HCF must be set to a value of 00. For the BASE24-from host maintenance product, the FHM-ISO-FIXED-LENGTH param in the Logical Network Configuration File (LCONF) controls this option.

If the HCF or LCONF is set to make variable-length data elements fixed-length, BASE24 products simply use the maximum lengths defined for the affected data elements.

For example, Account Identification 1 (S-102) is defined as a variable-length data element with a maximum length of 28 characters. In this case, it would always be sent as a 28-character data element (preceded by the required two-digit prefix). BASE24 products would start with whatever data it had to send and pad that data to the right with blanks, out to a total of 28 characters. It would then create a prefix stating the length of the data element as 28 and attach that to the front of the data element, for a total of 30 characters.

By ISO definition, the data elements are still being sent as variable-length data elements. However, they are always being sent as the same size.

Token Data in Fixed-Length Data Elements

The fixed format option affects the way that an ISO Host Interface process handles token data for BASE24-pos in data element P-63, BASE24-telebanking in data element S-124, BASE24-teller in data element S-124, and BASE24-atm in data element S-126. When the format is fixed, the ISO Host Interface process reads the TKN to determine what tokens should be included in the external message for the message type and DPC.

For each token configured to be sent in the message, the ISO Host Interface process checks the internal message for the token. Depending on whether the token is found in the internal message, and whether the token is fixed-length or variable-length, the ISO Host Interface process performs as follows:

- If the token is present in the internal message and the token is fixed-length, the ISO Host Interface process sends the token in the external message.
- If the token is present in the internal message and the token is variable length, the ISO Host Interface process identifies whether the token includes enough data to be the maximum length for the token. If the token includes enough data to be the maximum length for the token, the ISO Host Interface process sends the token. If the token data does not fill the token to its maximum length, the ISO Host Interface process pads the unused positions with spaces (alphanumeric fields) or zeros (numeric fields) before sending the token.
- If the token is not present in the message, the ISO Host Interface process creates an *empty* token for the maximum size of the token, and sends the empty token. To create the empty token, the ISO Host Interface process first creates a token header that contains the eye catcher, the token ID, and the token length. The ISO Host Interface process then pads the token data field with spaces (alphanumeric fields) or zeros (numeric fields).

For more information on configuring the tokens to be sent in the external message, refer to the ***BASE24 Tokens Manual***.

Fixed-Length Data Elements by Product

The product being used determines which data elements in the BASE24 external message are affected by the fixed-length option. The following pages identify the data elements affected by product.

Other data elements are defined as variable-length in the BASE24 external message besides those listed on the following pages; however, only those listed are affected by the fixed-length option. When the fixed-length option is used, elements specified as conditional should be changed to mandatory in the EMF if they are to be included in the message. This ensures that a fixed-length message is received (that is, that a specific message always contains the same data elements).

Network Management Messages

The data element in BASE24 network management external messages affected by this option is as follows:

S-123 Cryptographic Service Message

Note: BASE24 network management messages are sent as fixed format when the MESSAGE FORMAT field on HCF screen 1 contains the value 00, or when any of the product-specific MESSAGE FORMAT fields (on HCF screens 5, 7, 10, or 22) contain the value 00. That is, if messages for any individual product are sent as fixed format, network management messages are also sent as fixed format.

BASE24-atm

The data elements in BASE24-atm external messages affected by this option are as follows:

P-2	Primary Account Number
P-32	Acquiring Institution Identification Code
P-33	Forwarding Institution Identification Code
P-35	Track 2 Data
P-36	Track 3 Data
P-44	BASE24-atm Additional Response Data
P-52	Personal Identification Number (PIN) Data *
P-54	BASE24 Additional Amounts
S-99	Settlement Institution Identification Code
S-100	Receiving Institution Identification Code
S-102	Account Identification 1
S-103	Account Identification 2
S-122	BASE24 Card Issuer Identification Code
S-123	BASE24-atm Deposit Credit Amount
S-124	BASE24-atm Depository Type
S-125	BASE24-atm Account Indicator/Statement Print Data †
S-126	BASE24-atm Additional Data ‡

* The Personal Identification Number (PIN) Data (P-52) element is normally a 16-position fixed-length field. If data element P-52 contains PIN data, this field is not affected by the setting. If data element P-52 contains blanks, the ISO Host Interface process replaces the blanks with the PIN PAD character. This ensures that data element P-52 is sent in the message.

- † If the message type is 0205, the ISO Host Interface process sets the field length for data element S-125 to 372 (the length of the statement print data). If the message type is not 0205, the ISO Host Interface process sets the field length for data element S-125 to 001 (the length of the account indicator information).
- ‡ The BASE24-atm Additional Data (S-126) element carries tokens. The tokens to include in the external message are specified in the Token File (TKN). When the MESSAGE FORMAT field on HCF screen 5 contains the value 00, the ISO Host Interface process sets the length of S-126 to the sum of the maximum lengths of all tokens configured to be sent in the message.

BASE24-from host maintenance

The data elements in BASE24-from host maintenance external messages affected by this option are as follows:

P-2	Primary Account Number
P-48	BASE24-from host maintenance Additional Data
P-60	BASE24-from host maintenance Data
P-61	BASE24-from host maintenance User Data
S-101	File Name
S-126	BASE24-from host maintenance Application File and Table Information *

- * The BASE24-from host maintenance Application File and Table Information (S-126) data element is affected by this option only when the File Name (S-101) data element contains the value CA (Accounts segment in the CAF).

BASE24-pos

The data elements in BASE24-pos external messages affected by this option are as follows:

P-2	Primary Account Number
P-32	Acquiring Institution Identification Code
P-33	Forwarding Institution Identification Code
P-35	Track 2 Data
P-36	Track 3 Data
P-52	Personal Identification Number (PIN) Data *
P-54	BASE24 Additional Amounts
P-63	BASE24-pos Additional Data †
S-99	Settlement Institution Identification Code
S-100	Receiving Institution Identification Code
S-102	Account Identification 1
S-122	BASE24 Card Issuer Identification Code

* The Personal Identification Number (PIN) Data (P-52) element is, by definition, a 16-position fixed-length field. If data element P-52 contains PIN data, this field is not affected by the setting. If data element P-52 contains blanks, the ISO Host Interface process replaces the blanks with the PIN PAD character. This ensures that data element P-52 is sent in the message.

† The BASE24-pos Additional Data (P-63) element carries tokens. The tokens to include in the external message are specified in the Token File (TKN). When the MESSAGE FORMAT field on HCF screen 7 contains the value 00, the ISO Host Interface process sets the length of data element P-63 to the sum of the maximum lengths of all tokens configured to be sent in the message.

BASE24-telebanking

The data elements in BASE24-telebanking external messages affected by this option are as follows:

P-2	Primary Account Number
P-32	Acquiring Institution Identification Code
P-34	Extended Primary Account Number
P-48	BASE24-telebanking Additional Data
P-52	Personal Identification Number (PIN) Data *
P-54	BASE24-telebanking Additional Amounts

S-102	Account Identification 1
S-103	Account Identification 2
S-122	BASE24 Card Issuer Identification Code
S-124	BASE24-telebanking Additional Data [†]
S-126	BASE24-telebanking Inquiry Data

* The Personal Identification Number (PIN) Data (P-52) element is, by definition, a 16-position fixed-length field. If data element P-52 contains PIN data, this field is not affected by the setting. If data element P-52 contains blanks, the ISO Host Interface process replaces the blanks with the PIN PAD character. This ensures that data element P-52 is sent in the message.

† The BASE24-telebanking Additional Data (S-124) element carries tokens. The tokens to include in the external message are specified in the Token File (TKN). When the MESSAGE FORMAT field on HCF screen 22 contains the value 00, the ISO Host Interface process sets the length of data element S-124 to the sum of the maximum lengths of all tokens configured to be sent in the message.

BASE24-teller

The data elements in BASE24-teller external messages affected by this option are as follows:

P-2	Primary Account Number
P-32	Acquiring Institution Identification Code
P-35	Track 2 Data
P-52	Personal Identification Number (PIN) Data *
P-58	BASE24-teller Financial Token
P-59	BASE24-teller CAF Update Token
P-63	BASE24-teller NBF Token
S-100	Receiving Institution Identification Code
S-102	Account Identification 1
S-103	Account Identification 2
S-112	BASE24-teller Override Token
S-114	BASE24-teller WHFF Inquiry Token—Part 1
S-115	BASE24-teller WHFF Inquiry Token—Part 2
S-116	BASE24-teller WHFF Inquiry Token—Part 3
S-117	BASE24-teller PBF Update Token
S-118	BASE24-teller SPF Update Token
S-119	BASE24-teller WHFF Update Token
S-120	BASE24-teller Administrative Token
S-121	BASE24-teller Native Message Token
S-122	BASE24-teller Account Data Token

S-123	BASE24-teller SPF Inquiry Token
S-124	BASE24-teller Additional Data [†]
S-126	BASE24-teller PBF Inquiry Token
S-127	BASE24-teller CAF Inquiry Token

* The Personal Identification Number (PIN) Data (P-52) element is, by definition, a 16-position fixed-length field. If data element P-52 contains PIN data, this field is not affected by the setting. If data element P-52 contains blanks, the ISO Host Interface process replaces the blanks with the PIN PAD character. This ensures that data element P-52 is sent in the message.

[†] The BASE24-teller Additional Data (S-124) element carries nonstandard tokens. The nonstandard tokens to include in the external message are specified in the Token File (TKN). When the MESSAGE FORMAT field on HCF screen 10 contains the value 00, the ISO Host Interface process sets the length of data element S-124 to the sum of the maximum lengths of all nonstandard tokens configured to be sent in the message.

Private Use Data Elements

The ISO 8583 standard includes several private use data elements that can be defined in any manner by an organization implementing the standard.

BASE24 products use a number of these data elements to carry pieces of information that are required for processing by BASE24 products but are not specifically defined by the ISO 8583 standard.

Some of these private use data elements are defined differently depending on the BASE24 product to which a message applies. An example is data element S-123, which is defined as follows:

- Account qualifier information for BASE24-telebanking messages
- Cryptographic Service Message (CSM) information for network management key management messages
- Deposit credit amount for BASE24-atm messages
- Invoice data or settlement information for BASE24-pos messages
- SPF Inquiry Token for BASE24-teller messages
- Teller segment information for BASE24-from host maintenance messages

In this case, the name and the function of the data element is different for network management, BASE24-atm, BASE24-from host maintenance, BASE24-pos, BASE24-telebanking, and BASE24-teller messages.

Where the same private use data element is given a different name and function for different BASE24 products, separate documentation is included for each version of the data element. In the above example, data element S-123 is documented six times, once for network management messages, once for BASE24-atm, once for BASE24-from host maintenance, once for BASE24-pos, once for BASE24-telebanking, and once for BASE24-teller.

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Section 5

Data Elements 1 Through 64

This section contains descriptions for data elements 1 through 64 of the BASE24 external message.

P-1 Secondary Bit Map

Format:	AN 16
Used By:	BASE24-atm BASE24-from host maintenance BASE24-pos BASE24-telebanking BASE24-teller

The secondary bit map identifies the presence or absence of data elements 65 through 128 in the BASE24 external message. It functions the same as the primary bit map, except that the primary bit map identifies the presence or absence of data elements 1 through 64 and the secondary bit map identifies the presence or absence of data elements 65 through 128.

The secondary bit map is required if any of data elements 65 through 128 are included in the message. Otherwise, it is not used.

The presence or absence of the secondary bit map is identified by bit position 1 in the primary bit map. Data elements 65 through 128 cannot be included in the message if the secondary bit map is not present.

P-2 Primary Account Number

Format: AN ..19 for the BASE24-telebanking product
N ..19 for other BASE24 products

Used By: BASE24-atm
BASE24-from host maintenance
BASE24-pos
BASE24-telebanking
BASE24-teller

The Primary Account Number data element contains the primary account number (PAN) of the cardholder account involved in the transaction or update request being processed.

BASE24-atm

BASE24-atm does not require this data element in its external messages because it uses the PAN from the Track 2 Data (P-35) data element. However, this data element is available, and can be included in messages in addition to the Track 2 data.

On incoming BASE24-atm messages, the PAN from this data element is dropped.

On outgoing BASE24-atm messages, the PAN is derived from the Track 2 data in the internal message and placed in this data element.

BASE24-from host maintenance

The Primary Account Number data element is mandatory for all BASE24-from host maintenance file update messages.

On incoming BASE24-from host maintenance file update messages, the PAN from this data element is placed in the ACCT-NUM field in the BASE24-from host maintenance Standard Internal Message (FHSTM).

On outgoing BASE24-from host maintenance file update messages, the PAN for this data element is taken from the ACCT-NUM field in the FHSTM.

When using ISO formats and performing any Positive Balance File (PBF), Stop Payment File (SPF), No Book File (NBF), or Warning/Hold/Float File (WHFF) maintenance, the From Host Maintenance process uses the value in the Primary Account Number data element for the account number rather than using the value in the Account Identification 1 (S-102) data element.

BASE24-pos

BASE24-pos does not require this data element in its external messages because it uses the PAN from the Track 2 Data (P-35) data element or the Track 1 Data (P-45) data element. However, this data element is available, and can be included in messages in addition to the Track 2 data.

On incoming BASE24-pos messages, the PAN from this data element is dropped.

On outgoing BASE24-pos messages, the PAN for this data element is derived from the Track data in the internal message.

BASE24-telebanking

BASE24-telebanking does not require this data element in its external messages because the PAN can be placed in this data element or the Extended Primary Account Number (P-34) data element. PANs greater than 19 characters in length are placed in the Extended Primary Account Number data element.

On incoming BASE24-telebanking messages, the PAN from this data element is placed in the PAN field in the Internal Transaction Data (ITD). If this data element and data element P-34 contain primary account numbers, the primary account number from this data element is used.

On outgoing BASE24-telebanking messages, the PAN for this data element is taken from the PAN field in the ITD.

BASE24-teller

BASE24-teller does not require this data element in its external messages because it uses the PAN from the Track 2 Data (P-35) data element. However, this data element is available, and can be included in messages in addition to the Track 2 data.

On incoming BASE24-teller messages, the PAN from this data element is dropped.

On outgoing BASE24-teller messages, the PAN for this data element is taken from the Track 2 data in the internal message.

P-3 Processing Code

Format: AN 6 for BASE24-telebanking
N 6 for other products

Used By: BASE24-atm
BASE24-pos
BASE24-telebanking
BASE24-teller

The Processing Code data element contains a series of digits used to describe the effect of a transaction on the customer account and the accounts affected.

This data element is mandatory for all messages except network management messages.

BASE24 internal transaction codes are translated to and from external transaction codes by the BASE24 ISO Host Interface processes.

BASE24-atm

On incoming BASE24-atm messages, the processing code from this data element is translated and placed in the TRAN-CDE, FROM-ACCT-TYP, and TO-ACCT-TYP fields of the BASE24-atm Standard Internal Message (STM).

On outgoing BASE24-atm messages, the processing code is translated from the TRAN-CDE, FROM-ACCT-TYP, and TO-ACCT-TYP fields of the STM and placed in this data element.

Refer to appendix A for internal and external transaction processing code equivalents.

BASE24-pos

The information contained in the Processing Code data element for BASE24-pos messages depends on whether or not the message is a reconciliation control message.

Nonreconciliation Control Messages. The following information applies to all BASE24-pos messages except reconciliation control messages.

On incoming BASE24-pos messages, the processing code from this data element is translated and placed in the TRAN.TRAN-CDE.TC, TRAN.TRAN-CDE.T, and TRAN.TRAN-CDE.AA fields in the BASE24-pos Standard Internal Message (PSTM).

On outgoing BASE24-pos messages, the TRAN.TRAN-CDE.TC, TRAN.TRAN-CDE.T, and TRAN.TRAN-CDE.AA fields in the PSTM are translated and placed in this data element.

Refer to appendix C for internal and external transaction processing code equivalents.

Reconciliation Control Messages. On outgoing reconciliation control messages, the BASE24-pos ISO Host Interface process checks the SETL-TYP field in the 0500-series message and sets data element P-3 as follows:

SETL-TYP	Corresponding Data Element P-3 Setting
0 (batch record)	900000
1 (shift record)	910000
2 (daily record)	920000
3 (network record)	930000
9 (service record)	99XYZZ
<p>Where:</p> <p>X = Number of this service message. Valid values are 1–3.</p> <p>Y = Total number of service messages. Valid values are 1–3.</p> <p>ZZ = Number of service totals in this message. Valid values are 1–10.</p> <p>For example, a value of 993308 would indicate this is message 3 of 3 messages, and there are 8 service totals in this message.</p>	

The BASE24-pos ISO Host Interface process does not support incoming reconciliation control messages.

BASE24-telebanking

On incoming BASE24-telebanking messages, the processing code from this data element is placed in the PROC-CDE field in the ITD.

On outgoing BASE24-telebanking messages, the processing code for this data element is taken from the PROC-CDE field in the ITD.

Refer to appendix D for BASE24-telebanking internal and external transaction processing code equivalents.

BASE24-teller

On incoming BASE24-teller messages, the processing code from this data element is translated and placed in the RQST.TRAN.CDE, RQST.TRAN.FROM-ACCT-TYP, and RQST.TRAN.TO-ACCT-TYP fields of the BASE24-teller Standard Internal Message Header (TSTMH).

On outgoing BASE24-teller messages, the processing code is translated from the RQST.TRAN.CDE, RQST.TRAN.FROM-ACCT-TYP, and RQST.TRAN.TO-ACCT-TYP fields of the TSTMH and placed in this data element.

Refer to appendix E for internal and external transaction processing code equivalents.

P-4 Transaction Amount

Format:	N 12
Used By:	BASE24-atm BASE24-pos BASE24-telebanking

The Transaction Amount data element contains the amount of funds requested (either for debit or credit) in the currency of the source location of the transaction.

Decimalization of the amount is implied by the Transaction Currency Code (P-49) data element. For example, if the currency code indicates U.S. dollars, 000000001000 would indicate \$10.00. However, if the currency code indicates lire, the amount would be 1000 lire.

BASE24-atm

The Transaction Amount data element is mandatory for all BASE24-atm financial transaction and reversal messages. Although a transaction amount does not apply to some transaction types (for example, balance inquiries), the data element must be present in the message, zero-filled where not applicable.

On incoming BASE24-atm messages, the amount from this data element is placed in the RQST.AMT-1 field in the STM.

On outgoing BASE24-atm messages other than adjustments, the amount is taken from the RQST.AMT-1 field in the STM and placed in this data element. When the transaction includes a surcharge, the value in the RQST.AMT-1 field includes the value in the ORIG-FEE field of the Surcharge Data token.

If the institution using BASE24-atm supports adjustment transactions and has chosen to accept them in the external message set, the amount of the adjustment must be calculated from the RQST.AMT-1 and RQST.AMT-2 fields in the STM, as described below.

For adjustments to deposit transactions, the adjustment amount is computed by subtracting the value in the RQST.AMT-1 field from the value in the RQST.AMT-2 field. If the result of this operation is negative, the first two positions of the Processing Code (P-3) data element are set to 02 to indicate a debit adjustment. If the result of this operation is positive, the first two positions of the Processing Code (P-3) data element are set to 22 to indicate a credit adjustment. The value in the Transaction Amount data element is the absolute value of the result.

For adjustments to withdrawal transactions, the adjustment amount is computed by subtracting the value in the RQST.AMT-2 field from the value in the RQST.AMT-1 field. If the result of this operation is negative, the first two positions of the Processing Code (P-3) data element are set to 02 to indicate a debit adjustment. If the result of this operation is positive, the first two positions of the Processing Code (P-3) data element are set to 22 to indicate a credit adjustment. The value in the Transaction Amount data element is the absolute value of the result.

BASE24-pos

The Transaction Amount data element is mandatory for all BASE24-pos authorization, financial transaction, and reversal messages.

On incoming BASE24-pos messages, the amount from this data element is placed in the TRAN.AMT-1 field in the PSTM.

On outgoing BASE24-pos messages, the amount is taken from the TRAN.AMT-1 field in the PSTM and placed in this data element.

The value in the Transaction Amount data element can be negative for balance inquiries. In this case, the first byte of the field in this data element contains a minus sign (–).

BASE24-telebanking

The Transaction Amount data element is mandatory for all BASE24-telebanking financial transaction messages.

On incoming BASE24-telebanking messages, the amount from this data element is placed in the AMT-TXN.TXN.AMT field in the ITD.

On outgoing BASE24-telebanking messages, the amount is taken from the AMT-TXN.TXN.AMT field in the ITD and placed in this data element.

P-5 Settlement Amount

Format: N 12

Used By: Not used by BASE24

P-6 Cardholder Billing Amount

Format: N 12

Used By: Not used by BASE24

P-7 Transmission Date and Time

Format:	N 10 (MMDDhhmmss)
Used By:	BASE24-atm BASE24-from host maintenance BASE24-pos BASE24-telebanking BASE24-teller

The Transmission Date and Time data element contains the time the message is initiated by the message originator. This time is set for each outgoing message and is expressed in Greenwich mean time.

The Transmission Date and Time data element is mandatory for all message types.

BASE24-atm

On incoming BASE24-atm messages, the information from this data element is dropped.

On outgoing BASE24-atm messages, the current Greenwich mean time is placed in this data element.

BASE24-from host maintenance

On incoming BASE24-from host maintenance messages, the information from this data element is dropped.

On outgoing BASE24-from host maintenance messages, the current Greenwich mean time is placed in this data element.

BASE24-pos

On incoming BASE24-pos messages, the information from this data element is dropped.

On outgoing BASE24-pos messages, the current Greenwich mean time is placed in this data element.

BASE24-telebanking

On incoming BASE24-telebanking messages, the information from this data element is dropped.

On outgoing BASE24-telebanking messages, the current Greenwich mean time is placed in this data element.

BASE24-teller

On incoming BASE24-teller messages, the information from this data element is dropped.

On outgoing BASE24-teller messages, the current Greenwich mean time is placed in this data element.

P-8 Cardholder Billing Fee Amount

Format: N 8

Used By: Not used by BASE24

P-9 Settlement Conversion Rate

Format: N 8

Used By: Not used by BASE24

P-10 Cardholder Billing Conversion Rate

Format: N 8

Used By: Not used by BASE24

P-11 Systems Trace Audit Number

Format:	N 6
Used By:	BASE24-atm BASE24-from host maintenance BASE24-pos BASE24-telebanking BASE24-teller

The Systems Trace Audit Number data element contains a number that must be set by a message sender and echoed by a message receiver. It is used for matching responses to original messages and is not intended to remain the same throughout the life of a transaction (for example, a reversal may not have the same number as the original transaction).

The Systems Trace Audit Number data element is mandatory for all messages to and from BASE24 products. For products other than BASE24-telebanking, the systems trace audit number is carried in the BASE24 external message only and has no internal message equivalent. The BASE24-telebanking product carries the systems trace audit number in internal and external messages.

Network Management

In network management messages, the systems trace audit number is used to match the network management request with its response. The ISO Host Interface process generates the number on outgoing 0800 messages and expects it to be returned in the corresponding 0810 messages. On outgoing 0810 messages, the ISO Host Interface process echoes the number sent in the corresponding 0800 messages.

BASE24-from host maintenance

On file update messages, if the host generates the value contained in this data element on incoming 0300 messages, the ISO Host Interface process returns the value in the corresponding 0310 messages.

BASE24-telebanking

On incoming BASE24-telebanking messages, the value from this data element is placed in the AUTH.STAN field in the ITD.

On outgoing BASE24-telebanking messages, the ISO Host Interface process sets the value in this data element.

P-12 Local Transaction Time

Format:	N 6
Used By:	BASE24-atm BASE24-pos BASE24-telebanking BASE24-teller

The Local Transaction Time data element contains the local time at which the transaction began at the card acceptor location.

Since a terminal can be geographically removed from the BASE24 system by one or more time zones, BASE24 processes maintain time zone offsets for terminals defined to the system. These offsets allow BASE24 processes to compute local transaction times and dates for transactions originating at BASE24 terminals. The time zone offset for a terminal is applied to the system date and time to derive the local date and time for the transaction.

When a transaction originates at an acquirer host, it is assumed that the content of this data element is the terminal local time.

The Local Transaction Time data element carries the time as six characters (HHMMSS). Internally, BASE24 processes carry this time as eight characters (HHMMSShh), which includes hundredths of seconds in the right-most two positions. On incoming messages, the hundredths of seconds are set to zeros. On outgoing messages, the hundredths of seconds are truncated.

BASE24-atm

The Local Transaction Time data element is mandatory for 0200, 0205, 0210, 0215, 0220, 0221, 0420, and 0421 messages.

On incoming BASE24-atm messages, the time from this data element is placed in the TRAN-TIM field in the STM.

On outgoing BASE24-atm messages, the time for this data element is taken from the TRAN-TIM field in the STM.

BASE24-atm maintains its terminal time offsets in the Terminal Data File.

BASE24-pos

The Local Transaction Time data element is mandatory for 0100, 0110, 0120, 0121, 0200, 0210, 0220, 0221, 0402, 0420, and 0421 messages. It is mandatory for outbound 430 messages going to an e-commerce host.

On incoming BASE24-pos messages, the time from this data element is placed in the TRAN-TIM field in the PSTM.

On outgoing BASE24-pos messages, the time for this data element is taken from the TRAN-TIM field in the PSTM.

The BASE24-pos product maintains its terminal time offsets in the BASE24-pos Terminal Data files.

BASE24-telebanking

The Local Transaction Time data element is mandatory for 0100, 0110, 0120, 0121, 0200, 0210, 0220, 0221, 0420, and 0421 messages.

On incoming BASE24-telebanking messages, the time from this data element is placed in the LOCAL-TXN.TIM field in the ITD.

On outgoing BASE24-telebanking messages, the time for this data element is taken from the LOCAL-TXN.TIM field in the ITD.

The BASE24-telebanking product does not apply terminal time offsets.

BASE24-teller

The Local Transaction Time data element is mandatory for 0200, 0210, 0220, 0221, 0300, 0310, 0320, 0321, 0420, 0421, 0600, 0610, 0620, and 0621 messages. It is conditional for 0230 messages.

On incoming BASE24-teller messages, the time from this data element is placed in the SYS.ORIG.TRAN-TIM field in the TSTMH.

On outgoing BASE24-teller messages, the time for this data element is taken from the SYS.ORIG.TRAN-TIM field in the TSTMH.

BASE24-teller maintains its terminal time offsets in the Teller Terminal Data File (TTDF).

P-13 Local Transaction Date

Format:	N 4
Used By:	BASE24-atm BASE24-pos BASE24-telebanking BASE24-teller

The Local Transaction Date data element contains the local month and day that the transaction began.

Since a terminal can be geographically removed from the BASE24 system by one or more time zones, BASE24 processes maintain time zone offsets for terminals defined to the system. These offsets allow BASE24 processes to compute local transaction times and dates for transactions originating at BASE24 terminals. The time zone offset of the terminal is applied to the system date and time to derive the local date and time for the transaction.

When a transaction originates at an acquirer host, it is assumed that the content of this data element is the terminal local date.

The Local Transaction Date data element carries the date as four characters (MMDD). Internally, BASE24 processes carry this date as six characters (YYMMDD), which includes the year in the left-most two positions. On incoming messages, the year is set to the current year. On outgoing messages, the year is truncated.

BASE24-atm

The Local Transaction Date data element is mandatory for 0200, 0205, 0210, 0215, 0220, 0221, 0420, and 0421 messages.

On incoming BASE24-atm messages, the date from this data element is placed in the TRAN-DAT field in the STM.

On outgoing BASE24-atm messages, the date for this data element is taken from the TRAN-DAT field in the STM.

BASE24-atm maintains its terminal time offsets in the Terminal Data File.

BASE24-pos

The Local Transaction Date data element is mandatory for 0100, 0110, 0120, 0121, 0200, 0210, 0220, 0221, 0402, 0420, and 0421 messages. It is mandatory for outbound 430 messages going to an e-commerce host.

On incoming BASE24-pos messages, the date from this data element is placed in the TRAN-DAT field in the PSTM.

On outgoing BASE24-pos messages, the date for this data element is taken from the TRAN-DAT field in the PSTM.

The BASE24-pos product maintains its terminal time offsets in the BASE24-pos Terminal Data files.

BASE24-telebanking

The Local Transaction Date data element is mandatory for 0100, 0110, 0120, 0121, 0200, 0210, 0220, 0221, 0420, and 0421 messages.

On incoming BASE24-telebanking messages, the date from this data element is placed in the LOCAL-TXN.DAT field in the ITD.

On outgoing BASE24-telebanking messages, the date for this data element is taken from the LOCAL-TXN.DAT field in the ITD.

The BASE24-telebanking product does not apply terminal time offsets.

BASE24-teller

Local Transaction Date is mandatory for 0200, 0210, 0220, 0221, 0300, 0310, 0320, 0321, 0420, 0421, 0600, 0610, 0620, and 0621 messages. It is conditional for 0230 messages.

On incoming BASE24-teller messages, the date from this data element is placed in the SYS.ORIG.TRAN-DAT field in the TSTMH.

On outgoing BASE24-teller messages, the date for this data element is taken from the SYS.ORIG.TRAN-DAT field in the TSTMH.

BASE24-teller maintains its terminal time offsets in the TTDF.

P-14 Expiration Date

Format: N 4

Used By: BASE24-pos

The Expiration Date data element contains the year and month after which a card expires. It is conditional for 0100, 0110, 0120, 0121, 0200, 0210, 0220, 0221, 0402, 0420, and 0421 messages, based on availability.

The Expiration Date data element carries the date as four characters (YYMM). If the expiration date is available for a transaction, BASE24 sends the Expiration Date data element in the external message. Likewise, if the Expiration Date data element is sent from a host, BASE24 accepts it and uses the expiration date. However, BASE24 does not reject a message if this data element is not present.

On incoming BASE24-pos messages, the date from this data element is moved to the TRAN.EXP-DAT field in the PSTM.

On outgoing BASE24-pos messages, the date for this data element is taken from the TRAN.EXP-DAT field in the PSTM.

P-15 Settlement Date

Format: N 4

Used By: BASE24-atm
BASE24-pos

The Settlement Date data element is used by BASE24 products to hold the interchange settlement date. The interchange settlement date is the date the transaction is settled by the interchange if an interchange is involved in the transaction.

When the transaction is introduced to BASE24 products by an interchange system, or sent to an interchange system for authorization, this data element carries the settlement date for the transaction on that system, while the Capture Date (P-17) data element carries the settlement date for the transaction on the BASE24 system.

The Settlement Date data element carries the date as four characters (MMDD). Internally, BASE24 products carry this date as six characters (YYMMDD), which includes the year in the left-most two positions. On incoming messages, the year is set to the current year. On outgoing messages, the year is truncated.

The date in the Settlement Date data element is required only when there is an interchange involved in the transaction. It is considered conditional in a number of messages (varying by BASE24 product).

Processing by Message Type

When the date in the Settlement Date data element is conditional for a particular message type, BASE24 processes it as follows:

Incoming 0100 and 0200 messages. If this data element is present, BASE24 moves the data element value to the ACQ-ICHG-SETL-DAT field in the internal message.

Outgoing 0100 and 0200 messages. If the ACQ-ICHG-SETL-DAT field in the internal message is nonzero, BASE24 moves the value in that field to this data element and includes the data element in the message. Otherwise, BASE24 does not include the data element in the message.

Incoming 0110 and 0210 messages. If this data element is present and the Responder Code field in the BASE24 external message header indicates that the transaction was approved by an interchange (a value of 7), BASE24 moves the value in the data element to the ISS-ICHG-SETL-DAT field in the internal message. Otherwise, BASE24 drops the data element.

Outgoing 0110 and 0210 messages. If the ISS-ICHG-SETL-DAT field in the internal message is nonzero, BASE24 moves the value in that field to this data element and includes the data element in the message. Otherwise, BASE24 does not include the data element in the message.

Incoming 0120, 0121, 0220, and 0221 messages. If this data element is present and the Originator Code field in the BASE24 external message header indicates that the transaction was initiated at an interchange (a value of 7), BASE24 moves the data element value to the ACQ-ICHG-SETL-DAT field in the internal message.

Outgoing 0120, 0121, 0220, and 0221 messages. If the ACQ-ICHG-SETL-DAT field in the internal message is nonzero, BASE24 moves the value in that field to this data element and includes the data element in the message. Otherwise, BASE24 does not include the data element in the message.

Incoming 0402, 0420, and 0421 messages. If this data element is present, BASE24 checks the Originator Code and Responder Code fields in the BASE24 external message header. If the Originator Code field indicates that the transaction was originated by an interchange (a value of 7), BASE24 moves the value in the data element to the ACQ-ICHG-SETL-DAT field in the internal message. If the Responder Code field indicates that the transaction was approved by an interchange (a value of 7), BASE24 moves the value in the data element to the ISS-ICHG-SETL-DAT field in the internal message. If the Originator Code or Responder Code field is not set to 7, BASE24 drops the data element.

Outgoing 0402, 0420, and 0421 messages. If the ACQ-ICHG-SETL-DAT field in the internal message is nonzero, BASE24 moves the value in that field to this data element and includes the data element in the message. Otherwise, BASE24 does not include the data element in the message.

BASE24-atm

The Settlement Date data element is conditional for 0200 (outgoing), 0210, 0220, 0221, 0420, and 0421 messages.

BASE24-pos

The Settlement Date data element is conditional for 0100, 0110, 0120, 0121, 0200, 0210, 0220, 0221, 0402, 0420, and 0421 messages.

P-16 Conversion Date

Format: N 4 (MMDD)

Used By: Not used by BASE24

P-17 Capture Date

Format:	N 4
Used By:	BASE24-atm BASE24-pos BASE24-telebanking BASE24-teller

The Capture Date data element contains the month and day the transaction was processed by a BASE24 process.

This date equates to the date of the BASE24 transaction log file to which the transaction is logged (each product has its own transaction log file).

BASE24 processes move to a new processing date each day at logical network cutover.

The Capture Date data element carries the date as four characters (MMDD). Internally, BASE24 processes carry this date as six characters (YYMMDD), which includes the year in the left-most two positions. On incoming messages, the year is set to the current year. On outgoing messages, the year is truncated.

Processing by Message Type

The following paragraphs describe how the Capture Date data element is processed by BASE24 on incoming messages.

Incoming 0100 and 0200 messages. This data element specifies the posting date for the transaction. This data element is mandatory for incoming 0100 and 0200 messages. If the data element is zero-filled (or absent), BASE24 generates an error message.

Incoming 0110 and 0210 messages. BASE24 uses the date from the original internal 0100 or 0200 message to reconstruct the response. Thus, this data element from the external message is not used.

Incoming 0402, 0420, and 0421 messages. If the date from this data element is not the current or next BASE24 processing date, BASE24 processes the reversal normally, but logs the reversal as an exception to the transaction log file for the current day.

BASE24-atm

The Capture Date data element is mandatory for 0200, 0205, 0210, 0215, 0220, 0221, 0420, and 0421 messages.

On incoming BASE24-atm messages, the date from this data element is placed in the POST-DAT field in the STM.

On outgoing BASE24-atm messages, the date for this data element is taken from the POST-DAT field in the STM.

When the transaction-originating terminal is directly connected to BASE24-atm, this date is taken from the POST-DAT field in the Terminal Data File record for the terminal.

BASE24-pos

The Capture Date data element is mandatory for 0100, 0110, 0120, 0121, 0200, 0210, 0220, 0221, 0402, 0420, and 0421 messages.

On incoming BASE24-pos messages, the date from this data element is placed in the POST-DAT field in the PSTM.

On outgoing BASE24-pos messages, the date for this data element is taken from the POST-DAT field in the PSTM.

When the transaction-originating terminal is directly connected to BASE24-pos, this date is taken from the POST-DAT field in the POS Terminal Data File record for the terminal.

BASE24-telebanking

The Capture Date data element is mandatory for 0100, 0110, 0120, 0121, 0200, 0210, 0220, 0221, 0420, and 0421 messages.

On incoming BASE24-telebanking messages, the date from this data element is placed in the CAPTR-DAT field in the ITD.

On outgoing BASE24-telebanking messages, the date for this data element is taken from the CAPTR-DAT field in the ITD.

BASE24-teller

The Capture Date data element is mandatory for 0200, 0210, 0220, 0221, 0300, 0310, 0320, 0321, 0420, 0421, 0600, 0610, 0620, and 0621 messages. It is conditional for 0230 messages.

On incoming BASE24-teller messages, the date from this data element is placed in the RESP-HDR.POST-DAT field in the TSTMH.

On outgoing BASE24-teller messages, the date for this data element is taken from the RESP-HDR.POST-DAT field in the TSTMH.

When the transaction-originating terminal is directly connected to BASE24-teller, this date is taken from the POST-DAT field in the TTDF record for the terminal.

P-18 Merchant Type

Format: N 4

Used By: BASE24-pos

The Merchant Type data element contains the Standard Industrial Classification (SIC) code of the retailer involved in the transaction.

On incoming BASE24-pos messages, the code from this data element is placed in the RETL-SIC-CDE field in the PSTM.

On outgoing BASE24-pos messages, the code for this data element is taken from the RETL-SIC-CDE field in the PSTM.

P-19 Acquiring Institution Country Code

Format: N 3

Used By: Not used by BASE24

P-20 Country Code Primary Account Number Extended

Format: N 3

Used By: Not used by BASE24

P-21 Forwarding Institution Country Code

Format: N 3

Used By: Not used by BASE24

P-22 Point of Service Entry Mode

Format:	N 3
Used By:	BASE24-atm BASE24-pos BASE24-telebanking BASE24-teller

The Point of Service Entry Mode data element is a single field that contains two codes. The first code is two digits in length and indicates the method by which Track data or the primary account number (PAN) was entered into the system. The second code is one digit in length and indicates the entry capabilities available at the point of service.

BASE24-atm

The Point of Service Entry Mode data element is conditional for 0200 request messages acquired from a host. The data element is required if the Track 2 data in the request message is manually entered.

On incoming BASE24-atm request messages, the BASE24-atm ISO Host Interface process checks for a value of 010 in this data element. If the data element is set to a value of 010, the process enters a value of M in the first byte of the RQST. TRACK2 field in the STM, indicating that complete Track 2 data is not available.

This data element is not used on outgoing BASE24-atm messages.

Note: A value of 01 in the first code of the Point of Service Entry Mode indicates that the Track 2 data was entered manually and that the PIN entry capabilities at the point of service are unknown.

BASE24-pos

The Point of Service Entry Mode data element is mandatory for 0100 messages and conditional for all other BASE24-pos authorization, financial transaction, and reversal messages.

On incoming BASE24-pos messages that include this data element, BASE24 places the value from this data element in the PT-SRV-ENTRY-MDE field in the PSTM, then checks the first code in this data element. If the first code in this data element is 01, BASE24 places an M in the start sentinel position of the Track data sent in data element P-35.

On outgoing BASE24-pos messages, the value for this data element is taken from the PT-SRV-ENTRY-MDE field in the PSTM.

Note: A value of 01 in the first code of the Point of Service Entry Mode indicates that the Track data was entered manually and that the PIN entry capabilities at the point of service are unknown.

BASE24-telebanking

The Point of Service Entry Mode data element is mandatory for all BASE24-telebanking messages. BASE24-telebanking processes use the second code from this data element to identify PIN entry capabilities.

On incoming BASE24-telebanking messages, the first code in this data element is translated and placed in the PT-SVC.CRD-DATA-INPUT-MDE field in the ITD. The second code in this data element is translated and placed in the PT-SVC.PIN-CAPTR-CAP field in the ITD.

On outgoing BASE24-telebanking messages, the value in the PT-SVC.CRD-DATA-INPUT-MDE field in the ITD is translated and placed in the first code of the Point of Service Entry Mode data element. The value in the PT-SVC.PIN-CAPTR-CAP field in the ITD is translated and placed in the second code of the Point of Service Entry Mode data element.

Refer to appendix D for BASE24-telebanking internal and external transaction processing code equivalents.

BASE24-teller

The Point of Service Entry Mode data element is conditional for all BASE24-teller messages.

On incoming BASE24-teller messages that include this data element, the value from this data element is placed in the RQST.ENTRY-MDE field in the TSTMH.

On outgoing BASE24-teller messages, the value for this data element is taken from the RQST.ENTRY-MDE field in the TSTMH.

P-23 Card Sequence Number

Format:	N 3
Used By:	BASE24-atm BASE24-pos BASE24-teller

The Card Sequence Number data element contains the BASE24 member number for the card that initiated the transaction. Member numbers are used by BASE24 to differentiate multiple cards issued with the same card number.

The member number must be right-justified and zero-filled, or must contain three zeros.

BASE24-atm

The default setting is to not include the Card Sequence Number data element in the message.

On incoming BASE24-atm messages, the value from this data element is placed in the RQST.MBR-NUM field in the STM.

On outgoing BASE24-atm messages, the value taken from the RQST.MBR-NUM field in the STM is placed in this data element.

BASE24-pos

The Card Sequence Number data element is conditional for 0500, 0520, and 0521 messages.

On incoming BASE24-pos messages, the value from this data element is placed in the TRAN.MBR-NUM field in the PSTM.

On outgoing BASE24-pos 0500 or 0520 messages, the value for this data element is taken from the SETL.HEAD.CRD.CARD.MBR-NUM field in the settlement message. For all other outgoing BASE24-pos messages, the value for this data element is taken from the TRAN.MBR-NUM field in the PSTM.

BASE24-teller

The Card Sequence Number data element is conditional for all BASE24-teller messages except 0230, 0330, 0430, and 0630 messages.

On incoming BASE24-teller messages, the value from this data element is placed in the RQST.MBR-NUM field in the TSTMH.

On outgoing BASE24-teller messages, the value for this data element is taken from the RQST.MBR-NUM field in the TSTMH.

P-24 Network International Identifier

Format: N 3

Used By: Not used by BASE24

P-25 Point of Service Condition Code

Format: N 2

Used By: BASE24-pos
BASE24-telebanking

The Point of Service Condition Code data element contains a code that identifies the condition under which the transaction is taking place at the point of service.

BASE24-pos

The Point of Service Condition Code data element is conditional for 0200, 0210, 0220, 0230, 0420, and 0430 messages.

On incoming BASE24-pos messages that contain this data element, BASE24 places the value from this data element in the PT-SRV-COND-CDE field in the PSTM. If the message does not contain this data element, BASE24 sets the PT-SRV-COND-CDE field in the PSTM to the value 00.

On outgoing BASE24-pos messages, the value for this data element is taken from the PT-SRV-COND-CDE field in the PSTM.

BASE24-telebanking

The Point of Service Condition Code data element is mandatory for all BASE24-telebanking messages.

On incoming BASE24-telebanking messages, the value from this data element is placed in the PT-SVC.OPER-ENVIRON field in the ITD.

On outgoing BASE24-telebanking messages, the value for this data element is taken from the PT-SVC.OPER-ENVIRON field in the ITD.

Refer to appendix D for BASE24-telebanking internal and external transaction processing code equivalents.

P-26 Point of Service PIN Capture Code

Format: N 2

Used By: Not used by BASE24

P-27 Authorization Identification Response Length

Format: N 1

Used By: BASE24-pos
BASE24-telebanking

The Authorization Identification Response Length data element contains the length of the authorization code.

BASE24-pos

The Authorization Identification Response Length data element is conditional for 0100, 0120, 0121, 0200, 0220, and 0221 messages.

On incoming BASE24-pos messages that include this data element, the value from this data element is placed in the TRAN.APPRV-CDE-LGTH field in the PSTM.

On outgoing BASE24-pos messages, the value for this data element is taken from the TRAN.APPRV-CDE-LGTH field in the PSTM.

BASE24-telebanking

The Authorization Identification Response Length data element is conditional for BASE24-telebanking 0100 and 0200 messages.

On incoming BASE24-telebanking messages, the value from this data element is placed in the APPRV-CDE-LGTH field in the ITD.

On outgoing BASE24-telebanking messages, the value for this data element is taken from the APPRV-CDE-LGTH field in the ITD.

P-28 Transaction Fee Amount

Format: X+N 8

Used By: BASE24-atm

The Transaction Fee Amount data element contains the amount of an acquirer fee (surcharge or incentive) assessed on an ATM transaction. If the amount is negative (i.e., an incentive), the sign indicator is set to a minus sign (credit). If the amount is positive (i.e., a surcharge), the sign indicator is not needed.

Processing by Message Type

BASE24 processes the value from this optional data element as follows:

Incoming 0200 and 0220 messages. If this data element is present, the value it contains is placed in both the TRAN-FEE and ORIG-FEE fields of the Surcharge Data token.

Outgoing 0200 and 0220 messages. This data element is set to the amount in the TRAN-FEE field of the Surcharge Data token. The external message does not contain this data element if the token does not exist or the TRAN-FEE field of the token is zero.

Incoming 0210 messages. BASE24 uses the 0200 message token information unless the external 0210 message also contains the token. In this case, the token from the external message is used.

Outgoing 0210 messages. This data element is set to the amount in the TRAN-FEE field of the Surcharge Data token. The data element is not sent in the message if the token does not exist or the TRAN-FEE field of the token is zero.

Incoming 0420 and 5400 messages. BASE24 uses the sum of the amount in this data element plus the amount in the TRAN-FEE field of the Surcharge Data token to set the ORIG-FEE field of the Surcharge Data token. If this data element is not present or the value is zero, the ORIG-FEE field is set to the same value as the TRAN-FEE field.

Outgoing 0420 and 5400 messages. For full reversals, this data element is set to the amount of the surcharge that needs to be reversed (the ORIG-FEE field of the Surcharge Data token), the sign indicator is set to a minus sign (credit), and the value in the Transaction Fee field in the Replacement Amounts (S-95) data element is set to zero.

For partial reversals, this data element is set to the amount of the surcharge that needs to be reversed. This is the amount in the TRAN-FEE field of the Surcharge Data token minus the amount in the ORIG-FEE field of the token. The sign indicator is set to a minus sign (credit) for negative values. The value in the Transaction Fee field in the Replacement Amounts (S-95) data element is set to the actual surcharge to be applied to the transaction (the TRAN-FEE field of the Surcharge Data token).

P-29 Settlement Fee Amount

Format: X+N 8

Used By: Not used by BASE24

P-30 Transaction Processing Fee Amount

Format: X+N 8

Used By: Not used by BASE24

P-31 Settlement Processing Fee Amount

Format: X+N 8

Used By: Not used by BASE24

P-32 Acquiring Institution Identification Code

Format: N ..11

Used By: BASE24-atm
BASE24-pos
BASE24-telebanking
BASE24-teller

The Acquiring Institution Identification Code data element contains a code that identifies the acquiring institution for the transaction, or its agent. The acquiring institution may be different from the card acceptor.

When a transaction originates at a terminal directly connected to a BASE24 process, the BASE24 process sets the value in the Acquiring Institution Identification Code data element from its terminal records. In the United States, this value is normally used for a U.S. Federal Reserve routing number that uniquely identifies financial institutions within the country.

BASE24-atm

The Acquiring Institution Identification Code data element is mandatory for all BASE24-atm financial transaction and reversal messages.

On incoming BASE24-atm messages, the value from this data element is placed in the RQST.ACQ-INST-ID-NUM field in the STM.

On outgoing BASE24-atm messages, the value for this data element is taken from the RQST.ACQ-INST-ID-NUM field in the STM.

When a transaction originates at a terminal directly connected to BASE24-atm, BASE24-atm initially sets this value from the INST-ID-NUM field in the Terminal Data File record associated with that terminal.

BASE24-pos

The Acquiring Institution Identification Code data element is mandatory for all BASE24-pos authorization, financial transaction, and reversal messages.

On incoming BASE24-pos messages, the value from this data element is placed in the ACQ-INST-ID-NUM field in the PSTM.

On outgoing BASE24-pos messages, the value for this data element is taken from the ACQ-INST-ID-NUM field in the PSTM.

When a transaction originates at a terminal directly connected to BASE24-pos, BASE24-pos initially sets this value from the RTTN field in the POS Terminal Data File record associated with that terminal.

BASE24-telebanking

The Acquiring Institution Identification Code data element is mandatory for all BASE24-telebanking messages.

On incoming BASE24-telebanking messages, the value from this data element is placed in the ACQ.ID-CDE field in the ITD.

On outgoing BASE24-telebanking messages, the value for this data element is taken from the ACQ.ID-CDE field in the ITD.

The Acquiring Institution Identification Code for outgoing messages is configured using the DEFAULT ACQUIRER ID field on Screen 18 of the VRU Configuration Data (VCD) screen and is stored in the SEG1400.DFLT-ACQ-ID-CDE field of the Interface Configuration File (IFCF).

BASE24-teller

The Acquiring Institution Identification Code data element is mandatory for all BASE24-teller messages.

On incoming BASE24-teller messages, the value from this data element is placed in the BNK.ACQ-INST-ID-NUM field in the TSTMH.

On outgoing BASE24-teller messages, the value for this data element is taken from the BNK.ACQ-INST-ID-NUM field in the TSTMH.

When a transaction originates at a terminal directly connected to BASE24-teller, BASE24-teller initially sets this value from the ID-NUM field in the TTDF record associated with that terminal.

P-33 Forwarding Institution Identification Code

Format: N ..11

Used By: BASE24-atm
BASE24-pos

The Forwarding Institution Identification Code data element contains a code that identifies the BASE24 service provider.

BASE24-atm

On incoming BASE24-atm messages, the value from this data element is placed in the FRWD-INST-ID-NUM field in the STM.

On outgoing BASE24-atm messages, the value for this data element is taken from the FRWD-INST-ID-NUM field in the STM.

BASE24-atm initially obtains this value from the ATM-FORWARD-INST-ID param in the LCONF.

BASE24-pos

On incoming BASE24-pos messages, the value from this data element is placed in the FRWD-INST-ID-NUM field in the PSTM.

On outgoing BASE24-pos messages, the value for this data element is taken from the FRWD-INST-ID-NUM field in the PSTM.

BASE24-pos initially obtains this value from the POS-FORWARD-INST-ID param in the LCONF.

P-34 Extended Primary Account Number

Format: AN ..28

Used By: BASE24-telebanking

The Extended Primary Account Number data element contains a number that identifies the customer account or relationship involved in the transaction or update request being processed.

The ISO Host Interface process does not require this data element in its external messages because the primary account number can be placed in this data element or the Primary Account Number (P-2) data element. Primary account numbers less than 20 characters in length are placed in the Primary Account Number data element.

On incoming BASE24-telebanking messages, the primary account number from this data element is placed in the PAN field in the ITD. If this data element and data element P-2 contain primary account numbers, the primary account number from data element P-2 is used.

On outgoing BASE24-telebanking messages, the primary account number for this data element is taken from the PAN field in the ITD.

P-35 Track 2 Data

Format: ANS ..37

Used By: BASE24-atm
BASE24-pos
BASE24-teller

The Track 2 Data element is the information encoded on Track 2 of the magnetic stripe on the back of the card originating the transaction, excluding start and end sentinel and longitudinal redundancy check (LRC) characters. The content of Track 2 data is specified in the ISO 7813 standard, *Identification Cards—Financial Transaction Cards*.

The general format of information in this data element includes the following:

Primary account number (PAN), left justified (up to 19 digits)

Field separator (=)

Country code (if present; 3 digits)

Expiration date (YYMM)

Service code (if present; 3 digits)

Discretionary data (balance of available space)

Information from this data element that may be required by BASE24 includes the PAN, card sequence (member) number, PIN verification data, and expiration date.

BASE24-atm

The Track 2 Data element is mandatory for all BASE24-atm financial transaction, reversal, and statement print messages.

On incoming BASE24-atm messages, the content of this data element is placed in the RQST.TRACK2 field in the STM.

On outgoing BASE24-atm messages, the information for this data element is taken from the RQST.TRACK2 field in the STM.

Note: When the Track 2 data is manually entered, this data element must contain the primary account number only.

BASE24-pos

The Track 2 Data element is mandatory for all BASE24-pos authorization, financial transaction, and reversal messages. If only Track 1 data is read from the card, this data element contains only the PAN and expiration date (taken from the Track 1 data).

On incoming BASE24-pos messages, the content of this data element is placed in the TRAN.TRACK2 field in the PSTM.

On outgoing BASE24-pos messages, the information for this data element is taken from the TRAN.TRACK2 field in the PSTM.

BASE24-teller

The Track 2 Data element is conditional for all BASE24-teller financial transaction, file inquiry and update, reversal, and administrative messages.

On incoming BASE24-teller messages, the content of this data element is placed in the RQST.TRACK2 field in the TSTMH.

On outgoing BASE24-teller messages, the information for this data element is taken from the RQST.TRACK2 field in the TSTMH.

P-36 Track 3 Data

Format: ANS ..104

Used By: BASE24-atm

The Track 3 Data element contains the information encoded on Track 3 of the magnetic stripe on the back of the card originating the transaction, excluding start and end sentinel and longitudinal redundancy check (LRC) characters.

BASE24-atm does not use Track 3 in its processing; however, if the Track 3 Data element is sent from a terminal or from an acquirer host, BASE24-atm carries the information from the data element internally in the STM.

If this data element is not available, BASE24-atm carries Track 3 internally as zeros.

On incoming BASE24-atm messages, the content of this data element is placed in the TRACK3 field in the STM.

On outgoing BASE24-atm messages, the content of the TRACK3 field in the STM is placed in this data element.

For specifications on the standard ISO requirements for Track 3 data, refer to the ISO 4909 standard, *Magnetic Stripe Data Content for Track 3*.

P-37 Retrieval Reference Number

Format:	AN 12
Used By:	BASE24-atm BASE24-pos BASE24-telebanking BASE24-teller

The Retrieval Reference Number data element contains a number assigned by the message initiator to uniquely identify a transaction. This number remains unchanged for all messages throughout the life of a transaction.

When a transaction originates from BASE24, the number is generated as shown below for the different BASE24 products. When the transaction originates from an acquirer host, the number comes from the original 0200 message from that acquirer.

BASE24-atm

The Retrieval Reference Number data element is mandatory for BASE24-atm financial transaction, reversal, and statement print messages.

On incoming BASE24-atm messages, the value from this data element is placed in the SEQ-NUM field in the STM.

On outgoing BASE24-atm messages, the value for this data element is taken from the SEQ-NUM field in the STM.

When a transaction originates at a terminal directly connected to BASE24-atm, this number is the ATM sequence number, or receipt number, for the transaction, assigned either by the ATM itself or by the BASE24-atm Device Handler process.

BASE24-pos

The Retrieval Reference Number data element is mandatory for BASE24-pos authorization, financial transaction, reversal, and reconciliation control messages.

On incoming BASE24-pos messages, the value from this data element is placed in the SEQ-NUM field in the PSTM.

On outgoing BASE24-pos messages, the value for this data element is taken from the SEQ-NUM field in the PSTM.

When a transaction originates at a terminal directly connected to BASE24-pos, this number is originally set either by the POS device itself or by the BASE24-pos Device Handler process.

BASE24-telebanking

The Retrieval Reference Number data element is mandatory for all BASE24-telebanking messages.

On incoming BASE24-telebanking messages, the value from this data element is placed in the SEQ-NUM field in the ITD.

On outgoing BASE24-telebanking messages, the value for this data element is taken from the SEQ-NUM field in the ITD.

The remote banking endpoint device generates this number for each transaction it sends to BASE24.

BASE24-teller

The Retrieval Reference Number data element is mandatory for all BASE24-teller messages.

On incoming BASE24-teller messages, bytes 1 through 6 of the value from this data element are placed in the SYS.TRAN-SEQ-NUM field in the TSTMH. Bytes 7 through 12 are placed in the SYS.DEV-SEQ-NUM field in the TSTMH.

On outgoing BASE24-teller messages, the value for this data element is taken from the SYS.TRAN-SEQ-NUM and SYS.DEV-SEQ-NUM fields in the TSTMH.

P-38 Authorization Identification Response

Format: AN 6

Used By: BASE24-atm
BASE24-pos
BASE24-telebanking
BASE24-teller

The Authorization Identification Response data element contains a response identification number assigned by the authorizing institution. BASE24 processes allow for these numbers internally, and BASE24-pos and BASE24-telebanking processes generate them. They may also be generated by an interchange or host.

BASE24 external message defaults include the Authorization Identification Response data element as a mandatory data element in a number of cases; however, the EMF can be changed to indicate that data element P-38 is not used if the response identification number it contains is never required.

BASE24-atm

The Authorization Identification Response data element is mandatory for 0210, 0220, 0221, 0420, and 0421 messages. Although BASE24-atm allows for these numbers internally, it does not generate them. They may, however, be generated by an interchange or host.

On incoming BASE24-atm messages, the value from this data element is placed in the AUTH-ID-RESP field in the STM.

On outgoing BASE24-atm messages, the value for this data element is taken from the AUTH-ID-RESP field in the STM.

BASE24-pos

The Authorization Identification Response data element is mandatory for 0110, 0120, 0121, 0210, 0220, 0221, 0420, and 0421 messages.

On incoming BASE24-pos messages, the value from this data element is placed in the TRAN.APPRV-CDE field in the PSTM.

On outgoing BASE24-pos messages, the value for this data element is taken from the TRAN.APPRV-CDE field in the PSTM. The last two bytes of the TRAN.APPRV-CDE field are dropped.

BASE24-telebanking

The Authorization Identification Response data element is conditional for 0110, 0120, 0121, 0130, 0210, 0220, 0221, 0230, 0420, 0421, and 0430 messages. BASE24-telebanking processes generate approval codes for transactions that are authorized by an Integrated Authorization Server process. Response identification numbers may also be generated by a host.

On incoming BASE24-telebanking messages, the value from this data element is placed in the first six bytes of the APPRV.CDE field in the ITD. Data in the APPRV.CDE field in the ITD is left-justified and blank-filled to the right.

On outgoing BASE24-telebanking messages, the value for this data element is taken from the APPRV.CDE field in the ITD. Either the first six characters of the APPRV.CDE field are used or the first *n* number of characters (specified by the APPRV-CDE-LGTH field in the ITD) of the APPRV.CDE field are used. The shorter length is always used.

BASE24-teller

The Authorization Identification Response data element is conditional for 0210, 0220, 0221, 0230, 0310, 0320, 0321, 0330, 0420, 0421, 0430, 0610, 0620, 0621, and 0630 messages. Although BASE24-teller allows for these numbers internally, it does not generate them. They may, however, be generated by a host.

On incoming BASE24-teller messages, the value from this data element is placed in the RESP-HDR.AUTH-ID-RESP field in the TSTMH.

On outgoing BASE24-teller messages, the value for this data element is taken from the RESP-HDR.AUTH-ID-RESP field in the TSTMH.

P-39 Response Code

Format:	AN 2
Used By:	BASE24-atm BASE24-from host maintenance BASE24-pos BASE24-telebanking BASE24-teller

The Response Code data element contains a code that indicates the disposition of a message.

Network Management

The Response Code data element is mandatory in 0810 messages. Valid values for this code in 0810 messages are as follows:

00 = Approved
05 = Denied
12 = Bad check digits
91 = DPC down

BASE24-atm

The Response Code data element is mandatory in all BASE24-atm financial transaction, statement print, and reversal messages, with the exception of 0200 messages.

The ISO Host Interface process is responsible for translating BASE24-atm internal response codes to and from their ISO equivalents. Refer to appendix A for the conversion tables.

Incoming and outgoing 0210 or 0215 messages. The value in this data element either indicates that a request has been approved or gives a reason for denial. On incoming 0210 and 0215 messages, the value from this data element is translated and placed in the RQST.RESP field in the STM. On outgoing 0210 and 0215 messages, the value placed in this data element is translated from the RQST.RESP field of the STM or is provided by the ISO Host Interface process.

Incoming and outgoing 0220 or 0221 messages. The value in this data element indicates the transaction completion status. On outgoing 0220 messages with an internal message type of 5400 (adjustment), the value placed in this data element is translated from the RQST.RVSL-CDE field of the STM.

Incoming and outgoing 0230 messages. The value in this data element is echoed from the 0220 or 0221 message.

Incoming and outgoing 0420 or 0421 messages. The value in this data element indicates the reason for the reversal. On incoming 0420 or 0421 messages, the value in this data element is translated and placed in the RQST.RVSL-CDE field in the STM. On outgoing 0420 messages, the value placed in this data element is translated from the RQST.RVSL-CDE field of the STM.

Incoming and outgoing 0430 messages. The value in this data element is echoed from the 0420 or 0421 message.

BASE24-from host maintenance

The Response Code data element is mandatory in 0310 messages.

In a 0310 message, the value in this data element either indicates that an update request has been approved or gives a reason for denial.

The From Host Maintenance process or ISO Host Interface process is responsible for translating BASE24-from host maintenance internal response codes to and from their ISO equivalents. Refer to appendix B for the conversion tables.

BASE24-pos

The Response Code data element is mandatory in all BASE24-pos authorization, financial transaction, and reversal messages, with the exception of 0100 and 0200 messages. It is not used for 0100 messages, and is conditional for 0200 messages.

The ISO Host Interface process is responsible for translating BASE24-pos internal response codes to and from their ISO equivalents. Refer to appendix C for the conversion tables.

Incoming and outgoing 0210 messages. On incoming 0210 messages, the value in this data element is translated and placed in the TRAN.RESP-CDE field in the PSTM. On outgoing 0210 messages, the value placed in this data element is translated from the TRAN.RESP-CDE field in the PSTM or is provided by the ISO Host Interface process.

Incoming and outgoing adjustment messages. On incoming 0200 or 0220 messages when the first two digits of the Processing Code (P-3) data element are equal to 02, 14, 19, or 22, indicating the transaction is an adjustment, the value in this data element is translated and moved to the TRAN.RVSL-CDE field in the PSTM. On outgoing 0200 messages when the TRAN-CDE field in the PSTM is equal to 21, 22, 23, or 24, indicating the transaction is an adjustment, the value for this data element is taken from the TRAN.RVSL-CDE field in the PSTM. If the transaction is not an adjustment, BASE24 does not include this data element in the message.

Incoming and outgoing 0402 and 0420 messages. On incoming 0402 and 0420 messages, the value in this data element is translated and placed in the TRAN.RVSL-CDE field in the PSTM. On outgoing 0402 and 0420 messages, the value placed in this data element is taken from the TRAN.RVSL-CDE field in the PSTM.

BASE24-telebanking

The Response Code data element is mandatory in 0110, 0120, 0121, 0130, 0210, 0220, 0221, 0230, 0420, 0421, and 0430 messages.

The ISO Host Interface process is responsible for translating BASE24-telebanking internal response codes to and from their ISO equivalents. Refer to appendix D for the conversion tables.

On incoming BASE24-telebanking messages, the value in this data element is translated and moved into the ACT.CDE field in the ITD.

On outgoing BASE24-telebanking messages with a message type of 1420, the value placed in this data element is translated from the RSN-CDE-MSG field in the ITD.

On outgoing BASE24-telebanking messages with a message type other than 1420, the value placed in this data element is translated from the ACT.CDE field in the ITD.

BASE24-teller

The Response Code data element is mandatory in all BASE24-teller authorization, financial transaction, and reversal messages, with the exception of 0200, 0300, and 0600 messages.

The ISO Host Interface process is responsible for translating BASE24-teller internal response codes to and from their ISO equivalents. Refer to appendix E for the conversion tables.

On incoming BASE24-teller messages, the value placed in this data element is translated and moved into the RESP-HDR.RESP-CDE field in the TSTMH.

On outgoing BASE24-teller messages, the value placed in this data element is translated from the RESP-HDR.RESP-CDE field in the TSTMH or is provided by the ISO Host Interface process.

P-40 Service Restriction Code

Format: AN 3

Used By: Not used by BASE24

P-41 Card Acceptor Terminal Identification

Format: ANS 16

Used By: BASE24-atm
BASE24-pos
BASE24-teller

The Card Acceptor Terminal Identification data element contains a unique code identifying the terminal at the card acceptor location.

Note: BASE24 products use 16 bytes for terminal identification, instead of the 8 bytes specified by ISO8583.

BASE24-atm

The Card Acceptor Terminal Identification data element is mandatory in all BASE24-atm financial transaction, reversal, and statement print messages.

On incoming BASE24-atm messages, the code from this data element is placed in the TERM-ID field in the STM.

On outgoing BASE24-atm messages, the code for this data element is taken from the TERM-ID field in the STM.

When the transaction-originating terminal is directly connected to BASE24-atm, the code for this data element is taken from the TERM-ID field in the Terminal Data File record for the terminal.

BASE24-pos

The Card Acceptor Terminal Identification data element is mandatory in all BASE24-pos authorization, financial transaction, and reversal messages.

On incoming BASE24-pos messages, the code from this data element is placed in the TERM-ID field in the PSTM.

On outgoing BASE24-pos messages, the code for this data element is taken from the TERM-ID field in the PSTM.

When the transaction-originating terminal is directly connected to BASE24-pos, the code for this data element is taken from the TERM-ID field in the POS Terminal Data File record for the terminal.

BASE24-teller

The Card Acceptor Terminal Identification data element is mandatory in all BASE24-teller messages.

On incoming BASE24-teller messages, the code from this data element is placed in the SYS.ORIG.STA-NAME field in the TSTMH.

On outgoing BASE24-teller messages, the code for this data element is taken from the SYS.ORIG.STA-NAME field in the TSTMH.

When the transaction-originating terminal is directly connected to BASE24-teller, the code for this data element is taken from the TERM-ID field in the TTDF record for the terminal.

P-42 Card Acceptor Identification Code

Format: ANS 15

Used By: BASE24-atm
BASE24-pos

The Card Acceptor Identification Code data element contains a code used to identify the card acceptor in a transaction if the card acceptor is different from the acquiring institution.

BASE24-atm

The Card Acceptor Identification Code data element is conditional for 0200, 0210, 0220, 0221, 0420, and 0421 messages. If it is present in the initial transaction message, it should be carried through all subsequent messages for the transaction, except advice responses.

On incoming BASE24-atm messages, the first 11 bytes of the code from this data element are placed in the CRD-ACCPT-ID-NUM field in the STM. The remaining bytes of the code in this data element are truncated to the right.

On outgoing BASE24-atm messages, the value taken from the CRD-ACCPT-ID-NUM field in the STM is placed in the first 11 bytes of this data element. The remaining positions of this data element are set to blanks.

BASE24-pos

The Card Acceptor Identification Code data element is conditional for all BASE24-pos authorization, financial transaction, and reversal messages, with the exception of 0130, 0230, 0412, and 0430 messages.

On incoming BASE24-pos messages that contain this data element, the first 11 bytes of the code from this data element are placed in the CRD-ACCPT-ID-NUM field in the PSTM. The remaining bytes of the code in this data element are truncated to the right.

On outgoing BASE24-pos messages when the CRD-ACCPT-ID-NUM field in the PSTM is not set to blanks or zeros, the value taken from the CRD-ACCPT-ID-NUM field is placed in the first 11 bytes of this data element. The remaining positions of this data element are set to blanks.

P-43 Card Acceptor Name/Location

Format: ANS 40

Used By: BASE24-atm
BASE24-pos
BASE24-teller

The Card Acceptor Name/Location data element contains the name and location of the card acceptor that defines the point of service in both local and interchange environments.

BASE24-atm

The Card Acceptor Name/Location data element is mandatory in all 0200, 0220, 0221, 0420, and 0421 messages.

When a reversal (0420 message) is generated by the ISO Host Interface process because of a late or unsolicited approval response, the regular structure of this data element is not available to be included in the 0420 message. In this case, the following text appears in this data element instead:

**** REVERSAL FOR LATE/UNSOL RESPONSE ****

In any other reversal situation, this data element is copied from the original transaction request.

The structure of this data element is provided below.

Position	Length	Description
1–22	22	Terminal Owner The name of the institution owning the terminal. On incoming messages, this value is placed in the RQST. TERM-OWNER-NAME field in the STM. On outgoing messages, this value is taken from the RQST. TERM-OWNER-NAME field in the STM. When a transaction originates at a terminal directly connected to BASE24-atm, this value is originally obtained from the TERM-OWNER-NAME field in the Terminal Data File.
23–35	13	Terminal City The city in which the transaction-originating terminal is located. On incoming messages, this value is placed in the RQST. TERM-CITY field in the STM. On outgoing messages, this value is taken from the RQST. TERM-CITY field in the STM. When a transaction originates at a terminal directly connected to BASE24-atm, this value is originally obtained from the TERM-CITY field in the Terminal Data File.
36–38	3	Terminal State A code indicating the state or province in which the transaction-originating terminal is located. On incoming messages, this value is placed in the RQST. TERM-ST-X field in the STM. On outgoing messages, this value is taken from the RQST. TERM-ST-X field in the STM. When a transaction originates at a terminal directly connected to BASE24-atm, this value is originally obtained from the TERM-ST-X field in the Terminal Data File.

Position	Length	Description
39–40	2	Terminal Country A code indicating the country in which the transaction- originating terminal is located. On incoming messages, this value is placed in the RQST. TERM-CNTRY-X field in the STM. On outgoing messages, this value is taken from the RQST.TERM-CNTRY-X field in the STM. When a transaction originates at a terminal directly connected to BASE24-atm, this value is originally obtained from the TERM-CNTRY-X field in the Terminal Data File.

BASE24-pos

The Card Acceptor Name/Location data element is mandatory in all 0100, 0120, 0121, 0200, 0220, 0221, 0402, 0420, and 0421 messages.

When a reversal (0420 message) is generated by the ISO Host Interface process because of a late or unsolicited approval response, the regular structure of this data element is not available to be included in the 0420 message. In this case, the following text appears in this data element instead:

**** REVERSAL FOR LATE/UNSOL RESPONSE ****

In any other reversal situation, this data element is copied from the original transaction request.

The structure of this data element is provided below.

Position	Length	Description
1–22	22	Terminal Owner The name of the institution owning the terminal. On incoming messages, this value is placed in the TERM-OWNER-NAME field in the PSTM. On outgoing messages, this value is taken from the TERM-OWNER-NAME field in the PSTM. When a transaction originates at a terminal directly connected to BASE24-pos, this value is originally obtained from the TERM-OWNER-NAM field in the POS Terminal Data File.
23–35	13	Terminal City The city in which the transaction-originating terminal is located. On incoming messages, this value is placed in the TERM-CITY field in the PSTM. On outgoing messages, this value is taken from the TERM-CITY field in the PSTM. When a transaction originates at a terminal directly connected to BASE24-pos, this value is originally obtained from the TERM-CITY-ST.CITY field in the POS Terminal Data File.
36–38	3	Terminal State A code indicating the state or province in which the transaction-originating terminal is located. On incoming messages, this value is placed in the TERM-ST field in the PSTM. On outgoing messages, this value is taken from the TERM-ST field in the PSTM. When a transaction originates at a terminal directly connected to BASE24-pos, this value is originally obtained from the TERM-CITY-ST.ST field in the POS Terminal Data File.

Position	Length	Description
39–40	2	Terminal Country A code indicating the country in which the transaction-originating terminal is located. On incoming messages, this value is placed in the TERM-CNTRY-CDE field in the PSTM. On outgoing messages, this value is taken from the TERM-CNTRY-CDE field in the PSTM. When a transaction originates at a terminal directly connected to BASE24-pos, this value is originally obtained from the CNTRY-CDE field in the POS Terminal Data File.

BASE24-teller

The Card Acceptor Name/Location data element is mandatory in all 0200, 0300, 0420, 0421 and 0600 messages.

The structure of this data element is provided below.

Position	Length	Description
1–22	22	Terminal Owner The name of the institution owning the terminal. Not used.
23–35	13	Terminal City The city in which the transaction-originating terminal is located. On incoming messages, this value is placed in the BNK. TERM-CITY field in the TSTMH. On outgoing messages, this value is taken from the BNK. TERM-CITY field in the TSTMH. When a transaction originates at a terminal directly connected to BASE24-teller, this value is originally obtained from the TERM-CITY field in the TTDF.

Position	Length	Description
36–38	3	Terminal State A code indicating the state or province in which the transaction-originating terminal is located. On incoming messages, this value is placed in the BNK. TERM-ST field in the TSTMH. On outgoing messages, this value is taken from the BNK. TERM-ST field in the TSTMH. When a transaction originates at a terminal directly connected to BASE24-teller, this value is originally obtained from the TERM-ST field in the TTDF.
39–40	2	Terminal Country A code indicating the country in which the transaction-originating terminal is located. On incoming messages, this value is placed in the BNK. TERM-CNTRY field in the TSTMH. On outgoing messages, this value is taken from the BNK. TERM-CNTRY field in the TSTMH. When a transaction originates at a terminal directly connected to BASE24-teller, this value is originally obtained from the TERM-CNTRY field in the TTDF.

P-44 BASE24-atm Additional Response Data

Format: ANS 27 (includes a 2-position field length indicator)

Used By: BASE24-atm
(see separate descriptions for other products)

The BASE24-atm Additional Response Data element can be used for additional data in a response message, which can be printed on a screen or receipt at the point of transaction.

This data element is conditional for 0210 messages. It is included in the message if the response code is set to 00 (approved with balances) or 59 (insufficient funds with amount 3).

For 0210 messages, this data element is used for account balance information. If the authorizer wishes to include account balance information in the transaction response, whether on a balance inquiry or any other transaction type, it is this data element that should carry it.

The structure of this data element is provided below.

Position	Length	Description
1–2	2	Field Length Indicator This field must be set to a value of 25.
3	1	Usage Indicator A code indicating how the rest of the data should be interpreted. Valid values are as follows: <ul style="list-style-type: none"> 1 = Ledger balance present only 2 = Available balance present only 3 = Both balances present; use ledger balance if only one can be used 4 = Both balances present; use available balance if only one can be used On incoming BASE24-atm messages, this value is placed in the RQST.CUST-BAL-INFO field in the STM. On outgoing BASE24-atm messages, this value is taken from the RQST.CUST-BAL-INFO field in the STM.

Position	Length	Description
4–15	12	<p>Ledger Balance</p> <p>The ledger balance for a noncredit account and the current credit account balance for a credit account.</p> <p>The currency for this balance is assumed to be the currency of the BASE24 database. The currency is identified using the currency code specified in the Institution Definition File (IDF) record for the institution. If the amount to be expressed is negative, the leftmost byte should contain a minus sign (–); otherwise, it should contain a zero.</p> <p>On incoming BASE24-atm messages, this value is placed in the RQST.AMT-2 field in the STM.</p> <p>On outgoing BASE24-atm messages, this value is taken from the RQST.AMT-2 field in the STM.</p>
16–27	12	<p>Available Balance</p> <p>The available balance for a noncredit account and the available credit for a credit account.</p> <p>The currency for this balance is assumed to be the currency of the BASE24 database. The currency is identified using the currency code specified in the Institution Definition File (IDF) record for the institution. If the amount to be expressed is negative, the leftmost byte should contain a minus sign (–); otherwise, it should contain a zero.</p> <p>On incoming BASE24-atm messages, this value is placed in the RQST.AMT-3 field in the STM.</p> <p>On outgoing BASE24-atm messages, this value is taken from the RQST.AMT-3 field in the STM.</p>

P-44 BASE24-pos Additional Response Data

Format: ANS 4 (includes a 2-position field length indicator)

Used By: BASE24-pos
(see separate descriptions for other products)

The BASE24-pos Additional Response Data element carries a code indicating the result of address verification. Address verification can be performed on BASE24-pos transactions by an interchange, a host, or BASE24-pos.

This data element is conditional for 0200, 0210, 0220, and 0221 messages. If the external message contains this data element, BASE24 moves its contents to the internal message only when the Address Verification Status field is nonblank and nonzero. BASE24 places this data element in the external message only when address verification is involved—identified by a value of 98 in the ADDR-TYP field in the PSTM.

The structure of this data element is provided below.

Position	Length	Description
1–2	2	Field Length Indicator This field must be set to a value of 02.
3	1	Response Data This field is not used by BASE24-pos.
4	1	Address Verification Status A code identifying the result of comparing address verification information received in the transaction and address verification information contained in the database for the processor. On incoming messages, this value is placed in the ADDR-FLDS.ADDR-VRFY-STAT field in the PSTM. On outgoing messages involving address verification, this value is taken from the ADDR-FLDS.ADDR-VRFY-STAT field in the PSTM.

P-44 BASE24-telebanking Additional Response Data

Format: ANS 10 (includes a 2-position field length indicator)

Used By: BASE24-telebanking
(see separate descriptions for other products)

The BASE24-telebanking Additional Response Data element contains a date that may be needed in response messages. This data element is conditional for 0110, 0120, 0121, 0420, and 0421 messages.

The structure of this data element is provided below.

Position	Length	Description
1-2	2	Field Length Indicator This field must be set to a value of 08.
3-10	8	Payment Date A business date, payment date, or new payment date, depending on the transaction code being processed. On incoming messages, this value is placed in the PMNT-DAT field in the ITD. On outgoing messages, this value is taken from the PMNT-DAT field in the ITD.

P-45 Track 1 Data

Format: ANS ..76

Used By: BASE24-pos

The Track 1 Data element contains the information encoded on Track 1 of the magnetic stripe of the card being used for the transaction, including start and end sentinel and longitudinal redundancy check (LRC) characters. The content of this data element is specified in the ISO 7813 standard, *Identification Cards—Financial Transaction Cards*. The general format of information in this data element is shown below.

Start sentinel (%)
Format code (B for credit cards is the only format code defined)
Primary account number (PAN), left justified (up to 19 digits)
Field separator (^)
Country code (if present; 3 digits)
Name (up to 26 characters)
Field separator (^)
Expiration date (YYMM)
Service code (if present; 3 digits)
Discretionary data (up to 21 characters)
End sentinel (?)
Longitudinal redundancy check character

If this data element is present in an incoming transaction and contains information other than spaces, BASE24 scans the data from the right to compute the length and moves the start sentinel, the data for the computed length, and the end sentinel to the Track 1 token. It then adds 2 to the length of the token and adds it to the message.

If this data element is present and there is only a PAN and expiration date in the Track 2 data element (only four numeric characters after the field separator), BASE24 sets the start sentinel for Track 2 to M.

For outgoing messages, the BASE24 ISO Host Interface process moves data from the Track 1 token (excluding the start sentinel, end sentinel and longitudinal redundancy check character) to this data element.

P-46 ISO Additional Data

Format: ANS ..999

Used By: Not used by BASE24

P-47 National Additional Data

Format: ANS ..999

Used By: Not used by BASE24

P-48 BASE24-atm Additional Data

Format: ANS 47 (includes a 3-position field length indicator)

Used By: BASE24-atm
(see separate descriptions for other products)

The BASE24-atm Additional Data element carries sharing information. The BASE24-atm Authorization process uses the information from this data element to identify whether not-on-us transactions are to be allowed. A not-on-us transaction is one where the card issuer and card acceptor are not the same.

This data element is mandatory for incoming 0200 messages. Sharing parameters are checked by BASE24-atm before sending a 0200 message to the host. Therefore, this data element is not required in outgoing 0200 messages.

The structure of this data element is provided below.

Position	Length	Description
1-3	3	Field Length Indicator This field must be set to a value of 044.

Position	Length	Description
4–27	24	<p>Sharing Group Identifiers (24 at 1 byte each)</p> <p>A terminal can belong to up to 24 sharing groups within a BASE24-atm system. This list of sharing group identifiers is compared to the sharing groups for the card issuers; if there is no match, meaning the card issuer and terminal do not have at least one sharing group in common, the transaction is not allowed.</p> <p>On incoming messages, this value is moved to the SHRG-GRP field in the STM.</p> <p>On outgoing messages, this value is taken from the SHRG-GRP field in the STM.</p> <p>When a transaction originates at a terminal directly connected to BASE24-atm, this information is originally obtained from the SHRG-GRP field in the Terminal Data File.</p> <p>When a transaction originates at an interchange, this information is originally obtained from the SHRG-GRP field in the Interchange Configuration File (ICF) or Enhanced Interchange Configuration File (ICFE).</p>

Position	Length	Description
28	1	<p>Terminal Transaction Allowed Code</p> <p>A code indicating the type of geographical sharing restrictions the terminal owner wishes to apply to the transaction if the transaction is not-on-us (the card issuer and terminal owner are not the same). Valid values are as follows:</p> <ul style="list-style-type: none">0 = Not allowed if not-on-us1 = Allowed within the county2 = Allowed within the state3 = Allowed nationally4 = Allowed internationally <p>On incoming messages, this value is moved to the RQST. TERM-TRAN-ALLOWED field in the STM.</p> <p>On outgoing messages, this value is taken from the RQST. TERM-TRAN-ALLOWED field in the STM.</p> <p>When a transaction originates at a terminal directly connected to BASE24-atm, this information is originally obtained from either the NOT-ON-US-CRD. TRAN field in the Terminal Data File or from the TXN-ALWD-NOT-ON-US field in the Issuer Processing Code File (IPCF).</p>
29–30	2	<p>Terminal State Code</p> <p>A numeric code indicating the state in which the terminal is located, zero-filled where not applicable.</p> <p>On incoming messages, this value is moved to the RQST. TERM-ST field in the STM.</p> <p>On outgoing messages, this value is taken from the RQST. TERM-ST field in the STM.</p> <p>When a transaction originates at a terminal directly connected to BASE24-atm, this information is originally obtained from the TERM-ST field in the Terminal Data File.</p>

Position	Length	Description
31–33	3	Terminal County Code <p>A numeric code indicating the county in which the terminal is located, zero-filled where not applicable.</p> <p>On incoming messages, this value is moved to the RQST. TERM-CNTY field in the STM.</p> <p>On outgoing messages, this value is taken from the RQST. TERM-CNTY field in the STM.</p> <p>When a transaction originates at a terminal directly connected to BASE24-atm, this information is originally obtained from the TERM-CNTY field in the Terminal Data File.</p>
34–36	3	Terminal Country Code <p>A numeric code indicating the country in which the terminal is located, zero-filled where not applicable.</p> <p>On incoming messages, this value is moved to the RQST. TERM-CNTRY field in the STM.</p> <p>On outgoing messages, this value is taken from the RQST. TERM-CNTRY field in the STM.</p> <p>When a transaction originates at a terminal directly connected to BASE24-atm, this information is originally obtained from the TERM-CNTRY field in the Terminal Data File.</p>
37–47	11	Terminal Routing Group <p>A numeric code indicating the routing group to which the terminal belongs.</p> <p>On incoming messages, this value is moved to the RQST. RTE-GRP field in the STM.</p> <p>On outgoing messages, this value is taken from the RQST. RTE-GRP field in the STM.</p> <p>When a transaction originates at a terminal directly connected to BASE24-atm, this information is originally obtained from the ALT-RTE-GRP field in the Terminal Data File.</p>

P-48 BASE24-from host maintenance Additional Data

Format: ANS 79 (includes a 3-position field length indicator)

Used By: BASE24-from host maintenance
(see separate descriptions for other products)

The BASE24-from host maintenance Additional Data element carries key access information used by the From Host Maintenance process to retrieve the required records.

This data element is mandatory for 0300 and 0310 messages.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must be set to a value of 076.
4–6	3	Member Number The member number of the account being updated. The member number is used as part of the key for update requests to the Cardholder Authorization File (CAF) and the Negative Card File (NEG).
7–10	4	FIID The financial institution ID (FIID) of the financial institution associated with the record to be updated.
11–12	2	Account Type The type of account to be updated. This code is used as part of the key for update requests to the Positive Balance File (PBF), Stop Pay File (SPF), No Book File (NBF), and Warning/Hold/Float File (WHFF).
13–18	6	No Book Transaction Date The date of the transaction being updated. This date is used as part of the key for update requests to the NBF.

Position	Length	Description
19–26	8	No Book Transaction Time The time of the transaction being updated. This time is used as part of the key for update requests to the NBF.
27–37	11	Stop Pay High Check Number The upper limit in a range of checks represented by the SPF record. This value is used as part of the key for update requests to the SPF.
38–48	11	Stop Pay Low Check Number The lower limit in a range of checks represented by the SPF record. This value is used as part of the key for update requests to the SPF.
49–50	2	Warning/Hold/Float Record Type The WHFF record type. This value is used as part of the key for update requests to the WHFF.
51–65	15	Warning/Hold/Float Amount The WHFF amount. This value is used as part of the key for update requests to the WHFF.
66–71	6	WHFF Transaction Date The date of the transaction being updated. This date is used as part of the key for update requests to the WHFF.
72–79	8	WHFF Transaction Time The time of the transaction being updated. This time is used as part of the key for update requests to the WHFF.

P-48 BASE24-pos Retailer Data

Format: ANS 30 (includes a 3-position field length indicator)

Used By: BASE24-pos
(see separate descriptions for other products)

The BASE24-pos Retailer Data element carries the information required to identify the retailer involved in the transaction. It is mandatory for all authorization, financial transaction, reversal, and reconciliation control messages, with the exception of 0130, 0230, 0412, and 0430 messages.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must be set to a value of 027.
4–22	19	Retailer ID The retailer ID of the retailer initiating the transaction. On incoming messages, this value is placed in the RETL-ID field in the PSTM. On outgoing messages, this value is taken from the RETL-ID field in the PSTM. When a transaction originates at a terminal directly connected to BASE24-pos, this value is originally obtained from the TERM-OWNER.RETAILER-ID field in the POS Terminal Data File.

Position	Length	Description
23–26	4	Retailer Group The retailer group to which the retailer initiating the transaction belongs. On incoming messages, this value is placed in the RETL-GRP field in the PSTM. On outgoing messages, this value is taken from the RETL-GRP field in the PSTM. When a transaction originates at a terminal directly connected to BASE24-pos, this value is originally obtained from the TERM-OWNER.RETAILER-GRP field in the POS Terminal Data File.
27–30	4	Retailer Region The retailer region to which the retailer initiating the transaction belongs. On incoming messages, this value is placed in the RETL-REGN field in the PSTM. On outgoing messages, this value is taken from the RETL-REGN field in the PSTM. When a transaction originates at a terminal directly connected to BASE24-pos, this value is originally obtained from the TERM-OWNER.RETAILER-REGN field in the POS Terminal Data File.

P-48 BASE24-telebanking Additional Data

Format: ANS ..203 (includes a 3-position field length indicator)

Used By: BASE24-telebanking
(see separate descriptions for other products)

The BASE24-telebanking Additional Data element carries data that does not have a field that is dedicated to carry it. One example of this data is the check number on a transaction involving a check. Another example is the key data required to reposition in the Transaction History File on an inquiry transaction. This data element may also be used for user-defined or ACI use only transactions.

This data element is conditional for all BASE24-telebanking messages.

The structure of this data element is provided below.

Position	Length	Description
1-3	3	Field Length Indicator The value in this field must match the length of data placed in the Additional Data field.
4-203	200	Additional Data A variable-length field for data that does not have a field that is dedicated to carry it. On incoming messages, this value is moved to the ADNL-DATA.FDATA field in the ITD. On outgoing messages, this value is taken from the ADNL-DATA.FDATA field in the ITD.

P-48 BASE24-teller Routing Data

Format: ANS 50 (includes a 3-position field length indicator)

Used By: BASE24-teller
(see separate descriptions for other products)

The BASE24-teller Routing Data element carries additional information for routing BASE24-teller transactions between financial institutions. It is conditional for 0200, 0220, 0300, 0320, 0420, 0421, 0600, and 0620 messages.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must be set to a value of 047.
4–14	11	Routing Group The routing group of the terminal at which the transaction was initiated. On incoming messages, this value is placed in the BNK. RTE-GRP field in the TSTMH. On outgoing messages, this value is taken from the BNK. RTE-GRP field in the TSTMH.
15	1	Interbank Routing Flag A flag indicating whether the terminal-owning financial institution supports interbank routing. On incoming messages, this value is placed in the BNK. INTERBNK-RTG field in the TSTMH. On outgoing messages, this value is taken from the BNK. INTERBNK-RTG field in the TSTMH.

Position	Length	Description
16–26	11	Bank Routing Code The code a teller can enter at the terminal to identify the institution that owns the account. On incoming messages, this value is placed in the BNK. BNK-RTG-CDE field in the TSTMH. On outgoing messages, this value is taken from the BNK. BNK-RTG-CDE field in the TSTMH.
27–50	24	Banking Relationships The banking relationships defined for the terminal-owning institution. On incoming messages, this value is placed in the BNK. BNK-RELNSHP field in the TSTMH. On outgoing messages, this value is taken from the BNK. BNK-RELNSHP field in the TSTMH.

P-48 Network Management Message Additional Data

Format: ANS 9 (includes a 3-position field length indicator)

Used By: Network Management Messages

The Network Management Message Additional Data data element contains additional information. The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator The value in this field must match the length of data placed in the Additional Data field.
4	1	Number of Keys Indicates the number of keys supported by the interface process. Valid values are as follows: 1 = Combined keys (inbound and outbound keys are equal) ␣, 0, 2 = Separate keys (␣ indicates a blank character)
5	1	Key Length Indicates the type of key management supported by the interface process. Valid values are as follows: 0, 1 = Single-length key exchange keys (KEKs) 2 = Double-length key exchange keys (KEKs)
6	1	Key Processor Type Indicates if the interface process is the main, secondary, or co-network key processor. Valid values are as follows: 0, N = None or not applicable C = Co-network M = Main S = Secondary

Position	Length	Description
7	1	MAC Type Indicates the level of MACs supported by the interface process. Valid values are as follows: <i>b</i> , 0 = No MAC support (<i>b</i> indicates a blank character) 1 = Hardware MAC support 2 = Software MAC support
8	1	MAC Data Type Indicates the character set in which the data will be authenticated. Valid values are as follows: <i>b</i> , 0 = ASCII (<i>b</i> indicates a blank character) 1 = EBCDIC
9	1	MAC Key Length Indicates the type of MAC keys supported by the interface process. Valid values are as follows: 0, 1 = Single-length MAC keys 2 = Double-length MAC keys

P-49 Transaction Currency Code

Format:	N 3
Used By:	BASE24-atm BASE24-from host maintenance BASE24-pos BASE24-telebanking

The Transaction Currency Code data element contains a code that defines the currency of the source location of the transaction.

BASE24 products use numeric currency codes only.

BASE24-atm

The code in the Transaction Currency Code data element identifies the currency that applies to the Transaction Amount (P-4) and Transaction Fee Amount (P-28) data elements. It is mandatory for all financial transaction and reversal messages.

On incoming BASE24-atm messages, the code from this data element is placed in the RQST.ORIG-CRNCY-CDE field in the STM.

On outgoing BASE24-atm messages, the code for this data element is taken from the RQST.ORIG-CRNCY-CDE field in the STM.

If a transaction originates at a terminal directly connected to BASE24-atm, BASE24-atm initially sets this value from the Terminal Data File record for the terminal. The code is in the HOPPER x .CRNCY-CDE field in the Terminal Data File, where x is the hopper number.

If a transaction originates at an interchange, BASE24-atm initially sets this value from the CRNCY-CDE field in the Base segment of the ICF or ICFE.

BASE24-from host maintenance

The code in the Transaction Currency Code data element identifies the currency of the database being updated. It is mandatory for 0300 messages and conditional for 0310 messages.

BASE24-pos

The code in the Transaction Currency Code data element identifies the currency that applies to the Transaction Amount (P-4) data element. It is mandatory for all authorization, financial transaction, reversal, and reconciliation control messages.

On incoming BASE24-pos messages, the code from this data element is placed in the ORIG-CRNCY-CDE field in the PSTM.

On outgoing BASE24-pos messages, the code for this data element is taken from the CRNCY-CDE field in the PSTM.

If a transaction originates at a terminal directly connected to BASE24-pos, BASE24-pos initially sets this value from the ORIG-CRNCY-CDE field in the POS Terminal Data File record for the terminal.

BASE24-telebanking

The code in the Transaction Currency Code data element identifies the currency that applies to the Transaction Amount (P-4) data element. It is mandatory for 0200, 0210, 0220, 0221, and 0230 messages and conditional for all other BASE24-telebanking messages.

On incoming BASE24-telebanking messages, the code from this data element is placed in the AMT-TXN.TXN.CRNCY-CDE field in the ITD.

On outgoing BASE24-telebanking messages, the code for this data element is taken from the AMT-TXN.TXN.CRNCY-CDE field in the ITD.

P-50 Settlement Currency Code

Format: N 3

Used By: Not used by BASE24

P-51 Cardholder Billing Currency Code

Format: N 3

Used By: Not used by BASE24

P-52 Personal Identification Number (PIN) Data

Format:	AN 16
Used By:	BASE24-atm BASE24-pos BASE24-telebanking BASE24-teller

The Personal Identification Number (PIN) Data element contains a number assigned to a customer intended to uniquely identify that customer at the point of service. This data element can contain the PIN itself or a derivative.

The settings in the Key File (KEYF) or Key 6 File (KEY6) control whether the PIN is encrypted or in the clear.

BASE24-atm

The PIN Data element is mandatory for incoming 0200 messages and conditional for outgoing 0200 messages.

On incoming BASE24-atm messages, the information from this data element is placed in the RQST.PIN field in the STM.

On outgoing BASE24-atm messages, the information taken from the RQST.PIN field in the STM is placed in this data element. BASE24 sends this data element if PINs are to be verified by the host. If the RQST.PIN-SIZE field in the STM is equal to zero or the RQST.PIN-TRIES field in the STM is equal to Z, indicating that the PIN has been verified by BASE24-atm or by the device itself, BASE24 omits this data element from outgoing 0200 messages.

BASE24-pos

The PIN Data element is conditional for 0100 and 0200 messages.

On incoming BASE24-pos messages, this data element is required if PINs are to be verified. If this data element is included in the external message, its contents are placed in the PIN field in the PSTM.

On outgoing BASE24-pos messages, the PIN is taken from the PIN field in the PSTM. BASE24 sends this data element if PINs are to be verified by the host. If the PIN-SIZE field in the PSTM is equal to zero or the PIN-TRIES field in the PSTM is equal to Z, indicating that the PIN has been verified by BASE24-pos, BASE24 omits this data element.

BASE24-telebanking

The PIN Data element is conditional for 0100 and 0200 messages.

On incoming BASE24-telebanking messages, the PIN is placed in the PIN-DATA.PIN field in the ITD.

On outgoing BASE24-telebanking messages, the PIN is taken from the PIN-DATA.PIN field in the ITD.

BASE24-teller

The PIN Data element is conditional for 0200, 0300, and 0600 messages.

On incoming BASE24-teller messages, the PIN is placed in the PIN token.

On outgoing BASE24-teller messages, the PIN is taken from the PIN token.

P-53 Security Related Control Information

Format: N 16

Used By: BASE24 Network Management

The Security Related Control Information data element contains BASE24 dynamic key management data. It is conditional for network management messages. It is required when the Network Management Information Code (S-70) data element is set to the value 161, 162, 163, or 164.

The structure of this data element is provided below.

Position	Length	Description
1–2	2	Key Type A flag identifying the type of key being exchanged. Valid values are as follows: 00 = PIN key 01 = MAC key
3–4	2	Key Direction A flag indicating the direction of the key being exchanged. Valid values are as follows: 00 = Both inbound and outbound keys 01 = Outbound key only 02 = Inbound key only
5–16	12	Reserved This field is not used; however, it must be included in the data element.

P-54 BASE24 Additional Amounts

Format: ANS 15 (includes a 3-position field length indicator)

Used By: BASE24-atm
BASE24-pos
(see separate description for BASE24-telebanking)

The BASE24 Additional Amounts data element carries the cash back amount for deposits and purchases where cash is being returned to the customer.

This data element is conditional for 0200, 0210, 0220, 0221, 0420, and 0421 messages. If the transaction is a deposit or purchase with cash back, the BASE24 Additional Amounts data element is required to carry the cash back amount.

The structure of this data element is provided below.

Position	Length	Description
1-3	3	Field Length Indicator This field must be set to a value of 012.
4-15	12	Cash Back Amount BASE24-atm: On incoming BASE24-atm messages, this value is placed in the RQST.AMT-2 field in the STM. On outgoing BASE24-atm messages, this value is taken from the RQST.AMT-2 field in the STM. BASE24-pos: On incoming BASE24-pos messages, this value is placed in the TRAN.AMT-2 field in the PSTM. On outgoing BASE24-pos messages, this value is taken from the TRAN.AMT-2 field in the PSTM.

P-54 BASE24-telebanking Additional Amounts

Format: ANS ..123 (includes a 3-position field length indicator)

Used By: BASE24-telebanking
(see separate description for other products)

The BASE24-telebanking Additional Amounts data element carries the new balance information for account 1 and account 2. It is conditional for 0110 and 0210 messages.

The structure of this data element is provided below.

Position	Length	Description																
1–3	3	<p>Field Length Indicator</p> <p>The value in this field must be set to the sum of the lengths of all fields in this data element except the Field Length Indicator field. This value varies depending on the number of balances contained in the Information field, as shown below.</p> <table><tr><th>Count</th><th>Length</th><th>Count</th><th>Length</th></tr><tr><td>1</td><td>020</td><td>4</td><td>080</td></tr><tr><td>2</td><td>040</td><td>5</td><td>100</td></tr><tr><td>3</td><td>060</td><td>6</td><td>120</td></tr></table>	Count	Length	Count	Length	1	020	4	080	2	040	5	100	3	060	6	120
Count	Length	Count	Length															
1	020	4	080															
2	040	5	100															
3	060	6	120															
4–123	120	<p>Information</p> <p>There may be up to six occurrences of the following balances. Each occurrence is 20 characters in length.</p>																

Position	Length	Description																		
2		Account Type A code identifying the type of account. On incoming BASE24-telebanking messages, this field is not used. On outgoing BASE24-telebanking messages, the field from which this value is taken depends on the following information: <ul style="list-style-type: none">• The value in the BAL.INFO.AMT-TYP field in the ITD.• The number of accounts involved (that is, whether the transaction is one-sided or two-sided). The source field for each possible combination of information is shown below. AMT- <table><tr><th>TYP</th><th>Accts</th><th>Source Field in ITD</th></tr><tr><td>01 or 02</td><td>1</td><td>PROC-CDE.ACCT1-TYP</td></tr><tr><td>03 or 05</td><td>1</td><td>PROC-CDE.ACCT1-TYP</td></tr><tr><td>03 or 05</td><td>2</td><td>PROC-CDE.ACCT1-TYP or PROC-CDE.ACCT2-TYP, depending on which one indicates a credit account.</td></tr><tr><td>16 or 17</td><td>1</td><td>PROC-CDE.ACCT2-TYP</td></tr><tr><td>20</td><td>1</td><td>PROC-CDE.ACCT1-TYP</td></tr></table>	TYP	Accts	Source Field in ITD	01 or 02	1	PROC-CDE.ACCT1-TYP	03 or 05	1	PROC-CDE.ACCT1-TYP	03 or 05	2	PROC-CDE.ACCT1-TYP or PROC-CDE.ACCT2-TYP, depending on which one indicates a credit account.	16 or 17	1	PROC-CDE.ACCT2-TYP	20	1	PROC-CDE.ACCT1-TYP
TYP	Accts	Source Field in ITD																		
01 or 02	1	PROC-CDE.ACCT1-TYP																		
03 or 05	1	PROC-CDE.ACCT1-TYP																		
03 or 05	2	PROC-CDE.ACCT1-TYP or PROC-CDE.ACCT2-TYP, depending on which one indicates a credit account.																		
16 or 17	1	PROC-CDE.ACCT2-TYP																		
20	1	PROC-CDE.ACCT1-TYP																		

Position	Length	Description
2	Amount Type	<p>A code identifying the type of balance information. Valid values are as follows:</p> <p>01 = Ledger balance of account 1 02 = Available balance of account 1 03 = Credit balance (credit account, can be account 1 or account 2) 05 = Available balance (credit account, can be account 1 or account 2) 16 = Ledger balance of account 2 17 = Available balance of account 2 20 = Amount remaining for this transaction cycle</p> <p>On incoming BASE24-telebanking messages, this value identifies whether the other fields in this data element contain actual balance information or remaining balance information. A remaining balance is the amount that a customer can withdraw if the transaction causes the limits to be exceeded or if insufficient funds remain. If this field contains a value other than 20, the value is placed in the BAL.INFO.AMT-TYP field in the ITD. If this field contains a value of 20, the value is not placed in an ITD field.</p> <p>On outgoing BASE24-telebanking messages, this value is taken from the BAL.INFO.AMT-TYP field in the ITD.</p>
3	Currency Code	<p>A code identifying the currency used to express the balance in the Amount field.</p> <p>On incoming BASE24-telebanking messages, this value is placed in the BAL.INFO.CRNCY-CDE field in the ITD.</p> <p>On outgoing BASE24-telebanking messages, this value is taken from the BAL.INFO.CRNCY-CDE field in the ITD.</p>

Position	Length	Description
1		Credit Debit Flag A code identifying whether the Amount field contains a debit or credit balance. Valid values are as follows: C = Credit balance D = Debit balance
12		Amount The account balance or remaining balance. A value of 20 in the Amount Type field identifies a remaining balance in this field. Other values in the Amount Type field identify an account balance in this field. On incoming BASE24-telebanking messages, an account balance is placed in the BAL.INFO.AMT field in the ITD and a remaining balance is placed in the AMT-REMAIN field in the ITD. On outgoing BASE24-telebanking messages, an account balance is taken from the BAL.INFO.AMT field in the ITD and a remaining balance is taken from the AMT-REMAIN field in the ITD.

P-55 Through P-56 ISO Reserved

Format: ANS ..999

Used By: Not used by BASE24

P-57 National Reserved

Format: ANS ..999

Used By: Not used by BASE24

P-58 BASE24-teller Financial Token

Format: ANS 135 (includes a 3-position field length indicator)

Used By: BASE24-teller

The BASE24-teller Financial Token data element contains transaction amounts and other fields required for processing financial transactions. It is mandatory for all financial transactions and for 0420 and 0421 messages. It is conditional for 0230 and 0430 messages.

On incoming messages, information from this data element is placed in the Financial token. On outgoing messages, this information is taken from the Financial token.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must be set to a value of 132.
4–5	2	Token ID This field must be set to a value of T0.
6–135	130	Token Data This field contains the ASCII format of the Financial token. For a complete description of the Financial token, refer to the <i>BASE24 Tokens Manual</i> .

P-59 BASE24-teller CAF Update Token

Format: ANS 17 (includes a 3-position field length indicator)

Used By: BASE24-teller

The BASE24-teller CAF Update Token data element contains the fields required to update the card status in the CAF. It is conditional for all file inquiry and update messages.

On incoming messages, the information from this data element is placed in the CAF Update token. On outgoing messages, this information is taken from the CAF Update token.

The structure of this data element is provided below.

Position	Length	Description
1-3	3	Field Length Indicator This field must be set to a value of 014.
4-5	2	Token ID This field must be set to a value of T2.
6-17	12	Token Data This field contains the CAF Update token. For a complete description of the CAF Update token, refer to the <i>BASE24 Tokens Manual</i> .

P-60 BASE24-atm Terminal Data

Format: ANS 15 (includes a 3-position field length indicator)

Used By: BASE24-atm
(see separate descriptions for other products)

The BASE24-atm Terminal Data element carries terminal information required by BASE24-atm for processing.

For transactions introduced into the BASE24-atm system by an acquirer host, these subelements must come from the original request sent by that host. For transactions originating from BASE24-atm, they come from the Terminal Data File.

This data element is mandatory for all financial transaction, reversal, and statement print messages, except for 0230 and 0430 messages.

The structure of this data element is provided below.

Position	Length	Description
1-3	3	Field Length Indicator This field must be set to a value of 012.
4-7	4	Terminal Owner FIID The FIID of the institution owning the terminal. On incoming messages, this value is moved to the TERM-OWNER-FIID field in the STM. On outgoing messages, this value is taken from the TERM-OWNER-FIID field in the STM. When transactions originate at terminals directly connected to BASE24-atm, this value is originally obtained from the TERM-OWNER.FIID field in the Terminal Data File.

Position	Length	Description
8–11	4	Terminal Logical Network The logical network in which the terminal is located. On incoming messages, this value is moved to the TERM-LN field in the STM. On outgoing messages, this value is taken from the TERM-LN field in the STM. When transactions originate at terminals directly connected to BASE24-atm, this value is originally obtained from the TERM-OWNER.LN field in the Terminal Data File.
12–15	4	Terminal Time Offset The number of minutes to be added to the BASE24 system time to arrive at the local time of the terminal originating the transaction. The value in this field is expressed as three digits preceded by a plus or minus sign. On incoming messages, this value is moved to the TIM-OFST field in the STM. On outgoing messages, this value is taken from the TIM-OFST field in the STM. When transactions originate at terminals directly connected to BASE24-atm, this value is originally obtained from the TIM-OFST field in the Terminal Data File.

P-60 BASE24-from host maintenance Data

Format: ANS 61 (includes a 3-position field length indicator)

Used By: BASE24-from host maintenance
(see separate descriptions for other products)

The BASE24-from host maintenance Data element carries information required by BASE24-from host maintenance for processing.

This data element is mandatory for all file update messages.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must be set to a value of 058.
4–7	4	DPC Number The DPC number that identifies the host data processing center (DPC) sending the message.
8–11	4	Station Index The station index that identifies an entry in the DPC table. The ISO Host Interface process creates a DPC table that includes the all of the possible destinations. The station index identifies a particular entry in the table to which the response is sent back. On incoming file update messages, the Station Index field is filled in by the ISO Host Interface process. If BASE24-from host maintenance is configured without an ISO Host Interface process, the Station Index field is set to 0. On outgoing file update messages, this value is taken from the STA-INDEX field in the FHSTM.
12–15	4	Logical Network The logical network that maintains the file to be updated.

Position	Length	Description
16–29	14	Last Transaction Timestamp The time of the last update to this record. If the host initiates an update from the inquiry response, this field should be returned to the From Host Maintenance process. The From Host Maintenance process then ensures there has not been an update to the record using a transaction since the inquiry.
30	1	Log Indicator A code that indicates whether file update messages are logged to the Update Log File (ULF). If this field contains the value N, an audit trail of the files maintenance does not exist on the HP NonStop system. This field identifies the logging for all types of messages. Valid values are as follows: Y = Yes, log this message to the ULF. N = No, do not log this message to the ULF.
31	1	Completion Required A code that indicates whether BASE24 sends text-level acknowledgments in response to file update requests. Valid values are as follows: Y = Yes, send text-level acknowledgment. N = No, do not send text-level acknowledgment.
32–35	4	File Maintenance User Group The user group of the operator who initiated the message.
36–43	8	File Maintenance User Number The number of the operator who initiated the message.
44–47	4	File Maintenance User Station The station of the operator who initiated the message.

Position	Length	Description
48–61	14	Last File Maintenance Timestamp The time of the last files maintenance. If the host initiates an update from the inquiry response, this field should be returned to the From Host Maintenance process. The From Host Maintenance process then ensures there has not been an update to the record, using BASE24 files maintenance or another from host maintenance transaction, since the inquiry.

P-60 BASE24-pos Terminal Data

Format: ANS 19 (includes a 3-position field length indicator)

Used By: BASE24-pos
(see separate descriptions for other products)

The BASE24-pos Terminal Data element carries terminal information required by BASE24-pos for processing.

For transactions introduced into the BASE24-pos system by an acquirer host, these subelements must come from the original request sent by that host. For transactions originating from BASE24-pos, they come from the POS Terminal Data File.

This data element is mandatory for all authorization, financial transaction, reversal, and reconciliation control messages, with the exception of 0130, 0230, 0412, and 0430 messages.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must be set to a value of 016.
4–7	4	Terminal Owner FIID The FIID of the institution owning the terminal. On incoming messages, this value is moved to the TERM-FIID field in the PSTM. On outgoing messages, this value is taken from the TERM-FIID field in the PSTM. When transactions originate at terminals directly connected to BASE24-pos, this value is originally obtained from the TERM-OWNER.FIID field in the POS Terminal Data File.

Position	Length	Description
8–11	4	Terminal Logical Network <p>The logical network in which the terminal is located.</p> <p>On incoming messages, this value is moved to the TERM-LN field in the PSTM.</p> <p>On outgoing messages, this value is taken from the TERM-LN field in the PSTM.</p> <p>When transactions originate at terminals directly connected to BASE24-pos, this value is originally obtained from the TERM-OWNER.LN field in the POS Terminal Data File.</p>
12–15	4	Terminal Time Offset <p>The number of minutes to be added to the BASE24 system time to arrive at the local time of the terminal originating the transaction. The value in this field is expressed as three digits preceded by a plus or minus sign.</p> <p>On incoming messages, this value is moved to the TERM-TIM-OFST field in the PSTM.</p> <p>On outgoing messages, this value is taken from the TERM-TIM-OFST field in the PSTM.</p> <p>When transactions originate at terminals directly connected to BASE24-pos, this value is originally obtained from the TIM-OFST field in the POS Terminal Data File.</p>
16–19	4	Pseudo Terminal ID <p>A value used by interchanges to identify the terminal involved in a transaction.</p> <p>On incoming messages, this value is moved to the TRAN.PSEUDO-TERM-ID field in the PSTM.</p> <p>On outgoing messages, this value is taken from the TRAN.PSEUDO-TERM-ID field in the PSTM.</p>

P-60 BASE24-telebanking Acquirer Data

Format: ANS 13 (includes a 3-position field length indicator)

Used By: BASE24-telebanking
(see separate descriptions for other products)

The BASE24-telebanking Acquirer Data element carries acquirer financial institution information required for processing.

This data element is mandatory for 0100, 0110, 0120, 0121, 0200, 0210, 0220, 0221, 0420, and 0421 messages.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must be set to a value of 010.
4–7	4	Acquirer FIID The FIID of the institution that controls the remote banking endpoint device. On incoming messages, this value is placed in the ACQ. FIID field in the ITD. On outgoing messages, this value is taken from the ACQ. FIID field in the ITD.
8–11	4	Acquirer Logical Network The logical network in which the remote banking endpoint device is located. On incoming messages, this value is placed in the ACQ. LGNT field in the ITD. On outgoing messages, this value is taken from the ACQ. LGNT field in the ITD.

Position	Length	Description
12-13	2	Source Code A code identifying the source of the transaction. Any two-character alphanumeric value is valid. However, the following values are reserved for use with BASE24 products: AD = Audio device BL = BASE24-billpay Billing process IB = Inbound from customer service representative PC = Personal computer SP = Screen phone On incoming messages, this value is placed in the SRC-CDE field in the ITD. On outgoing messages, this value is taken from the SRC-CDE field in the ITD.

P-60 BASE24-teller Bank Header Data

Format: ANS 69 (includes a 3-position field length indicator)

Used By: BASE24-teller
(see separate descriptions for other products)

The BASE24-teller Bank Header Data element carries institution and teller terminal identification data.

This data element is mandatory for all messages except 0230, 0330, 0430, and 0630 messages. It is conditional for 0230, 0330, 0430, and 0630 messages.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must be set to a value of 066.
4–7	4	Terminal FIID Identifies the owner of the originating terminal. On incoming messages, this value is placed in the BNK. TERM-FIID field in the TSTMH. On outgoing messages, this value is taken from the BNK. TERM-FIID field in the TSTMH. The value in this field is originally obtained from the FIID field in the TTDF.
8–11	4	Terminal Logical Network Identifies the logical network of the originating terminal. On incoming messages, this value is placed in the BNK. TERM-LN field in the TSTMH. On outgoing messages, this value is taken from the BNK. TERM-LN field in the TSTMH. The value in this field is originally obtained from the TERM-OWNER.LN field in the TTDF.

Position	Length	Description
12–19	8	Teller ID <p>The teller identification number for the teller who initiated the transaction.</p> <p>On incoming messages, this value is placed in the BNK. TLR-ID field in the TSTMH.</p> <p>On outgoing messages, this value is taken from the BNK. TLR-ID field in the TSTMH.</p> <p>The value in this field is originally obtained from the TLR-ID field in the TTDF.</p>
20–23	4	Card FIID <p>Identifies the card-issuing institution.</p> <p>On incoming messages, this value is placed in the BNK. CRD-FIID field in the TSTMH.</p> <p>On outgoing messages, this value is taken from the BNK. CRD-FIID field in the TSTMH.</p> <p>The value in this field is originally obtained from the FIID field in the TTDF or from the FIID field in the Base segment of the CPF.</p>
24–27	4	Card Logical Network <p>The logical network of the card issuer.</p> <p>On incoming messages, this value is placed in the BNK. CRD-LN field in the TSTMH.</p> <p>On outgoing messages, this value is taken from the BNK. CRD-LN field in the TSTMH.</p> <p>The value in this field is originally obtained from the LOGICAL-NET param in the Logical Network Configuration File (LCONF).</p>

Position	Length	Description
28–31	4	Region ID Identifies the region of the originating terminal. On incoming messages, this value is placed in the BNK. REGN-ID field in the TSTMH. On outgoing messages, this value is taken from the BNK. REGN-ID field in the TSTMH. The value in this field is originally obtained from the TERM-OWNER.REGN-ID field in the TTDF.
32–35	4	Branch ID Identifies the branch of the originating terminal. On incoming messages, this value is placed in the BNK. BRCH-ID field in the TSTMH. On outgoing messages, this value is taken from the BNK. BRCH-ID field in the TSTMH. The value in this field is originally obtained from the TERM-OWNER.BRCH-ID field in the TTDF.
36–60	25	Terminal Location The location of the originating terminal. On incoming messages, this value is placed in the BNK. TERM-LOC field in the TSTMH. On outgoing messages, this value is taken from the BNK. TERM-LOC field in the TSTMH. The value in this field is originally obtained from the TERM-LOC field in the TTDF.

Position	Length	Description
61	1	<p>DDA Current Flag</p> <p>A code that identifies whether the PBF named in the PBF1-NAME field in the Base segment of the IDF is current. Valid values are as follows:</p> <p>Y = Yes, the file is current. N = No, the file is not current.</p> <p>On incoming messages, this value is placed in the BNK. DDA-CUR-FLG field in the TSTMH.</p> <p>On outgoing messages, this value is taken from the BNK. DDA-CUR-FLG field in the TSTMH.</p> <p>The value in this field is originally obtained from the DDA-CUR field in the BASE24-teller segment of the IDF.</p>
62	1	<p>SAV Current Flag</p> <p>A code that identifies whether the PBF named in the PBF2-NAME field in the Base segment of the IDF is current. Valid values are as follows:</p> <p>Y = Yes, the file is current. N = No, the file is not current.</p> <p>On incoming messages, this value is placed in the BNK. SAV-CUR-FLG field in the TSTMH.</p> <p>On outgoing messages, this value is taken from the BNK. SAV-CUR-FLG field in the TSTMH.</p> <p>The value in this field is originally obtained from the SAV-CUR field in the BASE24-teller segment of the IDF.</p>

Position	Length	Description
63	1	CCD Current Flag A code that identifies whether the PBF named in the PBF3-NAME field in the Base segment of the IDF is current. Valid values are as follows: Y = Yes, the file is current. N = No, the file is not current. On incoming messages, this value is placed in the BNK. CCD-CUR-FLG field in the TSTMH. On outgoing messages, this value is taken from the BNK. CCD-CUR-FLG field in the TSTMH. The value in this field is originally obtained from the CCD-CUR field in the BASE24-teller segment of the IDF.
64	1	SPF Current Flag A code that identifies whether the PBF and SPF are current. Valid values are as follows: Y = Yes, the files are current. N = No, the files are not current. On incoming messages, this value is placed in the BNK. SPF-CUR-FLG field in the TSTMH. On outgoing messages, this value is taken from the BNK. SPF-CUR-FLG field in the TSTMH. The value in this field is originally obtained from the SPF-CUR field in the BASE24-teller segment of the IDF.

Position	Length	Description
65	1	<p>NBF Current Flag</p> <p>A code that identifies whether the PBF and NBF are current. Valid values are as follows:</p> <p>Y = Yes, the files are current. N = No, the files are not current.</p> <p>On incoming messages, this value is placed in the BNK. NBF-CUR-FLG field in the TSTMH.</p> <p>On outgoing messages, this value is taken from the BNK. NBF-CUR-FLG field in the TSTMH.</p> <p>The value in this field is originally obtained from the NBF-CUR field in the BASE24-teller segment of the IDF.</p>
66	1	<p>WHFF Current Flag</p> <p>A code that identifies whether the PBF and WHFF are current. Valid values are as follows:</p> <p>Y = Yes, the files are current. N = No, the files are not current.</p> <p>On incoming messages, this value is placed in the BNK. WHFF-CUR-FLG field in the TSTMH.</p> <p>On outgoing messages, this value is taken from the BNK. WHFF-CUR-FLG field in the TSTMH.</p> <p>The value in this field is originally obtained from the WHFF-CUR field in the BASE24-teller segment of the IDF.</p>
67–69	3	<p>Currency Code</p> <p>The type of currency used for the transaction.</p> <p>On incoming messages, this value is placed in the BNK. CRNCY-CDE field in the TSTMH.</p> <p>On outgoing messages, this value is taken from the BNK. CRNCY-CDE field in the TSTMH.</p> <p>The value in this field is originally obtained from the CRNCY-CDE field in the TTDF.</p>

P-61 BASE24-atm Card Issuer and Authorizer Data

Format: ANS 16 (includes a 3-position field length indicator)

Used By: BASE24-atm
(see separate descriptions for other products)

The BASE24-atm Card Issuer and Authorizer Data element contains information that uniquely identifies a financial institution within a BASE24 system.

This data element is mandatory in 0200 (outgoing), 0210, 0220, 0221, 0420, and 0421 messages.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must be set to a value of 013.
4–7	4	Card Issuer FIID The FIID of the card issuer. On incoming messages, this value is placed in the CRD-FIID field in the STM. On outgoing messages, this value is taken from the CRD-FIID field in the STM.
8–11	4	Card Logical Network The logical network of the card issuer. On incoming messages, this value is placed in the CRD-LN field in the STM. On outgoing messages, this value is taken from the CRD-LN field in the STM.

Position	Length	Description
12–15	4	<p>Save Account Indicators</p> <p>Two two-position codes, indicating the actual account types involved in the transaction. The first code indicates the type of the <i>from</i> account; the second code indicates the type of the <i>to</i> account.</p> <p>On incoming messages, this value is placed in the RQST.SAVE-ACCT field in the STM.</p> <p>On outgoing messages, this value is taken from the RQST.SAVE-ACCT field in the STM.</p>
16	1	<p>Authorizer</p> <p>A code indicating whether the primary (P) or alternate (A) authorizer authorized the transaction.</p> <p>On incoming messages, this value is placed in the RQST.DEST-ORDER field in the STM.</p> <p>On outgoing messages, this value is taken from the RQST.DEST-ORDER field in the STM.</p>

P-61 BASE24-from host maintenance User Data

Format: ANS ..100

Used By: BASE24-from host maintenance
(see separate descriptions for other products)

The BASE24-from host maintenance User Data element contains user-defined information that BASE24-from host maintenance can carry in its internal message, but does not recognize and does not use for processing. It is available for all messages.

P-61 BASE24-pos Card Issuer-Category-Response Code Data

Format: ANS 22 (includes a 3-position field length indicator)

Used By: BASE24-pos
(see separate descriptions for other products)

The BASE24-pos Card Issuer-Category-Response Code Data element is used to carry the FIID and logical network of the card issuer, the transaction category, and some additional response code data. It is mandatory for authorization, financial transaction, and reversal messages.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must be set to a value of 019.
4–7	4	Card Issuer FIID The FIID of the card issuer. On incoming messages, this value is placed in the TRAN.CRD-FIID field in the PSTM. On outgoing messages, this value is taken from the TRAN.CRD-FIID field in the PSTM.
8–11	4	Card Logical Network The logical network of the card issuer. On incoming messages, this value is placed in the TRAN.CRD-LN field in the PSTM. On outgoing messages, this value is taken from the TRAN.CRD-LN field in the PSTM.

Position	Length	Description
12	1	Category A code used to further identify the type of transaction. Refer to the <i>BASE24-pos Transaction Processing Manual</i> for valid values. On incoming messages, this value is placed in the TRAN. TRAN-CDE.C field in the PSTM. On outgoing messages, this value is taken from the TRAN.TRAN-CDE.C field in the PSTM.
13–14	2	Save Account Indicator A two-position code, indicating the actual type of account on which the transaction was performed. The ranges of valid values are as follows: 01–09 = Checking accounts 11–19 = Savings accounts 31–39 = Credit accounts On incoming messages, this value is placed in the TRAN. SAVE-ACCT-TYP field in the PSTM. On outgoing messages, this value is taken from the TRAN.SAVE-ACCT-TYP field in the PSTM.
15–22	8	Interchange Response Code Response codes and reason codes supplied by an interchange. On incoming messages, this value is placed in the TRAN. ICHG-RESP field in the PSTM. On outgoing messages, this value is taken from the TRAN.ICHG-RESP field in the PSTM.

P-61 BASE24-telebanking Issuer Institution Data

Format: ANS 18 (includes a 3-position field length indicator)

Used By: BASE24-telebanking
(see separate descriptions for other products)

The BASE24-telebanking Issuer Institution Data element carries issuer financial institution information required for processing.

This data element is mandatory for 0100, 0110, 0120, 0121, 0200, 0210, 0220, 0221, 0420, and 0421 messages.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must be set to a value of 015.
4–7	4	Card Issuer FIID The FIID of the card issuer. On incoming messages, this value is placed in the ISS. FIID field in the ITD. On outgoing messages, this value is taken from the ISS. FIID field in the ITD.
8–11	4	Card Logical Network The logical network of the card issuer. On incoming messages, this value is placed in the ISS. LGNT field in the ITD. On outgoing messages, this value is taken from the ISS. LGNT field in the ITD.

Position	Length	Description
12	1	Error Flag A flag that identifies whether the host has detected a sanity error during transaction security processing. Valid values are as follows: S = The host has detected a sanity error. b or 0= The host has not detected a sanity error (b indicates a blank). If this flag is set to S on an incoming message, the ISO Host Interface process sets the ITD-ACT field in the ITD to a value of 921 (deny, security error).
13–18	6	Customer Reference Number A unique reference number assigned to each transaction by the Billpay Server process or the Scheduled Transaction Initiator process. These processes handle payment and transfer transactions for the BASE24-billpay product. This field is set to spaces if the message is not handled by either of these processes or does not involve one of these transactions. On incoming messages, this value is placed in the CUST-REF-NUM field in the ITD. On outgoing messages, this value is taken from the CUST-REF-NUM field in the ITD.

P-61 BASE24-teller Request Header Data

Format: ANS 54 (includes a 3-position field length indicator)

Used By: BASE24-teller
(see separate descriptions for other products)

The BASE24-teller Request Header Data element carries transaction-specific data.

This data element is mandatory for all request and advice messages. It is conditional for 0230 messages.

If the ISO Host Interface process receives a late 0230 response message and the Advice Response Required field in this data element contains the value 1, the ISO Host Interface process creates a 0420 message reversing the original 0220 transaction.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must be set to a value of 051.
4–9	6	Device Transaction Code The device transaction code from the device native message. On incoming messages, this value is placed in the RQST.DEV-TRAN-CDE field in the TSTMH. On outgoing messages, this value is taken from the RQST.DEV-TRAN-CDE field in the TSTMH.
10–28	19	Passbook Balance The passbook balance for the customer. On incoming messages, this value is placed in the RQST.CUST-PASSBOOK-BAL field in the TSTMH. On outgoing messages, this value is taken from the RQST.CUST-PASSBOOK-BAL field in the TSTMH.

Position	Length	Description
29	1	Initial Override Level A code indicating the initial override level used to process the transaction. Valid values are as follows: 0 = No override level 1 = Teller override level 2 = Supervisor override level 3 = Manager override level On incoming messages, this value is placed in the RQST.INTL-OVRRD-LVL field in the TSTMH. On outgoing messages, this value is taken from the RQST.INTL-OVRRD-LVL field in the TSTMH.
30	1	Maximum Terminal Override Level A code indicating the maximum override level that a particular terminal can handle. Valid values are as follows: 1 = Teller override level 2 = Supervisor override level 3 = Manager override level On incoming messages, this value is placed in the RQST.MAX-TERM-OVRRD-LVL field in the TSTMH. On outgoing messages, this value is taken from the RQST.MAX-TERM-OVRRD-LVL field in the TSTMH.
31	1	Paperless Transaction Flag Indicates whether the transaction is paperless or should be processed using a paper source document. Valid values are as follows: Y = Yes, the transaction is paperless and should be posted to host files from the TTLF. N = No, the transaction is not paperless. It should be posted to host files from a paper source document. On incoming messages, this value is placed in the RQST.PAPERLESS-TRAN field in the TSTMH. On outgoing messages, this value is taken from the RQST.PAPERLESS-TRAN field in the TSTMH.

Position	Length	Description
32	1	Advice Response Required Identifies whether a response is required for a teller-initiated advice or reversal advice message. Valid values are as follows: 0 = No, a response is not required. 1 = Yes, a response is required. On incoming messages, this value is placed in the RQST.ADVC-RESP-REQ field in the TSTMH. On outgoing messages, this value is taken from the RQST.ADVC-RESP-REQ field in the TSTMH.
33	1	Card Present Indicates whether the transaction was initiated by a card at the teller terminal. Valid values are as follows: Y = Yes, the transaction was initiated with a card. N = No, the transaction was not initiated with a card. On incoming messages, this value is placed in the RQST.CRD-PRESENT field in the TSTMH. On outgoing messages, this value is taken from the RQST.CRD-PRESENT field in the TSTMH.
34–35	2	Reason Code An informational field that can be used to distinguish different types of the same transaction. Values in this field are user defined. On incoming messages, this value is placed in the RQST.RSN-CDE field in the TSTMH. On outgoing messages, this value is taken from the RQST.RSN-CDE field in the TSTMH.

Position	Length	Description
36–37	2	From Account Type The actual <i>from</i> account type. On incoming messages, this value is placed in the RQST.SAVE-ACCT.FROM-ACCT-TYP field in the TSTMH. On outgoing messages, this value is taken from the RQST.SAVE-ACCT.FROM-ACCT-TYP field in the TSTMH.
38–39	2	To Account Type The actual <i>to</i> account type. On incoming messages, this value is placed in the RQST.SAVE-ACCT.TO-ACCT-TYP field in the TSTMH. On outgoing messages, this value is taken from the RQST.SAVE-ACCT.TO-ACCT-TYP field in the TSTMH.
40	1	Multiple Account Data Indicates whether the terminal is capable of handling multiple account data. Valid values are as follows: 0 = No, multiple account selection is not supported. 1 = Yes, multiple account selection is supported. On incoming messages, this value is placed in the RQST.MULT-ACCT field in the TSTMH. On outgoing messages, this value is taken from the RQST.MULT-ACCT field in the TSTMH.
41–45	4	Terminal Time Offset The time difference between the transaction-initiating terminal and the HP NonStop processor location. The value in this field is expressed as three digits preceded by a plus or minus sign. On incoming messages, this value is placed in the TIM-OFST field in the TSTMH. On outgoing messages, this value is taken from the TIM-OFST field in the TSTMH.

Position	Length	Description
46	1	Complete Track 2 Data Indicates whether the transaction acquirer can capture and transmit complete Track 2 data for card swipe transactions. 0 = No, a response is not required. 1 = Yes, a response is required. On incoming messages, this value is placed in the RQST.COMplete-TRACK2-DATA field in the TSTMH. On outgoing messages, this value is taken from the RQST.COMplete-TRACK2-DATA field in the TSTMH.
47–54	8	Override Teller ID The ID of the teller, supervisor, or manager that overrode the transaction. On incoming messages, this value is placed in the RQST.OVRRD-TLR-ID field in the TSTMH. On outgoing messages, this value is taken from the RQST.OVRRD-TLR-ID field in the TSTMH.

P-62 BASE24 Postal Code

Format: ANS 13 (includes a 3-position field length indicator)

Used By: BASE24-atm
BASE24-pos
(see separate description for other products)

The BASE24 Postal Code data element carries the postal code of the terminal originating the transaction. It is available for all message types.

In the United States, postal code is synonymous with ZIP code.

BASE24-atm

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must be set to a value of 010.
4–13	10	Postal Code The postal code of the terminal. This code is left-justified and blank-filled to the right. On incoming BASE24-atm messages, this value is placed in the RQST.POSTAL-CDE field in the STM. On outgoing BASE24-atm messages, this value is taken from the RQST.POSTAL-CDE field in the STM. When transactions originate at terminals directly connected to BASE24-atm, this value is originally obtained from the POSTAL-CDE field in the Terminal Data File.

BASE24-pos

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must be set to a value of 010.
4–13	10	Postal Code The postal code of the terminal. This code is left-justified and blank-filled to the right. On incoming BASE24-pos messages, this value is placed in the POSTAL-CDE field in the PSTM. On outgoing BASE24-pos messages, this value is taken from the POSTAL-CDE field in the PSTM. When transactions originate at terminals directly connected to BASE24-pos, this value is originally obtained from the POSTAL-CDE field in the POS Terminal Data File.

P-62 BASE24-from host maintenance CAF Exponent

Format: ANS 4 (includes a 3-position field length indicator)

Used By: BASE24-from host maintenance
(see separate description for other products)

The BASE24-from host maintenance CAF Exponent data element contains a value that indicates the power of 10 to be used when evaluating the following CAF amount fields:

Base Segment	BASE24-atm Segment	BASE24-pos Segment
GRP-LMT.TTL-WDL-LMT	GRP-LMT.TTL-WDL-LMT	GRP-LMT.TTL-PUR-LMT
GRP-LMT.OFFL-WDL-LMT	GRP-LMT.OFFL-WDL-LMT	GRP-LMT.OFFL-PUR-LMT
GRP-LMT.TTL-CCA-LMT	GRP-LMT.TTL-CCA-LMT	GRP-LMT.TTL-CCA-LMT
GRP-LMT.OFFL-CCA-LMT	GRP-LMT.OFFL-CCA-LMT	GRP-LMT.OFFL-CCA-LMT
GRP-LMT.AGGR-LMT		GRP-LMT.TTL-WDL-LMT
GRP-LMT.OFFL-AGGR-LMT		GRP-LMT.OFFL-WDL-LMT
		GRP-LMT.TTL-RFND-CR-LMT
		GRP-LMT.OFFL-RFND-CR-LMT

For incoming amounts, BASE24-from host maintenance multiplies the CAF amount fields in the messages by the appropriate power of 10 before applying them to the CAF. For outgoing amounts, BASE24-from host maintenance divides the CAF amount fields by the appropriate power of 10 before placing them in the message.

The structure of this data element is provided below.

Position	Length	Description
1-3	3	Field Length Indicator
		This field must be set to a value of 001.

Position	Length	Description
4	1	Exponent The code that identifies the exponent to be used. Valid values are as follows: 0 = Use the CAF amount field as it appears in the message. 1 = Multiply or divide the CAF amount fields by 10. 2 = Multiply or divide the CAF amount fields by 100. 3 = Multiply or divide the CAF amount fields by 1000.

P-62 BASE24-telebanking Recurring Transaction Data

Format: ANS 10 (includes a 3-position field length indicator)

Used By: BASE24-telebanking
(see separate description for other products)

The BASE24-telebanking Recurring Transaction Data element contains information used to schedule recurring transactions. It is conditional for all messages except 0130, 0230, and 0430 messages.

The structure of this data element is provided below.

Position	Length	Description
1-3	3	Field Length Indicator This field must be set to a value of 007.
4-5	2	Period Type A code that indicates how often a recurring payment or transfer is to be made. Valid values are as follows: WK = Weekly 2W = Biweekly (every two weeks) MN = Monthly Q = Quarterly S = Semiannually A = Annually On incoming messages, this value is placed in the RECUR-TXN-DATA.PRD-TYP field in the ITD. On outgoing messages, this value is taken from the RECUR-TXN-DATA.PRD-TYP field in the ITD.

Position	Length	Description
6-9	4	Number of Periods The number of times a recurring payment or transfer is to be made. On incoming messages, this value is placed in the RECUR-TXN-DATA.NUM-PRD field in the ITD. On outgoing messages, this value is taken from the RECUR-TXN-DATA.NUM-PRD field in the ITD.
10	1	Skip Next Payment Indicator The number of scheduled payments or transfers to be skipped before one is processed. Valid values are as follows: 0 = Skip zero scheduled payments or transfers 1 = Skip one scheduled payment or transfer On incoming messages, this value is placed in the RECUR-TXN-DATA.SKIP-NXT-PMNT-IND field in the ITD. On outgoing messages, this value is taken from the RECUR-TXN-DATA.SKIP-NXT-PMNT-IND field in the ITD.

P-62 BASE24-teller Response Header Data

Format: ANS 8 (includes a 3-position field length indicator)

Used By: BASE24-teller
(see separate description for other products)

The BASE24-teller Response Header Data element contains response information for the transaction. It is conditional for all messages except 0200, 0300, and 0600 messages.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must be set to a value of 005.
4	1	Card Action A code identifying the card action set by the host system processing the transaction. This is the card action for the original response, prior to any override. Valid values are as follows: 0 = Return the card 1 = Retain the card On incoming messages, this value is placed in the RESP-HDR.CRD-ACTION field in the TSTMH. On outgoing messages, this value is taken from the RESP-HDR.CRD-ACTION field in the TSTMH.

Position	Length	Description
5	1	Error Flag A code that provides additional information regarding the disposition of the transaction. Valid values are as follows: C = Card verification failed K = KMAC synchronization error M = MAC failure S = Sanity check error T = Token error 0, <i>b</i> = Not applicable (<i>b</i> indicates a blank character) On incoming messages, this value is placed in the RESP-HDR.ERR-FLG field in the TSTMH. On outgoing messages, this value is taken from the RESP-HDR.ERR-FLG field in the TSTMH.
6	1	Minimum Override Level A code that indicates the minimum level of override necessary to authorize the transaction in situations when the transaction is normally declined. Valid values are as follows: 0 = No override required 1 = Teller override required 2 = Supervisor override required 3 = Manager override required On incoming messages, this value is placed in the RESP-HDR.MIN-OVRRD-LVL field in the TSTMH. On outgoing messages, this value is taken from the RESP-HDR.MIN-OVRRD-LVL field in the TSTMH.

Position	Length	Description
7	1	Card Verify Flag A code that indicates whether the card has been verified. Valid values are as follows: C = Card verification was performed, the card verification digits are invalid, and transaction authorization is being continued. D = Card verification was performed, the card verification digits are invalid, and the transaction is being declined. N, 0 = Card verification was not attempted or a security device error occurred. Y = Card verification was performed and the card verification digits are valid. On incoming messages, this value is placed in the RESP-HDR.CRD-VRFY-FLG field in the TSTMH. On outgoing messages, this value is taken from the RESP-HDR.CRD-VRFY-FLG field in the TSTMH.
8	1	Account Index A code that indicates which account number is associated with a declined transaction. Valid values are as follows: 0, <i>b</i> = Not applicable (<i>b</i> indicates a blank character) C = Credit line or backup account F = <i>From</i> account T = <i>To</i> account On incoming messages, this value is placed in the RESP-HDR.ACCT-IND field in the TSTMH. On outgoing messages, this value is taken from the RESP-HDR.ACCT-IND field in the TSTMH.

P-63 BASE24-atm PIN Offset

Format: ANS 19 (includes a 3-position field length indicator)

Used By: BASE24-atm
(see separate descriptions for other products)

The BASE24-atm PIN Offset data element is used to carry a PIN offset that supports the BASE24-atm capability of allowing ATM customers to select their own PINs. It allows the new PIN offset value to be transmitted to the host, in order to keep the database for the host up-to-date with the BASE24-atm database.

This data element is conditional for 0200 (outgoing), 0210, 0220, 0221, and 0420 messages. The ISO Host Interface process includes this data element in an outbound 0200, 0210, 0220, 0221, or 0420 message if the RQST.PIN-OFST field in the STM is nonblank.

If an outgoing 0210 message for a PIN Change transaction is failed back to the ISO Host Interface process, the ISO Host Interface process checks the message for the presence of this data element. If this data element is present, the RQST.PIN-OFST field in the STM is set using the value from this data element. If this data element is not present, the ISO Host Interface process sets the RQST.PIN-OFST field in the STM to a value of *ZZZZZZZZZZZZZZZZZZZZ*. The value *ZZZZZZZZZZZZZZZZZZZZ* indicates to the Authorization process that the PIN-OFST field in the CAF should not be updated.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator
This field must be set to a value of 016.		

Position	Length	Description
4-19	16	PIN Offset The PIN offset (left-justified, blank-filled) that is calculated when a cardholder selects or changes a PIN. On incoming messages, this value is placed in the RQST.PIN-OFST field in the STM. For incoming 0420 messages, if the transaction is a PIN change transaction and this data element is not included in the message, the ISO Host Interface process sets the RQST.PIN-OFST field to the value <i>ZZZZZZZZZZZZZZZZZZ</i> . On outgoing messages, this value is taken from the RQST.PIN-OFST field in the STM.

P-63 BASE24-pos Additional Data

Format: ANS ..600 (includes a 3-position field length indicator)

Used By: BASE24-pos
(see separate descriptions for other products)

The BASE24-pos Additional Data element contains BASE24 message tokens. This data element is conditional for all messages. For incoming messages, any token included in the message is appended to the PSTM. For outgoing messages, the tokens included in this data element are specified in the Token File (TKN). For more information on configuring tokens to be included in outgoing external messages, refer to the *BASE24 Tokens Manual*.

BASE24 tokens are carried in the external message in the same general structure as they are carried in the internal message. The major difference is that, in the external message, all tokens are in ASCII format.

If token data is added to data element P-63, the first item following the field length indicator is a Header token. The Header token contains a count of the number of tokens associated with the message and the overall length of all token data. The Header token is added to the message when the first token is added, and is updated each time a subsequent token is added.

The token header for the first token is located after the Header token. Each token that is added to the message has its own token header. Unlike the Header token, which contains information about all tokens in the message, the token header contains information about one specific token. The token header identifies the individual token and contains the length of the individual token. The token header is followed by the token data. Together, the token header and the token data form a single token. The combination of token header and token data is repeated for each token in the message.

BASE24 tokens are carried in their entirety in ASCII format. The general structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator The field length indicator value is the sum of the lengths of the Header token, all token headers, and token data being used.

Position	Length	Description
4–15	12	Header Token
15–24	10	Token Header
<i>a–b</i>	<i>n</i>	Token Data
...
<i>w–x</i>	10	Token Header
<i>y–z</i>	<i>n</i>	Token Data

For more information on the Header token, token header, and specific tokens, see the *BASE24 Tokens Manual*.

P-63 BASE24-from host maintenance Enhanced Preauthorized Hold Information

Format: ANS ...948 (includes a 3-position field length indicator)

Used By: BASE24-from host maintenance
(see separate descriptions for other products)

The BASE24-from host maintenance Enhanced Preauthorization Information data element carries CAF enhanced preauthorized holds.

On incoming messages, this data element carries the first nine occurrences of the enhanced preauthorized hold information. BASE24-from host maintenance places this information in the CAF.

On outgoing messages, BASE24-from host maintenance moves the contents of the first nine occurrences of the enhanced preauthorized hold information segment of the CAF to this data element. If more than nine occurrences exist in the enhanced preauthorized hold information in the CAF, BASE24-from host maintenance places the tenth occurrence into bit S-112.

BASE24-from host maintenance enhanced preauthorized hold information is conditional for file update messages.

The structure of this data element is provided below.

Position	Length	Description																								
1-3	3	Field Length Indicator Each enhanced preauthorized hold is 105 bytes in length. The field must be set to the sum of the lengths of all fields in this data element except the Field Length Indicator field. This value varies depending on the number of enhanced preauthorized holds contained in the message, as shown below:																								
		<table><tr><th>Count</th><th>Length</th><th>Count</th><th>Length</th></tr><tr><td>1</td><td>105</td><td>6</td><td>630</td></tr><tr><td>2</td><td>210</td><td>7</td><td>735</td></tr><tr><td>3</td><td>315</td><td>8</td><td>840</td></tr><tr><td>4</td><td>420</td><td>9</td><td>945</td></tr><tr><td>5</td><td>525</td><td></td><td></td></tr></table>	Count	Length	Count	Length	1	105	6	630	2	210	7	735	3	315	8	840	4	420	9	945	5	525		
Count	Length	Count	Length																							
1	105	6	630																							
2	210	7	735																							
3	315	8	840																							
4	420	9	945																							
5	525																									

Position	Length	Description
4-15	12	Sequence Number The sequence number of the enhanced preauthorized hold transaction.
16-34	19	Hold Amount The amount, in whole and fractional currency units, associated with the enhanced preauthorized hold.
35-48	14	Timestamp The date (YYMMDD) and time (hhmmssstt) the old amount is cleared and is not taken into consideration during transaction processing.
49-56	8	Approval Code The value used to associate a preauthorized purchase completion transaction with the proper preauthorized purchase transaction.
57-70	14	Transaction Timestamp The issued date (YYMMDD) and time (hhmmssstt) generated at the terminal.
71-86	16	Terminal ID An identifier for the terminal that originated the enhanced preauthorized hold transaction.
87-88	2	Account Type The type of account that has funds on hold.
89-107	19	Account Number The application account number associated with the hold. This value corresponds to the ACCOUNT NUMBER field on CAF screen 5.
108	1	Hold Flag Indicates if the hold is active and is used during BASE24 Authorization processing.

P-63 BASE24-from host maintenance Super Teller Information

Format: ANS 163 (includes a 3-position field length indicator)

Used By: BASE24-from host maintenance
(see separate descriptions for other products)

The BASE24-from host maintenance Super Teller Information data element carries CAF or NEG Super Teller IDs. Super Teller IDs are specified in the CAF or the NEG for the BASE24-atm self-service banking (SSB) Base Application.

BASE24-from host maintenance Super Teller Information is conditional for file update messages.

On incoming messages, BASE24-from host maintenance places the Super Teller Information in the CAF or the NEG, based on the conditions described below.

- If the File Name (S-101) data element contains CF, the Self-Service Banking Base segment of the CAF does not currently exist, and the function code indicates to add a record, BASE24-from host maintenance moves the values from these fields to the SUPER-TLR-TERM-ID fields in the Self-Service Banking Base segment of the CAF.
- If the File Name (S-101) data element contains CF, the Self-Service Banking Base segment of the CAF currently exists, and the function code indicates to change a record, BASE24-from host maintenance moves the values from these fields to the SUPER-TLR-TERM-ID fields in the Self-Service Banking Base segment of the CAF.
- If the File Name (S-101) data element contains NF, the Self-Service Banking Base segment of the NEG does not currently exist, and the function code indicates to add a record, BASE24-from host maintenance moves the values from these fields to the SUPER-TLR-TERM-ID fields in the Self-Service Banking Base segment of the NEG.
- If the File Name (S-101) data element contains NF, the Self-Service Banking Base segment of the NEG currently exists, and the function code indicates to change a record, BASE24-from host maintenance moves the values from these fields to the SUPER-TLR-TERM-ID fields in the Self-Service Banking Base segment of the NEG.

Note: The card type specified in the CAF or the NEG must be ST for BASE24-from host maintenance to add or update the Self-Service Banking Base segment.

On outgoing messages, BASE24-from host maintenance moves the contents of the SUPER-TLR-TERM-ID fields from the Self-Service Banking Base segment of the CAF or the NEG to this data element based on the following conditions:

- If the File Name (S-101) data element contains CF, the Self-Service Banking Base segment of the CAF exists, and the function code indicates record inquiry, values in the Super Teller ID fields in this data element are taken from the SUPER-TLR-TERM-ID fields in the Self-Service Banking Base segment of the CAF.
- If the File Name (S-101) data element contains NF, the Self-Service Banking Base segment of the NEG exists, and the function code indicates record inquiry, values in the Super Teller ID fields in this data element are taken from the SUPER-TLR-TERM-ID fields in the Self-Service Banking Base segment of the NEG.

The structure of this data element is provided below.

Position	Length	Description
1-3	3	Field Length Indicator This field must be set to a value of 160.
4-163	16	Super Teller ID (10 fields of 16 bytes each)

P-63 BASE24-from host maintenance ACI Proactive Risk Manager Data

Format: ANS 619 (includes a 3-position field length indicator)

Used By: BASE24-from host maintenance
(see separate descriptions for other products)

The BASE24-from host maintenance ACI Proactive Risk Manager Data element carries Scoring Engine Master File (SEMF) information to add, update, or delete SEMF records.

This data element is conditional for all file update messages.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must be set to a value of 616.
4–5	2	Product Code or Member Type A code for the product or member type associated with this card. For example, gold or classic. The default is all zeros.
6–7	2	Plastic Card Type The type of plastic card or cardholder agreement. The default is all zeros.
8–15	8	Request Date The date of the last card request in YYYYMMDD format. The default is all zeros.
16–23	8	PIN Change Date The date of the PIN change in YYYYMMDD format. The default is all zeros.

Position	Length	Description
24–31	8	Last Issued Date The date this card was last issued in YYYYMMDD format. The last issued date is also known as the begin or commence date. The default is all zeros.
32–39	8	Emboss Date The date this card was embossed in YYYYMMDD format. The default is all zeros.
40–47	8	Last CRV Date The date of the last CRV maintenance made to this card in YYYYMMDD format. The default is zeros.
48–55	8	Last Address Change The date of the last address change for this card in YYYYMMDD format. The default is zeros.
56–63	8	Last Status Change The date of the last status change for this card in YYYYMMDD format. The default is zeros.
64–71	8	Open Date The date this cardholder account was opened in YYYYMMDD format. The default is zeros.
72–73	2	Number Issued The number of cards issued for this cardholder account. The default is zeros.
74–76	3	CVV2 The CVV2 or CVC2 value imprinted on the plastic card. The default is spaces.

Position	Length	Description
77	1	Status A code indicating the current status of the card; for example, lost or stolen. The default is spaces. Valid status codes are as follows: 0 = Issued but not active 1 = Open 2 = Lost card 3 = Stolen card 4 = Restricted (No withdrawals allowed) 5 = VIP 6 = Check reason code 9 = Closed A = Referral B = Maybe C = Denial D = Signature required E = Country club F = Expired card G = Commercial
78	1	Block Code A code indicating that a cardholder account has been blocked and why. Values are user defined. The default is spaces.
79	1	Reclass Code The reclassification code or alternate block code. Values are user defined. The default is spaces.
80	1	Rate Class The rate class. This is a product code for the annual percentage rate (APR) deal for the cardholder.
81–84	4	Behavior Score The behavioral score for this cardholder account. Valid values are 000–999, with a score of less than 650 considered bad, a score of 650–750 considered good, and a score higher than 750 considered very good.

Position	Length	Description
85–96	12	Cash Advance Amount The lifetime high cash advance amount. The default is all zeros.
97–108	12	Purchase Amount The lifetime high purchase amount. The default is all zeros.
109–120	12	Balance Amount The lifetime high balance amount. The default is all zeros.
121–123	3	Fraud Score The fraud score from the last transaction for this cardholder account. Valid values are 000–999 if the Scoring Engine Interface process modifies this field. The default is all spaces.
124–143	20	Work Phone The primary cardholder's business telephone number.
144–163	20	Mobile Phone The primary cardholder's mobile telephone number.
164–203	40	E-mail Address The primary cardholder's e-mail address.
204–233	30	Customer ID Another method of identifying the customer. This can be an ID number, password, place of birth, etc.
234–252	19	Previous Card Number The primary account number (PAN) that was replaced by the card that was used for the current transaction.
253–292	40	Primary Cardholder Name The name of the primary cardholder for this account.

Position	Length	Description
293–312	20	Primary Government ID The social security number or government ID of the primary cardholder for this account.
313–320	8	Primary Date of Birth The primary cardholder's date of birth in YYYYMMDD format. The default is zeros.
321–360	40	Secondary Cardholder Name The name of the secondary cardholder for this account. This field is optional and defaults to spaces.
361–400	40	Additional Name The name of a third authorized user for this account. This field is optional and defaults to spaces.
401–440	40	Mother's Maiden Name The mother's maiden name for the primary cardholder. This field is optional and defaults to spaces.
441–480	40	Address 1 The first line of the primary cardholder's street address. The default is spaces.
481–520	40	Address 2 The second line of the primary cardholder's street address. The default is spaces.
521–550	30	City The city of residence for the primary cardholder. This field is optional and defaults to all spaces.
551–580	30	State The alphabetic representation of the primary cardholder's state of residence. This field also can contain the province or region where the primary cardholder resides. The default is spaces.

Position	Length	Description
581–583	3	Country The ISO country code associated with the country in which the primary cardholder resides. ISO country codes are defined in the ISO 3166:1993 standard, <i>Codes for the Representation of Names of Countries</i> .
584–599	16	Postal Code The postal code or ZIP code for the primary cardholder's residence. The default is spaces.
600–619	20	Home Phone The primary cardholder's home telephone number. This field is optional. The data in this field is left justified. The default is spaces.

P-63 BASE24-telebanking Special Data

Format: ANS 35 (includes a 3-position field length indicator)

Used By: BASE24-telebanking
(see separate descriptions for other products)

The BASE24-telebanking Special Data element is used to carry old and new PIN verification digits (PVDs) to support the BASE24-telebanking PIN change transaction.

This data element is conditional for 0110, 0120, 0121, and 0420 messages.

The structure of this data element is provided below.

Position	Length	Description
1-3	3	Field Length Indicator This field must be set to a value of 032.
4-19	16	New PIN Offset The new PIN offset (left-justified, blank-filled) for a PIN change transaction. On incoming messages, this value is placed in the PVD. NEW field in the ITD. On outgoing messages, this value is taken from the PVD. NEW field in the ITD.
20-35	16	Old PIN Offset The old PIN offset (left-justified, blank-filled) for a PIN change transaction. On incoming messages, this value is placed in the PVD. OLD field in the ITD. On outgoing messages, this value is taken from the PVD. OLD field in the ITD.

P-63 BASE24-teller NBF Token

Format: ANS ..557 (includes a 3-position field length indicator)

Used By: BASE24-teller
(see separate descriptions for other products)

The BASE24-teller NBF Token data element contains the fields required to inquire to or update the No Book File (NBF). It is conditional for 0210, 0420, 0430, and for all file inquiry and update messages.

On incoming messages, the information from this data element is placed in the NBF token. On outgoing messages, this information is taken from the NBF token.

The structure of this data element is provided below.

Position	Length	Description
1-3	3	Field Length Indicator This field must be set to the length of the token data plus the length of the token ID (2).
4-5	2	Token ID This field must be set to a value of T3.
6-557	552	Token Data This field contains the ASCII format of the NBF token. For a complete description of the NBF token, refer to the <i>BASE24 Tokens Manual</i> .

P-64 Primary Message Authentication Code

Format:	AN 16
Used By:	BASE24-atm BASE24-pos BASE24-telebanking BASE24-teller

The Primary Message Authentication Code data element carries the message authentication code (MAC) for the message, subject to the following conditions:

- Message authentication has been configured using the Key File (KEYF), Key 6 File (KEY6), or External Message File (EMF).
- This data element is specified as conditional in the EMF.
- No secondary data elements (S-65 through S-128) are included in the message.

If the message contains secondary data elements, data element S-128 is used to carry the message authentication code. If the message authentication code is carried in data element S-128, data element P-64 is not included in the message.

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Section 6

Data Elements 65 Through 128

This section contains descriptions for data elements 65 through 128 of the BASE24 external message.

S-65 Extended Bit Map

Format: Not defined by BASE24

Used By: Not used by BASE24 or ISO 8583

S-66 Settlement Code

Format: N 1

Used By: Not used by BASE24

S-67 Extended Payment Code

Format: N 2

Used By: Not used by BASE24

S-68 Receiving Institution Country Code

Format: N 3

Used By: Not used by BASE24

S-69 Settlement Institution Country Code

Format: N 3

Used By: Not used by BASE24

S-70 Network Management Information Code

Format: N 3

Used By: BASE24-atm
BASE24-from host maintenance
BASE24-pos
BASE24-teller

The Network Management Information Code data element contains a code that is used to manage the online processing status between BASE24 and a host system. This code identifies the purpose of a network management request message.

The following codes are supported by BASE24:

001 = Logon
002 = Logoff
161 = Change key
162 = New key
163 = Repeat key
164 = Verify key
301 = Echo-test

This data element is mandatory for 0800 and 0810 messages.

S-71 Message Number

Format: N 4

Used By: Not used by BASE24

S-72 Message Number Last

Format: N 4

Used By: Not used by BASE24

S-73 Action Date

Format: N 6 (YYMMDD)

Used By: BASE24-telebanking

The Action Date data element contains the actual payment date of the transaction. It is conditional for 0100, 0110, 0120, 0121, 0200, 0210, 0220, 0221, 0420, and 0421 messages.

On incoming messages, the date from this data element is placed in the ACT-DAT field in the ITD.

On outgoing messages, the date for this data element is obtained from the ACT-DAT field in the ITD.

S-74 Number Credits

Format: N 10

Used By: Not used by BASE24

S-75 Reversal Number Credits

Format: N 10

Used By: Not used by BASE24

S-76 Number Debits

Format: N 10

Used By: Not used by BASE24

S-77 Reversal Number Debits

Format: N 10

Used By: Not used by BASE24

S-78 Number Transfer

Format: N 10

Used By: Not used by BASE24

S-79 Reversal Number Transfer

Format: N 10

Used By: Not used by BASE24

S-80 Number Inquiries

Format: N 10

Used By: Not used by BASE24

S-81 Number Authorizations

Format: N 10

Used By: Not used by BASE24

S-82 Processing Fee Amount Credits

Format: N 12

Used By: Not used by BASE24

S-83 Transaction Fee Amount Credits

Format: N 12

Used By: Not used by BASE24

S-84 Processing Fee Amount Debits

Format: N 12

Used By: Not used by BASE24

S-85 Transaction Fee Amount Debits

Format: N 12

Used By: Not used by BASE24

S-86 Amount Credits

Format: N 16

Used By: Not used by BASE24

S-87 Reversal Amount Credits

Format: N 16

Used By: Not used by BASE24

S-88 Amount Debits

Format: N 16

Used By: Not used by BASE24

S-89 Reversal Amount Debits

Format: N 16

Used By: Not used by BASE24

S-90 Original Data Elements

Format: N 42

Used By: BASE24-atm
BASE24-pos
BASE24-telebanking
BASE24-teller

The Original Data Elements data element contains a group of five sub-elements included in a reversal or adjustment message. The information in these sub-elements identifies the original transaction being reversed or adjusted.

In the case of adjustments, the first two digits of the Processing Code (P-3) data element contain one of the following values:

02 = Debit adjustment
14 = Cash advance adjustment
19 = Purchase with cash back adjustment
22 = Credit adjustment

Information for data element S-90 is not always available through BASE24 applications. Therefore, it is recommended that systems interfacing with BASE24 applications use other information to uniquely identify a transaction. One or more of the following data elements can be used to uniquely identify a transaction:

P-12 Local Transaction Time
P-13 Local Transaction Date
P-35 Primary Account Number (from Track 2 Data)
P-37 Retrieval Reference Number
P-41 Card Acceptor Terminal Identification
P-45 Primary Account Number (from Track 1 Data)

BASE24-atm

The Original Data Elements data element is mandatory for 0420, 0421 and 0430 messages. It is conditional for 0220 messages and is required only if the transaction is an adjustment.

The structure of this data element is provided below.

Position	Length	Description
1–4	4	Original Transaction Type The transaction type identifying the original transaction. On outgoing messages, this value is set to 0200.
5–16	12	Original Sequence Number The sequence number identifying the original transaction. On outgoing messages, this value is taken from the SEQ-NUM field in the Standard Internal Message (STM).
17–20	4	Transaction Date The date of the original transaction. On outgoing messages, this value is taken from the TRAN-DAT field in the STM.
21–28	8	Transaction Time The time of the original transaction. On outgoing messages, this value is taken from the TRAN-TIM field in the STM.
29–32	4	Original BASE24 Capture Date The date the original transaction was posted by BASE24. On outgoing messages, this value is taken from the POST-DAT field in the STM.
33–42	10	Filler

BASE24-pos

The Original Data Elements data element is mandatory for 0420, 0421, and 0430 messages. It is conditional for 0402 messages. In 0402 messages, BASE24 accepts the data element if it is received in an incoming message and sends the data element in an outgoing message if some portion of the information is available.

This data element is conditional for 0200, 0210, 0220, and 0221 messages, and is required only if the transaction is an adjustment.

The structure of this data element is provided below.

Position	Length	Description
1–4	4	Original Transaction Type The transaction type identifying the original transaction. On incoming messages, this value is placed in the ORIG-DATA.MSG-TYP field in the POS Standard Internal Message (PSTM). On outgoing messages, this value is taken from the ORIG-DATA.MSG-TYP field in the PSTM if the field does not contain blanks or zeros. If the ORIG-DATA.MSG-TYP field is set to blanks or zeros, the value in this field is set to 0100 for a Preauthorization transaction and 0200 for all other transactions.
5–16	12	Original Sequence Number The sequence number identifying the original transaction. On incoming messages, this value is placed in the ORIG-DATA.TRAN.SEQ-NUM field in the PSTM. On outgoing messages, this value is taken from the ORIG-DATA.TRAN.SEQ-NUM field in the PSTM if the field does not contain blanks or zeros. If the ORIG-DATA.TRAN.SEQ-NUM field is set to blanks or zeros, the value for this field is taken from the SEQ-NUM field in the PSTM.

Position	Length	Description
17–20	4	Transaction Date The date of the original transaction. On incoming messages, this value is placed in the ORIG-DATA.TRN-DAT field in the PSTM. On outgoing messages, this value is taken from the ORIG-DATA.TRN-DAT field in the PSTM if the field does not contain blanks or zeros. If the ORIG-DATA.TRN-DAT field is set to blanks or zeros, the value for this field is taken from the TRN-DAT field in the PSTM.
21–28	8	Transaction Time The time of the original transaction. On incoming messages, this value is placed in the ORIG-DATA.TRN-TIM field in the PSTM. On outgoing messages, this value is taken from the ORIG-DATA.TRN-TIM field in the PSTM if the field does not contain blanks or zeros. If the ORIG-DATA.TRN-TIM field is set to blanks or zeros, the value for this field is taken from the TRN-TIM field in the PSTM.
29–32	4	Original BASE24 Capture Date The date the original transaction was posted by BASE24. On incoming messages, this value is placed in the ORIG-DATA.B24-POST-DAT field in the PSTM. On outgoing messages, this value is taken from the ORIG-DATA.B24-POST-DAT field in the PSTM if the field does not contain blanks or zeros. If the ORIG-DATA.B24-POST-DAT field is set to blanks or zeros, the value for this field is taken from the POST-DAT field in the PSTM.
33–42	10	Filler

BASE24-telebanking

The Original Data Elements data element is mandatory for 0420 and 0421 messages.

The structure of this data element is provided below.

Position	Length	Description
1–4	4	Original Transaction Type The transaction type identifying the original transaction. On incoming messages, this value is placed in the ORIG-DATA.MTI field in the ITD. On outgoing messages, this value is taken from the ORIG-DATA.MTI field in the ITD.
5–16	12	Original Sequence Number The sequence number identifying the original transaction. On incoming messages, this value is placed in the ORIG-DATA.STAN field in the ITD. On outgoing messages, this value is taken from the ORIG-DATA.STAN field in the ITD.
17–20	4	Transaction Date The date of the original transaction. On incoming messages, this value is placed in the date portion (MMDD) of the ORIG-DATA.LOCAL-TXN-DAT-TIM field in the ITD. On outgoing messages, this value is taken from the date portion (MMDD) of the ORIG-DATA.LOCAL-TXN-DAT-TIM field in the ITD.

Position	Length	Description
21–28	8	Transaction Time The time of the original transaction. On incoming messages, this value is placed in the time portion (HHMMSS) of the ORIG-DATA.LOCAL-TXN-DAT-TIM field in the ITD. On outgoing messages, this value is taken from the time portion (HHMMSS) of the ORIG-DATA.LOCAL-TXN-DAT-TIM field in the ITD.
29–32	4	Original BASE24 Capture Date The date the original transaction was posted by BASE24. On incoming messages, this value is placed in the CAPTR-DAT field in the ITD. On outgoing messages, this value is taken from the CAPTR-DAT field in the ITD.
33–42	10	Filler

BASE24-teller

The Original Data Elements data element is conditional for 0420 and 0421 messages.

The structure of this data element is provided below.

Position	Length	Description
1–4	4	Original Transaction Type The transaction type identifying the original transaction. On outgoing messages, this value is set according to the type of message being reversed. If the message being reversed is a 0210 message, this field is set to 0200. If the message being reversed is a 0230 message, this field is set to 0220.

Position	Length	Description
5–16	12	Original Sequence Number The sequence number identifying the original transaction. On outgoing messages, bytes 1 through 6 for this field are taken from the SYS.TRAN-SEQ-NUM field in the BASE24-teller Standard Internal Message Header (TSTMH), and bytes 7 through 12 are taken from the SYS.DEV-SEQ-NUM field in the TSTMH.
17–20	4	Transaction Date The date of the original transaction. On outgoing messages, this value is taken from the SYS.ORIG.TRAN-DAT field in the TSTMH.
21–28	8	Transaction Time The time of the original transaction. On outgoing messages, this value is taken from the SYS.ORIG.TRAN-TIM field in the TSTMH.
29–32	4	Original BASE24 Capture Date The date the original transaction was posted by BASE24. On outgoing messages, this value is taken from the RESP-HDR.POST-DAT field in the TSTMH.
33–42	10	Filler

S-91 File Update Code

Format: AN 1

Used By: BASE24-from host maintenance

The File Update Code data element contains a code that identifies the type of file update to be done. Valid values are as follows:

- 1 = Add record
- 2 = Replace record
- 3 = Delete record
- 5 = Inquiry record
- 9 = Increment record

This field is mandatory for all 0300 and 0310 messages.

S-92 File Security Code

Format: AN 2

Used By: Not used by BASE24

S-93 Response Indicator

Format: AN 5

Used By: Not used by BASE24

S-94 Service Indicator

Format: AN 7

Used By: Not used by BASE24

S-95 Replacement Amounts

Format: AN 42

Used By: BASE24-atm
BASE24-pos

The Replacement Amounts data element contains the new transaction amount for a previous BASE24-atm or BASE24-pos transaction. This data element also contains the new surcharge amount for a previous BASE24-atm transaction.

BASE24-atm

The Replacement Amounts data element is conditional for 0420, 0421, and 0430 messages. It is necessary only for partial reversals. On a full reversal, this data element is not included in messages from BASE24-atm and need not be present in messages to BASE24-atm.

For partial reversals of deposit with cash back transactions, the Actual Transaction Amount field in this data element carries the amount of cash actually dispensed.

For partial reversals of transactions with a surcharge, the Transaction Fee field in this data element carries the actual surcharge applied to the transaction.

The structure of this data element is provided below.

Position	Length	Description
1-12	12	Actual Transaction Amount The actual completed amount of the transaction. On incoming messages, this value is placed in the RQST.AMT-2 field in the STM if the transaction is not a deposit with cash back and the RQST.AMT-3 field if the transaction is a deposit with cash back. On outgoing messages, this value is taken from the RQST.AMT-2 field in the STM if the transaction is not a deposit with cash back and the RQST.AMT-3 field if the transaction is a deposit with cash back.

Position	Length	Description
13–24	12	Settlement Amount Ignored on incoming messages and zero-filled on outgoing messages.
25–33	9	Transaction Fee The amount of the acquirer fee (surcharge or incentive) assessed on this transaction. If the amount is negative (i.e., an incentive), the first byte of this field is set to a minus sign (–). If the amount is positive (i.e., a surcharge), the first byte of this field remains set to its initialized value. On incoming messages, this value is placed in the TRAN-FEE field in the Surcharge Data token. On outgoing messages, this value is taken from the TRAN-FEE field in the Surcharge Data token.
34–42	9	Settlement Fee Ignored on incoming messages and zero-filled on outgoing messages.

BASE24-pos

The Replacement Amounts data element is conditional for 0200, 0210, 0220, 0221, 0402, 0420, and 0421 messages. This data element is required only if the transaction is an adjustment. Otherwise, this data element is not included in messages from BASE24-pos and need not be present in messages to BASE24-pos.

The structure of this data element is provided below.

Position	Length	Description
1–12	12	Actual Transaction Amount The actual completed amount of the transaction. On incoming messages, this value is placed in the TRAN.AMT-2 field in the PSTM. On outgoing messages, this value is taken from the TRAN.AMT-2 field in the PSTM.
13–42	30	Not Used Ignored on incoming messages and zero-filled on outgoing messages.

S-96 Message Security Code

Format: AN 16

Used By: Not used by BASE24

The ISO standard format for the Message Security Code (S-96) data element is B 64. However, BASE24 assigns a format of AN 16 because binary fields are not supported in the BASE24 external message. This difference in formats should not have any effect since BASE24 does not use this data element.

S-97 Net Settlement Amount

Format: X+N 16

Used By: Not used by BASE24

S-98 Payee

Format: ANS 25

Used By: BASE24-telebanking

The Payee data element contains the name of the third party beneficiary in a financial transaction where the processing code indicates a payment. This data element is conditional for all BASE24-telebanking messages.

On incoming messages, the value from this data element is placed in the PAYEE field in the ITD.

On outgoing messages, the value for this data element is taken from the PAYEE field in the ITD.

S-99 Settlement Institution Identification Code

Format: N ..11

Used By: Not used by BASE24

S-100 Receiving Institution Identification Code

Format: N ..11

Used By: BASE24-atm
BASE24-pos
BASE24-teller

The Receiving Institution Identification Code data element contains a code that identifies the institution receiving a request message. This data element is included because of its potential need by an acquirer host sending a request through BASE24 without knowledge of who the end recipient is to be.

BASE24-atm

The Receiving Institution Identification Code data element is mandatory for 0200 (outgoing), 0210, 0220, 0221, 0420, and 0421 messages. On 0420 messages, this data element is copied from the 0210 message.

On incoming BASE24-atm messages, the value from this data element is placed in the RCV-INST-ID-NUM field in the STM.

On outgoing BASE24-atm messages, the value for this data element is taken from the RCV-INST-ID-NUM field in the STM.

When BASE24-atm first receives a 0200 message, BASE24-atm moves the value from the INST-ID-NUM field in the Base segment of the IDF into the RCV-INST-ID-NUM field in the STM. If the transaction is authorized on BASE24-atm, but never actually routed to an issuer host, this number is used in the 0210 message. However, if the transaction is routed to an issuer host for authorization, the number provided by the host is used in the 0210 message.

BASE24-pos

The Receiving Institution Identification Code data element is mandatory for 0100, 0110, 0120, 0121, 0200, 0210, 0220, 0221, 0402, 0420, and 0421 messages.

On incoming BASE24-pos messages, the value from this data element is placed in the RCV-INST-ID-NUM field in the PSTM.

On outgoing BASE24-pos messages, the Receiving Institution Identification Code is taken from the RCV-INST-ID-NUM field in the PSTM.

BASE24-teller

The Receiving Institution Identification Code data element is conditional for all messages.

On incoming BASE24-teller messages, the value from this data element is placed in the BNK.RCV-INST-ID-NUM field in the TSTMH.

On outgoing BASE24-teller messages, the value for this data element is taken from the BNK.RCV-INST-ID-NUM field in the TSTMH.

S-101 File Name

Format: ANS 4 (includes a 2-position field length indicator)

Used By: BASE24-from host maintenance

The File Name data element contains a code that identifies the type of Enscribe file or Structured Query Language (SQL) table being updated. This data element is mandatory for all 0300 and 0310 messages.

The structure of this data element is provided below.

Position	Length	Description
1–2	2	Field Length Indicator This field must be set to a value of 02.
3–4	2	BASE24 File Name A code identifying the BASE24 application file or table being updated. Valid values are as follows: AC = Customer/Account Relation Table (CACT) CA = Accounts segment in the Cardholder Authorization File (CAF) CC = Positive Balance File 3 (PBF) (specified in the PBF3-NAME field in the Base segment of the Institution Definition File (IDF)) CF = Cardholder Authorization File (CAF) CI = Customer/Cardholder Information File (CCIF) CM = Customer/Cardholder Memo File (CCMF) CO = Corporate Check File (CCF) CP = Customer/Personal ID Relation Table (CPIT) CS = Check Status File (CSF) CT = Customer Table (CSTT) DA = PBF 1 (specified in the PBF1-NAME field in the Base segment of the IDF) NB = No Book File (NBF) NF = Negative Card File (NEG) PT = Personal Information Table (PIT) SM = Scoring Engine Master File (SEMF)

SP = Stop Payment File (SPF)
SV = PBF 2 (specified in the PBF2-NAME field in the
Base segment of the IDF)
WH = Warning/Hold/Float File (WHFF)

S-102 Account Identification 1

Format: ANS ..28

Used By: BASE24-atm
BASE24-from host maintenance
BASE24-pos
BASE24-telebanking
BASE24-teller

The Account Identification 1 data element contains a series of digits used to identify a customer account, usually some account tied to the primary or card account.

The account number in this data element is right-justified for all products except BASE24-telebanking, which left-justifies the account number in this data element.

BASE24-atm

The Account Identification 1 data element is used for the *from* account number involved in the transaction (for example, the debit account in a withdrawal or transfer transaction or the account being inquired upon in a balance inquiry transaction).

This data element is mandatory for statement print messages. It is conditional for all financial transaction and reversal messages. On incoming financial transaction and reversal messages, it should be included if it is known to the host. On outgoing financial transaction and reversal messages, it is sent by BASE24 if it is available to BASE24.

On incoming messages, this value is placed in the RQST.FROM-ACCT field in the STM.

On outgoing messages, this value is taken from the RQST.FROM-ACCT field in the STM.

BASE24-from host maintenance

The Account Identification 1 data element contains the number used to identify the account being updated. This data element is conditional for all 0300 and 0310 messages.

Note: When using ISO formats and maintaining the PBF, SPF, NBF, or WHFF, the From Host Maintenance process uses the value in the Primary Account Number data element (P-2) as the application account ID instead of the value in the Account Identification 1 data element.

BASE24-pos

The Account Identification 1 data element is used for the account number involved in the transaction.

This data element is mandatory for 0402 and 0412 messages. It is conditional for authorization messages except 0100 messages, reversal messages, and financial transaction messages except 0200 messages. If it is conditional, it should be included in the messages if it is known to the host, and it is sent by BASE24 if it is available to BASE24.

On incoming BASE24-pos messages, this value is placed in the TRAN.ACCT field in the PSTM.

On outgoing BASE24-pos messages, this value is taken from the TRAN.ACCT field in the PSTM.

BASE24-telebanking

The Account Identification 1 data element is used for the *from* account number involved in the transaction (for example, the debit account in a transfer transaction or the account being inquired upon in a available funds inquiry or history inquiry transaction).

This data element is conditional for all messages.

On incoming messages, this value is placed in the ACCT1-NUM field in the ITD. It is also converted to a binary-coded decimal and placed in the ACCT1.NUM-BCD field in the ITD.

On outgoing messages, this value is taken from the ACCT1-NUM field in the ITD.

BASE24-teller

The Account Identification 1 data element is used for the *from* account number involved in the transaction (for example, the debit account in a withdrawal or transfer transaction or the account being inquired upon in a balance inquiry transaction).

This data element is conditional for all messages.

On incoming messages, this value is placed in the RQST.FROM-ACCT field in the TSTMH.

On outgoing messages, this value is taken from the RQST.FROM-ACCT field in the TSTMH.

S-103 Account Identification 2

Format: ANS ..28

Used By: BASE24-atm
BASE24-telebanking
BASE24-teller

The Account Identification 2 data element contains a series of digits used to identify a customer account, usually some account tied to the primary or card account.

The account number in this data element is right-justified for all products except BASE24-telebanking, which left-justifies the account number in this data element.

BASE24-atm

The Account Identification 2 data element is used for the *to* account number involved in the transaction (for example, the account being credited in a transfer transaction).

This data element is conditional on all BASE24-atm financial transaction and reversal messages, except 0200 messages.

On incoming BASE24-atm messages, the value from this data element is placed in the RQST.TO-ACCT field in the STM.

On outgoing BASE24-atm messages, the value for this data element is taken from the RQST.TO-ACCT field in the STM.

BASE24-telebanking

The Account Identification 2 data element is used for the *to* account number involved in the transaction (for example, the account being credited in a transfer transaction or the second account being inquired upon in an available funds inquiry transaction).

This data element is conditional for all messages.

On incoming messages, the value from this data element is placed in the ACCT2-
NUM field in the ITD. It is also converted to a binary-coded decimal and placed in
the ACCT2.NUM-BCD field in the ITD.

On outgoing messages, the value for this data element is taken from the ACCT2-
NUM field in the ITD.

BASE24-teller

The Account Identification 2 data element is used for the *to* account number
involved in the transaction (for example, the account being credited in a transfer
transaction).

This data element is conditional for all messages. It should be included in
incoming messages if it is known to the host. It is included in outgoing messages
if it is known to BASE24.

On incoming BASE24-teller messages, the value from this data element is placed
in the RQST.TO-ACCT field in the TSTMH.

On outgoing BASE24-teller messages, the value for this data element is taken from
the RQST.TO-ACCT field in the TSTMH.

S-104 Transaction Description

Format: ANS 63 (includes a 3-position field length indicator)

Used By: BASE24-telebanking

The Transaction Description data element contains name and account information for the vendor. This data element is conditional for 0110, 0120, 0121, 0200, 0210, 0220, 0221, 0420, and 0421 messages.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must be set to a value of 060.
4–31	28	Vendor Account Number The account number the customer has with the vendor. On incoming messages, this value is placed in the PAYEE-DESCR.CUST-ACCT-NUM-VNDR field in the ITD. On outgoing messages, this value is taken from the PAYEE-DESCR.CUST-ACCT-NUM-VNDR field in the ITD.
32–63	32	Vendor Name The name of the vendor to be paid. On incoming messages, this value is placed in the PAYEE-DESCR.VNDR-NAM field in the ITD. On outgoing messages, this value is taken from the PAYEE-DESCR.VNDR-NAM field in the ITD.

S-105 Through S-111 ISO Reserved

Format: ANS ..999

Used By: Not used by BASE24

S-112 BASE24-from host maintenance Enhanced Preauthorized Hold Information

Format: ANS 105 (includes a 3-position field length indicator)

Used By: BASE24-from host maintenance
(see separate descriptions for other products)

The BASE24-from host maintenance Enhanced Preauthorization Information data element carries CAF enhanced preauthorized holds. This data element is used when there are more than nine occurrences of preauthorized holds to be placed in incoming or outgoing messages.

On incoming messages, this data element carries the tenth occurrence of the enhanced preauthorized hold information. BASE24-from host maintenance places this information in the CAF.

On outgoing messages, BASE24-from host maintenance moves the contents of the tenth occurrence of the enhanced preauthorized hold information segment of the CAF to this data element. If ten occurrences exist in the enhanced preauthorized hold information in the CAF, BASE24-from host maintenance places the first nine occurrences into bit P-63.

BASE24-from host maintenance enhanced preauthorized hold information is conditional for file update messages.

The structure of this data element is provided below.

Position	Length	Description
1-3	3	Field Length Indicator This field must be set to a value of 105.
4-15	12	Sequence Number The sequence number of the enhanced preauthorized hold transaction.
16-34	19	Hold Amount The amount, in whole and fractional currency units, associated with the enhanced preauthorized hold.

Position	Length	Description
35-48	14	Timestamp The date (YYMMDD) and time (hhmmssstt) the old amount is cleared and is not taken into consideration during transaction processing.
49-56	8	Approval Code The value used to associate a preauthorized purchase completion transaction with the proper preauthorized purchase transaction.
57-70	14	Transaction Timestamp The issued date (YYMMDD) and time (hhmmssstt) generated at the terminal.
71-86	16	Terminal ID An identifier for the terminal that originated the enhanced preauthorized hold transaction.
87-88	2	Account Type The type of account that has funds on hold.
89-107	19	Account Number The application account number associated with the hold. This value corresponds to the ACCOUNT NUMBER field on CAF screen 5.
108	1	Hold Flag Indicates if the hold is active and is used during BASE24 Authorization processing.

S-112 BASE24-teller Override Token

Format: ANS ..157 (includes a 3-position field length indicator)

Used By: BASE24-teller

The BASE24-teller Override Token data element contains the fields required to override a transaction. It is conditional for 0210 and 0310 messages.

On incoming messages, the information from this data element is placed in the Override token.

On outgoing messages, this data element is added to the message when the response code equals F0Z (override needed). The information for this data element is taken from the Override token.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must be set to the length of the token data plus 2 for the length of the token ID.
4–5	2	Token ID This field must be set to a value of TC.
6–157	152	Token Data This field contains the ASCII format of the Override token. For a complete description of the Override token, refer to the <i>BASE24 Tokens Manual</i> .

S-113 Reserved National

Format: ANS ..999

Used by: Not used by BASE24

S-114 BASE24-from host maintenance PBF Customer Service Segment

Format: AN ..429 (includes a 3-position field length indicator)

Used by: BASE24-from host maintenance
(see separate description for BASE24-teller)

The BASE24-from host maintenance PBF Customer Service Segment data element contains information about interest and payments, and cyclic data related to accounts issued by the institution.

The structure of this data element is provided below.

Position	Length	Description																																
1–3	3	Field Length Indicator This field must be set to the sum of the lengths of all fields in this data element except the Field Length Indicator field. This value varies depending on the number of cycles reported in the Cycle Count field, as shown below. <table><tr><th>Count</th><th>Length</th><th>Count</th><th>Length</th></tr><tr><td>0</td><td>066</td><td>7</td><td>276</td></tr><tr><td>1</td><td>096</td><td>8</td><td>306</td></tr><tr><td>2</td><td>126</td><td>9</td><td>336</td></tr><tr><td>3</td><td>156</td><td>10</td><td>366</td></tr><tr><td>4</td><td>186</td><td>11</td><td>396</td></tr><tr><td>5</td><td>216</td><td>12</td><td>426</td></tr><tr><td>6</td><td>246</td><td></td><td></td></tr></table>	Count	Length	Count	Length	0	066	7	276	1	096	8	306	2	126	9	336	3	156	10	366	4	186	11	396	5	216	12	426	6	246		
Count	Length	Count	Length																															
0	066	7	276																															
1	096	8	306																															
2	126	9	336																															
3	156	10	366																															
4	186	11	396																															
5	216	12	426																															
6	246																																	
4–21	18	Prior Year-to-Date Interest The interest for the prior year-to-date. If the account is a credit account, this is the amount of interest charged. For a noncredit account, this is the amount of interest earned.																																
22–39	18	Minimum Amount Due The minimum payment amount due for credit accounts. If the account is a noncredit account, this field contains zeros.																																

Position	Length	Description
40–47	8	Current Interest Rate The current interest rate for the account. If the account is a credit account, this is the rate of interest charged. If the account is a noncredit account, this is the rate of interest earned.
48–55	8	Cash Advance Interest Rate The interest rate charged for cash advance transactions for a credit account. If the account is a noncredit account, this field contains zeros.
56–61	6	Next Payment Due Date The date the next payment is due for a credit account. If the account is a noncredit account, this field is blank.
62–67	6	Credit or Overdraft Limit Change Date The date the credit or overdraft limit was last changed.
68–69	2	Cycle Count The number of cycles reported.
70–429		Cyclic Data The account history for the specified number of cycles, for up to 12 cycles. The fields for each cycle depend on whether the account is a credit account or a noncredit account. Each occurrence is 30 characters in length.
	5	Number of Not Sufficient Funds or Times Delinquent The number of not sufficient funds items (for a noncredit account) or the number of times the account was delinquent (for a credit account).
	5	Number of Overdrafts or Exceeded Credit Limit The number of times the account was overdrawn (for a noncredit account) or the number of times the credit limit was exceeded (for a credit account).
	18	Account Balance The current account balance.

Position	Length	Description
1		Account Status The status of the account.
1		Reserved This field is not used.

S-114 BASE24-teller WHFF Inquiry Token—Part 1

Format: ANS ..429 (includes a 3-position field length indicator)

Used By: BASE24-teller
(see separate description for BASE24-from host maintenance)

The BASE24-teller WHFF Inquiry Token—Part 1 data element contains information about warnings, holds, or deposit floats related to an account or accounts involved in the transaction. This data element is conditional for 0210, 0300, 0310, 0320, 0321, and 0330 messages.

This data element contains byte positions 1 through 40 of the WHFF Inquiry token, plus the first occurrence of the structure WHFF, if one exists. The BASE24-teller WHFF Inquiry Token—Part 2 (S-115) data element contains the second occurrence of the structure WHFF, if one exists. The BASE24-teller WHFF Inquiry Token—Part 3 (S-116) data element contains the third occurrence of the structure WHFF, if one exists.

On incoming messages, the information from this data element is placed in the WHFF Inquiry token.

On outgoing messages, the information for this data element is taken from the WHFF Inquiry token.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must be set to a value of 042 or 426, depending on whether the data element includes an occurrence of the structure WHFF.
4–5	2	Token ID This field must be set to a value of T8.
6–45	40	Nonvariable WHFF Information This field contains bytes 1 through 40 of the ASCII format of the WHFF Inquiry token.

Position	Length	Description
46-429	384	First WHFF Occurrence This field contains the first occurrence of the WHFF structure, if one exists. For a complete description of ASCII format of the WHFF Inquiry token, refer to the <i>BASE24 Tokens Manual</i> .

S-115 BASE24-teller WHFF Inquiry Token—Part 2

Format: ANS 389 (includes a 3-position field length indicator)

Used By: BASE24-teller
(see separate description for BASE24-from host maintenance)

The BASE24-teller WHFF Inquiry Token—Part 2 data element contains information about warnings, holds, or deposit floats related to an account or accounts involved in the transaction. This data element is conditional for 0210, 0300, 0310, 0320, 0321, and 0330 messages.

The BASE24-teller WHFF Inquiry Token—Part 1 (S-114) data element contains byte positions 1 through 40 of the WHFF Inquiry token, plus the first occurrence of the structure WHFF, if one exists. This data element contains the second occurrence of the structure WHFF, if one exists. The BASE24-teller WHFF Inquiry Token—Part 3 (S-116) data element contains the third occurrence of the structure WHFF, if one exists.

BASE24-teller includes this data element in the message under the following conditions:

- The WHFF Inquiry token is part of the internal message.
- There is a second occurrence of the WHFF structure in the WHFF Inquiry token.
- The BASE24-teller WHFF Inquiry Token—Part 1 (S-114) data element is being sent in the message. The BASE24-teller WHFF Inquiry Token—Part 1 data element contains the nonvariable portion of the WHFF Inquiry token, and is required for processing the information in this data element.

On incoming messages, the information from this data element is placed in the WHFF Inquiry token.

On outgoing messages, the information for this data element is taken from the WHFF Inquiry token.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must be set to a value of 386.
4–5	2	Token ID This field must be set to a value of T8.
6–389	384	Second WHFF Occurrence This field contains the second occurrence of the WHFF structure, if one exists. For a complete description of the ASCII format of the WHFF Inquiry token, refer to the <i>BASE24 Tokens Manual</i> .

S-115 BASE24-from host maintenance CAF and PBF Base User Information

Format: ANS 153 (CAF base user information)
ANS 153 (PBF base user information)
Both formats include a 3-position field length indicator

Used By: BASE24-from host maintenance
(see separate description for BASE24-teller)

The BASE24-from host maintenance CAF Base User Information data element contains user fields reserved for future product enhancements, future regional enhancements, and future custom software modifications (CSMs) made to the Cardholder Authorization File (CAF) or Positive Balance File (PBF).

Note: The above fields allow space for future enhancements, and therefore they are not viewable using the BASE24 AFT subsystem. When a future enhancement uses a portion of any of the ACI reserved user fields, documentation on that enhancement will address the impacts to the BASE24 system.

CAF Base User Information

The fields in the CAF Base User Information format of this data element are used to update corresponding fields in the Base segment of the CAF. For further information about the contents of a particular field in this format, refer to the description of the corresponding field in the DDLFCAF file.

The structure of this data element is provided below.

Position	Length	Description
1-3	3	Field Length Indicator This field must be set to a value of 150.

Position	Length	Description
4–53	50	ACI User Field This field is reserved for future BASE24 product use only. The designation of <i>product use only</i> provides ACI with the ability to deplete the number of bytes available within this field as product enhancements are introduced. When product enhancements require the addition of new fields within this file, the procedure to be followed is to deplete bytes from this field and use that number of bytes to define new fields. The new field definitions should precede this field.
54–103	50	ACI Regions User Field This field is reserved for ACI regional use only. Only ACI regions are allowed to use the space from this field. Refer to the ACI User Field description above for procedures on using the space reserved by this field.
94–153	50	Customer User Field This field is reserved for BASE24 customer use only. Only customers are allowed to use the space from this field. Refer to the ACI User Field description above for procedures on using the space reserved by this field.

PBF Base User Information

The fields in the PBF Base User Information format of this data element are used to update corresponding fields in the Base segment of the PBF. For further information about the contents of a particular field in this format, refer to the description of the corresponding field in the DDLFPBF file.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must be set to a value of 150.

Position	Length	Description
4–53	50	ACI User Field This field is reserved for future BASE24 product use only. The designation of <i>product use only</i> provides ACI with the ability to deplete the number of bytes available within this field as product enhancements are introduced. When product enhancements require the addition of new fields within this file, the procedure to be followed is to deplete bytes from this field and use that number of bytes to define new fields. The new field definitions should precede this field.
54–103	50	ACI Regions User Field This field is reserved for ACI regional use only. Only ACI regions are allowed to use the space from this field. Refer to the ACI User Field description above for procedures on using the space reserved by this field.
94–153	50	Customer User Field This field is reserved for BASE24 customer use only. Only customers are allowed to use the space from this field. Refer to the ACI User Field description above for procedures on using the space reserved by this field.

S-116 BASE24-teller WHFF Inquiry Token—Part 3

Format: ANS 389 (includes a 3-position field length indicator)

Used By: BASE24-teller

The BASE24-teller WHFF Inquiry Token—Part 3 data element contains information about warnings, holds, or deposit floats related to an account or accounts involved in the transaction. This data element is conditional for 0210, 0300, 0310, 0320, 0321, and 0330 messages.

The BASE24-teller WHFF Inquiry Token—Part 1 (S-114) data element contains byte positions 1 through 40 of the WHFF Inquiry token, plus the first occurrence of the structure WHFF, if one exists. The BASE24-teller WHFF Inquiry Token—Part 2 (S-115) data element contains the second occurrence of the structure WHFF, if one exists. This data element contains the third occurrence of the structure WHFF, if one exists.

BASE24-teller includes this data element in the message under the following conditions:

- The WHFF Inquiry token is part of the internal message.
- There is a third occurrence of the WHFF structure in the WHFF Inquiry token.
- Data elements BASE24-teller WHFF Inquiry Token—Part 1 (S-114) and BASE24-teller WHFF Inquiry Token—Part 2 (S-115) are being sent in the message. BASE24-teller WHFF Inquiry Token—Part 1 contains the nonvariable portion of the WHFF Inquiry token, and is required for processing the information in this data element.

On incoming messages, the information from this data element is placed in the WHFF Inquiry token.

On outgoing messages, the information for this data element is taken from the WHFF Inquiry token.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must be set to a value of 386.
4–5	2	Token ID This field must be set to a value of T8.
6–389	383	Third WHFF Occurrence This field contains the third occurrence of the WHFF structure, if one exists. For a complete description of the ASCII format of the WHFF Inquiry token, refer to the <i>BASE24 Tokens Manual</i> .

S-116 BASE24-from host maintenance CAF Non-Currency Dispense

Format: ANS 155 (includes a 3-position field length indicator)

Used By: BASE24-from host maintenance

The BASE24-from host maintenance CAF Non-Currency Dispense data element contains the information required to update the BASE24-atm Non-Currency Dispense add-on product segment of the Cardholder Authorization File (CAF). It is conditional for all file update messages (i.e., 0300 and 0310 messages).

For further information about the contents of a particular field, refer to the description of the corresponding field in the DDLFCAF file.

The structure of this data element is provided below.

Position	Length	Description
1-3	3	Field Length Indicator This field must be set to a value of 152.
4-7	4	Use Limit The maximum number of times the card can be used for Non-Currency Dispense transactions during the current usage period.
8-19	12	Non-credit Total Cash Value Transaction Withdrawal Limit The total amount of cash value transactions made against noncredit accounts.
20-31	12	Non-credit Total Cash Value Transaction Offline Withdrawal Limit The total amount of cash value transactions made offline against noncredit accounts.
32-43	12	Credit Total Cash Value Transaction Withdrawal Limit The total amount of cash value transactions made against credit accounts.

Position	Length	Description
44–55	12	Credit Total Cash Value Transaction Offline Withdrawal Limit The total amount of cash value transactions made offline against credit accounts.
56–57	2	Hopper Contents Code 1 A code identifying the contents of the hopper to which the following fields apply.
58–69	12	Non-credit Total Transaction Withdrawal Limit The total amount of transactions made against noncredit accounts for the contents identified in the Hopper Contents Code 1 field.
70–81	12	Non-credit Total Transaction Offline Withdrawal Limit The total amount of transactions made offline against noncredit accounts for the contents identified in the Hopper Contents Code 1 field.
82–93	12	Credit Total Transaction Withdrawal Limit The total amount of transactions made against credit accounts for the contents identified in the Hopper Contents Code 1 field.
94–105	12	Credit Total Transaction Offline Withdrawal Limit The total amount of transactions made offline against credit accounts for the contents identified in the Hopper Contents Code 1 field.
106–107	2	Hopper Contents Code 2 A code identifying the contents of the hopper to which the following fields apply.
108–119	12	Non-credit Total Transaction Withdrawal Limit The total amount of transactions made against noncredit accounts for the contents identified in the Hopper Contents Code 2 field.

Position	Length	Description
120–131	12	Non-credit Total Transaction Offline Withdrawal Limit The total amount of transactions made offline against noncredit accounts for the contents identified in the Hopper Contents Code 2 field.
132–143	12	Credit Total Transaction Withdrawal Limit The total amount of transactions made against credit accounts for the contents identified in the Hopper Contents Code 2 field.
144–155	12	Credit Total Transaction Offline Withdrawal Limit The total amount of transactions made offline against credit accounts for the contents identified in the Hopper Contents Code 2 field.

S-117 BASE24-teller PBF Update Token

Format: ANS 7 (includes a 3-position field length indicator)

Used By: BASE24-teller

The BASE24-teller PBF Update Token data element contains the fields required to update the account status or stop pay status in the PBF. It is conditional for all file inquiry and update messages.

On incoming messages, the information from this data element is placed in the PBF Update token. On outgoing messages, the information for this data element is taken from the PBF Update token.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must be set to a value of 004.
4–5	2	Token ID This field must be set to a value of T5.
6–7	2	Token Data This field contains the PBF Update token. For a complete description of the PBF Update token, refer to the <i>BASE24 Tokens Manual</i> .

S-117 **BASE24-from host maintenance CAF EMV**

Format: ANS 23 (includes a 3-position field length indicator)

Used By: BASE24-from host maintenance

The BASE24-from host maintenance CAF EMV data element contains the information required to update the BASE24 Europay, MasterCard, and Visa (EMV) add-on product segment of the Cardholder Authorization File (CAF). It is conditional for all file update messages (i.e., 0300 and 0310 messages).

For further information about the contents of a particular field, refer to the description of the corresponding field in the DDLFCAF file.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must be set to a value of 020.
4–7	4	ATC Limit Specifies the acceptable number of transactions that can be performed on the card before issuer authorization is required. The range of valid values is 0–9999. A value of zero disables the limit check.
8	1	Send Card Block Determines whether a CARD BLOCK script command should be sent to the terminal to disable the microchip. Valid values are as follows: Y = Yes, send CARD BLOCK script command. N = No, do not send CARD BLOCK script command. Note that this field is not automatically reset once an attempt to send the script has been made.

Position	Length	Description
9	1	Send Put Data Determines whether a PUT DATA script command should be sent to the terminal to update the microchip data (e.g., new limits data). Valid values are as follows: Y = Yes, send PUT DATA script command. N = No, do not send PUT DATA script command. This field is automatically reset once an attempt to send the script has been made.
10–13		Velocity Limits The following field describes the lower velocity limit.
	4	Lower Consecutive Limit Specifies the maximum number of consecutive transactions that can be performed on the card before an attempt must be made to obtain authorization from the issuer. This field is used by BASE24-atm and BASE24-pos to generate the variable component of the PUT DATA script command, so that a card can have a new limit downloaded. The range of valid values is 0–255.
14–17	4	Data Tag The EMV Tag of the data element included in the PUT DATA script command contains a hexadecimal value. Redefines User-Fld2.
18	1	Send PIN Unblock Indicates the circumstances under which a PIN UNBLOCK script command is generated and returned by BASE24-atm. Valid values are as follows: 0 = Do not send script. 1 = Implicit (an EMV transaction indicates that the offline bad PIN try limit has been exceeded). 2 = Explicit (an EMV PIN Unblock transaction is received). 3 = Explicit and Implicit (an EMV transaction indicates that the offline bad PIN try limit has been exceeded or an EMV PIN Unblock transaction is received).

Position	Length	Description
19	1	Send PIN Change Indicates the circumstances under which a PIN CHANGE script command is generated and returned by BASE24-atm. Valid values are as follows: 0 = Do not send script. 1 = An EMV PIN Unblock transaction is received. 2 = An EMV PIN Change transaction is received. 3 = An EMV PIN Unblock transaction or an EMV PIN Change transaction is received. This value can be used to control Offline PIN Change processing by card.
20	1	Online/Offline PIN Synchronization Indicates whether synchronization of the online and offline PIN is required for the card. Valid values are as follows: 0 = PIN synchronization is not required. 1 = PIN synchronization is required. This value can be used to identify whether the card has an active offline PIN. If this value is set to 0, an EMV PIN Change transaction is processed as a standard online PIN Change transaction. If this value is set to 1, a non-EMV PIN Change transaction is declined, because an online PIN Change results with the online and offline PINs being out of sync.
21	1	Access Script Management Subsystem Indicates when to access the Script Management Subsystem. Valid values are as follows: 0 = Do not access the Script Management Subsystem. 1 = Access the Script Management Subsystem.

Position	Length	Description
22	1	<p>Issuer Application Data Format</p> <p>Specifies the format of the EMV Issuer Application Data used for this card. A number of predefined formats for Issuer Application Data exist, as specified by the Payment Associations (Visa and Mastercard/Europay), however issuer-specific layouts may also be defined. Issuer Application Data typically contains information used in the derivation of the application cryptogram. Valid values are as follows:</p> <p>0 = Use the current value defined in CPF Issuer Application Data format field.</p> <p>3 = Issuer Application Data format as recommended by Mastercard/Europay (M/Chip 4 format) cards.</p>
23	1	<p>Action Table Index</p> <p>Identifies which of the preset rules for status field processing are used for this card scheme. The decision array defining the action taken based on the Card Verification Results (CVR) is configured in an edit file sourced in to the EMV authorization modules during system configuration. Four different arrays exist; this field is used to select the appropriate array. Valid values are 1 to 4.</p>

S-118 BASE24-from host maintenance PBF Data

Format: ANS 71 (includes a 3-position field length indicator)

Used By: BASE24-from host maintenance
(see separate description for BASE24-teller)

The BASE24-from host maintenance PBF Data element contains the information required to update the BASE24-telebanking segment of the Positive Balance File (PBF). It is conditional for all file update messages.

For further information about the contents of a particular field, refer to the description of the corresponding field in the DDLFPBF file.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must be set to a value of 068.
4–18	15	Cash Advance Minimum This field corresponds to the CASH-ADV-MIN field in the BASE24-telebanking segment of the PBF.
19–33	15	Cash Advance Increment This field corresponds to the CASH-ADV-INCR field in the BASE24-telebanking segment of the PBF.
34–48	15	Periodic Transfer Limit Amount This field corresponds to the PRD-LMT.XFER.AMT field in the BASE24-telebanking segment of the PBF.
49–52	4	Periodic Transfer Limit Count This field corresponds to the PRD-LMT.XFER.CNT field in the BASE24-telebanking segment of the PBF.

Position	Length	Description
53–67	15	Cyclic Transfer Limit Amount This field corresponds to the CYC-LMT.XFER.AMT field in the BASE24-telebanking segment of the PBF.
68–71	4	Cyclic Transfer Limit Count This field corresponds to the CYC-LMT.XFER.CNT field in the BASE24-telebanking segment of the PBF.

S-118 BASE24-teller SPF Update Token

Format: ANS 103 (includes a 3-position field length indicator)

Used By: BASE24-teller
(see separate description for BASE24-from host maintenance)

The BASE24-teller SPF Update Token data element contains information necessary to add or delete records in the SPF. It is conditional for all file inquiry and update messages.

On incoming messages, the information from this data element is placed in the SPF Update token. On outgoing messages, the information for this data element is taken from the SPF Update token.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must be set to a value of 100.
4–5	2	Token ID This field must be set to a value of T7.
6–103	98	Token Data This field contains the ASCII format of the SPF Update token. For a complete description of the SPF Update token, refer to the <i>BASE24 Tokens Manual</i> .

S-119 BASE24-from host maintenance Self-Service Banking Check Information

Format: ANS 67 (CAF Information)
ANS 13 (NEG Information)
Both formats include a 3-position field length indicator

Used By: BASE24-from host maintenance
(see separate description for BASE24-teller)

The BASE24-from host maintenance Self-Service Banking Check Information data element contains information used to inquire to or update the Self-Service Banking Check segment of the CAF or NEG. This data element is conditional for all file update messages. The particular format used depends on the file specified in the File Name (S-101) data element.

CAF Information

The fields in the CAF Information format of this data element are used to update corresponding fields in the Self-Service Banking Check segment of the CAF. For further information about the contents of a particular field in this format, refer to the description of the corresponding field in the DDLFCAF file.

The structure of this data element is provided below.

Position	Length	Description
1-3	3	Field Length Indicator This field must be set to a value of 064.
4-13	10	Corporation Number This field corresponds to the CORP-NUM field in the Self-Service Banking Check segment of the CAF.
14	1	Check Base Flag This field corresponds to the CHK-BASE-FLG field in the Self-Service Banking Check segment of the CAF.

Position	Length	Description
15	1	CSF Check Base Flag This field corresponds to the CSF-CHK-BASE-FLG field in the Self-Service Banking Check segment of the CAF.
16–19	4	CSF Check Use Limit This field corresponds to the CSF-CHK-USE-LMT field in the Self-Service Banking Check segment of the CAF.
20–31	12	Total Check Limit This field corresponds to the GRP-LMT.TTL-CHK-LMT field in the Self-Service Banking Check segment of the CAF.
32–43	12	Offline Check Limit This field corresponds to the GRP-LMT.OFFL-CHK-LMT field in the Self-Service Banking Check segment of the CAF.
44–55	12	Total CSF Check Limit This field corresponds to the GRP-LMT.TTL-CSF-CHK-LMT field in the Self-Service Banking Check segment of the CAF.
56–67	12	Offline CSF Check Limit This field corresponds to the GRP-LMT.OFFL-CSF-CHK-LMT field in the Self-Service Banking Check segment of the CAF.

NEG Information

The fields in the NEG Information format of this data element are used to update corresponding fields in the Self-Service Banking Check segment of the NEG. For further information about the contents of a particular field in this format, refer to the description of the corresponding field in the DDLFNEG file.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must be set to a value of 010.
4–13	10	Corporation Number This field corresponds to the CORP-NUM field in the Self-Service Banking Check segment of the NEG.

S-119 BASE24-teller WHFF Update Token

Format: ANS 83 (includes a 3-position field length indicator)

Used By: BASE24-teller
(see separate description for BASE24-from host maintenance)

The BASE24-teller WHFF Update Token data element contains the fields required to add or delete records in the WHFF. It is conditional for all file inquiry and update messages.

On incoming messages, the information from this data element is placed in the WHFF Update token. On outgoing messages, the information for this data element is taken from the WHFF Update token.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must be set to a value of 080.
4–5	2	Token ID This field must be set to a value of T9.
6–83	78	Token Data This field contains the ASCII format of the WHFF Update token. For a complete description of the WHFF Update token, refer to the <i>BASE24 Tokens Manual</i> .

S-120 BASE24 Key Management

Format: ANS 9 (includes a 3-position field length indicator)

Used By: BASE24 Network Management
(see separate descriptions for other products)

The BASE24 Key Management data element contains check digits for key exchanges. This data element is conditional for network management messages. It must be included in the message if the value in the Network Management Information Code (S-70) data element is 162, 163, or 164.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must be set to a value of 006.
4–9	6	Check Digits The check digits for the key being exchanged.

S-120 BASE24-atm Terminal Address-Branch-Region

Format: ANS 36 (includes a 3-position field length indicator)

Used By: BASE24-atm
(see separate descriptions for other products)

The BASE24-atm Terminal Address-Branch-Region data element carries terminal information for the terminal involved in the transaction.

BASE24-atm carries the terminal address to comply with certain interchange systems. Branch and region are BASE24-atm data elements used in conjunction with terminal control operations.

This data element is not to be confused with the Card Acceptor Name/Location (P-43) data element, which contains the location of the terminal in terms of city, state, and country.

This data element is available for all messages except 0205 and 0215 messages.

Note: If the BASE24-atm system is connected to the PLUS interchange, the Terminal Address portion of the data element may be required in an inbound 0200 message.

When a reversal is generated by the ISO Host Interface process because of a late or unsolicited approval response from the host, this data element is not available for building into the 0420 message. In any other reversal situation, this data element is copied from the original transaction request. But in a reversal caused by a late response, the data element is absent.

The structure of this data element is provided below.

Position	Length	Description
1-3	3	Field Length Indicator This field must be set to a value of 033.

Position	Length	Description
4–28	25	Terminal Address <p>The address or location of the terminal.</p> <p>On incoming messages, this value is placed in the RQST. TERM-NAME-LOC field in the STM.</p> <p>On outgoing messages, this value is taken from the RQST. TERM-NAME-LOC field in the STM.</p> <p>When transactions originate at terminals directly connected to BASE24-atm, this value is originally obtained from the TERM-NAME-LOC field in the Terminal Data File.</p>
29–32	4	Terminal Branch <p>The branch ID for the branch in which the terminal is located.</p> <p>On incoming messages, this value is placed in the BRCH-ID field in the STM.</p> <p>On outgoing messages, this value is taken from the BRCH-ID field in the STM.</p> <p>When transactions originate at terminals directly connected to BASE24-atm, this value is originally obtained from the TERM-OWNER.BRCH-ID field in the Terminal Data File.</p>
33–36	4	Terminal Region <p>The region ID for the region in which the terminal is located.</p> <p>On incoming messages, this value is placed in the REGN-ID field in the STM.</p> <p>On outgoing messages, this value is taken from the REGN-ID field in the STM.</p> <p>When transactions originate at terminals directly connected to BASE24-atm, this value is originally obtained from the TERM-OWNER.REGN-ID field in the Terminal Data File.</p>

S-120 BASE24-from host maintenance Application File and Table Information

Format: ANS 53 (CACT Information)
 ANS 112 (CAF Expanded Base Segment Information)
 ANS 40 (CCF Information)
 ANS 21 (CCIF0005 Information)
 ANS 37 (CPIT Information)
 ANS 72 (CSF Information)
 ANS 88 (NBF Expanded Information)
 ANS 18 (NEG Base Segment Information)
 ANS 117 (PBF Expanded Base Segment Information)
 ANS 74 (SPF Information)
 ANS 45 (WHFF Information)

All formats include a 3-position field length indicator

Used By: BASE24-from host maintenance
 (see separate descriptions for other products)

The BASE24-from host maintenance Application File and Table Information data element carries information for the various Enscribe application files or Structured Query Language (SQL) application tables that the BASE24-from host maintenance product can access. This data element is conditional for all file update messages. The particular format required depends on the file or table specified in the File Name (S-101) data element.

CACT Information

The CACT Information format of this data element is required for all additions and replacements to the Customer/Account Relation Table (CACT). The fields in this format are used to update corresponding columns in the CACT. For further information about the contents of a particular field in this format, refer to the description of the corresponding column in the CACTRS file on the OC_{xx}CUST subvolume, where *xx* is the number of the current release.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must be set to a value of 050.
4–5	2	Account Type This field corresponds to the ACCT_TYP column in the CACT.
6–9	4	Account Qualifier This field corresponds to the ACCT_QUAL column in the CACT.
10–13	4	FIID This field corresponds to the FIID column in the CACT.
14	1	Account Status This field corresponds to the STAT column in the CACT.
15–18	4	Version This field corresponds to the VER column in the CACT.
19–33	15	Account Description This field corresponds to the DESCR column in the CACT.
34	1	Debit Transactions Allowed This field corresponds to the ACT_ALWD_DB column in the CACT.
35	1	Credit Transactions Allowed This field corresponds to the ACT_ALWD_CR column in the CACT.
36	1	Inquiry Transactions Allowed This field corresponds to the ACT_ALWD_INQ column in the CACT.

Position	Length	Description
38–45	8	Beginning Date This field corresponds to the BEG_DAT column in the CACT.
46–53	8	Ending Date This field corresponds to the END_DAT column in the CACT.

CAF Expanded Base Segment Information

The CAF Expanded Base Segment Information format of this data element is required for all additions, replacements, and increments to the Cardholder Authorization File (CAF). The fields in this format are used to update corresponding fields in the CAF. For further information about the contents of a particular field in this format, refer to the description of the corresponding field in the DDLFCAF file.

The CAF Expanded Base Segment Information format is used when the FHM-REL-IND param in the LCONF contains the value 01. When the FHM-REL-IND param contains a value other than 01, the CAF Base Segment Information format is used. For a description of the CAF Base Segment Information format, refer to appendix F.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must be set to a value of 109.
4–5	2	Card Type This field corresponds to the CRD-TYP field in the Base segment of the CAF.
6	1	Card Status This field corresponds to the CRD-STAT field in the Base segment of the CAF.

Position	Length	Description
7–22	16	PIN Offset This field corresponds to the PIN-OFST field in the Base segment of the CAF.
23–34	12	Total Withdrawal Amount This field corresponds to the GRP-LMT.TTL-WDL-LMT field in the Base segment of the CAF.
35–46	12	Offline Withdrawal Amount This field corresponds to the GRP-LMT.OFFL-WDL-LMT field in the Base segment of the CAF.
47–58	12	Total CCA Limit This field corresponds to the GRP-LMT.TTL-CCA-LMT field in the Base segment of the CAF.
59–70	12	Offline CCA Limit This field corresponds to the GRP-LMT.OFFL-CCA-LMT field in the Base segment of the CAF.
71–82	12	Aggregate Limit This field corresponds to the GRP-LMT.AGGR-LMT field in the Base segment of the CAF.
83–94	12	Offline Aggregate Limit This field corresponds to the GRP-LMT.OFFL-AGGR-LMT field in the Base segment of the CAF.
95–98	4	Expiration Date This field corresponds to the EXP-DAT field in the Base segment of the CAF.
99–102	4	Effective Date This field corresponds to the EFFECTIVE-DAT field in the Base segment of the CAF.

Position	Length	Description
103–112		Secondary Card Data The following four fields contain data for a secondary card associated with this cardholder account.
103–106	4	Expiration Date 2 This field corresponds to the EXP-DAT-2 field in the Base segment of the CAF.
107–110	4	Effective Date 2 This field corresponds to the EFFECTIVE-DAT-2 field in the Base segment of the CAF.
111	1	Card Status 2 This field corresponds to the CRD-STAT-2 field in the Base segment of the CAF.
112	1	User Field 1 This field corresponds to the USER-FLD1-SCND-CRD-DATA field in the Base segment of the CAF.

CCF Information

The CCF Information format of this data element is required for all additions, replacements, and increments to the Corporate Check File (CCF) used by the BASE24-atm self-service banking applications. The fields in this format are used to update corresponding fields in the CCF. For further information about the contents of a particular field in this format, refer to the description of the corresponding field in the DDLFCCF file.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must be set to a value of 037.

Position	Length	Description
4–13	10	Corporation Number This field corresponds to the PRI-KEY.CORP-NUM field in the CCF.
14–38	25	Description This field corresponds to the CORP-DESCR field in the CCF.
39–40	2	Count This field corresponds to the CORP-CNT field in the CCF.

CCIF0005 Information

The CCIF0005 Information format of this data element is required for additions and replacements to the fifth segment of the Customer/Cardholder Information File (CCIF). The fields in this format are used to update the corresponding fields in the CCIF. For more information about the contents of a particular field, refer to the description of the corresponding field in the CCIFDS.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must be set to a value of 018.
4–7	4	Segment ID This field corresponds to the SEG-INFO field of the CCIF0005 segment of the CCIF. This field must be set to a value of 0005.
8–11	4	Ver This field corresponds to the VER field within the SEG-INFO field of the CCIF0005 segment of the CCIF.

Position	Length	Description
12–14	3	Behavioral Score This field corresponds to the BHVR-SCORE field of the CCIF0005 segment of the CCIF.
15	1	Recent Reissue Indicator This field corresponds to the RECENT-REISS-IND field of the CCIF0005 segment of the CCIF.
16–18	3	Card Verification Value This field corresponds to the CVV-VAL field of the CCIF0005 segment of the CCIF.
19–20	2	Number Issued This field corresponds to the NUM-ISS field of the CCIF0005 segment of the CCIF.
21	1	User Field This field corresponds to the USER-FLD5 field of the CCIF0005 segment of the CCIF.

CPIT Information

The CPIT Information format of this data element is required for all additions and replacements to the Customer/Personal ID Relation Table (CPIT). The fields in this format are used to update corresponding columns in the CPIT. For further information about the contents of a particular field in this format, refer to the description of the corresponding column in the CPITRS file on the OCxxPSNL subvolume, where *xx* is the number of the current release.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must be set to a value of 034.

Position	Length	Description
4–31	28	Personal ID This field corresponds to the PRSNL_ID column in the CPIT.
32–33	2	Identification Type This field corresponds to the ID_TYP column in the CPIT. The valid value for this field is as follows: CU= Customer Table (CSTT)
34–37	4	Version This field corresponds to the VER column in the CPIT.

CSF Information

The CSF Information format of this data element is required for all additions, replacements, and increments to the Check Status File (CSF) used by the BASE24-atm self-service banking applications. The fields in this format are used to update corresponding fields in the CSF. For further information about the contents of a particular field, refer to the description of the corresponding field in the DDLFCSF file.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must be set to a value of 069.
4–14	11	Institution ID Number This field corresponds to the PRIKEY.INST-ID-NUM field in the CSF.
15–33	19	Account Number This field corresponds to the PRIKEY.ACCT-NUM field in the CSF.

Position	Length	Description
34–52	19	PAN This field corresponds to the PRIKEY.RGSTR-PAN field in the CSF.
53–55	3	Member Number This field corresponds to the PRIKEY.RGSTR-MBR-NUM field in the CSF.
56	1	Check Status This field corresponds to the CHK-STAT field in the CSF.
57	1	Returned Check Flag This field corresponds to the RET-CHK-FLG field in the CSF.
58–72	15	Check Limit This field corresponds to the CHK-LMT field in the CSF.

NBF Expanded Information

The NBF Expanded Information format of this data element is required for all additions to the No Book File (NBF) used by the BASE24-teller product. The fields in this format are used to update corresponding fields in the NBF. For further information about the contents of a particular field in this format, refer to the description of the corresponding field in the DDLFNBF file.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must be set to a value of 085.
4–9	6	Post Date This field corresponds to the POST-DAT field in the NBF.

Position	Length	Description
10	1	Print Status This field corresponds to the PRNT-STAT field in the NBF.
11–29	19	Print Balance This field corresponds to the PRNT-BAL field in the NBF.
30	1	Posting System This field corresponds to the POSTING-SYS field in the NBF.
31–32	2	Transaction Type This field corresponds to the TRAN-TYP field in the NBF.
33–38	6	Transaction Code This field corresponds to the TRAN-CDE field in the NBF.
39–53	15	Transaction Amount This field corresponds to the TRAN-AMT field in the NBF.
54–59	6	Device Transaction Code This field corresponds to the DEV-TRAN-CDE field in the NBF.
60–67	8	Teller ID This field corresponds to the TLR-ID field in the NBF.
68–71	4	Region This field corresponds to the REGN-ID field in the NBF.
72–75	4	Branch This field corresponds to the BRCH-ID field in the NBF.

Position	Length	Description
76–88	13	City This field corresponds to the CITY field in the NBF.

NEG Base Segment Information

The NEG Base Segment Information format of this data element is required for all additions and replacements to the Negative Card File (NEG). The fields in this format are used to update corresponding fields in the NEG. For further information about the contents of a particular field in this format, refer to the description of the corresponding field in the DDLFNEG file.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must be set to a value of 015.
4–5	2	Card Type This field corresponds to the CRD-TYP field in the Base segment of the NEG.
6–7	2	Reason Code This field corresponds to the RSN-CDE field in the Base segment of the NEG.
8	1	Capture Code This field corresponds to the CAPTURE-CDE field in the Base segment of the NEG.
9–14	6	Add Date This field corresponds to the ADD-DAT field in the Base segment of the NEG.
15–18	4	Expiration Date This field corresponds to the EXP-DAT field in the Base segment of the NEG.

PBF Expanded Base Segment Information

The PBF Expanded Base Segment Information format of this data element is required for all additions, replacements, and increments to the Positive Balance File (PBF). The fields in this format are used to update corresponding fields in the PBF. For further information about the contents of a particular field in this format, refer to the description of the corresponding field in the DDLFPBF file.

The PBF Expanded Base Segment Information format is used when the FHM-REL-IND param in the LCONF contains the value 01. When the FHM-REL-IND param contains a value other than 01, the PBF Expanded Release 5.x Base Segment Information format is used. For a description of the PBF Expanded Release 5.x Base Segment Information format, refer to appendix F.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must be set to a value of 114.
4	1	Account Status This field corresponds to the ACCT-STAT field in the Base segment of the PBF.
5–23	19	Available Balance This field corresponds to the AVAIL-BAL field in the Base segment of the PBF.
24–42	19	Ledger Balance This field corresponds to the LEDG-BAL field in the Base segment of the PBF.
43–61	19	Amount on Hold This field corresponds to the AMT-ON-HLD field in the Base segment of the PBF.
62–72	11	Overdraft Limit This field corresponds to the OVRDRFT-LMT field in the Base segment of the PBF.

Position	Length	Description
73–78	6	Last Deposit Date This field corresponds to the LAST-DEP-DAT field in the Base segment of the PBF.
79–93	15	Last Deposit Amount This field corresponds to the LAST-DEP-AMT field in the Base segment of the PBF.
94–99	6	Last Withdrawal Date This field corresponds to the LAST-WDL-DAT field in the Base segment of the PBF.
100–114	15	Last Withdrawal Amount This field corresponds to the LAST-WDL-AMT field in the Base segment of the PBF.
115–117	3	Currency Code This field corresponds to the CRNCY-CDE field in the Base segment of the PBF.

SPF Information

The SPF Information format of this data element is required for all additions to the Stop Payment File (SPF). The fields in this format are used to update corresponding fields in the SPF. For further information about the contents of a particular field in this format, refer to the description of the corresponding field in the DDLFSPF file.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must be set to a value of 071.
4–18	15	Amount This field corresponds to the AMT field in the SPF.

Position	Length	Description
19–24	6	Date This field corresponds to the DAT field in the SPF.
25–32	8	Time This field corresponds to the TIM field in the SPF.
33–38	6	Expiration Date This field corresponds to the EXP-DAT field in the SPF.
39–73	35	Description This field corresponds to the DESCR field in the SPF.
74	1	PBF Warning Status This field corresponds to the SP-STAT field in the BASE24-teller segment of the PBF.

WHFF Information

The WHFF Information format of this data element is required for all additions to the Warning/Hold/Float File (WHFF) used with the BASE24-teller product. The fields in this format are used to update corresponding fields in the WHFF. For further information about the contents of a particular field in this format, refer to the description of the corresponding field in the DDLFWHFF file.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must be set to a value of 042.
4–9	6	Expiration Date This field corresponds to the EXP-DAT field in the WHFF.
10–44	35	Description This field corresponds to the DESCR field in the WHFF.

Position	Length	Description
45	1	PBF Warning Status This field corresponds to the SP-STAT field in the BASE24-teller segment of the PBF.

S-120 BASE24-pos Terminal Address-Branch

Format: ANS 32 (includes a 3-position field length indicator)

Used By: BASE24-pos
(see separate descriptions for other products)

The BASE24-pos Terminal Address-Branch data element contains terminal location information for the terminal involved in the transaction. This data element should not be confused with the Card Acceptor Name/Location (P-43) data element, which gives the location of the terminal in terms of city, state, or country.

This data element is available for all messages except reconciliation control messages. However, it is not included in any BASE24-pos message defaults. This data element can be added to external messages if the BASE24-pos system is connected to an interchange that requires the information.

When a reversal is generated by the ISO Host Interface process because of a late or unsolicited approval response from the host, this data element is not available for building into the 0420 message. In any other reversal situation, this data element is copied from the original transaction request. But in a reversal caused by a late response, this data element is absent.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must be set to a value of 029.
4–28	25	Terminal Name and Location The name and location of the terminal. On incoming messages, this value is moved to the TERM-NAME-LOC field in the PSTM. On outgoing messages, this value is taken from the TERM-NAME-LOC field in the PSTM. When transactions originate at terminals directly connected to BASE24-pos, this value is originally obtained from the TERM-NAM-LOC field in the POS Terminal Data File.

Position	Length	Description
29–32	4	Terminal Branch ID Not used.

S-120 BASE24-teller Administrative Token

Format: ANS ..153 (includes a 3-position field length indicator)

Used By: BASE24-teller
(see separate descriptions for other products)

The BASE24-teller Administrative Token data element contains user-defined data. This field is not used in BASE24-teller processing, but can be passed in the internal and external messages using the Administrative token. This data element is conditional for all administrative messages.

On incoming messages, the information from this data element is placed in the Administrative token.

On outgoing messages, the information for this data element is taken from the Administrative token.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must contain the length of the token data plus 2, which is the length of the token ID.
4–5	2	Token ID This field must be set to a value of TA.
6–153	148	Token Data This field contains the ASCII format of the Administrative token. The structure of the Administrative token is not defined; however, it can carry up to 148 bytes of administrative data.

S-121 BASE24-from host maintenance Application File and Table Information

Format: ANS 79 (CAF Expanded ATM Segment Information)
ANS 69 (CCIF0001 Information)
Both formats include a 3-position field length indicator

Used By: BASE24-from host maintenance
(see separate descriptions for other products)

The BASE24-from host maintenance Application File and Table Information data element carries information for the various Enscribe application files or Structured Query Language (SQL) application tables the BASE24-from host maintenance product can access. This data element is conditional for all file update messages. The particular format used depends on the file specified in the File Name (S-101) data element.

CAF Expanded ATM Segment Information

The CAF Expanded ATM Segment Information format of this data element is required for all additions and replacements to the BASE24-atm segment of the CAF. The fields in this format of the data element correspond to fields in the CAF. For further information about the contents of a particular field in this data element, refer to the description of the corresponding field in the DDLFCAF file.

The CAF Expanded ATM Segment Information format is used when the FHM-REL-IND param in the LCONF contains the value 01. When the FHM-REL-IND param contains a value other than 01, the CAF ATM Segment Information format is used. For a description of the CAF ATM Segment Information format, refer to appendix F.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must be set to a value of 076.

Position	Length	Description
4–7	4	Usage Limit This field corresponds to the USE-LMT field in the BASE24-atm segment of the CAF.
8–19	12	Total Withdrawal Limit This field corresponds to the GRP-LMT.TTL-WDL-LMT field in the BASE24-atm segment of the CAF.
20–31	12	Offline Withdrawal Limit This field corresponds to the GRP-LMT.OFFL-WDL-LMT field in the BASE24-atm segment of the CAF.
32–43	12	Total CCA Limit This field corresponds to the GRP-LMT.TTL-CCA-LMT field in the BASE24-atm segment of the CAF.
44–55	12	Offline CCA Limit This field corresponds to the GRP-LMT.OFFL-CCA-LMT field in the BASE24-atm segment of the CAF.
56–63	8	Deposit Credit Limit This field corresponds to the DEP-CR-LMT field in the BASE24-atm segment of the CAF.
64–79	16	Issuer Transaction Profile This field corresponds to the ISS-TXN-PRFL field in the BASE24-atm segment of the CAF.

CCIF0001 Information

The CCIF0001 Information format of this data element carries information for the 0001 segment of the CCIF.

The fields in this format of the data element correspond to fields in the CCIF. For further information about the contents of a particular field in this data element, refer to the description of the corresponding field in the CCIFDS.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must be set to a value of 066.
4–7	4	Segment ID This field corresponds to the SEG-INFO field of the CCIF0001 segment of the CCIF. This field must be set to a value of 0001.
8–11	4	Ver This field corresponds to the VER field within the SEG-INFO field of the CCIF0001 segment of the CCIF.
12–41	30	Street Address 3 This field corresponds to the STR-ADDR3 field of the CCIF001 segment of the CCIF.
42–61	20	Other Phone 2 This field corresponds to the PHN-OTHR2 field of the CCIF001 segment of the CCIF.
62–69	8	Other Phone 2 Description This field corresponds to the PHN-OTHR2-DESCR field of the CCIF001 segment of the CCIF.

S-121 BASE24-pos Authorization Indicators

Format: ANS 23 (includes a 3-position field length indicator)

Used By: BASE24-pos
(see separate descriptions for other products)

The BASE24-pos Authorization Indicators data element contains clerk and authorization information for the transaction. It is mandatory for authorization, financial transaction, and reversal messages, with the exception of 0130 and 0230 messages.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must be set to a value of 020.
4–9	6	Clerk ID The clerk ID of the clerk initiating the transaction. On incoming messages, this value is placed in the CLERK-ID field in the PSTM. On outgoing messages, this value is taken from the CLERK-ID field in the PSTM. When transactions originate at terminals directly connected to BASE24-pos, this value is originally obtained from the CLERK-ID field in the POS Terminal Data File.
10–13	4	CRT Authorization Group The group number of the CRT authorization operator that handled the transaction, in the case where the transaction was a referral. This field is used only if the transaction is a CRT authorization transaction. On incoming messages, this value is placed in the CRT-AUTH.GRP field in the PSTM. On outgoing messages, this value is taken from the CRT-AUTH.GRP field in the PSTM.

Position	Length	Description
14–21	8	CRT Authorization User ID The user ID of the CRT authorization operator that handled the transaction, in the case where the transaction was a referral. This field is used only if the transaction is a CRT authorization transaction. On incoming messages, this value is placed in the CRT-AUTH.USER-ID field in the PSTM. On outgoing messages, this value is taken from the CRT-AUTH.USER-ID field in the PSTM.
22	1	Authorization Indicator A code identifying how the transaction was authorized. Valid values are as follows: P = Primary authorizer 1 = First alternate authorizer 2 = Second alternate authorizer 4 = Default authorizer 9 = No authorizer determined yet F = SPROUTE primary authorizer f = SPROUTE alternate authorizer On incoming messages, this value is placed in the RTE.AUTH-IND field in the PSTM. On outgoing messages, this value is taken from the RTE.AUTH-IND field in the PSTM.

Position	Length	Description
23	1	Authorization Indicator 2 A code identifying how the transaction was authorized if it was authorized in other than the first logical network in which it was received. Valid values are as follows: P = Primary authorizer 1 = First alternate authorizer 2 = Second alternate authorizer 4 = Default authorizer 9 = No authorizer determined yet F = SPROUTE primary authorizer f = SPROUTE alternate authorizer 0 = None On incoming messages, this value is placed in the AUTH-IND2 field in the PSTM. On outgoing messages, this value is taken from the AUTH-IND2 field in the PSTM.

S-121 BASE24-telebanking PIN Change Data

Format: ANS 35 (includes a 3-position field length indicator)

Used By: BASE24-telebanking
(see separate descriptions for other products)

The BASE24-telebanking PIN Change Data element contains the first and second entries of the new PIN entered by the customer for a PIN change transaction. The PIN entries can be in clear or encrypted form. PIN entries in clear form are left-justified and padded on the right using the pad character specified in the Key File (KEYF) or Key 6 File (KEY6). This data element is conditional for 0100 messages.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must be set to a value of 032.
4–19	16	New PIN 1 The first entry of the new PIN for the customer. On incoming messages, this value is placed in the PIN-DATA.PIN-NEW-1 field in the ITD. On outgoing messages, this value is taken from the PIN-DATA.PIN-NEW-1 field in the ITD.
20–35	16	New PIN 2 The second entry of the new PIN for the customer. On incoming messages, this value is placed in the PIN-DATA.PIN-NEW-2 field in the ITD. On outgoing messages, this value is taken from the PIN-DATA.PIN-NEW-2 field in the ITD.

S-121 BASE24-teller Native Message Token

Format: ANS ..153 (includes a 3-position field length indicator)

Used By: BASE24-teller
(see separate descriptions for other products)

The BASE24-teller Native Message Token data element contains the native message as it was sent from the teller device. This field is not used in BASE24-teller processing, but can be passed in the internal and external messages using the Native Message token. This data element is conditional for all messages.

On incoming messages, the information from this data element is placed in the Native Message token.

On outgoing messages, the information for this data element is taken from the Native Message token.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must contain the length of the token data plus 2, which is the length of the token ID.
4–5	2	Token ID This field must be set to a value of TE.
6–153	148	Token Data This field contains the ASCII format of the Native Message token. The structure of the Native Message token is not defined; however, it can carry up to 148 bytes of native message information.

S-122 BASE24 Card Issuer Identification Code

Format: ANS 14 (includes a 3-position field length indicator)

Used By: BASE24-atm
BASE24-pos
BASE24-telebanking
(see separate description for other products)

The BASE24 Card Issuer Identification Code data element contains a value that identifies the institution that issued the card involved in the transaction. This value is used only when the card issuer is different from the receiving institution and BASE24 has no knowledge of the difference.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must be set to a value of 011.
4–14	11	Card Issuer ID The card issuer ID. See the product-specific descriptions that follow for more information on the card issuer ID field.

BASE24-atm

The BASE24 Card Issuer Identification Code data element is conditional in 0210, 0220, 0221, 0420, and 0421 messages. If this data element is included in the external message, BASE24 accepts the value it contains. If the value is available, BASE24 sends the data element in the external message.

The host institution to which BASE24 sends 0200 messages is always the receiving institution, but may or may not be the card issuer. For example, an institution can be defined in the BASE24 database to appear as though it is the card issuer of multiple prefixes, and also as an issuer host to which BASE24 is connected using the BASE24 ISO Host Interface process. In reality, some of the prefixes may belong to other sponsor banks, and the host to which BASE24 is

connected is doing authorizations on their behalf. When this is the case, this data element should appear in the 0210 message inbound to BASE24 and the value it contains should identify the true card issuer institution.

If the data element is present in the 0210 message, then it should be present in subsequent messages of the transaction (except advice responses).

On incoming BASE24-atm messages, the value from this data element is placed in the CRD-ISS-ID-NUM field in the STM.

On outgoing BASE24-atm messages, the value for this data element is taken from the CRD-ISS-ID-NUM field in the STM.

BASE24-pos

The BASE24 Card Issuer Identification Code data element is mandatory for 0402 messages and is conditional in 0110, 0120, 0121, 0210, 0220, 0221, 0420, and 0421 messages. In conditional situations, if this data element is included in the external message, BASE24 accepts it. If it is available, BASE24 sends it in the external message.

The host institution to which BASE24 sends 0100 and 0200 messages is always the receiving institution, but may or may not be the card issuer. For example, an institution can be defined in the BASE24 database to appear as though it is the card issuer of multiple prefixes, and also as an issuer host to which BASE24 is connected using the BASE24 ISO Host Interface process. In reality, some of the prefixes may belong to other sponsor institutions, and the host to which BASE24 is connected is doing authorizations on their behalf. When this is the case, this data element should appear in the 0110 or 0210 message inbound to BASE24 and the value it contains should identify the true card issuer institution.

If the data element is present in the 0110 or 0210 message, then it should be present in subsequent messages of the transaction (except advice responses).

On incoming BASE24-pos messages, the value from this data element is placed in the CRD-ISS-ID-NUM field in the PSTM.

On outgoing BASE24-pos messages, the value for this data element is taken from the CRD-ISS-ID-NUM field in the PSTM.

BASE24-telebanking

The BASE24 Card Issuer Identification Code data element is conditional in 0110, 0120, 0121, 0210, 0220, 0221, 0420, and 0421 messages.

On incoming BASE24-telebanking messages, the value from this data element is placed in the ISS.ID-CDE field in the ITD.

On outgoing BASE24-telebanking messages, the value for this data element is taken from the ISS.ID-CDE field in the ITD.

S-122 BASE24-from host maintenance Application File and Table Information

Format: ANS 120 (CAF Expanded POS Segment Information)
ANS 82 (CCIF0002 Information)
ANS 33 (PBF Expanded POS Segment Information)
All formats include a 3-position field length indicator

Used By: BASE24-from host maintenance
(see separate descriptions for other products)

The BASE24-from host maintenance Application File and Table Information data element carries information for the various Enscribe application files or Structured Query Language (SQL) application tables the BASE24-from host maintenance product can access. This data element is conditional for all file update messages. The particular format required depends on the file specified in the File Name (S-101) data element.

CAF Expanded POS Segment Information

The CAF Expanded POS Segment Information format of this data element is required for all additions or replacements to the BASE24-pos segment of the CAF. The fields in this format of the data element correspond to fields in the CAF. For further information about the contents of a particular field in this format, refer to the description of the corresponding field in the DDLFCAF file.

The CAF Expanded POS Segment Information format is used when the FHM-REL-IND param in the LCONF contains the value 01. When the FHM-REL-IND param contains a value other than 01, the CAF POS Segment Information format is used. For a description of the CAF POS Segment Information format, refer to appendix F.

The structure of this data element is provided below.

Position	Length	Description
1-3	3	Field Length Indicator This field must be set to a value of 117.

Position	Length	Description
4–15	12	Total Purchase Limit This field corresponds to the GRP-LMT.TTL-PUR-LMT field in the BASE24-pos segment of the CAF.
16–27	12	Offline Purchase Limit This field corresponds to the GRP-LMT.OFFL-PUR-LMT field in the BASE24-pos segment of the CAF.
28–39	12	Total CCA Limit This field corresponds to the GRP-LMT.TTL-CCA-LMT field in the BASE24-pos segment of the CAF.
40–51	12	Offline CCA Limit This field corresponds to the GRP-LMT.OFFL-CCA-LMT field in the BASE24-pos segment of the CAF.
52–63	12	Total Withdrawal Limit This field corresponds to the GRP-LMT.TTL-WDL-LMT field in the BASE24-pos segment of the CAF.
64–75	12	Offline Withdrawal Limit This field corresponds to the GRP-LMT.OFFL-WDL-LMT field in the BASE24-pos segment of the CAF.
76–79	4	Usage Limit This field corresponds to the USE-LMT field in the BASE24-pos segment of the CAF.
80–91	12	Total Refund Limit This field corresponds to the TTL-RFND-CR-LMT field in the BASE24-pos segment of the CAF.
92–103	12	Offline Refund Limit This field corresponds to the OFFL-RFND-CR-LMT field in the BASE24-pos segment of the CAF.

Position	Length	Description
104	1	Reason Code This field corresponds to the RSN-CDE field in the BASE24-pos segment of the CAF.
105–120	16	Issuer Transaction Profile This field corresponds to the ISS-TXN-PRFL field in the BASE24-pos segment of the CAF.

CCIF0002 Information

The CCIF0002 Information format of this data element carries information for the 0002 segment of the CCIF. The fields in this format of the data element correspond to fields in the CCIF. For further information about the contents of a particular field in this data element, refer to the description of the corresponding field in the CCIFDS.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must be set to a value of 079.
4–7	4	Segment ID This field corresponds to the SEG-INFO field of the CCIF0002 segment of the CCIF. This field must be set to a value of 0002.
8–11	4	Ver This field corresponds to the VER field within the SEG-INFO field of the CCIF0002 segment of the CCIF.
12–41	30	Name This field corresponds to the NAM field of the CCIF0002 segment of the CCIF.
42–56	15	Government ID This field corresponds to the GOVT-ID field of the CCIF0002 segment of the CCIF.
57–76	20	Mother’s Maiden Name This field corresponds to the MTHR-MDN-NAM field of the CCIF0002 segment of the CCIF.
77–82	6	Date of Birth This field corresponds to the DOB field of the CCIF0002 segment of the CCIF.

PBF Expanded POS Segment Information

The PBF Expanded POS Segment Information format of this data element is required for all additions and replacements to the BASE24-pos segment of the PBF. The fields in this format of the data element correspond to fields in the PBF. For further information about the contents of a particular field in this format, refer to the description of the corresponding field in the DDLFPBF file.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must be set to a value of 030.
4–18	15	Total Float This field corresponds to the TTL-FLOAT field in the BASE24-pos segment of the PBF.
19–33	15	Current Float This field corresponds to the CUR-FLOAT field in the BASE24-pos segment of the PBF.

S-122 BASE24-teller Account Data Token

Format: ANS ..187 (includes a 3-position field length indicator)

Used By: BASE24-teller
(see separate descriptions for other products)

The BASE24-teller Account Data Token data element contains account information for the transaction. It is conditional for 0210 and 0230 messages, all file inquiry and update messages, and all reversal messages.

On incoming messages, the information from this data element is placed in the Account token. On outgoing messages, the information for this data element is taken from the Account token.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must contain the length of the token data plus 2, which is the length of the token ID.
4–5	2	Token ID This field must be set to a value of TB.
6–187	182	Token Data This field contains the ASCII format of the Account token. For a complete description of the Account token, refer to the <i>BASE24 Tokens Manual</i> .

S-123 Cryptographic Service Message

Format: ANS ..553 (includes a 3-position field length indicator)

Used By: BASE24 Network Management
(see separate descriptions for other products)

The ANSI X9.17 standard, *Financial Institution Key Management (Wholesale)*, establishes standards for key management. This standard also defines the Cryptographic Service Message (CSM) used for moving key management data between processors when the keys are distributed automatically. CSM information is contained in the Cryptographic Service Message data element (S-123) of the ISO external message.

Message Classes

BASE24 supports the following classes of CSMs used in point-to-point environments:

- Request Service Initiation Message (RSI)
- Key Service Message (KSM)
- Response Service Message (RSM)
- Error Service Message (ESM)

Message Fields and Subfields

Each CSM class contains several fields, with many of the fields containing subfields. Some fields and subfields are mandatory while others are optional. Because of this flexibility, each field begins with a unique 2- or 3-character identifier and ends with a blank. The CSM itself always begins with the literal CSM, and the message contents are always carried between a pair of parentheses.

The fields shown in the following table are the only ones that appear in the CSMs created by BASE24. There are five CSM formats because the ESM class can have two formats, depending on the type of error being reported. Each of the CSM formats is described in greater detail, following the table.

CSM Class	RSI	KSM	RSM	ESM	
				With Counts	Without Counts
CSM Fields	MCL RCV ORG SVR	MCL RCV ORG KD CTP	MCL RCV ORG	MCL RCV ORG CTP CTR ERF	MCL RCV ORG ERF

When the BASE24 interface process receives CSMs generated by an external processor, it searches only for the fields shown in the preceding table. It is recommended, but not mandatory, that the fields in the message be kept in the order shown in the table.

Message Formats

BASE24 dynamic key management processing uses the CSM to move key information between the BASE24 and the external processor in three of the four key management messages described earlier in this section: Change Key messages, New Key messages, and Repeat Key messages. The verify key message does not use the CSM because it only moves check digits and does not need the additional information contained in the CSM.

The following describes and presents examples of the BASE24 supported CSM classes:

Request Service Initiation Message (RSI) — Used when a key change request is being passed between processors. An example of a CSM containing the RSI format is shown below:

CSM (MCL/RSI/RCV/1234567890123456/ORG/1234567890123456/SVR)

Each field in the message is preceded by one of the following identifiers. The blanks identified by the character *b* in the example are required in the message because they act as field terminators. The lengths given in the following field descriptions are for the data in the field, excluding field identifiers and trailing blanks.

MCL/ = Message class (RSI)
Field Length: 3 alphabetical characters

RCV/ = Receiver of the message
Field Length: 4–16 alphanumeric characters

ORG/ = Originator of the message
Field Length: 4–16 alphanumeric characters

SVR/ = Service request
Field Length: 0

Note: The absence of a value following this identifier implies a request for one data key.

Key Service Message (KSM) — Used when a new key is passed between processors. An example of a CSM containing the KSM format for a double-length key is shown below:

**CSM (MCL/KSMbRCV/1234567890123456bORG/1234567890123456b
KD/12345678901234561234567890123456bCTP/12345678901234b)**

The information in this example is actually a continuous line. It has been broken here due to space constraints. Each field in the message is preceded by one of the following identifiers. The blanks identified by the character *b* in the example are required in the message because they act as field terminators. The lengths given in the following field descriptions are for the data in the field, excluding field identifiers and trailing blanks.

MCL/ = Message class (KSM)
Field Length: 3 alphabetical characters

RCV/ = Receiver of the message
Field Length: 4–16 alphanumeric characters

ORG/ = Originator of the message
Field Length: 4–16 alphanumeric characters

KD/ = New key value, generated by the security module for a new key request and taken from the database for a repeat key message
Field Length: 16, 32, or 48 hexadecimal characters

CTP/ = Hexadecimal key counter
Field Length: 1–14 hexadecimal characters

Response Service Message (RSM) — Used to respond to a KSM that is processed successfully. An example of a CSM containing the RSM format is shown below:

CSM(MCL/RSMRCV/1234567890123456bORG/1234567890123456b)

Each field in the message is preceded by one of the following identifiers. The blanks identified by the character *b* in the example are required in the message because they act as field terminators. The lengths given in the following field descriptions are for the data in the field, excluding field identifiers and trailing blanks.

MCL/ = Message class (RSM)
Field Length: 3 alphabetical characters

RCV/ = Receiver of the message
Field Length: 4–16 alphanumeric characters

ORG/ = Originator of the message
Field Length: 4–16 alphanumeric characters

Error Service Message (ESM) — Used to respond to a Request Service Initiation Message (RSI) or a Key Service Message (KSM) that cannot be processed successfully. The ESM can have two formats, depending on the type of error being reported. The two counter fields are only included in the message when the expected key count (CTP field) and the key count received from the message originator (CTR field) do not match. The error code (ERF field) in the examples below can contain only alphabetical characters. Numbers are used to demonstrate field length.

An example of a CSM containing the ESM format with the key counters is shown below:

**CSM(MCL/ESMRCV/1234567890123456bORG/1234567890123456b
CTP/12345678901234bCTR/12345678901234bERF/1234567890123456b)**

An example of a CSM containing the ESM format without the key counters is shown below:

**CSM (MCL/ESMbRCV/1234567890123456bORG/1234567890123456b
ERF/1234567890123456b)**

The information in each of these examples is actually a continuous line. It has been broken here due to space constraints. Each field in the messages is preceded by one of the following identifiers. The blanks identified by the character *b* in the example are required in the message because they act as field terminators. The lengths given in the following field descriptions are for the data in the field, excluding field identifiers and trailing blanks.

- MCL/ = Message class (ESM)
Field Length: 3 alphabetical characters
- RCV/ = Receiver of the message
Field Length: 4–16 alphanumeric characters
- ORG/ = Originator of the message
Field Length: 4–16 alphanumeric characters
- CTP/ = Hexadecimal key count expected by the receiver of the KSM. This identifier and field are only included in the message when error code P is returned.
Field Length: 1–14 hexadecimal characters
- CTR/ = Hexadecimal key count originally sent in the KSM by the message originator. This identifier and field are only included in the message when error code P is returned.
Field Length: 1–14 hexadecimal characters
- ERF/ = The following codes identify the errors that were detected during processing.
 - C = Cannot process (general error)
 - F = Format error
 - H = Invalid receiver ID or originator ID
 - P = The value in the CTP field of the KSM does not match the expected count
 Field Length: 1–16 alphabetical characters

Message Length

The use of multiple CSM formats makes the CSM a variable-length element in the ISO external message. The CSM can also be a fixed-length element in the ISO external message.

The BIC ISO Interface process uses the value in the FIXED LENGTH FORMAT field on screen 12 of the Interchange Configuration File (ICF) or Enhanced Interchange Configuration File (ICFE) to determine whether the ISO message is fixed- or variable-length.

The BASE24 ISO Host Interface process uses the values in the MESSAGE FORMAT fields on all applicable screens of the Host Configuration File (HCF). If any of these fields indicates that fixed-length messages are used, the fixed-length format is used for the CSM. If all of these fields indicate that variable-length messages are used, the variable-length format is used for the CSM.

Fixed-Length Messages. When the CSM is used as a fixed-length element, the data is left-justified within each field of the CSM format being used and each field is blank filled, if necessary, to obtain its maximum length. The CSM format is then left-justified in the external message data element and the data element is blank filled to reach the specified length.

In the fixed-length ISO message, the CSM (S-123) has a length of 150 bytes, excluding the 3-position field length indicator. Although the total length of the CSM is 150 bytes, the longest CSM is currently 114 bytes. Therefore, positions 115 through 150 of the CSM always contain blanks.

The ESM can have two lengths, depending on whether it includes the two key count fields (CTP and CTR). The key count fields are only included when the error code field (ERF) contains a P (counts do not match). Neither key count field is included when the error code is a value other than P.

CSM Format	RSI	KSM	RSM	ESM	
				With Counts	Without Counts
CSM Data Length	60	110	55	114	76

Variable-Length Messages. When the CSM is used as a variable-length element, the length of each field in the CSM is determined by the data it carries. The message format field descriptions presented earlier in this section include the range of possible lengths for each field.

All fields are required except for the key count fields (CTP and CTR) in the ESM. The key count fields are conditional in the ESM, depending on whether the error code field (ERF) contains a P (counts do not match). Neither key count field is included when the error code is a value other than P. Data element S-123 can have the following lengths (excluding the 3-position field length indicator), depending on the CSM format it contains.

CSM Format	RSI	KSM	RSM	ESM	
				With Counts	Without Counts
Minimum Length	36	57	31	49	37
Maximum Length	60	110	55	114	76

Examples. The following examples show an RSM when the receiver and originator are less than the maximum length of 16 alphanumeric characters. The first example illustrates a variable-length format and the second example illustrates a fixed-length format. The variable-length RSM shown has a length of 36 characters while the fixed-length RSM shown maintains its length of 55 characters because each field is padded with blanks. Blanks are identified by the character *b* in the examples.

CSM (MCL/ESMbRCV/ABC123bORG/DEFG456b
CSM (MCL/RSMbRCV/ABC123bbbbbbbbbbbbORG/DEFG456bbbbbbbbbb)

This data element is conditional for network management messages. It must be included in the message if the value in the Network Management Information Code (S-70) data element is 161, 162, or 163.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator
		This field must contain the length of the Cryptographic Service Message (CSM).

Position	Length	Description
4-553	550	Cryptographic Service Message (CSM) This field contains the Cryptographic Service Message (CSM). The length of this field depends on the format of the CSM being sent or received.

S-123 BASE24-atm Deposit Credit Amount

Format: N 15 (includes a 3-position field length indicator)

Used By: BASE24-atm
(see separate descriptions for other products)

The BASE24-atm Deposit Credit Amount data element contains the amount added to the available balance for the cardholder as a result of a deposit transaction.

This data element is conditional for 0210, 0220, 0221, 0420, and 0421 messages. If the transaction is a deposit, this data element is required; otherwise, the data element is not used.

On incoming messages, the value from this data element is placed in the RQST. DEP-BAL-CR field in the STM.

On outgoing messages, the value for this data element is taken from the RQST. DEP-BAL-CR field in the STM.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must be set to a value of 012.
4–15	12	Deposit Credit Amount The amount added to the available balance for the cardholder as a result of a deposit transaction.

S-123 BASE24-from host maintenance Application File and Table Information

Format: ANS 226 (CAF BASE24-card Segment Information)
ANS 107 (CCIF0004 Information)
ANS 309 (CSTT Information)
ANS 116 (PBF Expanded Teller Segment Information)
ANS 375 (PIT Information)

All formats include a 3-position field length indicator

Used By: BASE24-from host maintenance
(see separate descriptions for other products)

The BASE24-from host maintenance Application File and Table Information data element carries information for the various Enscribe application files or Structured Query Language (SQL) application tables the BASE24-from host maintenance product can access.

This data element is conditional for all file update messages and the appropriate format of this data element is required for all additions, replacements, and increments to a record in an Enscribe file or row in an SQL table. The particular format required depends on the file or table specified in the File Name (S-101) data element.

CAF BASE24-card Segment Information

The CAF BASE24-card Segment Information format of this data element contains information corresponding to the BASE24-card segment of the CAF. This data element is conditional for all file update messages.

The fields in the CAF BASE24-card Segment Information format of this data element correspond to fields in the CAF. For further information about the contents of a particular field, refer to the description of the corresponding field in the DDLFCAF file.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must be set to a value of 223.
4–7	4	Branch Number The branch identification of the institution issuing the plastic card. This field can be embossed on the card.
8–9	2	Department Number The department identification of the department issuing the plastic card. This field can be embossed on the card.
10	1	PIN Mailer Required A flag indicating whether the Plastic Card Generation Server (SVPCGEN) should create a PIN mailer for this cardholder. Valid values are as follows: 0 = No, do not produce a PIN mailer. 1 = Yes, produce a PIN mailer. Default Value: 0
11	1	Plastic Card/Card Carrier Options A flag indicating whether the Plastic Card Generation Server (SVPCGEN) should create a plastic card or card carrier for this cardholder. Valid values are as follows: 0 = Plastic card only 1 = Both plastic card and card carrier 2 = Card carrier only 3 = No plastic card and no card carrier Default Value: 0

Position	Length	Description
12	1	Cardholder Title The title of the cardholder. Valid values are as follows: 0 = Not applicable 1 = Mr. 2 = Mrs. 3 = Miss 4 = Ms. 5 = Dr. Default Value: 0
13–52	40	Comments This field can be used by the institution for information about the cardholder account record. This field is updated with the contents of the REASON field on Card Management Functions (CMF) screen 1 when a force issue function is performed.
53–82	30	Name Line 1 The name of the primary cardholder for this account. This field is required for card processing. If the cardholder name is to be embossed on the card, it is taken from this field. The name in this field should be in the following format: First Name b Middle Initial b Last Name, where <i>b</i> denotes a blank space.
83–112	30	Name Line 2 The name of the secondary cardholder for this account. This field is not required for card processing.
113–146	34	Address Line 1 The first line of the cardholder's address. This field is required for card processing if PIN mailers or card carriers are to be created.
147–180	34	Address Line 2 The second line of the cardholder's address.

Position	Length	Description
181–202	22	City The city of residence for the cardholder. This field is required for card processing if PIN mailers or card carriers are to be created.
203–205	3	State The state of residence for the cardholder. This field is required for card processing if PIN mailers or card carriers are to be created.
206–214	9	Postal Code The postal code or ZIP code of residence for the cardholder. This field is required for card processing if PIN mailers or card carriers are to be created.
215–217	3	Country Code The ISO country code associated with the country in which the cardholder resides. ISO country codes are defined in the ISO 3166:1993 standard, <i>Codes for the Representation of Names of Countries</i> . Default Value: 000

Position	Length	Description
218–219	2	Issue Status The issue status for this cardholder record. This field is used to determine whether a plastic card is to be produced for this cardholder account. Valid values are as follows: 00 = Normal (No issue status) 01 = New issue 02 = Force issue 03 = Mass issue 04 = Expired 05 = Due to purge 07 = Due for reissue 09 = Suspend further issue 11 = New issue - in manufacture 12 = Force issue - in manufacture 13 = Mass issue - in manufacture 17 = Reissue - in manufacture If the issue status is set to a value of 01, 02, 03, or 07, then the combination of a value of 0 (No PIN mailer) in the PIN Mailer Required field and a value of 3 (No plastic card and no card carrier) in the Plastic Card/Card Carrier Options field is not allowed. Default Value: 01
220–221	2	Cards to Issue This field contains the number of cards to be embossed for this cardholder account during the next plastic card generation run. This field must contain at least a value of 1 if a plastic card is to be produced. Default Value: 1
222–223	2	Cards Returned The total number of plastic cards returned to the institution for this cardholder account. Default Value: 0

Position	Length	Description
224–226	3	Service Code
		The ISO standard service code used to generate the card verification digits (CVD). This field can be embossed or encoded onto the plastic card.
		Default Value: 0

CCIF0004 Information

The CCIF0004 Information format of this data element carries information for the 0004 segment of the CCIF.

The fields in this format of the data element correspond to fields in the CCIF. For further information about the contents of a particular field in this data element, refer to the description of the corresponding field in the CCIFDS.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator
		This field must be set to a value of 104.
4–7	4	Segment ID
		This field corresponds to the SEG-INFO field of the CCIF0004 segment of the CCIF. This field must be set to a value of 0004.
8–11	4	Ver
		This field corresponds to the VER field within the SEG-INFO field of the CCIF0004 segment of the CCIF.
12–31	20	Home Phone
		This field corresponds to the PHN-HOME field of the CCIF0004 segment of the CCIF.

Position	Length	Description
32–51	20	Work Phone This field corresponds to the PHN-WRK field of the CCIF0004 segment of the CCIF.
52–71	20	Other Phone 1 This field corresponds to the PHN-OTHR1 field of the CCIF0004 segment of the CCIF.
72–79	8	Other Phone 1 Description This field corresponds to the PHN-OTHR1-DESCR field of the CCIF0004 segment of the CCIF.
80–99	20	Other Phone 2 This field corresponds to the PHN-OTHR2 field of the CCIF0004 segment of the CCIF.
100–107	8	Other Phone 2 Description This field corresponds to the PHN-OTHR2-DESCR field of the CCIF0004 segment of the CCIF.

CSTT Information

The CSTT Information format of this data element is required for all additions, replacements, and increments to the Customer Table (CSTT). The fields in this format are used to update corresponding columns in the CSTT. For further information about the contents of a particular field in this format, refer to the description of the corresponding column in the CSTTRS file on the OC $_{xx}$ CUST subvolume, where xx is the number of the current release.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must be set to a value of 306.

Position	Length	Description
4–7	4	Version This field corresponds to the VER column in the CSTT.
8–11	4	FIID This field corresponds to the FIID column in the CSTT.
12–19	8	Customer Profile This field corresponds to the PRFL column in the CSTT.
20–21	2	Customer Verification Status This field corresponds to the VRFY_FLG column in the CSTT. Values reserved by BASE24 are as follows: C \bar{b} = Closed (where \bar{b} is a space) I \bar{b} = Issued but not active V \bar{b} = Verified User-defined values may also be used.
22–41	20	Date of Last Customer Verification Status Update This field corresponds to the LAST_VRFY_FLG_UPDT_TS column in the CSTT. The format for this field is YYYYMMDDHHMMSSmmmmmm.
42–43	2	Customer Type This field corresponds to the TYP column in the CSTT. Values reserved by BASE24 are as follows: B \bar{b} = Business (where \bar{b} is a space) C \bar{b} = Customer User-defined values may also be used.
44–59	16	PIN Verification Digits This field corresponds to the PVD column in the CSTT.
60–79	20	Date of Last PIN Verification Digits Update This field corresponds to the LAST_PVD_UPDT_TS column in the CSTT. The format for this field is YYYYMMDDHHMMSSmmmmmm.

Position	Length	Description
80	1	PIN Verification Algorithm Index This field corresponds to the PVK_IDX column in the CSTT.
81–108	28	Default Account Number This field corresponds to the DFLT_ACCT column in the CSTT.
109–110	2	Default Account Type This field corresponds to the DFLT_ACCT_TYP column in the CSTT.
111–115	5	Maximum Number of History Records This field corresponds to the MAX_HIST_RECS column in the CSTT.
116–135	20	Customer Information Line 1 This field corresponds to the CUST_INFO_1 column in the CSTT.
136–155	20	Customer Information Line 2 This field corresponds to the CUST_INFO_2 column in the CSTT.
156–175	20	Customer Information Line 3 This field corresponds to the CUST_INFO_3 column in the CSTT.
176–205	30	Alternate Contact This field corresponds to the ALT_CONTACT column in the CSTT.
206–213	8	Beginning Date This field corresponds to the BEG_DAT column in the CSTT.

Position	Length	Description
214–221	8	Ending Date This field corresponds to the END_DAT column in the CSTT.
222–225	4	Branch ID This field corresponds to the BRCH_ID column in the CSTT.
226	1	PIN Change Required This field corresponds to the PIN_CHNG_REQ column in the CSTT. Valid values are as follows: Y = A PIN exists and must be changed. N = A PIN exists and does not need to be changed. S = A PIN does not exist and must be selected.
227–228	2	Billpay Billing Type This field corresponds to the BP_BILL_TYP column in the CSTT.
229	1	Billpay Packet Status This field corresponds to the PCKT_STAT column in the CSTT.
230–249	20	Date of Last Billpay Billing Type Update This field corresponds to the LAST_BP_BILL_TYP_UPDT_TS column in the CSTT. The format for this field is YYYYMMDDHHMMSSmmmmmmmm.
250–269	20	Date of Last Billpay Packet Status Update This field corresponds to the LAST_PCKT_STAT_UPDT_TS column in the CSTT. The format for this field is YYYYMMDDHHMMSSmmmmmmmm.
270–273	4	Billpay Billing Group This field corresponds to the BP_BILL_GRP column in the CSTT.

Position	Length	Description
274–288	15	Billpay Single Transaction Limit This field corresponds to the BP_TXN_LMT column in the CSTT.
289–307	19	Service Fee Account Number This field corresponds to the SVC_FEE_ACCT column in the CSTT.
308–309	2	Service Fee Account Type This field corresponds to the SVC_FEE_ACCT_TYP column in the CSTT.

PBF Expanded Teller Segment Information

The PBF Expanded Teller Segment Information format of this data element carries information for the BASE24-teller segment of the Positive Balance File (PBF). The fields in this data element correspond to fields in the PBF. For further information about the contents of a particular field in this data element, refer to the description of the corresponding field in the DDLFPBF file.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must be set to a value of 113.
4–18	15	Total Deposit Amount This field corresponds to the TTL-DEP-AMT field in the BASE24-teller segment of the PBF.
19	1	Confidential Flag This field corresponds to the CONFIDENTIAL-FLG field in the BASE24-teller segment of the PBF.

Position	Length	Description
20	1	Stop Pay Status This field corresponds to the SP-STAT field in the BASE24-teller segment of the PBF.
21–39	19	Accrued Interest Year To Date This field corresponds to the ACCRUED-INTEREST-YTD field in the BASE24-teller segment of the PBF.
40–58	19	Starting Balance This field corresponds to the STRT-BAL field in the BASE24-teller segment of the PBF.
59–77	19	Passbook Balance This field corresponds to the PASSBOOK-BAL field in the BASE24-teller segment of the PBF.
78–81	4	No Book File Record Count This field corresponds to the NBF-REC-CNT field in the BASE24-teller segment of the PBF.
82–90	9	Signature Card Location This field corresponds to the SIG-CRD-LOC field in the BASE24-teller segment of the PBF.
91	1	Passbook Indicator This field corresponds to the PASSBOOK-IND field in the BASE24-teller segment of the PBF.
92	1	Customer Class This field corresponds to the CUST-CLASS field in the BASE24-teller segment of the PBF.

Position	Length	Description
93–104	12	Cash Out Limit This field corresponds to the CASHOUT-LMT field in the BASE24-teller segment of the PBF. The value in this field must be numeric and must represent multiples of 1000 (for example, a value of 4 indicates 4,000 and a value of 75 indicates 75,000). The maximum value allowed in this field is 9999.
105–116	12	Cash In Limit This field corresponds to the CASHIN-LMT field in the BASE24-teller segment of the PBF. The value in this field must be numeric and must represent multiples of 1000 (for example, a value of 4 indicates 4,000 and a value of 75 indicates 75,000). The maximum value allowed in this field is 9999.

PIT Information

The PIT Information format of this data element is required for all additions and replacements to the Personal Information Table (PIT). The fields in this format are used to update corresponding columns in the PIT. For further information about the contents of a particular field in this format, refer to the description of the corresponding column in the PITRS file on the OC_{xx}PSNL subvolume, where *xx* is the number of the current release.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must be set to a value of 372.
4–31	28	Personal ID This field corresponds to the PRSNL_ID column in the PIT.

Position	Length	Description
32–35	4	Version This field corresponds to the VER column in the PIT.
36–39	4	FIID This field corresponds to the FIID column in the PIT.
40–59	20	Family Name (Last Name) This field corresponds to the NAM_FMLY column in the PIT.
60–69	10	Given Name (First Name) This field corresponds to the NAM_GIVEN column in the PIT.
70	1	Middle Initial This field corresponds to the NAM_M_I column in the PIT.
71–86	16	Family Name Token (Last Name) Obtained from Algorithm This field corresponds to the NAM_TKN_FMLY column in the PIT.
87–92	6	Given Name Token (First Name) Obtained from Algorithm This field corresponds to the NAM_TKN_GIVEN column in the PIT.
93–98	6	Title This field corresponds to the NAM-TITLE column in the PIT.
99–113	15	Government ID This field corresponds to the GOVT_ID column in the PIT.
114–121	8	Date of Birth This field corresponds to the DOB column in the PIT.

Position	Length	Description
122–151	30	Street Address Line 1 This field corresponds to the STR_ADDR_1 column in the PIT.
152–181	30	Street Address Line 2 This field corresponds to the STR_ADDR_2 column in the PIT.
182–211	30	Street Address Line 3 This field corresponds to the STR_ADDR_3 column in the PIT.
212–236	25	City This field corresponds to the CITY column in the PIT.
237–238	2	State This field corresponds to the ST_CDE column in the PIT.
239–241	3	Country This field corresponds to the CNTRY_CDE column in the PIT.
242–251	10	Postal Code This field corresponds to the POSTAL_CDE column in the PIT.
252–255	4	Language Indicator This field corresponds to the LANG_IND column in the PIT.
256–275	20	Home Phone Number This field corresponds to the PHN_HOME column in the PIT.
276–295	20	Work Phone Number This field corresponds to the PHN_WORK column in the PIT.

Position	Length	Description
296–315	20	Other Phone Number 1 This field corresponds to the PHN_OTHER_1 column in the PIT.
316–325	10	Description of Other Phone Number 1 This field corresponds to the PHN_OTHER_1_DESCR column in the PIT.
326–345	20	Other Phone Number 2 This field corresponds to the PHN_OTHER_2 column in the PIT.
346–355	10	Description of Other Phone Number 2 This field corresponds to the PHN_OTHER_2_DESCR column in the PIT.
356–375	20	Mother's Maiden Name This field corresponds to the MTHR_MDN_NAM column in the PIT.

S-123 BASE24-pos Invoice Data/Settlement Record 1

Format: ANS 23 (Invoice Data)
ANS 171 (Settlement Record 1)
Both formats include a 3-position field length indicator

Used By: BASE24-pos
(see separate descriptions for other products)

The BASE24-pos Invoice Data/Settlement Record 1 data element is used to carry different information, depending on the type of message.

Invoice Data

The Invoice Data format of the BASE24-pos Invoice Data/Settlement Record 1 data element is mandatory in 0402 and 0420 messages and is conditional for 0100, 0120, 0121, 0200, 0220, and 0221 messages. In these conditional situations, BASE24 sends the data element if the information is available in the PSTM, and accepts the data element if it is included in the external message.

The structure of this data element is provided below.

Position	Length	Description
1-3	3	Field Length Indicator This field must be set to a value of 020.
4-13	10	Invoice Number The invoice number provided by the terminal originating the transaction (left-justified, blank-filled). On incoming messages, this value is placed in the INVOICE-NUM field in the PSTM. On outgoing messages, this value is taken from the INVOICE-NUM field in the PSTM.

Position	Length	Description
14–23	10	Original Transaction Invoice Number
		The original invoice number for the transaction, if one was provided.
		On incoming messages, this value is placed in the ORIG-INVOICE-NUM field in the PSTM.
		On outgoing messages, this value is taken from the ORIG-INVOICE-NUM field in the PSTM.

Settlement Record 1

The Settlement Record 1 format of the BASE24-pos Invoice Data/Settlement Record 1 data element is mandatory in 0500 and 0520 messages.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator
		This field must be set to a value of 168.
4–9	6	Posting Date
		This value is taken from the SETL-REC.SET-REC1. POST-DAT field in the settlement message.
10–13	4	DPC Number
		This value is taken from the SETL-REC.SET-REC1. DPC-NUM field in the settlement message.
14–29	16	Terminal ID
		This value is taken from the SETL-REC.SET-REC1. TERM-ID field in the settlement message.
30–40	11	Retailer Identification Number
		This value is taken from the SETL-REC.SET-REC1. RETL.RTTN field in the settlement message.

Position	Length	Description
41–68	28	Retailer Account Number This value is taken from the SETL-REC.SET-REC1.RETL.ACCT field in the settlement message.
69–108	40	Retailer Name This value is taken from the SETL-REC.SET-REC1.RETL.NAM field in the settlement message.
109	1	Settlement Record Type A code indicating the type of settlement record carried in this data element. Valid values are as follows: 0 = Batch 1 = Shift 2 = Daily 3 = Network 9 = Service totals This value is taken from the SETL-REC.SET-REC1.SETL-TYP field in the settlement message.
110	1	Balance Flag This value is taken from the SETL-REC.SET-REC1.BAL-FLG field in the settlement message.
111–113	3	Batch Number This value is taken from the SETL-REC.HEAD.RETL.BATCH-NUM field in the settlement message.
114–116	3	Shift Number This value is taken from the SETL-REC.HEAD.RETL.SHIFT-NUM field in the settlement message.
117–122	6	Transaction Date This value is taken from the SETL-REC.SET-REC1.TRAN-DAT field in the settlement message.
123–128	6	Transaction Time This value is taken from the SETL-REC.SET-REC1.TRAN-TIM field in the settlement message.

Position	Length	Description
129	1	Associated Record Flag This value is taken from the SETL-REC.SET-REC1.OB-FLG field in the settlement message.
130–139	10	ACH Company ID This value is taken from the SETL-REC.SET-REC1.ACH-COMP-ID field in the settlement message.
140–149	10	Billing Information This value is taken from the SETL-REC.SET-REC1.BILLING-INFO field in the settlement message.
150–152	3	Authorization Currency Code This value is taken from the SETL-REC.SET-REC1.AUTH-CRNCY-CDE field in the settlement message.
153–160	8	Authorization Conversion Rate This value is taken from the SETL-REC.SET-REC1.AUTH-CONV-RATE field in the settlement message.
161–163	3	Settlement Currency Code This value is taken from the SETL-REC.SET-REC1.SETL-CRNCY-CDE field in the settlement message.
164–171	8	Settlement Conversion Rate This value is taken from the SETL-REC.SET-REC1.SETL-CONV-RATE field in the settlement message.

S-123 BASE24-telebanking Account Qualifiers

Format: ANS 11 (includes a 3-position field length indicator)

Used By: BASE24-telebanking
(see separate descriptions for other products)

The BASE24-telebanking Account Qualifiers data element contains codes that can be used in place of the account number and account type to identify the *from* and *to* accounts.

This data element is conditional for 0100, 0110, 0120, 0121, 0200, 0210, 0220, 0221, 0420, and 0421 messages.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must be set to a value of 008.
4–7	4	Account 1 Qualifier A code that can be used in place of the account number and account type to identify account 1. On incoming BASE24-telebanking messages, this value is placed in the ACCT1-QUAL field in the ITD. On outgoing BASE24-telebanking messages, this value is taken from the ACCT1-QUAL field in the ITD.
8–11	4	Account 2 Qualifier A code that can be used in place of the account number and account type to identify account 2. On incoming BASE24-telebanking messages, this value is placed in the ACCT2-QUAL field in the ITD. On outgoing BASE24-telebanking messages, this value is taken from the ACCT2-QUAL field in the ITD.

S-123 BASE24-teller SPF Inquiry Token

Format: ANS ..513 (includes a 3-position field length indicator)

Used By: BASE24-teller
(see separate descriptions for other products)

The BASE24-teller SPF Inquiry Token data element contains SPF information for the transaction. It is conditional for all file inquiry, file update, and 0210 messages.

On incoming messages, information from this data element is placed in the SPF Inquiry token.

On outgoing messages, information for this data element is taken from the SPF Inquiry token.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must contain the length of the token data plus 2, which is the length of the token ID.
4–5	2	Token ID This field must be set to a value of T6.
6–513	508	Token Data This field contains the ASCII format of the SPF Inquiry token. For a complete description of the SPF Inquiry token, refer to the <i>BASE24 Tokens Manual</i> .

S-124 BASE24-atm Depository Type

Format: ANS 4 (includes a 3-position field length indicator)

Used By: BASE24-atm
(see separate descriptions for other products)

The BASE24-atm Depository Type data element contains a code that is used by BASE24-atm for transactions that require a depository.

This data element is conditional in 0200, 0210, 0220, 0221, 0420, and 0421 messages, and is required only if the transaction requires the use of a depository (deposit, payment enclosed, message to institution).

If this data element is absent on any inbound message where the transaction type requires a depository, the value 0 (normal depository) is used internally.

On a 0200 message, the value in the Depository Type field in this data element indicates the types of depositories available. Valid values are as follows:

- 0 = Normal envelope depository
- 1 = Commercial (for example, Securomatic) depository
- 2 = Both normal and commercial

On a 0210 message, the value in the Depository Type field in this data element indicates the depository the card acceptor should open. Valid values are as follows:

- 0 = Normal envelope depository
- 1 = Commercial (for example, Securomatic) depository

On a 0220, 0221, 0420, or 0421 message, the value in the Depository Type field in this data element indicates the type of depository used on the transaction. Valid values are as follows:

- 0 = Normal envelope depository
- 1 = Commercial (for example, Securomatic) depository

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must be set to a value of 001.
4	1	Depository Type On incoming 0200 messages, this value is placed in the RQST.AVAIL-DEP-TYP field in the STM. On all other incoming messages, this value is placed in the RQST. DEP-TYP field in the STM. On outgoing 0200 messages, this value is taken from the RQST.AVAIL-DEP-TYP field in the STM. On all other outgoing messages, this value is taken from the RQST. DEP-TYP field in the STM.

S-124 BASE24-from host maintenance Application File and Table Information

Format: ANS ..663 (CAF Preauthorization Data)
 ANS 244 (CCIF0000 Information)
 ANS ..620 (CCMF Information)
 ANS ..453 (PBF Preauthorization Data)

 All formats include a 3-position length indicator

Used By: BASE24-from host maintenance
 (see separate descriptions for other products)

The BASE24-from host maintenance Application File and Table Information data element carries information for the various Enscribe application files or Structured Query Language (SQL) application tables the BASE24-from host maintenance product can access.

This data element is conditional for all file update messages when the FHM-REL-IND param in the LCONF contains the value 01, and is required for all additions, replacements, and deletions to the CAF or PBF involving preauthorization holds. It is also required for all additions and replacements to the CCIF or CCMF. The particular format required depends on the file specified in the File Name (S-101) data element.

CAF Preauthorization Data

The fields in the CAF Preauthorization Data format of this data element are used to update corresponding fields in the Preauthorized Holds segment of the CAF. For further information about the contents of a particular field in this format, refer to the description of the corresponding field in the DDLFCAF file.

The structure of this data element is provided below.

Position	Length	Description																								
1-3	3	<p>Field Length Indicator</p> <p>This field must be set to the sum of the lengths of all fields in this data element except the Field Length Indicator field. This value varies depending on the number of holds contained in the Hold Information field, as shown below.</p> <table><tr><th>Count</th><th>Length</th><th>Count</th><th>Length</th></tr><tr><td>1</td><td>066</td><td>6</td><td>396</td></tr><tr><td>2</td><td>132</td><td>7</td><td>462</td></tr><tr><td>3</td><td>198</td><td>8</td><td>528</td></tr><tr><td>4</td><td>264</td><td>9</td><td>594</td></tr><tr><td>5</td><td>330</td><td>10</td><td>660</td></tr></table>	Count	Length	Count	Length	1	066	6	396	2	132	7	462	3	198	8	528	4	264	9	594	5	330	10	660
Count	Length	Count	Length																							
1	066	6	396																							
2	132	7	462																							
3	198	8	528																							
4	264	9	594																							
5	330	10	660																							
4-663		<p>Hold Information</p> <p>The following fields occur up to 10 times. Each occurrence is 66 characters in length.</p> <table><tr><td>12</td><td><p>Sequence Number</p><p>This field corresponds to the PRE-AUTH.SEQ-NUM field in the Preauthorization segment of the CAF.</p></td></tr><tr><td>19</td><td><p>Hold Amount</p><p>This field corresponds to the PRE-AUTH.HOLD-AMT field in the Preauthorization segment of the CAF.</p></td></tr><tr><td>14</td><td><p>Timestamp</p><p>This field corresponds to the PRE-AUTH.PR-TIMESTAMP field in the Preauthorization segment of the CAF.</p></td></tr><tr><td>2</td><td><p>Account Type</p><p>This field corresponds to the PRE-AUTH.ACCT-TYP field in the Preauthorization segment of the CAF.</p></td></tr><tr><td>19</td><td><p>Account</p><p>This field corresponds to the PRE-AUTH.ACCT field in the Preauthorization segment of the CAF.</p></td></tr></table>	12	<p>Sequence Number</p> <p>This field corresponds to the PRE-AUTH.SEQ-NUM field in the Preauthorization segment of the CAF.</p>	19	<p>Hold Amount</p> <p>This field corresponds to the PRE-AUTH.HOLD-AMT field in the Preauthorization segment of the CAF.</p>	14	<p>Timestamp</p> <p>This field corresponds to the PRE-AUTH.PR-TIMESTAMP field in the Preauthorization segment of the CAF.</p>	2	<p>Account Type</p> <p>This field corresponds to the PRE-AUTH.ACCT-TYP field in the Preauthorization segment of the CAF.</p>	19	<p>Account</p> <p>This field corresponds to the PRE-AUTH.ACCT field in the Preauthorization segment of the CAF.</p>														
12	<p>Sequence Number</p> <p>This field corresponds to the PRE-AUTH.SEQ-NUM field in the Preauthorization segment of the CAF.</p>																									
19	<p>Hold Amount</p> <p>This field corresponds to the PRE-AUTH.HOLD-AMT field in the Preauthorization segment of the CAF.</p>																									
14	<p>Timestamp</p> <p>This field corresponds to the PRE-AUTH.PR-TIMESTAMP field in the Preauthorization segment of the CAF.</p>																									
2	<p>Account Type</p> <p>This field corresponds to the PRE-AUTH.ACCT-TYP field in the Preauthorization segment of the CAF.</p>																									
19	<p>Account</p> <p>This field corresponds to the PRE-AUTH.ACCT field in the Preauthorization segment of the CAF.</p>																									

CCIF0000 Information

The CCIF0000 Information format of this data element carries information for the 0000 segment of the CCIF.

The fields in this format of the data element correspond to fields in the CCIF. For further information about the contents of a particular field in this data element, refer to the description of the corresponding field in the CCIFDS.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must be set to a value of 241.
4–7	4	Segment ID This field corresponds to the SEG-INFO field of the CCIF0000 segment of the CCIF. This field must be set to a value of 0000.
8–11	4	Ver This field corresponds to the VER field within the SEG-INFO field of the CCIF0000 segment of the CCIF.
12–41	30	Name This field corresponds to the NAM field of the CCIF0000 segment of the CCIF.
42–56	15	Government ID This field corresponds to the GOVT-ID field of the CCIF0000 segment of the CCIF.
57–76	20	Mother’s Maiden Name This field corresponds to the MTHR-MDN-NAM field of the CCIF0000 segment of the CCIF.
77–82	6	Date of Birth This field corresponds to the DOB field of the CCIF0000 segment of the CCIF.

Position	Length	Description
83–112	30	Street Address 1 This field corresponds to the STR-ADDR1 field of the CCIF0000 segment of the CCIF.
113–142	30	Street Address 2 This field corresponds to the STR-ADDR2 field of the CCIF0000 segment of the CCIF.
143–160	18	City This field corresponds to the CITY field of the CCIF0000 segment of the CCIF.
161–163	3	State This field corresponds to the ST field of the CCIF0000 segment of the CCIF.
164–166	3	Country This field corresponds to the CNTRY field of the CCIF0000 segment of the CCIF.
167–176	10	Postal Code This field corresponds to the POSTAL-CDE field of the CCIF0000 segment of the CCIF.
177–196	20	Home Phone This field corresponds to the PHN-HOME field of the CCIF0000 segment of the CCIF.
197–216	20	Work Phone This field corresponds to the PHN-WRK field of the CCIF0000 segment of the CCIF.
217–236	20	Other Phone 1 This field corresponds to the PHN-OTHR1 field of the CCIF0000 segment of the CCIF.

Position	Length	Description
237–244	8	Other Phone 1 Description This field corresponds to the PHN-OTHR1-DESCR field of the CCIF0000 segment of the CCIF.

CCMF Information

The CCMF Information format of this data element carries information for the CCMF.

The fields in this format of the data element correspond to fields in the CCMF. For further information about the contents of a particular field in this data element, refer to the description of the corresponding field in the CCMFDS.

The structure of this data element is provided below.

Position	Length	Description																				
1–3	3	Field Length Indicator This field must be set to the sum of the lengths of all fields in this data element except the Field Length Indicator field. This value varies depending on the number of holds contained in the Memo Data field, as shown below. <table><tr><th>Count</th><th>Length</th><th>Count</th><th>Length</th></tr><tr><td>1</td><td>113</td><td>5</td><td>401</td></tr><tr><td>2</td><td>185</td><td>6</td><td>473</td></tr><tr><td>3</td><td>257</td><td>7</td><td>545</td></tr><tr><td>4</td><td>329</td><td>8</td><td>617</td></tr></table>	Count	Length	Count	Length	1	113	5	401	2	185	6	473	3	257	7	545	4	329	8	617
Count	Length	Count	Length																			
1	113	5	401																			
2	185	6	473																			
3	257	7	545																			
4	329	8	617																			
4–22	19	Primary Account Number (PAN) The field corresponds to the PAN field in the CCMF.																				
23–26	4	Version The field corresponds to the VER field in the CCMF.																				

Position	Length	Description
27–32	6	Date Lost This field corresponds to the DAT-LOST field in the CCMF.
33–38	6	Date Reported The field corresponds to the DAT-RPTD field in the CCMF.
39–41	3	Report Taken By The field corresponds to the RPT-TAKEN-BY field in the CCMF.
42	1	Lost or Stolen Indicator This field corresponds to the LOST-STLN-IND field in the CCMF.
43–44	2	Line Count This field corresponds to the LINE-CNT field in the CCMF.
45–620	72	Memo Data This field occurs up to 8 times. Each occurrence is 72 characters in length.

PBF Preauthorization Data

The fields in the PBF Preauthorization Data format of this data element are used to update corresponding fields in the Preauthorized Holds segment of the PBF. For further information about the contents of a particular field in this format, refer to the description of the corresponding field in the DDLFPBF file.

The structure of this data element is provided below.

Position	Length	Description																								
1–3	3	Field Length Indicator This field must be set to the sum of the lengths of all fields in this data element except the Field Length Indicator field. This value varies depending on the number of holds contained in the Hold Information field, as shown below. <table><tr><th>Count</th><th>Length</th><th>Count</th><th>Length</th></tr><tr><td>1</td><td>045</td><td>6</td><td>270</td></tr><tr><td>2</td><td>090</td><td>7</td><td>315</td></tr><tr><td>3</td><td>135</td><td>8</td><td>360</td></tr><tr><td>4</td><td>180</td><td>9</td><td>405</td></tr><tr><td>5</td><td>225</td><td>10</td><td>450</td></tr></table>	Count	Length	Count	Length	1	045	6	270	2	090	7	315	3	135	8	360	4	180	9	405	5	225	10	450
Count	Length	Count	Length																							
1	045	6	270																							
2	090	7	315																							
3	135	8	360																							
4	180	9	405																							
5	225	10	450																							
4–453		Hold Information The following fields occur up to 10 times. Each occurrence is 45 characters in length. <table><tr><td>12</td><td>Sequence Number This field corresponds to the PRE-AUTH.SEQ-NUM field in the Preauthorization segment of the PBF.</td></tr><tr><td>19</td><td>Hold Amount This field corresponds to the PRE-AUTH.HOLD-AMT field in the Preauthorization segment of the PBF.</td></tr><tr><td>14</td><td>Timestamp This field corresponds to the PRE-AUTH.PR-TIMESTAMP field in the Preauthorization segment of the PBF.</td></tr></table>	12	Sequence Number This field corresponds to the PRE-AUTH.SEQ-NUM field in the Preauthorization segment of the PBF.	19	Hold Amount This field corresponds to the PRE-AUTH.HOLD-AMT field in the Preauthorization segment of the PBF.	14	Timestamp This field corresponds to the PRE-AUTH.PR-TIMESTAMP field in the Preauthorization segment of the PBF.																		
12	Sequence Number This field corresponds to the PRE-AUTH.SEQ-NUM field in the Preauthorization segment of the PBF.																									
19	Hold Amount This field corresponds to the PRE-AUTH.HOLD-AMT field in the Preauthorization segment of the PBF.																									
14	Timestamp This field corresponds to the PRE-AUTH.PR-TIMESTAMP field in the Preauthorization segment of the PBF.																									

S-124 BASE24-pos Batch and Shift Data/ Settlement Record 2

Format: ANS 12 (Batch and Shift Data)
ANS ..687 (Settlement Record 2)
Both formats include a 3-position length indicator

Used By: BASE24-pos
(see separate descriptions for other products)

The BASE24-pos Batch and Shift Data/Settlement Record 2 data element is used to carry different information, depending on the type of message.

Batch and Shift Data

The Batch and Shift Data format of this data element is mandatory for 0100, 0120, 0121, 0200, 0210, 0220, 0221, 0402, and 0420 messages. With these messages, the fields in this data element contain batch and shift data.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must be set to a value of 009.
4–6	3	Batch Sequence Number The sequence number of the transaction within the batch. On incoming messages, this value is placed in the BATCH-SEQ-NUM field in the PSTM. On outgoing messages, this value is taken from the BATCH-SEQ-NUM field in the PSTM.

Position	Length	Description
7–9	3	Batch Number The batch number of the transaction. On incoming messages, this value is placed in the BATCH-NUM field in the PSTM. On outgoing messages, this value is taken from the BATCH-NUM field in the PSTM.
10–12	3	Shift Number The shift number of the transaction. On incoming messages, this value is placed in the SHIFT-NUM field in the PSTM. On outgoing messages, this value is taken from the SHIFT-NUM field in the PSTM.

Settlement Record 2

The Settlement Record 2 format of this data element is conditional for 0500 and 0520 messages. It is required if service totals are present. With these messages, the fields in this data element contain information from Settlement Record 2.

The structure of this data element is provided below.

Position	Length	Description																								
1–3	3	Field Length Indicator This field must be set to the sum of the lengths of all fields in this data element except the Field Length Indicator field. This value varies depending on the number of service totals contained in the Service Total field, as shown below.																								
		<table><tr><th>Count</th><th>Length</th><th>Count</th><th>Length</th></tr><tr><td>1</td><td>072</td><td>6</td><td>412</td></tr><tr><td>2</td><td>140</td><td>7</td><td>480</td></tr><tr><td>3</td><td>208</td><td>8</td><td>548</td></tr><tr><td>4</td><td>276</td><td>9</td><td>616</td></tr><tr><td>5</td><td>344</td><td>10</td><td>684</td></tr></table>	Count	Length	Count	Length	1	072	6	412	2	140	7	480	3	208	8	548	4	276	9	616	5	344	10	684
Count	Length	Count	Length																							
1	072	6	412																							
2	140	7	480																							
3	208	8	548																							
4	276	9	616																							
5	344	10	684																							

Position	Length	Description
4-7	4	Number of Services <p>The number of card types for which the following information is being provided.</p> <p>This value is taken from the SETL-REC.SERVICES.NUM-SRV field in the settlement message.</p>
8-687		Service Total <p>There may be up to 10 occurrences of the following totals. Each occurrence is 68 characters in length.</p>
	2	Type of Service <p>A code identifying the type of card for which the totals are being provided.</p> <p>This value is taken from the SETL-REC.SERVICES.SRV.TYP field in the settlement message.</p>
	4	Debit Count <p>The number of times the card type has been used for debit transactions.</p> <p>This value is taken from the SETL-REC.SERVICES.SRV.DB-CNT field in the settlement message.</p>
	18	Debit Amount <p>The total amount of debit transactions involving the card type.</p> <p>This value is taken from the SETL-REC.SERVICES.SRV.DB field in the settlement message.</p>
	4	Credit Count <p>The number of times the card type has been used for credit transactions.</p> <p>This value is taken from the SETL-REC.SERVICES.SRV.CR-CNT field in the settlement message.</p>

Position	Length	Description
18	Credit Amount	<p>The total amount of credit transactions involving the card type.</p> <p>This value is taken from the SETL-REC.SERVICES.SRV.CR field in the settlement message.</p>
4	Adjustment Count	<p>The number of times the card type has been used for adjustment transactions.</p> <p>This value is taken from the SETL-REC.SERVICES.SRV.ADJ-CNT field in the settlement message.</p>
18	Adjustment Amount	<p>The total amount of adjustment transactions involving the card type.</p> <p>This value is taken from the SETL-REC.SERVICES.SRV.ADJ field in the settlement message.</p>

S-124 BASE24-telebanking Additional Data

Format: ANS ..403 (includes a 3-position field length indicator)

Used By: BASE24-telebanking
(see separate descriptions for other products)

The BASE24-telebanking Additional Data element contains all BASE24 message tokens received from the host. This data element is conditional for all messages. For incoming messages, any token included in this data element is mapped to the data buffer in the BASE24-telebanking standard internal message. For outgoing messages, the tokens included in this data element are specified in the Token File (TKN). For more information on configuring tokens to be included in outgoing external messages, refer to the *BASE24 Tokens Manual*.

BASE24 tokens are carried in the external message in the same general structure as they are carried in the internal message. The major difference is that, in the external message, all tokens are in ASCII format.

If token data is added to this data element, the first item following the field length indicator is a Header token. The Header token contains a count of the number of tokens associated with the message and the overall length of all token data. The Header token is added to the message when the first token is added, and is updated each time a subsequent token is added.

The token header for the first token is located after the Header token. Each token that is added to the message has its own token header. Unlike the Header token, which contains information about all tokens in the message, the token header contains information about one specific token. The token header identifies the individual token and contains the length of the individual token. The token header is followed by the token data. Together, the token header and the token data form a single token. The combination of token header and token data is repeated for each token in the message.

BASE24 tokens are carried in their entirety in ASCII format. The general structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator
		The field length indicator value is the sum of the lengths of the Header token, all token headers, and token data being used.

Position	Length	Description
4–15	12	Header Token
15–24	10	Token Header
<i>a–b</i>	<i>n</i>	Token Data
...
<i>w–x</i>	10	Token Header
<i>y–z</i>	<i>n</i>	Token Data

For more information on the Header token, token header, and specific tokens, refer to the *BASE24 Tokens Manual*.

S-124 BASE24-teller Additional Data

Format: ANS ..687 (includes a 3-position field length indicator)

Used By: BASE24-teller
(see separate descriptions for other products)

The BASE24-teller Additional Data element contains nonstandard BASE24 message tokens. This data element is conditional for all BASE24-teller messages except administrative messages. For incoming messages, any token included in this data element is appended to the TSTMH. For outgoing messages, the tokens included in this data element are specified in the Token File (TKN). For more information on configuring tokens to be included in outgoing external messages, refer to the *BASE24 Tokens Manual*.

BASE24 tokens are carried in the external message in the same general structure as they are carried in the internal message. The major difference is that, in the external message, all tokens are in ASCII format.

If token data is added to this data element, the first item following the field length indicator is a Header token. The Header token contains a count of the number of tokens associated with the message and the overall length of all token data. The Header token is added to the message when the first token is added, and is updated each time a subsequent token is added.

The token header for the first token is located after the Header token. Each token that is added to the message has its own token header. Unlike the Header token, which contains information about all tokens in the message, the token header contains information about one specific token. The token header identifies the individual token and contains the length of the individual token. The token header is followed by the token data. Together, the token header and the token data form a single token. The combination of token header and token data is repeated for each token in the message.

BASE24 tokens are carried in their entirety in ASCII format. The general structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator The field length indicator value is the sum of the lengths of the Header token, all token headers, and token data being used.

Position	Length	Description
4–15	12	Header Token
15–24	10	Token Header
<i>a–b</i>	<i>n</i>	Token Data
...
<i>w–x</i>	10	Token Header
<i>y–z</i>	<i>n</i>	Token Data

For more information on the Header token, token header, and specific tokens, refer to the *BASE24 Tokens Manual*.

BASE24-teller uses standard and nonstandard tokens. Each standard token has its own corresponding data element in the external message, rather than being placed in a data element along with all other token data being sent. The Credit Line token and the Customer Name token are nonstandard tokens and can be carried in this data element.

S-125 BASE24-atm Account Indicator/Statement Print Data

Format: ANS 4 (Account Indicator)
ANS 375 (Statement Print Data)
Both formats include a 3-position length indicator

Used By: BASE24-atm
(see separate descriptions for other products)

The BASE24-atm Account Indicator/Statement Print Data element is used to carry different information depending on the type of message.

Account Indicator

The Account Indicator format of this data element contains a value used in outgoing messages to indicate the account or accounts involved in a two-sided transaction (transfer or payment-from) the host is to process. Values are as follows:

- 0 = Process both the *from* and *to* accounts
- 1 = Process only the *from* account
- 2 = Process only the *to* account

This data element is conditional in 0200 (outgoing), 0210, 0220, 0221, 0420, and 0421 messages and is required only if the code in the Processing Code (P-3) data element indicates that a transaction is two-sided.

The structure of this data element is provided below.

Position	Length	Description
1-3	3	Field Length Indicator
This field must be set to a value of 001.		

Position	Length	Description
4	1	Account Indicator On incoming BASE24-atm messages, this value is placed in the PROC-ACCT-IND field in the STM. On outgoing BASE24-atm messages, this value is taken from the PROC-ACCT-IND field in the STM.

Statement Print Data

The Statement Print Data format of this data element contains the statement data for statement print messages. This data element is mandatory for 0215 messages and is conditional for 0205 messages. For 0205 messages, this data element is sent if the Page Indicator field contains a value. If the Page Indicator field does not contain a value, BASE24 does not send the data element.

The structure of this data element is provided below.

Position	Length	Description
1-3	3	Field Length Indicator This field must be set to a value of 372.

Position	Length	Description
4–5	2	<p>Page Indicator</p> <p>Indicates the page of the statement being sent. Valid values are as follows:</p> <p>01 to 99 = The page number 1P = Statement items fill one page only LP = Last page of statement items SP = Summary page of statement items</p> <p>The BASE24-atm Authorization process logs the transaction when the page indicator is set to 1P or LP.</p> <p>Note: IBM 4730 devices are limited to one message. Therefore, if an IBM 4730 is involved, this field must be set to a value of 1P or LP.</p> <p>For NCR 5XXX devices, the first 0215 response message received from the host for a statement print transaction should have this field set to a value of 01 or 1P (i.e., an 0215 response message with this field set to a value of 01 or 1P must precede any 0215 response messages with this field set to a value of SP or LP). Otherwise, the Device Handler process can not properly initialize statement header data.</p> <p>On incoming messages, this value is placed in the STMT-INFO.STMT.PAGE-IND field in the STM.</p>
6–11	6	<p>Last Statement Date (YYMMDD)</p> <p>Indicates the starting date for this statement.</p> <p>On incoming messages, this value is placed in the STMT-INFO.STMT.LAST-STMT-DAT field in the STM.</p>
12–13	2	<p>Header Lines</p> <p>Indicates the number of lines in the header as defined by the host.</p> <p>On incoming messages, this value is placed in the STMT-INFO.STMT.HEADER-LINES field in the STM.</p>

Position	Length	Description
14–15	2	Column Lines Indicates the number of characters per line as defined by the host. On incoming messages, this value is placed in the STMT-INFO.STMT.COLUMN-LINES field in the STM.
16–375	360	Statement Data Carries the actual statement lines to be printed, including the header lines. On incoming messages, this value is placed in the STMT-INFO.STMT.STMT-FLD field in the STM. Note: The NCR 5XXX-series Device Handler process ignores trailing spaces in this field.

S-125 BASE24-from host maintenance Application File and Table Information

Format: ANS 135 (CCIF0003 Information)
ANS 13 (PBF Parametric Data Information)
Both formats include a 3-position field length indicator

Used By: BASE24-from host maintenance
(see separate descriptions for other products)

The BASE24-from host maintenance Application File and Table Information data element carries information for the various Enscribe application files or Structured Query Language (SQL) application tables the BASE24-from host maintenance product can access. This data element is conditional for all file update messages. The particular format used depends on the file specified in the File Name (S-101) data element.

Note: This data element is not included in BASE24-from host maintenance default bit maps. As a result, the flag for this data element must manually be set to C (conditional) in the External Message File (EMF) records for each host using BASE24-from host maintenance to access PBF parametric data or the CCIF0003 segment of the CCIF. The flag must be set in EMF records for BASE24-from host maintenance 0300 and 0310 messages.

CCIF0003 Information

The CCIF0003 Information format of this data element carries information for the 0003 segment of the CCIF.

The fields in this format of the data element correspond to fields in the CCIF. For further information about the contents of a particular field in this data element, refer to the description of the corresponding field in the CCIFDS.

The structure of this data element is provided below.

Position	Length	Description
1-3	3	Field Length Indicator
This field must be set to a value of 132.		

Position	Length	Description
4–7	4	Segment ID This field corresponds to the SEG-INFO field of the CCIF0003 segment of the CCIF. This field must be set to a value of 0003.
8–11	4	Ver This field corresponds to the VER field within the SEG-INFO field of the CCIF0003 segment of the CCIF.
12–41	30	Street Address 1 This field corresponds to the STR-ADDR1 field of the CCIF0003 segment of the CCIF.
42–71	30	Street Address 2 This field corresponds to the STR-ADDR2 field of the CCIF0003 segment of the CCIF.
72–101	30	Street Address 3 This field corresponds to the STR-ADDR3 field of the CCIF0003 segment of the CCIF.
102–119	18	City This field corresponds to the CITY field of the CCIF0003 segment of the CCIF.
120–122	3	State This field corresponds to the ST field of the CCIF0003 segment of the CCIF.
123–125	3	Country This field corresponds to the CNTRY field of the CCIF0003 segment of the CCIF.
126–135	10	Postal Code This field corresponds to the POSTAL-CDE field of the CCIF0003 segment of the CCIF.

PBF Parametric Data Information

The PBF Parametric Data Information format of this data element contains information corresponding to the PBF.

The fields in this data element correspond to fields in the PBF. For further information about the contents of a particular field, refer to the description of the corresponding field in the DDLFPBF file.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must be set to a value of 010.
4–5	2	Days Delinquent This field corresponds to the DAYS-DELINQ field in the BASE24-pos segment of the PBF.
6–7	2	Months Active This field corresponds to the MONTHS-ACTIVE field in the BASE24-pos segment of the PBF.
8–9	2	Cycle 1 This field corresponds to the CYCLE-1 field in the BASE24-pos segment of the PBF.
10–11	2	Cycle 2 This field corresponds to the CYCLE-2 field in the BASE24-pos segment of the PBF.
12–13	2	Cycle 3 This field corresponds to the CYCLE-3 field in the BASE24-pos segment of the PBF.

S-125 BASE24-pos Settlement Data/Settlement Record 3

Format: ANS 15 (Settlement Data)
ANS 267 (Settlement Record 3)
Both formats include a 3-position length indicator

Used By: BASE24-pos
(see separate descriptions for other products)

The BASE24-pos Settlement Data/Settlement Record 3 data element is used to carry different information depending on the type of message.

Settlement Data

The Settlement Data format of this data element is mandatory for authorization, financial transaction, and reversal messages, with the exception of 0130, 0230, 0412, and 0430 messages.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must be set to a value of 012.
4–5	2	Services This field corresponds to the RTE.SRV field in the PSTM.
6–9	4	Originator This field corresponds to the TRAN.ORIG field in the PSTM.
10–13	4	Destination This field corresponds to the TRAN.DEST field in the PSTM.

Position	Length	Description
14	1	Draft Capture Flag This field corresponds to the TRAN.DFT-CAPTURE-FLG field in the PSTM.
15	1	Settlement Flag This field is not used by BASE24-pos.

Settlement Record 3

The Settlement Record 3 format of this data element is conditional for 0500 and 0520 messages.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must be set to a value of 264.
4–7	4	Draft Capture Debit Count This value is taken from the SETL-REC.SET-REC.SET-REC2.STL.DC-TOT.DB-CNT field in the settlement message.
8–25	18	Draft Capture Debit Amount This value is taken from the SETL-REC.SET-REC.SET-REC2.STL.DC-TOT.DB field in the settlement message.
26–29	4	Draft Capture Credit Count This value is taken from the SETL-REC.SET-REC.SET-REC2.STL.DC-TOT.CR-CNT field in the settlement message.
30–47	18	Draft Capture Credit Amount This value is taken from the SETL-REC.SET-REC.SET-REC2.STL.DC-TOT.CR field in the settlement message.

Position	Length	Description
48–51	4	Draft Capture Adjustment Count This value is taken from the SETL-REC.SET-REC.SET-REC2.STL.DC-TOT.ADJ-CNT field in the settlement message.
52–69	18	Draft Capture Adjustment Amount This value is taken from the SETL-REC.SET-REC.SET-REC2.STL.DC-TOT.ADJ field in the settlement message.
70–73	4	Total Debit Count This value is taken from the SETL-REC.SET-REC.SET-REC2.STL.TOT.DB-CNT field in the settlement message.
74–91	18	Total Debit Amount This value is taken from the SETL-REC.SET-REC.SET-REC2.STL.TOT.DB field in the settlement message.
92–95	4	Total Credit Count This value is taken from the SETL-REC.SET-REC.SET-REC2.STL.TOT.CR-CNT field in the settlement message.
96–113	18	Total Credit Amount This value is taken from the SETL-REC.SET-REC.SET-REC2.STL.TOT.CR field in the settlement message.
114–117	4	Total Adjustment Count This value is taken from the SETL-REC.SET-REC.SET-REC2.STL.TOT.ADJ-CNT field in the settlement message.
118–135	18	Total Adjustment Amount This value is taken from the SETL-REC.SET-REC.SET-REC2.STL.TOT.ADJ field in the settlement message.

Position	Length	Description
136–139	4	Current Network Draft Capture Debit Count This value is taken from the SETL-REC.SET-REC.SET-REC2.STL.CN-DC-TOT.DB-CNT field in the settlement message.
140–157	18	Current Network Draft Capture Debit Amount This value is taken from the SETL-REC.SET-REC.SET-REC2.STL.CN-DC-TOT.DB field in the settlement message.
158–161	4	Current Network Draft Capture Credit Count This value is taken from the SETL-REC.SET-REC.SET-REC2.STL.CN-DC-TOT.CR-CNT field in the settlement message.
162–179	18	Current Network Draft Capture Credit Amount This value is taken from the SETL-REC.SET-REC.SET-REC2.STL.CN-DC-TOT.CR field in the settlement message.
180–183	4	Current Network Draft Capture Adjustment Count This value is taken from the SETL-REC.SET-REC.SET-REC2.STL.CN-DC-TOT.ADJ-CNT field in the settlement message.
184–201	18	Current Network Draft Capture Adjustment Amount This value is taken from the SETL-REC.SET-REC.SET-REC2.STL.CN-DC-TOT.ADJ field in the settlement message.
202–205	4	Current Network Total Debit Count This value is taken from the SETL-REC.SET-REC.SET-REC2.STL.CN-TOT.DB-CNT field in the settlement message.
206–223	18	Current Network Total Debit Amount This value is taken from the SETL-REC.SET-REC.SET-REC2.STL.CN-TOT.DB field in the settlement message.

Position	Length	Description
224–227	4	Current Network Total Credit Count This value is taken from the SETL-REC.SET-REC.SET-REC2.STL.CN-TOT.CR-CNT field in the settlement message.
228–245	18	Current Network Total Credit Amount This value is taken from the SETL-REC.SET-REC.SET-REC2.STL.CN-TOT.CR field in the settlement message.
246–249	4	Current Network Total Adjustment Count This value is taken from the SETL-REC.SET-REC.SET-REC2.STL.CN-TOT.ADJ-CNT field in the settlement message.
250–267	18	Current Network Total Adjustment Amount This value is taken from the SETL-REC.SET-REC.SET-REC2.STL.CN-TOT.ADJ field in the settlement message.

S-125 BASE24-telebanking Backup Account Information

Format: ANS 60 (includes a 3-position field length indicator)

Used By: BASE24-telebanking
(see separate descriptions for other products)

The BASE24-telebanking Backup Account Information data element contains account identification and transaction amount information for the backup account whenever a backup account is required to successfully complete a transaction.

This data element is conditional for 0110, 0210, 0220, 0221, 0420, and 0421 messages.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must be set to a value of 057.
4–31	28	Backup Account Number The account number of the backup account. On incoming BASE24-telebanking messages, this value is placed in the BACKUP.ACCT.NUM field in the Internal Transaction Data (ITD). This value also is converted to a binary-coded decimal value and placed in the BACKUP.ACCT.NUM-BCD field in the ITD. On outgoing BASE24-telebanking messages, this value is taken from the BACKUP.ACCT.NUM field in the ITD.
32–33	2	Backup Account Type A code identifying the type of backup account. On incoming BASE24-telebanking messages, this value is placed in the BACKUP.ACCT.TYP field in the ITD. On outgoing BASE24-telebanking messages, this value is taken from the BACKUP.ACCT.TYP field in the ITD.

Position	Length	Description
34–45	12	Transfer Amount (backup account currency) The amount of the transfer, expressed in the currency of the backup account. On incoming BASE24-telebanking messages, this value is placed in the BACKUP.AMT-XFER field in the ITD. On outgoing BASE24-telebanking messages, this value is taken from the BACKUP.AMT-XFER field in the ITD.
46–57	12	Transfer Amount (account 1 currency) The amount of the transfer, expressed in the currency of account 1. On incoming BASE24-telebanking messages, this value is placed in the BACKUP.AMT-XFER-CHB field in the ITD. On outgoing BASE24-telebanking messages, this value is taken from the BACKUP.AMT-XFER-CHB field in the ITD.
58–60	3	Backup Account Currency Code The currency code of the backup account. On incoming BASE24-telebanking messages, this value is placed in the BACKUP.CRNCY-CDE field in the ITD. On outgoing BASE24-telebanking messages, this value is taken from the BACKUP.CRNCY-CDE field in the ITD.

S-126 BASE24-atm Additional Data

Format: ANS ..800 (includes a 3-position field length indicator)

Used By: BASE24-atm
(see separate descriptions for other products)

The BASE24-atm Additional Data element contains BASE24 message tokens. This data element is conditional for all BASE24-atm messages. For incoming messages, any token included in the message is appended to the STM. For outgoing messages, the tokens included in this data element are specified in the Token File (TKN). For more information on configuring tokens to be included in outgoing external messages, refer to the *BASE24 Tokens Manual*.

BASE24 tokens are carried in the external message in the same general structure as they are carried in the internal message. The major difference is that, in the external message, all tokens are in ASCII format.

If token data is added to this data element, the first item following the field length indicator is a Header token. The Header token contains a count of the number of tokens associated with the message and the overall length of all token data. The Header token is added to the message when the first token is added, and is updated each time a subsequent token is added.

The token header for the first token is located after the Header token. Each token that is added to the message has its own token header. Unlike the Header token, which contains information about all tokens in the message, the token header contains information about one specific token. The token header identifies the individual token and contains the length of the individual token. The token header is followed by the token data. Together, the token header and the token data form a single token. The combination of token header and token data is repeated for each token in the message.

BASE24 tokens are carried in their entirety in ASCII format. The general structure of this data element is provided below.

Position	Length	Description
1-3	3	Field Length Indicator The field length indicator value is the sum of the lengths of the Header token, all token headers, and token data being used.

Position	Length	Description
4–15	12	Header Token
15–24	10	Token Header
<i>a–b</i>	<i>n</i>	Token Data
...
<i>w–x</i>	10	Token Header
<i>y–z</i>	<i>n</i>	Token Data

For more information on the Header token, token header, and specific tokens, refer to the *BASE24 Tokens Manual*.

S-126 BASE24-from host maintenance Application File and Table Information

Format: ANS ..693 (CAF Expanded Account Segment Information)
 ANS ..693 (CCF Account Information)
 ANS 24 (PBF Credit Line Information)

All formats include a 3-position length indicator

Used By: BASE24-from host maintenance
 (see separate descriptions for other products)

The BASE24-from host maintenance Application File and Table Information data element carries information for the various Enscribe application files or Structured Query Language (SQL) application tables the BASE24-from host maintenance product can access. This data element is conditional for all file update messages. The particular format required depends on the file specified in the File Name (S-101) data element.

The BASE24-from host maintenance CAF BASE24-card Segment data element contains information about interest and payments, and cyclic data related to accounts issued by the institution.

CAF Expanded Account Segment Information

The CAF Expanded Account Segment Information format of this data element contains account information corresponding to the Accounts segment of the CAF.

This data element is conditional for all file update messages. For an update to the CAF, the Accounts segment is not updated if either of the following occurs:

- This data element is not included.
- The Account Count field in this data element contains zeros and the account information fields contain nulls.

For an addition to the CAF, the message is rejected if either of the following occurs:

- This data element is not included and the card type is a value other than ST (Super Teller).

- The Account Count field contains zeros, the account information fields contain nulls, and the card type is a value other than ST (Super Teller).

The fields in the CAF Expanded Account Segment Information format of this data element correspond to fields in the CAF. For further information about the contents of a particular field, refer to the description of the corresponding field in the DDLFCAF file.

The CAF Expanded Account Segment Information format is used when the FHM-REL-IND param in the LCONF contains the value 01. When the FHM-REL-IND param contains a value other than 01, the CAF Account Segment Information format is used. For a description of the CAF Account Segment Information format, refer to appendix F.

The structure of this data element is provided below.

Position	Length	Description
1-3	3	Field Length Indicator This field must contain the length of the Accounts segment information.
4-5	2	Account Count The actual number of accounts for which information is stored in this record.
6-693		Account Information The following fields occur up to 16 times. Each occurrence is 43 characters in length.
	2	Account Type This field corresponds to the ACCT.TYP field in the Accounts segment of the CAF.
	28	Account Number This field corresponds to the ACCT.NUM field in the Accounts segment of the CAF.
	1	Account Status This field corresponds to the ACCT.STAT field in the Accounts segment of the CAF.

Position	Length	Description
10		Account Description This field corresponds to the ACCT.DESCR field in the Accounts segment of the CAF.
10		ACH Routing/Transit Number (redefines Account Description) This field redefines the Account Description field, and corresponds to the ACCT.ACH-RTTN field in the Accounts segment of the CAF.
1		Corporate Account Indicator This field corresponds to the ACCT.CORP field in the Accounts segment of the CAF.
1		ACH Indicator (redefines Corporate Account Indicator) This field redefines the Corporate Account Indicator field, and corresponds to the ACCT.ACH-IND field in the Accounts segment of the CAF.
1		Account Qualifier This field corresponds to the ACCT.QUAL field in the Accounts segment of the CAF.

CCF Account Information

The CCF Account Information format of this data element contains corporate account information corresponding to the CCF.

This data element is conditional for all file update messages. It is required only when additions or replacements are being made to the CCF.

The fields in the CCF Account Information format of this data element correspond to fields in the CCF. For further information about the contents of a particular field, refer to the description of the corresponding field in the DDLFCCF file.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must contain the length of the corporate account information.
4–693		Corporate Information The following fields occur up to 15 times. Each occurrence is 46 characters in length.
	11	Institution Identification Number This field corresponds to the CORP-ACCT.INST-ID-NUM field in the CCF.
	19	Account Number This field corresponds to the CORP-ACCT.ACCT-NUM field in the CCF.
	1	Account Status This field corresponds to the CORP-ACCT.ACCT-STAT field in the CCF.
	15	Check Limit This field corresponds to the CORP-ACCT.CHK-LMT field in the CCF.

PBF Credit Line Information

The PBF Credit Line Information format of this data element contains credit line information corresponding to the Credit Line segment of the PBF.

This data element is conditional for all file update messages. It is required only when additions or replacements involving credit line information are being made to the PBF data element.

The fields in the PBF Credit Line Information format of this data element correspond to fields in the PBF. For further information about the contents of a particular field, refer to the description of the corresponding field in the DDLFPBF file.

The structure of this data element is provided below.

Position	Length	Description
1-3	3	Field Length Indicator This field must be set to a value of 021.
4-22	19	Credit Line Account This field corresponds to the CR-LINE-ACCT field in the Credit Line segment of the PBF.
23-24	2	Account Type This field corresponds to the CR-LINE-ACCT-TYP field in the Credit Line segment of the PBF.

S-126 BASE24-pos Preauthorization and Chargeback Data

Format: ANS 41 (includes a 3-position field length indicator)

Used By: BASE24-pos
(see separate descriptions for other products)

The BASE24-pos Preauthorization and Chargeback Data element is required for authorization, financial transaction, and reversal messages except 0110, 0130, 0210, and 0230 messages. It is conditional for 0110, 0130, 0210, and 0230 messages.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must be set to a value of 038.
4–6	3	Preauthorization Hold The time limit to hold preauthorized funds. The first byte in the field indicates the interval (0 = minutes, 1 = hours, and 2 = days) and the second two bytes indicate the number of specified intervals. For example, a value of 203 represents three days. On incoming messages, this value is placed in the TRAN.PRE-AUTH-HLD field in the PSTM. On outgoing messages, this value is taken from the TRAN.PRE-AUTH-HLD field in the PSTM. When transactions originate at terminals directly connected to BASE24-pos, this value is originally obtained from the PRE-AUTH-HLD field in the POS Terminal Data File.

Position	Length	Description
7–18	12	Preauthorization Sequence Number <p>The sequence number associated with the preauthorization.</p> <p>On incoming messages, this value is placed in the PRE-AUTH-SEQ-NUM field in the PSTM.</p> <p>On outgoing messages, this value is taken from the PRE-AUTH-SEQ-NUM field in the PSTM.</p> <p>When transactions originate at terminals directly connected to BASE24-pos, this value is originally obtained from the TRAN-SEQ-NUM field in the POS Terminal Data File.</p>
19–38	20	Referral Phone Number <p>The telephone number to be called in cases where a referral is issued on the transaction.</p> <p>On incoming messages, this value is placed in the TRAN.RFRL-PHONE field in the PSTM. If this value is not present in the external message, BASE24 loads the PSTM field with the value from the HCF.</p> <p>On outgoing messages, this value is taken from the TRAN.RFRL-PHONE field in the PSTM.</p>
39–40	2	Reason for Chargeback <p>A code indicating the reason for a chargeback.</p> <p>On incoming messages, this value is placed in the REA-FOR-CHRGBCK field in the PSTM.</p> <p>On outgoing messages, this value is taken from the REA-FOR-CHRGBCK field in the PSTM.</p>
41	1	Number of Chargeback <p>The number of times a chargeback has been attempted on this item.</p> <p>On incoming messages, this value is placed in the NUM-OF-CHRGBCK field in the PSTM.</p> <p>On outgoing messages, this value is taken from the NUM-OF-CHRGBCK field in the PSTM.</p>

S-126 BASE24-telebanking Inquiry Data

- Format:**
- ANS ..791 (Customer Account List)
 - ANS ..994 (Customer Vendor List)
 - ANS ..528 (History Inquiry—Payments and Transfers)
 - ANS ..863 (Multiple Account Balance Inquiry)
 - ANS ..907 (Scheduled Payments List)
 - ANS ..819 (Scheduled Transfers List)
 - ANS ..849 (Transaction History)
 - ANS ..759 (Statement Download)
 - ANS ..1001 (Statement Closing Download)
- All formats include a 3-position field length indicator
- Used By:**
- BASE24-telebanking
(see separate descriptions for other products)

The BASE24-telebanking Inquiry Data element contains information returned in response to one of the inquiry transactions listed above. The particular format depends on the transaction specified in the Processing Code (P-3) data element. This data element is conditional for 0110, 0120, and 0121 messages.

On incoming BASE24-telebanking messages, information in this data element is transferred to the data buffer in the BASE24-telebanking standard internal message (BSTM). The ISO Host Interface process calculates the length of the internal message based on the format and number of occurrences of the data returned, and places this value in the LAST-X-LGTH field in the BSTM.

On outgoing BASE24-telebanking messages, information in this data element is obtained from the data buffer in the BSTM.

The process used to transfer data back and forth between this data element and the BSTM depends on the data element format, and is described with each format.

Customer Account List

The Customer Account List format of this data element contains up to 15 transactions. When BASE24 authorizes a transaction, customer information is obtained from the Customer Table (CSTT) and account information is obtained from the Customer/Account Relation Table (CACT).

The Count field in this data element contains a value expressed as two ASCII characters. On incoming messages, the ISO Host Interface process converts this ASCII character value to a binary value, moves the binary value to the first two bytes of the data buffer, then transfers data from the remaining fields in this data element directly to the data buffer following the binary value. On outgoing messages, the ISO Host Interface process calculates the value to be placed in the Count field before moving it and the remaining data in the data buffer to the data element.

The structure of this data element is provided below.

Position	Length	Description																																				
1–3	3	<p>Field Length Indicator</p> <p>This field must be set to the sum of the lengths of all fields in this data element except the Field Length Indicator field. This value varies depending on the number of accounts contained in the Account Information field, as shown below.</p> <table><tr><th>Count</th><th>Length</th><th>Count</th><th>Length</th></tr><tr><td>0</td><td>068</td><td>8</td><td>452</td></tr><tr><td>1</td><td>116</td><td>9</td><td>500</td></tr><tr><td>2</td><td>164</td><td>10</td><td>548</td></tr><tr><td>3</td><td>212</td><td>11</td><td>596</td></tr><tr><td>4</td><td>260</td><td>12</td><td>644</td></tr><tr><td>5</td><td>308</td><td>13</td><td>692</td></tr><tr><td>6</td><td>356</td><td>14</td><td>740</td></tr><tr><td>7</td><td>404</td><td>15</td><td>788</td></tr></table>	Count	Length	Count	Length	0	068	8	452	1	116	9	500	2	164	10	548	3	212	11	596	4	260	12	644	5	308	13	692	6	356	14	740	7	404	15	788
Count	Length	Count	Length																																			
0	068	8	452																																			
1	116	9	500																																			
2	164	10	548																																			
3	212	11	596																																			
4	260	12	644																																			
5	308	13	692																																			
6	356	14	740																																			
7	404	15	788																																			
4–5	2	<p>Count</p> <p>The number of accounts listed in the Account Information field in this record.</p>																																				
6	1	<p>Additional Data Flag</p> <p>A code indicating whether additional accounts are available for review. Valid values are as follows:</p> <p>Y = Yes, additional accounts are available.</p> <p>N = No, additional accounts are not available.</p>																																				

Position	Length	Description
7–8	2	Customer Type A code identifying the type of customer. Values reserved by BASE24 are as follows: B ^b = Business (where b is a space) C ^b = Customer User-defined values may also be used.
9–10	2	Customer Verification Status A code identifying the status of the customer relationship. Values reserved by BASE24 are as follows: 00 = Issued but inactive 01 = Open 02 = Closed User-defined values may also be used.
11–30	20	Customer Information Line 1 Line 1 of customer information such as name and address.
31–50	20	Customer Information Line 2 Line 2 of customer information such as name and address.
51–70	20	Customer Information Line 3 Line 3 of customer information such as name and address.
71	1	Reserved This field is not used.
72–791		Account Information The following fields occur up to 15 times. Each occurrence is 48 characters in length.
	19	Account Number The application account number.

Position	Length	Description
2		Account Type A code identifying the type of the application account.
4		Account Qualifier A code that can be used in place of the account number and account type to identify this account.
4		FIID The financial institution ID (FIID) of the financial institution that owns this account.
1		Account Status A code identifying the current status of this account.
15		Account Description A text description of this account.
1		Debit Transactions Allowed A code identifying whether the customer can perform debit transactions on this account. Valid values are as follows: Y = Yes, allow debit transactions. N = No, do not allow debit transactions.
1		Credit Transactions Allowed A code identifying whether the customer can perform credit transactions on this account. Valid values are as follows: Y = Yes, allow credit transactions. N = No, do not allow credit transactions.
1		Inquiry Transactions Allowed A code identifying whether the customer can perform inquiry transactions on this account. Valid values are as follows: Y = Yes, allow inquiry transactions. N = No, do not allow inquiry transactions.

Customer Vendor List

The Customer Vendor List format of this data element contains up to one customer vendor. When BASE24 authorizes a transaction, this information is obtained from the Customer Vendor Table (CVND), Vendor Table (VNDR), Vendor Branch Table (VNDB), and Vendor Budget Category Table (VBUD).

The Count field in this data element contains a value expressed as two ASCII characters. On incoming messages, the ISO Host Interface process converts this ASCII character value to a binary value, moves the binary value to the first two bytes of the data buffer, then transfers the entire data element, including the ASCII version of the Count field, directly to the data buffer following the binary value. On outgoing messages, the ISO Host Interface process moves the data for the entire data element directly from the data buffer to the data element.

The structure of this data element is provided below.

Position	Length	Description						
1–3	3	Field Length Indicator This field must be set to the sum of the lengths of all fields in this data element except the Field Length Indicator field. This value varies depending on the number of customer vendors contained in the Customer Vendor Data field, as shown below. <table><tr><td>Count</td><td>Length</td></tr><tr><td>0</td><td>004</td></tr><tr><td>1</td><td>994</td></tr></table>	Count	Length	0	004	1	994
Count	Length							
0	004							
1	994							
4–5	2	Count The number of customer vendors listed in the Customer Vendor Data field in this record.						
6	1	Additional Data Flag A code indicating whether additional vendor records are available for review. Valid values are as follows: Y = Yes, additional vendor records are available. N = No, additional vendor records are not available.						
7	1	Reserved This field is not used.						

Position	Length	Description
8-994		Customer Vendor Data The following fields occur up to one time. Each occurrence is 987 characters in length.
5		Customer Vendor Number This field corresponds to the CUST_VEND_NUM column in the CVND.
28		Customer Account Number with Vendor This field corresponds to the ACCT_WITH_VEND column in the CVND.
1		Customer Vendor Verify Status This field corresponds to the ACCT_VRFY column in the CVND. Reserved values are as follows: F = Failed I = Initial V = Verified
20		Customer Vendor Verify Status Timestamp This field corresponds to the ACCT_VRFY_GMT column in the CVND. The format for this field is YYYYMMDDHHMMSSmmmmmm.
8		Customer Account With Vendor Begin Date This field corresponds to the ACCT_BEG_DAT column in the CVND.
8		Customer Account With Vendor End Date This field corresponds to the ACCT_END_DAT column in the CVND.
4		Budget Category This field corresponds to the BDG_CAT column in the CVND.

Position	Length	Description
138–213	16	Customer Vendor Short Name This field corresponds to the SHORT_NAME column in the CVND.
	20	Info 1 This field corresponds to the USER_INFO_1 column in the CVND.
	20	Info 2 This field corresponds to the USER_INFO_2 column in the CVND.
		Customer Vendor Table Maintenance Tag
	1	Update Type This field corresponds to the LAST_FM_UPDT_TYP column in the CVND.
	5	Group Number This field corresponds to the LAST_FM_GRP_NUM column in the CVND.
	5	User Number This field corresponds to the LAST_FM_USER_NUM column in the CVND.
	24	Terminal Name This field corresponds to the LAST_FM_TERM_NAM column in the CVND.
	20	AFT Timestamp This field corresponds to the LAST_FM_AFM_TS column in the CVND. The format for this field is YYYYMMDDHHMMSSmmmmmm.
	20	OLTP Timestamp This field corresponds to the LAST_FM_OLTP_TS column in the CVND. The format for this field is YYYYMMDDHHMMSSmmmmmm.

Position	Length	Description
1	Reserved	This field is not used.
30	Vendor Name	This field corresponds to the VEND_NAME column in the VNDR.
4	Main Branch Number	This field corresponds to the MAIN_BR_NUM column in the VNDR.
4	Remit Branch Number	This field corresponds to the REMIT_BR_NUM column in the VNDR.
22	Remit Person	This field corresponds to the REMIT_PERSON column in the VNDR.
1	Verify Status	<p>This field corresponds to the VRFY column in the VNDR. Reserved values are as follows:</p> <p>F = Failed I = Initial P = Pending ACH V = Verified</p>
10	Verify Status Description	A text description of the value in the Verify Status field above. This description is provided by the system and is not stored in the VNDR row.
20	Verify Status Timestamp	This field corresponds to the VRFY_GMT column in the VNDR.

Position	Length	Description
8	Vendor Begin Date	This field corresponds to the BEG_DAT column in the VNDR.
8	Vendor End Date	This field corresponds to the END_DAT column in the VNDR.
15	Government ID	This field corresponds to the GOVT_ID column in the VNDR.
11	Institution ID	This field corresponds to the INST_ID column in the VNDR.
19	Account Number	This field corresponds to the ACCT_NUM column in the VNDR.
2	Account Type	This field corresponds to the ACCT_TYP column in the VNDR.
3	Remit Type	This field corresponds to the REMIT_TYP column in the VNDR.
2	Remit Report Type	This field corresponds to the REMIT_RPT_TYP column in the VNDR.
4	Default Vendor Budget Category	This field corresponds to the DFLT_BGT_CAT column in the VNDR.

Position	Length	Description
20	Audio Token	This field corresponds to the AUDIO_TKN column in the VNDR.
20	Warning Payment Limit	This field corresponds to the WRN_PMT_LMT column in the VNDR.
4	Account Mask Group	This field corresponds to the MASK_GRP column in the VNDR.
1	Vendor Type	This field corresponds to the VEND_TYP column in the VNDR.
7	Vendor Type Description	A text description of the value in the Vendor Type field above. This description is provided by the system and is not stored in the VNDR row.
8	Prenote Date	This field corresponds to the PRENOTE_BUS_DAT column in the VNDR.
2	Vendor Specific Data Type	This field corresponds to the VEND_SPECIFIC_DATA_TYP column in the VNDR.
30	Vendor Specific Data Description	This field corresponds to the VEND_SPECIFIC_DATA_DESC column in the VNDR.
20	Vendor User Remit Info 1	This field corresponds to the REMIT_INFO_1 column in the VNDR.

Position	Length	Description
	20	Vendor User Remit Info 2 This field corresponds to the REMIT_INFO_2 column in the VNDR.
	4	Category Code This field corresponds to the CATEGORY_CODE column in the VNDR.
502–576		Vendor Table Maintenance Tag
	1	Update Type This field corresponds to the LAST_FM_UPDT_TYP column in the VNDR.
	5	Group Number This field corresponds to the LAST_FM_GRP_NUM column in the VNDR.
	5	User Number This field corresponds to the LAST_FM_USER_NUM column in the VNDR.
	24	Terminal Name This field corresponds to the LAST_FM_TERM_NAM column in the VNDR.
	20	AFT Timestamp This field corresponds to the LAST_FM_AFM_TS column in the VNDR. The format for this field is YYYYMMDDHHMMSSmmmmmm.
	20	OLTP Timestamp This field corresponds to the LAST_FM_OLTP_TS column in the VNDR. The format for this field is YYYYMMDDHHMMSSmmmmmm.
	1	Reserved This field is not used.

Position	Length	Description
1		Reserved This field is not used.
9		Vendor Number This field corresponds to the VEND_NUM column in the VNDB.
4		Branch Number This field corresponds to the BR_NUM column in the VNDB.
30		Vendor Branch Name This field corresponds to the VEND_BR_NAME column in the VNDB.
30		Address 1 This field corresponds to the ADDR_1 column in the VNDB.
30		Address 2 This field corresponds to the ADDR_2 column in the VNDB.
25		City This field corresponds to the CITY column in the VNDB.
2		State This field corresponds to the ST column in the VNDB.
10		Postal Code This field corresponds to the POSTAL_CODE column in the VNDB.
3		County This field corresponds to the CNTY column in the VNDB.

Position	Length	Description
	3	Country This field corresponds to the CNTRY column in the VNDB.
	20	Phone Number This field corresponds to the PHN column in the VNDB.
	22	Contact Person This field corresponds to the CONTACT_PERSON column in the VNDB.
	20	Facsimile Phone Number This field corresponds to the PHN_FAX column in the VNDB.
	20	Company Phone Number This field corresponds to the PHN_COM column in the VNDB.
	4	Mask Group Number This field corresponds to the MASK_GRP column in the VNDB.
	20	Vendor Branch User Remit Info 1 This field corresponds to the USER_REMIT_INFO_1 column in the VNDB.
	20	Vendor Branch User Remit Info 2 This field corresponds to the USER_REMIT_INFO_2 column in the VNDB.
850–925		Vendor Branch Table Maintenance Tag
	1	Update Type This field corresponds to the LAST_FM_UPDT_TYP column in the VNDB.

Position	Length	Description
5	Group Number	This field corresponds to the LAST_FM_GRP_NUM column in the VNDB.
5	User Number	This field corresponds to the LAST_FM_USER_NUM column in the VNDB.
24	Terminal Name	This field corresponds to the LAST_FM_TERM_NAM column in the VNDB.
20	AFT Timestamp	This field corresponds to the LAST_FM_AFM_TS column in the VNDB. The format for this field is YYYYMMDDHHMMSSmmmmmm.
20	OLTP Timestamp	This field corresponds to the LAST_FM_OLTP_TS column in the VNDB. The format for this field is YYYYMMDDHHMMSSmmmmmm.
1	Reserved	This field is not used.
30	Customer Vendor Budget Category Description	Free-form text describing the value in the Budget Category field from the CVND. This text corresponds to the BGT_DESC column in the VBUD.
30	Default Vendor Budget Category Description	Free-form text describing the value in the Default Vendor Budget Category field from the VNDR. This text corresponds to the BGT_DESC column in the VBUD.

History Inquiry—Payments and Transfers

The History Inquiry—Payments and Transfers format of this data element contains up to one transaction. When BASE24 authorizes a transaction, transaction information is obtained from the Billpay History Table (HIST), along with additional information from the Account Type Table File (ATT), Response Text Table (RTXT), Vendor Table (VNDR), and Logical Network Configuration File (LCONF).

The Count field in this data element contains a value expressed as two ASCII characters. On incoming messages, the ISO Host Interface process converts this ASCII character value to a binary value, moves the binary value to the first two bytes of the data buffer, then transfers the entire data element, including the ASCII version of the Count field, directly to the data buffer following the binary value. On outgoing messages, the ISO Host Interface process moves the data for the entire data element directly from the data buffer to the data element.

The structure of this data element is provided below.

Position	Length	Description						
1–3	3	Field Length Indicator This field must be set to the sum of the lengths of all fields in this data element except the Field Length Indicator field. This value varies depending on the number of accounts contained in the Transaction Information field, as shown below. <table><tr><td>Count</td><td>Length</td></tr><tr><td>0</td><td>004</td></tr><tr><td>1</td><td>528</td></tr></table>	Count	Length	0	004	1	528
Count	Length							
0	004							
1	528							
4–5	2	Count The number of transactions listed in the Transaction Information field in this record.						

Position	Length	Description
6	1	Additional Data Flag A code indicating whether additional transaction information is available for review. Valid values are as follows: Y = Yes, additional transaction information is available. N = No, additional transaction information is not available.
7	1	Reserved This field is not used.
8–528		Transaction Information The following fields occur up to one time. Each occurrence is 520 characters in length.
	5	Partition Number This field corresponds to the HIST_PARTITION_NUM column in the HIST.
	20	History Timestamp This field corresponds to the HIST_GMT column in the HIST. The format for this field is YYYYMMDDHHMMSSmmmmmm.
	6	Reference Number This field corresponds to the REF_NUM column in the HIST.
	5	Customer Vendor Number This field corresponds to the CUST_VEND_NUM column in the HIST.
	9	Vendor Number This field corresponds to the VEND_NUM column in the HIST.

Position	Length	Description
28		Customer Account With Vendor This field corresponds to the ACCT_WITH_VEND column in the HIST.
20		Billpay Entry Timestamp This field corresponds to the BP_GMT column in the HIST.
2		Transaction Type This field corresponds to the TXN_TYP column in the HIST.
4		From Account FIID This field corresponds to the FROM_FIID column in the HIST.
19		From Account Number This field corresponds to the FROM_ACCT_NUM column in the HIST.
2		From Account Type This field corresponds to the FROM_ACCT_TYP column in the HIST.
4		To Account FIID This field corresponds to the TO_FIID column in the HIST.
19		To Account Number This field corresponds to the TO_ACCT_NUM column in the HIST.
2		To Account Type This field corresponds to the TO_ACCT_TYP column in the HIST.
12		Transaction Amount This field corresponds to the AMT column in the HIST.

Position	Length	Description
2		Transaction Source This field corresponds to the TXN_SRC column in the HIST.
6		Transaction Source Number This field corresponds to the TXN_SRC_NUM column in the HIST.
20		Transaction Source Timestamp This field corresponds to the TXN_SRC_LCT column in the HIST. The format for this field is YYYYMMDDHHMMSSmmmmmm.
30		Vendor Specific Data This field corresponds to the VEND_SPECIFIC_DATA column in the HIST.
8		Payment Date This field corresponds to the PMT_DATE column in the HIST.
1		Schedule Type This field corresponds to the SCHD_TYP column in the HIST.
28		Billing Text This field corresponds to the BILL_TXT column in the HIST.
6		Original Reference Number This field corresponds to the ORIG_REF_NUM column in the HIST.
3		Response Code This field corresponds to the RSP_CODE column in the HIST.

Position	Length	Description
4		Reversal Reason This field corresponds to the RVSL_RSN column in the HIST.
3		Action Code This field corresponds to the AUTH_ACT_CODE column in the HIST.
9		Approval Code This field corresponds to the AUTH_APPRV_CODE column in the HIST.
1		Collection Status This field corresponds to the COLL_STAT column in the HIST.
8		Business Date This field corresponds to the BUS_DATE column in the HIST.
8		Remittance Business Date This field corresponds to the REMIT_BUS_DATE column in the HIST.
1		Remittance Status This field corresponds to the REMIT_STAT column in the HIST.
3		Remittance Type This field corresponds to the REMIT_TYP column in the HIST.
20		Remittance Acknowledgement Timestamp This field corresponds to the REMIT_ACK_GMT column in the HIST. The format for this field is YYYYMMDDHHMMSSmmmmmm.

Position	Length	Description
	10	Remittance Acknowledgement Number This field corresponds to the REMIT_ACK_NUM column in the HIST.
	20	Remittance Acknowledgement Received Timestamp This field corresponds to the REMIT_ACK_RCVD_GMT column in the HIST. The format for this field is YYYYMMDDHHMMSSmmmmmm.
358–432		Billpay History Table Maintenance Tag
	1	Update Type This field corresponds to the LAST_FM_UPDT_TYP column in the HIST.
	5	Group Number This field corresponds to the LAST_FM_GRP_NUM column in the HIST.
	5	User Number This field corresponds to the LAST_FM_USER_NUM column in the HIST.
	24	Terminal Name This field corresponds to the LAST_FM_TERM_NAM column in the HIST.
	20	AFT Timestamp This field corresponds to the LAST_FM_AFM_TS column in the HIST.
	20	OLTP Timestamp This field corresponds to the LAST_FM_OLTP_TS column in the HIST.
	1	Reserved This field is not used.

Position	Length	Description
6		From Account Type Description A text description of the value in the From Account Type field. This text corresponds to the ACCT-TYP-NAM field in the Account Type Table File (ATT).
6		To Account Type Description A text description of the value in the To Account Type field. This text corresponds to the ACCT-TYP-NAM field in the Account Type Table File (ATT).
30		Response Code Description A text description of the value in the Response Code field. This text corresponds to the INTRN_TXT column in the Response Text Table (RTXT).
30		Vendor Name This field corresponds to the VEND_NAME column in the VNDR.
20		Vendor Token This field corresponds to the AUDIO_TKN column in the VNDR.
3		Currency Code This field corresponds to the value of the LGNT-COUNTRY-ABBR param in the LCONF.
4		Transaction Type Financial Description A code indicating whether the transaction type in the Transaction Type field is for a financial payment or transfer transaction. Valid values are as follows: BLPY =This is a financial payment transaction. Includes transaction types 5A, 5B, 9A, 9B, and 9C. TRFR =This is a financial transfer transaction. Includes transaction types 4A, 4B, 9D, and 9E. bbbb =All other transactions. (where b is a blank character)

Position	Length	Description
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1	Reserved	
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This field is not used.

Multiple Account Balance Inquiry

The Multiple Account Balance Inquiry format of this data element contains up to 13 accounts and balance information (e.g., balance amount, balance date, balance type, currency code, etc.). When BASE24 authorizes a transaction, account balance information is obtained from the Customer/Account Relation Table (CACT) and the Positive Balance File (PBF).

The Count field in this data element contains a value expressed as two ASCII characters. On incoming messages, the ISO Host Interface process converts this ASCII character value to a binary value, moves the binary value to the first two bytes of the data buffer, then transfers data from the remaining fields in this data element directly to the data buffer following the binary value. On outgoing messages, the ISO Host Interface process calculates the value to be placed in the Count field before moving it and the remaining data in the data buffer to the data element.

The structure of this data element is provided below.

Position	Length	Description																																				
1-3	3	Field Length Indicator This field must be set to the sum of the lengths of all fields in this data element except the Field Length Indicator field. This value varies depending on the number of accounts contained in the Account Balance Information field, as shown below. <table><tr><th>Count</th><th>Length</th><th>Count</th><th>Length</th></tr><tr><td>0</td><td>002</td><td>8</td><td>530</td></tr><tr><td>1</td><td>068</td><td>9</td><td>596</td></tr><tr><td>2</td><td>134</td><td>10</td><td>662</td></tr><tr><td>3</td><td>200</td><td>11</td><td>728</td></tr><tr><td>4</td><td>266</td><td>12</td><td>794</td></tr><tr><td>5</td><td>332</td><td>13</td><td>860</td></tr><tr><td>6</td><td>398</td><td></td><td></td></tr><tr><td>7</td><td>464</td><td></td><td></td></tr></table>	Count	Length	Count	Length	0	002	8	530	1	068	9	596	2	134	10	662	3	200	11	728	4	266	12	794	5	332	13	860	6	398			7	464		
Count	Length	Count	Length																																			
0	002	8	530																																			
1	068	9	596																																			
2	134	10	662																																			
3	200	11	728																																			
4	266	12	794																																			
5	332	13	860																																			
6	398																																					
7	464																																					
4-5	2	Count The number of account balances included in the Account Balance Information field in this record.																																				
6-863		Account Balance Information The following fields occur up to 13 times. Each occurrence is 66 characters in length. <table><tr><td>19</td><td>Account Number The application account number.</td></tr><tr><td>2</td><td>Account Type A code identifying the type of the application account.</td></tr></table>	19	Account Number The application account number.	2	Account Type A code identifying the type of the application account.																																
19	Account Number The application account number.																																					
2	Account Type A code identifying the type of the application account.																																					

Position	Length	Description
2		Action Code
		Two codes indicating whether debit and credit transactions are allowed on this account. The first code indicates whether debit transactions are allowed. The second code indicates whether credit transactions are allowed. Valid values are as follows:
		Y = Yes, debit or credit transactions are allowed on this account.
		N = No, debit or credit transactions are not allowed on this account.
8		Balance Date
		The date this balance was determined.
3		Currency Code
		A code identifying the currency used in which the balances are provided.
416		Balance Data
		The following fields occur up to 26 times, twice for each account. Each occurrence is 16 characters in length.
2		Balance Type
		A code indicating the type of balance contained in the Balance Amount field. Valid values are as follows:
		01 = Ledger balance of account 1 if account 1 is a debit account.
		02 = Available balance of account 1 if account 1 is a debit account.
		03 = Amount owed for a loan or credit account.
		04 = Amount due for a loan or credit account.
		05 = Available credit for a credit account.
		16 = Ledger balance of account 2 if account 2 is debit account.
		17 = Available balance of account 2.
1		Balance Amount Sign
		If the balance is a negative amount, this field contains a minus (-) sign.

Position	Length	Description
	12	Balance Amount The amount of the balance.
	1	Reserved This field is not used.

Scheduled Payments List

The Scheduled Payments List format of this data element contains up to two transactions. When BASE24 authorizes a transaction, payment information is obtained from the Future Table (FUTR) and Recurring Table (RCUR), as well as miscellaneous information from the Vendor Table (VNDR), Account Type Table File (ATT), and Logical Network Configuration File (LCONF).

The Count field in this data element contains a value expressed as two ASCII characters. On incoming messages, the ISO Host Interface process converts this ASCII character value to a binary value, moves the binary value to the first two bytes of the data buffer, then transfers the entire data element, including the ASCII version of the Count field, directly to the data buffer following the binary value. On outgoing messages, the ISO Host Interface process moves the data for the entire data element directly from the data buffer to the data element.

The structure of this data element is provided below.

Position	Length	Description								
1–3	3	Field Length Indicator This field must be set to the sum of the lengths of all fields in this data element except the Field Length Indicator field. This value varies depending on the number of transactions contained in the Payment Information field, as shown below. <table><tr><th>Count</th><th>Length</th></tr><tr><td>0</td><td>004</td></tr><tr><td>1</td><td>454</td></tr><tr><td>2</td><td>904</td></tr></table>	Count	Length	0	004	1	454	2	904
Count	Length									
0	004									
1	454									
2	904									
4–5	2	Count The number of transactions listed in the Payment Information field in this record.								
6	1	Additional Data Flag A code indicating whether additional payment information is available for review. Valid values are as follows: Y = Yes, additional payment information is available. N = No, additional payment information is not available.								

Position	Length	Description
7	1	Reserved This field is not used.
8–907		Payment Information The following fields occur up to two times. Each occurrence is 450 characters in length.
4		Payment Made This field corresponds to the PMT_MADE column in the RCUR.
4		Total Payment This field corresponds to the TOT_PMT column in the RCUR.
8		Initial Payment Date This field corresponds to the INIT_PMT_DATE column in the RCUR.
2		Recurring Period This field corresponds to the RECUR_PERIOD column in the RCUR.
5		STI Partition Number This field corresponds to the STI_PARTITION_NUM column in the FUTR.
8		STI Payment Date This field corresponds to the STI_PMT_DATE column in the FUTR.
20		Retry Next Processing Timestamp This field corresponds to the RETRY_NEXT_PROCESSING_GMT column in the FUTR.
6		Reference Number This field corresponds to the REF_NUM column in the FUTR.

Position	Length	Description
5		Customer Vendor Number This field corresponds to the CUST_VEND_NUM column in the FUTR.
9		Vendor Number This field corresponds to the VEND_NUM column in the FUTR.
28		Customer Account With Vendor This field corresponds to the ACCT_WITH_VEND column in the FUTR.
20		Billpay Entry Timestamp This field corresponds to the BP_GMT column in the FUTR.
2		Transaction Type This field corresponds to the TXN_TYP column in the FUTR.
4		From Account FIID This field corresponds to the FROM_FIID column in the FUTR.
19		From Account Number This field corresponds to the FROM_ACCT_NUM column in the FUTR.
2		From Account Type This field corresponds to the FROM_ACCT_TYP column in the FUTR.
4		To Account FIID This field corresponds to the TO_FIID column in the FUTR.

Position	Length	Description
19		To Account Number This field corresponds to the TO_ACCT_NUM column in the FUTR.
2		To Account Type This field corresponds to the TO_ACCT_TYP column in the FUTR.
12		Transaction Amount This field corresponds to the AMT column in the FUTR.
2		Transaction Source This field corresponds to the TXN_SRC column in the FUTR.
6		Transaction Source Number This field corresponds to the TXN_SRC_NUM column in the FUTR.
20		Transaction Source Timestamp This field corresponds to the TXN_SRC_LCT column in the FUTR.
30		Vendor Specific Data This field corresponds to the VEND_SPECIFIC_DATA column in the FUTR.
8		Payment Date This field corresponds to the PMT_DATE column in the FUTR.
1		Schedule Type This field corresponds to the SCHD_TYP column in the FUTR.
28		Billing Text This field corresponds to the BILL_TXT column in the FUTR.

Position	Length	Description
	2	Processing Status This field corresponds to the PROCESSING_STAT column in the FUTR.
	20	STI Request Timestamp This field corresponds to the STI_REQ_GMT column in the FUTR.
	4	Transient Error Retry Count This field corresponds to the RETRY_CNT_TRANSIENT column in the FUTR.
	4	Nontransient Error Retry Count This field corresponds to the RETRY_CNT_NONTRANSIENT column in the FUTR.
	3	Last Retry Response Code This field corresponds to the RETRY_LAST_RSP_CODE column in the FUTR.
	3	Remittance Type This field corresponds to the REMIT_TYP column in the FUTR.
322–398		Future Table Maintenance Tag
	1	Update Type This field corresponds to the LAST_FM_UPDT_TYP column in the FUTR.
	5	Group Number This field corresponds to the LAST_FM_GRP_NUM column in the FUTR.
	5	User Number This field corresponds to the LAST_FM_USER_NUM column in the FUTR.

Position	Length	Description
24		Terminal Name This field corresponds to the LAST_FM_TERM_NAM column in the FUTR.
20		AFT Timestamp This field corresponds to the LAST_FM_AFM_TS column in the FUTR.
20		OLTP Timestamp This field corresponds to the LAST_FM_OLTP_TS column in the FUTR.
1		Reserved This field is not used.
30		Vendor Name This field corresponds to the VEND_NAME column in the VNDR.
20		Vendor Audio Token This field corresponds to the AUDIO_TKN column in the VNDR.
3		Currency Code This field corresponds to the value of the LGNT-COUNTRY-ABBR param in the LCONF.
6		From Account Type Description A text description of the value in the From Account Type field. This text corresponds to the ACCT-TYP-NAM field in the Account Type Table File (ATT).
1		Reserved This field is not used.

Scheduled Transfers List

The Scheduled Transfers List format of this data element contains up to two transactions. When BASE24 authorizes a transaction, payment information is obtained from the Future Table (FUTR) and Recurring Table (RCUR), as well as miscellaneous information from the Account Type Table File (ATT) and the Logical Network Configuration File (LCONF).

The Count field in this data element contains a value expressed as two ASCII characters. On incoming messages, the ISO Host Interface process converts this ASCII character value to a binary value, moves the binary value to the first two bytes of the data buffer, then transfers the entire data element, including the ASCII version of the Count field, directly to the data buffer following the binary value. On outgoing messages, the ISO Host Interface process moves the data for the entire data element directly from the data buffer to the data element.

The structure of this data element is provided below.

Position	Length	Description								
1–3	3	<p>Field Length Indicator</p> <p>This field must be set to the sum of the lengths of all fields in this data element except the Field Length Indicator field. This value varies depending on the number of transactions contained in the Transfer Information field, as shown below.</p> <table><tr><th>Count</th><th>Length</th></tr><tr><td>0</td><td>004</td></tr><tr><td>1</td><td>410</td></tr><tr><td>2</td><td>816</td></tr></table>	Count	Length	0	004	1	410	2	816
Count	Length									
0	004									
1	410									
2	816									
4–5	2	<p>Count</p> <p>The number of transactions listed in the Transfer Information field in this record.</p>								
6	1	<p>Additional Data Flag</p> <p>A code indicating whether additional transfer information is available for review. Valid values are as follows:</p> <p>Y = Yes, additional transfer information is available. N = No, additional transfer information is not available.</p>								

Position	Length	Description
7	1	Reserved This field is not used.
8–819		Transfer Information The following fields occur up to two times. Each occurrence is 406 characters in length.
4		Payment Made This field corresponds to the PMT_MADE column in the RCUR.
4		Total Payment This field corresponds to the TOT_PMT column in the RCUR.
8		Initial Payment Date This field corresponds to the INIT_PMT_DATE column in the RCUR.
2		Recurring Period This field corresponds to the RECUR_PERIOD column in the RCUR.
5		STI Partition Number This field corresponds to the STI_PARTITION_NUM column in the FUTR.
8		STI Payment Date This field corresponds to the STI_PMT_DATE column in the FUTR.
20		Retry Next Processing Timestamp This field corresponds to the RETRY_NEXT_PROCESSING_GMT column in the FUTR.
6		Reference Number This field corresponds to the REF_NUM column in the FUTR.

Position	Length	Description
5		Customer Vendor Number This field corresponds to the CUST_VEND_NUM column in the FUTR.
9		Vendor Number This field corresponds to the VEND_NUM column in the FUTR.
28		Customer Account With Vendor This field corresponds to the ACCT_WITH_VEND column in the FUTR.
20		Billpay Entry Timestamp This field corresponds to the BP_GMT column in the FUTR.
2		Transaction Type This field corresponds to the TXN_TYP column in the FUTR.
4		From Account FIID This field corresponds to the FROM_FIID column in the FUTR.
19		From Account Number This field corresponds to the FROM_ACCT_NUM column in the FUTR.
2		From Account Type This field corresponds to the FROM_ACCT_TYP column in the FUTR.
4		To Account FIID This field corresponds to the TO_FIID column in the FUTR.

Position	Length	Description
19		To Account Number This field corresponds to the TO_ACCT_NUM column in the FUTR.
2		To Account Type This field corresponds to the TO_ACCT_TYP column in the FUTR.
12		Transaction Amount This field corresponds to the AMT column in the FUTR.
2		Transaction Source This field corresponds to the TXN_SRC column in the FUTR.
6		Transaction Source Number This field corresponds to the TXN_SRC_NUM column in the FUTR.
20		Transaction Source Timestamp This field corresponds to the TXN_SRC_LCT column in the FUTR.
30		Vendor Specific Data This field corresponds to the VEND_SPECIFIC_DATA column in the FUTR.
8		Payment Date This field corresponds to the PMT_DATE column in the FUTR.
1		Schedule Type This field corresponds to the SCHD_TYP column in the FUTR.
28		Billing Text This field corresponds to the BILL_TXT column in the FUTR.

Position	Length	Description
2		Processing Status This field corresponds to the PROCESSING_STAT column in the FUTR.
20		STI Request Timestamp This field corresponds to the STI_REQ_GMT column in the FUTR.
4		Transient Error Retry Count This field corresponds to the RETRY_CNT_TRANSIENT column in the FUTR.
4		Nontransient Error Retry Count This field corresponds to the RETRY_CNT_NONTRANSIENT column in the FUTR.
3		Last Retry Response Code This field corresponds to the RETRY_LAST_RSP_CODE column in the FUTR.
3		Remittance Type This field corresponds to the REMIT_TYP column in the FUTR.
314–389		Future Table Maintenance Tag
1		Update Type This field corresponds to the LAST_FM_UPDT_TYP column in the FUTR.
5		Group Number This field corresponds to the LAST_FM_GRP_NUM column in the FUTR.
5		User Number This field corresponds to the LAST_FM_USER_NUM column in the FUTR.

Position	Length	Description
24		Terminal Name This field corresponds to the LAST_FM_TERM_NAM column in the FUTR.
20		AFT Timestamp This field corresponds to the LAST_FM_AFM_TS column in the FUTR.
20		OLTP Timestamp This field corresponds to the LAST_FM_OLTP_TS column in the FUTR.
1		Reserved This field is not used.
3		Currency Code This field corresponds to the value of the LGNT-COUNTRY-ABBR param in the LCONF.
6		From Account Type Description A text description of the value in the From Account Type field. This text corresponds to the ACCT-TYP-NAM field in the Account Type Table File (ATT).
6		To Account Type Description A text description of the value in the To Account Type field. This text corresponds to the ACCT-TYP-NAM field in the Account Type Table File (ATT).
1		Reserved This field is not used.

Transaction History

The Transaction History format of this data element contains up to 15 transactions. When BASE24 authorizes a transaction, this information is obtained from the Telebanking Transaction History File (THF).

The Last Transaction Count field in this data element contains a value expressed as two ASCII characters. On incoming messages, the ISO Host Interface process converts this ASCII character value to a binary value, moves the binary value to the first two bytes of the data buffer, then transfers data from the remaining fields in this data element directly to the data buffer following the binary value. On outgoing messages, the ISO Host Interface process calculates the value to be placed in the Last Transaction Count field before moving it and the remaining data in the data buffer to the data element.

The structure of this data element is provided below.

Position	Length	Description																																				
1–3	3	Field Length Indicator This field must be set to the sum of the lengths of all fields in this data element except the Field Length Indicator field. This value varies depending on the number of transactions contained in the History Information field, as shown below. <table><tr><th>Count</th><th>Length</th><th>Count</th><th>Length</th></tr><tr><td>0</td><td>006</td><td>8</td><td>454</td></tr><tr><td>1</td><td>062</td><td>9</td><td>510</td></tr><tr><td>2</td><td>118</td><td>10</td><td>566</td></tr><tr><td>3</td><td>174</td><td>11</td><td>622</td></tr><tr><td>4</td><td>230</td><td>12</td><td>678</td></tr><tr><td>5</td><td>286</td><td>13</td><td>734</td></tr><tr><td>6</td><td>342</td><td>14</td><td>790</td></tr><tr><td>7</td><td>398</td><td>15</td><td>846</td></tr></table>	Count	Length	Count	Length	0	006	8	454	1	062	9	510	2	118	10	566	3	174	11	622	4	230	12	678	5	286	13	734	6	342	14	790	7	398	15	846
Count	Length	Count	Length																																			
0	006	8	454																																			
1	062	9	510																																			
2	118	10	566																																			
3	174	11	622																																			
4	230	12	678																																			
5	286	13	734																																			
6	342	14	790																																			
7	398	15	846																																			
4–5	2	Last Transaction Count The actual number of transactions contained in the History Information field in this record.																																				
6–8	3	Currency Code A code indicating the currency used for the transaction.																																				
9	1	Reserved This field is not used.																																				

Position	Length	Description
10–849		History Information The following fields occur up to 15 times. Each occurrence is 56 characters in length.
6		Date The date that the transaction occurred.
12		Amount The transaction amount.
12		Check Number The serial number of the check written for the transaction.
1		Debit/Credit Indicator A code that identifies whether a transaction is a debit or credit. Valid values are as follows: C = Credit D = Debit
1		Transaction Source Code A code that identifies the source of a transaction. Valid values are as follows: A = ATM B = Telebanking P = POS device T = Teller

Position	Length	Description
16		Transaction Indicators
		A group of 16 one-digit codes that identify specific transaction characteristics.
		The first code identifies whether the account had sufficient funds to approve a transfer transaction. Valid values are as follows:
		0 = Sufficient funds are available.
		1 = Sufficient funds are not available.
		The second code identifies whether the transaction was reversed. Valid values are as follows:
		0 = Transaction has not been reversed.
		1 = Transaction has been reversed.
		The remaining codes are not used.
8		Host Transaction Code
		A code that is assigned by the host to identify the type of transaction that has been performed.

Statement Download

The Statement Download format of this data element contains up to three transactions. Statement information is obtained from the host.

The Last Transaction Count field in this data element contains a value expressed as two ASCII characters. On incoming messages, the ISO Host Interface process converts this ASCII character value to a binary value, moves the binary value to the first two bytes of the data buffer, then transfers the entire data element, including the ASCII version of the Last Transaction Count field, directly to the data buffer following the binary value.

The structure of this data element is provided below.

Position	Length	Description										
1–3	3	Field Length Indicator This field must be set to the sum of the lengths of all fields in this data element except the Field Length Indicator field. This value varies depending on the number of transactions contained in the Statement Download Information field, as shown below. <table><tr><th>Count</th><th>Length</th></tr><tr><td>0</td><td>006</td></tr><tr><td>1</td><td>256</td></tr><tr><td>2</td><td>506</td></tr><tr><td>3</td><td>756</td></tr></table>	Count	Length	0	006	1	256	2	506	3	756
Count	Length											
0	006											
1	256											
2	506											
3	756											
4–5	2	Last Transaction Count The number of transactions returned in this response message. Valid values are 0–3.										
6–8	3	Currency Code A code that identifies the currency of the amount carried in the Amount field. Valid values are listed in the ISO 4217:1995 standard, <i>Codes for the Representation of Currencies and Funds</i> .										
9	1	Additional Data Flag A code indicating whether more transactions exist for this customer account. Valid values are as follows: Y = Yes, more data possible. N = No, no more data.										
10–759		Statement Download Information The following fields occur up to three times. Each occurrence is 250 characters in length. <table><tr><td>6</td><td>Date The date (YYMMDD) on which this transaction was posted.</td></tr></table>	6	Date The date (YYMMDD) on which this transaction was posted.								
6	Date The date (YYMMDD) on which this transaction was posted.											

Position	Length	Description
12	Amount	The amount of this transaction in whole and fractional currency units (e.g., U.S. dollars and cents).
12	Check Number	The serial number of the check written for this transaction. The presence of a serial number identifies a check transaction.
1	Debit/Credit Indicator	<p>A code that identifies whether this transaction is a debit or credit. Valid values are as follows:</p> <p>C = Credit D = Debit</p>
1	Source Type	<p>A code that identifies the source of this transaction. Any value can be used. However, values reserved for use by BASE24 products are as follows:</p> <p>A = ATM B = Telebanking device P = POS device T = Teller</p>
1	Funds Indicator	<p>A code that identifies whether the account had sufficient funds to approve a debit transaction. Valid values are as follows:</p> <p>0 = Sufficient funds 1 = Not sufficient funds</p>
1	Reversal Indicator	<p>A code that identifies whether the transaction had to be reversed. Valid values are as follows:</p> <p>0 = Not reversed 1 = Reversed</p>

Position	Length	Description
14		Reserved Transaction Flags This field currently is not used by BASE24 and should be zero filled.
8		Host Transaction Code The code assigned to this transaction for processing on the host.
32		Financial Institution Transaction ID A unique, nonexpiring financial institution identifier for this account.
1		Special Data Type A code indicating whether payment data, transfer data, or no special data is present for this transaction. Valid values are as follows: P = Payment data present T = Transfer data present b = No special data present (where b is a blank)
1		Reserved This field is not used.

Position	Length	Description
	160	Special Data
		The following fields contain data relating to a payment or transfer transaction. If the transaction is not a payment or transfer, these fields are blank.
		The payment fields identify the payee (vendor) in a payment transaction.
	Length	Description
	32	Payee Name
	32	Payee Address 1
	32	Payee Address 2
	32	Payee City
	2	Payee State
	10	Payee ZIP Code
	20	Payee Telephone
		The transfer fields identify the other account involved in a transfer transaction (that is, the account that is not identified in data element S-102 or S-123).
	Length	Description
	19	Other Account Number
	2	Other Account Type
	139	Reserved
760–100	242	Reserved
1		This field is not used.

Statement Closing Download

The Statement Closing Download format of this data element contains up to 16 transactions. Statement Closing Download information is obtained from the host.

The Last Transaction Count field in this data element contains a value expressed as two ASCII characters. On incoming messages, the ISO Host Interface process converts this ASCII character value to a binary value, moves the binary value to the first two bytes of the data buffer, then transfers the entire data element, including the ASCII version of the Last Transaction Count field, directly to the data buffer following the binary value.

The structure of this data element is provided below

Position	Length	Description																																								
1–3	3	<p>Field Length Indicator</p> <p>This field must be set to the sum of the lengths of all fields in this data element except the Field Length Indicator field. This value varies depending on the number of transactions contained in the Statement Closing Download Information field, as shown below.</p> <table><tr><th>Count</th><th>Length</th><th>Count</th><th>Length</th></tr><tr><td>0</td><td>006</td><td>9</td><td>564</td></tr><tr><td>1</td><td>068</td><td>10</td><td>626</td></tr><tr><td>2</td><td>130</td><td>11</td><td>688</td></tr><tr><td>3</td><td>192</td><td>12</td><td>750</td></tr><tr><td>4</td><td>254</td><td>13</td><td>812</td></tr><tr><td>5</td><td>316</td><td>14</td><td>874</td></tr><tr><td>6</td><td>378</td><td>15</td><td>936</td></tr><tr><td>7</td><td>440</td><td>16</td><td>998</td></tr><tr><td>8</td><td>502</td><td></td><td></td></tr></table>	Count	Length	Count	Length	0	006	9	564	1	068	10	626	2	130	11	688	3	192	12	750	4	254	13	812	5	316	14	874	6	378	15	936	7	440	16	998	8	502		
Count	Length	Count	Length																																							
0	006	9	564																																							
1	068	10	626																																							
2	130	11	688																																							
3	192	12	750																																							
4	254	13	812																																							
5	316	14	874																																							
6	378	15	936																																							
7	440	16	998																																							
8	502																																									
4–5	2	<p>Last Transaction Count</p> <p>The number of transactions returned in this response message. Valid values are 0–16.</p>																																								
6–8	3	<p>Currency Code</p> <p>A code that identifies the currency of the amount carried in the Closing Balance field. Valid values are listed in the ISO 4217:1995 standard, <i>Codes for the Representation of Currencies and Funds</i>.</p>																																								
9	1	<p>Additional Data Flag</p> <p>A code indicating whether more transactions exist for this customer account. Valid values are as follows:</p> <p>Y = Yes, more data possible.</p> <p>N = No, no more data.</p>																																								
10–998		<p>Statement Closing Download Information</p> <p>The following fields occur up to 16 times. Each occurrence is 62 characters in length.</p>																																								

Position	Length	Description
32		Financial Institution Transaction ID A unique, nonexpiring financial institution identifier for this account.
6		Closing Date The closing date (YYMMDD) for this statement.
12		Closing Balance The closing balance for this account in whole and fractional currency units (e.g., U.S. dollars and cents).
6		Begin Posting Date The beginning posting date (YYMMDD) for this statement.
6		End Posting Date The ending posting date (YYMMDD) for this statement.

S-126 BASE24-teller PBF Inquiry Token

Format: ANS ..673 (includes a 3-position field length indicator)

Used By: BASE24-teller
(see separate descriptions for other products)

The BASE24-teller PBF Inquiry Token data element contains PBF information for the transaction. It is conditional for 0210 responses and for all file inquiry and update messages.

On incoming messages, the information from this data element is placed in the PBF Inquiry token. On outgoing messages, the information for this data element is taken from the PBF Inquiry token.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must contain the length of the token data plus 2, which is the length of the token ID.
4–5	2	Token ID This field must be set to a value of T4.
6–673	668	Token Data This field contains the ASCII format of the PBF Inquiry token. For a complete description of the PBF Inquiry token, refer to the <i>BASE24 Tokens Manual</i> .

S-127 BASE24-from host maintenance Application File and Table Information

Format: ANS 32 (CAF Address Segment Information)
ANS 83 (CCIF0006 Information)
ANS 43 (PBF Name Segment Information)

All formats include a 3-position field length indicator

Used By: BASE24-from host maintenance
(see separate descriptions for other products)

The BASE24-from host maintenance Application File and Table Information data element carries information for the various Enscribe application files or Structured Query Language (SQL) application tables the BASE24-from host maintenance product can access. This data element is conditional for all file update messages. The particular format required depends on the file specified in the File Name (S-101) data element.

CAF Address Segment Information

The CAF Address Segment Information format of this data element contains information corresponding to the POS Address Verification segment of the CAF.

This data element is conditional for all file update messages. It is required only when additions or replacements are being made to the CAF and the BASE24-pos add-on Address Verification module is being used.

The structure of this data element is provided below.

Position	Length	Description
1-3	3	Field Length Indicator This field must be set to a value of 029.
4-23	20	Address This field corresponds to the ADDR field in the POS Address Verification segment of the CAF.

Position	Length	Description
24–32	9	ZIP Code This field corresponds to the ZIP-CDE field in the POS Address Verification segment of the CAF.

CCIF0006 Information

The CCIF0006 Information format of this data element carries information for the 0006 segment of the CCIF.

The fields in this format of the data element correspond to fields in the CCIF. For further information about the contents of a particular field in this data element, refer to the description of the corresponding field in the CCIFDS.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must be set to a value of 080.
4–7	4	Segment ID This field corresponds to the SEG-INFO field of the CCIF0006 segment of the CCIF. This field must be set to a value of 0006.
8–11	4	Ver This field corresponds to the VER field within the SEG-INFO field of the CCIF0006 segment of the CCIF.
12–83	72	Discretionary Data This field corresponds to the DISCR-DATA field of the CCIF0006 segment of the CCIF.

PBF Name Segment Information

The PBF Name Segment Information format of this data element contains information corresponding to the Customer Short Name segment of the PBF.

This data element is conditional for all file update messages. It is required only when additions or replacements are being made to the PBF involving the customer name.

The structure of this data element is provided below.

Position	Length	Description
1-3	3	Field Length Indicator This field must be set to a value of 040.
4-43	40	Name This field corresponds to the CUST-SHORT-NAM field in the Customer Short Name segment of the PBF.

S-127 **BASE24-pos User Data**

Format: ANS ..200

Used By: BASE24-pos
 (see separate descriptions for other products)

The BASE24-pos User Data element contains user-defined information that BASE24-pos can carry in its internal message, but does not recognize and does not use for processing. This data element is available for all messages.

On incoming messages, information from this data element is placed in the USER-DATA field in the PSTM.

On outgoing messages, information for this data element is taken from the USER-DATA field in the PSTM.

S-127 BASE24-telebanking Last Transaction Allowed Count

Format: ANS 5 (includes a 3-position field length indicator)

Used By: BASE24-telebanking
(see separate descriptions for other products)

The BASE24-telebanking Last Transaction Allowed Count data element contains the maximum number of history items that can be returned by the host in a history transaction. It is conditional for 0100 messages.

On incoming BASE24-telebanking messages, the value for this data element is placed in the LAST-TXN-ALWD-CNT.ACQ-MAX-CNT field in the ITD.

On outgoing BASE24-telebanking messages, the value for this data element is taken from the LAST-TXN-ALWD-CNT.ACQ-MAX-CNT field in the ITD.

The structure of this data element is provided below.

Position	Length	Description
1-3	3	Field Length Indicator This field must be set to a value of 002.
4-5	2	Last Transaction Allowed Count The maximum number of transactions that can be returned by the host in a single response.

S-127 **BASE24-teller CAF Inquiry Token**

Format: ANS ..189 (includes a 3-position length indicator)

Used By: BASE24-teller
(see separate descriptions for other products)

The BASE24-teller CAF Inquiry Token data element contains CAF information for the transaction. It is conditional for 0200, 0210, and all file inquiry and update messages.

On incoming messages, information from this data element is placed in the CAF Inquiry token. On outgoing messages, information for this data element is taken from the CAF Inquiry token.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must contain the length of the token data plus 2, which is the length of the token ID.
4–5	2	Token ID This field must be set to a value of T1.
6–189	184	Token Data This field contains the ASCII format of the CAF Inquiry token. For a complete description of the CAF Inquiry token, refer to the <i>BASE24 Tokens Manual</i> .

S-128 Secondary Message Authentication Code

Format: AN 16

Used By: BASE24-atm
BASE24-pos
BASE24-telebanking
BASE24-teller

The Secondary Message Authentication Code data element carries the message authentication code (MAC) for the message, subject to the following conditions:

- Message authentication has been configured using the Key File (KEYF), Key 6 File (KEY6), or External Message File (EMF).
- This data element is specified as conditional in the EMF.
- The message contains at least one other secondary data element (S-65 through S-127).

If all of the conditions above are met, the message contains this data element.

If message authentication has been configured and the message does not contain at least one other secondary data element, the MAC is placed in data element P-64.

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Appendix A

BASE24-atm ISO Conversion Tables

This appendix contains conversion tables for the various BASE24-atm codes that must be converted to and from ISO standard codes by the BASE24-atm ISO Host Interface process.

This section contains conversion tables for the following types of codes:

- Processing codes
- Response codes
- Reversal codes
- Adjustment codes

Processing Codes

Processing codes are carried in the Processing Code (P-3) data element of the BASE24 external message.

In the BASE24-atm product, processing codes are carried internally in three two-byte fields of the BASE24-atm standard internal message (STM):

- TRAN-CDE (transaction code)
- FROM-ACCT-TYP (*from* account type)
- TO-ACCT-TYP (*to* account type)

Data element P-3 is divided into three two-byte subfields with approximately the same meanings as those carried in the STM.

The tables below and on the following pages are used to convert BASE24-atm processing codes to and from the ISO standard processing codes.

Converting BASE24-atm Processing Codes to ISO

The following subsections describe how the BASE24-atm processing code values in the STM are converted to ISO processing codes for carrying in the BASE24 external message.

Converting the TRAN-CDE Field

Except in adjustment transactions (see below), the following table shows how the first subfield of the Processing Code data element (positions 1–2) is translated from the TRAN-CDE field in the STM:

BASE24-atm		ISO	
03	Check guarantee	03	Check guarantee (funds guaranteed)
04	Check verification	04	Check verification (funds available but not guaranteed)
10	Withdrawal or cash advance	01	Withdrawal or cash advance

BASE24-atm		ISO	
11	Check cash	92	Reserved for private use
20	Deposit	21	Deposit
24	Deposit with cash back	21	Deposit
30	Balance inquiry	31	Balance inquiry
40	Transfer	40	Cardholder accounts transfer
50	Payment	40	Cardholder accounts transfer
51	Payment enclosed	90	Reserved for private use
60	Message to financial institution	91	Reserved for private use
61	Log-only transaction	93	Reserved for private use
70	Statement print	94	Reserved for private use
81	PIN change	96	Reserved for private use
82	EMV PIN Unblock	97	Reserved for private use

Adjustments. If the STM message type is 5400 (adjustment), the ISO Host Interface process sets the Processing Code (P-3) data element based on whether the adjustment amount is positive or negative. For adjustments to deposit transactions, the adjustment amount is determined by subtracting the value in the RQST.AMT-1 field from the value in the RQST.AMT-2 field in the STM. For adjustments to withdrawal transactions, the adjustment amount is determined by subtracting the amount in the RQST.AMT-2 field from the amount in the RQST.AMT-1 field in the STM. If the adjustment amount is negative, the first two positions of the Processing Code data element are set to 02 to indicate a debit adjustment. If the adjustment amount is positive, the first two positions of the Processing Code data element are set to 22 to indicate a credit adjustment.

Converting the FROM-ACCT-TYP and TO-ACCT-TYP Fields

Except when dealing with log-only transactions (see below), the translation of the FROM-ACCT-TYP field in the STM to the second subfield of the Processing Code data element and the TO-ACCT-TYP field in the STM to the third subfield of the Processing Code data element is performed according to the following table:

BASE24-atm		ISO	
00	No account type	00	No account specified
01–09	Checking account type	20	Checking account type
11–19	Savings account type	10	Savings account type
31–39	Credit account type	30	Credit account type
60	Other account type	9M	Other account type

Log-only Transactions. If the value in the TRAN-CDE field in the STM is equal to 61, the BASE24 ISO Host Interface process copies the value in the FROM-ACCT-TYP field in the STM directly into the external message without any modification. On a log-only transaction this subfield defines the type of log-only transaction, rather than a *from* account as in other transaction types. Valid codes are 01, 02, 03, and 04.

Converting ISO Processing Codes to BASE24-atm

The BASE24-atm Processing Code (P-3) data element in the BASE24 external message is carried as three subfields. The following describes how the ISO processing code values in the BASE24 external message are converted to BASE24-atm processing codes for carrying in the STM.

Converting Subfield One

The first subfield of data element P-3 in the BASE24 external message is translated as follows and placed in the TRAN-CDE field in the STM:

ISO		BASE24-atm	
01	Withdrawal or cash advance	10	Withdrawal or cash advance
03	Check guarantee (funds guaranteed)	03	Check guarantee
04	Check verification (funds available but not guaranteed)	04	Check verification
21	Deposit	20 or 24 [*]	Deposit or Deposit with cash back
31	Balance inquiry	30	Balance inquiry
40	Cardholder accounts transfer	40 or 50 [†]	Transfer or Payment
90	Reserved for private use	51	Payment enclosed
91	Reserved for private use	60	Message to financial institution
92	Reserved for private use	11	Check cash
93	Reserved for private use	61	Log-only transaction
94	Reserved for private use	70	Statement print transaction
96	Reserved for private use	81	PIN change
97	Reserved for private use	82	EMV PIN Unblock

Any codes not shown in the left-hand column above are not supported by the BASE24-atm product, and cause message rejection.

Although the BASE24-atm product can send adjustment transactions to a host, incoming adjustments from hosts are not supported.

- * If the incoming processing code indicates a deposit, the ISO Host Interface process checks for the presence of the BASE24 Additional Amounts (P-54) data element and zeros in the *from* account type. If data element P-54 is present and the *from* account type is zeros, the ISO Host Interface process sets the TRAN-CDE field to 24 (deposit with cash back). If data element P-54 is present and the *from* account type is nonzero, the ISO Host Interface process sets the TRAN-CDE field to 20 (deposit). The presence of a *from* account type identifies the transaction as a split deposit since two accounts are receiving funds. If data element P-54 is not present, the ISO Host Interface process sets the TRAN-CDE field to 20 (deposit).
- † If the incoming processing code indicates a transfer, the ISO Host Interface process checks the account types (subfields two and three) to determine whether 40 or 50 is used internally. If the transfer is to a credit account, the TRAN-CDE field is set to 50. Otherwise, it is set to 40.

Converting Subfields Two and Three

Except when dealing with log-only transactions (see below), the second and third subfields of data element P-3 in the BASE24 external message are translated as follows and placed in the FROM-ACCT-TYP and TO-ACCT-TYP fields of the STM:

ISO		BASE24-atm	
00	No account specified	00	No account type
10	Savings account type	11	Savings account type
20	Checking account type	01	Checking account type
30	Credit account type	31	Credit account type
9M	Other account type	60	Other account type

Log-Only Transactions. If the incoming transaction is a log-only transaction (the first two bytes of data element P-3 are set to 93), then the *from* account type is copied from the external message without translation. Valid codes are 01, 02, 03, and 04. In a log-only transaction, the last two bytes of data element P-3 (*to* account type) are ignored.

Response Codes

Response codes are carried in the Response Code (P-39) data element of the BASE24 external message.

In BASE24-atm, response codes are carried internally in RQST.RESP field of the STM, which is a three-position field. The first position carries a one-position card disposition code; the second and third positions carry the two-position BASE24-atm response code.

Note: The ERR-FLG field in the BASE24-atm Release 5.0 token is used in some situations to further specify the disposition of a transaction. For more information on the BASE24-atm Release 5.0 token and on the ERR-FLG field, see the ***BASE24 Tokens Manual***.

The tables below and on the following pages are used to convert BASE24-atm response codes to and from the ISO standard response codes.

Converting BASE24-atm Response Codes to ISO

BASE24-atm response codes carried internally are translated to external codes for use in the BASE24 external message according to the following table. The codes used in the external message are based on the ISO standard.

BASE24-atm		ISO	
000	Approved with balances	00	Approved or completed successfully
001	Approved—no balances	00	Approved or completed successfully
050	Unauthorized usage	62	Restricted card
051	Expired card	54	Expired card
052	Invalid card	14	Invalid card number (no such number)
053	Invalid PIN	55	Incorrect personal identification number
054	Database problem	89	Reserved for private use

BASE24-atm		ISO	
055	Ineligible transaction	12	Invalid transaction
056	Ineligible account	76	Reserved for private use
057	Transaction not supported	12	Invalid transaction
058	Insufficient funds with no amount 3	51	Not sufficient funds
059	Insufficient funds with amount 3	51	Not sufficient funds
060	Uses limit exceeded	65	Exceeds withdrawal frequency limit
061	Withdrawal limit would be exceeded	61	Exceeds withdrawal amount limit
062	PIN tries exceeded	75	Allowable number of PIN tries exceeded
063	Withdrawal limit already reached	61	Exceeds withdrawal amount limit
064	Invalid credit card cash advance amount	13	Invalid amount
065	No statement information	86	Reserved for private use
066	Statement information not available	87	Reserved for private use
067	Invalid cash back amount	13	Invalid amount
068	External decline	05	Do not honor
069	No sharing arrangement between the card issuer and terminal owner	77	Reserved for private use
070	System error	88	Reserved for private use
071	Contact card issuer	78	Reserved for private use

BASE24-atm		ISO	
072	Destination not available	91	Issuer or switch is inoperative
073	Routing look up problem	92	Financial institution or intermediate network facility cannot be found for routing
074	Message edit error	30	Format error
081	Security module parameter error	05	Do not honor
082	Security module failure	05	Do not honor
083	KEYI record not found	05	Do not honor
084	ATC check failure	05	Do not honor
085	CVR decline	05	Do not honor
086	TVR decline	05	Do not honor
087	Request cryptogram failure	05	Do not honor
088	Fallback decline	05	Do not honor
090	Approved transaction inside window	79	Reserved for private use
091	Approved transaction outside window	80	Reserved for private use
092	Approved transaction (balance anytime)	81	Reserved for private use
150	Unauthorized usage (capture card)	36	Restricted card
151	Expired card (capture card)	33	Expired card

BASE24-atm		ISO	
162	PIN tries exceeded (capture card)	38	Allowable PIN tries exceeded
1xx	Any other response code where the card is captured	67	Hard capture (requires that card be picked up at the ATM)

Converting ISO Response Codes to BASE24-atm

ISO response codes carried in the BASE24 external message are converted to BASE24-atm response codes according to the following table.

Any ISO code that is not listed in the table below is translated to the BASE24-atm response code 068 (decline). These response codes are either illogical in a given message type or are not supported by the BASE24-atm product.

ISO		BASE24-atm	
00	Approved or completed successfully	000	Approved with balances (if balances are present in the external message)
		001	Approved—no balances for display (if no balances are present in the external message)
01	Refer to card issuer	071	Contact card issuer
02	Refer to special conditions of card issuer	071	Contact card issuer
03	Invalid merchant	068	External decline
04	Pick-up	168	External decline (capture card)
05	Do not honor	068	External decline
06	Error	068	External decline

ISO		BASE24-atm	
07	Pick-up card, special condition	168	External decline (capture card)
08	Honor with identification	068	External decline
09	Request in progress	068	External decline
10	Approved for partial amount (not supported)	068	External decline
11	Approved (VIP)	001	Approved—no balances for display
12	Invalid transaction	055	Ineligible transaction
13	Invalid amount	074	Message edit error
14	Invalid card number (no such number)	052	Invalid card
15	No such issuer	068	External decline
16	Approved, update track 3 (not supported)	068	External decline
17	Customer cancellation	068	External decline
18	Customer dispute	068	External decline
19	Re-enter transaction	068	External decline
20	Invalid response	068	External decline
21	No action taken	068	External decline
22	Suspected malfunction	068	External decline
23	Unacceptable transaction fee	068	External decline
30	Format error	074	Message edit error
31	Bank not supported by switch	073	Routing look up problem
32	Completed partially	068	External decline

ISO		BASE24-atm	
33	Expired card	151	Expired card (capture card)
34	Suspected fraud	168	External decline (capture card)
35	Card acceptor contact acquirer, pick-up	168	External decline (capture card)
36	Restricted card	150	Unauthorized usage (capture card)
37	Card acceptor call acquirer security	168	External decline (capture card)
38	Allowable PIN tries exceeded	162	PIN tries exceeded (capture card)
39	No credit account	056	Ineligible account
40	Requested function not supported	055	Ineligible transaction
41	Lost card	150	Unauthorized usage (capture card)
42	No universal account	056	Ineligible account
43	Stolen card, pick-up	150	Unauthorized usage (capture card)
44	No investment account	056	Ineligible account
51	Not sufficient funds	059	Insufficient funds with amount 3 (if data element P-44 is present in the external message)
		058	Insufficient funds with no amount 3 (if data element P-44 is not present in the external message)
52	No chequing account	056	Ineligible account
53	No savings account	056	Ineligible account

ISO		BASE24-atm	
54	Expired card	051	Expired card
55	Incorrect personal identification number	053	Invalid PIN
56	No card record	052	Invalid card
57	Transaction not permitted to cardholder	050	Unauthorized usage
58	Transaction not permitted to terminal	057	Transaction not supported
59	Suspected fraud	068	External decline
60	Card acceptor contact acquirer	068	External decline
61	Exceeds withdrawal amount limit	063	Withdrawal limit already reached
62	Restricted card	050	Unauthorized usage
63	Security violation	068	External decline
65	Exceeds withdrawal frequency limit	060	Uses limit exceeded
66	Card acceptor call security department of acquirer	068	External decline
67	Hard capture (requires that card be picked up at ATM)	168	External decline at ATM (capture card)
75	Allowable number of PIN tries exceeded	062	PIN tries exceeded
76	Reserved for private use	056	Ineligible account
77	Reserved for private use	069	No sharing between the card issuer and terminal owner
78	Reserved for private use	071	Contact card issuer

ISO		BASE24-atm	
79	Reserved for private use	090	Approved transaction inside window
80	Reserved for private use	091	Approved transaction outside window
81	Reserved for private use	092	Approved transaction balance anytime
86	Reserved for private use	065	No statement information for the account
87	Reserved for private use	066	Statement information not available
88	Reserved for private use	070	System error
89	Reserved for private use	054	Database problem
90	Cutoff is in process—a switch is ending business for a day and starting the next (transaction can be sent again in a few minutes)	072	Destination not available
91	Issuer or switch is inoperative	072	Destination not available
92	Financial institution or intermediate network facility cannot be found for routing	073	Routing look up problem
93	Transaction cannot be completed due to a violation of law	068	External decline
94	Duplicate transmission	068	External decline
95	Reconcile error	068	External decline
96	System malfunction	070	System error

Reversal Codes

Reversal codes are carried in the Response Code (P-39) data element of the BASE24 external message.

In the BASE24-atm product, reversal codes are carried internally in the RQST.RVSL-CDE field of the STM.

The tables below are used to convert BASE24-atm reversal codes to and from the ISO standard reversal codes.

Converting BASE24-atm Reversal Codes to ISO

When the BASE24-atm ISO Host Interface process sends a 0420 message to a host, the external response code is to be interpreted as the reason for the reversal.

BASE24-atm reversal codes carried internally are translated to external codes for use in the BASE24 external message according to the following table. The codes used in the external message are based on the ISO standard.

BASE24-atm		ISO	
*	Response received too late	68	Response received too late
†	Partial reversal	32	Completed partially
00	Reason unknown	00	Approved or completed successfully
01	Time-out	68	Response received too late
02	Invalid response	20	Invalid response
03	Destination not available	82	Reserved for private use
08	Customer canceled	17	Customer cancellation
10	Hardware error	21	No action taken
20	Suspect transaction	22	Suspected malfunction
21	MAC failure	U1	Reserved for private use

BASE24-atm		ISO	
22	KMAC synchronization error	U2	Reserved for private use
23	Message replay error	U3	Reserved for private use
24	Invalid MAC	U4	Reserved for private use

* The ISO Host Interface process received a late 0210 message from an issuer host. This external code is set by the ISO Host Interface process instead of being translated from a BASE24-atm reversal code.

† The ISO Host Interface process received a reversal from within the BASE24-atm system with a nonzero amount in the RQST.AMT-2 field of the STM (or the RQST.AMT-3 field for a deposit with cash back reversal). This external code is set by the ISO Host Interface process instead of being translated from a BASE24-atm reversal code.

Converting ISO Reversal Codes to BASE24-atm

Reversal codes coming to BASE24-atm from a host using external messages must go through a translation also. That translation is performed according to the following table. The codes used in the BASE24 external message are based on the ISO standard and must be translated to their BASE24-atm equivalents.

When BASE24-atm receives any codes not found in the left-hand column below, BASE24-atm modifies the message type and sends the message back to the host as rejected. Reversal codes are used for information only within BASE24-atm.

ISO		BASE24-atm	
00	Approved or completed successfully	00	Reason unknown
17	Customer cancellation	08	Customer canceled
20	Invalid response	02	Invalid response
21	No action taken	10	Hardware error
22	Suspected malfunction	20	Suspect transaction

ISO		BASE24-atm	
32	Completed partially	10	Partial completion
68	Response received too late	01	Time-out
82	Reserved for private use	03	Destination not available
U1	Reserved for private use	21	MAC failure
U2	Reserved for private use	22	KMAC synchronization error
U3	Reserved for private use	23	Message replay error
U4	Reserved for private use	24	Invalid MAC

Adjustment Codes

Adjustment codes are carried in the Response Code (P-39) data element of the BASE24 external message.

In BASE24-atm, adjustment codes are carried internally in the RQST.RVSL-CDE field of the STM.

The table below is used to convert BASE24-atm adjustment codes to and from the ISO standard adjustment codes.

Converting BASE24-atm Adjustment Codes to ISO

When BASE24-atm sends an adjustment to a host (a 0220 message with the processing code set to indicate that it is an adjustment), the external response code is to be interpreted as the reason for the adjustment.

BASE24-atm adjustment codes carried internally are translated to external codes for use in the BASE24 external message according to the following table. The codes used in the external message are based on the ISO standard.

BASE24-atm		ISO	
12	Original amount incorrect	64	Original amount incorrect
13	ATM malfunction	22	Suspected malfunction
14	Suspicious reversal	83	Reserved for private use
15	Misdispense reversal	84	Reserved for private use
16	Duplicate transaction	94	Duplicate transmission
17	Reconciliation error	95	Reconcile error
18	PLUS add cash withdrawal	85	Reserved for private use

Converting ISO Adjustment Codes to BASE24-atm

Adjustment transactions from hosts are not supported by BASE24-atm. The facility is provided for interchanges only. Therefore, if a 0220 or 0221 message is received with a processing code beginning with 02 or 22, the message is rejected.

Appendix B

BASE24-from host maintenance ISO Conversion Tables

This appendix contains conversion tables for the BASE24-from host maintenance response codes that must be converted to and from ISO standard codes by the From Host Maintenance or ISO Host Interface process.

Response Codes

Response codes are carried in the Response Code (P-39) data element of the BASE24 external message.

In the BASE24-from host maintenance product, response codes are carried internally in the RESP field of the FHSTM, which is a three-position field.

BASE24-from host maintenance response codes carried internally are translated to external codes for use in the BASE24 external message according to the following table. The codes used in the external message are based on the ISO standard.

In the table that follows, the term application file is used to refer to one of the files that the From Host Maintenance process is trying to update (for example, CAF or NEG).

The following table is used to convert BASE24-from host maintenance response codes to and from the ISO standard response codes. Entries in this table are arranged by BASE24-from host maintenance response codes.

FHM	ISO	Description
000	00	A BASE24-from host maintenance message was accepted and the update was applied.
050	27	Request message rejected. A request was received from the host, but an error occurred when the From Host Maintenance process tried to convert the fields into internal format.
051	25	Request message rejected. The record that was to be deleted could not be found on the file.
052	N1	Request message rejected. A request was received to access an application file, but the current system configuration does not include this file.
053	N2	Request message rejected. An error occurred during an application file open.
054	N3	Request message rejected. An error occurred during the read of an application file.

FHM	ISO	Description
055	N4	Request message rejected. A request was received to add a record to an application file, but the record already exists.
056	N5	Request message rejected. A request was received to change a record on an application file, but the record did not exist.
057	N6	Request message rejected. A request was received to inquire on an application file, but the record for the account specified does not exist.
058	N7	Request message rejected. A request was received to update an application file, but an error occurred during the actual write to the file.
059	N8	Request message rejected. A request was received to delete a record from an application file, but an error occurred during the actual write to the file.
060	N9	Request message rejected. A request was received from the host with a different FIID in the record than was contained in the message header.
061	24	Request message rejected. A request was received from the host with an invalid update code.
062	P1	Request message rejected. A request was received from the host that contained a FIID that is not defined in the IDF.
063	P2	Request message rejected. A request was received from the host that contained an invalid file type.
064	24	Request message rejected. A request was received from the host that contained an invalid update code.
070	P3	Request message rejected. A request was received for an inquiry of the Accounts segment of a CAF record, but this transaction is not supported. An inquiry must include the entire CAF record to retrieve information from the Accounts segment.
071	P4	Request message rejected. A request was received to add the Accounts segment of the CAF, but the account number and type to be added already exists in the file.

FHM	ISO	Description
072	P5	Request message rejected. A request was received that would cause the number of account types specified in the Accounts segment of the CAF to exceed the maximum number of 5.
073	P6	Request message rejected. A request was received that would cause the number of accounts specified in the Accounts segment of the CAF to exceed the maximum number of 16.
074	P7	Request message rejected. A request was received to modify or delete a record in the CAF, but the account number specified does not exist in the file.
075	P8	Record not added, PBF update error. A request was received to add a record to the NBF or WHFF, but an error occurred when an attempt was made to read the corresponding PBF record. Request message rejected.
076	P9	Record not added, PBF record does not exist. A request was received to add a record to the NBF or WHFF, but when an attempt was made to access the corresponding PBF record, it did not exist. Request message rejected.
077	Q1	PBF record not deleted, SPF or WHFF records exist. A request was received to delete a record from the PBF, but the stop payment and warning status flag in the BASE24-teller segment of this PBF record indicates SPF or WHFF records exist for the account. A PBF record cannot be deleted when SPF or WHFF record(s) exist.
078	Q2	Request message rejected. A request was received to delete a record from the PBF, but the NBF record count field in the BASE24-teller segment of the PBF record indicates that NBF records exist for the account. A PBF record cannot be deleted when NBF record(s) exist.

FHM	ISO	Description
079	Q3	Record read or updated, PBF record does not exist. A request was received to update the NBF, SPF, or WHFF, but when the attempt was made to find the associated PBF record to update the stop pay and warning status flag or NBF record count in the BASE24-teller segment, the PBF record did not exist. An NBF, SPF, or WHFF record can be updated when the PBF record does not exist.
080	Q4	Record read or updated, PBF read error. A request was received to update the NBF, SPF, or WHFF, but when the attempt was made to find the associated PBF record to update the stop pay and warning status or NBF record count in the BASE24-teller segment, the PBF record could not be read. An NBF, SPF, or WHFF record can be updated when the PBF record cannot be read.
081	Q5	NBF record deleted, invalid NBF record count in PBF. A request was received to delete an NBF record, but the NBF record count in the BASE24-teller segment of the PBF record indicates that no NBF records exist for the account. An NBF record can be deleted when the record count in the BASE24-teller segment of the PBF record is zero.
082	Q6	Record added, PBF write error. A request was received to add an SPF or WHFF record, but the attempt to update the stop pay and warning status in the BASE24-teller segment of the PBF record was unsuccessful. An SPF or WHFF record can be added when the PBF record cannot be updated.
083	Q7	Record deleted, PBF write error. A request was received to delete an NBF, SPF, or WHFF record, but the attempt to update the stop pay and warning status or NBF record count in the BASE24-teller segment of the PBF record was unsuccessful. An NBF, SPF, or WHFF record can be deleted when the PBF record cannot be updated.
084	Q8	NBF record not added, not a passbook account. A request was received to add a record to the NBF, but the passbook indicator in the BASE24-teller segment of the PBF record indicated the account was not a passbook account.

FHM	ISO	Description
085	96	Transaction Monitoring Facility (TMF) Abort transaction error. An error occurred while trying to abort a TMF transaction on an audited file or table.
086	96	TMF Begin transaction error. An error occurred when trying to begin a TMF transaction on an audited file or table.
087	96	TMF End transaction error. An error occurred when trying to end a TMF transaction on an audited file or table.
088	27	Request message rejected. A request was received from the host, but an error occurred when the From Host Maintenance process tried to convert the fields into internal format and was not able to select the appropriate row.

Appendix C

BASE24-pos ISO Conversion Tables

This appendix contains conversion tables for the various BASE24-pos codes that must be converted to and from ISO standard codes by the BASE24-pos ISO Host Interface process.

This section contains conversion tables for the following types of codes:

- Processing codes
- Response codes
- Reversal codes
- Adjustment codes

Processing Codes

Processing codes are carried in the Processing Code (P-3) data element of the BASE24 external message.

In the BASE24-pos product, processing codes are carried internally in three fields of the BASE24-pos Standard Internal Message (PSTM):

- TRAN-CDE.TC (transaction code, 2 bytes)
- TRAN-CDE.T (card type, 1 byte)
- TRAN-CDE.AA (account type, 2 bytes)

Data element P-3 is divided into three two-byte subfields, with the first subfield being the transaction code, the second being the type of account from which funds are being taken, and the third being the type of account to which funds are being deposited.

The tables below and on the following pages are used to convert BASE24-pos processing codes to and from the ISO standard processing codes.

Converting BASE24-pos Processing Codes to ISO

The following describes how the BASE24-pos processing code values in the PSTM are converted to ISO processing codes for carrying in the BASE24 external message.

Converting the TRAN-CDE.TC Field

The following table shows how the first subfield (positions 1–2) of the Processing Code data element is translated from the TRAN-CDE.TC field in the PSTM.

BASE24-pos		ISO	
10	Normal purchase	00	Goods and services
11	Preauthorization purchase*	00	Goods and services
12	Preauthorization purchase completion*	00	Goods and services

BASE24-pos		ISO	
13	Mail or phone order	80	Reserved for private use
14	Merchandise return	20	Returns
15	Cash advance	01	Withdrawal or cash advance
16	Card Verification	81	Reserved for private use
17	Balance inquiry	31	Balance inquiry
18	Purchase with cash back	09	Goods and services with cash disbursement
19	Check verification	04	Check verification
20	Check guarantee	03	Check guarantee
21	Purchase adjustment	02	Debit adjustment
22	Merchandise return adjustment	22	Credit adjustment
23	Cash advance adjustment	14	Reserved for private use
24	Purchase with cash back adjustment	19	Reserved for private use
25	Card activation	72	Card activation
26	Additional card activation	72	Additional card activation
27	Replenishment	60	Replenishment
28	Full redemption	61	Full redemption

* BASE24-pos codes 11 and 12 can both be translated into the ISO code 00, because ISO uses other means for identifying preauthorization transactions. Under ISO standards, 0100-series message types are used to identify preauthorization purchases (transaction code 11) and card verifications (transaction code 16); 0200-series messages, along with a value of 06 in the Point of Service Condition Code (P-25) data element, are used to identify preauthorization completions (transaction code 12)

Converting the TRAN-CDE.T and TRAN-CDE.AA Fields

The TRAN-CDE.T and TRAN-CDE.AA fields in the PSTM are translated and placed in the second or third subfield of the Processing Code data element as described below:

1. If the TRAN-CDE.T field is equal to 0 (no account type), both the second and third subfields are set to 00.
2. If the TRAN-CDE.T field is equal to 1 (credit card), the second subfield is set to 00 and the third subfield is set based on the value in the TRAN-CDE.AA field, as shown below:

BASE24-pos TRAN-CDE.AA		ISO Third Subfield	
00	No account type	00	No account specified
01–09	Checking account type	20	Checking account type
11–19	Savings account type	10	Savings account type
31–39	Credit account type	30	Credit account type

3. If the TRAN-CDE.T field is equal to 2 (debit card), the third subfield is set to 00 and the second subfield is set based on the value in the TRAN-CDE.AA field, as shown below:

BASE24-pos TRAN-CDE.AA		ISO Second Subfield	
00	No account type	00	No account specified
01–09	Checking account type	20	Checking account type
11–19	Savings account type	10	Savings account type
31–39	Credit account type	30	Credit account type

Converting ISO Processing Codes to BASE24-pos

The Processing Code (P-3) data element in the BASE24 external message is carried as three subfields. The following describes how the ISO processing code values in the BASE24 external message are converted to BASE24-pos processing codes for carrying in the PSTM.

Converting Subfield One

The first subfield of data element P-3 in the BASE24 external message is translated as follows and placed in the TRAN-CDE.TC field of the PSTM. Any codes not shown in the left-hand column below are not supported by BASE24-pos, and cause a message to be rejected.

ISO		BASE24-pos	
00	Goods and services [*]	10	Normal purchase
00	Goods and services [*]	11	Preauthorization purchase
00	Goods and services [*]	12	Preauthorization purchase completion
01	Withdrawal or cash advance	15	Cash advance
02	Debit adjustment	21	Purchase adjustment
03	Check guarantee	20	Check guarantee
04	Check verification	19	Check verification
09	Goods and services with cash disbursement	18	Purchase with cash back
14	Reserved for private use	23	Cash advance adjustment
19	Reserved for private use	24	Purchase with cash back adjustment
20	Returns	14	Merchandise return
22	Credit adjustment	22	Merchandise return adjustment
30	Balance inquiry	17	Balance inquiry

ISO		BASE24-pos	
31	Balance inquiry	17	Balance inquiry
80	Reserved for private use	13	Mail or phone order
81	Reserved for private use	16	Card verification

* ISO code 00 (goods and services) is ambiguous for translating into a BASE24-pos code. If the ISO code is 00, the corresponding BASE24-pos transaction code must be determined by one of the following means:

If the ISO code is 00 and the message type is 0100, 0110 or 0120, the ISO Host Interface process translates the code to 11 (preauthorization purchase).

If the ISO code is 00, the message type is 0200, 0210, 0220, 0420, or 0421, and the Point of Service Condition Code (P-25) data element contains a value of 06 (preauthorization request), the ISO Host Interface process translates the code to 12 (preauthorization purchase completion).

Otherwise, the ISO Host Interface process translates the code to 10 (normal purchase).

Converting Subfields Two and Three

The combination of values in the second and third subfields of data element P-3 in the BASE24 external message identifies how the TRAN-CDE.T and TRAN-CDE.AA fields of the PSTM are to be set. The two PSTM fields are set from the data element P-3 subfields as shown in the following table.

Subfield Two Subfield Three		TRAN-CDE.T TRAN-CDE.AA	
00	No account specified	0	No account type
00	No account specified	00	No account type
00	No account specified	1	Credit card
20	Checking account type	01	Checking account type
00	No account specified	1	Credit card
10	Savings account type	11	Savings account type

Subfield Two Subfield Three		TRAN-CDE.T TRAN-CDE.AA	
00 30	No account specified Credit account type	1 31	Credit card Credit account type
20 00	Checking account type No account specified	2 01	Debit card Checking account type
10 00	Savings account type No account specified	2 11	Debit card Savings account type
30 00	Credit account type No account specified	2 31	Debit card Credit account type

Response Codes

Response codes are carried in the Response Code (P-39) data element of the BASE24 external message.

In BASE24-pos, response codes are carried internally in the TRAN.RESP-CDE field of the PSTM, which is a three-position field.

Note: The ERR-FLG field in the BASE24-pos Release 5.0 token is used in some situations to further specify the disposition of a transaction. For more information on the ERR-FLG field, see the ***BASE24 Tokens Manual***.

The tables below and on the following pages are used to convert BASE24-pos response codes to and from the ISO standard response codes.

Converting BASE24-pos Response Codes to ISO

BASE24-pos response codes carried internally are translated to external codes for use in the BASE24 external message according to the following table. The codes used in the external message are based on the ISO standard.

BASE24-pos		ISO	
000	Approved balances available	00	Approved or completed successfully
001	Approved no balances available	00	Approved or completed successfully
002	Approved country club	76	Reserved for private use
003	Approved (maybe more ID)	08	Honor with identification
004	Approved pending identification (sign paper draft)	77	Reserved for private use
005	Approved blind	78	Reserved for private use
006	Approved VIP	11	Approved (VIP)
007	Approved administrative transaction	79	Reserved for private use

BASE24-pos		ISO	
008	Approved national NEG hit OK	80	Reserved for private use
009	Approved commercial	81	Reserved for private use
050	Decline	05	Do not honor
051	Expired card	54	Expired card
052	PIN tries exceeded	75	Allowable number of PIN tries exceeded
053	No sharing	31	Bank not supported by switch
054	No security module	82	Reserved for private use
055	Invalid transaction	12	Invalid transaction
056	No support	57	Transaction not permitted to cardholder
057	Lost or stolen card	41	Lost card
058	Invalid status	14	Invalid card number (no such number)
059	Restricted	62	Restricted card
060	No accounts	83	Reserved for private use
061	No PBF	84	Reserved for private use
062	PBF update error	85	Reserved for private use
063	Invalid authorization type	86	Reserved for private use
064	Bad Track Data	87	Reserved for private use
065	Adjustment not allowed	12	Invalid transaction
066	Invalid credit card advance increment	T1	Reserved for private use
067	Invalid transaction date	T2	Reserved for private use

BASE24-pos		ISO	
068	PTLF error	88	Reserved for private use
069	Bad message edit	30	Format error
070	No IDF	15	No such issuer
072	Card on national negative file	R8	Reserved for private use
073	Invalid route service	89	Reserved for private use
074	Unable to authorize	N0	Reserved for private use
075	Invalid PAN length	N1	Reserved for private use
076	Low funds	51	Not sufficient fund
077	Preauthorization full	N2	Reserved for private use
078	Duplicate transaction	94	Duplicate transaction
079	Maximum online refund reached	N3	Reserved for private use
080	Maximum offline refund reached	N4	Reserved for private use
081	Maximum credit per refund reached	N5	Reserved for private use
082	Number of times used	65	Exceeds withdrawal frequency limit
083	Maximum refund credit reached	N6	Reserved for private use
084	Customer selected negative file reason	N7	Reserved for private use
085	Inquiry not allowed	57	Transaction not permitted to cardholder
086	Over floor limit	N8	Reserved for private use

BASE24-pos		ISO	
087	Maximum number of refund credit	N9	Reserved for private use
088	Place call	01	Refer to card issuer
089	CAF status = 0 or 9	T5	Reserved for private use
090	Referral file full	O1	Reserved for private use
091	NEG file problem	O1	Reserved for private use
092	Advance less than minimum	O2	Reserved for private use
093	Delinquent	O3	Reserved for private use
094	Over limit table	O4	Reserved for private use
095	Amount over maximum	61	Exceeds withdrawal amount limit
096	PIN required	O5	Reserved for private use
097	Mod 10 check	O6	Reserved for private use
098	Force post	O7	Reserved for private use
099	Bad PBF	O8	Reserved for private use
100	Unable to process transaction	06	Error
101	Issue call	02	Refer to special conditions for card issuer
102	Call	02	Refer to special conditions for card issuer
103	NEG file problem	O9	Reserved for private use
104	CAF problem	P0	Reserved for private use
105	Card not supported	T3	Reserved for private use
106	Amount over maximum	T4	Reserved for private use
107	Over daily limit	P1	Reserved for private use

BASE24-pos		ISO	
108	CAPF not found	P2	Reserved for private use
109	Advance less than minimum	P3	Reserved for private use
110	Number times used	P4	Reserved for private use
111	Delinquent	P5	Reserved for private use
112	Over limit table	P6	Reserved for private use
113	Timeout	68	Response received too late
115	PTLF full	S4	PTLF full
120	Bad UAF	T6	Bad UAF
121	ADMN file problem	S8	Reserved for private use
122	Unable to validate PIN; security module is down	S9	Reserved for private use
130	ARQC failure	01	Refer to card issuer
131	CVR referral	01	Refer to card issuer
132	TVR referral	01	Refer to card issuer
133	Reason online referral	01	Refer to card issuer
134	Fallback referral	01	Refer to card issuer
150	Merchant not on file	03	Invalid merchant
200	Invalid account	83	Reserved for private use
201	Incorrect PIN	55	Incorrect personal identification number
202	Advance less than minimum	P7	Reserved for private use
203	Administrative card needed	P8	Reserved for private use
204	Enter lesser amount	P9	Reserved for private use
205	Invalid advance amount	13	Invalid amount

BASE24-pos		ISO	
206	CAF not found	56	No record found
207	Invalid transaction date	Q0	Reserved for private use
208	Invalid expiration date	Q1	Reserved for private use
209	Invalid transaction code	Q2	Reserved for private use
251	Cash back exceeds daily limit	T7	Reserved for private use
400	ARQC failure	05	Do not honor
401	HSM parameter error	05	Do not honor
402	HSM failure	05	Do not honor
403	KEYI record not found	05	Do not honor
404	ATC check failure	05	Do not honor
405	CVR decline	05	Do not honor
406	TVR decline	05	Do not honor
407	Reason online decline	05	Do not honor
408	Fallback decline	05	Do not honor
900	PIN tries exceeded	38	Allowable PIN tries exceeded
901	Expired card	33	Expired card
902	NEG capture card	36	Restricted card
903	CAF status 3	43	Stolen card, pick up
904	Advance less than minimum	Q3	Reserved for private use
905	Number times used	Q4	Reserved for private use
906	Delinquent	Q5	Reserved for private use
907	Over limit table	Q6	Reserved for private use

BASE24-pos		ISO	
908	Amount over maximum	Q7	Reserved for private use
909	Capture	04	Pick-up
910	ARQC failure	04	Pick-up
911	CVR failure	04	Pick-up
912	TVR failure	04	Pick-up
950	Administrative card not found	Q8	Reserved for private use
951	Administrative card not allowed	Q9	Reserved for private use
952	Approved administrative request performed in window	R0	Reserved for private use
953	Approved administrative request performed out of window	R1	Reserved for private use
954	Approved administrative request performed anytime	R2	Reserved for private use
955	Chargeback, customer file updated	R3	Reserved for private use
956	Chargeback, customer file updated, acquirer not found	R4	Reserved for private use
957	Chargeback, incorrect prefix number	R5	Reserved for private use
958	Chargeback, incorrect response code or CPF configuration	R6	Reserved for private use
959	Administrative transactions not supported	R7	Reserved for private use
960	Chargeback approved, customer file not updated	S5	Reserved for private use

BASE24-pos		ISO	
961	Chargeback approved, customer file not updated, acquirer not found	S6	Reserved for private use
962	Chargeback accepted, incorrect destination	S7	Reserved for private use

Converting ISO Response Codes to BASE24-pos

ISO response codes carried in the BASE24 external message are converted to BASE24-pos response codes according to the following table.

Any ISO code that is not listed in the following table is translated to the BASE24-pos code 050 (decline). These response codes are either illogical in a given message type or are not supported by BASE24-pos.

ISO		BASE24-pos	
00	Approved or completed successfully (if balances are available)	000	Approved balances available
00	Approved or completed successfully (if balances are not present)	001	Approved no balances available
01	Refer to card issuer	088	Place call
02	Refer to special conditions for card issuer	101	Issue call
03	Invalid merchant	150	Merchant not on file
04	Pick-up card	909	Capture
05	Do not honor	050	Decline
06	Error	100	Unable to process transaction
07	Pick-up card, special condition	909	Capture

ISO		BASE24-pos	
08	Honor with identification	003	Approved (maybe more ID)
09	Request in progress	078	Duplicate transaction
11	Approved (VIP)	006	Approved VIP
12	Invalid transaction	055	Invalid transaction
13	Invalid amount	205	Invalid amount or bad message edit
14	Invalid card number (no such number)	058	Invalid status
15	No such issuer	070	No IDF
30	Format error	069	Bad message edit
31	Bank not supported by switch	053	No sharing
33	Expired card	901	Expired card
34	Suspected fraud	909	Capture
35	Card acceptor contact acquirer	909	Capture
36	Restricted card	902	NEG capture card
37	Card acceptor call acquirer security	909	Capture
38	Allowable PIN tries exceeded	900	PIN tries exceeded
39	No credit account	050	Decline
41	Lost card	057	Lost or stolen card
43	Stolen card, pick-up	903	Stolen card, pick-up
51	Not sufficient funds	076	Low funds
54	Expired card	051	Expired card

ISO		BASE24-pos	
55	Incorrect personal identification number	201	Incorrect PIN
56	No card record	206	CAF not found
57	Transaction not permitted to cardholder	056	No support
58	Transaction not permitted to terminal	055	Invalid transaction
61	Exceeds withdrawal amount limit	095	Amount over maximum
62	Restricted card	059	Restricted
65	Exceeds withdrawal frequency limit	082	Number of times used
68	Response received too late	113	Timeout
75	Allowable number of PIN tries exceeded	052	PIN tries exceeded
76	Reserved for private use	002	Approved country club
77	Reserved for private use	004	Approved pending identification (sign paper draft)
78	Reserved for private use	005	Approved blind
79	Reserved for private use	007	Approved administrative transaction
80	Reserved for private use	008	Approved national negative file hit OK
81	Reserved for private use	009	Approved commercial
82	Reserved for private use	054	No security module
83	Reserved for private use	060	No accounts
84	Reserved for private use	061	No PBF

ISO		BASE24-pos	
85	Reserved for private use	062	PBF update error
86	Reserved for private use	063	Invalid authorization type
87	Reserved for private use	064	Bad Track Data
88	Reserved for private use	068	PTLF error
89	Reserved for private use	073	Invalid route service
90	Cutoff is in process, a switch is ending business for a day and starting the next (transaction can be sent again in a few minutes)	074	Unable to authorize
91	Issuer or switch is inoperative	074	Unable to authorize
92	Financial institution or intermediate network facility cannot be found for routing	050	Decline
94	Duplicate transmission	078	Duplicate transaction
96	System malfunction	100	Unable to process
N0	Reserved for private use	074	Unable to authorize
N1	Reserved for private use	075	Invalid PAN length
N2	Reserved for private use	077	Preauthorization full
N3	Reserved for private use	079	Maximum online refund reached
N4	Reserved for private use	080	Maximum offline refund reached
N5	Reserved for private use	081	Maximum credit per refund
N6	Reserved for private use	083	Maximum refund credit reached

ISO		BASE24-pos	
N7	Reserved for private use	084	Customer selected negative file reason
N8	Reserved for private use	086	Over floor limit
N9	Reserved for private use	087	Maximum number refund credits
O0	Reserved for private use	090	Referral file full
O1	Reserved for private use	091	NEG file problem
O2	Reserved for private use	092	Advance less than minimum
O3	Reserved for private use	093	Delinquent
O4	Reserved for private use	094	Over limit table
O5	Reserved for private use	096	PIN required
O6	Reserved for private use	097	Mod 10 check
O7	Reserved for private use	098	Force post
O8	Reserved for private use	099	Bad PBF
O9	Reserved for private use	103	NEG file problem
P0	Reserved for private use	104	CAF problem
P1	Reserved for private use	107	Over daily limit
P2	Reserved for private use	108	CAPF not found
P3	Reserved for private use	109	Advance less than minimum
P4	Reserved for private use	110	Number of times used
P5	Reserved for private use	111	Delinquent
P6	Reserved for private use	112	Over limit table
P7	Reserved for private use	202	Advance less than minimum
P8	Reserved for private use	203	Administrative card needed

ISO		BASE24-pos	
P9	Reserved for private use	204	Enter lesser amount
Q0	Reserved for private use	207	Invalid transaction date
Q1	Reserved for private use	208	Invalid expiration date
Q2	Reserved for private use	209	Invalid transaction code
Q3	Reserved for private use	904	Advance less than minimum
Q4	Reserved for private use	905	Number of times used
Q5	Reserved for private use	906	Delinquent
Q6	Reserved for private use	907	Over limit table
Q7	Reserved for private use	908	Amount over maximum
Q8	Reserved for private use	950	Administrative card not found
Q9	Reserved for private use	951	Administrative card not allowed
R0	Reserved for private use	952	Approved administrative request performed in window
R1	Reserved for private use	953	Approved administrative request performed out of window
R2	Reserved for private use	954	Approved administrative request performed anytime
R3	Reserved for private use	955	Chargeback, customer file updated
R4	Reserved for private use	956	Chargeback, customer file updated, acquirer not found
R5	Reserved for private use	957	Chargeback, incorrect prefix number

ISO		BASE24-pos	
R6	Reserved for private use	958	Chargeback, incorrect response code or CPF configuration
R7	Reserved for private use	959	Administrative transactions not supported
R8	Reserved for private use	072	Card on national negative file
S4	PTLF full	115	PTLF full
S5	Reserved for private use	960	Chargeback approved, customer file not updated
S6	Reserved for private use	961	Chargeback approved, customer file not updated, acquirer not found
S7	Reserved for private use	962	Chargeback accepted, incorrect destination
S8	Reserved for private use	121	ADMN file problem
S9	Reserved for private use	122	Unable to validate PIN; security module is down
T1	Reserved for private use	066	Invalid credit card advance amount
T2	Reserved for private use	067	Invalid transaction date
T3	Reserved for private use	105	Card not supported
T4	Reserved for private use	106	Amount over maximum

ISO		BASE24-pos	
T5	Reserved for private use	089	CAF status = 0 or 9
T6	Reserved for private use	120	Bad UAF
T7	Reserved for private use	251	Cash back exceeds daily limit

Reversal Codes

Reversal codes are carried in the Response Code (P-39) data element of the BASE24 external message.

In BASE24-pos, reversal codes are carried internally in the TRAN.RVSL-CDE field of the PSTM.

The tables below are used to convert BASE24-pos reversal codes to and from the ISO standard reversal codes.

Converting BASE24-pos Reversal Codes to ISO

When BASE24-pos sends a 0420 message to a host, the external response code is to be interpreted as the reason for the reversal.

BASE24-pos reversal codes carried internally are translated to external codes for use in the BASE24 external message according to the following table. The codes used in the external message are based on the ISO standard.

BASE24-pos		ISO	
*	Response received too late	68	Response received too late
00	Unknown reason	00	Approved or completed successfully
01	Time-out	68	Response received too late
02	Command rejected	40	Requested function not supported
03	Destination not available	R9	Reserved for private use
08	Customer canceled	17	Customer cancellation
10	Hardware error	22	Suspected malfunction
19	System error	96	System malfunction
20	Suspect reversal	S0	Reserved for private use
21	MAC failure	U1	Reserved for private use

BASE24-pos		ISO	
22	KMAC synchronization error	U2	Reserved for private use
23	Message replay error	U3	Reserved for private use
24	Invalid MAC	U4	Reserved for private use
25	KME synchronization error	U5	Reserved for private use

* The ISO Host Interface process received a late 0210 message from an issuer. This external code is set by the ISO Host Interface process instead of being translated from a BASE24-pos reversal code.

Converting ISO Reversal Codes to BASE24-pos

Reversal codes coming to BASE24-pos from a host using external messages must go through a translation also. That translation is performed according to the following table. The codes used in the BASE24 external message are based on the ISO standard and must be translated to their BASE24-pos equivalents.

When BASE24-pos receives any codes not found in the left-hand column below, BASE24-pos sends the message back to the host. Reversal codes are used for information only within BASE24-pos.

ISO		BASE24-pos	
00	Approved or completed successfully	00	Unknown reason
17	Customer cancellation	08	Customer canceled
22	Suspected malfunction	10	Hardware error
40	Requested function not supported	02	Command rejected
68	Response received too late	01	Time-out
96	System malfunction	19	System error
R9	Reserved for private use	03	Destination not available

ISO		BASE24-pos	
S0	Reserved for private use	20	Suspect reversal
U1	Reserved for private use	21	MAC failure
U2	Reserved for private use	22	KMAC synchronization error
U3	Reserved for private use	23	Message replay error
U4	Reserved for private use	24	Invalid MAC
U5	Reserved for private use	25	KME synchronization error

Adjustment Codes

Adjustment codes are carried in the Response Code (P-39) data element of the BASE24 external message.

In BASE24-pos, adjustment codes are carried internally in TRAN.RVSL-CDE field of the PSTM.

The tables below are used to convert BASE24-pos adjustment codes to and from the ISO standard adjustment codes.

Converting BASE24-pos Adjustment Codes to ISO

When BASE24-pos sends an adjustment to a host, the external response code is to be interpreted as the reason for the adjustment.

BASE24-pos adjustment codes carried internally are translated to external codes for use in the BASE24 external message according to the following table. The codes used in the external message are based on the ISO standard.

BASE24-pos		ISO	
00	Unknown	00	Approved or completed successfully
12	Original amount incorrect	64	Original amount incorrect
14	Suspicious reversal override	S1	Reserved for private use
15	Misdispense reversal override	S2	Reserved for private use
16	Duplicate transaction	94	Duplicate transmission
17	Reconciliation error	95	Reconcile error
18	PLUS add cash withdrawal or advance	S3	Reserved for private use
19	System error	96	System malfunction

Converting ISO Adjustment Codes to BASE24-pos

When BASE24-pos receives a 0200 or 0220 message with the processing code set to indicate that it is an adjustment, the external response code is to be interpreted as the reason for the adjustment.

The BASE24 external message adjustment response codes are translated to BASE24-pos adjustment codes carried internally in the PSTM. The codes used in the external message are based on the ISO standard.

ISO		BASE24-pos	
64	Original amount incorrect	12	Original amount incorrect
94	Duplicate transmission	16	Duplicate transaction
95	Reconcile error	17	Reconciliation error
96	System malfunction	19	System error
S1	Reserved for private use	14	Suspicious reversal override
S2	Reserved for private use	15	Misdispense reversal override
S3	Reserved for private use	18	PLUS add cash withdrawal or advance

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Appendix D

BASE24-telebanking ISO Conversion Tables

This appendix contains conversion tables for the various BASE24-telebanking codes that must be converted to and from ISO standard codes by the BASE24-telebanking ISO Host Interface process.

This section contains conversion tables for the following types of codes:

- Processing codes
- Response codes
- Reversal codes
- Point of service codes

Processing Codes

Processing codes are carried in the Processing Code (P-3) data element of the BASE24 external message.

In BASE24-telebanking, processing codes are carried internally in three two-byte fields of the Internal Transaction Data (ITD):

- PROC-CDE.TXN-CDE (transaction code)
- PROC-CDE.ACCT1-TYP (account 1 type)
- PROC-CDE.ACCT2-TYP (account 2 type)

Data element P-3 is divided into three two-byte subfields with approximately the same meanings as those carried in the BASE24-telebanking ITD.

The following tables are used to show how BASE24-telebanking processing codes map to and from the ISO standard processing codes.

Mapping BASE24-telebanking Processing Codes to ISO

Since ISO standards were used to develop the BASE24-telebanking internal processing codes, the same codes are used when mapping internal processing codes used in the BSTM to the ISO processing codes carried in the ISO external message. No translation takes place. The same codes are used both internally and externally. The BSTM contains the ITD as well as other information.

Mapping the Transaction Code

The following table shows the possible values for the first subfield of the Processing Code data element (positions 1–2) and what these values mean when mapped to the ISO message. These codes are mapped directly from the PROC-CDE.TXN-CDE field in the ITD. Certain processing codes are available only with the BASE24-billpay product, and are identified by a check mark (✓) in the BP column.

In the last *count* inquiry transactions shown in the following table, *count* refers to the number of history items that can be included in each message sent to the home banking endpoint device or customer service representative terminal.

Processing Codes	BP	BASE24-telebanking	ISO
30		Available funds inquiry	Available funds inquiry
3A		Check clearance inquiry	Inquiry services
3B		Last <i>count</i> of debit/credit transactions inquiry	Inquiry services
3C		Last <i>count</i> of account by source transactions inquiry	Inquiry services
3D		Last <i>count</i> of check transactions inquiry	Inquiry services
3E		Last <i>count</i> of debit transactions inquiry	Inquiry services
3F		Last <i>count</i> of credit transactions inquiry	Inquiry services
3G		Last <i>count</i> of account transfer transactions inquiry	Inquiry services
3H	✓	Customer vendor list inquiry	Inquiry services
3J	✓	Scheduled payments list inquiry	Inquiry services
3K	✓	Scheduled transfers list inquiry	Inquiry services
3L	✓	History inquiry – payments and transfers	Inquiry services
3N		Customer account list inquiry	Inquiry services

Processing Codes	BP	BASE24-telebanking	ISO
3P		Multiple account balance inquiry	Inquiry services
3Q		Statement closing download	Inquiry services
3R		Statement download	Inquiry services
40		Transfer – immediate	Cardholder accounts transfer
4A	✓	Transfer – future	Transfer services
4B	✓	Transfer – recurring	Transfer services
50	✓	Payment – immediate	Payment
5A	✓	Payment – future	Payment services
5B	✓	Payment – recurring	Payment services
90		PIN change	Reserved for private use
91		PIN verify	Reserved for private use
9A	✓	Schedule payment – immediate	Reserved for private use
9B	✓	Schedule payment – future	Reserved for private use
9C	✓	Schedule payment – recurring	Reserved for private use
9D	✓	Schedule transfer – future	Reserved for private use
9E	✓	Schedule transfer – recurring	Reserved for private use
9F	✓	Scheduled payment delete	Reserved for private use
9G	✓	Scheduled transfer delete	Reserved for private use
9H	✓	Scheduled payment update	Reserved for private use
9J	✓	Scheduled transfer update	Reserved for private use

Processing Codes	BP	BASE24-telebanking	ISO
A0		Check stop payment add	Reserved for private use

Mapping the Account Types

The following table shows the possible values of the PROC-CDE.ACCT1-TYP field and the PROC-CDE.ACCT2-TYP field in the ITD and what these values mean when mapped to the ISO message. These codes are mapped directly to the second and third subfields of data element P-3, respectively.

Processing Codes	BASE24-telebanking	ISO
00	No account type	No account type
10	Savings account	Savings account
20	Checking account	Checking account
30	Credit account	Credit account
38	Line of credit	Credit account—reserved for private use
58	Certificate	Investment account—reserved for private use
59	Retirement account	Investment account—reserved for private use
90	Interest-bearing checking account	Reserved for private use
9A	Commercial loan	Reserved for private use
9B	Installment loan	Reserved for private use
9C	Mortgage loan	Reserved for private use

Mapping ISO Processing Codes to BASE24-telebanking

The Processing Code (P-3) data element in the BASE24 external message is carried as three subfields. The following topics describe how the ISO processing code values in the BASE24 external message are mapped to BASE24-telebanking processing codes for carrying in the ITD. No translation takes place. The same codes are used both internally and externally.

Mapping the Transaction Code

The following table shows the possible values for the first subfield of data element P-3 in the BASE24 external message. The same value is placed in the PROC-CDE.TXN-CDE field in the ITD. Certain processing codes are available only with the BASE24-billpay product, and are identified by a check mark (✓) in the BP column.

Processing Codes	BP	ISO	BASE24-telebanking
30		Available funds inquiry	Available funds inquiry
3A		Inquiry services	Check clearance inquiry
3B		Inquiry services	Last <i>count</i> of debit/credit transactions inquiry
3C		Inquiry services	Last <i>count</i> of account by source transactions inquiry
3D		Inquiry services	Last <i>count</i> of check transactions inquiry
3E		Inquiry services	Last <i>count</i> of debit transactions inquiry
3F		Inquiry services	Last <i>count</i> of credit transactions inquiry
3G		Inquiry services	Last <i>count</i> of account transfer transactions inquiry
3H	✓	Inquiry services	Customer vendor list inquiry

Processing Codes	BP	ISO	BASE24-telebanking
3J	✓	Inquiry services	Scheduled payments list inquiry
3K	✓	Inquiry services	Scheduled transfers list inquiry
3L	✓	Inquiry services	History inquiry – payments and transfers
3N		Inquiry services	Customer account list inquiry
3P		Inquiry services	Multiple account balance inquiry
40		Cardholder accounts transfer	Transfer – immediate
4A	✓	Transfer services	Transfer – future
4B	✓	Transfer services	Transfer – recurring
50	✓	Payment	Payment – immediate
5A	✓	Payment services	Payment – future
5B	✓	Payment services	Payment – recurring
90		Reserved for private use	PIN change
91		Reserved for private use	PIN verify
9A	✓	Reserved for private use	Schedule payment – immediate
9B	✓	Reserved for private use	Schedule payment – future
9C	✓	Reserved for private use	Schedule payment – recurring
9D	✓	Reserved for private use	Schedule transfer – future
9E	✓	Reserved for private use	Schedule transfer – recurring

Processing Codes	BP	ISO	BASE24-telebanking
9F	✓	Reserved for private use	Scheduled payment delete
9G	✓	Reserved for private use	Scheduled transfer delete
9H	✓	Reserved for private use	Scheduled payment update
9J	✓	Reserved for private use	Scheduled transfer update
A0		Reserved for private use	Check stop payment add

The BASE24-telebanking ISO Host Interface process also supports two-character codes beginning with the letters P, Q, R, U, and X. Processing codes beginning with the letter U identify user-defined transactions and codes beginning with the letter X are reserved for distributor-specific code modifications. Processing codes beginning with letters P, Q, and R are reserved for customer-specific code modifications.

Any other codes are not supported by the BASE24-telebanking ISO Host Interface process, and cause message rejection.

Mapping the Account Types

The following table shows the possible values for the second and third subfields of data element P-3 in the BASE24 external message. The same value is placed in the PROC-CDE.ACCT1-TYP field and PROC-CDE.ACCT2-TYP field in the ITD, respectively.

Processing Codes	ISO	BASE24-telebanking
00	No account specified	No account type
10	Savings account	Savings account
20	Checking account	Checking account
30	Credit account	Credit account
38	Credit account—reserved for private use	Line of credit

Processing Codes	ISO	BASE24-telebanking
58	Investment account— reserved for private use	Certificate
59	Investment account— reserved for private use	Retirement account
90	Reserved for private use	Interest-bearing checking account
9A	Reserved for private use	Commercial loan
9B	Reserved for private use	Installment loan
9C	Reserved for private use	Mortgage loan

Response Codes

Response codes are carried in the Response Code (P-39) data element of the BASE24 external message.

In BASE24-telebanking, response codes are called action codes and are carried internally in the ACT.CDE field in the ITD.

The tables below and on the following pages are used to convert BASE24-telebanking action codes to and from the ISO standard response codes.

BASE24-telebanking action codes are based on the ISO 8583:1993 standard, *Financial Transaction Card Originated Messages—Interchange Message Specifications*, while the ISO response codes exchanged with the host are based on the ISO 8583:1987 standard, *Bank Card Originated Messages—Interchange Message Specifications—Content for Financial Transactions*.

Converting BASE24-telebanking Action Codes to ISO Response Codes

BASE24-telebanking action codes carried internally are translated to external response codes for use in the BASE24 external message according to the following table.

BASE24-telebanking		ISO	
000	Approved	00	Approved or completed successfully
001	Honor with identification	08	Honor with identification
002	Approved for partial amount	10	Approved for partial amount
003	Approved (VIP)	11	Approved (VIP)
004	Approved, update Track 3	16	Approved, update Track 3
005	Approved, account type specified by card issuer	00	Approved or completed successfully

BASE24-telebanking		ISO	
006	Approved for partial amount, account type specified by card issuer	10	Approved for partial amount
007	Approved, update integrated circuit card	00	Approved or completed successfully
080	Approved, backup account used	N0	Approved, backup account used
081	Approved, overdraft used	N1	Approved, overdraft used
100	Do not honor	05	Do not honor
101	Expired card	54	Expired card
102	Suspected fraud	59	Suspected fraud
103	Card acceptor contact acquirer	60	Card acceptor contact acquirer
104	Restricted card	62	Restricted card
105	Card acceptor call security department of acquirer	66	Card acceptor call security department of acquirer
106	Allowable PIN tries exceeded	75	Allowable number of PIN tries exceeded
107	Refer to card issuer	01	Refer to card issuer
108	Refer to card issuer, special conditions	02	Refer to special conditions of card issuer
109	Invalid merchant	03	Invalid merchant
110	Invalid amount	13	Invalid amount
111	Invalid card number	14	Invalid card number (no such number)
112	PIN data required	06	Error
113	Unacceptable fee	23	Unacceptable transaction fee

BASE24-telebanking		ISO	
114	No account of type requested		Refer to “Converting Action Code 114 to an ISO Response Code” discussion presented immediately following this table.
115	Requested function not supported	40	Requested function not supported
116	Not sufficient funds	51	Not sufficient funds
117	Incorrect PIN	55	Incorrect PIN
118	No card record	56	No card record
119	Transaction not permitted to cardholder	57	Transaction not permitted to cardholder
120	Transaction not permitted to terminal	58	Transaction not permitted to terminal
121	Exceeds withdrawal amount limit	61	Exceeds withdrawal amount limit
122	Security violation	63	Security violation
123	Exceeds withdrawal frequency limit	65	Exceeds withdrawal frequency limit
124	Violation of law	93	Transaction cannot be completed, violation of law
125	Card not effective	06	Error
126	Invalid PIN block	55	Incorrect PIN
127	PIN length error	55	Incorrect PIN
128	PIN key synchronization error	55	Incorrect PIN
129	Suspected counterfeit card	34	Suspected fraud
180	Amount not found	O2	Amount not found

BASE24-telebanking		ISO	
181	PIN change required	O3	PIN change required
182	New PIN invalid	O4	New PIN invalid
183	Bank not found	O5	Bank not found
184	Bank not effective	O6	Bank not effective
185	Customer vendor not found	O7	Customer vendor not found
186	Customer vendor not effective	O8	Customer vendor not effective
187	Customer vendor account invalid	O9	Customer vendor account invalid
188	Vendor not found	P0	Vendor not found
189	Vendor not effective	P1	Vendor not effective
190	Vendor data invalid	P2	Vendor data invalid
191	Payment date invalid	P3	Payment date invalid
192	Personal ID not found	P4	Personal ID not found
193	Scheduled transactions exist	P5	Scheduled transactions exist
200	Do not honor	04	Pick up card
201	Expired card	33	Expired card
202	Suspected fraud	34	Suspected fraud
203	Card acceptor contact acquirer	35	Card acceptor contact acquirer
204	Restricted card	36	Restricted card
205	Card acceptor call security department of acquirer	37	Card acceptor call acquirer security
206	Allowable PIN tries exceeded	38	Allowable PIN tries exceeded

BASE24-telebanking		ISO	
207	Special conditions	07	Pick up card, special condition
208	Lost card	41	Lost card
209	Stolen card	43	Stolen card
210	Suspected counterfeit card	34	Suspected fraud
300	Approved	00	Approved or completed successfully
301	Not supported by receiver	24	File update not supported by receiver
302	Unable to locate record on file	25	Unable to locate record on file
303	Duplicate record, old record replaced	26	Duplicate file update record, old record replaced
304	Field edit error	27	File update field edit error
305	File locked out	28	File update file locked out
306	Not successful	29	File update not successful, contact acquirer
307	Format error	30	Format error
308	Duplicate, new record rejected	94	Duplicate transmission
309	Unknown file	24	File update not supported by receiver
400	Approved	00	Approved or completed successfully
500	Reconciled, in balance	00	Approved or completed successfully
501	Reconciled, out of balance	95	Reconcile error

BASE24-telebanking		ISO	
502	Amount not reconciled, totals provided	95	Reconcile error
503	Totals not available	95	Reconcile error
504	Not reconciled, totals provided	95	Reconcile error
600	Accepted	00	Approved or completed successfully
601	Not able to trace back original transaction	06	Error
602	Invalid reference number	06	Error
603	Reference number and PAN incompatible	06	Error
604	POS photograph is not available	06	Error
605	Item supplied	06	Error
606	Request cannot be fulfilled because required or requested documentation is not available	06	Error
700	Accepted	00	Approved or completed successfully
800	Accepted	00	Approved or completed successfully
900	Advice acknowledged, no financial liability accepted	00	Approved or completed successfully
901	Advice acknowledged, financial liability accepted	09	Request in progress
902	Invalid transaction	12	Invalid transaction
903	Reenter transaction	19	Reenter transaction

BASE24-telebanking		ISO	
904	Format error	30	Format error
905	Acquirer not supported by switch	31	Bank not supported by switch
906	Cutover in process	90	Cutoff is in process
907	Issuer or switch inoperative	91	Issuer or switch inoperative
908	Transaction destination cannot be found for routing	15	No such issuer
909	System malfunction	96	System malfunction
910	Card issuer signed off	91	Issuer or switch is inoperative
911	Card issuer timed out	91	Issuer or switch is inoperative
912	Card issuer unavailable	91	Issuer or switch is inoperative
913	Duplicate transmission	06	Error
914	Not able to trace back to original transaction	06	Error
915	Reconciliation cutover or checkpoint error	95	Reconcile error
916	MAC incorrect	63	Security violation
917	MAC key synchronization error	96	System malfunction
918	No communication keys available for use	96	System malfunction
919	Encryption key synchronization error	96	System malfunction
920	Security software or hardware error, try again	96	System malfunction

BASE24-telebanking		ISO	
921	Security software or hardware error, no action	96	System malfunction
922	Message number out of sequence	06	Error
923	Request in progress	09	Request in progress
940	Database error	00	Database error
941	Currency code not supported	01	Currency code not supported
942	Amount format invalid	P6	Amount format invalid
943	Customer vendor invalid	P7	Customer vendor invalid
944	Date invalid	P8	Date invalid
945	Name invalid	P9	Name invalid
946	Account invalid	Q0	Account invalid
947	Recurring data invalid	Q1	Recurring data invalid
948	Update not allowed	Q2	Update not allowed
950	Violation of business arrangement	06	Error

Converting Action Code 114 to an ISO Response Code

The BASE24-telebanking action code 114 can be converted to five different ISO response codes. The account and account type involved in the transaction must be considered to select the appropriate ISO response code.

The value in the ACT.IND field in the Internal Transaction Data (ITD) identifies which account is involved and which field contains the code that identifies the account type.

Valid values for the ACT.IND field are as follows:

- 1 = Account 1. Use the first byte of the value in the ACCT1.TYP field in the ITD for the account type.
- 2 = Account 2. Use the first byte of the value in the ACCT2.TYP field in the ITD for the account type.
- B = Backup account. Use the first byte of the value in the BACKUP.TYP field in the ITD for the account type.

The value in the appropriate type field identifies the ISO response code for action code 114, as shown in the following table.

Type	ISO Response Code	
1	53	No savings account
2	52	No checking account
3	39	No credit account
4	42	No universal account
5	44	No investment account

Converting ISO Response Codes to BASE24-telebanking Action Codes

ISO response codes carried in the BASE24 external message are converted to BASE24-telebanking action codes according to the following table.

The first two bytes of the message type indicate the type of message being sent. Valid values for the first two bytes of the message type are as follows:

- 01 = Nonfinancial authorization
- 02 = Financial authorization

Any ISO code that is not listed in the following table is translated to the BASE24-telebanking code 100 (do not honor). These response codes are either illogical in a given message type or are not supported by the BASE24-telebanking ISO Host Interface process.

ISO		BASE24-telebanking	
00	Approved or completed successfully	000	Approved (if the first two bytes of the message type are 01 or 02)
01	Refer to card issuer	107	Refer to card issuer
02	Refer to special conditions of card issuer	108	Refer to card issuer, special conditions
03	Invalid merchant	109	Invalid merchant
04	Pick up card	200	Do not honor
05	Do not honor	100	Do not honor
06	Error	100	Do not honor
07	Pick up card, special condition	207	Special conditions
08	Honor with identification	001	Honor with identification
09	Request in progress	901	Advice acknowledged, financial liability accepted
10	Approved for partial amount	002	Approved for partial amount
11	Approved (VIP)	003	Approved (VIP)
12	Invalid transaction	902	Invalid transaction
13	Invalid amount	110	Invalid amount
14	Invalid card number (no such number)	111	Invalid card number
15	No such issuer	908	Transaction destination cannot be found for routing
16	Approved, update Track 3	004	Approved, update Track 3

ISO		BASE24-telebanking	
19	Reenter transaction	903	Reenter transaction
23	Unacceptable transaction fee	113	Unacceptable fee
24	File update not supported by receiver	301	Not supported by receiver
25	Unable to locate record on file	302	Unable to locate record on file
26	Duplicate file update record, old record replaced	303	Duplicate record, old record replaced
27	File update field edit error	304	Field edit error
28	File update file locked out	305	File locked out
29	File update not successful, contact acquirer	306	Not successful
30	Format error	307	Format error
31	Bank not supported by switch	905	Acquirer not supported by switch
33	Expired card	201	Expired card
34	Suspected fraud	202	Suspected fraud
35	Card acceptor contact acquirer	203	Card acceptor contact acquirer
36	Restricted card	204	Restricted card
37	Card acceptor call acquirer security	205	Card acceptor call security department of acquirer
38	Allowable PIN tries exceeded	206	Allowable PIN tries exceeded
39	No credit account	114	No account of type requested
40	Requested function not supported	115	Requested function not supported
41	Lost card	208	Lost card
42	No universal account	114	No account of type requested

ISO		BASE24-telebanking	
43	Stolen card	209	Stolen card
44	No investment account	114	No account of type requested
51	Not sufficient funds	116	Not sufficient funds
52	No checking account	114	No account of type requested
53	No savings account	114	No account of type requested
54	Expired card	101	Expired card
55	Incorrect PIN	117	Incorrect PIN
56	No card record	118	No card record
57	Transaction not permitted to cardholder	119	Transaction not permitted to cardholder
58	Transaction not permitted to terminal	120	Transaction not permitted to terminal
59	Suspected fraud	102	Suspected fraud
60	Card acceptor contact acquirer	103	Card acceptor contact acquirer
61	Exceeds withdrawal amount limit	121	Exceeds withdrawal amount limit
62	Restricted card	104	Restricted card
63	Security violation	122	Security violation
64	Original amount incorrect	110	Invalid amount
65	Exceeds withdrawal frequency limit	123	Exceeds withdrawal frequency limit
66	Card acceptor call security department of acquirer	105	Card acceptor call security department of acquirer
67	Hard capture (pick up card)	200	Do not honor
75	Allowable number of PIN tries exceeded	106	Allowable PIN tries exceeded

ISO		BASE24-telebanking	
90	Cutoff is in process	906	Cutover in process
91	Issuer or switch is inoperative	907	Issuer or switch inoperative
92	Transaction destination cannot be found for routing	908	Transaction destination cannot be found for routing
93	Transaction cannot be completed, violation of law	124	Violation of law
94	Duplicate transmission	913	Duplicate transmission
95	Reconcile error	915	Reconciliation cutover or checkpoint error
96	System malfunction	909	System malfunction
N0	Approved, backup account used	080	Approved, backup account used
N1	Approved, overdraft used	081	Approved, overdraft used
O0	Database error	940	Database error
O1	Currency code not supported	941	Currency code not supported
O2	Amount not found	180	Amount not found
O3	PIN change required	181	PIN change required
O4	New PIN invalid	182	New PIN invalid
O5	Bank not found	183	Bank not found
O6	Bank not effective	184	Bank not effective
O7	Customer vendor not found	185	Customer vendor not found
O8	Customer vendor not effective	186	Customer vendor not effective
O9	Customer vendor account invalid	187	Customer vendor account invalid
P0	Vendor not found	188	Vendor not found
P1	Vendor not effective	189	Vendor not effective

ISO		BASE24-telebanking	
P2	Vendor data invalid	190	Vendor data invalid
P3	Payment date invalid	191	Payment date invalid
P4	Personal ID not found	192	Personal ID not found
P5	Scheduled transactions exist	193	Scheduled transactions exist
P6	Amount format invalid	942	Amount format invalid
P7	Customer vendor invalid	943	Customer vendor invalid
P8	Date invalid	944	Date invalid
P9	Name invalid	945	Name invalid
Q0	Account invalid	946	Account invalid
Q1	Recurring data invalid	947	Recurring data invalid
Q2	Update not allowed	948	Update not allowed
Q3	Duplicate, new record rejected	308	Duplicate, new record rejected

Reversal Codes

Reversal codes are carried in the Response Code (P-39) data element of the BASE24 external message.

In BASE24-telebanking, reversal codes are carried internally in the RSN-CDE-MSG field in the ITD.

BASE24-telebanking reversal codes are based on the ISO 8583:1993 standard, *Financial Transaction Card Originated Messages—Interchange Message Specifications*, while the ISO reversal codes exchanged with the host are based on the ISO 8583:1987 standard, *Bank Card Originated Messages—Interchange Message Specifications—Content for Financial Transactions*.

Converting BASE24-telebanking Reversal Codes to ISO

When the BASE24-telebanking ISO Host Interface process sends a 0420 message to a host, the external response code is to be interpreted as the reason for the reversal.

BASE24-telebanking reversal codes carried internally are translated to external codes for use in the BASE24 external message according to the following table.

BASE24-telebanking		ISO	
4000	Customer cancellation	17	Customer cancellation
4001	No action taken	21	No action taken
4002	Suspected malfunction	22	Suspected malfunction
4003	Format error	30	Format error
4005	Original amount incorrect	64	Original amount incorrect, decline
4006	Response received too late	68	Response received too late
4007	Card acceptor device unable to complete transaction	06	Error
4010	Payment out of balance	06	Error

BASE24-telebanking		ISO	
4012	Payment out of balance, applied contents	06	Error
4013	Unable to deliver message to point of service	06	Error
4014	Suspected malfunction, card retained	22	Suspected malfunction
4015	Suspected malfunction, card returned	22	Suspected malfunction
4016	Suspected malfunction, Track 3 not updated	22	Suspected malfunction
4017	Suspected malfunction, no cash dispensed	22	Suspected malfunction
4020	Invalid response, no action taken	20	Invalid response
4021	Timeout waiting for response	68	Response received too late

Converting ISO Reversal Codes to BASE24-telebanking

Reversal codes coming to BASE24-telebanking from a host using external messages must go through a translation also. That translation is performed according to the following table.

Any BASE24-telebanking reversal code that is not listed in the table below is translated to the ISO code 06 (error). These response codes are either illogical in a given message type or are not supported by the BASE24-telebanking ISO Host Interface process.

ISO		BASE24-telebanking	
00	Reason unknown	4001	Unspecified
06	Error	4001	Unspecified
17	Customer cancellation	4000	Customer cancellation

ISO		BASE24-telebanking	
20	Invalid response	4020	Invalid response
21	No action taken	4001	Unspecified
22	Suspected malfunction	4002	Suspected malfunction
30	Format error	4003	Format error
64	Original amount incorrect, decline	4005	Original amount incorrect
68	Response received too late	4006	Response received too late
U1	Invalid response	4020	Invalid response
U2	Invalid response	4020	Invalid response
U3	Invalid response	4020	Invalid response
U4	Invalid response	4020	Invalid response

Point of Service Codes

Point of service codes are carried in the Point of Service Entry Mode (P-22) and Point of Service Condition Code (P-25) data elements of the BASE24 external message.

The BASE24-telebanking ITD carries the information for both data elements in the following subfields of the PT-SVC field:

- CRD-DATA-INPUT-MDE (card data input mode, 1 byte)
- PIN-CAPTR-CAP (PIN capture capability, 1 byte)
- OPER-ENVIRON (operating environment, 1 byte)

The following tables are used to show how BASE24-telebanking point of service codes map to and from the ISO standard processing codes.

BASE24-telebanking point of service codes are based on the ISO 8583:1993 standard, *Financial Transaction Card Originated Messages—Interchange Message Specifications*, while the ISO point of service codes exchanged with the host are based on the ISO 8583:1987 standard, *Bank Card Originated Messages—Interchange Message Specifications—Content for Financial Transactions*.

Converting BASE24-telebanking Data Input Mode Values to ISO

The following table shows how the value in the first two positions of the Point of Service Entry Mode data element (P-22) is translated from the PT-SVC.CRD-DATA-INPUT-MDE field in the ITD.

BASE24-telebanking		ISO	
0	Unspecified	00	Unspecified
1	Manual, no terminal	01	Manual
2	Magnetic stripe read	02	Magnetic stripe
3	Bar code	03	Bar code
4	Optical character reader	04	Optical character reader

BASE24-telebanking		ISO	
5	Integrated circuit card	05	Integrated circuit card
6	Key entered	01	Manual

Converting ISO Data Input Mode Values to BASE24-telebanking

The following table shows how the value in the first two positions of the Point of Service Entry Mode data element (P-22) is translated to the PT-SVC.CRD-DATA-INPUT-MDE field in the ITD.

ISO		BASE24-telebanking	
00	Unspecified	0	Unspecified
01	Manual	1	Manual, no terminal
02	Magnetic stripe	2	Magnetic stripe read
03	Bar code	3	Bar code
04	Optical character reader	4	Optical character reader
05	Integrated circuit card	5	Integrated circuit card

Converting BASE24-telebanking PIN Capture Capability Values to ISO

The following table shows how the value in the third position of the Point of Service Entry Mode (P-22) data element is translated from the PT-SVC.PIN-CAPTR-CAP field in the ITD.

BASE24-telebanking		ISO	
0	No PIN capture capability exists	2	No PIN entry capability
1	PIN capture capability for device is unknown	0	Unspecified

BASE24-telebanking		ISO	
4–9, A–C	PIN verification has not yet been performed	1	PIN entry capability
S	PIN verification has been performed	1	PIN entry capability

Converting ISO PIN Capture Capability Values to BASE24-telebanking

The following table shows how the value in the third position of the Point of Service Entry Mode (P-22) data element is translated to the PT-SVC.PIN-CAPTR-CAP field in the ITD.

ISO		BASE24-telebanking	
0	Unspecified	1	PIN capture capability for device is unknown
1	PIN entry capability	C	PIN verification has not yet been performed
2	No PIN entry capability	0	No PIN capture capability exists

Converting BASE24-telebanking Operating Environment Values to ISO

The following table shows how the value in the Point of Service Condition Code (P-25) data element is translated from the PT-SVC.OPER-ENVIRON field in the ITD.

BASE24-telebanking		ISO	
1	Attended terminal	07	Telephone device request
Not 1	Unattended terminal	15	Customer terminal (home terminal)

Converting ISO Operating Environment Values to BASE24-telebanking

The following table shows how the value in the Point of Service Condition Code (P-25) data element is translated to the PT-SVC.OPER-ENVIRON field in the ITD.

ISO		BASE24-telebanking	
07	Telephone device request	1	Attended terminal
Not 07	Customer terminal (home terminal)	5	Unattended terminal

Appendix E

BASE24-teller ISO Conversion Tables

This appendix contains conversion tables for the various BASE24-teller codes that must be converted to and from ISO standard codes by the BASE24-teller ISO Host Interface process.

This section contains conversion tables for the following types of codes:

- Processing codes
- Response codes
- Reversal codes

Processing Codes

Processing codes are carried in the Processing Code (P-3) data element of the BASE24 external message.

In BASE24-teller, processing codes are carried internally in three two-byte fields of the TSTMH:

- RQST.TRAN.CDE (transaction code)
- RQST.TRAN.FROM-ACCT-TYP (*from* account type)
- RQST.TRAN.TO-ACCT-TYP (*to* account type)

Data element P-3 is divided into three two-byte subfields with approximately the same meanings as those carried in the BASE24-teller TSTMH.

The tables below and on the following pages are used to convert BASE24-teller processing codes to and from the ISO standard processing codes.

Converting BASE24-teller Processing Codes to ISO

The following describes how the BASE24-teller processing code values in the TSTMH are converted to ISO processing codes for carrying in the BASE24 external message.

Converting the RQST.TRAN.CDE Field

The following table shows how the first subfield (positions 1–2) of the Processing Code data element is translated from the RQST.TRAN.CDE field in the TSTMH:

BASE24-teller		ISO	
10	Withdrawal	01	Withdrawal or cash advance
11	Cash check	14	Reserved for national use
12	Cash official check	15	Reserved for national use
13	Cash certificate	16	Reserved for national use
14	Cash bond	17	Reserved for private use

BASE24-teller		ISO	
15	Cash coupon	18	Reserved for national use
16	Miscellaneous debit	19	Reserved for national use
17	Cash affiliate or correspondent check	80	Reserved for national use
18	Debit memo post	81	Reserved for national use
20	Regular deposit	21	Deposit
21	Split deposit	27	Reserved for national use
22	Miscellaneous credit	28	Reserved for private use
23	Credit memo post	29	Reserved for private use
30	PBF inquiry	30	Available funds inquiry
31	PBF short inquiry	31	Balance inquiry
32	SPF inquiry	36	Reserved for national use
33	CAF inquiry	37	Reserved for national use
34	NBF inquiry	38	Reserved for private use
35	Passbook print	39	Reserved for private use
36	Passbook reprint	82	Reserved for national use
37	WHFF inquiry	83	Reserved for national use
40	Transfer	40	Cardholder accounts transfer
50	Payment	46	Reserved for national use
60	Purchase money order	84	Reserved for national use
61	Purchase cashiers check	85	Reserved for national use
62	Purchase travelers check	86	Reserved for national use
63	Purchase bank draft	87	Reserved for national use
64	Purchase certified check	88	Reserved for national use

BASE24-teller		ISO	
65	Purchase bond	89	Reserved for national use
66	Purchase miscellaneous	90	Reserved for private use
73	Change CAF card status	91	Reserved for private use
74	Change CAF and PBF account status	92	Reserved for private use
75	Verify PIN	93	Reserved for private use
80	Add stop payment to SPF	94	Reserved for private use
81	Delete stop payment from SPF	95	Reserved for private use
82	Change PBF account status	96	Reserved for private use
83	Change PBF stop pay and warning status	97	Reserved for private use
84	Add warning to WHFF	98	Reserved for private use
85	Add hold	99	Reserved for private use
86	Delete hold	79	Reserved for ISO use
87	Add float	78	Reserved for ISO use
88	Delete float	77	Reserved for ISO use
89	Delete warning from WHFF	76	Reserved for ISO use
90	Log on	75	Reserved for ISO use
91	Log off	74	Reserved for ISO use
92	Sign on	73	Reserved for ISO use
93	Sign off	72	Reserved for ISO use

Converting the RQST.TRAN.FROM-ACCT-TYP and RQST.TRAN.TO-ACCT-TYP Fields

The translation of the RQST.TRAN.FROM-ACCT-TYP field in the TSTMH to the second subfield of the Processing Code data element and the RQST.TRAN.TO-ACCT-TYP field in the TSTMH to the third subfield of the Processing Code data element is performed according to the following table:

BASE24-teller		ISO	
00	No account specified	00	No account specified
01–09	Checking account type	20	Checking account type
11, 14–19	Savings account type	10	Savings account type
12	Retirement account	83	Reserved for national use
13	Certificate	84	Reserved for national use
21	Interest-bearing checking account	85	Reserved for national use
31, 33–39	Credit account type	30	Credit account type
32	Credit line	86	Reserved for national use
41	Installment loan	87	Reserved for national use
42	Mortgage	88	Reserved for private use
43	Commercial loan	89	Reserved for private use
50	Utility payment	90	Reserved for private use
51	Utility 1 payment	93	Reserved for private use
52	Utility 2 payment	94	Reserved for private use
53	Utility 3 payment	95	Reserved for private use
54	Utility 4 payment	96	Reserved for private use
55	Utility 5 payment	97	Reserved for private use

Converting ISO Processing Codes to BASE24-teller

The Processing Code (P-3) data element in the BASE24 external message is carried as three subfields. The following describes how the ISO processing code values in the BASE24 external message are converted to BASE24-teller processing codes for carrying in the TSTMH.

Converting Subfield One

The first subfield of data element P-3 in the BASE24 external message is translated as follows and placed in the RQST.TRAN.CDE field of the TSTMH. Any codes not shown in the left-hand column above are not supported by BASE24-teller, and cause message rejection.

ISO		BASE24-teller	
01	Withdrawal or cash advance	10	Withdrawal
14	Reserved for national use	11	Cash check
15	Reserved for national use	12	Cash official check
16	Reserved for national use	13	Cash certificate
17	Reserved for private use	14	Cash bond
18	Reserved for national use	15	Cash coupon
19	Reserved for national use	16	Miscellaneous debit
21	Deposit	20	Regular deposit
27	Reserved for national use	21	Split deposit
28	Reserved for private use	22	Miscellaneous credit
29	Reserved for private use	23	Credit memo post
30	Available funds inquiry	30	PBF inquiry
31	Balance inquiry	31	PBF short inquiry
36	Reserved for national use	32	SPF inquiry
37	Reserved for national use	33	CAF inquiry

ISO		BASE24-teller	
38	Reserved for private use	34	NBF inquiry
39	Reserved for private use	35	Passbook print
40	Cardholder accounts transfer	40	Transfer
46	Reserved for national use	50	Payment
72	Reserved for ISO use	93	Sign off
73	Reserved for ISO use	92	Sign on
74	Reserved for ISO use	91	Log off
75	Reserved for ISO use	90	Log on
76	Reserved for ISO use	89	Delete warning from WHFF
77	Reserved for ISO use	88	Delete float
78	Reserved for ISO use	87	Add float
79	Reserved for ISO use	86	Delete hold
80	Reserved for national use	17	Cash affiliate or correspondent check
81	Reserved for national use	18	Debit memo post
82	Reserved for national use	36	Passbook reprint
83	Reserved for national use	37	WHFF inquiry
84	Reserved for national use	60	Purchase money order
85	Reserved for national use	61	Purchase cashiers check
86	Reserved for national use	62	Purchase travelers check
87	Reserved for national use	63	Purchase bank draft
88	Reserved for national use	64	Purchase certified check
89	Reserved for national use	65	Purchase bond
90	Reserved for private use	66	Purchase miscellaneous

ISO		BASE24-teller	
91	Reserved for private use	73	Change CAF card status
92	Reserved for private use	74	Change CAF and PBF account status
93	Reserved for private use	75	Verify PIN
94	Reserved for private use	80	Add stop payment to SPF
95	Reserved for private use	81	Delete stop payment from SPF
96	Reserved for private use	82	Change PBF account status
97	Reserved for private use	83	Change PBF stop pay and warning status
98	Reserved for private use	84	Add warning to WHFF
99	Reserved for private use	85	Add hold

Converting Subfields Two and Three

The second and third subfields of data element P-3 in the BASE24 external message are translated as follows and respectively placed in the RQST.TRAN.FROM-ACCT-TYP and RQST.TRAN.TO-ACCT-TYP fields of the TSTMH:

ISO		BASE24-teller	
00	No account specified	00	No account specified
10	Savings account type	11	Savings account type
20	Checking account type	01	Checking account type
30	Credit account type	31	Credit account type
83	Reserved for national use	12	Retirement account
84	Reserved for national use	13	Certificate
85	Reserved for national use	21	Interest-bearing checking account

ISO		BASE24-teller	
86	Reserved for national use	32	Credit line
87	Reserved for national use	41	Installment loan
88	Reserved for private use	42	Mortgage
89	Reserved for private use	43	Commercial loan
90	Reserved for private use	50	Utility payment
93	Reserved for private use	51	Utility 1 payment
94	Reserved for private use	52	Utility 2 payment
95	Reserved for private use	53	Utility 3 payment
96	Reserved for private use	54	Utility 4 payment
97	Reserved for private use	55	Utility 5 payment

Response Codes

Response codes are carried in the Response Code (P-39) data element in the BASE24 external message.

In BASE24-teller, response codes are carried internally in the RESP-HDR.RESP-CDE field in the TSTMH, which is a three-position field. Response codes beginning with the letter A indicate the transaction was approved. Response codes beginning with the letter O indicate the transaction was denied, but can be overridden. Response codes beginning with the letter F indicate the transaction was denied, and cannot be overridden.

Note: The ERR-FLG field in the TSTMH is used in some situations to further specify the disposition of a transaction. For more information on the TSTMH and the ERR-FLG field, refer to the ***BASE24-teller Transaction Processing Manual***.

The tables below and on the following pages are used to convert BASE24-teller response codes to and from the ISO standard response codes.

Converting BASE24-teller Response Codes to ISO

BASE24-teller response codes carried internally are translated to external codes for use in the BASE24 external message according to the following table. The codes used in the external message are based on the ISO standard.

BASE24-teller		ISO	
A00	Approved transaction	00	Approved
A01	Approved with no balances	N0	Reserved for private use
A02	Approved with warnings	N1	Reserved for private use
A03	Approved with override	N2	Reserved for private use
A04	Approved by Device Handler process	N3	Reserved for private use
A05	Approved with overdraft	N4	Reserved for private use
A06	Approved with passbook current	N5	Reserved for private use

BASE24-teller		ISO	
A07	Approved with credit line or backup account	N6	Reserved for private use
A08	Approved SAF by Device Handler process	N7	Reserved for private use
A90	Approved administrative request	N8	Reserved for private use
A91	Approved administrative request	N9	Reserved for private use
A92	Approved administrative request	NA	Reserved for private use
A93	Approved administrative request	NB	Reserved for private use
A94	Approved administrative request	NC	Reserved for private use
A95	Approved administrative request	ND	Reserved for private use
A96	Approved administrative request	NE	Reserved for private use
A97	Approved administrative request	NF	Reserved for private use
A98	Approved administrative request	NG	Reserved for private use
A99	Approved administrative request	NH	Reserved for private use
F00	Invalid message length	Q0	Reserved for private use
F01	Message edit error	30	Format error
F02	FIID not processed by BASE24-teller	92	Financial institution cannot be found for routing
F03	Teller not signed on	Q1	Reserved for private use

BASE24-teller		ISO	
F04	Bad business date	Q2	Reserved for private use
F05	Next business date not available	Q3	Reserved for private use
F06	Authorization not responding	Q4	Reserved for private use
F07	Host is down	91	Issuer inoperative
F08	Database problem (unable to process)	Q5	Reserved for private use
F09	Enter lesser amount	Q6	Reserved for private use
F0A	Daily withdrawal limit reached	61	Exceeds withdrawal amount limit
F0B	Amount > system limit	Q7	Reserved for private use
F0C	Retry transaction	19	Reenter transaction
F0D	Invalid message destination	Q8	Reserved for private use
F0E	Ineligible automatic passbook transaction	Q9	Reserved for private use
F0F	Account owner not in logical network	QA	Reserved for private use
F0G	Customer not supported at terminal	QB	Reserved for private use
F0H	Transaction not supported at foreign terminal	QC	Reserved for private use
F0I	System error	QD	Reserved for private use
F0J	Record already exists	QE	Reserved for private use
F0Z	Override needed	QJ	Reserved for private use
F10	Ineligible transaction	QK	Reserved for private use
F11	Invalid teller level	QL	Reserved for private use

BASE24-teller		ISO	
F12	Transaction not supported by account issuer	12	Invalid transaction
F13	Transaction not supported by terminal owner	QM	Reserved for private use
F20	CPF record not found	QR	Reserved for private use
F21	Invalid Track 2 data	QS	Reserved for private use
F22	Amount < min credit card advance	QT	Reserved for private use
F23	Card owner not supported	15	No such issuer
F30	CAF record not found	R0	Reserved for private use
F31	Bad card status	R1	Reserved for private use
F32	Account type not found in CAF	R2	Reserved for private use
F33	Multiple CAF account types	R3	Reserved for private use
F34	PBF account not linked to CAF	R4	Reserved for private use
F35	Card must be swiped	R5	Reserved for private use
F37	Lost card status (retain)	41	Lost card
F38	Stolen card status (retain)	43	Stolen card, pick-up
F39	Closed card status	R6	Reserved for private use
F3A	Denied card status (retain)	36	Restricted card
F3B	Expired card (retain)	33	Expired card
F3C	Ineligible account status	R7	Reserved for private use
F3Z	Multiple account select	R9	Reserved for private use
F40	PBF record not found	RA	Reserved for private use
F50	SPF record not found	RG	Reserved for private use

BASE24-teller		ISO	
F51	Invalid SPF and WHFF status	RH	Reserved for private use
F60	WHFF record not found	RN	Reserved for private use
F61	Multiple WHFF records	RO	Reserved for private use
F70	NBF record not found	RU	Reserved for private use
F71	PBF account not linked to NBF	RV	Reserved for private use
F72	NBF record not found for reversal	RW	Reserved for private use
F73	No NBF records to reprint	RX	Reserved for private use
O31	PIN incorrect	55	Incorrect PIN
O32	PIN tries exceeded	75	Allowable number of PIN tries exceeded
O33	Unable to verify PIN	T0	Reserved for private use
O34	PIN method—no PIN	T1	Reserved for private use
O35	PIN present—no PIN method	T2	Reserved for private use
O36	Card not activated	T3	Reserved for private use
O37	Call for approval	01	Refer to card issuer
O38	User-defined	T4	Reserved for private use
O39	Signature required	T5	Reserved for private use
O40	Bad PBF account status	TA	Reserved for private use
O41	Ineligible account	TB	Reserved for private use
O42	Today's cash out exceeded	65	Exceeds withdrawal frequency limit
O43	Request will exceed today's cash out	TC	Reserved for private use
O44	Insufficient funds	51	Not sufficient funds

BASE24-teller		ISO	
O45	Insufficient available funds	TD	Reserved for private use
O46	Account overdraft	TE	Reserved for private use
O47	Exceeded cash in limit	TF	Reserved for private use
O48	Exceeded cash out limit	TG	Reserved for private use
O49	Entered passbook balance <> PBF passbook balance	TH	Reserved for private use
O50	Stop payment match on check number and amount	TM	Reserved for private use
O51	Stop payment match on check number	TN	Reserved for private use
O52	Stop payment match on check range	TO	Reserved for private use
O60	WHFF warning record found	TS	Reserved for private use
O70	Too many NBF records	TW	Reserved for private use
O71	PBF and NBF balance difference	TX	Reserved for private use

Converting ISO Response Codes to BASE24-teller

ISO response codes carried in the BASE24 external message are converted to BASE24-teller response codes according to the following table.

Some ISO response codes do not have a BASE24-teller equivalent. If BASE24-teller receives a response code that is not in the table below, the message is rejected.

ISO		BASE24-teller	
00	Approved	A00	Approved transaction
01	Refer to card issuer	O37	Call for approval

ISO		BASE24-teller	
12	Invalid transaction	F12	Transaction not supported by account issuer
15	No such issuer	F23	Card owner not supported
19	Re-enter transaction	F0C	Retry transaction
30	Format error	F01	Message edit error
33	Expired card	F3B	Expired card (retain)
36	Restricted card	F3A	Denied card status (retain)
41	Lost card	F37	Lost card status (retain)
43	Stolen card, pick-up	F38	Stolen card status (retain)
51	Not sufficient funds	O44	Insufficient funds
55	Incorrect personal identification number	O31	PIN incorrect
61	Exceeds withdrawal amount limit	F0A	Daily withdrawal limit reached
65	Exceeds withdrawal frequency limit	O42	Today's cash out exceeded
75	Allowable number of PIN tries exceeded	O32	PIN tries exceeded
91	Issuer inoperative	F07	Host is down
92	Financial institution cannot be found for routing	F02	FIID not processed by BASE24-teller
N0	Reserved for private use	A01	Approved with no balances
N1	Reserved for private use	A02	Approved with warnings
N2	Reserved for private use	A03	Approved with override
N3	Reserved for private use	A04	Approved by Device Handler process
N4	Reserved for private use	A05	Approved with overdraft

ISO		BASE24-teller	
N5	Reserved for private use	A06	Approved with passbook current
N6	Reserved for private use	A07	Approved with credit line or backup account
N7	Reserved for private use	A08	Approved SAF by Device Handler process
N8	Reserved for private use	A90	Approved administrative request
N9	Reserved for private use	A91	Approved administrative request
NA	Reserved for private use	A92	Approved administrative request
NB	Reserved for private use	A93	Approved administrative request
NC	Reserved for private use	A94	Approved administrative request
ND	Reserved for private use	A95	Approved administrative request
NE	Reserved for private use	A96	Approved administrative request
NF	Reserved for private use	A97	Approved administrative request
NG	Reserved for private use	A98	Approved administrative request
NH	Reserved for private use	A99	Approved administrative request
Q0	Reserved for private use	F00	Invalid message length
Q1	Reserved for private use	F03	Teller not signed on
Q2	Reserved for private use	F04	Bad business date

ISO		BASE24-teller	
Q3	Reserved for private use	F05	Next business date not available
Q4	Reserved for private use	F06	Authorization not responding
Q5	Reserved for private use	F08	Database problem (unable to process)
Q6	Reserved for private use	F09	Enter lesser amount
Q7	Reserved for private use	F0B	Amount > system limit
Q8	Reserved for private use	F0D	Invalid message destination
Q9	Reserved for private use	F0E	Ineligible automatic passbook transaction
QA	Reserved for private use	F0F	Account owner not in logical network
QB	Reserved for private use	F0G	Customer not supported at terminal
QC	Reserved for private use	F0H	Transaction not supported at foreign terminal
QD	Reserved for private use	F0I	System error
QE	Reserved for private use	F0J	Record already exists
QJ	Reserved for private use	F0Z	Override needed
QK	Reserved for private use	F10	Ineligible transaction
QL	Reserved for private use	F11	Invalid teller level
QM	Reserved for private use	F13	Transaction not supported by terminal owner
QR	Reserved for private use	F20	CPF record not found
QS	Reserved for private use	F21	Invalid Track 2 data
QT	Reserved for private use	F22	Amount < min credit card advance

ISO		BASE24-teller	
R0	Reserved for private use	F30	CAF record not found
R1	Reserved for private use	F31	Bad card status
R2	Reserved for private use	F32	Account type not found in CAF
R3	Reserved for private use	F33	Multiple CAF account types
R4	Reserved for private use	F34	PBF account not linked to CAF
R5	Reserved for private use	F35	Card must be swiped
R6	Reserved for private use	F39	Closed card status
R7	Reserved for private use	F3C	Ineligible account status
R9	Reserved for private use	F3Z	Multiple account select
RA	Reserved for private use	F40	PBF record not found
RG	Reserved for private use	F50	SPF record not found
RH	Reserved for private use	F51	Invalid SPF and WHFF status
RN	Reserved for private use	F60	WHFF record not found
RO	Reserved for private use	F61	Multiple WHFF records
RU	Reserved for private use	F70	NBF record not found
RV	Reserved for private use	F71	PBF account not linked to NBF
RW	Reserved for private use	F72	NBF record not found for reversal
RX	Reserved for private use	F73	No NBF records to reprint
T0	Reserved for private use	O33	Unable to verify PIN
T1	Reserved for private use	O34	PIN method—no PIN
T2	Reserved for private use	O35	PIN present—no PIN method

ISO		BASE24-teller	
T3	Reserved for private use	O36	Card not activated
T4	Reserved for private use	O38	User-defined
T5	Reserved for private use	O39	Signature required
TA	Reserved for private use	O40	Bad PBF account status
TB	Reserved for private use	O41	Ineligible account
TC	Reserved for private use	O43	Request will exceed today's cash out
TD	Reserved for private use	O45	Insufficient available funds
TE	Reserved for private use	O46	Account overdraft
TF	Reserved for private use	O47	Exceeded cash in limit
TG	Reserved for private use	O48	Exceeded cash out limit
TH	Reserved for private use	O49	Entered passbook balance <> PBF passbook balance
TM	Reserved for private use	O50	Stop payment match on check number and amount
TN	Reserved for private use	O51	Stop payment match on check number
TO	Reserved for private use	O52	Stop payment match on check range
TS	Reserved for private use	O60	WHFF warning record found
TW	Reserved for private use	O70	Too many NBF records
TX	Reserved for private use	O71	PBF and NBF balance difference

Reversal Codes

Reversal codes for BASE24-teller are carried in the BASE24-teller Financial Token (P-58) data element in the BASE24 external message. Reversal codes are carried internally in the Financial token.

The tables below are used to convert BASE24-teller reversal codes to and from the ISO standard reversal codes.

Converting BASE24-teller Reversal Codes to ISO

When BASE24-teller sends a 0420 message to a host, the external response code is to be interpreted as the reason for the reversal.

BASE24-teller reversal codes carried internally are translated to external codes for use in the BASE24 external message according to the following table. The codes used in the external message are based on the ISO standard.

BASE24-teller		ISO	
01	Time out	68	Response received too late
02	Invalid response	40	Requested function not supported
03	Destination not available	82	Private—destination not available
08	Customer canceled	17	Customer cancellation
10	Hardware error	21	Suspected malfunction
21	MAC failure	U1	Reserved for private use
22	MAC key synchronization error	U2	Reserved for private use
23	Message replay error	U3	Reserved for private use
24	Invalid MAC	U4	Reserved for private use

Converting ISO Reversal Codes to BASE24-teller

Reversal codes coming to BASE24-teller from a host using external messages must go through a translation also. That translation is performed according to the following table. The codes used in the BASE24 external message are based on the ISO standard and must be translated to their BASE24-teller equivalents.

When BASE24-teller receives any codes not found in the left-hand column below, BASE24-teller modifies the message type and sends the message back to the host as rejected. Reversal codes are used for information only within BASE24-teller.

ISO		BASE24-teller	
17	Customer cancellation	08	Customer canceled
21	Suspected malfunction	10	Hardware error
40	Requested function not supported	02	Invalid response
68	Response received too late	01	Time-out
82	Private—destination not available	03	Destination not available
U1	Reserved for private use	21	MAC failure
U2	Reserved for private use	22	MAC key synchronization Error
U3	Reserved for private use	23	Message replay error
U4	Reserved for private use	24	Invalid MAC

Appendix F

Previous Release ISO Messages

BASE24 supports both current and previous release ISO message formats. The message format is specified in the RELEASE INDICATOR field on the product-specific Host Configuration File (HCF) screen. When previous release formats are specified (that is, when the RELEASE INDICATOR field contains the value 02), some data elements have a different structure from the structures documented in section 5 and 6. This appendix provides the structures for those data elements where the structure for the previous release format is different from the current release format.

Note: For BASE24-from host maintenance messages, the message format is specified by the FHM-REL-IND param in the Logical Network Configuration File (LCONF). When the FHM-REL-IND param contains the value 02, the previous release formats described in this appendix are used.

BASE24-from host maintenance Release 5.x Message Formats

When the FHM-REL-IND param in the LCONF contains the value 02, BASE24-from host maintenance messages are sent in the previous release format. This affects the structure of four data elements: S-120, S-121, S-122, and S-126.

Data elements S-120, S-121, S-122, and S-126 each have a different structure based on the file being updated. In some cases, the individual file structures did not change. This appendix identifies only those structures that differ from what they were for release 5.x. For example, both the CAF and the NEG can be updated using BASE24-from host maintenance. Release 6.0 structures for updating the NEG are the same as they were for release 5.x, and are documented in section 6. However, the release 6.0 structures for updating the CAF are different from release 5.x structures. The release 5.x CAF structures are documented in this appendix.

S-120 BASE24-from host maintenance Application File and Table Information

Format: ANS 98 (CAF Base Segment Information)
ANS 114 (PBF Expanded Release 5.x Base Segment Information)

All formats include a 3-position field length indicator

Used By: BASE24-from host maintenance
(see separate descriptions for other products)

The BASE24-from host maintenance Application File and Table Information data element carries information for the various Enscribe application files or Structured Query Language (SQL) application tables that the BASE24-from host maintenance product can access. This data element is conditional for all file update messages. The particular format required depends on the file or table specified in the File Name (S-101) data element.

CAF Base Segment Information

The CAF Base Segment Information format of this data element is required for all additions, replacements, and increments to the Cardholder Authorization File (CAF). The fields in this format are used to update corresponding fields in the CAF. For further information about the contents of a particular field in this format, refer to the description of the corresponding field in the DDLFCAF file.

The structure of this data element is provided below.

Position	Length	Description
1-3	3	Field Length Indicator This field must be set to a value of 095.
4-5	2	Card Type This field corresponds to the CRD-TYP field in the Base segment of the CAF.
6	1	Card Status This field corresponds to the CRD-STAT field in the Base segment of the CAF.
7-22	16	PIN Offset This field corresponds to the PIN-OFST field in the Base segment of the CAF.
23-34	12	Total Withdrawal Amount This field corresponds to the GRP-LMT.TTL-WDL-LMT field in the Base segment of the CAF.
35-46	12	Offline Withdrawal Amount This field corresponds to the GRP-LMT.OFFL-WDL-LMT field in the Base segment of the CAF.
47-58	12	Total CCA Limit This field corresponds to the GRP-LMT.TTL-CCA-LMT field in the Base segment of the CAF.

Position	Length	Description
59–70	12	Offline CCA Limit This field corresponds to the GRP-LMT.OFFL-CCA-LMT field in the Base segment of the CAF.
71–82	12	Aggregate Limit This field corresponds to the GRP-LMT.AGGR-LMT field in the Base segment of the CAF.
83–94	12	Offline Aggregate Limit This field corresponds to the GRP-LMT.OFFL-AGGR-LMT field in the Base segment of the CAF.
95–98	4	Expiration Date This field corresponds to the EXP-DAT field in the Base segment of the CAF.

PBF Expanded Release 5.x Base Segment Information

The PBF Expanded Release 5.x Base Segment Information format of this data element is required for all additions, replacements, and increments to the Positive Balance File (PBF). The fields in this format are used to update corresponding fields in the PBF. For further information about the contents of a particular field in this format, refer to the description of the corresponding field in the DDLFPBF file.

The structure of this data element is provided below.

Position	Length	Description
1–3	3	Field Length Indicator This field must be set to a value of 114.
4	1	Account Status This field corresponds to the ACCT-STAT field in the Base segment of the PBF.

Position	Length	Description
5–23	19	Available Balance This field corresponds to the AVAIL-BAL field in the Base segment of the PBF.
24–42	19	Ledger Balance This field corresponds to the LEDG-BAL field in the Base segment of the PBF.
43–61	19	Amount on Hold This field corresponds to the AMT-ON-HLD field in the Base segment of the PBF.
62–72	11	Overdraft Limit This field corresponds to the OVRDRFT-LMT field in the Base segment of the PBF.
73–78	6	Last Deposit Date This field corresponds to the LAST-DEP-DAT field in the Base segment of the PBF.
79–93	15	Last Deposit Amount This field corresponds to the LAST-DEP-AMT field in the Base segment of the PBF.
94–99	6	Last Withdrawal Date This field corresponds to the LAST-WDL-DAT field in the Base segment of the PBF.
100–114	15	Last Withdrawal Amount This field corresponds to the LAST-WDL-AMT field in the Base segment of the PBF.

S-121 BASE24-from host maintenance Application File and Table Information

Format: ANS 63 (CAF ATM Segment Information)
This format includes a 3-position field length indicator

Used By: BASE24-from host maintenance
(see separate descriptions for other products)

The BASE24-from host maintenance Application File and Table Information data element carries information for the various Enscribe application files or Structured Query Language (SQL) application tables the BASE24-from host maintenance product can access. This data element is conditional for all file update messages. The particular format used depends on the file specified in the File Name (S-101) data element.

CAF ATM Segment Information

The CAF ATM Segment Information format of this data element is required for all additions and replacements to the BASE24-atm segment of the CAF. The fields in this format of the data element correspond to fields in the CAF. For further information about the contents of a particular field in this data element, refer to the description of the corresponding field in the DDLFCAF file.

The structure of this data element is provided below.

Position	Length	Description
1-3	3	Field Length Indicator This field must be set to a value of 060.
4-7	4	Usage Limit This field corresponds to the USE-LMT field in the BASE24-atm segment of the CAF.
8-19	12	Total Withdrawal Limit This field corresponds to the GRP-LMT.TTL-WDL-LMT field in the BASE24-atm segment of the CAF.

Position	Length	Description
20–31	12	Offline Withdrawal Limit This field corresponds to the GRP-LMT.OFFL-WDL-LMT field in the BASE24-atm segment of the CAF.
32–43	12	Total CCA Limit This field corresponds to the GRP-LMT.TTL-CCA-LMT field in the BASE24-atm segment of the CAF.
44–55	12	Offline CCA Limit This field corresponds to the GRP-LMT.OFFL-CCA-LMT field in the BASE24-atm segment of the CAF.
56–63	8	Deposit Credit Limit This field corresponds to the DEP-CR-LMT field in the BASE24-atm segment of the CAF.

S-122 BASE24-from host maintenance Application File and Table Information

Format: ANS 104 (CAF POS Segment Information)
This format includes a 3-position field length indicator

Used By: BASE24-from host maintenance
(see separate descriptions for other products)

The BASE24-from host maintenance Application File and Table Information data element carries information for the various Enscribe application files or Structured Query Language (SQL) application tables the BASE24-from host maintenance product can access. This data element is conditional for all file update messages. The particular format required depends on the file specified in the File Name (S-101) data element.

CAF POS Segment Information

The CAF POS Segment Information format of this data element is required for all additions or replacements to the BASE24-pos segment of the CAF. The fields in this format of the data element correspond to fields in the CAF. For further information about the contents of a particular field in this format, refer to the description of the corresponding field in the DDLFCAF file.

The structure of this data element is provided below.

Position	Length	Description
1-3	3	Field Length Indicator This field must be set to a value of 101.
4-15	12	Total Purchase Limit This field corresponds to the GRP-LMT.TTL-PUR-LMT field in the BASE24-pos segment of the CAF.
16-27	12	Offline Purchase Limit This field corresponds to the GRP-LMT.OFFL-PUR-LMT field in the BASE24-pos segment of the CAF.

Position	Length	Description
28–39	12	Total CCA Limit This field corresponds to the GRP-LMT.TTL-CCA-LMT field in the BASE24-pos segment of the CAF.
40–51	12	Offline CCA Limit This field corresponds to the GRP-LMT.OFFL-CCA-LMT field in the BASE24-pos segment of the CAF.
52–63	12	Total Withdrawal Limit This field corresponds to the GRP-LMT.TTL-WDL-LMT field in the BASE24-pos segment of the CAF.
64–75	12	Offline Withdrawal Limit This field corresponds to the GRP-LMT.OFFL-WDL-LMT field in the BASE24-pos segment of the CAF.
76–79	4	Usage Limit This field corresponds to the USE-LMT field in the BASE24-pos segment of the CAF.
80–91	12	Total Refund Limit This field corresponds to the TTL-RFND-CR-LMT field in the BASE24-pos segment of the CAF.
92–103	12	Offline Refund Limit This field corresponds to the OFFL-RFND-CR-LMT field in the BASE24-pos segment of the CAF.
104	1	Reason Code This field corresponds to the RSN-CDE field in the BASE24-pos segment of the CAF.

S-126 BASE24-from host maintenance Application File and Table Information

Format: ANS ..677 (CAF Account Segment Information)
This format includes a 3-position length indicator

Used By: BASE24-from host maintenance
(see separate descriptions for other products)

The BASE24-from host maintenance Application File and Table Information data element carries information for the various Enscribe application files or Structured Query Language (SQL) application tables the BASE24-from host maintenance product can access. This data element is conditional for all file update messages. The particular format required depends on the file specified in the File Name (S-101) data element.

CAF Account Segment Information

The CAF Account Segment Information format of this data element contains account information corresponding to the Accounts segment of the CAF.

This data element is conditional for all file update messages. For an update to the CAF, the Accounts segment is not updated if either of the following occurs:

- This data element is not included.
- The Account Count field in this data element contains zeros and the account information fields contain nulls.

For an addition to the CAF, the message is rejected if either of the following occurs:

- This data element is not included and the card type is a value other than ST (Super Teller).
- The Account Count field contains zeros, the account information fields contain nulls, and the card type is a value other than ST (Super Teller).

The fields in the CAF Account Segment Information format of this data element correspond to fields in the CAF. For further information about the contents of a particular field, refer to the description of the corresponding field in the DDLFCAF file.

The structure of this data element is provided below.

Position	Length	Description
1-3	3	Field Length Indicator This field must contain the length of the Accounts segment information.
4-5	2	Account Count The actual number of accounts for which information is stored in this record.
6-677		Account Information The following fields occur up to 16 times. Each occurrence is 42 characters in length.
	2	Account Type This field corresponds to the ACCT.TYP field in the Accounts segment of the CAF.
	28	Account Number This field corresponds to the ACCT.NUM field in the Accounts segment of the CAF.
	1	Account Status This field corresponds to the ACCT.STAT field in the Accounts segment of the CAF.
	10	Account Description This field corresponds to the ACCT.DESCR field in the Accounts segment of the CAF.
	10	ACH Routing/Transit Number (redefines Account Description) This field redefines the Account Description field, and corresponds to the ACCT.ACH-RTTN field in the Accounts segment of the CAF.
	1	Corporate Account Indicator This field corresponds to the ACCT.CORP field in the Accounts segment of the CAF.

Position	Length	Description
	1	ACH Indicator (redefines Corporate Account Indicator) This field redefines the Corporate Account Indicator field, and corresponds to the ACCT.ACH-IND field in the Accounts segment of the CAF.

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